

May 2012

**Yukon Anti-Poverty Coalition** 

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### A Home for Everyone: A Housing Action Plan for Whitehorse – Progress Report, May 2012

#### Background

In February, 2011, the Yukon Anti-Poverty Coalition (YAPC) released *A Home for Everyone: A Housing Action Plan* for Whitehorse. In it, Coalition members asserted that the housing crisis could be solved by working together as a community and taking action in five areas of the housing spectrum: emergency shelter, transitional housing, housing with long term supports, rental housing and affordable home ownership. YAPC called on governments, businessess, the faith community and individuals to collaborate and work together to solve the housing crisis using the recommendations provided in the Action Plan. YAPC also promised to release a progress report monitoring our community's success in meeting these needs.

When YAPC released *A Home for Everyone*, the Coalition was hopeful that the call for leadership would be answered. The reality is that the complexity of the housing crisis only intensifies as time passes. YAPC has met with and monitored the progress of leaders and stakeholders who are well positioned to shift the housing crisis. The following Progress Report is the result of a call for input from February to May 2012. We would like to thank the City of Whitehorse, the NGO community, the Department of Community Services and the Women's Directorate for the information they have provided to this report.

The population of Whitehorse sits at 26,000 – an 11% increase since 2005. The Yukon Bureau of Statistics reports that in March 2012 the rental vacancy rate was 1.3% - the exact same as reported in *A Home for Everyone* 15 months ago. The average price of a single family dwelling was \$432,600 in December of 2011. A fire at the Stratford Motel in April displaced at least 2 dozen individuals who called the motel home. The Sternwheeler in Riverdale will be converted to condos displacing more and YG has made it illegal to pitch a tent on public property. The Yukon

Bureau of Statistics reports that the median rent in Whitehorse in March was the highest on record for the city.

Housing is a complex issue and there are many players who have an impact on its availability. YAPC is encouraged by the proactive work of the City of Whitehorse as it changes its Zoning Bylaw to allow more and different types of housing in a variety of zones. We are encouraged by Blood Ties Four Directions' leadership on providing one tiny house at a time to those it serves. We are encouraged by the Yukon government's investment in Kaushee's Second Stage housing project. We welcome news that Habitat for Humanity has a stock of land to build on for the next five years. And we look forward to changes that have been promised to the Landlord and Tenant Act.

That being said, for most individuals living day after day on the margins of our community, the housing crisis is very real. There has been little action to alleviate the crisis experienced by low income earners and even less to support the homeless.

It is time to take the housing crisis seriously. Whitehorse needs a housing strategy and an open mind. If rental rates continue to increase and the need for affordable and suitable housing goes unmet, our community as a whole will suffer.

As individuals, organizations, businesses and governments, we have a responsibilty to respond. *Let's do it together!* 



**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	RECOMMENDED ACTIONS	PROGRESS
Salvation Army shelter often at capacity or over.	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	<ul> <li>Blood Ties Four Directions' Steve Cardiff House being built with expected tenancy in July 2012 for one person</li> <li>YG in discussions with Salvation Army to expand emergency and other housing options</li> </ul>
Youth shelter has service limitations and funding insecurities.	a. Commit funds to the operation of a permanent youth emergency shelter	No long term commitment made
	b. Ensure youth emergency shelter is accessible to youth under 16 years of age	No action
	c. Ensure youth emergency shelter is barrier free in terms of location and admittance (ie. open entry, downtown, and not attached to an institution)	No action
3. Limited options for women and for families.	a. Create safe emergency shelter spaces for women and for families (couples and children)	No action, although discussions between YG and Salvation Army may result in further options for women and families

