

Northern Housing Policy Recommendations



Prepared in partnership with Northern Housing Forum Participants, Stratos Inc. and Polar Knowledge Canada

May 2019

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Executive Summary

A home is more than a structure that keeps the snow off your head and holds your belongings. A home is where you feel comfortable and safe; it provides the foundation of wellness for families and communities. Yet, in many northern communities this is not the reality. The lack of appropriate housing results in stressful and unhealthy living conditions for many residents. In Canada's North there are many unique and regional-specific challenges influencing housing conditions, including: the high costs of transportation of materials and fuel, shortages of local skilled labour, a lack of affordable and suitable housing, overcrowding, short building seasons, climate change, and inadequate or inconsistent funding. In addition, lack of local building material and machinery, limited and aging supporting infrastructure, requirements for unique foundations, lack of municipal services, as well as challenges in land planning and ownership increase the complexity of building and maintaining housing in the North.

However, there have been advancements in addressing northern housing conditions over the past several years, including new funding initiatives, such as the National Housing Strategy announced in November 2017, bringing new partnerships and housing design innovations. A significant amount of the progress in northern housing has been driven by Territorial Housing Corporations and the Local Housing Organizations. While there has been substantial work invested in developing and implementing strategies targeted at improving northern housing, regional housing organizations consistently emphasize the need for more support from the federal government. More specifically, they note the need for support in the following areas: increasing the housing stock, reducing homelessness, improving housing conditions, and advancing the housing supports available to community members.

In May 2018, representatives from across Canada and Alaska gathered in Yellowknife, Northwest Territories, for the Northern Housing Forum, hosted by [Polar Knowledge Canada](#). In addition to the goal of strengthening collaboration across disciplines and regions, meeting objectives were: to build upon existing best practices from across the North; to provide solutions to technical, social, and financial northern housing barriers; and to provide realistic recommendations to governments, housing corporations, and northern communities to inform their next-generation housing design and implementation decisions moving forward.

Many of the recommendations resulting from the Northern Housing Forum and presented in this report reiterate similar suggestions of existing recommendations from the Standing Senate Committee (2017), Mary Simon (2017), the territorial housing authorities and the recently published Inuit Nunangat Housing Strategy (2019). These reports clearly indicate the direction necessary to improve housing and drive towards self-determination; however these solutions are difficult to implement, as they involve multiple organizations, with different mandates, timelines funding and governance structures. In Canada, there is no single agency mandated to provide all the required components towards a holistic housing solution. Adding to the complexity, the housing requirements and barriers differ across the territories and within individual communities. Differences in demographics, logistics, and cultural practices change the types of units required, the materials used, and the appropriate designs.

While changes of this magnitude will require time and resources, there is a housing crisis occurring now. We have to start finding ways to operate within the current governance structure, while working in parallel to change the framework that is inadequate. The policies and governance structures are creating artificial barriers that result in less efficient and effective delivery of housing. The May 2018 Northern Housing Forum generated a series of knowledge products, including a meeting summary report, a series of six solution fact sheets, and this policy recommendation report. The recommendations presented in this report identify the starting point, now the action must begin.

The following recommendations were highlighted at the Northern Housing Forum:

1. **Change the structure and sporadic nature of housing investments**
 - Holistic housing solutions require multiple stakeholders working closely with communities, something that is not typically built into short-term projects or funding initiatives. Sustainable, long-term funding must include organizations involved in all aspects of housing, including: land planning and development, design, construction, maintenance and operations, and supportive services.
2. **Implement an integrated systems-based approach to solving housing coordination by establishing a federal lead on northern housing and regional management boards**
 - Form regional management structures including all levels of government and housing associations, similar to co-management boards for wildlife, to provide leadership on holistic housing coordination. Enhance federal collaboration to co-fund northern-specific technical research, product development and implementation, as well as education and training on building science. Provide a clear path to federal leadership, coordination and policy coherence across northern housing stakeholders, incorporating opportunities for community leadership, in partnership with the National Housing Strategy.
3. **Promote collaboration and knowledge sharing across the North**
 - Promote multidisciplinary knowledge sharing opportunities by providing northern housing stakeholders with the resources and capacity to share information, collaborate on solutions, and build relationships across the North. This would result in community-driven, realistic recommendations to governments and housing corporations, to inform their next-generation housing design and implementation decisions moving forward.
4. **Support socio-economic research initiatives**
 - Increase funding for research initiatives related to the socio-economic indicators of sustainable housing in the North, to enhance multidisciplinary research and knowledge sharing on holistic aspects of housing.
5. **Support Indigenous self-determination**
 - The housing requirements of a community are best defined by the community itself. Engagement and co-development of housing solutions are the only way to ensure sustainable housing in the North. Training and local capacity building creates economic opportunities and supports long-term investments.

1 Introduction

1.1 BACKGROUND

In May 2018, representatives from across Canada and Alaska gathered in Yellowknife, Northwest Territories, for the **Northern Housing Forum**, hosted by Polar Knowledge Canada (POLAR). Participants were representative of a vast geographic area, across Canada's north and from Alaska and also had a diverse range of experience in social, technical, and financial housing-related issues. Many of the ideas and recommendations in this report were generated by the participants, through discussions at the forum.

The meeting objectives were:

- To strengthen collaboration across disciplines to focus on holistic approaches to northern housing challenges;
- To gather and build upon existing best practices from across the North to provide solutions to technical, social, and financial northern housing barriers; and
- To provide realistic recommendations to governments, housing corporations, and northern communities to inform their next-generation housing design and implementation decisions moving forward.

The three-day forum included a mix of presentations, small group break-out sessions and plenary discussions. The first two days included concurrent sessions on three themes (social, financial and technical), then participants came together for multi-disciplinary discussions during the last day to advance the ideas generated in the concurrent sessions.

This report provides a brief summary of the current state of northern housing, including the challenges, recent advances in policy and funding, and regional priorities and programs. Information is based on discussion at the 2018 Northern Housing Forum, a scan of territorial housing strategies and programs, and a review of relevant national housing initiatives. It is intended to provide recommendations to northern housing decision makers on opportunities to expand and replicate successful housing initiatives in the North. For the purposes of this report, "the North" refers to the three Canadian territories, Nunatsiavut, and Nunavik. The appendices provide additional information on regional strategies and programs. As part of the Northern Housing Forum, a series of knowledge products were produced: a forum summary document, six fact sheets and this policy recommendation document. These documents can be found on POLAR's website.

2 Current State of Northern Housing

The North continues to exhibit among the worst national social indicators of all the regions of Canada¹. Housing is the foundational element to support healthy families and communities. With so many living in deteriorating structures and experiencing long wait time for housing, rising heating and maintenance costs, and overcrowding situations, action is needed now. Conditions of housing across the North vary by territory and region; however, consistent messaging from partners indicate that improvements in design to ensure housing is culturally relevant is needed in all regions. This requires engagement and relationship building to understand the communities' strengths and housing-related requirements. The following topics are some of the challenges related to providing adequate housing for northern and Indigenous communities.

High Costs and Northern Logistics

Housing conditions and requirements across the North vary significantly due to differences in the availability of raw materials, logistics, operational needs (power, water, sewage, fuel), transportation, weather and cultural practices. Generally, it is more expensive to build and maintain northern homes. Lot development and foundation preparation requires preplanning well in advance of construction and changing climate variables demand new technologies to prevent erosion and permafrost melting. In the western Arctic, the environment is more conducive to the use of local resources, road transportation networks, and longer building seasons. In the eastern Arctic, communities must rely on materials brought in by ship or plane, have only a few months of construction, and a very young and growing population. While improvements in housing designs, heating efficiency and availability of options along the housing continuum are required in the Yukon and Northwest Territories, the housing situation in Nunavut has been referred to as a crisis².

Building costs are much higher in the North. For example, building homes in Northern Quebec is approximately three times more expensive than building in Southern Quebec; this is largely linked to the fact that building sites are only accessible in the summer by sea.³ Existing housing in the North is often inadequate due to deteriorating infrastructure, prevalence of mould, building codes not adjusted for northern conditions, and older homes not retrofitted to modern standards.^{4,5} Inconsistent messaging and education across northern regions leads to lack of understanding and/or compliance with northern construction rules and regulations, which further amplifies these challenges.⁶

The Housing Shortage: A Lack of Affordable Housing and Overcrowding

Northerners face many challenges accessing affordable housing, including the high cost of rent, fluctuating vacancy rates, lack of variety of housing types, overcrowding, deteriorating infrastructure, and long wait times to access housing.^{7,8} In Nunavut, over half of Nunavummiut live in social housing, 80% of whom (over the age of 19) make less than \$23,000 per year.⁹ Overcrowding conditions are common

1 Conference Board of Canada, *Social Outcomes in the Territories*, 2017.

2 Sara Frizzell, CBC News, 'Smell of mould is always there': Nunavut housing crisis more dire as homes become too old to live in, 2018.

3 Conference Board of Canada, *Social Outcomes in the Territories*, 2017.

4 C. Goldhar et al., *SakKjänginnatuk Nunalik: Understanding opportunities and challenges for sustainable communities in Nunatsiavut, Learning from the coast*, 2012.

5 Government of Yukon, *Yukon Housing Corporation, Housing Action Plan for Yukon 2015-2025*, 2015.

6 Government of Quebec, Société d'habitation du Québec, *Housing Construction in Nunavik*, 2017.

7 Government of Yukon, *Yukon Housing Corporation, Housing Action Plan for Yukon 2015-2025*, 2015.

8 Government of Nunavut, Nunavut Housing Corporation, *The Blueprint for Action on Housing*, 2016

9 Ibid.

across the North, which contributes to hidden homelessness.¹⁰ Among all groups in Canada, those living in Inuit regions (Inuit Nunangat) suffer from the highest rates of overcrowding; over half of Inuit in Inuit Nunangat are living in crowded housing (2016)¹¹. Of those living in social housing, nearly 40% live in overcrowded conditions.¹² Growing populations (the eastern Arctic region has the youngest and fastest growing population in Canada)¹³ further extend wait times for affordable housing and result in people living in vulnerable situations.^{14,15}

The prevalence of mould in northern homes is linked to several interconnected factors, including high occupancy rates, poor ventilation, and inadequate insulation. Overcrowded homes have reduced air change rates which can lead to a build-up of excess moisture and consequently the development of mould¹⁶. This can adversely affect indoor air quality, and therefore results in negative health impacts such as respiratory tract infections¹⁷.

