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Asked by: Adam Arreak Lightstone MLA for Iqaluit-Manirajak

**Asked of: Hon. Patterk Netser
Minister responsible for the Nunavut Housing Corporation**

Number: 025 – 5(2)

Date: xxx xxx

Subject: Homeownership Program Application Process

I am pleased to provide a response to this written question on behalf of the Nunavut Housing Corporation (NHC), submitted by Adam Arreak Lightstone MLA for Iqaluit-Manirajak, regarding the Homeownership Program Application Process.

The NHC is committed to providing assistance to Nunavut's homeowners to buy, build, maintain, renovate, and repair homes, through its Homeownership Programs. The NHC will continue to approve Homeownership Program applications as funding and eligibility criteria permits.

Question 1:

For each of the homeownership programs listed below, identify the process of review, including such detail as the steps undertaken by NHC staff from the moment the application is received leading to the final decision of whether the applicant is approved or declined:

- a. Senior Citizens Home Repair Program
- b. Emergency Repair Program
- c. Nunavut Downpayment 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

Response:

- a. Senior Citizens Home Repair Program

When homeowners need to repair and/or adapt their homes in order to ensure their continued safe occupancy, they can request assistance through the NHC's Senior Citizens Home Repair Program.

Completed applications are submitted to the NHC Programs office where Program Coordinator conducts a thorough evaluation for funding eligibility and priority. The NHC then conducts an on-site inspection of the home to determine if the application meets the required guidelines . The homeowners are then informed of the decision, if approved, funding is processed for allocated. Depending on the volume of applications, homeowners may be waitlisted until they can be processed.

If an application is declined, counselling is provided in cases where a homeowner's request may be suitable for another homeownership program.

- b. Emergency Repair Program

When homeowners need to undertake emergency repairs to their homes, they can request assistance through the NHC's Emergency Repair Program.

Completed applications are submitted to the NHC Programs office where Program Coordinator conducts a thorough evaluation for funding eligibility and priority. The NHC then conducts an on-site inspection of the home to determine if the application meets the required guidelines . The homeowners are then informed of the decision, if approved, funding is processed for allocated. Depending on the volume of applications, homeowners may be waitlisted until they can be processed.

If an application is declined, counselling is provided in cases where a homeowner's request may be suitable for another homeownership program.

- c. Nunavut Downpayment Assistance Program

When homeowners need financial assistance for a down payment to buy a home, they can request assistance to contribute towards their down payment through the Nunavut Downpayment Assistance Program. Similar to the Senior Citizens Home Repair Program, a completed application is reviewed and evaluated for funding eligibility and priority.

Verification for leasehold title as well as other documentation for home purchase, such as disbursements and agreements, is also done prior to approval or denial of the application.

d. Home Renovation Program

When homeowners need to carry out major repairs, renovations, and additions to their home, they can request assistance to cover costs related to repairs/ and or renovation through the Home Renovation Program. The process of review is similar to that of the Senior Citizens Home Repair Program, and in addition, includes verification of leasehold title in the evaluation stage.

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e. Senior and Persons with Disabilities Preventative Maintenance Program

This program assists eligible homeowners for the purpose of carrying out preventive maintenance and minor repairs. Similar to Senior Citizens Home Repair Program's process review, a completed application is reviewed and evaluated for funding eligibility. In addition, technical support and counseling are offered to applicants.

f. Heating Oil Tank Replacement Program

The NHC's Heating Oil Tank Replacement Program is designed to assist homeowners needing to replace their heating oil tank or associated components in their homes. The process of review is similar to that of the Senior Citizens Home Repair Program.

g. Interim Financing Program

The Interim Financing Program's process review begins with NHC conducting a review of the completed application form along with appropriate financial information and land lease and mortgage pre-approval information. The NHC's Corporate Executive Committee either approves or denies the application based on the results from the comprehensive application review.

h. Tenant to Owner Program

The NHC assists Public Housing Tenants who are in good standing with the Local Housing Organization and who would like to purchase a suitable public housing unit. Completed applications are reviewed and a number of factors are verified, including the Mortgage Pre-Approval. Once these steps are completed, a recommendation is provided to the Corporate Executive Committee on whether to accept or deny the application.

i. Seniors and Persons with Disabilities Home Options Program

The Seniors and Persons with Disabilities Housing Options Program allows Elders and persons with disabilities for whom owning and maintaining a home has become burdensome to transfer their home to someone in public housing or on the public housing waitlist that can afford the ongoing costs of homeownership. When no transferee can be identified, a homeowner may sell their home to the NHC. Counseling is provided to the homeowner on all program options. Once a homeowner has submitted a completed application, the NHC reviews and evaluates the information provided for eligibility, then approved by Corporate Executive Committee. The homeowner will then have an option to either transfer their home to a public housing tenant, or have their home purchased by the NHC.

