



A Home For Everyone:

A Housing Action Plan For Whitehorse

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1 Introduction

Whitehorse is a beautiful community of over 26,000. Employment levels are solid. According to the 2010 Official Community Plan (OCP), residents value our city's natural beauty and closeness to nature, our sense of community, our local businesses, our quality of life, our vibrant arts and cultural community, and the contributions of First Nations. The OCP also states that we value leadership, are proud of our accomplishments, and support innovators and new ideas.

Yet, like many communities in Canada, Whitehorse is experiencing a housing crisis. According to the Yukon Bureau of Statistics, the December 2010 vacancy rate for rental accommodation was 1.3%. That represents 11 vacant apartments out of the 837 surveyed. The average house sale price was \$368,800 in the second quarter of 2010. If you are a single person on social assistance, your benefits will cover \$501 for shelter; a family of four's shelter allowance is \$822. The waiting list for Yukon Housing sits at 142 files, Grey Mountain Housing has 80 First Nations families on its waitlist. The Salvation Army emergency shelter is being used as 'housing' and the city's two hostels are often full. New workers can't find housing, and what can be found is often unaffordable or inadequate.

It is a distressing picture. We have four levels of government, and according to the Yukon Volunteer Bureau, over 80 health and social non-governmental organizations (NGOs) working in and around Whitehorse. Yet appropriate and sufficient housing eludes us. The challenges of working together coupled with the complexities of meeting a variety of community needs can seem daunting. In fact, it can lead to paralysis. Meanwhile, those who need housing remain without options.

Thankfully, there are answers. Work is underway on many levels by individuals and governments. YAPC's ***A Home for Everyone*** strategy focuses information and ideas gathered from every part of the community to provide more and better housing options for all Whitehorse residents.

A Home for Everyone is based on YAPC's belief that:

- Housing is a human right; safe, secure, affordable housing should be available to all citizens
- Our community has the ability and creativity to solve its housing crisis
- We have enough evidence to move forward — we don't need to study the issue any more
- Working together — collaboratively — will get us there
- Other cities have been where we are; we can learn from their successes
- A 'Housing First' approach makes for healthier communities

A Home for Everyone is our invitation to you to be a part of this collaborative effort. What we need is leadership, action and a commitment to make Whitehorse a community where everyone has a home. Please join us!

2 Who We Are And How We Got Here

The Yukon Anti-Poverty Coalition (YAPC) was formed in 1996. Our mandate is to facilitate the elimination of poverty in the Yukon through awareness, advocacy and action. We currently have 180 members including individuals, politicians, non-governmental organizations (NGOs) and the faith and business communities. In the fall of 2008, the desperate stories of people trying to find adequate housing grew deafening. YAPC responded by forming a Housing Task Force that today has 50 members, with Bill Thomas as the Chair.

In January 2009, the Housing Task Force undertook an informal Housing Survey to better understand the need for safe, affordable and adequate housing in Whitehorse. Distributed through 18 NGOs, 257 responses were received. The findings confirmed that much of the housing available for low-income earners was inadequate and unaffordable (see Appendix A).

In October 2009, YAPC invited Dr. Bernie Pauly, University of Victoria, to Whitehorse as part of Poverty and Homelessness Action Week. Her advice was to develop a housing plan or strategy and harness the good ideas and knowledge present in the community. As a result, the Coalition's Housing Task Force held a one-day workshop in December with NGOs to identify housing gaps and the needs of the most vulnerable in our community (Appendix B – Overview of Types of Housing Options, Appendix C – NGO Workshop Outcomes).

In the spring of 2010, YAPC applied for and received funding from the Affordability and Choice Today (ACT) Fund. ACT Steering Committee members recognised the need for a broad and inclusive approach to solutions. The current housing spectrum was documented (Appendix D) and structural barriers to housing were examined (Appendix E). In June 2010, a one-day workshop gathered together builders, contractors, NGOs, Yukon Government officials, Kwanlin Dun representatives, City of Whitehorse planners, and members of the financial, real estate and planning community to identify barriers and solutions in the areas of multi-unit rental accommodations, housing with built-in supports and affordable housing for families (Appendix F).

In the spring of 2010, the Department of Health and Social Services worked with YAPC and the Yukon Bureau of Statistics on a Whitehorse Housing Adequacy Study intended to broaden understanding of the issues facing the homeless and the precariously housed. Released in December 2010, the study gathered data from 107 individuals who were homeless, or staying somewhere temporarily without paying rent, as well as 641 people who were housed.

