2018

Nunavut Housing Corporation

HOMEOWNERSHIP PROGRAM REVIEW

DPRA CANADA

Report Submitted December 2018

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Executive Summary

Background

In March of 2018, the Nunavut Housing Corporation retained DPRA Canada to undertake a review of their Homeownership Program, building on the recommendations DPRA made during a process review of the Program in the spring of 2017. This review specifically focused on examining the Program's relevance, efficiency, results, cost-effectiveness and effectiveness, and making recommendations to improve the Program's design and delivery.

The review was arranged around two main organizing themes:

1. Strategic-Level Program Architecture: Broad policy aims and goals of the program
2. Implementation-Level Program Delivery: Program means and tools

About the NHC Homeownership Program

To meet its obligations under the *Nunavut Housing Corporation Act* to provide assistance for the acquisition, construction or improvement of homes, the NHC offers a suite of nine homeownership programs that provide financial assistance (grants and forgivable loans) and technical advice to help Nunavummiut purchase and maintain their homes. The Homeownership Program differs from the NHC's main mandates, which include the public housing program and GN Staff Housing Program. Public housing provides subsidized housing to lower-income Nunavummiut with rents based on their income. The Homeownership Program is intended to assist Nunavummiut to purchase and maintain homes, especially those who may not otherwise be adequately able to maintain or purchase a home without some incentive or assistance.

Recommendations

In the course of the review, DPRA generated 18 recommendations, divided around the two organizing themes of the review. Each of these recommendations are briefly described below.

Strategic-Level Program Design Recommendations include:

1) **Goal and Objectives:** Develop a goal to guide the Program and define objectives to articulate the mechanisms and strategies to be used to achieve the intention of the Program.

2) **Grant Limit:** Increase the upper limits for grants and loans provided for home improvement.

3) **Eligibility Criteria:** Evaluate target groups for maintenance assistance vs homeownership assistance and revisit income eligibility thresholds.

4) **Homeownership, Public Housing and Staff Housing Policy:** Review the policy landscape related to public and staff housing to determine what incentives could be provided to position homeownership as a more desirable housing option.

5) **Consolidate Programs:** Consolidate programs related to purchasing or building a home into a Homeownership Program; consolidate programs related to home repairs, maintenance and renovation into a Home Improvement Program.

Implementation-Level Program Delivery Recommendations include:

6) **Online Application:** Put an application system in place that allows applicants to determine their eligibility and complete and submit their application forms online.

7) **Income Verification:** Review both the need for income verification and the length of verification required for each program.

8) **Home Insurance:** Examine and revise the necessity to require proof of home insurance for each program in the homeownership suite.

9) **Combine Multiple Renovations:** Support homeowners and contractors in completing renovations for multiple homes in the same community at the same time.

10) **Technical Staff Resourcing:** Invest in building up technical expert teams' capacity and resourcing across the district offices.

11) **Staff Technical Expertise:** Invest in building up staff's technical expertise in the areas of mechanical and electrical inspections.

12) **LHOs:** Where practical, consider partnering more closely with LHOs to promote and support homeownership in communities.

13) **Discretionary Inspections:** Allow final inspections of home repairs to be made at the discretion NHC based on the type of repair and scope of work done.

14) **Reimbursements for Emergency Repairs:** Change the service delivery pathway for emergency repairs to include reimbursements in addition to grants.

15) **Homeownership Education:** Educate existing or potential new homeowners to ensure they understand the roles and responsibilities of homeownership including maintenance and repair requirements.

16) **Inspection Process:** Formalize the inspection process to standardize the gathering of information and documentation as it relates to the scope of work for each home repair.

17) **Records Management:** Develop a Records Management Protocol to standardize data and information collection, documentation and reporting, including a cloud-based data sharing system.

18) **Client Communications:** Develop and implement a Client Communication Policy including standard response times and appropriate documentation and storing of communications.

PART I: INTRODUCTION AND BACKGROUND

1.0 Introduction

1.1 Nunavut Housing Corporation

The Nunavut Housing Corporation (NHC) is a public agency of the Government of Nunavut (GN) created in 2000 through the Nunavut Legislature by the *Nunavut Housing Corporation Act* (*Act*). As a public agency, the Corporation operates at arms-length from the GN, with its boundaries set out in Part IX of the *Financial Administration Act*.

Statutory Mandate

The *Act* states that "*the Corporation may provide, develop, maintain and manage housing for: senior citizens; families and individuals receiving social allowances or social assistance; individuals requiring minimal nursing care; families and individuals generally; students or apprentices and their families; staff; and co-operative or non-profit organization housing accommodation*."[1]

The NHC's stated **mandate** is "*to create, coordinate and administer housing programs so that [it] may provide fair access to a range of affordable housing options to families and individuals in Nunavut*."[2]

Vision and Mission

The Corporation's **vision** is "*to ensure families and individuals in Nunavut have access to a range of affordable housing options.*"[3]

Its **mission** is "*to provide opportunities for all residents of Nunavut to have homes that support a healthy, secure, independent and dignified lifestyle through working with our communities to allow them to assume the role of providing housing to Nunavummiut*."[4]

To achieve its mandate, the Corporation offers multiple housing solutions including:

- providing education, training and support to Local Housing Organizations (LHOs) in the areas of administration, finance, program delivery and maintenance;
- providing homeowner services in the area of finance and technical assistance; and
- coordinating housing-related lobby efforts on behalf of all Nunavummiut.

NHC core services are organized in three distinct lines of program delivery:

- Public Housing
- Staff Housing
- Homeownership

1.2 Nunavut Housing Context

1.2.1 History of Housing in Nunavut

When considering the role of NHC in supporting Homeownership, it is important to consider the history of housing in Nunavut.

[1] *Nunavut Housing Corporation Act,* section 4.
[2] NHC. 2015. "About NHC." Online. Accessed April 17, 2018. Available: http://www.nunavuthousing.ca/about
[3] Ibid.
[4] Ibid.

There has been a long-standing reliance on social housing in Nunavut. Social housing was funded through Federal Government programs until the early 1990's when they announced their plans to phase out their support for social housing and transfer the financial responsibility to provinces and territories. Without the support of federal funding, the region of the Northwest Territories now known as Nunavut experienced an increased housing deficit that needed to be addressed.

There are two distinct eras of homeownership program initiatives in Nunavut. The first era of homeownership programs was initiated prior to the establishment of the Nunavut Territory. Individuals were encouraged to purchase homes and received initial capital (either a grant or a mortgage geared to income) to support homeownership through the HAP (Housing Assistance Program), "ACCESS" and other programs. However, the early programs did not undertake rigorous assessments of the potential homeowners' financial ability to keep and maintain a home. As a result, many homeowners that acquired homes under these programs have impaired mortgages and many lack adequate resources to maintain their homes. Though some homeowners were ultimately successful, the legacy of these programs for many individuals and families was financial insecurity and more dependence on government.

As of 2018 the NHC holds 156 impaired mortgages of homeowners. These mortgages were established between 1992 and 2015. Of these mortgages, 126 (80%) were initiated prior to division of Northwest Territories and Nunavut Territory in 2000. In addition, over the past 10 years, NHC has taken back an additional 42 homes from homeowners under a 'quit-claim' program that allows the former homeowners to enter public housing. There are also homes in the territory that have been abandoned and the NHC is in process of identifying these homes.

The more recent era of homeownership, when evaluation of a potential homeowner's long-term financial ability to sustain a home became embedded in program requirements, resulted in increased homeownership among higher-income earners who could more easily afford the costs of homeownership. However, due to the lack of an active housing market across the Territory, there is limited opportunity for additional higher-income earners to move into homeownership. Furthermore, housing purchase prices and maintenance and operation costs are generally high. Therefore, some people may require additional support to become homeowners and maintain their home properly.

Over the past nearly two decades, there have been several improvements related to housing and housing development, including:

- increased building code requirements resulting in more energy efficient housing;
- fire code changes resulting in increased fire safety; and
- recently implemented building permitting and inspection requirements resulting in increased certainty of proper design and construction.

These measures also require additional administration and skill, and result in increased capital costs for house construction.

Homeowners from the different eras of homeownership program often require different types and magnitude of support. Therefore, homeownership programs should reflect their distinct needs.

1.2.2 Nunavut Housing Statistics

1.2.2.1 Housing Crisis

Nunavut is currently experiencing a housing crisis, with a severe shortage of housing, overcrowded dwellings, and increasing dependence on public and staff housing. As of 2016, Iqaluit alone will need at least 160 to 180 additional units to meet the need.[6] NHC estimates that the need for public housing across the territory is approximately 3,000 units.

