

Housing Action Plan Report

APRIL 2022 –
DECEMBER 2023

Ours to Build On

HOUSING ACTION PLAN FOR THE YUKON



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Message from the Housing Action Plan Implementation Committee

The Housing Action Plan Implementation Committee represents organizations from across the sector that are dedicated to improving housing outcomes for Yukoners. We believe that only by working together can we tackle the complex housing challenges we face. Guided by the Housing Action Plan and the Safe at Home Plan, we are building partnerships to meet the needs of our growing community.

As we are nearing the end of the 10-year plan, it is time to reflect on our successes as well as our shortcomings in determining what comes next. As our work continues to evolve, we remain committed to a collaborative approach that brings diverse perspectives together to find common ground and implement effective solutions.

We thank you for coming along on this journey with us.

HAP Implementation Committee invited members



- Community Services
- Energy, Mines and Resources
- Health and Social Services
- Women and Gender Equity Directorate
- Yukon Housing Corporation

The broader housing landscape

Canada's housing landscapes continues to evolve rapidly, and the Yukon is no exception. Notable trends in recent years include strong post-pandemic consumer demand, ongoing supply chain challenges, and now rising interest rates. These trends are exacerbating longstanding challenges of housing affordability and availability across territory.

Homeownership remains out of reach for many Yukoners, especially with the increased costs of borrowing money. Meanwhile, rents have been rising faster than wages, and the rental vacancy rates remain far below the target three per cent rate. A lack of affordable rental housing is continuing to put pressure on subsidized, supportive, and emergency housing stock. The 2023 Point-in-Time Count revealed that 197 Yukoners are either homeless or underhoused.

Housing providers are responding to these pressures by making significant investments in new housing supply across the continuum and by forming new partnerships to integrate housing with supports. However, rising residential construction costs and shortages of materials and contractors are becoming significant barriers for many new projects.

The Government of Canada, for its part, continues to respond to housing challenges through its \$82 + billion National Housing Strategy (NHS). The 10-year strategy, which is nearing its halfway point, continues to evolve as new programs are created, including a new Housing Accelerator

Fund and an Urban, Rural, and Northern Indigenous Housing Strategy. In the coming years, it will be critical for Yukon to capitalize on these new federal funding opportunities to continue moving projects forward.

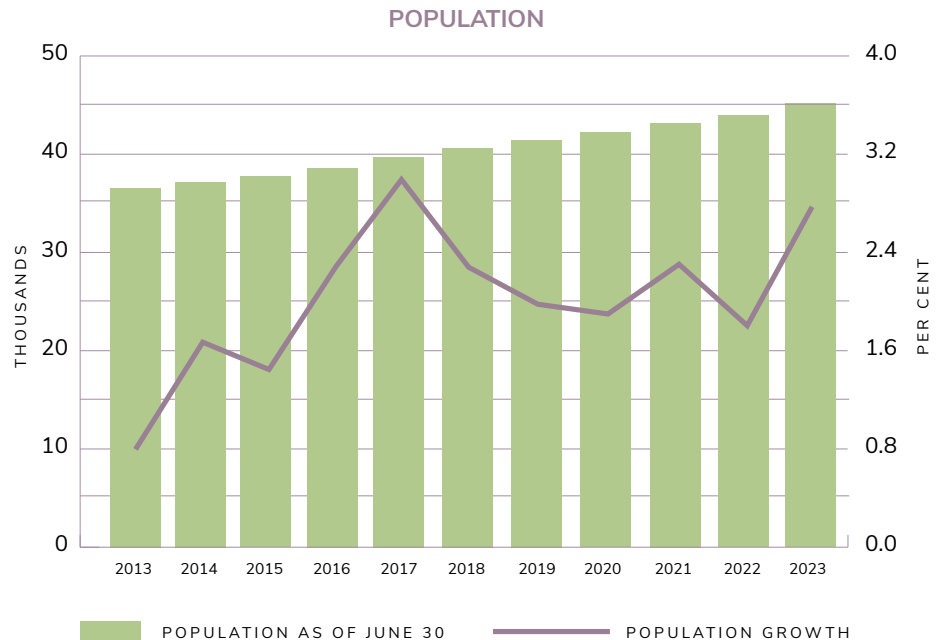
Although many Yukoners continue to face barriers in finding affordable housing that meets their needs – from young families looking to purchase their first home, to vulnerable populations relying on emergency shelters – we have seen many successes of the past year and a half.