2 Who We Are And How We Got Here *continued*

YAPC invited Michael Shapcott, Director of Affordable Housing at the Wellesley Institute, to be a part of October 2010's Poverty and Homelessness Action Week. He provided excellent advice to the Housing Task Force about community involvement. He also shared his knowledge of how other Canadian jurisdictions are improving housing options for their residents at a roundtable attended by members of the NGO community, Yukon government, Kwanlin Dun, Ta'an Kwäch'än, City of Whitehorse planners, architects and members of the public.

The following document is the result of community involvement, expertise and a sharing of ideas. The drafting committee has met weekly since September 2010 to develop, refine and research the best possible ways to improve housing options for Whitehorse residents. ***A Home for Everyone*** identifies the need for collaborative approaches, improved communication, public awareness, leadership and specific action across the housing spectrum: emergency shelter, transitional housing, housing with long term supports, rental housing and affordable home ownership.

3 A Plan For Action



3 A Plan For Action

Reading This Plan

The following Plan For Action is divided into four columns. The Gaps/Needs have been identified through workshops, research and the Housing Spectrum in Appendix E.

The Barriers/Issues are a list of some of the hurdles to fulfilling the Gaps/Needs. They have been identified by a variety of people: service providers, contractors, city planners, government officials, contractors, individuals and others.

The Recommended Actions are guidelines for filling the Gaps/Needs.

The column entitled Leaders & Partners is for your input and commitment, whether you are an interested citizen, represent an NGO, are involved in a community group or lead a government or department. This is where you will find ways to become involved, take action, work on solutions with others, or take the lead. We hope you will join us in ensuring Whitehorse is a community with a home for everyone.

i. Emergency Shelter

Emergency Shelter provides shelter of last resort for individuals who have no other options. A shelter may provide services, usually free, that help people meet their immediate survival and shelter needs. Shelters may be open to anyone or limit their clientele by gender or age. Some shelters expect clients to stay elsewhere during the day, returning only to sleep, or, if the shelter also provides meals, to eat.

GAPS/NEEDS	BARRIERS/ISSUES	RECOMMENDED ACTIONS	LEADERS & PARTNERS
1. Salvation Army shelter often at, or over capacity.	<ul style="list-style-type: none"> · Residents are staying at the shelter for long periods of time due to lack of transitional or permanent housing 	<ul style="list-style-type: none"> a) Create and increase transitional housing and housing with long term supports until Salvation Army shelter's original purpose as an emergency shelter is restored 	
2. Youth shelter has service limitations and funding insecurities.	<ul style="list-style-type: none"> · Funding is temporary · Age limit is restrictive · Facility location at detox centre alienates some clients 	<ul style="list-style-type: none"> a) Commit funds to the operation of a permanent youth emergency shelter b) Ensure youth emergency shelter is accessible to youth under 16 years of age c) Ensure youth emergency shelter is barrier free in terms of location and admittance (ie. open entry, downtown, and not attached to an institution) 	
3. Limited options for women and for families.	<ul style="list-style-type: none"> · Kaushee's Place is only available for women and woman-led families fleeing domestic violence · Limited spaces for women at Salvation Army shelter and some women feel unsafe there · No accommodation for families at Salvation Army shelter 	<ul style="list-style-type: none"> a) Create safe emergency shelter spaces for women and for families (couples and children) 	

ii. Transitional Housing

Transitional Housing is housing where people can remain for a limited period of time (from 30 days to 2–3 years). Residents will usually move to permanent housing upon stabilizing their living situation. Support services are generally provided to help people move towards increased independence and self-sufficiency.

GAPS/NEEDS	BARRIERS/ISSUES	RECOMMENDED ACTIONS	LEADERS & PARTNERS
<p>1. Supply of low-cost transient and short-term accommodation insufficient to meet demand.</p>	<ul style="list-style-type: none"> · Existing hostels often full · Over-use of sleeping rough and emergency shelters · Hotel rates are unaffordable to transient and low-income people 	<ul style="list-style-type: none"> a) Revise the zoning by-law to allow hostels and boarding houses in more areas (zones) of the city as envisioned in 2010 City of Whitehorse Official Community Plan (OCP) b) Provide economic development programs (assistance and incentives) aimed at private and voluntary sectors to create more hostels, boarding houses and transient accommodations c) Provide community support workers to residents of rooming hotels to decrease evictions and over-use of emergency shelter 	
<p>2. Transitional housing targeted to the following populations is insufficient or non-existent:</p> <ul style="list-style-type: none"> · Women fleeing violence, · People exiting institutions (correctional facilities, drug and alcohol treatment, mental health facilities or youth in care facilities), · Street-involved youth. 	<ul style="list-style-type: none"> · Limited public awareness of these populations and their needs · Some populations cannot be co-located with others · Existing post-corrections facility for men (Adult Residential Centre) has restricted eligibility · Limited capacity and resources of NGOs 	<ul style="list-style-type: none"> a) Immediately implement Kaushee’s new proposed Second Stage housing project¹ b) Use existing research to develop transitional housing for people exiting institutions c) Extend emergency youth shelter stays to up to 6 months to facilitate transition to stable, long term housing as recommended by More Than a Roof, (March 2007) d) Improve discharge planning for those exiting the criminal justice system, those leaving a health facility after an extended stay and youth exiting the child welfare system, to ensure suitable housing in place prior to discharge 	

