Housing NWT Action Plan 2025-2028

The CMHC – Northwest Territories Bilateral Agreement under the 2017 National Housing Strategy

Introduction

As part of Housing Northwest Territories' (HNWT) partnership with the Government of Canada under the National Housing Strategy, both parties agreed to develop an action plan that indicates how strategic housing funding invested by the two parties will be spent. This action plan describes how the investment will address housing need, support vulnerable target groups and how success will be measured. The targets and outcomes provided in this plan are a result of mutual agreement between Canada Mortgage and Housing Corporation (CMHC) and Housing NWT including indicators and expected results.

This action plan covers the 3-year period 2025-2028. Housing NWT will be expending $83.5 million of combined CMHC and HNWT funding to assist 1,583 households focusing on the following priorities:

1. Maintain/increase existing social housing stock
2. Repair/replace existing stock
3. Homeownership repair programs
4. Support housing affordability

The attached tables illustrate how Housing NWT and CMHC will meet targets and effect positive housing outcomes.

The National Housing Strategy is a commitment by Federal, Provincial and Territorial governments to work towards a shared vision where:

Canadians have housing that meets their needs, and they can afford. Affordable housing is a cornerstone of sustainable and inclusive communities and a Canadian economy where we can prosper and thrive.

Background

On November 15, 2018, the Governments of Canada and the NWT reached a bilateral agreement under the National Housing Strategy to cost-share initiatives that prioritize affordable housing. The 10-year agreement will invest approximately $155 million to protect, renew and expand social and community housing, and support the NWT's priorities related to housing repair, construction, and affordability. Over the 10-year period, the federal government plans to contribute up to $94 million. The NWT will cost match approximately $61 million.

As a component of the agreement, Housing NWT, in consultation with the Canada Mortgage and Housing Corporation (CMHC) committed to developing and publish ongoing action plans. The last three-year plan for 2025-2028 will conclude the overall life of the bilateral agreement.. This Action Plan details how Housing NWT will meet the requirements of the bilateral agreement and align with the principles and outcomes set out in the agreement. It also summarizes how the cost-matched funding under this agreement will be used towards achieving outcomes and set targets for indicators and expected results.

The National Housing Strategy has been designed as a toolkit. It features complementary initiatives working together to address challenges across the housing continuum and spectrum of housing needs. The strategy initiatives will:

- build new affordable housing and renew the existing affordable housing stock
- provide technical assistance, tools and resources to build capacity in the community housing sector and funds to support local organizations
- support research, capacity-building, excellence and innovation in housing research

The action plan for the NWT is also based on priorities identified under Housing NWT's corporate business plan and Strategic Renewal. This strategic direction identifies a shared vision and goals for housing in the NWT that is responsive to our residents' needs and seeks to strengthen housing in the NWT through partnerships with Indigenous and community governments.

Through working in partnership with residents, housing stakeholders and all orders of government, Housing NWT endeavors to advance the following mission, values and vision:

Mission

Increasing the wellbeing of individuals and communities by providing fair access to quality housing support for people most in need.

Values

Client-Focused
- We are fair, respectful, and compassionate.
- We recognize that everyone has a unique lived experience that may include past trauma.
- We communicate clearly and fairly.

Accountability
- We are accountable to our clients, to our employees, to our partners and to the public for our conduct, and our use of public resources.
- We are transparent.
- We look for accountability in others.

Reconciliation
- We acknowledge that Indigenous Inherent right of self-government.
- We engage with Indigenous Governments on a government-to-government basis.
- We educate ourselves about the NWT's history of colonization.
- We strive for culture appropriateness in our work.

Collaboration
- We look for and accept opportunities to collaborate.
- We recognize that greater success comes from working together.
- We take steps to build and maintain partnerships.

Innovation
- We strive to continue to improve.
- We are creative, adaptable, and flexible.
- We measure our effectiveness.

Sustainability
- We look for environmental and fiscal sustainability in all aspects of our work.

Vision

We are a respected partner in providing effective housing support for people most in need.

The partnership between Housing NWT and CMHC involves investment through the following initiatives:

1) Canada Community Housing Initiative

   Under this initiative, funding must be used solely in respect of Community Housing, which is housing that includes but is not limited to, housing that is owned and operated by non-profit housing corporations and housing co-operatives; housing owned directly or indirectly by territorial governments; private sector housing, or Social Housing. Funding will protect, regenerate and expand Community Housing and to reduce housing needs, having regard to NWT needs and priorities.

   In addition, this Initiative requires the preservation of Urban Native Social Housing Units to ensure that there is no net loss of units and retained units will be improved through repair and capital replacement as well as through adequate affordability support, all as determined by Housing NWT.

   Housing NWT and CMHC cost-share this initiative equally. Each party is contributing $43 million for a total of $86 million over the period 2019-20 to 2027-28.

2) NWT Priorities Housing Initiative

   This initiative involves funding that has the flexibility to support the regional needs and priorities within the NWT.

   Housing NWT and CMHC cost-share this initiative equally, contributing $8.7 million each for a total of $17.4 million from 2019-20 to 2027-28.

3) NWT Housing Initiative

   This fund provides for flexibility to address housing issues related to the North, specifically the NWT. This funding has no cost-matching element. CMHC is providing $36 million under this initiative over 10 years, 2018-19 to 2027-28.

4) Canada - NWT Housing Benefit

   A portable (direct to household) benefit that helps address the difference between actual shelter costs and what is an affordable amount for housing. Housing NWT and CMHC cost-share this initiative equally, contributing $9.6 million each for a total of $19.2 million from 2021-22 to 2027-28.

5) NWT Housing Initiative - Survivors of Gender-Based Violence (SGBV)

In the 2026 Federal Spring Economic Statement, the government announced extended flexibilities through the bilateral housing agreements with the territories to ensure survivors of gender-based violence can access a safe placet to live. In response to this direction, the territories have been extended the flexibility to move the CHB-SGBV funding to the Northern Initiatives Stream.

Housing NWT will use the repurposed funding through the Northern Initiatives Stream for the development of new affordable transitional housing supporting survivors of gender-based violence. By expanding transitional housing capacity, the funding will help strengthen housing stability and improve access to housing supports for individuals and families seeking safe accommodation.

This funding has no cost-matching element. CMHC is providing approximately $4 million under this initiative over 2 years, 2026-27 ($2M) and 2027-28 ($2M).

