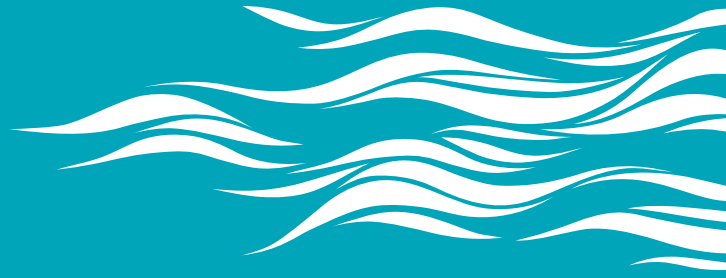




Housing Summit Report

October 5–6, 2021





Statement from the Minister responsible for the Yukon Housing Corporation



“Bringing together representatives from across our diverse housing sector afforded rich discussions and solution focused actions. I applaud these continued strong and direct partnerships between community leaders and stakeholders—it is our Yukon way to success. Summer is just around the corner when we will gather again. I look forward to discuss updates on the results that will make a real difference for Yukoners.”

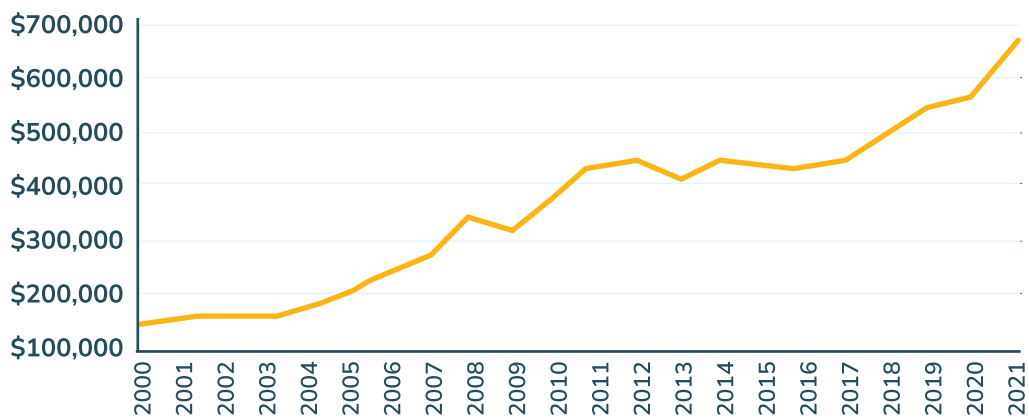
- Minister Ranj Pillai



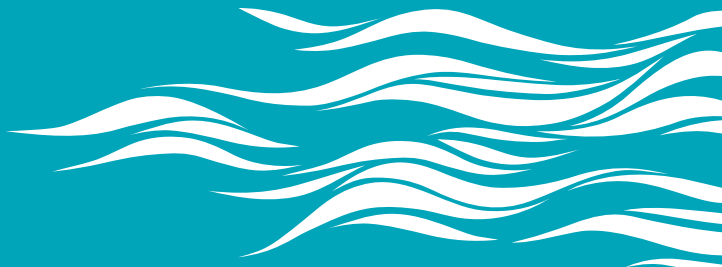
Background

Yukon's housing needs have changed – a growing population, local economy, land availability, shortage of housing options and similar influences have prompted a surge in real estate value. **The Housing Action Plan for Yukon (2015-2025)** laid out a path towards a diversity and abundance of housing options [that] increase the health and stability of all individuals and communities. Progress has been made, but despite recent increases to stock, vacancy rates remain low and rental rates have increased- factors that further influence the growing affordability gap. Housing solutions are the need of the hour.