¹Kaushee’s Second Stage housing project: proposal calls for 10 self-contained apartments with security and supports for women and their children fleeing abuse.

iii. Housing With Long-Term Support

Housing With Long-Term Support is: a) supportive housing for individuals and families that integrates supports and services into the housing with no restrictions on length of stay; b) community-based programs provided to individuals and families on an outreach basis living in their own home. In both cases, supports are needs-based and intended to promote social inclusion by maximizing clients' independence and stability.

GAPS/NEEDS	BARRIERS/ISSUES	RECOMMENDED ACTIONS	LEADERS & PARTNERS
<p>1. Supportive housing for the following vulnerable populations is insufficient or non-existent:</p> <ul style="list-style-type: none"> · People living with active addictions, · People with Fetal Alcohol Spectrum Disorder (FASD) and other cognitive disabilities, · People with physical disabilities, · People with mental health issues, · Low-income seniors. 	<ul style="list-style-type: none"> · Some people are inappropriately placed (for example, level of care exceeds or is insufficient to meet needs) · Lack of suitable units or buildings due to land costs and availability, zoning restrictions, 'NIMBYism', or funding · Insufficient collaboration between YG departments · Approved Homes currently offered only for developmentally disabled adults 	<ul style="list-style-type: none"> a) Identify opportunities for co-location of populations needing supportive housing and integration of services b) Expand number of facilities where support services are provided by in-house staff: <ul style="list-style-type: none"> i. Immediately proceed with Abbeyfield² development for seniors and assess model for application to other populations ii. YG departments collaborate to ensure Northern City Supportive Housing Coalition (NCSHC)³ project is built and operational by 2012 iii. Develop and implement a Managed Alcohol Program⁴ iv. Investigate whether Approved Home⁵ model used by Adult Residential Services can be transferred to other vulnerable populations requiring supports v. Make land available for a token fee to NGOs involved in providing emergency shelter, transitional housing and housing with long-term support 	

Housing With Long-Term Support *continued*

GAPS/NEEDS	BARRIERS/ISSUES	RECOMMENDED ACTIONS	LEADERS & PARTNERS
<p>2. Support to vulnerable populations living independently is insufficient.</p>	<ul style="list-style-type: none"> · Number of trained support workers insufficient to meet demand · Insufficient funding to support necessary staffing levels · Low pay scales and lack of benefits for support workers employed by NGOs · Healthy Families program only serves families with children under five years 	<ul style="list-style-type: none"> a) Implement Assertive Community Team⁶ model for integrating case management by government and NGO support workers b) Review mandates of the Yukon Government’s Supported Independent Living (SIL)⁷, Home Care⁸ and Healthy Families⁹ programs to identify and meet service gaps c) Expand Healthy Families program to include families with school age children d) Increase funding for SIL and Home Care programs to increase number of workers where needed e) Ensure appropriate training programs are regularly offered through Yukon College such as the Community Support Worker program 	

²Abbeyfield: a type of housing that offers independent living for seniors in a home-like setting with private bedrooms and bathrooms. Residents share a living room, dining room and other common areas. Meals are provided with a live-in coordinator to manage the running of the household. Rent includes staffing expenses, groceries, housekeeping, and laundry facilities.

³NCSHC project: proposed 20 units of affordable and supported housing for the most marginalized individuals in our community, modeled after ‘Housing First’. NCSHC is a collaborative effort between key non-profits within the Yukon who work with the hardest-to-house.

⁴Managed Alcohol Program: accommodation for chronic alcoholics without requiring abstinence. Alcohol is administered to residents at set intervals and often in lower quantities than they might otherwise consume.

⁵Approved Home model: residential option for adults (19+) with intellectual and developmental disabilities offering client-based supports in a family setting.

⁶Assertive Community Team (ACT): community-based interdisciplinary team of professionals including nurses, social workers, mental health, vocational, health educators and substance abuse counsellors who work with a harm reduction and ‘Housing First’ approach.