**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	RECOMMENDED ACTIONS	PROGRESS
Supply of low cost transient and short term accommodation insufficient to meet demand.	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's Official Community Plan (OCP)	The City of Whitehorse passed Bylaw 2011-17 which highlights:
		"supportive housing" as a principle use in a variety of zones
		"supportive housing above the ground floor" as a principal use two zones
		"hostels" as a principal use in the two zones
		"boarding and rooming houses" as a secondary use in a variety of zones
	b. Provide economic development programs (assistance and incentives) aimed at private and voluntary sectors to create more hostels, boarding houses and transient accommodations	No action
	c. Provide community support workers to residents of rooming hotels to decrease evictions and overuse of emergency shelter	No information received
<ul> <li>2. Transitional housing targeted to the following populations is insufficient or non-existent</li> <li>women fleeing violence</li> <li>people exiting institution (correctional facilities, drug and alcohol treatment, mental health facilities or youth in care facilities), and</li> <li>street involved youth</li> </ul>	a. Immediately implement Kaushee's new Second Stage housing project, Betty's Haven	YG commits \$4.5 million for this in March 2012. No information on when construction will begin.
	b. Use existing research to develop transitional housing for those exiting institutions	No information received
	c. Extend emergency youth shelter stays for up to 6 months to ensure transition to stable, long term housing as recommended by More Than a Roof, (March 2007)	No information received
	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 their discharge	<ul> <li>Blood Ties Four Directions' Housing Navigator providing assistance with housing applications, rental and tenant guides and housing searches</li> <li>No other information received</li> </ul>

**Housing with Long-term Support** includes: 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 independence and stability.

GAPS/NEEDS	RECOMMENDED ACTIONS	PROGRESS
1. Supportive housing for the following vulnerable populations is insufficient or non existent:	a. Identify opportunities for co-location of populations needing supportive housing and integration of service	No information received
	b. Expand number of facilities where support services are provided by facility-based staff:	
People living with active addictions	Immediately proceed with Abbeyfield development for seniors and assess model for application to other populations	Discussions ongoing and project appears to be moving forward
People with Fetal Alcohol     Syndrome Disorder     (FASD) and other	ii. YG departments collaborate to ensure Northern City Supportive Housing Coalition (NCSHC) project is built and operational by 2012	Two meetings have occurred between proponents and Ministers
cognitive disabilities	iii. Develop and implement a Managed Alcohol Program	No information received
<ul> <li>People with physical disabilities</li> <li>People with mental health issues, and</li> <li>Low income seniors</li> </ul>	<ul> <li>iv. Investigate whether Approved Home model used by Adult Residential Services can be transferred to other vulnerable populations requiring supports</li> </ul>	No information received
	v. Make land available for a token fee to NGO's involved in providing emergency, transitional housing and housing with	City of Whitehorse has waived sewer and water hook up for Steve Cardiff House
	long-term supports	No other action reported
Support to vulnerable populations living	a. Implement Assertive Community Team model for integrating case management by government and NGO support workers	No information received
independently is insufficient.	b. Review mandates of the Yukon Government's Supported Independent Living (SIL), Home Care and Healthy Families programs to identify and meet service gaps	No information received
	c. Expand Healthy Families program to include families with school age children	No information received
	d. Increase funding for SIL and Home Care programs to increase number of workers where needed	Increase of \$457,000 to Home Care program for 6 FTE's to meet program growth
	e. Ensure appropriate training programs are regularly offered through Yukon College such as the Community Support Worker program	Community Service Worker program last offered in 2009/10

**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. This includes social housing which is owned by government or the non profit sector with rent geared to income.

GAPS/NEEDS	RECOMMENDED ACTIONS	PROGRESS
Supply of affordable, accessible, adequate rental units insufficient to meet demand.	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	<ul> <li>Yukon Housing Corporation attempted to encourage private sector to build on Lot 262 (Mountainview and Range Road) but project was not successful.</li> </ul>
		<ul> <li>The City of Whitehorse indicated that the goal of the Whistle Bend subdivision is to provide a mix of land uses as well as a denser neighbourhood.</li> </ul>
	<ul> <li>b. Provide short term incentives to builders (eg. reducing tipping fees, reducing development permit fees, and increasing number and types of matching fund programs</li> </ul>	The City of Whitehorse adopted a Development Incentive Policy that provides tax breaks for certain types of developments
	c. Implement new Landlord and Tenant Act amendments that clarify damage protection provisions	Modernization of the <i>Landlord and Tenant Act</i> is underway by the Department of Community Services. No indication this issue will be a focus in revised act.
	d. i) Streamline development processes to increase the stock of basement and garden suites, pocket housing and multi-unit buildings	The City of Whitehorse's Development Incentive Policy provides a tax break for suite development and rental housing. Bylaw 2011-17 also allows for suites where a single family dwelling is established. The cost of tying in to water and sewer, however, remains prohibitive when building garden/granny suites
	ii) Implement a campaign to encourage home owners to develop basement, garden/granny suites for rental.	Yukon Housing Corporation's Rental Suite program was expanded to include detached suites
Supply of social housing units insufficient.	a. Make social housing a key priority within Yukon Housing Corporation's mandate	According to budget, Yukon Housing constructed 125 new units of social housing and upgraded 250 units in 2011-2012 across the territory
continued next page	<ul> <li>b. Implement recommendations of Auditor General (Feb 2010) particularly the need for analysis, strategic planning and action regarding social housing needs in Whitehorse</li> </ul>	No information received