Notably, the City of Whitehorse saw a record-breaking number of new home completions in the year 2022. A total of 493 new homes were built that year – by far the most on record – including 194 rental units. These numbers speak to collective efforts by governments, non-profits, First Nations, and the private sector to build more housing, despite the challenges.

Furthermore, as documented at length in this report, the Yukon has seen important progress on all three pillars of the Housing Action Plan. More housing options with services are coming online, alongside more affordable rental, homeownership opportunities, and First Nations land development and housing projects. All along the way, strong collaboration and innovative mindsets have been pivotal to these successes. As we move into the remaining years of the Housing Action Plan, we will build on these past successes.

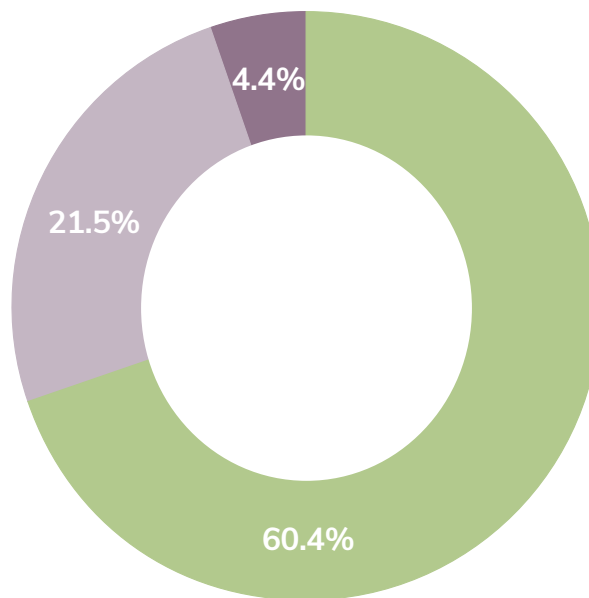
Yukon demographics

- The Yukon Bureau of Statistics estimated the population for the Yukon on June 30, 2023 was 45,159.
- Between June 30, 2013 and June 30, 2023, the territory's population grew by 23.5%.



Of the 2,135 private Yukon households identified as being in core housing need in the 2021 census:

- 60.4% were considered unaffordable only
- 21.5% were considered inadequate only
- 4.4% were considered unsuitable only



- In 2021, the most recent year for which data is available, 10% of all households in Canada were in core housing need while in the Yukon, the rate was higher at 13.1%, according to Statistics Canada. This equates to approximately 2,105 Yukon households in core housing need.
- According to the latest census (2021), Yukon's homeownership rate (the proportion of Yukoners who own their own homes) increased by 0.8% between 2016 and 2021.
- Between Q2 2022 and Q2 2023, the average sale price of a single-detached house in Whitehorse decreased by 9.6%, from \$695,100 to \$628,700.

- However, affordability and availability of adequate housing remain challenging. Canada Mortgage Housing Corporation's (CMHC) annual Northern Housing Report, which focuses on housing market conditions across the three territories and their capital cities, indicates that the proportion of households in core housing need is higher in the territories than nationally. Although the proportion of households in core housing need declined in 2021, the share of the population living in inadequate (needing major repairs) or overcrowded housing increased. In Whitehorse one out of eight households is unable to afford market housing.
- Across the territory and all housing types, average rental market rates increased by 12.9% between October 2021 and April 2023.

YEAR	MONTH	VACANCY RATE all types Yukon	TOTAL RENTAL UNITS	TOTAL VACANT UNITS	MEDIAN RENT all types Yukon	AVERAGE RENT all types Yukon
2021	OCTOBER	2.5%	2,407	60	\$1,220	\$1,386
2022	APRIL	1.6%	2,386	37	\$1,300	\$1,440
2022	OCTOBER	1.9%	2,374	46	\$1,300	\$1,490
2023	APRIL	2.2%	2,446	54	\$1,353	\$1,565

- Between October 2021 and April 2023, vacancy rates decreased overall, from 2.5% to 2.2%, below the target, healthy vacancy rate of 3%. In Whitehorse, the vacancy rate also decreased slightly from 2.3% to 2.0% in the same period.



The plan

Vision: We envision a Yukon where diversity and an abundance of housing options increases the health and stability of all individuals and communities.