Land Availability and Ownership

The lack of financial resources is one challenge when addressing overcrowding, however, the shortages of available developed land and land ownership are additional ones. Financial institutions and insurance companies often view investments in private housing as too risky, and therefore don't provide services or rates are unaffordable. Regulations for land ownership in each territory are different. For example, Land Tenure in Yukon is possible with loan guarantees and Tripartite agreements, which must be signed by the Government of Canada, the provincial government and the First Nation¹⁸. It can take significant time and negotiation to register title on Yukon First Nations settlement lands within or near other communities, making it difficult or impossible to issue leases and other tenures on these lands.¹⁹ Recent updates to land use regulation (2015) allow First Nations and other land owners to grant leases that permit Leasehold Certificates of Title to be issued when leases are for a period over 15 years (this is meant to protect Aboriginal Title while allowing for development and land-use planning). These measures will enhance opportunities to secure mortgages or other financing²⁰

In the Northwest Territories there are two land systems – Commissioner's Land and the Northwest Territories Land Act; the Commissioner's Land Act deals primarily in the areas of communities and recreational land use, and this act may authorize the sale, lease or other disposition of Commissioner's land. The Northwest Territories Lands Act evolved to respond to different needs, primarily for land uses related to larger scale commercial activities and natural resource development; it governs the disposition of surface rights outside communities, as well as dispositions of subsurface rights throughout the NWT including subsurface rights that are underlying Commissioner's Land²¹.

10 Government of Quebec, Société d'habitation du Québec, *Housing in Nunavik: Information Document*, 2014.

11 Inuit Tapiriit Kanatami, *Inuit Nunangat Housing Strategy*, 2019.

12 Nunavut Housing Corporation, *Nunavut is facing a severe housing crisis*, 2016.

13 National Aboriginal Economic Development Board, *Recommendations on Northern Infrastructure to Support Economic Development*, 2016.

14 Government of Nunavut, Nunavut Housing Corporation, *The Blueprint for Action on Housing*, 2016

15 Government of Quebec, Société d'habitation du Québec, *Housing in Nunavik: Information Document*, 2014.

16 T. Kovesi *et al*, Indoor air quality risk factors for severe lower respiratory tract infections in Inuit infants in Baffin Region, Nunavut: a pilot study. *Indoor Air*. 2006 Aug;16(4):266-75.

17 CBC News, "Smell of mould is always there": Nunavut housing crisis more dire as homes become too old to live in" December 7, 2018

18 CIRNAC/ISC, First Nations Commercial and Industrial Development Act, Process, Roles and Responsibilities, 2010.

19 Government of Yukon, *Yukon Housing Corporation, Housing Action Plan for Yukon 2015-2025*, 2015.

20 Yukon Government Department of Justice, *FAQ, Land Titles Act 2015 and Regulations*, 2015.

21 Government of the Northwest Territories, n.d., Engagement Paper: A Review of the Commissioner's Land Act and the Northwest Territories Lands Act, How is Land Administered in the NWT?

In Nunavut, the mandate for land administration is primarily defined in the Nunavut Land Claims Agreement, Article 14, and is regulated by four land policies: Commissioner's Land Lease Pricing Policy, Municipal Boundary, Land Development Policy, and the Municipal Land Administration Policy²². Individuals or corporations enter into a lease with the municipality to confirm legal possession of the land. A person must be at least 19 years old to obtain land in Nunavut, and companies, organizations and associations applying for land must be registered in Nunavut. Banks or other financial lending institutions require that the lease be for a term ten years greater than the term of the mortgage²³.

Homelessness

Homelessness is prevalent in the North, where the climate can be harsh. Those who cannot access market or non-market housing may turn to other arrangements such as emergency shelters or friends and family. Hidden homelessness refers to people who are temporarily housed but do not have secure or long-term housing, often termed 'couch surfing'. These individuals are considered *hidden*, as they are not accessing housing supports or services, and are therefore not counted in the statistics, even though they are improperly housed. These types of arrangements increase stress and conflict within families and communities, and put additional pressure on vulnerable populations.²⁴

Homeownership

Across the North, the cost of owning a home has outpaced growth in household incomes.²⁵ Low interest rates, flexible mortgage lending terms, and lack of financial literacy can cause first-time home buyers to purchase homes that they cannot afford.²⁶ The Bank of Canada has deemed Canada's housing sector as vulnerable due to its significant level of household debt.²⁷ Innovative financing, new ways to evaluate credit and financial literacy programs are required to increase the range of affordable alternatives to public housing through homeownership. Even when owning a home is feasible, unaffordable heating, freezing pipes, prevalence of mould, and lack of skilled local contractors cause further financial burden.²⁸

Climate Change

Northern housing issues are further exacerbated by the effects of climate change.²⁹ For instance, permafrost thawing is causing irreparable damage to housing, as well as community infrastructure.³⁰ To avoid these impacts, houses are often built on raised raft foundations that are then supported with adjustable steel jacks. These types of innovations are necessary across the North and require specific skill sets, which are not always readily available. The maintenance budgets of housing corporations are not keeping up with the demand for repairs and retrofits, leading to the rapid degrading of materials. Also, the older homes in northern communities do not have new technology (monitoring, foundations, and energy efficient appliances), ventilation systems, or the ability to be retrofitted with climate adaptation technology.

22 Government of the Northwest Territories, n.d., *Planning and Lands*.

23 Department of Justice, Nunavut Planning and Project Assessment Act (S.C. 2013, c. 14, s. 2), 2019.

24 Ibid.

25 Ibid.

26 Ibid.

27 Government of Yukon, Yukon Housing Corporation, *Bringing the Future into Focus: Strategic Planning Document 2018/19 – 2022/23*, 2018.

28 C. Goldhar et al., *SakKijānginnatuk Nunalik: Understanding opportunities and challenges for sustainable communities in Nunatsiavut, Learning from the coast*, 2012.

29 M. Simon, *A New Shared Arctic Leadership Model*, 2017.

30 Senate Canada, Report of the Standing Senate Committee on Aboriginal Peoples, *We Can Do Better: Housing in Inuit Nunangat*, 2017.

Inconsistent Funding and Regulatory Environment

There is inconsistent funding, lack of human resources, and procedures to support housing in the North.³¹ Territorial governments have noted the sporadic and uncoordinated nature of federal housing funding, which leads to limited and reactive housing programs rather than ones built on coordinated and long-term forward planning.³² Enforcement of building regulations and standards are also not routine and can be a sensitive issue in smaller communities where personal relationships can influence enforcement regulations.

Indigenous-Specific Challenges

Indigenous Peoples living in the North face additional challenges compared to other northern populations. The Canadian Housing and Renewal Association's Urban, Rural and Northern Indigenous Housing Strategy has clearly summarized many of these challenges: "Housing conditions for Indigenous Peoples have been historically disadvantaged as a direct consequence of colonization and discriminatory constitutional, legal, economic and social frameworks."³³ Self-determination for Indigenous communities will enable leadership in all aspects of housing, from setting priorities, determining implementation strategies, allocation of resources and associated socio-economic supporting programs.

2.1 ADVANCES IN FEDERAL FUNDING AND POLICY AREAS

Before the 2017 National Housing Strategy, the Investment in Affordable Housing (IAH) was the primary federal funding source for housing in the territories/provinces. This funding source totals over \$1.9 billion over 8 years and is cost-matched by the provinces/territories that report annually on the progress made in affordable housing resulting from combined funding.³⁴ The provinces/territories oversee the selection and design of the affordable housing programs that will address housing needs and priorities within their regions.³⁵ Provinces/territories also deliver funding to their regions outside of the Investment in Affordable Housing funds.³⁶ This funding is combined with revenue from the regional housing authorities of each of the provinces/territories. Recently, the landscape of federal funding and policies pertaining to northern housing has changed. Some of the advances in this field are noted below.

2.1.1 National Housing Strategy & the Role of the Canada Mortgage and Housing Corporation

The future of affordable northern housing funding in Canada has changed with the National Housing Strategy for Canada, released in 2018. The Government of Canada has developed a \$40 billion, 10-year plan that aims to achieve safe and affordable housing for all Canadians.³⁷ The new strategy outlines priority areas for action which include:

- Housing for those in greatest need - the vulnerable populations;
- Social housing sustainability;
- Indigenous housing;

31 Government of Yukon, *Yukon Housing Corporation, Housing Action Plan for Yukon 2015-2025*, 2015.

32 Government of Nunavut, Nunavut Housing Corporation, *The Blueprint for Action on Housing*, 2016.

33 Ibid.

34 Canada Mortgage and Housing Corporation, *Investment in Affordable Housing (IAH)*, 2018.

35 Ibid.

36 Canada Mortgage and Housing Corporation, *Affordable Housing Programs Across Canada*, 2018.

37 Ibid.

- Northern housing;
- Sustainable housing and communities; and
- A balanced supply of housing.³⁸

This Strategy incorporates the previous affordable housing fund *Investment in Affordable Housing*.³⁹ The Strategy includes various initiatives, such as the *National Housing Co-Investment Fund* (\$15.9 billion), the *Canada Community Housing Initiative* (\$4.3 billion), the *Federal Community Housing Initiative* (\$500 million), the *Canada Housing Benefit* (\$4 billion), and an additional \$16.1 billion in federal housing investment to provinces and territories.⁴⁰

Between these various funding streams, approximately \$20.5 billion will be invested over a 12-year period by the federal government in provincial and territorial housing programs. Provinces are required to cost-match half of this investment.⁴¹ Above what is allocated to all provinces and territories within that funding, an additional \$300 million over ten years will go specifically toward addressing housing needs in Canada’s North. This funding is also in addition to Indigenous-specific housing investments.⁴² To deliver on the National Housing Strategy Initiatives, the Canada Mortgage and Housing Corporation (CMHC, Canada’s national housing agency) will score and prioritize applications, administer funding, and manage borrowing and appropriations.⁴³

The National Housing Strategy recognizes that “housing challenges in Canada’s North are very different than in the rest of the country”⁴⁴ and, as a result, provided \$300 million in funding (no cost-matching) in 2018 to the governments of the Yukon, Northwest Territories and Nunavut to help offset the higher need and cost of housing.⁴⁵

The Strategy also takes a rights-based approach and recognizes that First Nations, Inuit and Métis Peoples and communities face unique housing challenges compared to non-Indigenous Canadians. Moreover, it respects the Government of Canada’s commitment to nation-to-nation, Inuit-to-Crown, government-to-government relationships with Indigenous Peoples. As a result, one of the key initiatives under the new Strategy is to co-develop distinctions-based Indigenous Housing Strategies that are “founded on the core principles of self-determination, reconciliation, respect and cooperation. The goal will be to give Indigenous Peoples the tools they need to create, control and manage their own housing.”⁴⁶ The Strategy “adopts a ‘whole-of-government’ approach that aligns housing with other important goals like creating jobs, increasing access to healthcare and education, and preventing violence against women.”⁴⁷ Figure 1 provides the full list of principles.