GAPS/NEEDS	RECOMMENDED ACTIONS	PROGRESS
2. Supply of social housing units insufficient continued	c. Provide leadership in development of collaborative solutions between NGO's, government and private sector	A letter of understanding was signed between YG and Kwanlin Dun First Nation to work together on potential residential land opportunities on Settlement Land
	d. Set targets to ensure supply meets demand and monitor total supply annually	No action
3. Quality of current rental housing supply needs improvement.	a. Adopt and act on <i>Landlord and Tenant Act</i> report by Yukon Legislative Assembly's Select Committee	The Department of Community Services is reviewing the recommendations made by the Select Committee with the intent of bringing forward legislation in late 2012. Public input will be a part of the process. No indication which of the Select Committee recommendations will be accepted
	b. Enforce current provisions in the <i>Landlord and Tenant Act</i> that address the issue of condition of rental units	No change in enforcement practices
	c. Include and enforce minimal rental standards either in the Public Health and Safety Act or the Landlord and Tenant Act	See 3a)
	d. Promote information to prospective landlords on available sources of funding for renovations, improvements and energy efficiency	No information received
4. Rent subsidy	a. Formalize Portable Rent Subsidy Program where subsidy follows the individual rather than the specific unit	No information received
programs are insufficient.	b. Allocate additional resources to Portable Rent Subsidy Program	No action – not included in 2012/13 budget
	c. Review application procedures to ensure proving eligibility for social housing is straightforward	No information received
5. Some Social	a. Adjust shelter allowance to reflect market rates	No change in methodology reported
Assistance (SA) clients receive insufficient funds to obtain and maintain adequate housing.	b. Provide a mechanism (such as indexing) to ensure allowances reflect market rates	No information received
	c. Review SA policies using a "Housing First" approach to assess systemic barriers	No public involvement or awareness of any review
	d. Review SA policies and their application to ensure consistency, clarity and adequacy with regards to shelter and shelter providers	No information received

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GAPS/NEEDS	RECOMMENDED ACTIONS	PROGRESS
6. Rental units are not equally available to all socio-demographic groups due to discrimination.	a. Increase rental vacancy rate (to a range of 3 to 7%) to promote economic stability and options for tenants	The rental vacancy rate as of March 2012 was 1.3%
	b. Educate and support landlords and tenants about their rights and responsibilities, and processes available to resolve conflicts and protect human rights	Yukon Human Rights Commission ran a series of advertisements in local newspapers providing guidelines for human rights-based rental ads
		Blood Ties Four Directions Centre published 2 guides –     "Tenant Survival Guide" & "Finding Rental Housing"
		<ul> <li>Community Services highlighted the availability of reference materials for both landlord and tenants and that they are available to provide support and answer questions around existing legislation</li> </ul>
	c. Proactively prevent discrimination by promoting human rights, mediating disputes, educating landlords and investigating alleged discrimination	No information received
	d. Implement a RentWell Program including education for tenants and a guaranteed fund for landlords	Yukon Anti-Poverty Coalition developed a Tenant Wisdom Pilot Project funded by CDF. It was piloted in May 2012 by Yukon College and Blood Ties Four Directions Centre as possible precursor to a RentWell Program
	e. Include housing as a human right in the Yukon Human Rights Act	No action

