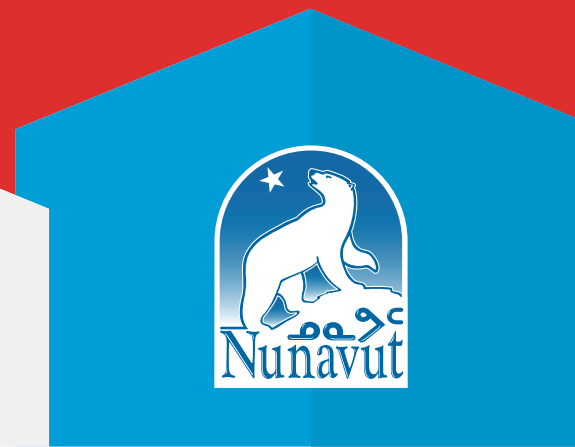
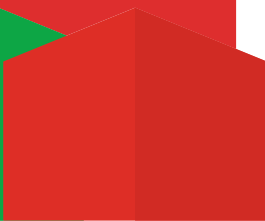


Blueprint for Action  
on Housing

# Defining Housing Demand Factors

Discussion Primer

Nunavut Housing Corporation



# Purpose Of The Engagement Sessions

The Nunavut Housing Corporation (NHC) is working towards the development of a Blueprint for Action on Housing (BPAOH), in order to follow through with the Government of Nunavut's (GN) commitment in the *2013 GN Long Term Comprehensive Housing and Homelessness Strategy* ("Strategy") to respond to Nunavut's housing crisis.

The BPAOH will be an action plan that takes a GN-wide perspective on the issues, solutions, and future actions required to address housing challenges in Nunavut. The BPAOH will be informed by a series of inter-departmental engagement sessions in May and June of 2016.

The engagement sessions will be structured according to the four main goals outlined in the Strategy, as well as the key issues that characterize each of these goals. With a focus on the key issues, the engagement sessions will identify root causes, brainstorm potential solutions, and develop specific action items for inclusion in the BPAOH.

The four goals of the Strategy are:

1. Removing Barriers to the Supply of Housing
2. Reducing the Costs of Housing
3. **Defining Housing Demand Factors**
4. Increasing Investment in Housing

The purpose of this topic summary is to introduce the goal, **Defining Housing Demand Factors**, and its associated key issues.

# Defining Housing Demand Factors

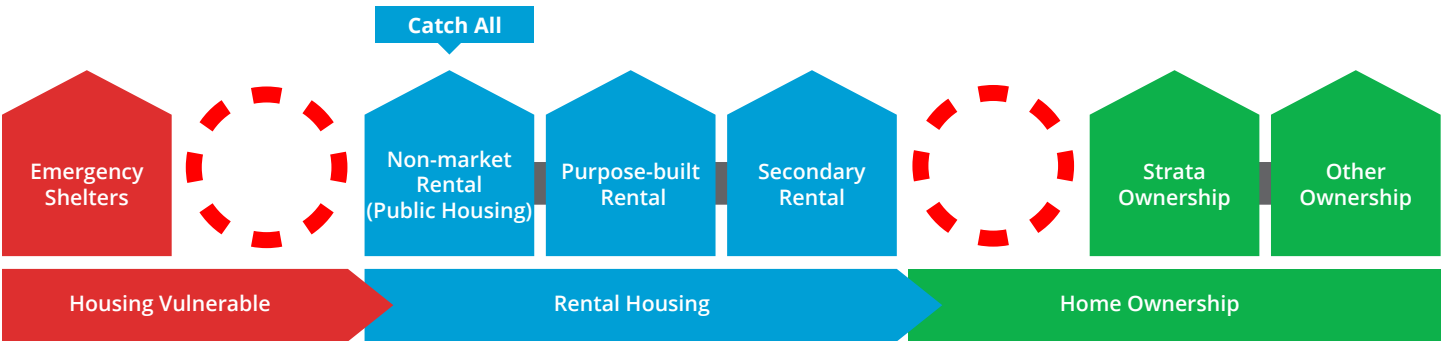
Nunavut lacks the necessary housing options to meet the diverse needs of its residents. The current suite of options is limited and movement from public housing to privately owned or rented accommodation is unaffordable for all but a very few.

These gaps perpetuate a cycle of insufficient and inadequate housing, deteriorating social conditions, and a deepening dependence on government housing. To ensure sufficient affordable housing in each community, there needs to be a range and diversity of housing options – a continuum of housing.

In addition to affordable housing options, Nunavut also lacks the necessary housing to meet the needs of the most vulnerable Nunavummiut—women and children, youth, elders, those living in poverty and those who are homeless.

In particular, Nunavut has very limited supportive housing options for those with mental wellness issues, physical disabilities, and senior residents requiring assistance and care as they age. Without collaborative investment and shared responsibility, the government will not be able to meet the needs of Nunavut’s vulnerable populations.