38 Canada Mortgage and Housing Corporation, *What is the Strategy?*, 2018.

39 Government of Canada, *National Housing Strategy: A Place to Call Home*, 2018.

40 Ibid.

41 Canada Mortgage and Housing Corporation, *What is the Strategy?*, 2018.

42 Government of Canada, *National Housing Strategy: A Place to Call Home*, 2018.

43 Canada Mortgage and Housing Corporation, *What is the Strategy?*, 2018.

44 Government of Canada, *National Housing Strategy: A Place to Call Home*, 2018.

45 Government of Canada, *At-a-Glance: National Housing Strategy*, 2018.

46 Canada Mortgage and Housing Corporation, *What is the Strategy?*, 2018.

47 Government of Canada, *National Housing Strategy: A Place to Call Home*, 2018.

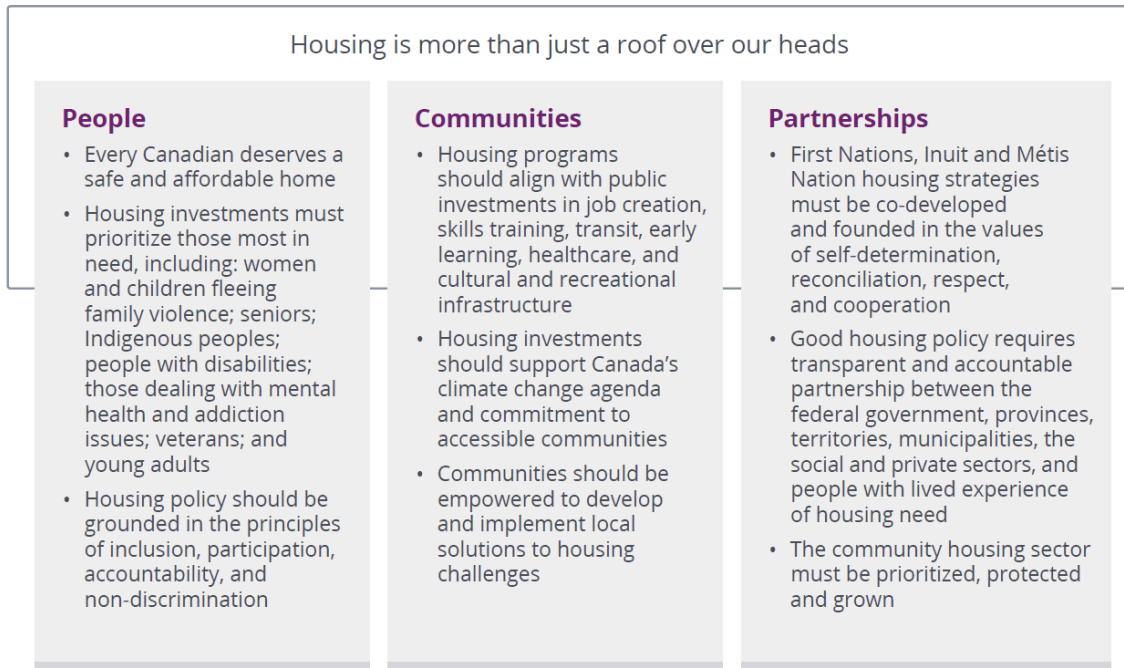


Figure 1: Principles of the National Housing Strategy³⁶

Further advancing the efforts of the National Housing Strategy, the multilateral Housing Partnership Framework⁴⁸ and Homelessness Partnering Strategy⁴⁹ offer opportunities for federal, provincial and territorial governments to work together toward achieving a long-term shared vision for housing, and to provide support and funding to communities to develop local solutions that address homelessness.

2.1.2 Arctic and Northern Policy Framework

In December 2016, the Government of Canada announced that a new Arctic Policy Framework will be co-developed with Indigenous, territorial and provincial government partners to replace Canada's Northern Strategy (2009) and the Statement on Canada's Arctic Foreign Policy (2010).

This Framework will provide overarching direction to the Government of Canada's priorities, activities and investments in the Arctic until 2030. Once completed, it will apply to: Yukon, Northwest Territories, Nunavut, across Inuit Nunangat (including the Nunavik region of Quebec and Nunatsiavut region of Labrador), and Northern Manitoba.

To inform the development of the Framework, the Government of Canada commissioned a series of northern (regional) roundtables in October and November 2017 and national and youth roundtable discussions in February 2018. The Government of Canada also invited written submissions from the public through an online portal. The objective of these sessions was to gain insight into the interests, priorities and desired outcomes of partners and stakeholders and to identify possible areas for joint action to achieve shared goals. Two of the six themes included in the framework and discussed during the roundtable sessions relate to housing: Comprehensive Arctic Infrastructure and Strong Arctic People and Communities.

48 Government of the Northwest Territories, *Alfred Moses: National Housing Strategy*, 2018.

49 Government of Yukon, *Yukon Housing Corporation, Housing Action Plan for Yukon: Second Progress Report April 2017-March 2018*, 2018.

2.1.3 Pan-Canadian Framework on Clean Growth and Climate Change

The federal government has developed the Pan-Canadian Framework on Clean Growth and Climate Change in consultation with provinces, territories and Indigenous Peoples to reduce emissions, grow the economy, and build resilience to climate change.⁵⁰ Among many other calls to action across the country, the plan includes actions relevant to sustainable northern housing.⁵¹ The plan notes specifically that “The Indigenous Peoples of Canada, along with coastal and northern regions are particularly vulnerable and disproportionately affected by the impacts of climate change. Unlike rebuilding after an extreme event like a flood or a fire, once permafrost has thawed, coastlines have eroded, or socio-cultural sites and assets have disappeared, they are lost forever.”⁵² Some notable examples of these actions involve making new buildings more energy efficient, supporting building codes and energy efficient housing in Indigenous communities, incorporating Indigenous Knowledge and culture, building climate resilience in the North, and supporting community-based monitoring in Indigenous communities.⁵³ For example, the Climate Change Preparedness in the North Program funds climate change adaptation programs in the three territories, Nunavik and Nunatsiavut. The program funds northern communities and organizations to assess climate change risks and to implement adaptation measures, including structural measures (such as the redesign, retrofit, or upgrade of at-risk infrastructure, including community buildings and housing).⁵⁴

2.2 REGIONAL STRATEGIES AND ACTION PLANS

Regional housing authorities/corporations are the organizations responsible for creating, coordinating, and administering housing programs in their respective regions. Their responsibilities also include managing, administering, and reporting on the progress of funding received from the federal government. Northern housing authorities who receive federal funding through CMHC include:⁵⁵

- Newfoundland and Labrador Housing Corporation (for the Nunatsiavut region)
- Société d'habitation du Québec (for the Nunavik region)
- Nunavut Housing Corporation
- Northwest Territories Housing Corporation
- Yukon Housing Corporation

In addition, Makivik Corporation is responsible for managing federal contributions and overseeing construction in Nunavik, while at a regional level, the Kativik Municipal Housing Bureau (KMHB) is the owner and manager of housing constructed by Makivik.⁵⁶ Furthermore, in the Inuvialuit Settlement Region in the NWT, the Inuvialuit Regional Corporation has formed partnerships with the NWT Housing Corporation to construct social housing units.⁵⁷

50 Government of Canada, *Pan-Canadian Framework on Clean Growth and Climate Change*, 2016.

51 Ibid.

52 Ibid.

53 Ibid.

54 Government of Canada, Indigenous and Northern Affairs Canada, *Climate Change Preparedness in the North*, 2018.

55 Canadian Mortgage and Housing Corporation, *Affordable Housing Programs Across Canada*, 2018.

56 S. Rogers, Nunatsiaq News, *Nunavik organizations finally sign on to new, five-year housing agreement*, 2018.

57 NWT Housing Corporation, *New housing complexes being built in the Inuvialuit Settlement Region*, 2018.

In recent years, territorial and regional governments, along with their regional housing organizations, have made substantial progress in identifying northern housing challenges and developing strategies and programs to address these barriers.

The following strategies, action plans, and other strategic documents exist or are under development in each region. The section below provides a light summary of the regional priorities:

Yukon (2015 Housing Action Plan, *Ours to Build On*)

- Housing with Services: Supporting residents gain and maintain housing;
- Rental Housing: Increasing access to adequate and affordable market and non-market housing; and
- Home Ownership: Increasing and diversifying home ownership.

NWT (2012 strategic framework *Building for the Future: Northern Solutions for Northern Housing*, with a strategic renewal released in 2018)

- Strengthening public housing;
- Improving homeownership supports;
- Increasing housing options in non-market communities;
- Improving housing services;
- Strengthening the approach to homelessness and transition housing;
- Addressing housing challenges for the working poor;
- Developing infrastructure solutions based on individual and community needs; and
- Addressing the declining federal funding.

Nunavut (2013 *Long-term Comprehensive Housing and Homelessness Strategy*, and the 2017 *Blueprint for Action on Housing*)

- Defining housing demand factors (e.g. care and supportive housing);
- Removing barriers to the supply of housing (e.g. capital planning, land development);
- Reducing the cost of housing (e.g. workforce development, technological innovation); and
- Increasing the investment in housing.