2016 Homeownership Rates[5]

Nunavut: 20.0%
NWT: 53.7%
Yukon: 63.6%
Canada: 67.8%

1.2.2.2 Home Purchase and Rental Costs

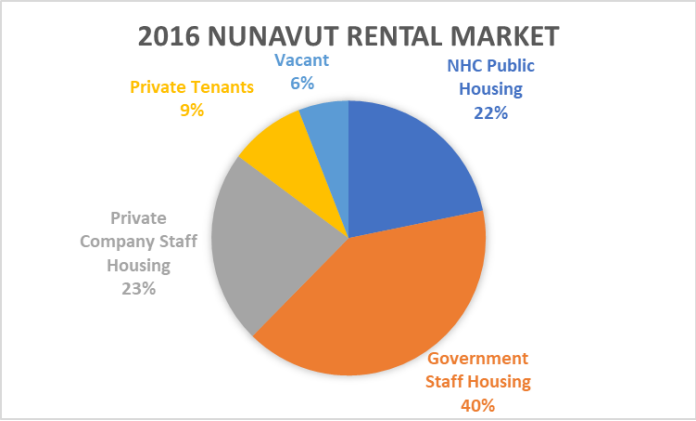
The housing shortage has led to higher home prices and private rental costs compared to the other territories. Table 1 below compares the cost of rent and purchasing a home between Iqaluit, Yellowknife and Whitehorse.

Table 1: Housing Costs Among the Territories

	Iqaluit	Yellowknife	Whitehorse
Monthly rent for 2-bedroom (excluding public housing)[6]	$2,597[7]	$1,636	$1,083
Average home sale price[8]	$525,801	$395,500	$380,000
Annual home maintenance cost[9]	$25,000	$18,900	

Figure 1 below shows the breakdown of the Nunavut rental market in 2016.[6] The majority of units are rented out by the NHC, government and private corporations for public or staff housing.

Figure 1: 2016 Nunavut Rental Market



[5] Statistics Canada. (2017). *Housing in Canada: Key results from the 2016 Census.*
[6] CMHC. (2017). *Northern Housing Report.*
[7] CMHC notes that although rents in Iqaluit are among the highest in Canada, the rental survey conducted in Iqaluit uses a different methodology to the CMHC's Rental Market Survey conducted in the rest of Canada. The numbers may not be directly comparable to other CMHC rent numbers.
[8] Ibid.
[9] We Can Do Better: Housing in Nunangat. *Report of the Standing Senate Committee on Aboriginal Peoples.* March 2017. Available at: https://sencanada.ca/content/sen/committee/421/APPA/Reports/Housing_e.pdf

1.2.2.3 Home Maintenance Costs

These cost of housing issues are exacerbated by the excessive cost of home maintenance in Nunavut (heat, electricity, water delivery and collection, garbage collection, property taxes, maintenance and repair costs). Table 2 below shows the distribution of housing in Nunavut.

Average Annual Home Maintenance Cost[10]

Iqaluit: $25,000

Yellowknife: $18,900

Table 2: Distribution of Housing in Nunavut[11]

Type of Residence	# of Residences	% of Residences
Homeowner (with mortgage)	1,180	12
Homeowner (without mortgage)	775	7.9
Renter (subsidized housing)	6,565	66.9
Renter (not subsidized housing)	1,295	13.2

1.3 Nunavut Population Context

1.3.1 Potential Interest in Homeownership

For the purposes of understanding homeownership, the population of Nunavut can be divided into three groups:

2016 Nunavut Population[12]

Inuit: 31,234

Non-Inuit: 5,848

1. Nunavut Inuit;
2. Migrants from outside Nunavut (e.g., Southern Canada, Northwest Territories, Yukon, Quebec, Alaska, Greenland, and others,) who plan to stay long-term; and
3. Migrants from outside Nunavut who stay short-term for work.

Nunavut Inuit are the primary long-term residents of the territory and have a continuing interest in local housing affordability and availability.

Migrants from outside Nunavut who only plan to stay in Nunavut short-term are less likely to be interested in purchasing a home in Nunavut. It is difficult to differentiate between the number of migrants who plan to stay in Nunavut long-term and those who are staying short-term, and therefore difficult to know how many migrants may potentially be interested in homeownership in Nunavut.

[10] We Can Do Better: Housing in Nunangat. *Report of the Standing Senate Committee on Aboriginal Peoples.* March 2017. Available at: https://sencanada.ca/content/sen/committee/421/APPA/Reports/Housing_e.pdf
[11] Statistics Canada. *Data tables, 2016 Census.*
[12] Nunavut Bureau of Statistics (2016). *Population Estimates.* Available at: http://www.stats.gov.nu.ca/en/Population%20estimate.aspx

1.3.2 Ability to Afford Homeownership

To understand the place of homeownership in the Nunavut housing landscape, it is also vital to know how many Nunavut residents can potentially afford the costs of homeownership. The majority of Nunavut tax filers are considered low income (defined as below 50% of adjusted median household income) [13], and median income in Nunavut is quite low, with over half the population having an income below $30,000.[14] Educational attainment in Nunavut is also relatively low, with over half of Nunavummiut ages 25 to 64 having a high school education or below.[15]

2.0 Program Review

2.1 Program Reviews

A program review is a systematic, impartial, usually expert-based examination, of how effectively a **program** is working, usually done with a view to strengthening program performance. Program reviews are intended to provide a candid assessment of programs and/or services.

In government, program reviews are used to support decision-making around the provision of services. The program review provides evidence (from both statistical research and the lived experiences of staff and clients), which interacts with other factors such as public interests and political considerations to determine the future direction of programs and services. Program reviews assess the quality and effectiveness of each of the units or components of a program and make suggestions for improvements.

This program review is intended to provide objective information and advice to NHC to support improvements and/or enhancements to program delivery.

2.2 Background

2.2.1 Spring 2017 Process Review of Homeownership Program

In the spring of 2017, DPRA conducted a process review of the Homeownership Program. The focus of this review was on issues related to program processes that were reportedly having a negative impact on the effectiveness of service delivery. One of the short-term recommendations made in the report was to conduct a review of the Homeownership Program to investigate issues identified during the review, including reviewing existing guidelines in the context of program objectives and requirements, and identifying redundancies and opportunities for consolidation.

2.2.2 Spring 2018 Program Review of Homeownership Program

The NHC approached DPRA in March of 2018 with a request to conduct a review of the Homeownership Programs, building on the recommendations from the 2017 process review. Whereas the 2017 review focused on process issues, the current review focused on strategic-level program design issues. The project commenced in April of 2018. The overall goal of the review was to assess and provide recommendations to improve the relevance, efficiency and effectiveness of the suite of Homeownership Program.

2.3 Home Ownership Programs

The *Nunavut Housing Corporation Act* provides for several avenues through which the NHC may carry out its duties and responsibilities, including the ability to "*make grants or loans to individuals, municipalities and*

[13] Nunavut Bureau of Statistics. (2015). *Income.* Available at: http://www.stats.gov.nu.ca/en/Economic%20income.aspx
[14] Statistics Canada. (2016). *Census Profile, 2016 Census, Nunavut.*
[15] Statistics Canada. (2016). *Education Highlight Tables, 2016 Census.*

other corporate bodies for the purpose of acquiring, constructing or improving housing."[16] Furthermore, "*where in the opinion of the Corporation, sufficient money is not being made available by lending institutions or by the Federal Agency for housing purposes, the Corporation may make (a) loans for new construction or the purchase of existing housing accommodation, and (b) home improvement loans*."[17]

In addition to loans, "*the Corporation may make a home ownership assistance grant in the form of a forgivable loan to any individual who constructs, purchases or acquires a housing unit, or who occupies a housing unit under a lease-purchase agreement, on terms and conditions that may be imposed by the Corporation.*"[18]

To meet these obligations, the NHC offers a suite of nine homeownership programs that provide financial assistance (grants and forgivable loans) and technical advice to help Nunavummiut secure and maintain their homes. The programs can be categorized into the following two streams:

- Programs to assist prospective homeowners in securing home ownership (see Appendix A)
- Programs to assist homeowners in repairing, renovating and maintaining their homes (see Appendix B)

The Homeownership Program differs from the NHC's public housing program. Public housing provides subsidized housing to lower-income Nunavummiut based on their income and their ability to pay rent. On the other hand, the Homeownership Program is intended to assist Nunavummiut, who can afford the costs of homeownership, to secure and maintain their homes.

2.4 Program Review Focus [2018 Program Review]

There are many ways to assess a program. With respect to NHC's interest in improving program design and delivery, DPRA undertook the program review focusing on two main organizing themes:

1. Strategic Level: Broad policy aims or goals of the Program (*What is intended to be done? Is the Program relevant?*); and
2. Program Implementation Level: Program means or tools (*How is it delivered?*).

2.4.1 Strategic Level Program Architecture/Theory

Public sector programs follow a similar path with respect to containing common components or elements of design. How a program is put together at the strategic level is a key part of the program architecture or program design. This architecture or design holds a program together and informs program delivery processes. At the strategic level, program need, program rationale and program objectives are central to a strategic level assessment of a program.

2.4.2 Program Implementation and Delivery

Understanding a program's architecture helps make clear the linkages between strategic objectives of a program and distinct aspects of program delivery and helps to ensure clarity of purpose and efficiency of delivery. This aspect of a program review focusses on understanding how program processes support or hinder success.