⁷Supported Independent Living (SIL): provides support to individuals with cognitive disabilities and/or mental health issues to enable them to live independently in the community.

⁸Yukon Home Care: delivers health-related services to individuals who have difficulty accessing services in the community due to mobility or health constraints. This program is territory-wide with the objective of supporting individuals so that they can live independently in their homes.

⁹Healthy Families: a voluntary program that provides support to families prenatally or at birth and continues until the child is school age.

iv. Rental Housing

Rental Housing can be owned by the private or public sector. Some complexes may be for specific groups (e.g. seniors, single-parent families). Rent may be subsidized through government programs. Includes social housing owned by government or the non profit sector with rent geared to income.

GAPS/NEEDS	BARRIERS/ISSUES	RECOMMENDED ACTIONS	LEADERS & PARTNERS
<p>1. Supply of affordable, accessible, adequate rental units insufficient to meet demand.</p>	<ul style="list-style-type: none"> • Cost and availability of land is restrictive • High cost of construction forces developers to charge high rent in order to recover investment • No incentives for landlords to provide affordable units • NIMBYism sometimes blocks new development • Lack of collaboration between seller (City of Whitehorse) and buyer (YG) to ensure lot prices that enable construction of affordable units • Legal restrictions on suites 	<ul style="list-style-type: none"> a) Develop a means for the City of Whitehorse and YG to reduce land costs where a builder commits to affordable, multi-unit rental housing b) Provide short-term incentives to builders such as: reducing tipping fees at the landfill, reducing development permit fees, and increasing number and types of matching fund programs c) Implement new <i>Landlord and Tenant Act</i> amendments that clarify damage protection provisions d) i. Streamline development processes to increase the stock of basement and garden suites, pocket housing¹⁰ and multi-unit buildings ii. Implement a campaign to encourage home owners to develop basement, garden or granny suites for rental 	
<p>2. Supply of social housing units insufficient.</p>	<ul style="list-style-type: none"> • Lack of long term government planning • Limited capacity in NGO sector • Social housing units are aging or have been decommissioned 	<ul style="list-style-type: none"> a) Make social housing a key priority within Yukon Housing Corporation's mandate b) Implement recommendations of Auditor General (Feb 2010)¹¹ particularly the need for analysis, strategic planning and action regarding social housing needs in Whitehorse c) Provide leadership in development of collaborative solutions between NGOs, government and private sector d) Set targets to ensure supply meets demand and monitor total supply annually 	

Rental Housing *continued*

GAPS/NEEDS	BARRIERS/ISSUES	RECOMMENDED ACTIONS	LEADERS & PARTNERS
<p>3. Quality of current rental housing supply needs improvement.</p>	<ul style="list-style-type: none"> · Many low-rent units in poor condition · No minimum rental standards 	<ul style="list-style-type: none"> a) Adopt and act on <i>Landlord and Tenant Act</i> report by Yukon Legislative Assembly's Select Committee¹² b) Enforce current provisions in the <i>Landlord and Tenant Act</i> that address the condition of rental units c) Include and enforce minimal rental standards either in the <i>Public Health and Safety Act</i> or the <i>Landlord and Tenant Act</i> d) Promote information to prospective landlords on available funding sources for renovations, improvements and energy efficiency 	
<p>4. Rent subsidy programs are insufficient.</p>	<ul style="list-style-type: none"> · Market rent requires in excess of 25% of income for many households 	<ul style="list-style-type: none"> a) Formalize Portable Rent Subsidy Program where subsidy follows an individual rather than a specific unit b) Allocate additional resources to Portable Rent Subsidy Program c) Review application procedures to ensure proving eligibility for social housing is straightforward 	

¹⁰Pocket housing: affordable, single person housing units built on lots that aren't large enough to fit a single-family home. Units are often small (250 square feet) yet complete with a bedroom, full bathroom, living area and kitchen.

¹¹Auditor General's report: http://www.legassembly.gov.yk.ca/pdf/yukon_housing_corp_feb2010.pdf (See pages 34 to 39 and recommendations: 19, 25, 32, 36, 67, 72, 75, 77, 82, 98 and 104).

¹²The Select Committee on the *Landlord and Tenant Act* was established on November 18, 2009 by Order of the Legislative Assembly (Motion #850). The Committee was charged with reviewing and reporting its findings and recommendations regarding public opinion on legislative options for amending the *Landlord and Tenant Act*. The Terms of Reference of the Committee were amended on April 6, 2010 (Motion #1009) to change the date of reporting to the Legislature. The Select Committee was comprised of the following: Steve Nordick (Chair), Steve Cardiff (Vice-Chair), and Darius Elias. They submitted their report to the legislature in November 2010.