The NWT Context

Housing Northwest Territories

Since its establishment in 1972, the broad mandate of the Northwest Territories Housing Corporation, now referred to as "Housing Northwest Territories", has been to ensure there are opportunities for NWT residents to access affordable, adequate and suitable housing. More than forty years ago, programming primarily focused on the management of Public Housing units transferred from the federal government and home purchase programming. In the twenty-year stretch from 1974 to 1994, Housing NWT constructed approximately 6,000 homes across what was then the NWT, which included Nunavut (about 3,000 homes in today's NWT). From the mid-90s and later, federal funding through the Canada Mortgage and Housing Corporation (CMHC) for the construction of new social housing was discontinued. New construction that occurred since the discontinuation of federal funding consisted mainly of Public Housing replacement funded solely by Housing NWT, affordable market housing and HELP (Homeownership Entry Level Program) rentals, and private homeownership units (but at a decreased delivery level from previous years).

From the period 2007 – 2017, Housing NWT delivered $350 million in major and minor capital programming. Major capital projects include replacement of old single detached Public Housing with multi-unit, energy-efficient complexes, the construction of market rental housing, and major repair and renovation to Public Housing. Minor capital projects include repair and renovation to privately-owned houses, private rental subsidies and minor repairs to Public Housing.

A large portion of current NWT housing (over 30%) was constructed or had its construction supported by Housing NWT. Housing NWT models a 50-year life for housing units based on at least one mid-life major retrofit. These periods of required capital renewal coincide closely with the last 15 years of significant capital investment by Housing NWT. The impact on overall core need levels should Housing NWT have not invested in strategic capital projects has not been measured but given the need for these investments based on the age profile of NWT housing, it would not be unreasonable to suggest that a significant rise in core need incidence may have occurred.

Housing Markets and Demographics

The current population of the NWT is estimated to be approximately 45,000 with roughly half of the population living in Yellowknife. Indigenous people comprise 51% of the population of the NWT.

There are 33 communities in in the NWT. Many are reliant on winter-roads and summer barging operations to get housing materials into the communities. This seasonal transportation network is now impacted by climate change events that include floods, wildfires, low water levels in rivers and lakes that disrupts delivery of materials and supplies to the communities.

In the NWT, there are limited private market rental options, especially in smaller communities. This, combined with historically low vacancy rates (an average rate of 2.9%), has resulted in a need for more market rental units.

There are limited incentives towards homeownership and investment in private housing due to actual and/or perceived limited equity growth, limited resale options in smaller communities, high operating costs, and the absence of a housing services sector.

These factors have resulted in a homeownership rate in the NWT of 54.1% (2019 NWT Community Survey) of households, which is considerably lower than the national average of 66.5% (Statistics Canada, 2021 Census).

Yellowknife has private market rental options along with well-established homeownership options. A particular challenge for Yellowknife is affordability in the private market. There are approximately 1,700 private apartment units in the city as of January 2024 (2023 CMHC Northern Housing Report – Yellowknife). The average rent in Yellowknife is $1,830 per month, compared to the national average of $1,359 per month. Yellowknife's rental vacancy rate has increase to 3.5%, from 2% a year earlier, compared to the national average of 1.5%.

The NWT's vast and remote landscape leads to many unique challenges to the provision of housing. Long and cold winters mean that housing must be built to a higher standard than what is required in the south, and we have a shorter time window to build in. Transportation logistics also drastically increases the cost of construction, transportation, and renovation. There are also challenges with respect to:

- The lack of housing markets in most communities
- High incidence of adequacy (need for major repair) problems
- Aging infrastructure
- The need for more rigorous building standards
- Rural and remote communities without all-season road access
- Limited construction and repair capacity
- Climate change effects such as permafrost degradation and soil erosion
- Wildfires
- Floods

Core Housing Need

A common measure nationally of housing demand especially for social housing is core housing need. A household is defined to be in core housing need if it fails to meet one or more of the following standards: adequacy, suitability, or affordability and a total household income below the Core Need Income Threshold (CNIT). The CNIT is an income limit for each community that represents the amount of income a household must have to be able to afford the cost of owning and operating a home without government assistance.

Adequate housing must have running water, an indoor toilet, bathing and washing facilities and must not require major repairs. Suitability is defined as having the appropriate number of bedrooms for the characteristics and number of occupants as determined by the National Occupancy Standard requirements. Affordable housing costs less than 30% of household income where shelter costs include utilities, water, heat, insurance, property taxes land lease costs and rent or mortgage payments.

The NWT community survey is conducted every 5 years by the NWT Bureau of Statistics; the housing component provides information on the core housing need in communities. This data allows Housing NWT to accurately compare housing needs among communities, or special groups, such as seniors, singles, homeowners and renters.

Results from the 2019 NWT Community Survey indicate that overall core housing need increased by nearly 20% over the period 2014-2019 (23.6% in 2019; 19.8% in 2014). Much of this increase can be attributed to the increase in core need in Yellowknife, comprising nearly half of the population, where core need increased from 17.8% in 2014 to 21.1% in 2019. The new survey will be available in 2025.

Most of the core housing need in Yellowknife and other market communities is for households experiencing affordability problems. In rural and remote communities, the most common housing problem for core need households is adequacy or condition of their dwelling.

It should be noted that one of the major variables that impacts core need is household income. As household income rises, in general, core need decreases. Inversely, as household income decreases, core need increases. Core need is directly correlated with income and the state of the economy. In general, downturns in the economy especially in the resource sector, which comprises a significant portion of the NWT's GDP, increase core need. Improvement in core need can be achieved through better educational outcomes, labour market development, economic development and improved infrastructure.

Target Groups

Many NWT residents have difficulty finding and affording housing that meets their needs. The National Housing Strategy will address the housing needs of vulnerable Canadians. Some NWT target groups include seniors, persons with disabilities, homeless persons, vulnerable women and girls and single-parent families.

Seniors

Housing for seniors will continue to be a major priority for Housing NWT. Senior-led households are more likely to experience core housing needs then territorial average. Since 2004, the NWT population has increased by just 6% in total, while the population 60 years of age and older has increased by 147% (NWT Bureau of Statistics). The aging population has had impacts in the Public Housing program as a greater proportion of the Public Housing units are being occupied by seniors.