<p>Pillar #1</p> <p>Housing with Services</p>	<p>Pillar #2</p> <p>Rental Housing</p>	<p>Pillar #3</p> <p>Home Ownership</p>
<p>GOAL</p> <p>Help people gain and maintain housing with services.</p>	<p>GOAL</p> <p>Increase access to adequate and affordable market and non-market rental housing and support for tenants and landlords.</p>	<p>GOAL</p> <p>Increase and diversify home ownership options.</p>
<p>OBJECTIVES</p> <p>1.1 Identify and address key gaps in the delivery of housing with services.</p> <p>1.2 Use education and awareness to increase support for and utilization of current housing with services.</p> <p>1.3 Increase collaboration and effectiveness among housing and/or related service providers.</p>	<p>OBJECTIVES</p> <p>2.1 Identify market and non-market rental housing gaps and potential solutions.</p> <p>2.2 Improve rental outcomes for both landlords and tenants.</p> <p>2.3 Increase the quantity and quality of market rental housing stock.</p> <p>2.4 Increase the quantity and quality of non-market rental housing stock.</p>	<p>OBJECTIVES</p> <p>3.1 Increase utilization of First Nations settlement land for residential purposes.</p> <p>3.2 Increase consumer knowledge and awareness of home ownership opportunities and challenges.</p> <p>3.3 Increase the availability and diversity of land for residential development.</p>

Data and Metrics

- DM.1 Ensure that collective action on housing issues in Yukon is supported by reliable, current data.
- DM.2 Use data and metrics to monitor progress on the Housing Action Plan (HAP).

Implementation

- IM.1 Ensure a coordinated and adaptable approach to implementing the HAP.
- IM.2 Foster communication, collaboration, and partnerships.
- IM.3 Maintain transparency and accountability throughout HAP implementation.

Report on progress

The Housing Action Plan's three main pillars – **Housing with Services**, **Rental Housing** and **Home Ownership** – capture the different elements of the housing continuum and help focus reporting on the progress the Yukon is making in regard to the plan.

HAP-IC Subcommittees:

The **HAP-IC Workplan Subcommittee** is tasked with creating an annual implementation workplan to identify gaps, offer solutions and review progress made on each of the HAP pillars. The focused effort of the subcommittee will enable us to better meet the deliverables of the Housing Action Plan.

The **HAP-IC Data and Performance Measurement Subcommittee** ensures that accurate, relevant and reliable data and metrics are used to monitor progress on the Housing Action Plan. The subcommittee is currently developing a comprehensive list of indicators to better support our collective actions on housing issues in the Yukon.

Multi-pillar highlights

Not every action falls neatly under a Housing Action Plan pillar; rather, some originate from, or provide benefits to, multiple points along the broader housing spectrum. These actions are deserving of recognition and, for the April 2022 – December 2023 timeframe, include:

Cross-sectoral partnerships

OAG work plan

- The work plan was developed to address the recommendations of the Office of the Auditor General (OAG). The Yukon government, working closely with Yukon First Nations, non-profit organizations, municipal governments, and housing service providers, drafted a plan of action to address the needs of vulnerable Yukoners. The plan includes built-in flexibility, allowing it to adapt and evolve to meet emerging housing needs. Implementation is now underway.

Open Forum on Homelessness

- YHC continues to act as co-chair for the Open Forum on Homelessness with the Government of Canada. The forum provides opportunities for representatives from federal, provincial and territorial governments to share knowledge and understanding of current housing initiatives across the country.

Housing Summit

- The Yukon Together for Housing Summit 2022, held in October 2022, brought together more than 100 housing partners, and included Yukon First Nations, entrepreneurs, municipalities, and the federal government. The focus was on how to best address the OAG report recommendations and included new and innovative housing solutions, efficient resource allocation, and how to better evaluate and measure the success of government housing programs.

Lived Experience Forum on Homelessness

- The Let Your Voice Be Heard forum on homelessness was hosted in April 2023 by the Yukon Anti-Poverty Coalition in collaboration with Voices Influencing Change, Blood Ties Four Directions and the Safe at Home Society. The forum brought together people across the Yukon with lived and living experiences of homelessness to share their stories and provide recommendations on how to address housing challenges across the territory.

Reverse Trade Show

- In November 2023, the Government of Yukon hosted the Reverse Trade Show. This annual, multi-departmental trade show provides opportunities for local businesses and contractors to learn about the government procurement process, as well as upcoming tenders. Participants are also able to attend procurement presentations and meet one-on-one with government procurement staff.