GAPS/NEEDS	BARRIERS/ISSUES	RECOMMENDED ACTIONS	LEADERS & PARTNERS
<p>5. Some Social Assistance (SA) clients receive insufficient funds to obtain and maintain adequate housing.</p>	<ul style="list-style-type: none"> · Shelter allowance is insufficient · SA shelter related policies are inconsistent or unclear regarding utilities, top-ups, deposits and use of hotel rooms 	<ul style="list-style-type: none"> a) Adjust shelter allowance to reflect market rates b) Provide a mechanism (such as indexing) to ensure allowances reflect market rates c) Review SA policies using a ‘Housing First’¹³ approach to assess systemic barriers d) Review SA policies and their application to ensure consistency, clarity and adequacy with regards to shelter and shelter providers 	
<p>6. Rental units are not equally available to all socio-demographic groups due to discrimination.</p>	<ul style="list-style-type: none"> · Stereotyping is pervasive · Lack of awareness of human rights legislation · Human rights complaints process is complex and time-consuming · Discrimination is difficult to prove · Need for references, criminal record checks, damage deposits can be difficult · Some landlords will not rent to SA recipients · Lack of protection for landlords who rent to high-risk tenants · Indian and Northern Affairs Canada social assistance does not always pay rent benefits on time 	<ul style="list-style-type: none"> a) Increase rental vacancy rates (to a range of 3 to 7%) to promote economic stability and options for tenants b) Educate and support landlords and tenants about their rights and responsibilities, and processes available to resolve conflicts and protect human rights c) Proactively prevent discrimination by promoting human rights, mediating disputes, educating landlords and investigating alleged discrimination d) Implement a RentWell Program¹⁴ including education for tenants and a guaranteed fund for landlords e) Include housing as a human right in the <i>Yukon Human Rights Act</i> 	

¹³ ‘Housing First’ approach: a model that emphasizes the importance of getting the homeless into stable housing BEFORE addressing addictions or mental health conditions that may impact the household. In contrast, many programs operate from a model of ‘housing readiness’—that is, that an individual or household must address other issues that may have led to the episode of homelessness prior to entering housing.

¹⁴ RentWell program: a tenant education class that helps anyone with rental barriers (previous evictions, credit problems, criminal history) take steps to address those barriers and prepare to be a successful, stable tenant in the future. The program can offer a graduation certificate to tenants and a landlord guarantee fund to landlords who rent to graduates of the program.

v. Affordable Home Ownership

Affordable Home Ownership is the ability to buy a home because it costs less than 30% of the before-tax total household income. Housing costs include mortgage payments, property taxes and utilities.

GAPS/NEEDS	BARRIERS/ISSUES	RECOMMENDED ACTIONS	LEADERS & PARTNERS
<p>1. Supply of affordable, accessible, adequate housing is insufficient to meet demand.</p>	<ul style="list-style-type: none"> · NIMBYism related to location, infill and density · Demand outstrips supply · Lack of new lots · Development process is slow at all levels of government · Land development is not a priority for some private owners · New construction prices skewed market by City of Whitehorse policy of selling land at market value as opposed to development cost · High cost of land · High cost of construction · Economies of scale lead contractors to build luxury homes vs. modest homes 	<ul style="list-style-type: none"> a) Identify community champions to combat NIMBYism and build public awareness of need for increased density b) Release more land for housing development, increase density and modify zoning as articulated in 2010 Whitehorse OCP c) Further investigate other jurisdictions for possible incentives through the Municipal Act for the City of Whitehorse to encourage the development of privately owned land or derelict buildings d) Change <i>Municipal Act</i> to encourage land development activities (such as waiving building development fees, tipping fees and land fees) e) Sell 15% of housing lots below market value in any development f) Investigate incentives to developers that result in construction of more affordable housing units g) Continue to support Habitat for Humanity housing projects through providing land, waiving development fees, making donations of materials, funds and labour 	

Affordable Home Ownership *continued*

GAPS/NEEDS	BARRIERS/ISSUES	RECOMMENDED ACTIONS	LEADERS & PARTNERS
2. Ownership financing options are limited.	<ul style="list-style-type: none"> · Many people are ineligible for traditional mortgages · Alternative housing ownership options remain unexplored, undeveloped and little understood 	<ul style="list-style-type: none"> a) Explore financial alternatives used in other jurisdictions such as co-operatives, rent-to-own and saving circles for down payments b) Encourage Yukon Housing to investigate NWT home ownership programs such as PATH¹⁵ and HELP¹⁶ 	

¹⁵PATH: Providing Assistance for Territorial Home Ownership. Forgivable loans to assist in the purchase or construction of a “modest” home. Funds are decided on a case-by-case basis and applicants must obtain the rest of their funding through a financial institution approved by the housing corporation.