Average Price of a Single Detached House in Whitehorse



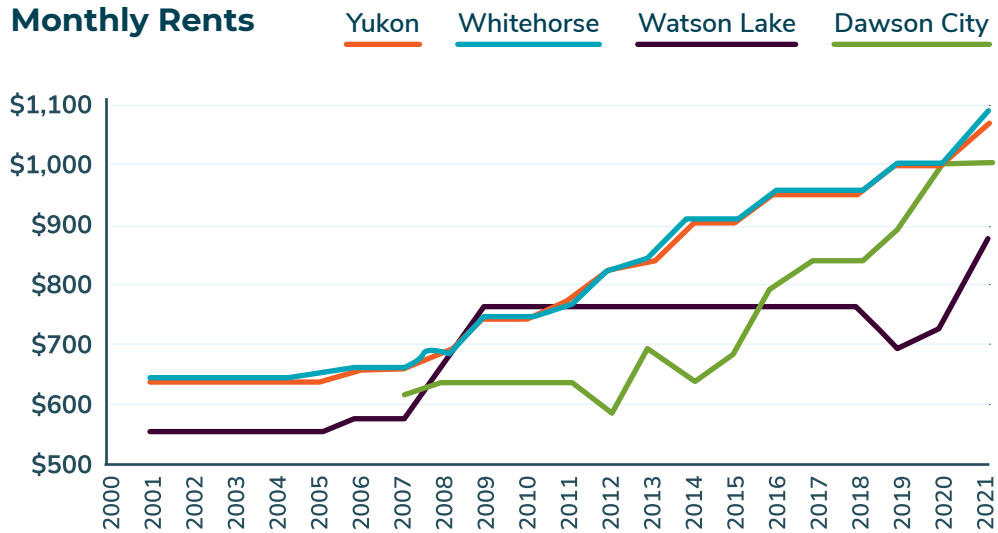
Source: Yukon Bureau of Statistics, 2021 Q2 Real Estate Files



On October 5th and 6th, housing suppliers, developers, and service providers were brought together in an open exchange about housing complexities unique to the territory.



Median Monthly Rents



Source: Yukon Bureau of Statistics, 2021 Q1 Rent Survey data
 Note: Data for Dawson City available from 2007 onwards



What Happened

Five rapid-fire presentations further enhanced potential solutions to respond to the acute housing need in the Yukon. The presenters were:

Kaaxnox, Dän nätthe äda - Chief Steve Smith of the Champagne and Aishihik First Nations (CAFN) spoke about the need for First Nations housing both in the communities and in Whitehorse. As a solution, CAFN, through its development corporation has purchased land in Whitehorse, is working on building housing off settlement land to target this specific need;

Zain Abedin, Director of Community Development for the Rural Development Network, showcased the Sustainable Housing Initiative (SHI), a model to develop affordable housing in rural communities. The Rural Development Network pioneers the way for rural communities to address social issues surrounding housing and homelessness;

Evelyn Pollack, Project Manager and Community Economic Development Officer for the Klondike Development Organization spoke about community economic development initiatives in the Klondike such as community research, development of affordable rental housing, and renewable energy to support a sustainable and diverse local economy. Dawson stands as a great example of working together based on the needs of the community. The lack of housing for employees of the local business sector was affecting the economy, and so together tourism and industry found ways to alleviate this;

James Moore, a long range policy planning manager at the City of Kelowna presented the Healthy Housing Strategy, an approach to the communities most pressing housing issues that incorporates how housing impacts people's wellness. The presentation affirmed that the Yukon is on the right path as it continues to learn and utilize guidance from the Putting People First Report; and

Kailer Mullet, Director of Business and Economic Research, the Government of Yukon's Department of Finance provided an analysis of supply and demand factors contributing to rising home prices in the Yukon and how the territory compares to other regions in Canada.



The diversity in participants was used to encourage an issue based, group mapping exercise. 30 unique stories related to Yukoners, industry and organizations further established that the Yukon's housing landscape is experiencing increased pressure across the housing continuum. A glimpse into the stories we heard:

An individual coming out of the criminal justice system is looking for affordable housing, but finds themselves without support, options or hope, and limited by conditions and preconceived notions. Feeling the pressure to integrate back into society, they often fall back into previous patterns, end up in the street or agree to live in places they do not want to.