Housing MOU with Ontario

- In May 2023 the governments of the Yukon and Ontario signed a joint Memorandum of Understanding to explore ways to promote trade and commerce, increase investment in affordable and market housing, and share industry best practices and expertise.

Seniors and community engagement

- The Yukon Anti-Poverty Coalition received funding for a Senior Engagement Specialist.
- In 2023, YHC partnered with City Spaces to develop a standardized approach to assess community housing needs. Eight housing needs assessments have been conducted since 2019.

Mixed-use housing development

401 Jeckell

- In January 2023, the multi-use, affordable, 47-unit housing development opened in Whitehorse. The project is the largest of its kind in the territory and was created through a combined \$21 million in investments through the Yukon Housing Corporation and the Canada-Yukon Bilateral Agreement under the National Housing Strategy.

Old Crow 10-plex and Health and Wellness Centre

- Construction is underway on a 10-unit, mixed-use housing project and Wellness Centre in Old Crow. The project will address housing, health and wellness needs in the community and has had the added benefit of boosting the local economy through employment and training opportunities for residents, shipping, accommodations and other benefits. The \$56 million project is being designed and built by Ketz Construction group. Completion and occupancy are planned for 2024.

Strategic connections

There are numerous Yukon government departments, plans and strategies that augment YHC's housing programs at various points along the housing continuum.

- **Substance Use Health Emergency Strategy (2023)**
housing with supports and transitional housing
- **Our Clean Future (2020)**
housing energy retrofits, clean air spaces to protect from wildfire smoke
- **Aging in Place Action Plan (2020)**
accessibility home modification, income supplements, seniors engagement, independent and supportive housing, culturally relevant housing options
- **Putting People First (2020)**
social support program evaluation, By-Name List, Alignment of housing under one provider
- **Yukon's MMIWG2S+ Strategy (2020)**
gender specific options for safe and affordable housing
- **Yukon FASD Action Plan (2019)**
a continuum of supportive housing, including for those involved in the justice system
- **The Safe at Home Community Plan (2017)**
a plan to end and prevent homelessness, it advocates for more community coordination to provide better care for vulnerable people



PILLAR #1

Housing with Services

GOAL:

Help people gain and maintain housing with services.

Point in Time (PIT) homelessness count 2023



unsheltered



emergency
sheltered



provisionally
accommodated



TOTAL



Recent successes related to PILLAR #1 include:

Completed housing with services projects

Jëjë Zho (Men's Shelter)

- The Jëjë Zho men's shelter, operated by the Tr'ondëk Hwëch'in Government, opened in July 2023 and services Dawson City and Tr'ondëk Hwëch'in citizens. The building consists of six transitional beds, three dormitory beds and a three-bed emergency shelter, as well as outreach and support offices to provide on-site care related to addictions, harm reduction, and mental health supports.

Victoria Blake Memorial Elders' Home

- Located in Old Crow, the \$10 million complex was completed in May 2023 in partnership with the governments of Yukon, Vuntut Gwitchin First Nation and Canada. The building consists of eight one-bedroom assisted-living units for Elders, a one-bedroom caretaker's unit, as well as kitchen and laundry facilities and a large gathering room. Run by the Vuntut Gwitchin First Nation (VGFN), the Elder's complex will allow citizens to remain in their community, close to family.

Normandy Living

- The Yukon's first private seniors' supportive living community opened its doors December 1, 2022, with 84 modern suites, including housing units for First Nations Elders and affordable units for low-income seniors. The project is run by KBC Developments and received nearly \$41 million in funding through multiple government funding programs and private investments.

Cornerstone

- The grand opening for the Cornerstone Housing Project was held on July 20, 2022. The 53-unit building, located at 704 Main St., is fully tenanted and includes 22 supportive housing units, 23 affordable rental units, and eight market condominiums. Opportunities Yukon acknowledged the financial contributions of governments and the community at large— including \$15.1 million in federal funding, \$7.6 million from the territorial government and \$1 million from the City of Whitehorse.

New or ongoing housing with services projects

Land transfer CYFN women and children's shelter

- The Government of Yukon completed the Whistle Bend land transfer to the Council of Yukon First Nations and construction is underway for the territory's first Indigenous women's and children's shelter. The mixed-barrier shelter is funded by the Canada Mortgage and Housing Corporation (CMHC) and Yukon Housing Corporation and will have 15 apartments, with a total of 32 beds.