¹⁶HELP: Home Ownership Entry Level Program. Those turned down for mortgage financing by a bank can enter this program to become eligible for a \$10,000 forgivable loan. Public housing clients enter into a lease agreement for their current homes with the housing corporation, learning about the responsibilities of monthly payments, repairs and utilities costs. If clients make their payments for two years, the corporation offers the forgivable loan to be used as a down payment on their own property.

4 Next Steps



i. A Coordinated And New Approach For Action

A Home for Everyone is based on YAPC's belief that decent, affordable housing is an important foundation upon which healthy individuals, families and communities are built. We can get there by increasing the supply of housing and support, which, in turn, reduces poverty by freeing up income for other necessities. With greater public involvement and engagement, combined with a desire to work together, positive change can occur in the broader community and in our backyard.

Equally important is the involvement and leadership of our governments. As the main funders, regulators and providers of housing, governments must take the lead on this issue. Currently there is a lack of coordination within and between governments and NGOs. Collaborative approaches to work are sometimes limited by specific mandates of various governments, differing priorities and a silo-type approach to the work. Often there is a reluctance to pursue new and different relationships.

We have found that every barrier to increasing housing options can be addressed if citizens' housing needs are made a priority with a commitment to action. The range of stakeholders across the Whitehorse housing continuum is wide. It includes all levels of government (federal, territorial, First Nations and municipal), the private sector, the non-profit sector, community organizations, NGOs and individuals. With leadership and thoughtful planning from our elected representatives and their officials, new partnerships and action are possible.

Our city needs a coordinated approach to housing—one that recognizes the many players and their responsibilities and opportunities to make a difference; one that demonstrates the benefits of working collaboratively; and one that includes the community. Such an approach demands leadership.

We also need public involvement and engagement. Whitehorse residents pride themselves on being members of a vibrant and active community yet we often let our governments take sole responsibility for issues that in fact belong to everyone. We can support governments in decisions that will benefit our neighbours, yet too often we remain silent or stay uninvolved even when creative solutions are at our fingertips. Providing housing can be a complex and difficult issue. As a community we need to take ownership and participate in the solutions.

Participation will require an examination of NIMBYism. All communities face it for one reason or another: the value we place on green spaces and our love of nature; fear of change or the unknown; concerns about property values, traffic, noise, and property management.

i. A Coordinated And New Approach For Action *continued*

We believe that housing needs can be met more quickly and effectively if, as a community, we:

1. Encourage and support the Premier and Mayor to lead together to increase housing options for Whitehorse citizens. This can be achieved by implementing the recommended actions in ***A Home for Everyone***, as well as adopting recommendations from existing studies (see section 6).
2. Collaborate and partner with all levels of government, the private sector (landlords, developers, builders), the non-profit sector and community support agencies to ensure transparency, cooperation and accountability.
3. Support the creation and government funding of a permanent community-based position to: 1) help people navigate rental housing options, 2) help match resources with needs, and 3) address systemic barriers.
4. Develop measurable targets for relevant sections of ***A Home for Everyone***.
5. Conduct an Annual Report Card on the status of housing adequacy in Whitehorse.
6. Ensure that decisions on housing development, zoning and bylaws reflect the values and principles contained in the 2010 City of Whitehorse OCP. For example, ensure that residential urban neighborhoods have a variety of types of residential development.
7. Embrace and support creative housing options initiated by the NGO and private sectors.
8. Create partnerships for specific transitional and housing with long-term support projects that may include a combination of players including the private sector, governments and NGOs.
9. Implement a public education campaign regarding: 1) the 'Housing First' model, 2) community ownership of solutions, and 3) NIMBYism.
10. Provide evidence to alleviate community concerns regarding the impact of social and other housing projects on property values, crime rates, quality of neighbourhoods.
11. Ensure that the right to housing is enshrined in the Yukon *Human Rights Act*.
12. Ensure the focus of planning and zoning hearings is on relevant issues related to the building in question, not the people who may choose to live there.
13. Present the economic benefits of housing projects to local businesses and downtown residents.

ii. What Can You Do?

We invite you to use this document in your professional and personal capacity to further conversation and take action on housing in Whitehorse.