## Nunavut’s Current Housing Continuum



# Topics For Discussion

NHC proposes that **Housing Demand Factors** need to be clearly defined in order to address gaps in Nunavut's housing continuum. The GN cannot meet the needs of Nunavummiut without adopting a collaborative, interdepartmental approach that addresses housing needs now and the future.

## Key Issue: Affordability Options

Gaps in Nunavut's housing continuum affect almost all Nunavummiut, at almost all income levels. There is a need to identify gaps in the continuum of housing options, research the demand pressures for specific types of housing, and examine the costs and opportunities for transitions between these housing types.

Coordinated government programming is required across the housing continuum to ensure that housing options remain affordable and accessible. A complete housing continuum will have adequate and appropriate housing options for all Nunavummiut and will be instrumental in reducing dependence on government funded housing and allowing for private market growth.

Additional issues and ideas to consider include:

- What are the gaps in the housing continuum related to affordability? Can we improve data gathering and data sharing to better define these gaps?
- How can the GN encourage private housing markets in the territory?
- What are realistic goals for private rental and homeownership in Nunavut?
- What are the current housing programs? Where do they fit in the housing continuum? How do they impact housing markets?
- Are there potential ongoing or pilot projects that will support the expansion of the housing continuum?
- How can coordination within the GN be improved related to affordable housing program design and delivery? What role do municipalities play?
- What role do other social factors play? E.g. Financial literacy, family planning, etc.

## Key Issue: Care and Supportive Housing

Nunavut's care and supportive housing requirements are lacking. For those individuals with underlying social, mental or physical health issues, or who are homeless for more complex reasons than simply lack of available shelter, targeted housing options outside of public housing will be necessary.

More research is required to determine what the specific housing needs of vulnerable populations are, and how these fit into a Nunavut-specific continuum of care. A collaborative, shared approach will assist the GN in meeting the social and health needs of the territory.

Additional issues and ideas to consider include:

- What are the supportive housing needs of Nunavummiut?
- What are the barriers/challenges to the provision of supportive housing in Nunavut?
- What are the gaps in the housing continuum related to care? Can we improve data gathering and data sharing to better define these gaps?
- Who is responsible for the design and delivery of supportive housing in Nunavut?
- What are existing standards and best practices for supportive housing in other comparable jurisdictions? e.g. Greenland
- What is the role of non-governmental organizations in providing supportive housing? How can the GN foster 3rd sector involvement?
- How does/should decentralization impact care delivery in Nunavut?

## Background / Substantiation

**The housing continuum in Nunavut is incomplete.** Currently, a lack of affordable housing options prevents many Nunavummiut from progressing along the continuum, even if they are financially able to do so.

This results in a disproportionate reliance on government subsidized non-market housing, namely public and staff housing, as evidenced by the fact that private homes make up only one-fifth of Nunavut dwellings. Further research is necessary to identify the gaps and explore potential alternative options that are or should be available for Nunavummiut, as well as the role of the private market in shaping the continuum.

In addition to limited affordable housing options, low financial literacy rates are a contributing factor to many Nunavummiut continuing as public or staff housing tenants, even when economic development and/or employment improve financial security. To overcome the barriers impeding movement along Nunavut's housing continuum financial literacy rates must be increased.

Nunavut requires more and diverse sheltering options for vulnerable persons. To date, the GN has not been in a position to determine the full range of supportive housing required to accommodate the population with mental wellness issues, physical disabilities, and seniors' needs. As a result, all needs tend to fall into public housing as a catch all, worsening the already overcrowded living in these units. Meeting the transitional and supportive housing needs of Nunavut's vulnerable populations requires an in-depth analysis of the gaps within Nunavut's continuum of care and how these gaps are exacerbated by the lack of appropriate shelter. Finding flexible support solutions that can be matched with existing housing options in a community must be a priority.

Lastly, like all other issues related to housing in Nunavut, homelessness is not one that is easily defined or one that stands in isolation. Addressing homelessness will require an increased understanding of underlying contributing factors, such as overcrowding. The 2010 Nunavut Housing Needs Survey showed that 49 percent of occupied dwellings were overcrowded or in need of major repair. The survey reinforces that Nunavut is in a state of housing crisis. There are too few homes, too few homeowners, too much dependence on government housing subsidies, and too many overcrowded homes or homes in need of repair. There is a need for a concerted approach with collaboration from various departments, agencies, and other stakeholders to explore policies that will move people along the continuum and into housing that suits the specific needs and of Nunavummiut.

# Current Situation

Nunavut's housing crisis is a complex challenge that touches all aspects of the GN's service delivery. The purpose of this section is to provide a summary of current and future departmental actions and priorities that are either directly, or indirectly linked to the Strategy goal of **Defining Housing Demand Factors** and associated key topics of affordability options and care and supportive housing.