The NWT has a total of 15,205 households, with 5,825 (38%) belonging to maintainers aged 55 and

older (Statistics Canada). The majority of maintainers aged 55 and older within the Territory own their home. The average personal income of residents aged 65 and older is $59,464. This represents a decline of approximately 30% compared to the average personal income of residents aged 35-64 years old (NWT Bureau of Statistics). In 2019, 24% of NWT households with maintainers aged 65 and older indicated their home was inadequate, and 21% indicated their housing was not affordable. By 2028, the population of NWT seniors is expected to increase by approximately 2,041 people. The majority of the projected seniors population growth is expected to occur within the city of Yellowknife, which is projected to see an increase of approximately 1,926 seniors by the year 2028 (2018 Housing NWT Seniors Planning Study/NWT Bureau of Statistics).

Housing NWT has responded, in part, to this increasing demand by:

- ensuring that the public housing rent scales are generous when compared to other jurisdictions, even when account for the cost of living,
- supports seniors throughout the NWT through the Seniors Major Home Repair program, which provides up to $50,000 in funding for major home repairs,
- creating a retrofit program specific to senior's homeownership households intended to help them make their dwellings more durable and energy efficient,
- targeting specific public housing units for seniors and by constructing facilities with independent housing for seniors and space for program delivery to seniors in a number of communities, and
- using the visitable design philosophy. Visitable design is an accessibility approach that involves minimum accessibility criteria of a no-step entryway, a bathroom on the main floor and wider doorways on the main floor.

Persons with Disabilities

Canadian statistics indicate that for persons 15 years of age and over, some 22% reported a disability. The NWT Disability Strategic Framework recognizes and adopts the conceptual definition and framework set out by the World Health Organization stating that "disability is an umbrella term for impairment, activity limitations and participation restrictions, referring to the negative aspects of the interaction between the individual (with a health condition) and the individual's contextual factors (environmental and personal factors)." Impairment, activity limitations and participation restrictions refer to:

- Impairment – a problem in body function or structure such as significant deviation or loss
- Activity limitations – difficulties an individual may have in executing activities
- Participation restrictions – problems an individual may experience in involvement in life situations.

In 2015, Housing NWT adopted a policy to further reinforce its commitment to delivering Public Housing that is adequate, suitable, and affordable and that accommodates the needs of persons with disabilities. Addressing the housing needs of persons with disabilities requires close collaboration with health professionals to determine the appropriate accommodation. Challenges are compounded in rural and remote communities due to availability of materials, technological expertise, specialized medical support and overall high costs of construction and goods.

In 2024 Housing NWT developed plain language tenant handbook, geared toward Public Housing tenants, and plain language homeownership materials. These materials should make Housing NWT program information more accessible, which will support multiple target groups, including persons with disabilities and seniors.

Individuals Experiencing Homelessness

Homelessness has many wide ranging, complex and concurrent contributing factors. The GNWT, through various departments including the Department of Health and Social Services, the Department of Education, Culture and Employment, the Department of Justice, Executive and Indigenous Affairs and Housing NWT, provide a range of resources to address homelessness in communities across the NWT.

In larger centres, such as Yellowknife, individuals experiencing homelessness might be staying in overnight emergency shelters, they might be couch surfing, and in some cases they may be unsheltered or in a housing situation that does not meet health and safety standards. In rural and remote communities, homelessness is commonly exhibited as couch surfing, but also there are instances of people living in conditions that are not safe and healthy.

Data estimating homelessness is incomplete, however, a City of Yellowknife study (10-Year Plan to End Homelessness) estimates that almost 1,650 people or roughly 10% of the population are at risk of or are transitionally homelessness in Yellowknife.

In terms of overcrowding or couch surfing, the 2019 NWT Community Survey indicated that more than 9% of NWT households had someone living with them who wanted to, but couldn't, get their own home

Single Parents

According to the 2021 Census, almost 1 in 4 census families (does not include one-person households) are one-parent families. This figure is up to 40% in a number of NWT communities. The implications for schooling, day care, housing, food and clothing are significant for these one-parent families. Housing NWT's Public Housing program has been an important and significant support to one-parent families as they seek housing stability to achieve their aspirations.

Vulnerable Women and Girls

There are unique housing needs for vulnerable women and girls, especially in terms of ensuring appropriate safety and security considerations are incorporated into the design. Housing NWT has partnered with NGO proponents in the past to ensure programs such as emergency overnight shelters, Housing First, rapid rehousing, transitional housing and independent housing are available and viable options for vulnerable women and girls.

Housing NWT is continuing to develop housing options appropriate for vulnerable women and girls including the development of congregate, but independent living spaces that provide enhanced security.

Public Housing Intake Assessment (Social Factor Points – Families Fleeing Domestic Violence)

As part of the Renewal Strategy, Housing NWT redesigned the public housing intake assessment to consider social factor points for families fleeing domestic violence. In this case, additional points will be award to a public housing applicant where a referral agent has indicated that an applicant is fleeing domestic violence. Through this assessment, Housing NWT aims to ensure that public housing is first offered to those that are most in need.

Engagement

Grounding housing delivery in the needs and considerations of stakeholders is critical for the development of a credible plan. These stakeholders include NWT residents, Indigenous governments, community leadership, private industry and non-governmental organizations. Housing NWT has taken a multi-pronged approach to ensure that feedback is being incorporated into housing planning; measures such as annual capital planning consultation, the 2017 Housing Engagement Survey, the 2018 Seniors Planning Study, the 2019 NWT Community Survey, the 2019 Northern Housing Summit, engagement on a GNWT Homelessness Strategy and the ongoing work to support development of community housing plans across the NWT and the forthcoming Territorial Housing Needs Assessment

Through the development of its annual capital plan, Housing NWT senior management met with Local Housing Organizations, community agents of Housing NWT to assess community priority and needs. These discussions help to determine the need for capital replacement and repair in Housing NWT-owned housing as well as homeownership repair.

Supporting seniors to age-in-place is one of Housing NWT's key priorities. In 2018, Housing NWT examined the supply and demand for seniors housing in every NWT community through a Seniors Planning Study. This study helped to quantify the growing challenge of addressing seniors housing need and provides a resource for investors including all orders of government to plan for new seniors housing development.

The NWT Bureau of Statistics is currently compiling data from the 2024 NWT Community Survey, a comprehensive household survey that is conducted every 5 years in every NWT community. The NWT Community Survey has a strong housing component and Housing NWT uses data from the survey to calculate core housing need in each community.

Housing NWT will host NWT Housing Symposium in Yellowknife in January 2025. This event will give the opportunity to further engage with community leaders and housing stakeholders, to discuss. learn and develop collective actions on housing issues across the NWT.