Assessing a program's processes should thus be done with an eye to the overall program architecture, as processes should not be divorced from other aspects of program design. Each component within the overall

[16] *Nunavut Housing Corporation Act,* section 10 (d).
[17] *Nunavut Housing Corporation Act,* section 43 (1) (a) (b).
[18] *Nunavut Housing Corporation Act,* section 44 (1).

design of a program should have a rational link back to the theory behind the program and its overall objectives.

2.5 Key Lines of Inquiry for Program Review

2.5.1 Relevance

Specific questions included:

- *Does the program area or activity continue to serve a public interest? / Are existing programs still relevant?*
- *What are we doing (which program), why are we doing it (program objectives), and how are we doing it (how is the program delivered)?*

2.5.2 Efficiency

Specific questions included:

- *Are there procedural aspects of delivery that would benefit from change?*

By building on findings from the previous 2017 NHC Program Process Review report, DPRA explored the following areas:

- linking staffing decisions to various delivery pathways;
- developing an alternate delivery approach;
- embedding technical expertise in the service delivery pathway;
- communications protocols; and
- decision making authorities.

2.5.3 Results

Specific questions included:

- *Are programs meeting objectives and meeting desired results, and how can they be adjusted to better meet the needs of Nunavummiut?*

The 2017 NHC Program Review found that no evaluation or performance management frameworks were in place. In absence of such tools, it is very difficult to effectively assess whether or not programs are meeting the stated objectives. Given this, to address the question above, DPRA proposed to build from the 2017 program review findings and develop a performance management and evaluation framework, through discussions with staff during a strategy session, for the purpose of:

- *Positioning NHC to effectively evaluate its homeownership programs in terms of the stated program objectives.*

2.5.4 Cost-Effectiveness

Specific questions included:

- *Is the current application process negatively impacting cost effectiveness?*

2.5.5 Effectiveness

Specific questions included:

- *Are the programs effectively supporting relationships between key stakeholders (homeowners, contractors and NHC) and addressing the needs of the target audience?*
- *What role does the NHC's requirement for home insurance play in the application and approval process with respect to program efficiency and accessibility and are there opportunities for changes in this area?*

3.0 Methodology

This report and the recommendations presented within it are based on five primary data collection methods:

1. Document Review
2. Strategy Session with NHC Staff
3. NHC Staff Interviews
4. Homeownership Program Client Interviews
5. GN Staff Survey

Each information collection method is described in greater detail below.

3.1 Background Document Review

An extensive review of relevant background documents and data was conducted using resource materials provided by the NHC and/or obtained by DPRA. Some of the documents reviewed include:

- Program descriptions and guidelines for the nine Homeownership Programs
- 2016-17 NHC Annual Report
- Spring 2017 Homeownership Program Process Review Report
- 2016 Blueprint for Action on Housing
- Nunavut Bureau of Statistics and Statistics Canada data

3.2 Strategy Session with NHC Staff

DPRA conducted two strategy sessions with NHC staff, one in Iqaluit and one in Arviat. The purpose of the sessions was to discuss the issues and target group that the Homeownership Program is intended to address, the processes through which the Program is delivered, and the expected outcomes of the Programs. The sessions also explored the intended effect of the Homeownership Program on the Nunavut housing market.

3.3 NHC Staff Interviews

DPRA carried out NHC staff interviews to obtain information on their specific roles in the Homeownership Program, as well as their perspectives on the Program's relevance, and the effectiveness and efficiency of its delivery. Specifically, questions probed:

- The Program's objective,
- Target audience,
- Application process,
- Communications,
- Recommendations to improve Program delivery, and
- Roles of clients, contractors, technical experts and the NHC.

All interviews were conducted by telephone and were approximately 60 minutes in length. The full interview guide can be found in Appendix C. A total of 9 interviews were conducted with 11 staff (5 managers and 6 program staff); one interview was conducted with 3 program staff who work closely together.

3.4 Homeownership Program Client Interviews

DPRA carried out interviews with current and past Homeownership Program clients who applied for the program between 2010 and 2018. These interviews were conducted to obtain their perspectives on the relevance and accessibility of the Program, and identify opportunities to increase efficiency, particularly in the application process. Specifically, questions probed:

- The decision to purchase a home;
- Current challenges with homeownership;
- Support provided by the Program;
- Application process
- Relationship between clients and contractors; and
- Home insurance requirements.

All interviews were conducted by telephone and were approximately 30 to 60 minutes in length. The full interview guide can be found in Appendix D. A total of 18 interviews were conducted (5 with clients from Kitikmeot; 5 from Kivalliq; 8 from Qikiqtaaluk).

3.5 GN Staff Survey

An online survey was conducted with GN staff to obtain information about their current housing situation, their interest in homeownership, and support received from the NHC for those who owned their own home. Specifically, questions probed:

- Length of residence in Nunavut;
- Homeownership Program access;
- Home purchase or maintenance support received from NHC; and
- Incentives and deterrents for homeownership (including the effect of the availability of staff housing on the decision to buy or not buy a house).

The full survey can be found in Appendix E. The survey was distributed by the GN Department of Executive and Intergovernmental Affairs (EIA) to all GN staff through an internal staff communication. Assuming a population of GN Staff of 3500 with a 95% confidence interval and 5% margin of error, a representative sample would be 347 responses. There were a total of 408 responses, therefore this is a representative sample of GN staff. Approximately 48.2% of respondents were Nunavut Inuit and 54.7% of respondents owned a home in Nunavut.

PART II: FINDINGS AND RECOMMENDATIONS

4.0 Key Focus of Review

The findings section focusses on two key issues:

1. Strategic Level Considerations: [program need; rationale; objectives]
2. Implementation Level Considerations: [program accessibility; policies and procedures, etc.]

Structuring the review based on these two elements [Strategic Level and Implementation Level] helps ensure that a program's design, activities, and execution will lead to the achievement of the intended outcomes. A clear and concise Program Architecture lays out a logical description of why the activities you provide will lead to the results or benefits you intend.

5.0 Strategic Level

This first part of the findings focusses on the strategic level of the Homeownership programs, specifically:
(1) Program Theory;
(2) Program Goals and Objectives;
(3) Program Target Audience; and
(4) Program Strategies and Activities

Each is discussed below.

5.1 Program Theory

The goal of a program theory is to explain why a program is needed; and how a program will be effective. This is accomplished by articulating the rationale and specific focus and activities for the program. A strong program theory increases the probability that the desired outcomes of a program will be achieved. The primary tool used to articulate program theory is a program logic model.

5.1.1 Program Need

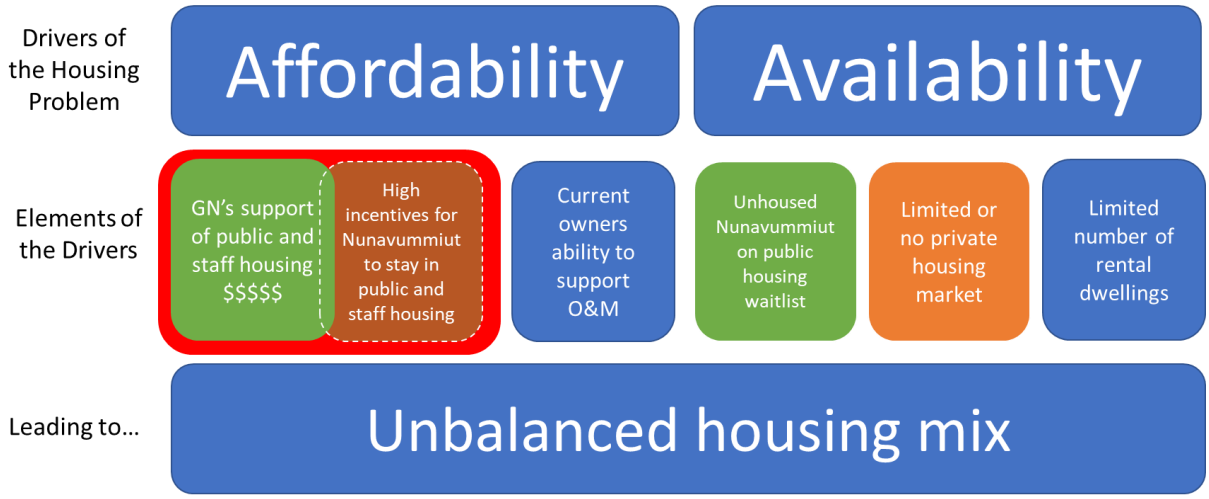
Identifying program need is a crucial step in the program design process. All other aspects of program design follow from correctly identifying the need the program is intended to address. Without clearly establishing the need, it is not possible to know if the design will meet the requirements of the target group. Understanding the full complexity of needs (e.g., contextual issues, magnitude of need, demographics of target population) will support the design of an appropriate program for the specific population being targeted.