It is hoped that drawing connections between departmental priorities will foster greater collaboration across government to find more innovative and efficient approaches to prioritizing government spending.

Information has been drawn from pre-engagement interviews with departments, and from a review of current departmental business plans (2016-19), and is intended to act as a starting point for more focussed discussion during the engagement sessions.

## Pre-engagement Interviews

- Mental wellness issues are the undercurrent to many of the challenges the GN faces, including housing provision. Collaboration between all departments is required to find a way forward.
- NHC should explore more diverse housing designs (ex. group homes) that capture the needs of a wider clientele.
- A major barrier to movement along the continuum to homeownership is the cost of utilities and basic home repair/maintenance.
- Exploring alternative financing models, such as rent subsidies in communities with private market options, may be a short-term solution to reducing overcrowding and homelessness.
- The incentives and benefits to employees who transition from subsidized housing into private homeownership are not well understood or promoted. The NHC has a role to play in engaging tenants on the benefits of private homeownership for individuals who can afford it.
- Financial literacy education should be strengthened in school curriculum and through real world experience (ex. summer student program).

## Business Plan Priorities (2016-19)

- **NHC** has committed to work with Nunavut Tunngavik Incorporated (NTI) to address affordable housing needs in the territory.
- **NHC** has made changes to the public housing rent scale and is monitoring how new rent scale software can assist with representing the social, economic, and cultural impacts of housing issues across Nunavut. NHC is using these data to analyze the capacity for public housing tenants to transition to other housing options.
- **NHC** Homeownership programs and education and counselling supports are provided to assist residents to secure and maintain their own housing. NHC has centralized its homeownership application process to the headquarters in Arviat to streamline application processes and program monitoring. This includes a new 1-800 number and website with updated homeownership education materials to support applicants.
- Changes have also been made to the income threshold for all **NHC** Homeownership programs, and the maximum grants allowed for two programs, to promote uptake and participation.
- The **Department of Family Services (DFS)** continues to coordinate and advance work related to the goals of the Makimaniq II: Our Shared Understanding of Poverty Reduction, as required under the Collaboration for Poverty Reduction Act.

The **Makimaniq Plan II: Our Shared Understanding of Poverty Reduction** is a draft five year action plan for the reduction of poverty in Nunavut. A key outcome of the Plan is increased access to housing, as well as strengthened support for health and wellbeing.

- **DFS** has reviewed the Ilagiitsiarniq Family Violence Prevention Strategy. A draft action plan has been completed and is being reviewed with key partners.

The Framework for an **Action Plan for Nunavut's Absolute Homeless (2015-2016)** identifies the types of housing needs and a continuum of care that is necessary to support self-sufficiency, reduce homelessness, and improve housing security across the territory.



- **DFS** is exploring options to reform the Income Assistance program, which includes the Social Assistance program, and a host of other programs such as Day Care Subsidy, Senior Fuel Subsidy, and Senior Citizens Supplementary Benefit.
- A Strategic Framework has been developed by **DFS** to lay the foundation for an Action Plan on Absolute Homelessness in Nunavut.
- **DFS** is conducting a needs assessment on the expansion of Nunavut's residential care program, and is committed to the possibility of operating residential care facilities in the territory.
- The **Department of Health (Health)** has completed its Residential Long-Term Care Needs Assessment. The department will evaluate the recommendations made in the report and develop a plan for next steps.
- **Health** is updating the Mental Health Act. Under this Act, clients with mental illness are held or sent out of territory for treatment and assessment; a lack of housing is a barrier to providing adequate care in Nunavut and impacts mental wellness.

There is need to consider the effects of inadequate and substandard housing on mental health and wellness, in tandem with the objectives and priorities the GN has previously set in such strategic documents as **Developing Healthy Communities: A Public Health Strategy for Nunavut (2008-2013)**, the **Elders Program Strategy (2010-2014)**, and the **Nunavut Suicide Prevention Strategy (2010)**. Investments in housing are more than just infrastructural components; they are investments in the health, wellbeing and capacity of Nunavummiut with diverse needs.

- The **Department of Executive and Intergovernmental Affairs (EIA)** has identified the need to: collaborate with partners on the development of performance measurement frameworks for poverty reduction programs and other projects; and establish links with other evaluation personnel within the GN to develop models to synchronize program evaluation activities.
- The Nunavut Food Security Coalition is responsible for implementing the **Nunavut Food Security Strategy and Action Plan (2014-2016)**. A key theme of the Action Plan is to strengthen skills related to country and store-bought foods, including language, literacy, and numeracy skills. Improving literacy and numeracy skills will also assist Nunavummiut in overcoming barriers impeding movement along Nunavut's housing continuum.