Nunavik (2015-2020 Action Plan *The Plan Nord toward 2035*)⁵⁸

- Addressing the shortage of housing by building dwellings, with a focus on affordable housing and private dwellings;
- Establishing financial tools to improve access to credit; and
- Stimulating research on northern housing issues.

Nunatsiavut (a housing strategy is under development, but the region has identified the following priorities)

- Achieving affordable warmth;

58 These actions have been paraphrased for this section of the report

- Promoting sustainable housing approaches that are culturally appropriate, environmentally suitable and that are informed by community planning and development needs;
- Addressing overcrowding and homelessness while supporting diverse families, multiple generations and providing assisted living options;
- Encouraging private home ownership, home repair and maintenance capacity for all residents; and
- Facilitating housing options based on diverse needs while promoting self-reliance and economic development.⁵⁹

There are similarities and differences across strategies/action plans, which speaks to the shared challenges across the North as well as the unique circumstances within each region. Common priorities include increasing access to adequate and affordable non-market housing, increasing and diversifying home ownership, and providing support to residents to maintain and repair housing.

Additional information on regional priorities and programs is included in the appendices – **Appendix A** provides a comprehensive summary of regional strategies and priorities, while **Appendix B** provides a list of the housing-related programs.

3 Solution Areas

This section describes four ‘solution areas’, arising from discussions at the Northern Housing Forum, that build on existing best practices across the North and address technical, social, and financial northern housing challenges. These solution areas are discussed in more detail in the Knowledge Housing Forum Fact Sheet Series available on [POLAR's website](#).

3.1 BUILDING SUSTAINABLE HOUSING

Sustainable housing is “healthy, affordable, flexible and environmentally responsible housing [...] that is culturally appropriate to the needs of the users.”⁶⁰ In order for housing to be sustainable, building criteria must include innovative northern housing designs, culturally appropriate designs, and cost-effective construction methods, through the development of prototypes, the establishment of communications channels, as well as the development of a knowledge sharing network.

A key strategy to achieve these goals is to engage communities and homeowners throughout the housing lifecycle. This includes starting a dialogue to ensure two-way exchange of knowledge by developing an engagement strategy and plan, using tools like design charettes to gather community members’ ideas and preferences in order to form long-term partnerships with communities built on meaningful engagement.

Sustainability of homes in the North is affected by the presence of mould. It is especially prevalent due to high occupancy rates, poor ventilation and insulation, and high use of indoor spaces. These conditions cause moisture to build up within the home, which leads to mould growth. Mould in homes can adversely affect indoor air quality, and therefore results in negative health impacts such as respiratory tract

59 J. Lightfoot and R. Riedlsperger. *Nunatsiavummi Illunittânik - Housing in Nunatsiavut (Presentation at the Northern Housing Forum, Yellowknife)*, 2018.

60 W. Semple, *Best Practices in Sustainable Northern Housing*, 2013.

infections. Improving indoor air quality through improved ventilation and combatting mould through root cause analysis, mitigation and prevention, can contribute to better homes.

In order to build sustainable housing in the North, the focus must shift towards addressing the technical weaknesses and vulnerabilities of what is currently being built. Moisture is the number one issue in cold climate housing and ventilation is not adequately being addressed. Additional research and coordinated funding into technical solutions around ventilation system must occur. There is not enough research and development into advancing these technologies, nor are they being tested and monitored for performance.

The following examples highlight northern housing initiatives to advance sustainable housing:

Exploring innovative northern housing designs

- The 'REMOTE Wall System', an insulation technique using rigid foam board that was developed after years of research and collaboration, helps address both heat loss and thermal bridging (which can cause mould). The Cold Climate Housing Research Centre, in Fairbanks Alaska, has developed a manual on the REMOTE wall system to support installation and maintenance.⁶¹

Establishing guidance for good practices

- In Nunavik, provincial and local housing authorities have developed a "Guide to Good Practices" to offer clear and consistent housing construction standards for the region.⁶²

Building culturally appropriate housing

- In Nunavut, the Nunavut Housing Corporation has stated in their housing strategy "The NHC will engage with communities to develop a method for incorporating Inuit Qaujimagatunangit (IQ) principles into housing design, particularly in regard to purpose-built housing for vulnerable groups, including Elders."

Pursuing opportunities to improve cost-effective housing construction and design

- In Fort Good Hope, NWT, a new portable sawmill has allowed local residents to cut boards for construction projects rather than trucking lumber to the community. The mill will reduce lumber costs, develop the skills of community members, and increase the community housing stock.⁶³

Developing prototypes

- In Nunavik, a local architectural firm integrated Inuit and First Nations architecture to develop a pilot design/prototype for social housing in the North, adapted to the northern environment and Inuit culture. If successful, the prototype will be replicated to other communities in the North.⁶⁴

Establishing communication channels and developing a network of knowledge sharing

- In Nunatsiavut, local housing groups, researchers and communities have partnered to develop the Healthy Homes Initiative which, through use of design charettes, offers housing *for* Inuit *by* Inuit.⁶⁵

61 Cold Climate Housing Research Center, *REMOTE: A Manual*, Fairbanks, 2013.

62 Government of Quebec, Société d'habitation du Québec, *Housing Construction in Nunavik*, 2017.

63 A. Brockman, CBC News, *One log at a time*, 2018.

64 EVOQ. 2016. Social Housing in Nunavik: Construction of the Pilot Project Completed.

Engaging communities and homeowners throughout the housing lifecycle

- In Alaska, the Cold Climate Housing Research Centre and its housing partners work with residents in villages throughout the state, through design charettes and other engagement approaches to develop homes that reflect the culture, environment and local resources of individual communities.⁶⁶

Combating mould through root-cause analysis, mitigation and prevention

- In Nunavut, thermal imaging is used to identify thermal bridging in homes, which offers insight into how mould is caused and how to mitigate and/or prevent its effects.⁶⁷

3.2 CREATING SUPPORTIVE HOUSING

Supportive housing is a model in which services and supports are often brought to individuals as opposed to individuals seeking out services and supports on their own. This model helps people who have difficulty living independently or maintaining their housing.⁶⁸ It addresses the root causes and re-occurring pathways to housing insecurity and may include a mix of different units and clientele (youth, seniors, people with disabilities, etc.). The creation of supportive housing will reduce the cycles of institutionalization and homelessness among people who need assistance in maintaining independence and helps to address the housing crisis and the associated public health impacts.⁶⁹

To be successful, supportive housing requires a supportive housing needs assessment; partnerships between different service providers to coordinate resources and provide multi-disciplinary support teams; local capacity and resources; and service providers with employees who have lived experience. It should be noted that supportive housing is more challenging to implement in rural and remote communities as the types of services and resources to support them are more limited.

The following examples highlight initiatives that advance supportive housing:

The 'Housing First' Model

- In the NWT, the Yellowknife Women's Society operates a Housing First program where case workers and a peer support worker help people with complex needs find housing and access the services to support their recovery and stability.⁷⁰
- In 2017, the Government of Yukon started working with the Canadian Alliance to End Homelessness to offer a Housing First 101 training session for service providers, housing stakeholders, and interested members of the public.⁷¹

65 Nain Research Centre Kaujisapvinga, "InosiKatigeKagiamik Illumi" (Healthy homes in Nunatsiavut) Project Description, 2018.

66 B. Grunau, Promoting and advancing the development of healthy, durable, and sustainable shelter for Alaskans and other Circumpolar people, 2018. 2018 Northern Housing Forum Presentation.

67 Nunavut Housing – Mould Root Cause Analysis, *Air Quality Monitoring and SIP performance Program*, Barkhouse, 2018.

68 The Social Housing Registry of Ottawa, *Supportive Housing*, 2014.

69 Ibid.

70 City of Yellowknife, Everyone is Home: Yellowknife's 10 Year Plan to End Homelessness, 2017.

71 Government of Yukon, Yukon Housing Corporation, *Housing Action Plan for Yukon 2015-2025*, 2015.

Emergency Shelters

- In October 2017, the Salvation Army Centre of Hope was opened in Whitehorse, with support from the governments of Canada and the Yukon. This facility includes 25 emergency shelter beds and 20 transitional apartments, daily community meals and drop-in programs.⁷²

Collaboration and Partnerships

- In 2016, the NWT Housing Corporation hosted a Community Partnership Forum to examine the challenges of, and solutions for, homelessness from the perspective of a group of community members representing a range of sectors and based on years of experience.⁷³
- In 2017, the Government of Yukon combined the Housing and Outreach Support (HOST) and Supported Independent Living (SIL) teams to streamline and improve housing supports available to social assistance clients.

3.3 BUILDING CAPACITY

Sustainable northern housing requires investing in the capacity of community members. Capacity building can include skills development and building homeownership awareness, based on community needs. This requires the training and hiring of motivated individuals who are committed to the community, training programs to build homeowner/occupant knowledge, local labour capacity, long-term funding, and special programs focusing on youth.

Building capacity, throughout the housing lifecycle (planning, building, maintaining), will help address several northern housing challenges. An increase in local labour availability provides local employment and skills development, and can be utilized during construction as well as continuously for maintenance and repairs. Furthermore, a reduction in operational costs is observed when home owners and occupants have the skills needed to maintain their homes.

The following section highlights examples of capacity building initiatives:

Programs and training to build homeowner/occupant capacity

- Under Nunavut's Blueprint for Action, a plain language "Toolkit for Renters and Homeowners" is planned, which will be community-specific and include information on budgeting and saving, and other information such as how to obtain necessary permits for accessory buildings.⁷⁴
- The Government of Yukon formed a new partnership with Yukon College to offer the Home Builder's Self-Help Course. In 2018, the course was offered for the first time to Yukon communities through Yukon College campuses. A total of 26 participants attended this course.⁷⁵

72 Ibid.

73 Northwest Territories Housing Corporation, Homelessness in Yellowknife: Community Partnership Forum, 2016.

74 Government of Nunavut, Nunavut Housing Corporation, *The Blueprint for Action on Housing*, 2016.

75 Government of Yukon, Ours to Build On: Housing Action Plan for Yukon – Second Progress Report, April 2017 – March 2018, 2018.