**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	RECOMMENDED ACTIONS	PROGRESS
Supply of affordable, accessible, adequate housing is insufficient to meet demand.	a. Identify community champions to combat     NIMBYism and build public awareness of need for     increased density	No action
	b. Release more land for housing development, increase density and modify zoning as articulated in 2010 City of Whitehorse Official Community Plan	<ul> <li>The City is working to provide land under the Land Development Protocol. Whistle Bend, infill projects and the Zoning Bylaw rewrite are underway.</li> </ul>
		<ul> <li>Minister Taylor stated in the legislature that YG will develop and bring to market minimum of 430 additional new building lots in Yukon</li> </ul>
	c. Further investigate other jurisdictions for possible incentives through the <i>Municipal Act</i> for the City of Whitehorse to encourage the development of privately owned land or derelict buildings	Commitment made in May 2012 to review the <i>Municipal Act</i> . The review will be led by a committee of YG and municipal representatives and will seek input on potential amendments to existing legislation.
	d. Change <i>Municipal Act</i> to encourage land development activities (such as waiving building development fees, tipping fees and land fees)	See above
	e. Sell 15% of housing lots below market value in any development	No action
	f. Investigate incentives to developers that result in construction of more affordable housing units.	The City offers the Development Incentives Policy
		YG is studying why Lot 262 offering was unsuccessful
	<ul> <li>g. Continue to support Habitat for Humanity housing projects through providing land, waiving development fees, making donations of materials, funds and labour</li> </ul>	YG committed land to Habitat for Humanity in each of the five phases of Whistle Bend subdivision
	a. Explore financial alternatives used in other jurisdictions such as co-operatives, rent-to-own and saving circles for down payments	No information received
	<ul> <li>b. Encourage Yukon Housing to investigate NWT home ownership programs such as PATH and HELP</li> </ul>	Encouragement provided through this report but no report of other action

### **The Way Forward**

This year's progress report highlights action taken since February 2011 to alleviate the housing crisis in 5 distinct areas of shelter and housing. Unfortunately, it is clear that there is a significant amount of work that needs to be done in all 5 areas – progress has been minimal.

Last year YAPC indicated that **A Home for Everyone**: A Housing Action Plan for Whitehorse was the first step, and a big step, in focusing information and ideas gathered from every part of the community to provide more and better housing options for all Whitehorse residents.

Members of YAPC continue to believe:

- 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.

YAPC's call for leadership was met with small pockets of action from some sectors including the City of Whitehorse, the NGO community, some departments of the Yukon Government, Ta'an Kwach'an First Nation and Kwanlin Dun First Nation. The issue remains that with multiple levels of government and a variety of mandates, the players with the most influence have yet to develop a concerted approach to increasing housing options, especially for the most vulnerable in our community. Decisions need to be made and actions taken that are clear, transparent and based on a systematic plan.

That is why for the next year, YAPC is calling on the general public to let our leaders know that we want and need immediate action to end the housing crisis. Let them know that as a community we expect them to find their place in *A Home for Everyone*. YAPC will work hard to help shift the housing crisis - those who need safe, affordable and appropriate housing can't wait. It's time to have concrete options for people to move UP the housing continuum instead of down.

We urge you to support YAPC and others in this work and encourage you to take action – talk to your MLA, the Premier, your City Councillor, your Chief, your Council members, your friends and neighbours. As partners with government, industry and residents, we can make progress, and real progress, that will have a positive impact on every Whitehorse resident.

**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 today!



## **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 As per United Nations Special Rapporteur on Housing, adequate housing at a minimum requires:

· 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

nership 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.

# Glossary Of Terms continued

Plan (OCP)

**Couch Surfing** Continuously moving between temporary housing arrangements provided by strangers, friends or family. Facilities providing shelter of last resort for individuals who have no other options. A shelter may provide **Emergency Shelter** 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' A model that emphasizes the importance of getting homeless people into stable housing BEFORE Approach 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. Non-governmental organization or agency that is legally constituted, non-profit and operated NGO independently from government. The term is usually applied only to organizations that pursue some wider social aim. An acronym for Not In My Back Yard. The term (or the derivative NIMBYism) is used to describe NIMBY opposition by residents to a proposal for a new development close to them. Official Community

environmental and recreational considerations.

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

# 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. Public sector or not-for-profit rentals where long-term (three or more years) government subsidies are Social Housing paid to a housing provider. In Whitehorse, Yukon Housing and Grey Mountain Housing Society each administer social housing. A government program that provides financial assistance to people who do not have enough money Social Assistance (SA) 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 selfsufficiency. Vulnerable Those individuals or groups who have a greater probability than the general population as a whole of **Populations** 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,

on Homelessness and reviews and recommends proposals for HPS funding.

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