Question 2:

For each of the homeownership programs listed below, provide a breakdown of the number of days it took from the moment an application was received to the moment applicants were notified of approval. For simplicity, the information may be provided on a total basis. For example, Senior Citizens Home Repair Program had a total of 42 approved applications. Please provide the number of days from receipt of the application to the approval for each of the 42 applicants:

- a. Senior Citizens Home Repair Program
- b. Emergency Repair Program
- c. Nunavut Downpayment Assistance Program
- d. Home Renovation Program
- e. Senior and Persons with Disabilities Preventative Maintenance Program
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Response:

Homeownership programs vary in processing and verification time from receipt of an application, to the date a decision is made by the NHC. A variety of factors affect the duration of this process. Major contributors to these delays include:

- **data collection from an applicant to confirm eligibility;**
- **on-site inspection by the NHC or contractors for Homeownership programs that requiring home inspections, including receiving quotations from contractors;**
- **capacity at the NHC to provide the assistance to applicants in completing the paperwork necessary for the applications.**

The data on number of days tracked by the NHC for each of the applicants in the Homeownership programs is incomplete, thus it cannot be analysed at this time. However, the NHC is committed to providing the necessary information to homeowners. The NHC provides support to applicants prior to submission as well as throughout the review and verification process to help homeowners submit completed applications with the required supporting documents.

Question 3:

For each of the homeownership programs listed below, identify all the reasons an application was denied and how many applicants were declined for each reason by fiscal year.

- a. Senior Citizens Home Repair Program
- b. Emergency Repair Program
- c. Nunavut Downpayment 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
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- i. Seniors and Persons with Disabilities with Disabilities Home Options

Response:

The table below shows the breakdown of all the reasons an application was denied and number of applicants who were declined by reason/program/fiscal year.

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Appendix A

		SCHRP	ERP	NDAP	HRP	SPDPMP	HOTRP	IFP	TOP	SPDHOP
2014 - 2015	Arrears	0	1	0	1	0	0	0	0	0
	Funding limit reached	0	0	0	0	0	0	0	0	0
	Income threshold	0	1	1	4	0	0	0	0	0
	Incomplete application/Applicant non-response	1	1	2	11	0	3	0	0	0
	Ineligible reimbursement	0	0	0	0	0	0	0	0	0
	Land title issue (Quit claim/Deceased owner/Moved)	0	1	0	1	0	1	0	0	0
	Proceeded under other H.O. program	0	0	0	3	0	0	0	0	0
	Repair type ineligible	0	0	0	0	0	0	0	0	0
	Unknown/Other - File in District office	0	0	0	4	0	1	0	0	0
	*Application balance reduction	15	10	6	52	6	34	1	2	0
Total Declined	ALL REASONS	16	14	9	76	6	39	1	2	0
2015 - 2016	Arrears	0	2	0	8	0	0	0	0	0
	Funding limit reached	0	0	1	1	0	0	0	0	0
	Income threshold	0	0	2	4	0	8	0	0	0
	Incomplete application/Applicant non-response	0	12	11	9	16	33	0	0	0
	Ineligible reimbursement	0	6	0	1	0	3	0	0	0
	Land title issue (Quit claim/Deceased owner/Moved)	1	1	0	3	0	3	0	0	0
	Proceeded under other H.O. program	0	6	0	5	0	10	0	0	0
	Repair type ineligible	2	0	0	3	1	1	0	0	0
	Unknown/Other - File in District office	0	0	0	0	1	0	0	0	0
	*Application balance reduction	9	8	0	27	4	10	0	2	0
Total Declined	ALL REASONS	12	35	14	61	22	68	0	2	0
2016 - 2017	Arrears	0	4	0	2	0	0	0	0	0
	Funding limit reached	1	0	0	0	0	0	0	0	0
	Income threshold	0	3	1	2	0	3	0	0	0
	Incomplete application/Applicant non-response	0	2	3	3	0	0	0	1	0
	Ineligible reimbursement	0	1	0	0	0	1	0	0	0
	Land title issue (Quit claim/Deceased owner/Moved)	0	2	0	0	0	0	0	0	0
	Proceeded under other H.O. program	0	0	0	0	0	2	0	0	0
	Repair type ineligible	1	1	0	0	0	0	0	0	0
	Unknown/Other - File in District office	0	1	0	0	0	2	0	0	0
	*Application balance reduction	1	0	4	0	0	3	1	0	0
Total Declined	ALL REASONS	3	14	8	7	0	11	1	1	0

*Investment in casual staff at Arviat Headquarters resulted in improved upfront counselling and record keeping. Inflated application counts prior to 2014/15 fiscal were reduced through reconciliation efforts since the 2014-15 year.