A home construction company owner looking to build needs to keep the business profitable, and looks for confidence in the supply chain and an efficient and cost effective approach that does not compromise on quality. They are met with labour shortage, increasing cost or lack of materials, challenges in zoning by-laws and a short building season. While dealing with permit securing processes and economic challenges, they hear criticism on every project completed and perceived "fat" profit margins.

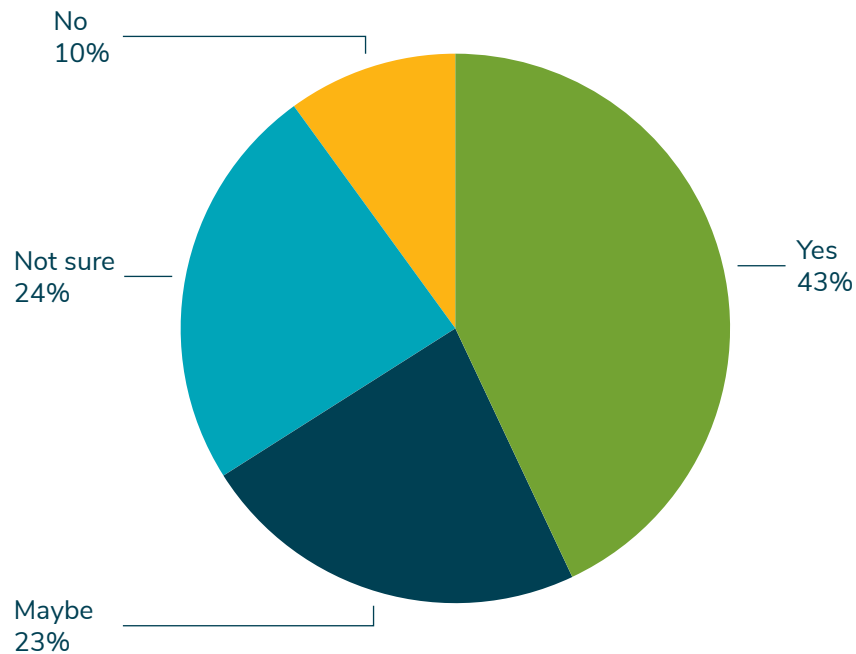
A landlord who is looking to rent out multiple units, sees the need for a variety of housing but deals with uncertainty in the market due to changing legislations, such as the rent cap, and an unsupportive local economy. While they have an opportunity for investment, they need to pay mortgages with high capital costs. They worry about losing asset value, competition against government housing, not having tenants or encountering damage to units post tenancies.

A first-time homebuyer needs to have a down payment ready and be pre-approved for a mortgage. Navigating a seller's market, they encounter competition, are pressured into quick decisions or a bidding war. They often end up paying over asking price, making sacrifices on their choice of home, co-owning or renting out rooms to increase affordability.

The Outcome

For many participants, the simplicity of gathering together for the first time in 18 months to discuss housing was the result. For others it was solutions formed through networking, pitch presentations and the creation of potential partnerships.

Prior to the event, participants were asked if they were **'looking for partners/ collaborators for projects that will lead to more housing in the Yukon'**. 43% of registrants said that they were, 23% of respondents said 'maybe', 24% were 'not sure' and 10% said 'no' (n=132).



Key opportunities from the summit included

- Continued partnerships with First Nations development corporations to increase housing options in communities and in Whitehorse;
- Potential development of a Community Land Trust that would present a new model of affordable home ownership in the Yukon; and
- Yukon First Nations who are exploring models for homeownership on Settlement Land.



Results from the Pitch Sessions

“What is needed to increase the housing stock?”

