



Written Question: 26-5(2)

Asked by: Adam Arreak Lightstone

Asked of: Hon. Patterk Netser

Minister responsible for the Nunavut Housing Corporation

Number:

Date: February 27, 2019

Subject: Homeownership Programs - Inuit Participation

Purpose: Homeownership in Nunavut is difficult. At 20% Nunavut has the lowest rate of homeownership in Canada, and the CMHC has shown that the rate of homeownership in Nunavut has declined over the last 10 years. Inuit Tapiriit Kanatami's report to the Senate on Housing in Inuit Nunangat raised some very valid points on Inuit Homeownership, some of which were lack of incentive, supply and knowledge.

There may be many contributing factors to the decline in homeownership, but I believe a major factor is a lack of incentive for Inuit to become homeowners. Why would anyone want to get out of subsidised housing and take on a mortgage? Most Inuit who are capable of owning a home are government employees, and the Government of Nunavut's \$400 monthly household allowance is not adequate, and must be adjusted.

This is compounded by the absence of a housing market in a majority of communities, which is also a disincentive for prospective homeowners.

Lastly I fear that many Inuit may not have the financial knowledge to plan for purchasing and maintaining a house, and that they are unfamiliar with the acquisition process. Where residents do have the financial knowledge, they may have difficulty accessing the financial services required to obtain a loan to purchase or build a home.

Our territory has become reliant on subsidised housing, whether through staff housing or public housing. I believe our government needs to step in and change this mentality. Our government must make it easier for Inuit to access the funding available through the Nunavut Housing Corporations Homeownership Programs, and incentivize homeownership.

Economics has proven there is a strong correlation between supply and demand, I believe as the demand for homes grows the supply will soon follow.

Figure 1

	2016-17		2015-16		2014-15		Total	
	Approved Application	Declined Application	Approved Application	Declined Application	Approved Application	Declined Application	Approved Application	Declined Application
Homeownership Programs								
Senior Citizens Home Repair Program	17	3	14	12	11	16	42	31
Emergency Repair Program	163	14	107	35	91	14	361	63
Nunavut down payment Assistance Program	61	8	58	14	40	9	159	31
Home Renovation Program	58	7	122	61	79	76	259	144
Senior and Persons with disabilities Preventative Maintenance P	12	0	4	22	34	6	50	28
Heating Oil Tank Replacement Program	43	11	100	68	64	39	207	118
Interim Financing Program	0	1	0	0	0	1	0	2
Tenant to Owner Program	0	1	0	2	0	2	0	5
Seniors and Persons with Disabilities Home Options Program	0	0	0	0	0	0	0	0
	354	45	405	214	319	163	1078	422

*Homeownership figures as represented in the Nunavut Housing Corporation Annual Reports

1. Figure 1 above shows the number of approved applications for homeownership programs during the 2014-15 to 2016-17 fiscal years. For each of the homeownership programs listed below, provide a breakdown of the number of Inuit, and non-Inuit, respectively who received the funding for each fiscal year.
 - a. Senior citizens Home Repair Program
 - b. Emergency Repair Program
 - c. Nunavut down payment Assistance Program
 - d. Home Renovation Program

- e. Senior and Persons with disabilities Preventative Maintenance Program
 - f. Heating Oil Tank Replacement Program
 - g. Interim financing Program
 - h. Tenant to Owner Program
 - i. Seniors and Persons with Disabilities Home Options
2. Figure 1 above shows the number of declined applications for homeownership programs during the 2014-15 to 2016-17 fiscal years. For each of the homeownership programs listed below, provide a breakdown of the number of Inuit, and non-Inuit, respectively who were declined the funding for each fiscal year.
 - a. Senior citizens Home Repair Program
 - b. Emergency Repair Program
 - c. Nunavut down payment Assistance Program
 - d. Home Renovation Program
 - e. Senior and Persons with disabilities Preventative Maintenance Program
 - f. Heating Oil Tank Replacement Program
 - g. Interim financing Program
 - h. Tenant to Owner Program
 - i. Seniors and Persons with Disabilities Home Options
3. What barriers are currently preventing Inuit from accessing the funding available in Nunavut Housing Corporations Homeownership Programs?
4. How could the Nunavut Housing Corporation's eligibility criteria for the Homeownership Programs be adjusted to encourage more Inuit to access the funding?
5. How could the Nunavut Housing Corporation assist in providing Inuit with the financial knowledge to plan for purchasing and maintaining a house, and the acquisition process?
6. How could the Nunavut Housing Corporation assist Inuit with accessing the financial services required to obtain a loan to purchase or build a home?