GNWT homelessness supports are delivered by a number of different GNWT agencies and departments. Communication and alignment of activities are generally addressed through cross-collaborative tables such as interdepartmental working groups. The GNWT, led by the Department of Executive and Indigenous Affairs, is reviewing all GNWT homelessness programming with a view towards increasing policy and program alignment and the creation of a GNWT Homelessness Strategy. Community partners who deliver programs and services for individuals experiencing homelessness have been engaged to determine opportunities for improvement.

Housing NWT continues to support the development community housing planning projects across the NWT. These plans will help guide and support strategic development and investment intended to address housing needs. Housing NWT is working with Indigenous governments and individual communities to engage appropriate stakeholders to participate in local housing forums to share information, develop partnerships, and establish a strategic planning direction. Through these partnerships, eight NWT communities have completed community housing plans, and the Town of Fort Smith completed a housing needs assessment. These plans have supported strategic investment intended to address communities' unique housing needs identified through robust community engagement. Several other projects are in progress at various stages, while, in addition, the increased housing funding flowing from the federal government in recent years has led several Indigenous governments in the NWT to develop their own housing strategies. In these cases, Housing NWT has provided support through offering technical advice, sharing housing data and supporting data collection.

In 2021, Housing NWT embarked on a review of its mandate, programs and services. A review and renewal of the mandate and programming of Housing NWT were required to ensure that it is effectively producing desired outcomes and that housing resources are being delivered efficiently. The approach is action-oriented: the GNWT has heard clearly that the time for further studies is over, and that it is time to implement solutions. The renewal strategy has grouped its proposed actions into four categories: Purpose, People, Programs and Partnerships. Actions for Purpose include updating the mission statement and the visual identity of Housing NWT and reviewing the *Northwest Territories Housing Corporation Act* which currently does not refer to Indigenous self-government. Actions for People include examining opportunities for organizational changes and efficiencies so we can improve working relationships and clarify the role of the Local Housing Organization (LHO) boards, training Housing NWT staff to help them excel in their jobs and careers, as well as attracting and retaining dedicated staff. Actions for Programs include reviewing the programs and policies to ensure that they are aligned with the revised mission statement; Housing NWT programs should be client-centered, transparent, and delivered in a way that meets standards of administrative fairness. Actions for Partnerships focus on collaborative engagement and will aim to address the perception that Housing NWT is competing with, instead of collaborating with, Indigenous Governments. The strategy will also work towards revitalizing the relationship between Housing NWT and various departments within the Government of Canada. These proposed actions focus on collaboration with partners, instead of competition.

Social Housing Transformation

The reality of social housing in the NWT is that with challenging economic conditions and few labour opportunities in many communities, deeply subsidized rental housing will continue to be a significant contributor to the housing stability of a large portion of NWT residents. This stability affords residents the certainty and predictability to raise their families, participate in the labour market, care for their elders, improve their education or advance other aspirations.

Rising costs in the delivery of the Public Housing system in the NWT need to continue to be mitigated. Some of these mitigation measures that Housing NWT is actively implementing include construction of multi-unit buildings as opposed to single detached dwellings, incorporation of energy-efficiency features and the use of alternative energy, disposition of high energy use assets, building local capacity and the promotion of apprenticeships, and providing more choices along the housing continuum including affordable rental and homeownership options.

Social Inclusion

Housing NWT, in alignment with priorities under the National Housing Strategy, will continue to foster and deliver housing that promotes social inclusion and the building of inclusive communities. Housing projects have the power to bring people together to learn from each other, but also to help address long-standing multi-generational trauma. Nowhere is this approach more evident than in the design and delivery of seniors independent nine-plexes in small Indigenous NWT communities. Housing NWT over the past few years has constructed 5 seniors nine-plexes with accessibility features incorporated throughout to provide elders with a safe and secure housing solution that promotes aging-in-place. An open gathering space, included in the design as a result of Indigenous engagement through a design charrette, can be used for health and wellness programming, but also can function as a centre-point for the community. The open space promotes meeting with and celebrating our elders, who are the knowledge keepers of so much of the cultural history of the community. Such a gathering may include elder-youth interactions and meet-and-greet nights facilitating multi-generational culture and language transfer.

Housing NWT Programs

Programs

Rental Programs

<u>Public Housing</u>

Our Public Housing Program was developed under the Social Housing Agreement between Housing NWT and the Canada Mortgage and Housing Corporation. It is a rental program for individuals and families who do not have the financial resources to access shelter on their own, providing residents in need with income-based subsidies for housing rental. This means the cost of rent is based on the household's total income.

Financial, administrative, maintenance, construction, and repair support are provided to community partners who deliver the program on behalf of Housing NWT. We use management and services agreements with LHOs or community service organizations to manage our affordable housing portfolio. Approximately 2,500 public housing units across the NWT are operated by Housing NWT and managed by LHOs and community organizations.

Canada-NWT Housing Benefit

The Canada-NWT Housing Benefit (CNHB) is a funding program we administer that began on April 1, 2021. The CNHB provides a rental subsidy to assist with rental costs and is available to eligible applicants paying more than 30% of their gross income towards rent. It pays part of the difference between 30% of the household's income and the average market rent in the area, up to a maximum of $800 per month. This benefit is targeted to individuals renting market units and is not currently available to homeowners, residents in public housing, or people receiving income assistance.

The CNHB originally included separate funding dedicated to supporting survivors of gender-based violence (SGBV). Following the flexibilities announced by the Government of Canada in the 2026 Federal Spring Economic Statement, the Northwest Territories has been permitted to reallocate this funding to the Northern Housing Initiative Stream. Housing NWT will use the repurposed funding through the Northern Initiatives Stream for the development of new affordable transitional housing supporting survivors of gender-based violence. By expanding transitional housing capacity, the funding will help strengthen housing stability and improve access to housing supports for individuals and families seeking safe accommodation.

Market Housing Program

A lack of market housing options in smaller NWT communities has made delivering GNWT programs and services challenging because of a housing shortage for critical community workers. Housing NWT operates a number of unsubsidized units under the Market Housing Program to support these non-market communities and their community workers. Under the program, we provide rental housing units at rental rates we set to increase housing availability.

Homeownership Programs

Housing NWT provides many opportunities for NWT residents to access support for homeownership. This includes programs that help residents purchase a modest private home, repair their homes to ensure a safe and healthy residence and increase their home's useful economic life, or access a rental program to experience the commitments required to be an effective homeowner.