- Identify and remove barriers to housing development
- Form housing partnerships: 43% of participants said they want partners for projects that will lead to more housing in the Yukon
 - Purchase land outside of Whitehorse with 2-3 partners. Build tiny homes/ trailers on site where the Northern Community Land Trust could be a potential partner;
 - Work with First Nation development corporations to enter partnerships and expand housing needs in communities to increase housing options/stock;
 - Enhance Yukon Housing Corporation’s working relationship with organizations like Women’s Transition Home, on policies, program change updates and general collaboration;
 - Yukon Housing Corporation welcomes partnerships with individuals and developers who can build suites, multiplexes, and affordable housing; with the opportunity to support through grants for new housing incentives; and
 - Engage with Voices for Change experience / lived and living / to participate on boards/ groups / developers to provide expertise.
- Increase stock by making rental housing and home ownership available on First Nations land
- Develop community plans
- Increase land availability to regulate actual value
- Make connections to increase opportunities for data and knowledge sharing to further the goals under the Housing Action Plan for Yukon and National Housing Strategy
- Complete Whistle Bend housing phases 6,7, and 8
- Complete 5th and Rogers Street project to increase available land in downtown core
- Develop a trades program in conjunction with Yukon University and the Housing Action Plan Implementation Committee to address immediate and long-term housing needs in communities. This would help:
 - Create employment in communities; and
 - Provide emergency housing for the winter - for families facing homelessness and for those living in sheds. As of September, there were 39 new individuals and families on the By-Name-List. Hotels/motels are a costly solution and do not come with support services;
- Develop housing with supports
- Provide more training; for example - Habitat for Humanity would like periodically meet with other organizations to strategically learn and plan together
- Create an internal team/task force to work on next steps.
- Decisions to be data and evidence driven based on need

Current initiatives that may increase the housing stock

Northern Community Land Trust Society

The Northern Community Land Trust, in partnership with local governments, seeks to build permanently affordable housing in Yukon. Their first project is a 20 to 40-unit affordable ownership development in Whitehorse. The land trust will champion high quality materials and design, with an emphasis on shared spaces such as community gardens, playgrounds and green space, as they seek to house a diversity of residents in units ranging from 1-3 bedroom sizes. Through the adoption of the Community Land Trust model, the units will remain permanently affordable.

Habitat for Humanity Yukon - Gleaner Street Duplexes

Habitat for Humanity plans to build four homes in Whistle Bend (two duplexes). The current completion date is April 2023.

Kwanlin Dün First Nation

Kwanlin Dün First Nation plans to build new single detached and attached one and 2-bedroom homes over the next 4 years. A number of units will be earmarked to replace some existing housing to be decommissioned. 6+ in 2022, 30+ over 4 years.

Challenge Disability Resource Group - Cornerstone Community

The Challenge Cornerstone project will offer 45 1-bedroom affordable and supportive apartments, with 8 affordable purchase penthouses. In the communities of Watson Lake and Dawson, Challenge would like to develop 10-15 units depending on lot size, location, and need.

City of Whitehorse - Official Community Plan

The Official Community Plan, which is under review, will set a growth strategy for the City for the next 20 years.

Underhill Geomatics Ltd.

Geomatics Specialists work on most construction projects in the Yukon. Being a part of the private sector that builds developments, they are important partners to all NGOs and Governments.

Champagne and Aishihik First Nations Whistle Bend Project

Champagne and Aishihik First Nations (CAFN) is working on creating 20 new homes for CAFN individuals and families in need of housing. Funded under the Rapid Housing Initiative, the project will be located in Whistle Bend, Whitehorse and includes five separate town homes, each made up of four separate units including one, two and three-bedroom homes and accessible units.



Summer 2022

The 2021 Yukon Housing Summit was a great success. We collectively looked at the current challenges, shared different perspectives and explored collaborative and innovative approaches to addressing the housing needs of Yukoners. A commitment was made by Honourable Mr. Pillai, Minister responsible for Yukon Housing Corporation, to arrange opportunities that will afford ways for people to discuss progress on their housing initiative. Responsive partners will regroup this coming summer to discuss their advances. It is an exciting time for housing initiatives in the Yukon- solutions that are making a real difference for Yukoners.

