



**Government of the Northwest Territories Response to Committee
Report 16-19(2): Report on Housing Phase One: Needs for NWT Homeowners and Private
Landlords**

Background

The Standing Committee on Social Development (SCOSD) presented its Committee Report “Report on Housing Phase One: Needs for NWT Homeowners and Private Landlords” on June 2, 2021. This report contains 12 recommendations for the Northwest Territories Housing Corporation and other GNWT departments, which address assistance for homeowners and landlords, collaboration with Indigenous Governments, NGOs, and the private sector, increasing housing stock, and the removal of policy barriers.

This report also includes a recommendation that the Government of the Northwest Territories provide a response within 120 days.

The past several years have seen an unprecedented focus on the Northwest Territories housing crisis. The 19th Legislative Assembly made increasing the number of affordable homes and reducing NWT core housing need one of its priorities, and the GNWT’s mandate for 2019-2023 included several actions related to housing. Among the examples of this focus is the SCOSD “Report on Housing Phase One: Needs for NWT Homeowners and Private Landlords”

To address the need and demands for change, the NWT Housing Corporation (NWT HC) has undertaken a renewal strategy. This strategy acknowledges these existing sources of direction and presents several practical actions to build on the recent successes of the NWT HC within the remaining term of the 19th Assembly, setting the stage for success in the future. Several of the matters raised in the Committee’s report will be considered as part of the renewal strategy.

Recommendation 1

Standing Committee on Social Development recommends the Government of the Northwest Territories increase access to titled land to help homeowners and landlords meet financing and insurance obligations in NWT communities.

GNWT Response

The GNWT supports providing opportunities for increased access to fee simple title, when requested, and provided the request is consistent with the provisions of the Land Lease-Only Policy. It is recognized that there is growing need from NWT residents as well as communities for land within their boundaries. To this effect, the GNWT is actively reviewing effectiveness of the Land Lease-Only Policy with the support of the Department of Executive and Indigenous Affairs.

The Department of Lands works with other GNWT departments to ensure that parcels can be transferred, as requested, to community governments. The Department of Lands is working with the City on a draft land transfer guide for Yellowknife. Based on this work, the Department of Lands is now working on a generic guide to provide to NWTAC for review.

Recommendation 2

To ensure clarity in federal and territorial responsibilities related to Indigenous housing, the Standing Committee on Social Development recommends that the Government of the Northwest Territories develop a policy and program barrier document and support Indigenous groups to overcome barriers to qualify for Federal financing programs, like Ministerial Loan Guarantees.

GNWT Response

The NWT HC works closely with Indigenous governments to support them in their housing aspirations, to create housing solutions and to remove program barriers for residents. One avenue for collaborative problem-solving is through Indigenous government – GNWT MOU bilateral tables. Another mechanism for housing dialogue and planning is through engagement on a housing planning table such as the Tlicho Government – GNWT Housing Working Group or the Council of Leaders Housing Working Group.

The NWT HC helps to support the decision-making empowerment of communities and Indigenous governments through the development of community and regional housing plans. These plans provide communities and Indigenous governments with rigorous quantitative and qualitative analysis on local and regional housing needs. This information allows for the formulation of action plans and focused and detailed lobbying to investors such as the federal government.

The NWTHC also resources a community engagement advisor whose job is to connect communities and Indigenous governments with partnership opportunities from housing investors including the territorial government, the federal government, private industry and other groups including the Federation of Canadian Municipalities. This position is relatively new and was created to help proponents navigate various application processes for housing funding. These processes can be very complex and the community engagement advisor can provide advice and work with applicants regardless of the program they are applying to.

Recommendation 3

Standing Committee on Social Development recommends the Government of the Northwest Territories partner with the northern private sector, non-profit, and Indigenous Governments to develop government lease agreements to support access to financing for the development of housing stock and programs.

GNWT Response

The NWTHC where appropriate leases housing units from the private sector for use under NWTHC's programming, especially the Public Housing Program. The NWTHC encourages the enhancement of housing options in all NWT communities and continues to support proponents in accessing significant capital funding under such as the National Housing Co-Investment Fund (NHCF), which is supporting nearly \$100 million in housing projects over the next few years. Other housing projects are in application stages for the NHCF and it is expected that the NWTHC will help other proponents to access this fund, which runs to 2028.

Recommendation 4

Standing Committee on Social Development recommends the Government of the Northwest Territories increase government funding and rental housing stock to provide supportive rental housing programs, for vulnerable populations to have housing and onsite support to remain housed.

GNWT Response

Lands is committed to working with NWTHC and other organizations partners such as non-profit organizations and Indigenous governments to identify and secure the land required for rental housing stock. The Department of Lands will prioritize the identification of land for any new NWTHC units and ensure appropriate tenure is in place.

The NWTHC is in the process of adding 90 units to the Public Housing pool throughout the NWT. The units are capially funded through the Government of Canada's National Housing Co-investment Fund and the GNWT will be funding the ongoing operations and maintenance costs for these units. This is a

generational housing investment in the Northwest Territories. The Public Housing program assists low to mid-income families in communities across the NWT. It is designed to help reduce the cost of living in NWT communities, to increase personal responsibility for shelter costs, and to encourage participation in employment if employment is available in a given community.