Kaushee's Place Housing

- In Summer 2023, a combined \$3.32 million in funding was announced for Kaushee's Place. Funding for the women's transition home and emergency shelter includes \$250,000 from the Yukon government's Community Development Fund (CDF) for flooring upgrades in their five transitional housing units. The remaining funding is through the National Housing Co-Investment Fund and the Rapid Housing Initiative for energy upgrades and retrofits. Estimated completion of these projects is Summer 2024.

Watson Lake Housing First

- In Summer 2023 construction began on a Housing First Complex in Watson Lake. A total of \$13.1 million in joint funding from the CMHC and YHC will provide 10 permanent, low-barrier housing units, which will be operated by the Department of Health and Social Services. The project was designed through collaboration with Liard First Nation, the Town of Watson Lake and local community members and is being built by Atkinson Construction Ltd. Anticipated completion is Fall 2024.

Leadership and coordinated efforts

Safe at Home Society "10 Calls to Action"

- In August 2022, the Safe at Home Society released "10 Calls to Action" in response to the homelessness crisis in the territory. The calls detail various actions -including outlawing no-cause evictions- that can be taken by all levels of government and the community.

Reaching Home

- The Reaching Home Program has been awarded \$4.7 million to fund 15 new initiatives across the Yukon for the fiscal years 2022-24. The program aims to eliminate chronic and Indigenous homelessness, as well as prevent returns to homelessness. Projects receiving funds address issues like housing placement, housing set-ups, emergency housing, prevention and shelter diversion, client support services, capital investments, and the coordination of resources and data collection.

Safe at Home winter housing initiative

- In Winter 2023, the City of Whitehorse issued a temporary occupancy permit at 4051 4th Avenue. This followed a contribution of \$140,000 from Yukon Housing Corporation to bring units up to code to support 22 vulnerable people through the winter. The permit was extended twice and, in October 2023, an additional \$700,000 from the Department of Health and Social Services was announced. This increased the number of supported individuals to 30 and extended the temporary occupancy to March 31, 2024.



**Boreal
Commons**
TARAHNE WAY

PILLAR #2

Rental Housing

GOAL:

Increase access to adequate and affordable market and non-market rental housing and support for tenants and landlords.

Between April 2022 and December 2023:



affordable YHC rental housing units were completed



affordable YHC rental units began planning or construction



new projects were approved under the Municipal Matching Rental Construction Program



households were supported through the Canada-Yukon Housing Benefit Program



households were supported through rent supplements



Recent successes related to **PILLAR #2** include:

Private sector Rental Housing projects

45358 Yukon Inc. 12 new affordable homes

- In the fall of 2022, 45358 Yukon Inc. completed 12 new affordable homes in Copper Ridge. The homes are fully tenanted and rented as per the median rent determined by the Yukon Bureau of Statistics. This housing project exceeds energy code requirements and includes two accessible, barrier-free homes. The project received \$500,000 from the Yukon Housing Corporation's Housing Initiatives Fund.

Boreal Commons

- 536754 Yukon Inc. completed construction of Boreal Commons, an 87-unit rental housing development in Whistle Bend. The three apartment buildings include 18 units below market rate as well as 12 accessible units for seniors and people with mobility challenges. The project received \$500,000 in funding through the Housing Initiatives Fund, as well as \$500,000 through the Municipal Matching Rental Construction Program.

What is the Housing Initiative Fund (HIF)?

The **Housing Initiatives Fund** provides capital grants for new affordable housing units. Eligible projects must include a minimum of four affordable units in Whitehorse or one affordable unit in communities.

Since the program launched in 2018, the **HIF** has supported 56 construction projects which has led to the completion of 358 new housing units to date, 217 of which are affordable.

Government or First Nation owned rental housing projects

RHI triplexes

- The last of three RHI triplexes was completed in Whitehorse in June 2022. This is one of three triplexes built in Yukon with an overall construction cost of \$5.4 million, with partial funding of \$3 million from the Government of Canada's Rapid Housing Initiative. The other two triplexes – located in Watson Lake and Mayo – were completed in March 2022. These three projects add nine affordable, energy-efficient homes to the territory, eight of which are accessible.

RHI Champagne and Aishihik First Nations rental units

- Champagne and Aishihik First Nations' completed 20 one-, two- and three-bedroom rental units in Whitehorse. Funding for the Whistle Bend project included \$6 million through RHI and \$600,000 from YHC.

What is the Rapid Housing Initiative (RHI)?