The simplified structure of the homeownership programs offers flexible delivery options to NWT residents and meets the needs of seniors and those with mobility challenges. Our programs can provide financial assistance, but also use education and counselling to help residents become successful homeowners. Applications are accepted from April 1 to October 31 each year. One-on-one discussions between residents and Housing NWT staff are part of the application process and necessary to explore program requirements, help individuals identify their housing needs, and determine which program best fits an individual's or a household's needs.

Client counselling is required at all stages during our application process. It is necessary to give applicants relevant information like the Home Mobility Modification Agreement and homeowner

responsibilities, such as the importance of home maintenance and home insurance.

All applicants must complete an application form with a representative from Housing NWT or its designated agent. Applicants are not permitted to complete the application on their own.

Homeownership Initiative

This initiative supports our objective of increasing private homeownership in rural and remote communities. A forgivable loan is available to eligible NWT residents living in non-market communities, which are communities other than Fort Simpson, Fort Smith, Hay River, Inuvik, Norman Wells, and Yellowknife. The Homeownership Initiative can provide support to families that have enough income to own and operate their own homes by:

- Converting Housing NWT's existing homeownership rental portfolio to homeownership units for eligible tenants who wish to become homeowners.
- Providing eligible public housing tenants in detached units operated by Housing NWT the opportunity to purchase their units and become homeowners if they have sufficient income to pay for the operating and maintenance costs.

Home Purchase Program

Our Home Purchase Program helps first-time homebuyers become homeowners by providing downpayment assistance. A forgivable loan of up to 5% is available to subsidize the costs of purchasing an existing modest home in the NWT's market communities of Fort Simpson, Fort Smith, Hay River, Inuvik, Norman Wells, and Yellowknife.

Preventative Maintenance Program

The Preventative Maintenance Program offers eligible households a forgivable loan to subsidize the costs of preventative maintenance checks and minor servicing or repairs that ensure a safe and healthy residence.

Seniors Home Repair Program

Financial assistance in the form of a forgivable loan is available to eligible senior homeowners so they can make necessary health- and safety-related repairs to their existing homes.

Emergency Repair Program

Our Emergency Repair program gives eligible households short-term forgivable loans to address emergency health and safety repairs like freeze-ups and furnace failures that are urgently required to support the continued safe occupancy of the home.

Fuel Tank Replacement Initiative

This initiative gives eligible households a one-time forgivable loan to upgrade ageing above-ground fuel tanks in poor condition or not meeting current standards. The home must be the applicant's permanent, principal, and sole residence.

Mobility Modifications Program

A forgivable loan is available for eligible homeowners to improve the accessibility of their homes. This program helps fund home modifications that promote continued independent living for household members with a disability.

Seniors Aging in Place

Seniors Aging in Place helps seniors live independently for as long as possible in their communities. Eligible households can receive a forgivable loan to support repairs/upgrades that make their homes more efficient and less expensive to operate when it comes to heating, electricity, and water. Minor home adaptations like grab bars to improve accessibility and mobility are also eligible.

Priorities for Action Plan 2025-2028

Priority 1: Maintain Increase/Social Housing Supply

664 units - $26.4million

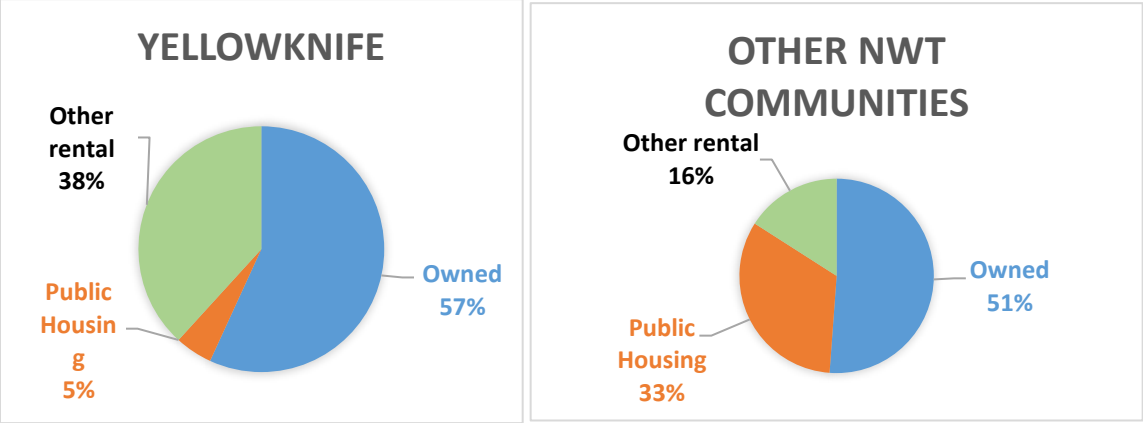
For 2025-2028, Housing NWT is allocating $26.4 million under the Northern Housing for the Territories Initiative to maintain and support the provision of an existing 557 social housing units, $1.6 million to preserve 67 units under Urban Native program and expand the number of affordable units by an additional 40 units.

Nearly 1 in 6 households (around 2,500 units) in the NWT live in deep subsidized rent-geared-to-income public housing. The majority of these residents have very low income. The GNWT considers the Public Housing program as one of the fundamental supports in its social safety net. In a jurisdiction that has several times the national average in rates of addiction, infectious disease, low educational attainment and suicide among other social ills, our government understands that no other social challenges can begin to be addressed on without the stability of safe, secure and quality housing. Therefore, the GNWT spends 6 times more per capita on housing than the national average.

For the most part, with the exception of Yellowknife and to a smaller extent, regional centres, NWT communities have underdeveloped rental and homeownership markets (see Figure 1).

As noted previously, Public Housing represents one in six households overall in the NWT. In small non-market communities, Public Housing comprises nearly four out of every ten households.

Figure 1: Yellowknife and Non-Market Communities by Housing Tenure



Due to the limited capacity of government and non-government housing support agencies, housing projects in most NWT communities are either the result of complete and unilateral Housing NWT support or involve Housing NWT as a primary partner in the project. Additionally, Housing NWT through its Local Housing Organization (LHO) partners are involved in direct delivery of housing in nearly all communities. There are 24 Local Housing Organizations that are contracted by Housing

NWT to administer the over 2,500 Public Housing units as well as an additional 400 affordable rental housing units.