Programs and training to build local labour capacity

- In Manitoba, BUILD (Building Urban Industries for Local Development) is a non-profit contractor service and a training program. Its paid training program provides life skills and vocational training in the construction trades and is designed for people who have significant barriers to employment, including lack of a high school diploma and/or formal labour market experience, criminal records, addictions, and unstable home environments.⁷⁶
- Makivik Corporation's Construction Division actively promotes the hiring of Inuit and provides cross-cultural and on-the-job training. This has promoted the growth of local expertise in housing construction and maintenance. Moreover, the skills gained are not only transferrable to other construction sites, but also other industries such as mineral development in the region.⁷⁷

A focus on youth

- In Nunavut, the Nunavut Early Apprenticeship Training (NEAT) program accepts students beginning in Grade 10, who are at least 16 years old and have a journeyman or skilled tradesperson to work with. Once they have completed Grade 12, they are registered as an apprentice.⁷⁸

3.4 IMPROVING ACCESS ALONG THE HOUSING CONTINUUM

As communities develop and change, northern residents require improved access along the housing continuum. Figure 2 represents a range of housing options based on the needs of different groups.⁷⁹ Understanding this housing continuum, and assessing the needs of a community is important when considering options for new builds and financing homes, such as cooperatives (co-ops), co-housing, purchase support programs, and public-private partnerships.

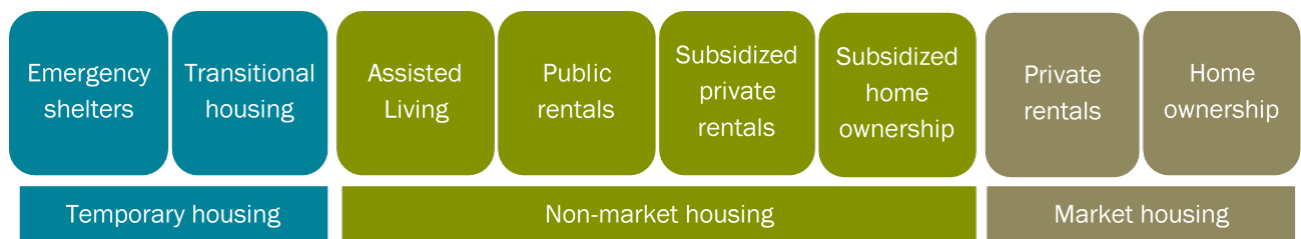


Figure 2: Housing Continuum⁸⁰

There are several ways to improve access along the housing continuum, including supporting temporary and non-market housing capacity, establishing purchase support programs for market housing, and pursuing alternative options for access to housing.

There are several examples of existing initiatives to improve access along the housing continuum:

⁷⁶ BUILD, *Training Programs*, n.d.

⁷⁷ Makivik Corporation, *Construction Division*, 2018.

⁷⁸ Council of Ministers of Education, Canada, *Secondary Education in Canada: A Student Transfer Guide 10th Edition, 2008–2009 Nunavut*, 2008.

⁷⁹ Inuit Tapiriit Kanatami, *Best Practices in Sustainable Housing Delivery in Inuit Nunangat*, 2016.

⁸⁰ Canada Mortgage and Housing Corporation, *Housing Continuum*, 2017.

Outreach

- In the Yukon, an online Housing Portal “Looking for Housing” was launched in 2017 to serve as an easily accessible resource for information on available housing options, services, and programs across the housing continuum in the Yukon.⁸¹

Purchase support programs for market housing

- The NWT Housing Corporation provides homeownership assistance through its PATH program – Providing Assistance for Territorial Homeownership. This program offers potential home buyers a way around having to access bank financing, so long as the costs of purchasing or building the home do not exceed the amount of assistance they can receive through the program. This amount is based on their income, where they live, and family size.

Alternative financing options

- Habitat for Humanity offers northerners a ‘hand-up’ model whereby homes are sold at cost and not at market value, with in-kind labour required. Repaid loans provide capital for further builds, and it requires endorsement by people in the community and volunteers to help build the houses.⁸²

81 Government of Yukon, *Ours to Build On: Housing Action Plan for Yukon – Second Progress Report, April 2017 – March 2018, 2018.*

82 Habitat for Humanity Iqaluit, *About*, 2013.

4 Policy Recommendations

There have been major advancements in addressing northern housing challenges over the past several years, from funding initiatives, such as CHMC's National Housing Strategy, to new partnerships and housing design innovations. A substantial amount of the progress in northern housing has been driven by territorial and regional governments and their respective regional housing authorities/organizations. However, these regional housing organizations consistently note the need for more Federal support to increase the housing stock, reduce homelessness, improve housing conditions, and advance the housing supports systems available to community members. This section provides policy recommendations for decision makers based on existing housing strategies/reports and the insights gathered at the 2018 Northern Housing Forum.

4.1 REINFORCING PRE-EXISTING RECOMMENDATIONS

Advocates for improved housing access have made significant progress in illustrating the changes required in national and regional northern housing policies to improve conditions across the North. Their recommendations are found in these important documents:

- The National Aboriginal Economic Development Board's Report on Northern Infrastructure to Support Economic Development (2016);
- Standing Senate Committee on Aboriginal Peoples' Report on Housing in Inuit Nunangat (2017); and
- A New Shared Arctic Leadership Model, Mary Simon (2017), special representative on the Arctic to then Indigenous and Northern Affairs Minister.

A summary of the key and common recommendations is provided below⁸³; **Appendix C** provides the full set of recommendations from the three documents.

Funding and Financing

- Establish multi-year funding agreements compatible with Arctic realities;
- Provide sufficient funding to construct and operate additional transitional housing options based on community needs;
- Create a Northern Infrastructure Investment Fund;
- Fund a system to facilitate coordination with respect to infrastructure development; and
- Create tax structures to encourage infrastructure development in the North.

⁸³ Please note that these recommendations have been paraphrased

Involving Indigenous Peoples

- Involve Indigenous Peoples in the conceptualization, design, construction, and maintenance of housing in their communities; and
- Involve youth through the Housing Internship Initiative for First Nations and Inuit Youth.

Supporting Homeownership

- Explore ways to support homeownership, such as co-operative and cohousing ownership, and home buy-back and grant programs suited to community needs; fund Habitat for Humanity's Indigenous Housing Program.

Coordinating and Collaborating

- Develop a coordinated strategy for government research and development for northern housing; and
- Share housing best practices by establishing a resource centre.

4.2 GOING FORWARD - RECOMMENDATIONS

Along with the above published recommendations by housing authorities, results from the 2018 Northern Housing Forum offer valuable insights for northern housing decision makers and policy makers:

1. **Correct the sporadic nature of housing investments.** Seek coordinated, reliable, predictable, long-term solutions to funding northern housing initiatives that are proactive rather than reactive. As federal funding received by the regional housing authorities is often inadequate to address housing challenges, the territorial governments must supplement by using significant amounts of their budgets to fill this gap. Federal funding for northern housing should be viewed as an investment in economic development, as workers need homes to live in. First Nations and Inuit communities have the highest birth rates in all of Canada, with Nunavut significantly higher (and with a younger population) than the Canadian average. Demographics show that approximately 60% of the Nunavut population is under 30 years of age. The demand for housing across the North, and especially in Nunavut is increasing significantly, at a time when there is currently a shortage – this is a national crisis.
 - **Recommendation:** Offer increased amounts of funding to regional housing authorities, to work alongside northern residents to determine the appropriate use for their communities. Ensure it is coordinated, reliable, predictable, and long-term. Provide funding to address the technical shortfalls of ventilation systems for cold climates, as moisture is the number one challenge in northern homes and it has yet to be addressed adequately. Additional funding models, such as Public-private partnerships (P3) and impact-benefit agreements with industry, need to be investigated further by governments.

2. **Implement an integrated, systems-based approach to addressing the housing crisis and establish a federal northern housing lead to coordinate all aspects of holistic housing.**

Implement an approach that recognizes the interconnectedness of the housing continuum; the social, physical and environmental factors of housing challenges; the horizontal and vertical partnerships required across departments, agencies, communities, and industry for success; the need for community-led approaches throughout the housing lifecycle; and the colonial past and present of Northern Canada. Establish a federal lead on northern housing to effectively manage the federal implementation of these integrated, holistic housing systems.

- **Recommendation:** Provide a clear path to federal leadership, coordination and policy coherence across northern housing stakeholders, incorporating opportunities for community leadership, engagement and decision making. Coordinate federal funding to leverage strengths, reduce duplication and address gaps in technical vulnerability and social conditions that affect healthy living environments.

3. **Promote collaboration and knowledge sharing across the North.** Housing strategies across the North vary in their approach as they consider regional and local differences in logistics, materials and community needs. Support for multidisciplinary and cross-jurisdictional information sharing and networking is essential to ensure housing meets the needs of Northerners. However, regional authorities and communities should drive these locally developed solutions.

- **Recommendation:** Promote multidisciplinary knowledge sharing opportunities by providing Northern housing stakeholders with the resources and capacity to share information, collaborate on solutions, and build relationships across the North. Educate all housing stakeholders and incorporate into school curriculum information on building related science (moisture, ventilation). This information is applicable to anyone living and working in the North, and is directly applicable to improving the durability, energy efficiency, health and comfort of housing. Governments need to recognize the value of shared knowledge and best practices and provide information sharing venues. Through enhanced collaboration among key Northern housing partners, information would be gathered to produce realistic recommendations and northern-led solutions to inform next-generation housing designs, implementation guidelines and holistic support requirements to promote sustainable communities.

4. **Support research initiatives.** Most federal research to date has focused on technical aspects of northern housing without consideration from other themes of housing. Although there are many basic questions about building science that are still not answered or sufficiently addressed, additional research gaps exist in health, socio-economic and finance related to northern housing, including the causes of homelessness at a community level, how to move capital faster to build more housing, and consequences of the housing crisis on diseases and community wellness. Sustainable housing requires significant community engagement, support and capacity building throughout the housing lifecycle. Federal research initiatives must include all aspects and themes of housing towards a more holistic and integrated approach to northern housing challenges.

- **Recommendation:** Improve funding and support for research initiatives related to the socio-economic contributors of sustainable housing in the North. Promote community leadership and knowledge exchange among health researchers and community residents, and support multidisciplinary research into housing issues to develop holistic solutions.