5.1.1.1 What Needs is the Homeownership Program Responding to?

The need quite simply is for more housing to accommodate Nunavummiut at a cost that is affordable to renter, owners, and the GN. As seen in Figure 2, there are two main components to this housing need:

- Availability of houses for Nunavummiut; and
- Affordability for Nunavummiut and (equally importantly) the GN.

Figure 2: The Need for Homeownership in Nunavut



5.1.1.1.1 Availability of Housing

Lack of Available Units

Nunavut is experiencing a housing crisis, marked most notably by a severe shortage of housing, high overcrowding rates and an increasing dependence on government-supplied housing.

Approximately 52% of Nunavummiut live in social housing. Of those living in social housing, 38% report that they are living in overcrowded conditions.[19] Table 3 below shows the number of applications for public housing units in each community. NHC estimates that the actual need is a total of 3,000 new public housing units.

Table 3: Public Housing Shortages in Nunavut[20]

Community	LHO Wait List – March 31, 2018 (adjusted for new construction and pending units)
Arctic Bay	71
Arviat	244
Baker Lake	123
Cambridge Bay	144
Cape Dorset	111
Chesterfield Inlet	19
Clyde River	79
Coral Harbour	63
Gjoa Haven	125
Grise Fiord	2
Hall Beach	43
Igloolik	170

[19] Nunavut Housing Corporation's Appearance Before the Standing Committee on Aboriginal Peoples. March 23, 2016. Available at: http://assembly.nu.ca/sites/default/files/TD%20158-4(3)%20EN%20Nunavut%20is%20Facing%20a%20Severe%20Housing%20Crisis.pdf

[20] NHC's 2018-2019 Proposed Construction Report, January 2018. Available at: http://assembly.nu.ca/sites/default/files/TD-28-5(1)-EN-NHC's-Allocation-System-Backgrounder,-January-2018.pdf

Community	LHO Wait List – March 31, 2018 (adjusted for new construction and pending units)
Iqaluit	360
Kimmirut	47
Kugaaruk	101
Kugluktuk	111
Naujaat	85
Pangnirtung	109
Pond Inlet	69
Qikiqtarjuaq	44
Rankin Inlet	176
Resolute Bay	13
Sanikiluaq	84
Taloyoak	99
Whale Cove	38
Total	2530

Contributors to Housing Shortage

To understand the potential need that the Program serves, it is important to understand the causes of the shortage it is attempting to address. One contributing factor to the housing shortage is the lack of available financing for those who are interested in building their own homes. Another major issue is the lack of incentive, for those who can afford to do so, to leave GN staff housing or public housing. For example, 1,167 public housing tenants above the age of 18 earn an annual income of over $60,000.[21] Even though these tenants pay more rent than those with lower incomes, their housing costs are still being subsidized by the GN. This leads to a lack of available units for those who are in greater need and cannot afford the full costs of housing on their own. If Nunavummiut who could afford to do so were encouraged to become homeowners, it would free up public housing units for those in greatest need and improve housing availability across the territory.

Even for those who can afford to and are willing to leave social housing, affordable housing options across the territory are limited by the lack of land development, high lot costs, and financing limitations for new construction and the cost of upkeep and maintenance is prohibitive. The next section explores this issue in more detail.

5.1.1.1.2 Affordability of Housing

There are several factors that are associated with the higher costs of housing seen across Nunavut. These are discussed in detail in this section.

1- GN Costs of Public Housing[23]

[21] 2016-17 NHC Annual Report. Available at: https://s3.amazonaws.com/nhcweb/publications/annualreport_2016-17_0.pdf

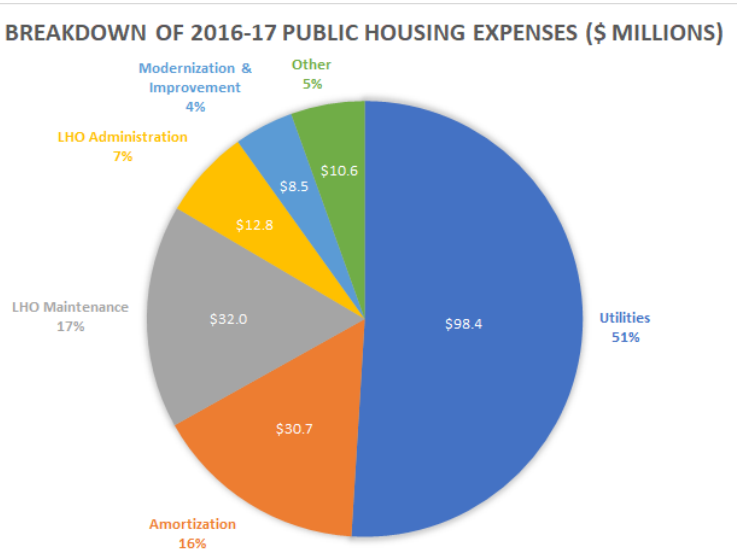
[22] Nunavut Housing Corporation's Appearance before the Standing Senate Committee on Aboriginal Peoples - March 23, 2016. Available at: http://assembly.nu.ca/sites/default/files/TD%20158-4(3)%20EN%20Nunavut%20is%20Facing%20a%20Severe%20Housing%20Crisis.pdf

[23] 2016-17 NHC Annual Report. Available at: https://s3.amazonaws.com/nhcweb/publications/annualreport_2016-17_0.pdf

The costs to the GN of providing public housing in Nunavut are significant and considerably higher than other territories and provinces. If these costs could be reduced, the funds saved could be spent providing other services and support to Nunavummiut. In 2016-17, there were 20,647 public housing tenants (including those under the age of 18) in Nunavut living in 5,432 public housing units. Public housing expenses in 2016-17 were $193.0 million. The breakdown of these expenses is shown in Figure 3 below**.** For comparison, in 2016-17 the Northwest Territories Housing Corporation spent $53.2 million on its Public Housing Programs.[24]

Percentage of Territorial/Provincial Government Revenue Spent on Housing Expenditures[22]
Nunavut: 13%
NWT: 7%
Yukon: 3%
All provinces: <2%

Figure 3: 2016-17 Nunavut Public Housing Expenses



Public housing rent is fixed to income, and with 74.7% of public housing tenants earning less than $23,000 a year, the vast majority of tenants pay the minimum rent of only $60/month.[25] In 2016-2017 LHOs assessed $15.2 million in public housing rent, which amounts to less than 8% of the cost of providing public housing. The GN and the Canada Mortgage and Housing Corporation provide the bulk of the funds needed to run the public housing program. The GN's contribution will continue to grow as more and more housing units are added to the stock (the NHC plans to build an additional 185 units by the end of Fiscal Year 2019).

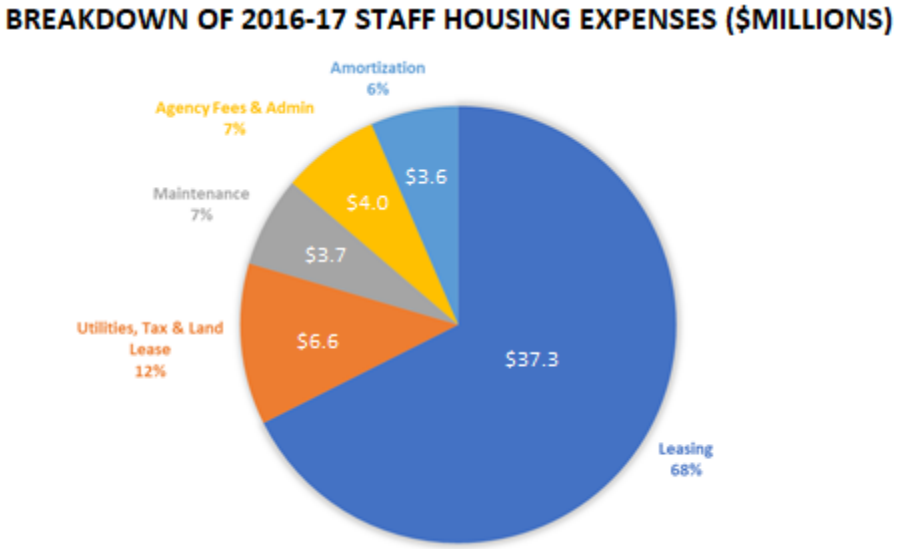
2- GN Costs of Staff Housing[26]

Similar to public housing, the GN spends a considerable amount of money supporting staff housing. Through LHOs and other contracted management agents, the NHC administers 1,615 subsidized staff housing rental units across Nunavut. Of the 1,615 units, 440 are owned by the NHC while 1,175 are

[24] 2016-17 NWTHC Annual Report. Available at: http://nwthc.gov.nt.ca/sites/default/files/td_32-183.pdf
[25] Ibid.
[26] 2016-17 NHC Annual Report. Available at: https://s3.amazonaws.com/nhcweb/publications/annualreport_2016-17_0.pdf

leased. Staff housing expenses in 2016-17 were $55.4 million. The breakdown of these expenses is shown in Figure 4 below.