If you are an elected representative, you can:

- listen closely to your constituents' concerns
- become involved in the discussion
- share what you know and find out more
- take leadership and make hard choices
- propose resolutions or motions that effect change
- work collaboratively with other elected representatives

If you are a public official, you can:

- find a place for yourself and your department in the recommendations section
- encourage discussion with your colleagues
- initiate collaboration and think creatively about solutions
- take action on areas for which you have responsibility
- invite others departments, NGOs and officials to discuss action
- share what you know

If you are involved with an NGO, you can:

- recognize common housing concerns as experienced by clients, and take them forward
- work with others who share your concerns
- invite YAPC to come to a meeting of your Board of Directors
- encourage and support action when it is taken
- initiate collaboration and think creatively about solutions
- share information and perspectives
- advocate for clients who may be marginalized

ii. What Can You Do? *continued*

If you are a member of the business community, you can:

- be open to public, NGO and private partnerships
- provide guidance or volunteer your expertise
- ask YAPC to come to a meeting of the Chamber of Commerce or other business group
- think creatively about new options, including whether your buildings or properties could provide housing
- participate in the dialogue

As a member of the public, you can:

- attend or organize a neighbourhood meeting on housing
- ask YAPC to come to a meeting of your community group, neighbourhood association, church, union or other group with which you are involved
- ask your MLA, Mayor and City Councillors, and Chief and Council what they will do to increase housing options for citizens
- work with your friends, family and neighbours to take personal action
- support action taken by governments that expand housing options for Whitehorse citizens
- encourage your friends, family and neighbours to explore assumptions underlying NIMBYism

iii. What Will The Yukon Anti-Poverty Coalition Do?

Members of the Yukon Anti-Poverty Coalition see this document as the next step to resolving the housing crisis in Whitehorse. The recommendations provide a plan for action.

YAPC members will:

- meet with the Premier, the Mayor of Whitehorse, the Chiefs of Kwanlin Dun and Ta'an Kwäch'än and the CYFN Grand Chief to present our findings and explain our recommendations
- offer to meet with other stakeholders to move the plan forward
- provide forums to identify leaders and develop partnerships
- monitor progress and produce an annual 'report card' on the implementation of this action plan
- support action that provides housing options to those most in need
- continue to have an active group working on issues
- continue to raise awareness about barriers to everyone having a home

We look forward to working with you!

5 Existing Documents And Research On Housing

The following is a list of studies undertaken over the past five years that document housing issues in Whitehorse and possible solutions. The research and findings provide a solid base of information that if acted upon, would provide more and better housing options for residents, thus helping to solve the housing crisis in Whitehorse.

- *Task Force on Acutely Intoxicated Persons At Risk*, Final Report to Minister of Health and Social Services, Yukon Government (December 2010)
- *Dimensions of Social Inclusion and Exclusion in Yukon 2010*, Health and Social Services, Yukon Government
- *2010 Whitehorse Housing Adequacy Study*, Health and Social Services, Yukon Government
- *Report of the Select Committee on the Landlord and Tenant Act*, Yukon Legislative Assembly (November 2010)
- *2010 City of Whitehorse Official Community Plan*, City of Whitehorse (October 2010)
- *Yukon First Nation' Community Health Scan Report*, Council of Yukon First Nations (June 2010)
- *Report of the Auditor General*, Yukon Housing Corporation (February 2010)
- *A Little Kindness Would Go a Long Way: A Study of Womens' Homelessness in the Yukon*, Yukon Status of Women Council (March 2007)
- *Supported Housing for Persons with Psychiatric Conditions and Acquired Brain Injuries*, Kobayashi & Zedda (October 2007)
- *Whitehorse Community Plan, 2007–2009*, Homelessness Partnering Strategy, Whitehorse Planning Group on Homelessness (September 2007)
- *More Than A Roof: Call to Action for a Youth Emergency Shelter/Safe Home*, for Whitehorse Youth Coalition/Yukon Family Services Association (March 2007)
- *Review—Yukon Mental Health Services*, Dr. Elliot Goldner, Simon Fraser University (March 2006)
- *Room to Grow: A Made In Yukon Model of Service for Homeless Youth*, for Whitehorse Planning Group on Homelessness/HRSDC (2005)