5. **Support Indigenous self-determination and north-to-north partnerships.** The Canadian Housing and Renewal Association recommends that: “A robust Indigenous housing strategy should include recognition of the growing need for culturally connected and adequate housing for metropolitan, urban, rural and northern Indigenous Peoples, with a view of housing as an integral part of reconciliation. Housing forms the foundation for vibrant Indigenous communities and remains a positive determinant of health and mental wellbeing, education, early child development, and employment.”⁸⁴
 - **Recommendation:** Support programs and initiatives that enhance Indigenous self-determination, skills development and ownership. Appendix A – Regional Strategies and Priorities

84 Canadian Housing and Renewal Association, *Resolution Supporting the Indigenous Housing Strategy*, 2018.

Appendix A – Regional Strategies and Priorities

YUKON

In the Yukon, housing falls under the purview of the *Housing Corporation Act*, the *Housing Development Act*, and the *Government Employee Housing Plan Act*. The Yukon Housing Corporation (YHC) is the main body responsible for carrying out responsibilities outlined under this act and any other responsibilities related to any program of housing or urban development.⁸⁵

In 2015, the YHC launched a Housing Action Plan to address key issues and challenges in the region. The Plan builds upon past initiatives and is framed by the housing continuum, which highlights “the various housing options available to individuals and households at all income levels and life circumstances, ranging from emergency shelters for the temporarily homeless to home ownership.”⁸⁶ The Housing Action Plan is focused on three pillars: housing with services, rental housing, and home ownership. Each pillar has an identified goal and clear objectives (see **Figure 3** below).

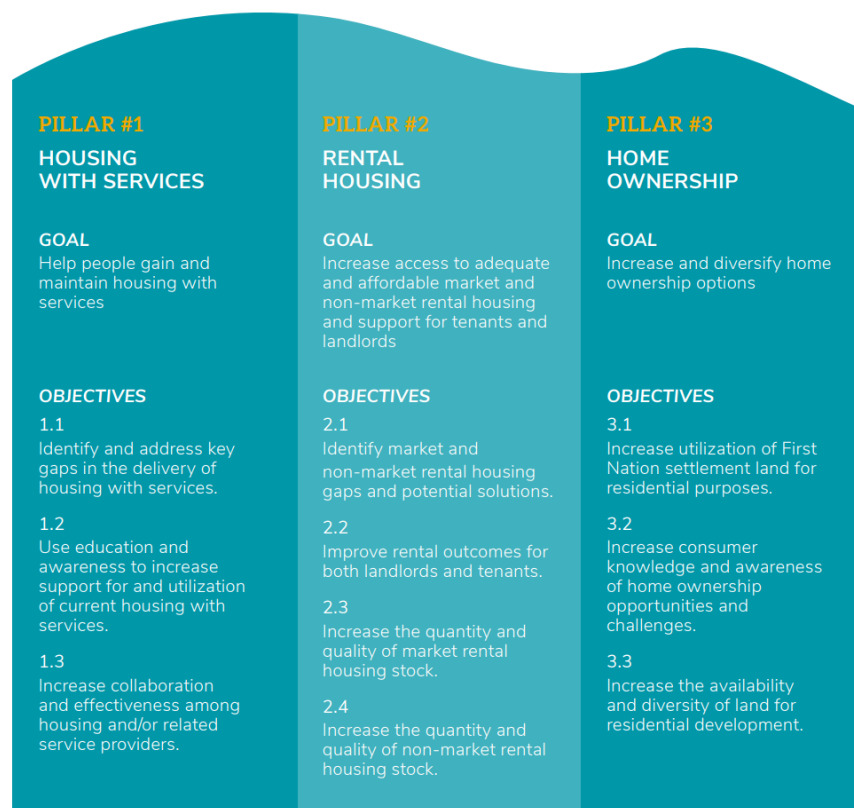


Figure 3: Yukon Housing Corporation Housing Action Plan⁸⁷

85 Yukon Legislative Counsel Office, *Housing Corporation Act*, 2018.

86 Government of Yukon, Yukon Housing Corporation, *Housing Action Plan for Yukon 2015-2025*, 2015.

87 Government of Yukon, Yukon Housing Corporation, *Housing Action Plan for Yukon: Second Progress Report April 2017-March 2018*, 2018.

For more information on these goals and objectives – including key actions being taken and progress to date, please see: http://www.housing.yk.ca/pdf/YHC_20172018_HAP.pdf.

The Yukon Housing Corporation also has a Strategic Plan titled *Bringing the Future into Focus* (see Figure 5 below) which “strives to address the Yukon-specific factors that impact housing availability, affordability and suitability”⁸⁸ by achieving three strategic goals:

1. “Be a trusted housing partner: by engaging in housing partnerships and achieving housing solutions that contribute to healthy communities.
2. Community housing renewal and rebalancing: by addressing aging infrastructure and shifts in housing needs, priorities and programming.
3. Strengthen corporate stewardship: by aligning operational activities to achieve government priorities through client service and program delivery.”⁸⁹

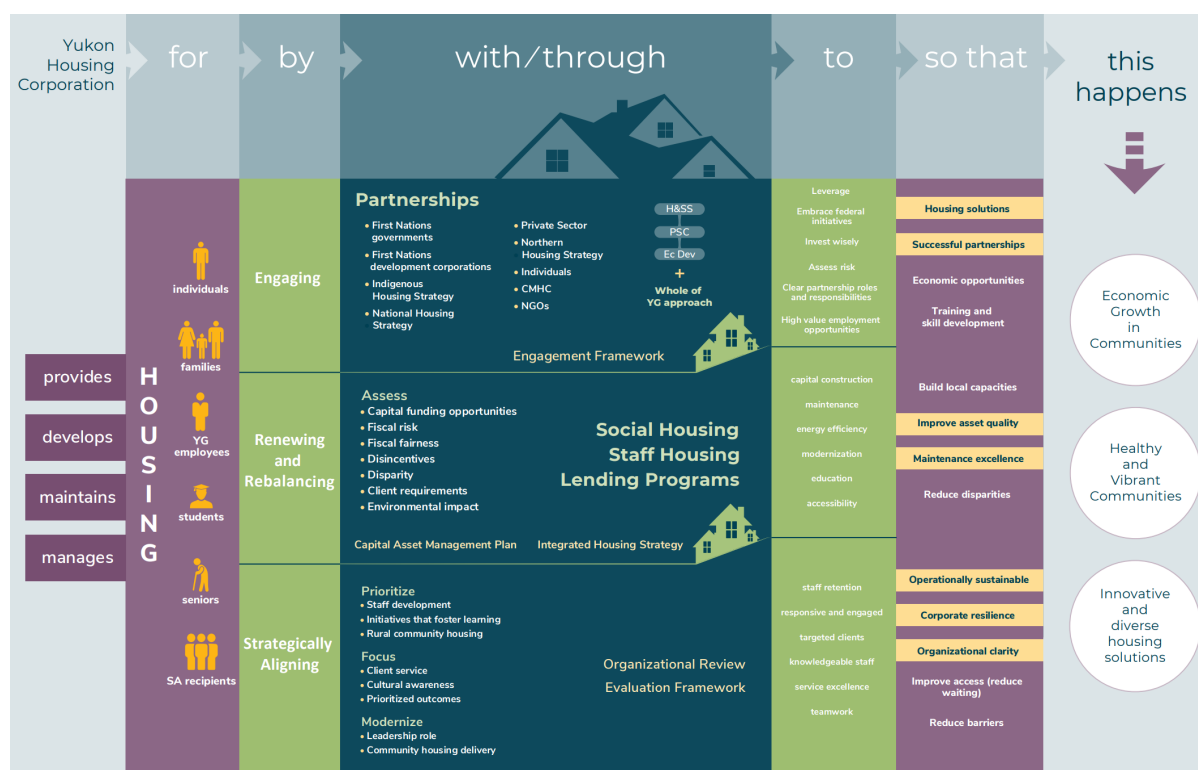


Figure 4: Yukon Housing Corporation Strategic Plan⁹⁰

88 Government of Yukon, Yukon Housing Corporation, *Bringing the Future into Focus: Strategic Planning Document 2018/19 – 2022/23*, 2018.

89 Ibid, p. 11

90 Ibid.

Whitehorse

In 2017, the City of Whitehorse launched “Safe at Home” – a community-based plan that seeks to end homelessness in the city by “supporting better community coordination” and promoting shared responsibility for implementation of “viable, best practice solutions to ending and preventing homelessness.”⁹¹ The Plan outlines five strategic priorities:

- “Increasing the supply of safe, stable and affordable housing options;
- Accessing housing, programs, services and supports within a system of care;
- Strengthening community support and engagement;
- Improving data collection and evaluating success of systems; and
- Preventing homelessness.”⁹²

Each priority has a goal, key actions and measures of success. For more information please see: <http://www.whitehorse.ca/home/showdocument?id=9216>.

In 2017, the City of Whitehorse also updated its Strategic Plan to include affordable housing as a top priority. Specifically, the “priority supports the provision of adequate and affordable housing to all residents of Whitehorse through land development, legislative and regulation support, and advocacy.”⁹³

NORTHWEST TERRITORIES

In the Northwest Territories, housing is governed by the *Housing Corporation Act*. The NWT Housing Corporation (NWT HC) provides social and market housing programs and services, working in partnership with local housing organizations, and municipal and Indigenous governments.

Since 2011, the governments of Canada and the Northwest Territories have been operating under the Affordable Housing Agreement—and more recently the Social Infrastructure Funding (SIF) Agreement. These agreements are intended to provide “access to affordable housing that is sound, suitable and sustainable.”⁹⁴ For a list of programs/initiatives please see Appendix B.

In 2012, the NWT HC released its Strategic Framework following a territorial-wide review of shelter policy. The Framework was built on “existing housing programs and services [...] and proposed new programming and services where gaps were identified in meeting the housing needs of NWT residents across the spectrum, from homelessness to homeownership.”⁹⁵ In 2018, the NWT HC published its Strategic Renewal, which was informed by a 2017 Housing Engagement Survey and intends to address a wide array of housing issues from “providing housing solutions for homeless people to supporting the aspirations of residents in public housing to developing more opportunities for people ready for homeownership.”⁹⁶ New priorities include: community housing support to Indigenous governments; repair programs for low-to-modest income households; rent supplement program to address affordability

91 City of Whitehorse, Safe at Home Working Group, *Safe at Home: A Community-Based Action Plan to End and Prevent Homelessness in Whitehorse, Yukon*. 2017.