The **Rapid Housing Initiative** provides funding for the creation of new affordable housing units aimed at supporting vulnerable populations. Eligible projects include new builds, as well as rehabilitation or conversion of existing buildings into permanent affordable units.

As of December 31, 2023, the **RHI** has supported three construction projects which has led to the completion of nine new housing units all of which are affordable.

Support for rental housing

Canada-Yukon Housing Benefit (CYHB)

- The CYHB rent subsidy provides rent supplements to Yukoners. In 2022-23, Yukon Housing Corporation Supported 235 households through the subsidy program.

Confidence and Supply Agreement (CASA) - Rent Cap and No Cause Evictions

- The Government of Yukon continues to index the territory's residential rent to inflation in fulfillment of the CASA. The rent increases are reviewed annually.



PILLAR #3

Home Ownership

GOAL:
Increase and diversify home ownership options.

Between April 2022 and December 2023:



households
received
funding for
home repairs



three new
household
were supported
through the
Home Ownership
Loan Program



Recent successes related to PILLAR #3 include:

First Nation land development for home ownership

Chu Níikwän Limited Partnership (CNLP) Copper Ridge West project

- CNLP is planning to develop a portion of Kwanlin Dün's settlement land for residential use. The three-phase project is funded in part through a \$4.7 million loan under the Developer Build Loan Program. This is the first large-scale housing development on First Nation land in the Yukon and is expected to yield over 150 lots for single-detached houses and townhomes. Phase one broke ground in Summer 2023.

Liard First Nation

- The Governments of the Yukon and Liard First Nation partnered in March 2023 to begin developing 43 new residential lots on Frances Avenue in Watson Lake.

Flood relief and flood recovery programs

- In Summer 2022 Yukon Housing Corporation launched the Flood Relief Program to assist Yukoners whose homes or properties were damaged in the 2021 and 2022 floods. A new program was introduced in June 2023 to assist residents and businesses affected by the Klondike Valley flooding in Spring 2023. The program provides loan and grant funding to repair damaged residences and properties, as well as grant funding to replace damaged chattel items. To date, 38 Yukon households have received flood relief funding.

Affordable home ownership opportunities

Home Ownership Program

- In April 2023, the Yukon Housing Corporation expanded its Rural Home Ownership Program to include Whitehorse. The program provides eligible Yukon households with mortgages to build or buy their homes. To date, the program has provided 22 households with loans to build or purchase a home.

New lots created

2022-23 land lotteries

- In the 2022-23 fiscal year, the Government of Yukon (YG) released 17 rural and 117 Whistle Bend lots for townhomes, single- and multi-family homes. Up to 140 additional lots in the Whitehorse area and up to 75 new rural lots are being prepared for release in 2024. These lot releases build on the government's mandate to release 1000 lots by 2025-26 and do not include First Nation leased lots or private sector lot releases.

Looking Forward

As the 10-year Housing Action Plan draws to a close, the housing landscape looks much different than it did at the start of the plan. As a committee, we must decide whether there is value in developing a new housing action plan or to pursue a different course. Work has begun to help us tackle this significant question.

In the spring of 2022, the HAP-IC formed the Workplan Subcommittee to create an annual implementation workplan to address the findings of the OAG report. We also welcomed the opportunity to undertake a review of the Housing Action Plan (HAP). The Committee worked with a neutral, third-party consultant to evaluate HAP progress and impact, and determine which actions – whether completed or not – remained relevant. Not surprisingly, the results are mixed.

HAP was a “first ever” for the Yukon – a planning document that engaged with over 60 stakeholders and undertook to articulate the current state and future needs of a critical but complex component of society. The review is intended as a mid-point check-in, and we believe that there are many useful lessons to be drawn from this look back on the plan’s progress and effectiveness eight years into implementation.

In the summer of 2023, HAP-IC hired a facilitator to help us define our strengths and our weaknesses as we determine our path forward and to initiate the development of recommendations for the Minister responsible for determining our next steps. The HAP-IC will use the available input and expertise of our valued partners to help guide us through the remainder of the Housing Action Plan. This, complemented by findings from the OAG report and the HAP Work Plan and Data Subcommittees, will inform our final recommendation.

In continuing our work to tackle complex housing issues and improve housing outcomes in the territory, we will continue to work collaboratively with our existing community partners and stakeholders to develop appropriate and comprehensive housing policies, strategies and programs that will best enable the HAP-IC members collectively to achieve success in the future.





**Yukon**