Figure 4: 2016-17 Nunavut Staff Housing Expenses



3- ***Cost of Construction***[27]

The cost of home construction in Nunavut is very high compared to the South. Constructions in Nunavut are approximately three times higher than in the Greater Toronto Area. The high construction costs in Nunavut can largely be attributed to the cost of shipping construction materials to Northern communities, the cost of labour, and in some cases lot acquisition and preparation costs. Although costs vary by community and building design, the average cost of building a public housing multiplex unit in Nunavut is between $400,000 and $550,000. For comparison, the average cost to build a home in the Northwest Territories is between $300,000 and $400,000. Costs for constructing single family dwellings will be higher.

4- ***Cost of Operations and Maintenance (O&M)***

Operations and maintenance costs for homes include heat, electricity, water, sewage, waste collection, property taxes, maintenance and repairs.

Annual Home Operations and Maintenance
Nunavut: $25,000
NWT: $18,900

5.1.2 Program Rationale

As identified previously, there is a need to have several housing options across the housing spectrum for Nunavummiut to address the current housing crisis. Due to the high cost of purchasing and maintaining a home in Nunavut, there is only a small subset of the population who can afford homeownership. This section describes in detail how supporting this population in achieving homeownership has an impact on the greater housing need by opening up more affordable and appropriate housing options to those who are unable to be private homeowners.

[27] We Can Do Better: Housing in Nunangat. *Report of the Standing Senate Committee on Aboriginal Peoples.* March 2017. Available at: https://sencanada.ca/content/sen/committee/421/APPA/Reports/Housing_e.pdf

5.1.2.1 How Does Homeownership Address the Need?

Homeownership can be considered a solution in addressing the needs of availability and affordability of housing across the territory from the perspective of the various stakeholders including the GN, renters, and potential homeowners.

5.1.2.1.1 How Does Homeownership Address Availability?

Increasing homeownership in Nunavut can address some of the challenges related to housing availability in the territory. If high-income households currently residing in public or staff housing purchase their own homes, it will increase the availability of those public or staff housing units for Nunavummiut who are unable to afford private homeownership. This is particularly true for supporting the building of new homes, which creates more total housing units in the territory. The building of new homes by private homeowners could also contribute to a positive structural shift in the housing market in Nunavut through the increased number of available private houses.

Homeownership could provide a viable alternative for more stable housing, particularly for high-income earners who are currently in GN staff housing and approaching retirement. However, this is not without challenges due to the ongoing high cost of O&M that retired homeowners would need to fund on pension income.

5.1.2.1.2 How Does Homeownership Address Affordability

As discussed in Section 5.1.1.1.2, the primary housing affordability issue relates to the GN's ability to sustain the financial burden of public and staff housing. Shifting more Nunavummiut from public or staff housing into private homeownership will have a positive financial impact on public spending related to housing. Additionally, rising rental costs in the territory has led to individuals and families considering alternative housing options, like homeownership, as noted in by NHC Homeownership clients. The themes of 'high rent costs' and a 'lack of return on investment with rent' were reasons for NHC clients wanting to become homeowners.

Currently, there are many Nunavummiut who cannot afford market rental or homeownership options and are on waitlists to get into public housing or staff housing. By increasing homeownership for high-income households, this will create more affordable options in public or staff housing for those who are currently under- or over-housed. This will allow money that GN spends subsidizing housing for those who can afford it on their own to be shifted to help support those who cannot afford any market option on their own. However, it is important to note that even under independent homeownership, there are still significant subsidies provided to homeowners from the government to reduce the cost to homeowners.

The information presented in this section suggests that increasing homeownership (for those who can afford it) can potentially have a positive impact on housing affordability and availability in Nunavut.

5.1.2.2 What is NHC Doing in Response to Program Need?

To address the current housing needs and fulfil the NHC mandate "*to create, coordinate and administer housing programs so that [it] may provide fair access to a range of affordable housing options to families and individuals in Nunavut*", NHC provides a suite of programs specifically to increase opportunities for Nunavummiut to become self-reliant homeowners. While homeownership alone is not able to solve the housing crisis in Nunavut, promoting and supporting it can contribute as part of the solution for a subset of the population for which homeownership is a feasible option.

5.1.2.2.1 Homeownership Programs Supporting Availability

The implementation of historical programs like HAP, which promoted home ownership to populations without consideration of long-term financial stability to support the cost of homeownership, has led to the need to support current homeowners in the maintenance and repairs of their aging homes. Without the support of NHC's Homeownership Program, NHC staff and homeowners believe that these homes will have limited longevity. Therefore, NHC's Homeownership Program is supporting the maintenance of the current housing stock in Nunavut, which is already fragile and limited for the size and demand of the population.

5.1.2.2.2 Homeownership Programs Supporting Affordability

There currently is a small subset of the population who can afford homeownership yet are living in public or staff housing. There may be two groups within this population: those who are able to be fully independent homeowners and those who require additional homeownership subsidies provided through the existing homeownership programs. By providing these groups with incentives to leave public or staff housing for homeownership through the Homeownership Program, it will help to correct the current housing landscape by getting the 'right people into the right type of dwellings' meaning that Nunavummiut will have access to appropriate housing options based on their financial circumstances and size of their household.

When asked what factored into their decision to purchase a home in Nunavut, many clients mentioned the high and rising costs of rent in the territory and the associated lack of return on investment. Other factors included needing to provide appropriate housing for growing families, long-term planning, and NHC homeownership incentives. Alternatively, when asked what current challenges exist regarding homeownership, client responses focused on the high costs of home maintenance beyond the expected mortgage payments (fuel, water, power, repairs, etc.), despite the availability of government subsidies that reduce the costs of home operations and maintenance.

Based on these findings, it appears that the Homeownership Program serves the public interest by helping homeowners address their homeownership challenges through grants, forgivable loans, and technical expertise.

5.2 Program Goal and Objectives

Program goals are the broad aims of a program. It should help identify possible outcomes being sought. Goals flow from the organization's mission and provide the framework for determining the more specific program objectives and outcomes being sought.

All programs should have stated objectives that generally reflect program theory and goals. They also reflect organizational priorities and provide a clear direction for future action. Objectives outline the aims of an initiative--what success would look like in achieving the vision and mission. They describe the results to be achieved, and the manner in which they will be achieved. Sometimes multiple objectives are needed to address a single program goal.

5.2.1 Homeownership Program Goal

There currently doesn't appear to be an overarching goal of the homeownership program which leaves the direction of the program open for interpretation. By establishing a goal, more clarity on the intention of the overall homeownership program will be provided.

5.2.2 Homeownership Program Objectives

Below are the current program objectives.

1. *To assist and support Nunavummiut to become and remain successful homeowners* through the provision of financial assistance and alternative housing options;
2. *To assist and support Nunavummiut to purchase, build, renovate, repair and maintain homes* improving the accessibility, safety, and conditions of housing in Nunavut;
3. *To improve energy efficiency of private homes in Nunavut* reducing environmental and financial burden.

The current homeownership program objectives do not address the broader intention of why NHC is specifically supporting the purchase, construction and renovation of homes making it difficult to evaluate the performance of the program. Additionally, the first two objectives appear to cover similar ground with slightly different wording.

When asking NHC staff about their perceptions of the program objectives, they were all in alignment with two of the current stated objectives. Most commonly, staff felt that the Homeownership Program is addressing affordability of homeownership and supporting homeowners in repairing and maintaining their homes. There was no mention of improving energy efficiency of private homes as a key objective from the staff perspective.

The current objectives have some gaps in addressing what the programs are designed to achieve. Missing from the objectives is the link to:

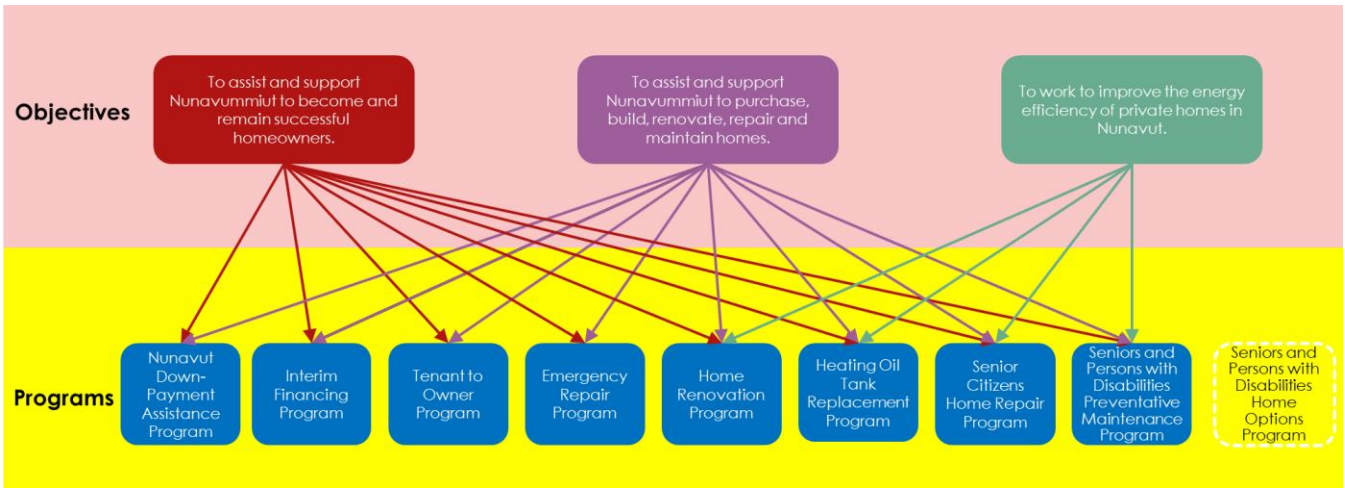
- Non-financial support provided by the Program
- The effect that the Program has on the housing market
- SPDHOP as an independent program
- Some of the high priority issues like health and safety, and overcrowding

By enhancing the program objectives to more accurately depict how the program goal is being achieved, it will allow for better reflection of how the program activities are aligned with the purpose of the program.