92 Ibid.

93 City of Whitehorse, *Strategic Plan Update 2017*, 2017.

94 Government of Northwest Territories, *Investment in Affordable Housing 2011-2014, 2014-2019 Annual Public Reporting on Outcomes, 2016-2017*.

95 Government of Northwest Territories, Northwest Territories Housing Corporation, *About Us*, 2014.

96 Government of Northwest Territories, Northwest Territories Housing Corporation, *Strategic Renewal 2018*, 2018.

problems; NGO rental partnership initiatives to leverage integrated services; aging-in-place retrofits to support seniors to remain in the homes; and incentives for students to return to their home communities.⁹⁷ For a list of programs under the Strategic Renewal please see Appendix B.

The NWHTC has also formed important partnerships with local communities and non-governmental organizations. For example, the Northern Pathways to Housing Program supports emergency and transitional housing in three communities through renovation activities and funding for operating costs,⁹⁸ and the Rapid Rehousing provides funding to non-government organizations “to stabilize the rental situations of the target groups that they service in whatever manner they determine is appropriate.”⁹⁹

Yellowknife

In addition to the strategies, programs, and projects being implemented at the territorial level, the City of Yellowknife has developed a Homelessness Partnering Strategy Community Plan (2014-2019). The plan identifies the following four priorities:

- Reduce homelessness through a housing first approach;
- Preserve or increase the capacity of facilities used to address the needs of people who are homeless or at imminent risk of homelessness;
- Ensure coordination of resources and leveraging; and
- Improve data collection and use¹⁰⁰.

For each of the abovementioned priorities, the City has identified specific activities and/or set targets. For more information please see: <https://www.yellowknife.ca/en/living-here/resources/Homelessness/Homelessness-Partnering-Strategy-Community-Plan-2014-2019.pdf>.

NUNAVUT

In Nunavut, duties and functions related to any program of housing or housing development fall under the Nunavut Housing Corporation Act.¹⁰¹ The main body responsible for implementing this piece of legislation is the Nunavut Housing Corporation (NHC), which is an arms-length public agency created by the Government of Nunavut.

The NHC has four distinct lines of program delivery:

- **Public Housing**, which includes rental of subsidized housing to tenants based on their income and ability to pay rent, the construction of new housing units, as well as renovations and retrofits (e.g. to improve energy efficiency) to public housing, seniors’ accommodation and homeless shelters.
- **Government Staff Housing**, which includes coordinating the successful housing of term and indeterminate staff through the implementation of Staff Housing Policy and liaising between landlords, staff housing agents and the tenants.

97 Government of Northwest Territories, Northwest Territories Housing Corporation, *Under One Roof*, 2017.

98 Government of Northwest Territories, Northwest Territories Housing Corporation, *Northern Pathways to Housing*, 2014.

99 Government of Northwest Territories, Northwest Territories Housing Corporation, *Rapid Rehousing (NGO Rent Partnership)*, 2014.

100 City of Yellowknife, *Homelessness Partnering Strategy Community Plan 2014-2019*, 2014.

101 Government of Nunavut, *Consolidation of Nunavut Housing Corporation Act, R.S.N.W.T. 1988, c.N-1*. 2011.

- **Homeownership**, which includes helping Nunavummiut to buy, build, maintain and repair homes through its various homeownership programs.
- **Homelessness**, which includes supporting the hidden homeless, those “at risk”, as well as the absolute and visible homeless¹⁰².

To deliver these services, the Corporation works in partnership with the Canada Mortgage and Housing Corporation (national level), the Government of Nunavut (territorial level), as well as Local Housing Organizations and District Offices (community level).

In 2012, the NHC set out to address the barriers limiting the development and improvement of housing in Nunavut through the creation of a Framework for the Government of Nunavut’s Long-Term Comprehensive Housing and Homelessness Strategy “Let’s Build a Home Together”. In 2013, NHC developed a comprehensive and overarching strategy to meet the housing needs of Nunavummiut out of this Framework, and in 2017, tabled and began implementing a Blueprint for Action – built on the strategic directions, goals and objectives established in the Framework and Strategy, as shown in Figure 6.



Figure 5: Nunavut Housing Corporation Initiatives

The Blueprint for Action on Housing is “centered on collaboration and takes a whole-of-government approach to inform the GN’s actions in addressing the many separate, yet interconnected, issues impacting the delivery of suitable, safe and affordable housing for Nunavummiut.”¹⁰³ The document identifies four goals, with 60 supporting actions to address the territory’s housing challenges, (Figure 6), which will be implemented through interdepartmental collaboration and partnerships with Nunavut Tunngavik Incorporated, Regional Inuit Associations, housing corporations, municipalities, and other non-governmental organizations.

102 Government of Nunavut, Nunavut Housing Corporation, *The GN Long-Term Comprehensive Housing and Homelessness Strategy*, 2013.

103 Government of Nunavut, Nunavut Housing Corporation, *The Blueprint for Action on Housing*, 2016.



Figure 6: Blueprint for Action Goals and Key Issues¹⁰⁴

For more information on the strategic directions, challenges, goals, and key issues included in the Blueprint please see http://blueprintforaction.ca/docs/blueprint/Blueprint-for-Action-01-Sept-2016_ENG.PDF.

Iqaluit

In addition to the housing strategies, programs, and projects being implemented at the territorial level, the City of Iqaluit has initiated a project (in partnership with the Qikiqtani Inuit Association and the federal government) to increase the scope of services at the Uqutaq Men’s shelter beyond being an emergency overnight shelter.¹⁰⁵¹⁰⁶ By doing so, this initiative, called the Uqutaq Men’s Transitional Housing project, offers transitional housing that will help prepare homeless clients to live independently.

104 Ibid.

105 Qikiqtani Inuit Association, Media Release: *QIA pledges \$100,000 for Men’s Transitional Housing project in Iqaluit*, 2018.

106 C. Edgar, Nunatsiaq News, *Iqaluit Men’s Shelter Moving in New Direction*, 2018.

NUNAVIK

For the better part of the last 18 years, housing in Nunavik has been governed under tripartite agreements between the Government of Canada, the Government of Quebec, and Nunavik organizations. Under these agreements—which respect the implementation of the James Bay and Northern Quebec Agreement—the federal government is responsible for funding the “construction of social housing throughout the region”; the provincial government is responsible for covering the “operating and maintenance costs,”¹⁰⁷ and the Makivik Corporation (through its non-profit division) is responsible for managing federal contributions and overseeing construction.¹⁰⁸

At a provincial level, the Société habitation du Québec (SHQ) provides technical and financial support for local projects—notably those that propose new and innovative housing concepts, products or systems (e.g. those that take climate change into consideration).¹⁰⁹ The SHQ also offers a wide range of programs that provide: affordable, community housing for low-income households and people with special needs; financial assistance for low-income households, and for organizations that set up services, activities or projects that improve housing conditions and/or carry out work to adapt homes for people with disabilities; and support for non-profit organizations responsible for making temporary shelters for women safe, healthy and functional. For a full list of SHQ programs see:

<http://www.habitation.gouv.qc.ca/programmes.html>.

The Government of Quebec released the Plan Nord, a 2015-2020 action plan that commits the Quebec government to improve access to northern housing through six priority actions:

- Revise the parameters of the Home Ownership and Renovation Program for the Kativik Region (Nunavik) to ensure that it provides an adequate response to residents’ needs.
- Take part in catch-up work to deal with the shortage of housing by building 90 additional dwellings in Nunavik: 70 new public housing units, including 10 multi-generational units; 20 new private units via the Home Ownership and Renovation Program for the Kativik Region.
- Maintain the measures for land occupancy aimed at supporting the construction of affordable housing to meet specific needs in regions located north of the 49th parallel, under the AccèsLogis Québec Program.
- Establish financial tools to ensure that sufficient credit is available for residents in the Kativik region and that building values remain stable, in particular via a repurchasing fund.
- Stimulate the construction of private dwellings in regions other than Nunavik via the Affordable Housing Québec Program (private component), which aims to promote the construction of affordable rental units for low-income households in municipalities with a low vacancy rate for rented housing.
- Establish a northern housing laboratory to stimulate research on northern housing issues and participate in specific projects.¹¹⁰

107 S. Rogers, Nunatsiaq News, *Nunavik organizations finally sign on to new, five-year housing agreement*, 2018.

108 Ibid.

109 Société d’habitation du Québec *Industry: SHQ Activities*, 2018.

110 Government of Quebec, *The Plan Nord 2015-2020 Action Plan*, 2015.

At a regional level, the Kativik Municipal Housing Bureau (KMHB) is the owner and manager of housing constructed by Makivik Corporation.¹¹¹ “In addition to managing the social housing stock, the KMHB also administers all housing assistance programs applicable to Nunavik (construction, renovation, assistance paying municipal taxes) and supports the Kativik Regional Government (KRG) in the annual process of selecting the communities where social housing will be built (by conducting a survey every two or three years on social housing needs in Nunavik).”¹¹²

In partnership with the SHQ, the KMHB has initiated two prominent housing programs in recent years:

- **Pivallianiq Program:** The purpose of this awareness, information and policy program is to maintain dwellings and equipment, fight vandalism through youth awareness, and establish a healthy living environment for Nunavimmiut.¹¹³
- **Home Ownership and Renovation Program for the Kativik Region:** The purpose of this program is “to improve the housing conditions of residents in the Kativik region and to promote the construction of residential units in the 14 Nunavik communities.”¹¹⁴

NUNATSIAVUT

In Nunatsiavut, housing is a shared responsibility between the regional Nunatsiavut government and the provincial Newfoundland and Labrador government; with the federal government providing funding for housing related programs and projects in the region to fulfil its obligation under the Labrador Inuit Land Claims Agreement. These federal funds are funneled to the Nunatsiavut government through the Newfoundland and Labrador government via the Newfoundland and Labrador Housing Corporation (NLHC). Funds flowing from CMHC also are administered by the NLHC.¹¹⁵

The NLHC currently offers various affordable housing programs, including programs for rental applicants, homeowners and contractors, developers and non-profit groups.¹¹⁶ For a list of these programs please see **Appendix B**. To date, Nunatsiavut has followed a predominantly social housing model, whereby the focus of programs / projects is on providing rental housing for low-income families and senior citizens.