The NWT HC also provides the Canada-NWT Housing Benefit (CNHB) to support people in accessing private market rental units. Further information about the CNHB can be found in the response to Recommendation 9.

Recommendation 5

The Standing Committee on Social Development recommends the Government of the Northwest Territories work with community partners to create an indeterminate community-based preventative maintenance program for homeowners.

GNWT Response

The NWT HC currently offers a preventative maintenance program for homeowners and it is on a perennial basis, the most highly subscribed NWT HC program. Through its work with communities under community housing plans and in collaborations such as the Community Housing Support Program (CHSP), the NWT HC makes communities aware of partnership opportunities. Accessing the CHSP, many communities have strengthened their repair and contracting capacities by delivering repair programs of their own design. Successful projects include community repair programs in Fort Good Hope (K'asho Got'ine Housing Society), Nahanni Butte (Nahanni Butte Dene Band) and the Hay River Reserve (K'atlo'deeche First Nation). These projects result in numerous benefits including economic development, improved housing, training of youth and apprentices, and strengthened contracting practices. In the area of preventative maintenance, a community interested in coordinating this work can apply to the NWT HC to develop a partnership approach where the community could conduct preventative maintenance work for community members.

Recommendation 6

Standing Committee on Social Development recommends the Government of the Northwest Territories expand and increase funding to the NWT HC repair program and decrease program eligibility requirements to reduce the future number of homes requiring major repairs and support solutions for existing homeowners.

GNWT Response

In Spring 2021, the NWT HC made major changes to the eligibility criteria for homeownership repair programs, which has resulted in a significant increase in repair applications. It was recognized that some residents have difficulty obtaining affordable home insurance or even just home insurance, in general. Obtaining appropriate land tenure can be challenging and complicated for some households as well. Having home insurance and appropriate land tenure are important aspects of ensuring a

home is secure. However, not having these elements should not stand in the way of receiving assistance to repair your home and live in a safe and healthy environment. As such, these requirements for eligibility for repair programming were removed. Now, when seniors apply for repair programs, only their incomes will be used for program eligibility and not the incomes of any adult-aged children or grandchildren.

Recommendation 7

The Standing Committee on Social Development recommends the Government of the Northwest Territories implement homeownership programs with person centered case management to navigate the complex northern housing environment, including mortgage financing, land tenure, and affordable home insurance.

GNWT Response

The Department of Lands is committed to ensuring support for any case management efforts regarding land tenure requirements and processes. Appropriate land tenure assists with meeting eligibility requirements for mortgage financing.

NWTHC program advisors provide advice to residents interested in becoming homeowners including in the areas of mortgage financing, land tenure and home insurance. These topics are covered off under the NWTHC workshop series that help residents to understand all the obligations that come with homeownership.

Recommendation 8

Standing Committee on Social Development recommends the Government of the Northwest Territories remove interdepartmental policy requirements creating barriers for applicants to receive the rental accommodation allowance including requirements to be on the public housing waiting list and the payment of utility arrears.

GNWT Response

In the context of the NWTHC strategic renewal and the Department of Education, Culture and Employments Income Assistance review occurring this year, the agencies will look for areas of improvement and system streamlining to remove barriers for residents, especially in the areas of Public Housing, the Canada-NWT Housing Benefit and the Income Assistance Rental Allowance.

Recommendation 9

Standing Committee on Social Development recommends the Government of the Northwest Territories allow rental allowance to be portable so people can choose where they want to live and housing that meet their needs.

GNWT Response

In April 2021, the NWT HC in partnership with the Canada Mortgage and Housing Corporation launched the Canada-NWT Housing Benefit (CNHB). The CNHB is fully portable and program participants can choose whether the benefit is paid to them or their landlord.

The CNHB was co-designed by the NWT HC and CMHC and each agency cost-shares the program. The NWT HC is the program delivery agent. The program runs until 2028.

Recommendation 10

Standing Committee on Social Development recommends the Government of the Northwest Territories remove interdepartmental policy barriers for homeowners including requirements to be on the public housing waiting list and the payment of utility arrears. This also includes removing the policy requiring applicants to sell their homes.

GNWT Response

In many areas of the NWT, privately owned homes may not be as valuable an asset as in larger communities. As such, the disqualification from housing assistance due to owning a home might represent a barrier.

Housing waiting lists and Public Housing program eligibility will comprise major aspects of the NWT HC's strategic review of its programs and policies.

Recommendation 11

Standing Committee on Social Development recommends that the Government of the Northwest Territories develop a program to help homeowners access insurance and work with homeowners to keep costs low.

GNWT Response

There is a recognition that there are owners of homes that have not obtained home insurance, find the costs of home insurance unaffordable, or might not be able to obtain home insurance.

The GNWT, through the Department of Finance and NWT HC are continuing to explore options for increasing the availability of affordable home insurance, recognizing that the GNWT creating its own insurance corporation is likely prohibitively expensive to operate.

The NWT HC continues to emphasize the importance of all homeowners protecting themselves by obtaining home insurance.

Recommendation 12

Standing Committee on Social Development recommends that the Government of the Northwest Territories expand and develop the current home insurance benefit allowance to support future and existing homeowners.

GNWT Response

The Department of Finance and the NWT HC are continuing to assess how NWT residents can get access to more affordable home insurance.