Public Housing levels have increased for additional 60 units over the life of the agreement. However, the proportion of overall Public Housing units to the total number of occupied dwellings in the NWT has decreased from nearly 20% (1 in 5) in 1996 to 16% (1 in 6) in 2021. Housing NWT is focused on continuing to expand housing options across the housing continuum to ensure that there are housing choices for NWT residents beyond Public Housing. Housing NWT continues to look to third-party delivered affordable housing projects supported under CMHC's National Co-Investment Fund, Rapid Housing Initiative and Housing NWT Community Housing Support Program to supplement its social housing expansion efforts.

As noted above in terms of the transformation of social housing, as economic opportunities and labour markets improve there will be natural shift towards other forms of housing. Social housing continues to be a primary support for many NWT households, especially in smaller communities, providing them with the stability to raise their families, participate in the labour market, care for their elders or improve their education. The emphasis on this priority reflects the importance of the social housing system for NWT residents.

Priority 2: Repairing and replacing existing social housing stock

$33.4 million
194 units

Under this three-year action plan, the NWT Priorities Housing Initiative and the Canada Community Housing Initiative will contribute a total of $33.4 million for planned housing stock preservation investments that will improve or construct 194 units.

Social housing, often referred to also as Public Housing or Community Housing, represents a primary source of housing stability for a large proportion of the NWT households. Some 2,977 households (see Table 1) in 2021 resided in some form of rent-assisted housing representing 19% of the total 15,205 households (Census 2021) in the NWT or nearly 1 in 5 households. In rural and remote communities where social housing is exclusively delivered by the Housing NWT, the Public Housing Program supports nearly 4 out of every 10 households.

Table 1: Social Housing Units in the Northwest Territories

Type of Social Housing	Number of Units
NWTHC Public Housing	2,519
NWTHC Affordable Rental Housing	238
NGOs and Non-Profits*	220
Grand Total	**2,977**

* Includes Housing First, Rapid Rehousing, transitional housing, housing co-operatives and other rent-geared-to-income.

Much of the social housing stock between the 1970's and 2000 were single-detached dwellings. Housing NWT's inventory of approximately 2,300 owned Public Housing units is aging rapidly. Of Housing NWT owned assets, 61% are over 30 years old. This means that more than half of Housing NWT assets will require replacement within the next 20 years.

In recent times, nearly all new social housing replacement is in the multi-family configuration. This has resulted in gains in economies of scale through common mechanical systems and energy-efficiency through incorporation of technologies such as solar panels and biomass. Now, nearly 70% of units in the Public Housing program are in a multi-family building.

Table 2: Public Housing Units by Age Grouping and Building Configuration

Age Distribution	0 - 29 years	>30 years	Grand Total
Housing NWT owned units	912	1424	2336
Grand Total	**39%**	**61%**	

Housing NWT has identified the repair and replacement of existing social housing as a key priority under this action plan. Public Housing comprises approximately 1 in 6 households (2,500 units) in the NWT with that ratio rising to as high as 4 in 10 households in rural and remote communities. Public Housing in the NWT, which often has a deep subsidy, is vitally important for residents in meeting their aspirations whether they be starting a family, training and education upgrading, caring for elders or addressing social problems. Public Housing provides these households with predictable and transparent housing that affords them the stability to reach their life goals. Housing NWT views the long-term sustainability of the Public Housing system as one of its primary priorities. Through the repair of Public Housing Units, Housing NWT can ensure that units become more durable and extend their useful lives.

Extension of Useful Life

Along with ongoing maintenance, to address the protection and modernization needs of the social housing stock, Housing NWT uses a retrofit and replacement approach based on the lifespan and condition of the unit. To extend the useful life of a unit Housing NWT plans for major retrofits (up to 60% of the replacement cost) at typically the 20-year and 35-year mark for the age of a unit. This allows for usefulness of a unit to extend to 50 years, which given the harsh climate of the NWT, represents excellent longevity. The replacement of these units is typically required after 50 years of operating life.

Energy Efficiency

In replacing units that are no longer economically feasible to operate or repair, Housing NWT not only changes the age profile (Table 2 and Figure 3 show that more than half (62%) of Public Housing units are older than 30 years) of its units towards newer construction, but also improve the environmental footprint of units. Newer units can incorporate energy-efficient upgrades or utilize alternative energy sources. All new designs conform to EnerGuide for New Houses (EGNH) to be 25% more energy efficient than the requirements identified in the National Energy Code of Canada. Housing NWT is not anticipating any projects exceeding $1 million in this three year action plan and therefore will not have projects to report in 2025-2028.

Exceeding National Building Code

Additionally, building in the NWT often means constructing units to a standard that exceeds building codes in other jurisdictions or nationally. All new NWT Housing Corporation design and construction must comply with the authorities having jurisdiction for the project. This includes but is not limited to the latest edition of National Building Code of Canada, the Canadian Electrical Code, Office of The

Fire Marshal, GNWT, Territorial Regulations, Local Bylaws and all other applicable Codes and Standards.

Accessibility

The replacement of units also provides Housing NWT with the opportunity to incorporate features that support residents with mobility challenges. In terms of accessibility, Housing NWT incorporates the following minimum visitable design features:

a. A No-Step Entrance Area provides an exterior landing entrance area with a minimum clear area of 5'-0" x 5'-0"; a landing area that is firm and slip resistant; a landing that has a slope in any direction of no more than 1:50 (2%); a no-step entrance at the entry door with a low profile threshold (1/4" or less); and a minimum 36" clear width of the entrance door.
b. Wider doorways on all main floor doors (minimum 32" clear doorway opening) to ensure a clear 32" opening the minimum door width needs to be 34" (2-10"). Housing NWT uses a 36" door as a 34" door is not a common size and is more costly to acquire.
c. A bathroom on the main floor.
d. Other Features include reinforced bathroom walls (blocking installed in locations for future installation of grab bars during the original construction); levered door handles; single-lever kitchen and bathroom faucets; raised electrical outlets (18" from floor); lowered climate controls; lowered light switches (48" from floor).

Priority 3: Supporting Homeownership Repair Programs

493 households - $9.0 million

Expanding homeownership options for NWT residents is another critical priority that is being supported under this three-year action plan. Providing housing options beyond social housing allows higher income earners to explore other housing options and reduce demand for deeply subsidized rental units across the territory. To assist this goal, Housing NWT has identified $9.0 million to support homeownership initiatives targeted to assist 493 households.