Within the Homeownership Program, there are 9 individual programs aiming to achieve the homeownership objectives previously identified.

All the programs are addressing at least two of the overarching program objectives, with four of the programs addressing all three programs. There is one program, however, that does not appear to be associated with any of the objectives. The SPDHOP program stands on its own and does not appear to be directly contributing to the overarching objectives of the homeownership program. This is illustrated in Figure 5.

Figure 5: Current Homeownership Programs and Objectives



Recommendation #1: Redefine the Program Goal and Objectives

It is recommended that a Program goal be developed. DPRA has provided a proposed goal that focuses on homeowners, homes, and the housing market. The proposed goal states:

The Homeownership suite of programs aims at improving the inadequate access, availability, and conditions of housing in Nunavut through the provision of financial, programmatic, and technical supports while decreasing the financial burden of homeownership and home maintenance.

Based on this proposed goal, the Program objectives should be redefined to articulate the mechanisms and strategies to be used to achieve the intention of the Program. In reviewing the current program objectives, DPRA recommends revising the objectives to be:

1) *Providing financial support and counselling to Nunavummiut for purchasing or building their own home, to strategically and sustainably expand Nunavut's private housing market.*

2) *Investing technical expertise and financial resources into physical repairs and renovations of existing housing stock, in order to improve the quality of homes in Nunavut.*

5.3 Target Groups

A central aspect of program design is to determine who the program is targeted to; who will benefit from the services developed under the program.

The Homeownership Program targets improvements for both the homeowner and the home. It targets the homeowner by providing financial assistance and resources to become and remain homeowners. Homes are targeted through the home repair and improvement programs that are designed to improve conditions of private units leading to improved living conditions for homeowners in Nunavut.

5.3.1 Current Program Eligibility

The programs are generally available for anyone in Nunavut with few eligibility criteria including:

- Must be over the age of 19;
- Have lived in the territory at minimum 1 or 2 years, depending on program;

- Must possess the leasehold title to the property and home insurance (for repair programs);
- Must use property as primary residence;
- Fall within the income limits as set by the Homeownership Program Income Eligibility (HPIE) numbers;
- Not having any arrears with any Local Housing Organization (LHO) in Nunavut or with the NHC; and
- (Particular to programs for Seniors and Persons with Disabilities) must be over the age of 60 or recipient of a disability benefit.

5.3.1.1 Eligibility Challenges Identified

Through staff and client interviews and the GN staff survey, several limitations were identified with the current eligibility of the programs in promoting homeownership including considerations of:

1. high cost of living/number of dependents,
2. access to home insurance,
3. accessibility of the program.

5.3.1.1.1 High Cost of Living/Number of Dependents

When considering income eligibility, it is important to consider the Nunavut context where there is a high cost of living and household incomes are often supporting many dependents both in and outside of the home. Several GN Staff and NHC clients identified that they had been denied access to programs due to their household income being too high, but they still struggle to pay for necessary housing repairs and maintenance.

5.3.1.1.2 Access to Home Insurance

Currently, home insurance is a requirement for accessing the homeownership programs as a mechanism for protecting the investments that NHC is putting into the units through the funding of home improvements or supporting down-payments for a new home. The eligibility requirement for having home insurance was seen as a barrier to accessing the program by some clients and NHC staff, as some individuals cannot afford the payments for home insurance or are not provided home insurance due to the poor conditions of the units. Homeowners who are denied home insurance due to the poor conditions of their unit could be identified as a high priority for the repair/maintenance program, however, their access is limited due to their lack of home insurance which may lead to unsafe and unhealthy living conditions.

5.3.1.1.3 Accessibility Limits

In addition to the eligibility criteria, there are also limits to how many times individuals can access a program and the dollar amount in which they receive from various programs which in part, depends on level of income.

Based on the objectives of the Homeownership Program and the perceptions of NHC staff, it appears that there are two key target groups: one for new homeownership, and one for home repair and maintenance.

For some individuals, the cost of major repairs needed to their home exceeds the amount available through the homeownership programs. This often results in smaller repairs being done to address emergent needs but does not address the root cause of the damage and leads to more repairs being required in the future. Given the current restrictions in number of times and amount of grants clients can access, those who are living in units that require large-scale repairs or frequent smaller repairs may not be eligible.

Furthermore, several clients mentioned the income cap as being a barrier to accessing the Homeownership Program and felt that the caps should be re-evaluated. They felt that GN would still benefit and save money in the long-term even if they supported higher income earners in homeownership. It was also pointed out that

although some individuals may have a fairly high income, they may have a large extended family to support and may need assistance to purchase a home despite their income level.

Recommendation #2: Revise the Upper Grant Limit for Home Improvement

It is recommended that the NHC increase the upper limits for the grants and loans it provides for home improvement. Often times homes need large-scale repairs that exceed the amount provided by home improvement grants and loans. This leads to homeowners using the funds provided to them to address the symptoms (e.g., water damage) rather than the root cause (e.g., leaking roof) of home issues. It would be more cost effective and lead to better quality homes if more funds could be provided to home owners to address large-scale issues.

Recommendation #3: Evaluate Target Groups for Maintenance Assistance vs Homeownership Assistance and Revisit Income Eligibility Thresholds

To improve program accessibility and encourage more homeownership among Nunavummiut who can afford it, we recommend that the income eligibility thresholds for accessing the Homeownership Program be re-examined. Income eligibility requirements should also take the size of family, number of dependents in and outside of the home, and other financial obligations of the applicant into account. Supporting higher-earning Nunavummiut in homeownership could potentially lead to savings in long-term costs for the GN and improve housing availability, as those individuals can be moved out of public or staff housing and into private homes.

Considering the different target groups that are accessing the home ownership programs and the home repair programs, these two program areas may require different eligibility thresholds. The home repairs programs are targeted at those who are unable to afford the maintenance of their homes and therefore the income eligibility thresholds should support that. Alternatively, the home ownership programs are targeted to those who can afford homeownership and home maintenance but may need additional incentives or supports to move into homeownership. Because these two target groups differ in financial capacity, there may be benefit in having two different income eligibility thresholds for the two streams of programs.

If the recommendation to increase income limits for homeownership programs cannot be enacted, it is recommended that income limits for elders/seniors be removed, in order to increase accessibility to homeownership support for vulnerable populations.

5.3.2 Homeowner Target Groups - Income

Within the homeowner target group, there are two sub-categories to consider as the target audience for the programs for home acquisition and programs for home improvement. These sub-categories include:

1. High-income households
2. Low- to middle- income households

5.3.2.1 High-Income Households

5.3.2.1.1 Viable Target Group for Home Ownership[28]

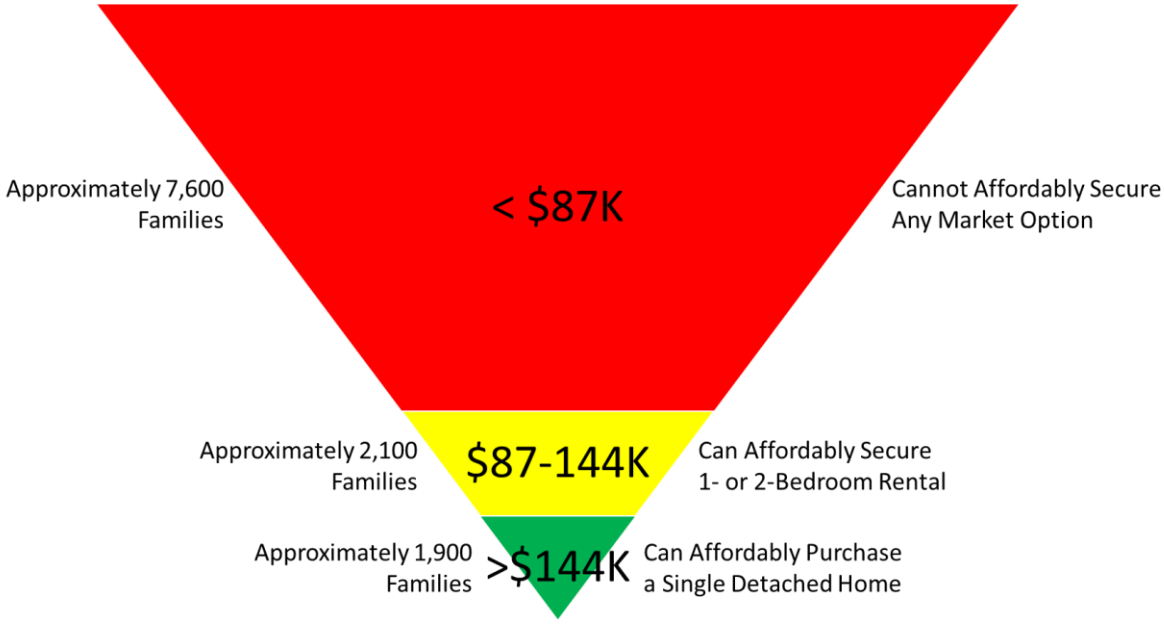
The Canada Mortgage and Housing Corporation (CMHC) uses a criterion called Core Housing Need to establish market affordability. It stipulates that to be considered affordable, a household should not spend more than

[28] Northern Housing Report. *Canada Mortgage and Housing Corporation.* 2018. Available at: https://cmhc-schl.gc.ca/en/data-and-research/publications-and-reports/housing-market-outlook-highlights

30% of its pre-tax income on shelter costs (mortgage payments, rent, the cost of electricity, heat, water and other municipal services, property taxes, and condominiums fees).

Using this metric, a 1-bedroom rental in Nunavut is affordable to households making $87,000, a 2-bedroom rental is affordable to households making $102,000, and purchasing a detached home is affordable to households making $144,000. Figure 6 below shows housing market affordability for Nunavut households. The income brackets indicate the required income to affordably secure the corresponding housing option. The size of the triangle indicates the proportion of households that fall into the specific income bracket. Approximately two-thirds of Nunavut households cannot affordably secure any market option. About one-sixth can afford to secure, at most, market rent. Only one-sixth of Nunavut households can afford to purchase a home resulting in a small subset of the population who can consider homeownership as a housing option. An even smaller subset of those who can afford to purchase a home are eligible for the Homeownership Programs.

Figure 6: Housing Options for Income Brackets in Nunavut



Based on the above information about market affordability, only a small subset of the population in Nunavut have high enough household incomes to afford to purchase a home (> $144,000), suggesting that the target for new homeowners should be high-income households. Current household Homeownership Program Income Eligibility (HPIE) thresholds vary from $158,500 to $186,000, depending on community. This leaves an extremely narrow band of household incomes that can both afford homeownership (even with existing subsidies), and are eligible for Homeownership Program support. Therefore, due to income limits, the current eligibility criteria may be excluding many of those who are suitable targets for homeownership. The eligibility criteria may be forcing a very small target audience for the Homeownership Program, limiting the ability of NHC to shift the private market landscape in Nunavut. It should be noted that the availability of homes for purchase and rental units is not uniform across the territory. There are communities where some people may be able to afford purchase or rental options, but where there is a very limited or no market.

5.3.2.1.2 High Income Households in GN Staff Housing

When considering who are prime candidates for homeownership in Nunavut, it is important to consider the incentives and disincentives that may drive the decision for individuals to become homeowners. Many of the high-income households that would be a viable target group are GN staff who are provided subsidized staff

housing as part of their benefits package and may not have the intention to stay in Nunavut long-term. Over half of the non-homeowner GN staff indicated that their subsidized rent was an incentive for staying in their current units. Findings from the GN Staff survey also indicated that there is high interest in purchasing or building a house in Nunavut. When asked why they wanted to become a homeowner, the most common response was to build equity and personal investment.

Of those who were not interested in becoming homeowners, the cost of purchasing a home, the cost of home maintenance and limited availability of houses to purchase were all considered disincentives. Comments were also made by GN Staff that another disincentive is the ability to sell the home when they intend to leave given the current housing market across the territory. Key findings from the GN Staff survey can be seen in Table 4.

Table 4: Key Findings from GN Staff Survey (n=347)

Survey Indicator	GN Staff Findings
% of GN Staff dissatisfied with their current housing situation	33%
% of GN Staff interested in purchasing or building a home in Nunavut	81%
% of non-homeowner GN Staff who consider 'intention to leave territory' as a disincentive to homeownership	39%
% of non-homeowner GN Staff who consider 'cost of purchasing a house' as a disincentive to homeownership	84%
% of GN Staff who see homeownership as a viable option in Nunavut	46%

5.3.2.1.3 High Income Households in Public Housing

Similar to the staff housing option, there is a small subset of the population in public housing who fall into the high-income households category that may find public housing to be the more desirable option given the availability of public housing subsidies, rent ceilings, and lack of responsibility for home maintenance and repairs. The current public housing policies don't require many public housing tenants to be assessed after they are accepted, so high-income households who could afford to become homeowners remain in their public housing units even if their income is beyond the public housing income threshold. Table 5 shows the public housing rent ceilings and the associated income threshold to reach the rent ceiling.

Table 5: Public Housing Rent Ceilings

Unit Type	Bachelor	1-bedroom	2-bedroom	3-bedroom	4-bedroom	5-bedroom
Rent Ceiling	$814/mo	$1,140/mo	$1,466/mo	$1,792/mo	$2,118/mo	$2,443/mo
Income Threshold to Reach Rent Ceiling	$65,824	$81,240	$94,280	$107,320	$120,360	$133,360

The intention with targeting the high-income households is that if they are supported in becoming homeowners, they will potentially require less support as private homeowners than as public housing tenant. High-income households will easily cross the income thresholds required to reach the public housing rent ceilings outlined in Table 5 above. Therefore, their housing costs will be financially supported by the GN even though they have the means to cover their own housing costs. If these households were encouraged into homeownership, that financial support could be allocated to low-income households who do not have the financial capabilities of becoming a homeowner.

Recommendation #4: Review the Policy Landscape Related to Public Housing, Staff Housing and Homeownership to Identify Homeownership Disincentives and Incentives

The policy landscape related to public and staff housing in Nunavut provides many incentives for Nunavummiut to stay in publicly-funded housing and disincentives to purchase a home. Consider providing incentives to new homeowners to promote homeownership as a more attractive option for those who could afford it, if they were provided with targeted incentives. By incentivizing homeownership, this could have a positive impact on the number of individuals who consider homeownership a viable option and could lead to an increase in new homeownerships, which in turn would open spaces in public and staff housing for those who are not in a position to become homeowners.

Considerations around the immediate and long-term costs of incentivizing homeownership to the GN should be made when identifying opportunities for incentivizing homeownership.

Based on client interviews and the GN staff survey, potential incentives to support long-term and sustainable homeownership could include:

● Providing additional funding to program applicants who are willing to build a home rather than purchase one in order to encourage and promote the building of new homes. This would help decrease the financial burden attached to the building homes in the North due to lack of available supplies and materials.

● Conduct a review of other jurisdictions providing additional funding to first-time homebuyers to encourage homeownership to assess potential models to incentivize homeownership among younger Nunavummiut.

● Increasing income eligibility thresholds (Recommendation #3) to encourage homeownership among higher-income Nunavummiut.

● Providing a monthly subsidy to retired homeowners to support them in remaining in their homes.

5.3.2.2 Low- to Middle-Income Households

While the target group for new homeowners is those with high-income households, there appears to be a different target group for home repair and maintenance. The target group for these programs seem to be low- to middle-income households that are financially unable to repair damages or maintain their homes and as a result are living in poor, and potentially unsafe, housing conditions. By targeting these households, it provides NHC the opportunity to help homeowners maintain their homes so that they do not become unliveable, forcing homeowners to move into already limited public housing or becoming homeless.

5.3.2.2.1 Low- and Middle- Income Households in Poor Living Conditions

Clients who accessed the programs indicated that the high cost of living (fuel, power, water, sewage, etc.) makes it difficult to keep up with regular bills and home maintenance costs, creating reliance on the support of the NHC for sustained homeownership. To ensure that those living in poor housing conditions can access the programs, applications are approved based on the NHC's priority allocation criteria which considers the priority of the repairs needed and a ranking on the income-eligibility scale.

5.4 Program Strategies and Activities

5.4.1 Program Strategies

A strategy is a way of describing *how* you are going to get things done. It is less specific than an action plan (which tells the who-what-when); instead, it tries to broadly answer the question, "How do we get there from

here?" Strategies suggest paths to take (and how to move along) on the road to success. That is, strategies help you determine how you will realize your vision and objectives through the nitty-gritty world of action.