6 Glossary Of Terms

Accessible	Housing that is barrier free.
ACT Fund	Affordability and Choice Today, a housing regulatory reform initiative of the Federation of Canadian Municipalities, Canada Mortgage and Housing Corporation, the Canadian Home Builders' Association, and the Canadian Housing and Renewal Association.
Adequate	Dwellings not requiring any major repairs, as reported by residents, and of a suitable size.
Adequate Housing	<p>As per United Nations Special Rapporteur on Housing, adequate housing at a minimum requires:</p> <ul style="list-style-type: none">· legal security of tenure including legal protection against forced evictions;· availability of services, materials, facilities and infrastructure;· affordability;· habitability (e.g., adequate privacy, security, lighting and ventilation);· accessibility for disadvantaged groups;· adequate location with regard to work and basic facilities; and· cultural adequacy.
Affordable	Housing is considered to be affordable if it costs less than 30% of the before-tax total of household income. Housing costs include mortgage payments, property taxes and utilities.
Affordable Home Ownership	The ability to buy a home because it costs less than 30% of the before-tax total household income. Housing costs include mortgage payments, property taxes and utilities.
At Risk Of Homelessness	Individuals or families who are at imminent risk of eviction from their current housing; who pay too high a proportion of their income for housing; or who live in unacceptable housing or housing circumstances. Also included are: those who do not have suitable housing in place prior to being discharged from the criminal justice system, leaving a health care facility after an extended stay or exiting the child welfare system; OR individuals or families living in supportive housing, who may not have the necessary resources to live without some type of support.

6 Glossary Of Terms *continued*

Couch Surfing	Continuously moving between temporary housing arrangements provided by strangers, friends or family.
Emergency Shelter	Facilities providing shelter of last resort for individuals who have no other options. A shelter may provide services, usually free, that help people meet their immediate survival and shelter needs. Shelters may be open to anyone or limit their clientele by gender or age. Some shelters expect clients to stay elsewhere during the day, returning only to sleep, or, if the shelter also provides meals, to eat. Emergency shelters may also include motels and other types of temporary sheltering facilities.
'Housing First' Approach	A model that emphasizes the importance of getting homeless people into stable housing BEFORE addressing addictions or mental health conditions that may impact the household. In contrast, many programs operate from a model of 'housing readiness'—that is, that an individual or household must address other issues that may have led to the episode of homelessness prior to entering housing.
Housing With Long-Term Support	a) supportive housing for individuals and families that integrate supports and services into the housing with no restrictions on length of stay; and b) community-based programs provided to individuals and families on an outreach basis living in their own home. In both cases, supports are needs-based and intended to promote social inclusion by maximizing clients' independence and stability.
Modest	Marked by simplicity; not large but sufficient in size and features.
NGO	Non-governmental organization or agency that is legally constituted, non-profit and operated independently from government. The term is usually applied only to organizations that pursue some wider social aim.
NIMBY	An acronym for Not In My Back Yard. The term (or the derivative NIMBYism) is used to describe opposition by residents to a proposal for a new development close to them.
Official Community Plan (OCP)	A tool used by local government to document the broad objectives and land use policies of a community. The intent of an OCP is to guide decisions in relation to development and conservation, through policies for residential and commercial development, industrial activity, transportation infrastructure, as well as environmental and recreational considerations.

6 Glossary Of Terms *continued*

Rent Supplement	Subsidy that enables a low-income renter to live in acceptable housing owned by private landlords, not-for-profit or co-op housing groups.
Rental Housing	Can be owned by the private or public sector. Some complexes may be for specific groups (e.g. seniors, single-parent families). Rent may be subsidized through government programs. Includes social housing owned by government or the non profit sector with rent geared to income.
Social Housing	Public sector or not-for-profit rentals where long-term (three or more years) government subsidies are paid to a housing provider. In Whitehorse, Yukon Housing and Grey Mountain Housing Society each administer social housing.
Social Assistance (SA)	A government program that provides financial assistance to people who do not have enough money to live on. This program is used as a last resort after all other possible sources of income have been explored.
Social Assistance Shelter Allowance	Funds provided to cover housing expenses. The amount varies depending on family size and community. The actual costs of utilities are also covered, up to a maximum depending on family size and time of year.
Transitional Housing	Housing where people can remain for a limited period of time (from 30 days to two to three years). Residents will usually move to permanent housing upon stabilizing their living situation. Support services are generally provided to help people move towards increased independence and self-sufficiency.
Vulnerable Populations	Those individuals or groups who have a greater probability than the general population as a whole of being harmed and experiencing an impaired quality of life because of social, environmental, health or economic conditions or policies.
WPGH	Whitehorse Planning Group on Homelessness is a committee established as part of the federal government's Homelessness Partnering Strategy (HPS). Made up of representatives of the federal, territorial, municipal and First Nations governments as well as NGOs and community groups, the WPGH has been in existence since 2000. It works to implement and evaluate the Whitehorse Community Plan on Homelessness and reviews and recommends proposals for HPS funding.