In Non-Market Communities, the expansion of homeownership has historically been hampered by a number of factors:

a. There does not exist a private resale market in the vast majority of NWT communities.
b. A related factor is that banks are averse to providing mortgages in rural and remote communities, especially where land tenure can sometimes be uncertain.
c. Constructing a new home can be prohibitively expensive where construction costs can be significantly higher than southern jurisdictions.
d. It is difficult finding construction contractors in small communities to construct private homes. Capacity to complete projects can be concern where there are skilled labour shortages.
e. Projects may need to take a multi-year approach due to transportation logistics and challenges, e.g., low water levels may limit barge re-supply into communities.
f. Homeowners that are able to obtain a house will likely find that insuring their home may be very expensive if possible at all.
g. Maintenance and repair contractors are rare.
h. Obtaining materials for repair or maintenance likely means transporting them from Yellowknife or from southern jurisdictions.

These factors have resulted in a homeownership rate in the NWT of 53.5% of households, which is considerably lower than the national average of 66.5% (Statistics Canada, 2021 Census).

Housing NWT has embarked on initiatives that aim to provide more support to residents in smaller communities that have the resources to be homeowners. This includes exploration of the provision of repair and maintenance services through Housing NWT community agents, Local Housing Organizations. Additionally, Housing NWT will be piloting increasing access to building materials to private homeowners that want to conduct repairs to their home or conduct basic maintenance. Additionally, to support residents conducting their own repairs, Housing NWT is designing new home maintenance and repair educational courses with a component involving a hands-on module. To further support homeownership, Housing NWT has launched new lease-to-own programming to provide more housing choice in small communities and to support residents who want to move from Public Housing to homeownership.

According to the 2021 census, 11.4% of the population of NWT are in core housing need, compare to 7.7% in Canada.

Major health and safety deficiencies to a house, which Housing NWT defines as Priority 1 repair issues, include problems related to structural soundness, the electrical system, fire safety, the heating system, the plumbing and drainage system and environmental factors. Nearly two thirds of households with an adequacy issue (64.1% or 1,899 households) owned their home.

The modelled repair cost estimate varies from $3,000 to $50,000.

Priority 4: Supporting Housing Affordability

137 unique households - $10.8 million

The Canada-NWT Housing Benefit (CNHB) is a portable (direct to household) benefit that helps to address the difference between the high shelter costs in the NWT and what would be affordable housing. The target for 2025-2028 is to improve the affordability of 137 unique households through a shared Canada-NWT contribution of $10.8 million. Through the life of the National Housing Strategy, it is estimated that 532 households could be helped.

Similar to the challenges of supporting homeownership, the high cost of living in the NWT also is a major contributor to affordability challenges. Rental market rates are among the highest in Canada (see Table 3). The cost of construction, influenced by limited capacity, transportation challenges, extreme weather and other factors, can be multiple times that of southern jurisdictions. In many NWT communities, although there has been a strong push towards alternative and renewable energy sources, expensive diesel-generated electricity continues to be relied on, especially in rural and remote communities. Multi-sectoral efforts are seeking to address the high shelter costs through the support of energy-efficiency upgrades, improved transportation infrastructure, supporting the training and education of apprentices and housing industry workers, and others.

Table 3: Average 2-Bedroom Monthly Rent (turnover and non-turnover units), Selected Communities, 2023

Community	Monthly Rent (2-Bedroom)
Yellowknife	$1,830
Edmonton	$1,384
Montreal	$1,181
Halifax	$1,648

Source: 2023 CMHC Northern Housing Report, 2023 CMHC Rental Market Survey

As these initiatives promise to improve housing affordability in the mid-to-long term, the CNHB will play a role in addressing housing affordability now. The CNHB will help to improve affordability by providing a benefit paid directly to households that will help them with the cost of their housing. The benefit will be portable, so that it is not tied to a particular unit and can follow households to another appropriate unit. The funding will be allocated on a first come, first-served basis, however, there will be a separate stream for seniors. The amount of the benefit will also take into account the number of bedrooms required.

The CNHB is a tiered level of support depending on the shelter costs of the household and its gross household income. Support levels will be $200, $400, $600 or $800 per month. The CMHC average market rents by unit type in Yellowknife will be utilized, in correlation with the gross household

income (as determined through Canada Revenue Agency) and will include a benefit calculation similar to the methods used in the Transitional Rent Supplement Program.

The CNHB is intended to address rental instability especially among certain target groups. The program is designed to support seniors, persons with disabilities, youth, victims of family violence, low-to-moderate income working families, and Indigenous persons.

Rental options are limited in small, rural and remote communities. The CNHB will have features that may provide support to private landlords as well, especially in those communities where there is no resale market for homes and therefore no equity available to mitigate their high shelter costs.

Lastly, with the availability of the CNHB, potential rental market developers may see an opportunity to create more rental housing. Housing NWT will seek to support these efforts where appropriate through opportunities such as Housing NWT's Community Housing Support program, which assists community proponents in developing more affordable housing or through the federal National Housing Co-Investment Fund, which makes available funding and loans also for affordable housing development.

Investment Summary

Through the four funding areas: the NWT Priority Housing Initiative, the Canada Community Housing Initiative, the NWT Housing Initiative and the Canada NWT Housing Benefit, Housing NWT and CMHC intend to assist over the three-year period 2025-2028, some 1,467 households with an investment of $76.9 million (see Schedule A for complete target and budget details) focusing in the priority areas of:

1. Maintain Social Housing
2. Repairing and replacing existing social housing stock
3. Supporting homeownership repair programs
4. Supporting Housing Affordability

SCHEDULE A: ACTION PLAN
Targets and Outcomes for Expected Results Overall

Outcome	Expected Results	Target (Units)									
		Year 1 (2025-2026) Target and Funding ($M)		Year 2 (2026-2027) New Target and Funding ($M)		Year 3 (2027-2028) Target and Funding ($M)		Year 3 Cumulative Total Target and Funding ($M)		Cumulative 2019/20 - 2027/28 Target ($M)	
Maintain / increase social housing supply	Units continue to be offered in social housing[1]	374	5.5	455	6.2	557	7.5	557	19.1	557	30.8
	100 unit (8%) expansion of affordable / rent assisted units[2]	10	0.8	20	0.8	10	0.8	40	2.4	100	2.4
	No Net loss of Urban Native Social Housing units available to low-income households[3]	43	0.2	47	0.8	67	1.6	67	2.6	67	1.9
Repair / replace existing stock	At least 27% of existing social housing units repaired or replaced[4]	70	8.8	70	10.2	44	11.2	184	30.2	856	64.7
	Retained Urban Native Social Housing units are repaired to good condition[4]	10	0.1			65	0.1	75	0.2	10	0.2
Home Ownership Repairs Programs	Private homeowners (including seniors) able to repair/ preserve their own home[5]	200	2.7	180	2.7	113	2.7	493	8.2	2,300	24.7
Canada-NWT Housing Benefit	Housing affordability is improved[6]	50	3.2	50	3.3	37	3.2	137	9.8	532	17.3
Northern Initiative	Survivors of Gender-Based Violence Target[7]			15	2.0	15	2.0	30	4.0	30	4.0
Admin Fee	as per the agreement		2.1		2.2		2.6		7.0		15.4
	TOTAL	**757**	**23.4**	**837**	**28.3**	**908**	**31.8**	**1,583**	**83.5**	**4,452**	**161.4**