In March of 2018, the Nunatsiavut government announced that the Nunatsiavut budget had set aside over \$16.5 million over the past two years from the Government of Canada for affordable housing for Nunatsiavut.¹¹⁷ The 2018 budget contained \$10.6 million for developing and implementing a Nunatsiavut Housing Strategy and \$2.7 million (up \$100,000 from the previous year) to the Torngat Regional Housing Association, which is mandated with providing affordable housing to the five Inuit communities in the region.¹¹⁸ Each community also has a local housing committee that sets priorities for repairs and new home construction.

111 Government of Canada, Indigenous and Northern Affairs Canada, *The James Bay and Northern Quebec Agreement and the Northeastern Quebec Agreement – Annual Reports 2008-2009 / 2009-2010*, 2014.

112 Government of Quebec, Société d'habitation du Québec, *Housing in Nunavik: Information Document*, 2014.

113 Kativik Municipal Housing Bureau, *Pivallianiq Program*, 2017.

114 Kativik Municipal Housing Bureau, Société d'habitation du Québec, and Government of Quebec, *Program promoting Home Ownership and Renovation in the Kativik Region*, 2017.

115 Senate Canada, Report of the Standing Senate Committee on Aboriginal Peoples, *We Can Do Better: Housing in Inuit Nunangat*, 2017.

116 Newfoundland and Labrador Housing Corporation, *Housing Programs*.

117 Nunatsiavut Government, Media Release: *Budget 2018-19 focuses on priorities of Labrador Inuit while balancing fiscal realities*, 2018.

118 Ibid.

An interdepartmental Housing Working Group, comprised of representatives within the Nunatsiavut government, has been developing the Nunatsiavut Housing Strategy for release in 2019.¹¹⁹ This new housing strategy will be informed by recent research and community engagement, including the 2012 Regional Housing Needs Assessment and 2014 Housing Risk Assessment, and focus on the following objectives:¹²⁰



Source: Presentation delivered at the 2018 Northern Housing Forum¹²¹

The Nunatsiavut government is also drafting a housing act for the region and considering the creation of a Nunatsiavut Housing Corporation.¹²²

In 2013, the Nunatsiavut government partnered with the Nain research centre, Memorial University in Newfoundland, and the Sustainable Communities Initiative SakKijânginnatuk Nunalik to publish a report entitled SakKijânginnatuk Nunalik: [Understanding the risks and developing best practices for sustainable communities in Nunatsiavut](#).

119 Ibid.

120 J. Lightfoot and R. Riedlsperger. *Nunatsiavummi Illunittânik - Housing in Nunatsiavut (Presentation at the Northern Housing Forum, Yellowknife)*, 2018.

121 Ibid.

122 Nunatsiavut Government, Financial Plan 2018-2019 Amendment #1, 2018.

Appendix B – Housing Programs by Region

The table below highlights the various housing programs/projects in the North as per the Canada Mortgage and Housing Corporation list of Affordable Housing Programs Across Canada and other publicly available documents.¹²³

TABLE 1: HOUSING PROGRAMS BY REGION

Nunavut
Nunavut Down Payment Assistance Program (NDAP)
Tenant-to-Owner Program
Heating Oil Tank Replacement Program (HOTRP)
Senior Citizens Home Repair Program (SCHRP)
Seniors and Disabled Persons Preventative Maintenance Program (SPDPMP)
Seniors and Persons with Disabilities Housing Options Program (SPDHOP)
Home Renovation Program
Emergency Repair Program
Public Housing Program
Staff Housing Program
Rental Assistance Program
Northwest Territories
Securing Assistance for Emergencies (SAFE)
Transitional Rent Supplement Program
Homelessness Assistance Fund
Small Community Homelessness Fund
Northern Pathways to Housing
Public Housing
Community Housing Plans
Community Housing Support Initiative
Co-Pay Removal in Repair Programs
Customer Service Training
Family Home Transfer

¹²³ Canada Mortgage and Housing Corporation., *Affordable Housing Programs Across Canada*, 2018.

Northwest Territories
Fuel Tank Replacement Initiative
Housing Support Worker
New Home Program
NGO Rental Partnership
Rental Supplement Program
Seniors Aging in Place Retrofits
Students in Public Housing
Nunavik
Low-Rental Housing
Program for Residences Damaged by Pyrrhotite
Home Ownership and Renovation Program for the Kativik
Yukon
Affordable Housing Loan Programs
Affordable Housing Grant Programs
Programs and Services for Yukon Seniors
Social Housing
Nunatsiavut
Rental Housing Program
First Time Homebuyer Program
Home Purchase Program
Home Energy Saving Program
Home Modification Program
Provincial Home Repair Program
Partner-Managed Housing Program
Provincial Homelessness Fund
Supportive Living Program
Healthy Homes Project

The table below highlights programs delivered under the CMHC's Investment in Affordable Housing Agreements.^{124,125}

124 Canada Mortgage and Housing Corporation, *Affordable Housing Programs Across Canada*, 2018.

125 NWT Housing Corporation, *Investment in Affordable Housing 2011-2014, 2014-2019 Annual Public Reporting on Outcomes*, 2016-17.

TABLE 2: PROGRAMS DELIVERED UNDER CMHC’S INVESTMENT IN AFFORDABLE HOUSING AGREEMENTS

Nunavut
Home Renovation Program
Emergency Repair Program
Northwest Territories
Providing Assistance for Territorial Homeownership (PATH)
Home Entry Level Program (HELP)
Contributing Assistance for Repairs and Enhancements (CARE)
Shelter Enhancement Fund
Affordable Housing
New Public Housing
Victims of Family Violence (VOFV)
Seniors
Northern Housing
Nunavik
AccesLogis Quebec
Rent Supplement Program
Shelter Allowance Program
RenoRegion Program (RRP)
Renovation Quebec
Shelter Enhancement Program
Residential Adaptation Assistance Program
Yukon
<i>Yukon plans to use funding to increase the supply of affordable rental housing, renovate existing social housing, and expand the rent supplements available to households eligible for social housing that are living in market rentals</i>
Nunatsiavut
Affordable Rental Housing Program
Provincial Home Repair Program

Appendix C – Previous Housing Recommendations

Recommendations from the National Aboriginal Economic Development Board’s Report on Northern Infrastructure to Support Economic Development (2016)¹²⁶

1. A System to Identify Priority Investment Areas and Coordinate Investment. It is recommended that the Government of Canada fund a system to facilitate coordination in infrastructure development: including identifying the priorities of communities, conducting research and development regarding needs assessments and feasibility studies, coordinating investments for the highest rates of return, and generating a pool of investment-ready projects. This system should use a co-management governance mechanism.
2. Infrastructure Development as an Investment Opportunity for Indigenous Governments. It is recommended that the Government of Canada 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. It is recommended that the Government 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.
3. Creating a Dedicated Northern Infrastructure Investment Fund. It is recommended that the Government of Canada designate additional funding to establish a new North-specific infrastructure investment fund, in order to invest in infrastructure to support economic development in the North. The fund would focus on key investments in transportation, energy, and connectivity to strengthen Northern communities, and create the conditions whereby they may be able to support community and business development.
4. Addressing challenges in implementing private investment models in the North. It is recommended that further work be undertaken by governments and key Northern leaders to examine alternate private investment models that apply to the North. The Government of Canada should take immediate steps to explore ways of generating a model that can support private financing, construction, and management in small and remote communities.
5. Creating Tax Structures to Encourage Infrastructure Development in the North. It is recommended that the Government of Canada consider adopting tax structures that take into account the added cost of operating in the North and would act to level the playing field for industry choosing to operate in the North. It is further recommended that the government consider an investment tax credit for eligible infrastructure in the North that would then act to increase the infrastructure endowment across the North and strengthen the climate for investment.

126 National Aboriginal Economic Development Board, *Recommendations on Northern Infrastructure to Support Economic Development*, 2016.

6. Resource Centres to Share Best Practices. It is recommended that, in order to address information gaps, accessibility challenges, and deficits in capacity and expertise, the Government of Canada fund a publicly accessible, independent Resource Center to coordinate research into, and share information on, best practices in economic development in the North. This would help industry proponents, Indigenous and territorial governments, and Indigenous economic development corporations achieve economic development success.
7. Support for Comprehensive Economic Development Planning. It is recommended that the Government of Canada provide dedicated funding and support to Indigenous governments and Northern communities in order to support comprehensive community planning and provide access to tools that allow proactive engagement in natural resource development.

Recommendations from the Standing Senate Committee on Aboriginal Peoples' Report on Housing in Inuit Nunangat (2017)¹²⁷

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, Nunavut, Nunavik, and Nunatsiavut to ensure funding for Inuit housing is provided directly to those organizations, where appropriate.
3. 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.
4. 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.
5. That the Canada Mortgage and Housing Corporation, in co-operation with the relevant provincial, territorial and Inuit housing authorities, explore ways to support homeownership, such as co-operative and cohousing ownership, home buy-back and grant programs, that are suited to community needs in the Northwest Territories, Nunavut, Nunavik and Nunatsiavut.
6. That the Canada Mortgage and Housing Corporation continue to provide funding to Habitat for Humanity's Indigenous Housing Program.
7. 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.
8. 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.

127 Standing Senate Committee on Aboriginal Peoples, *WE CAN DO BETTER: Housing in Inuit Nunangat*, 2017.

9. 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.
10. 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.
11. 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.

Recommendations from A New Shared Arctic Leadership Model by Mary Simon (2017), special representative on the Arctic to Indigenous and Northern Affairs Minister¹²⁸

1. Act on the recommendations of the findings of the Standing Senate Committee Report on Housing in Inuit Nunangat and work with governments and Indigenous organizations and adapt those recommendations to the other Arctic regions covered government's' mandates (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.

128 M. Simon, A New Shared Arctic Leadership Model, 2017.