



Return to Written Question

Asked by: Adam Arreak Lightstone MLA for Iqaluit-Manirajak

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

Number: 026 – 5(2)

Date: xxx xxx

Subject: Homeownership Programs – Inuit Participation

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 Programs – Inuit Participation.

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, 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 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 with Disabilities Home Options

Response:

The table below shows the breakdown of the number of Inuit and non-Inuit who had their applications approved between 2014 and 2017, inclusive.

Appendix A

			SCHRP	ERP	NDAP	HRP	SPDPMMP	HOTRTP	IFP	TOP	SPDHOP	ALL PROGRAMS
2014 - 2015	Approved Applications	Inuit*	8	80	21	58	0	49	0	0	0	216
		Non-Inuit	0	7	19	10	0	11	0	0	0	47
		Unknown	3	4	0	11	34	4	0	0	0	56
	Total Approved	All	11	91	40	79	34	64	0	0	0	319
2015 - 2016	Approved Applications	Inuit*	14	93	24	108	3	86	0	0	0	328
		Non-Inuit	0	14	34	14	1	14	0	0	0	77
		Unknown	0	0	0	0	0	0	0	0	0	0
	Total Approved	All	14	107	58	122	4	100	0	0	0	405
2016 - 2017	Approved Applications	Inuit*	16	150	29	46	11	34	0	0	0	286
		Non-Inuit	1	13	32	12	1	9	0	0	0	68
		Unknown	0	0	0	0	0	0	0	0	0	0
	Total Approved	All	17	163	61	58	12	43	0	0	0	354

*Includes mixed-race applicants where either the primary or co-applicant is Inuk.

Question 2:

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 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 with Disabilities Home Options

Response:

The table below shows the breakdown of the number of Inuit and non-Inuit who had their applications declined between 2014 and 2017, inclusive.

Appendix B

			SCHRP	ERP	NDAP	HRP	SPDPMP	HOTRP	IFP	TOP	SPDHOP	ALL PROGRAMS
2014 - 2015	Declined Applications	Inuit*	0	4	1	23	0	5	0	0	0	33
		Non-Inuit	1	0	2	1	0	0	0	0	0	4
		Neither - Balance Reduction**	15	10	6	52	6	34	1	2	0	126
	Total Declined	All	16	14	9	76	6	39	1	2	0	163
2015 - 2016	Declined Applications	Inuit*	3	25	9	29	16	51	0	0	0	133
		Non-Inuit	0	2	5	5	2	7	0	0	0	21
		Neither - Balance Reduction**	9	8	0	27	4	10	0	2	0	60
	Total Declined	All	12	35	14	61	22	68	0	2	0	214
2016 - 2017	Declined Applications	Inuit*	2	13	3	6	0	8	0	1	0	33
		Non-Inuit	0	1	1	1	0	0	0	0	0	3
		Neither - Balance Reduction**	1	0	4	0	0	3	1	0	0	9
	Total Declined	All	3	14	8	7	0	11	1	1	0	45

**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.

Question 3:

What barriers are currently preventing Inuit from accessing the funding available in Nunavut Housing Corporation homeownership programs?

Response:

Incomplete applications accounted for a higher percentage of the declined applications between 2014 and 2017. Some delays occurred as the NHC has experienced staff capacity issues in the Homeownership Program office.

Question 4:

How could the Nunavut Housing Corporation's eligibility criteria for the homeownership programs be adjusted to encourage more Inuit to access the funding?

Response:

Currently, 78% of all applications the NHC received are from Inuit. The NHC continues its commitment to providing more Inuit access to funding. Through its Homeownership review the NHC will be exploring options for expanding the eligibility criteria.

Question 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?

Response:

The Government of Nunavut, including the NHC, has a responsibility to provide services and programs which are accessible to Nunavummiut. Improving financial literacy remains a goal of the NHC. The NHC encourages potential homeowners to access financial counselling services.

Question 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?

Response:

The NHC offers a forgivable loan to potential Inuit homeowners under the Nunavut Downpayment Assistance Program to assist residents of Nunavut to become homeowners through purchasing or building a home. The NHC ensures that the funding is granted fairly by allocating the assistance based on specific eligibility criteria aimed at protecting both the NHC and its clients.

The NHC is also committed to working with other GN departments as well as the private sector, particularly engaging banking and financial institutions on expanding service areas to include smaller communities. Through Action 18 of the Blueprint for Action on Housing, the NHC is working with other GN departments to improve current financial services offered to communities.