Supporting Notes:
(1) Over the next nine years (2019-2020 to 2027-2028), 557 social housing units in the NWT will no longer be funded under the Social Housing Agreement (SHA). The Housing NWT will utilize funding provided under this agreement to mitigate the continued annual decline of CMHC funding for social housing operations to preserve these 557 units and maintain the current level of SHA funded units at 1126 as well as 75 Urban Native Housing and 30 units co-op totaling 1231 units to be preserved. This cumulative nine year investment is approximately $30.8M.

(2) Recognizing that Housing NWT is currently maintaining approximately 2400 social housing units in the NWT, an expansion already well above the current 769 SHA funded units, Housing NWT has limited operations and maintenance (O&M) funding to support a further expansion of its social housing stock. As such, Housing NWT continues to look to third-party delivered affordable housing projects supported under CMHC's Affordable Housing Fund and Housing NWT Community Housing Support Program to supplement its social housing expansion efforts.

(3) Housing NWT will continue to preserve the 75 units under the Urban Native Program by utilizing funding under the bilateral agreement to mitigate the continued annual decline of CMHC operations funding for the North Slave Housing Corporation in Yellowknife. CMHC operational funding for these units has begun to decline in 2023-2024. This cumulative investment is approximately $1.9M.

(4) Given the aforementioned O&M funding limitations and the priority to preserve existing NWT public housing units, in lieu of the national 15% housing unit expansion target, Housing NWT will target a 8% (100 housing unit) expansion target and add a further 7% investment to the national 20% target to preserve (repair and replace) existing public housing units. In addition to these investments, a further $200K will be allocated for the preservation of the 75 Urban Native affordable housing units including the repair of at least 10 units. This cumulative nine year investment is approximately $64.7M.

(5) Housing NWT projects an investment of $24.7 million over the nine term of the bilateral agreement to support the delivery of homeownership repair programs for private homeowners across the Northwest Territories. These investments will target vulnerable populations, such as seniors, low-income households and persons with disabilities.

(6) Housing NWT anticipates being able to support an additional 137 unique clients under the Canada-NWT Housing Benefit Program in 2025-2028.

(7) Utilizing the flexibility provided under the bilateral agreement, Housing NWT will redirect funding originally allocated to the Canada-NWT Housing Benefit for survivors of gender-based violence (SGBV) to the Northern Housing Initiative Stream. Housing NWT will use the repurposed funding for the development of 30 new affordable transitional housing units supporting survivors of gender-based violence. By expanding transitional housing capacity, the funding will help strengthen housing stability and improve access to housing supports for individuals and families seeking safe accommodation. This cumulative 2-year investment is approximately $4.0 million.

3) b) Expected number of households for which Housing Need will be addressed by Initiative

Initiative	Target (Households)				
	Year 1	Year 2	Year 3	3 Year Cumulative Total	2019/20 - 2027/28 Target
Northwest Territories Priorities Housing Initiative	33	15	-	48	472
Northern Housing for the Territories Initiative	59	101	112	272	657
Canada Community Housing Initiative	280	562	786	786	2,761
Canada Housing Benefit	50	50	37	137	532
Northern Initiative - SGBV Projects		15	15	30	30
Total	422	743	950	1,273	4,452

4) a) Planned Cost-Matching per Initiative

Initiative	Planned Cost-Matching		
	Year 1 ($'000)	Year 2 ($'000)	Year 3 ($'000)
Northwest Territories Priorities Housing Initiative	891	505	-
Canada Community Housing Initiative	7,616	9,485	11,417
Canada Housing Benefit	1,797	1,851	1,818

4) b) Planned funding and indicators to achieve overall targets over the three-year planning period

Indicator: Number of households for which Housing Need is addressed	Target (Households)									
	Year 1 Target and Funding ($M)		Year 2 Target and Funding ($M)		Year 3 Target and Funding ($M)		Year 3 Cumulative Total Target and Funding ($M)		2019/20 - 2027/28 Target	
	#	($M)	#	($M)	#	($M)	#	($M)	Units	($M)
New Construction		-		-		-		-		
Repaired/ Renewed[1]	70	8.8	70	10.2	44	11.2	184	30.2	866	71.4
Affordability Assistance[2]	69	7.2	140	10.4	157	12.0	366	29.6	754	43.8
Affordability Assistance to the households	200	2.7	180	2.7	113	2.7	493	8.2	2,300	27.2
Canada-NWT Housing Benefit	50	3.2	50	3.3	37	3.2	137	9.8	532	19.0
Total	**389**	**21.9**	**440**	**26.7**	**351**	**29.2**	**1,180**	**77.9**	**4,452**	**161.4**

Indicator: Housing units considered accessible[3]	Target (Units)									
	Year 1 Target and Funding ($M)		Year 2 Target and Funding ($M)		Year 3 Target and Funding ($M)		Year 3 Cumulative Total Target and Funding ($M)		2019/20 - 2027/28 Target	
	Units	($M)	Units	($M)	Units	($M)	Units	($M)	Units	($M)
New	10	0.0	20	0.0	10	0.0	40	0.0	0	0.0
Repaired/ Renewed	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Total	10	0.0	20	0.0	10	0.0	40	0.0	0	0.0

(1) Includes repair/replacement investments to preserve existing public housing units and Urban Native affordable housing units

(2) Includes operational funding to preserve public housing and Urban Native affordable housing units and the expansion of affordable housing units in the NWT through housing partnerships and new construction, including 30 transitional housing units.

(3) Considered accessible as per the local / national building code. Housing NWT incorporates the following minimum visitable design features in its new construction: 1) A no-step entrance area, 2) wider doorways, 3) a bathroom on the main floor and 4) other features such as levered door handles, reinforced bathroom handles, single lever kitchen and bathroom faucets, raised electrical outlets, lowered climate controls, lowered light switches.