A good strategy will take into account existing barriers and resources (people, money, power, materials, etc.). It will also stay with the overall vision, mission, and objectives of the initiative. Often, an initiative will use many different strategies - providing information, enhancing support, removing barriers, providing resources, etc. - to achieve its goals.

5.4.1.1 Homeownership Program Strategies

The Homeownership Program provides several strategies to achieve the overall program goal and objectives as outlined in the Table 6 below.

Table 6: Strategies to Achieve Homeownership Program Goals

STRATEGY	DESCRIPTION
PROVIDE HOME REPAIR AND IMPROVEMENT ASSISTANCE	By providing home repair and improvement assistance through the Homeownership Program, there will be a reduction in financial barriers on homeowners when needing home improvements.
PROVIDE SERVICES TO SUPPORT NEW HOMEOWNERSHIP	By providing services to support new homeownership, there will be an increased information, decreased financial barriers, and additional resources to access homeownership.

5.4.2 Program Activities

Program activities are at the center of the program design and are the actions that are intended to directly address the needs of the target population and deliver the program objectives. These include the services provided to the target clientele that support the achievement of the program objectives.

5.4.2.1 Current Suite of Homeownership Programs

Across the nine individual homeownership programs, there are six key activities (as seen in the Program Logic model in Appendix F) that are designed to achieve the overarching objectives of the Program:

1. Financial assistance for homeownership
2. Facilitation of homeownership transfers
3. NHC purchase of private dwellings from individuals who can no longer be homeowners
4. Financial assistance in the form of a forgivable loan/grant for repairs
5. Technical assistance in the form of inspections
6. Homeownership counselling

Through the implementation of these activities, new homes are bought, transferred, and built, and current homeowners have repairs, renovations, and maintenance completed on their units which ultimately is supporting the objectives of the homeownership program.

5.4.2.1.1 Individual Programs

The individual programs are described in Appendix A (programs to secure homeownership) and Appendix B (programs to assist homeowners). In reviewing the 9 different individual programs, there are two key objectives identified:

1. Achieving homeownership; and
2. Assisting with repairs and renovations.

These two common objectives are supported by grants and loans of varying amount, depending on the program.

Through interviews, staff articulated that the objectives of all the homeownership programs were relevant, but there were some programs which addressed the same scope of work. In the program description documents, programs often reference other programs as an alternative option to have the same repairs done.

For example, in the HOTRP documentation, it states that the ERP can also be leveraged to obtain the grant for the work. While this may increase the accessibility of the repair, there is potential for it to cause challenges related to financial and administrative oversight. Both clients and staff addressed the fact that applicants access multiple programs strategically to be able to have high cost repairs funded

While there are programs that are specifically for seniors and persons with disabilities, the individual programs do not greatly differ from the programs that are available for the general public. The intent of the seniors and persons with disabilities specific programs was to ensure that these vulnerable populations have access to adequate support in homeownership and to provide alternatives housing options for when they are unable to continue as homeowners.

5.4.2.1.2 Number of Programs

Across the 9 individual programs, there are some redundancies in what the programs are trying to achieve and activities they are using to achieve it. For example, the SCHRP provides seniors with a specific program to have home repairs done that fundamentally does not differ from the HRP which is for the general public. However, seniors can also access the HRP, if needed. Similarly, the HOTRP and ERP can serve the same need, but the ERP may allow the client to obtain their new heating oil tank faster due to the urgent nature of the program. By having these as two separate programs, individuals may apply to the wrong program based on their level of awareness and current need, which may delay the application and approval process and create inefficiencies in getting the client what they need.

5.4.2.1.3 Cost Effectiveness

Several NHC staff noted that having so many different programs housed under Homeownership leads to a great deal of duplication of work. It was also noted that clients tend to max out their grants in more than one program (e.g., $15,000 for Emergency Repair Program and $65,000 for Home Renovation Program). Staff felt that it would be more cost-effective if the client was given $80,000 from the beginning to draw on for whatever repairs were necessary. Streamlining the programs will make them easier to administer and more cost effective. Staff also mentioned that it would help improve accountability and make capital budgeting easier.

Recommendation #5: Consolidate the Homeownership Programs

It is recommended that the programs with the same objective, but different mechanisms or target populations be combined, so that there will be two stand-alone programs: homeownership and home improvement. The homeownership program would include the NDAP, TOP, IFP, and SPDHOP. The home improvement program would include the HRP, ERP, HOTRP, SCHRP, and SPDPMP. Consolidating the homeownership programs by their two main objectives will provide a streamlined approach to the programs without losing the essence of what the current programs offer. The consolidated programs could potentially allow for funding for clients to be streamlined through one program rather than currently processing applications for multiple programs to combine the funds to reach a level that would cover a necessary repair. Table 7 below shows the targets, mechanisms and objectives of the two proposed stand-alone programs.

Table 7: Proposed Stand-Alone Programs

Program	Target(s)	Mechanism(s)	Objective(s)
Homeownership Program	• General public • Vulnerable populations	• Loan • Transfer / purchase / resell / convert homes	• Achieve homeownership (purchase or build) • Provide access to alternative housing options for homeowners who can no longer afford it
Home Improvement Program	• General public • Vulnerable populations	• Loan • Grant • Technical assistance	• Assist with repairs, maintenance and renovation

5.4.2.1.4 Program Use

Based on NHC data between 2014 and 2017 (Appendix G), the most active homeownership programs have been the ERP, NDAP, HRP, and HOTRP. Specifically, in the 2016-2017 annual report, it was reported that the NDAP, HRP, and ERP programs accounted for 93% of the homeownership expenditure and 80% of the approved applications.[29] On the other hand, the TOP, IFP, and SDPHOP programs, all of which are designed to increase homeownership, have not been active between 2014 and 2017. When comparing program expenditure, the programs assisting with repairs and maintenance use approximately 75% of the overall homeownership budget, leaving 25% available to support individuals becoming homeowners. This breakdown on program usage may be linked to the target groups for these programs and who is eligible to access the programs and who are in a position to become homeowners.

It was identified by clients and GN staff that many Nunavummiut became homeowners through the Homeownership Assistance Program (HAP) in the 1990's which provided individuals, including low- to middle-income households, with an opportunity to become a homeowner at a very low cost. Currently, there are many of these HAP homeowners who are unable to afford the cost of maintenance and rely heavily on the NHC homeownership programs for support. The legacy of the HAP program is a contributing factor to the high need for the repair programs, given the aging homes and current financial situation of the homeowners.

5.4.2.1.5 Limited Active Programs Supporting New Homeownership

Currently, the NDAP is the only active program that supports new homeowners. The Interim Financing Program (IFP) is also available but has not been actively applied in the past three years and is reported to be burdensome to access for the purpose of building a new home. This limits the ability for the NHC to reach its objectives of increasing homeownership and impacting the housing market. While the NDAP program does provide financial support to those who want to build new homes, it rarely is used to build a new home and therefore, there are currently no active programs that support the building of new homes. By not having programs to support the building of new homes, the level of impact the programs can have on the Nunavut housing market is limited.

[29] 2016-17 NHC Annual Report. Available at: https://s3.amazonaws.com/nhcweb/publications/annualreport_2016-17_0.pdf

5.5 Strategic Level Conclusions

In reviewing the strategic levels of the Homeownership Program, we can draw conclusions on the key lines of inquiry related to *relevance* and *cost-effectiveness.*

5.5.1 Program Relevance

5.5.1.1 Are activities and operational outputs consistent with the units' mandate, and plausibly linked to the program's objectives?

The current suite of homeownership programs is consistent with the NHC mandate and linked with the program's objectives. All current programs, with the exception of the SPDHOP, have the objective of increasing homeownership or supporting home improvements through the various activities, ultimately leading to an increase in sustainable homeownership and improved living conditions for homeowners in Nunavut. Although the current Homeownership Program is relevant to the needs of Nunavummiut, the need for financial support to build new homes in Nunavut or address necessary large-scale home improvements often exceeds what the current programs provide. For example, a homeowner may not be able to replace a leaking roof because the cost may be much higher than the maximum $65,000 offered through the current HRP. Instead, HRP may only be able to cover the cost of the water damage caused by the leaking roof because it falls within the financial limits of the program. This does not, however, provide a sustainable solution for the homeowner and therefore may not be considered a relevant program because it is not able to address the root of the problem.

5.5.1.2 Are existing programs still relevant?

Given that there are populations in Nunavut who are currently under- and over-housed, programs promoting and supporting homeownership as a housing option are still relevant in Nunavut. In theory, all the current Homeownership Programs are relevant. The results of the GN staff survey support this assertion, with 69.5% of homeowners claiming to have received support from the NHC in the purchase or maintenance of their homes. However, there are several redundancies between the programs that have been identified, and there are various levels of uptake across the programs. For example, out of 130 GN staff survey respondents who have accessed NHC homeownership support, only 2 have accessed the Interim Financing Program, Senior Citizen Home Repair Program and Tenant to Owner Program, respectively.

At a high level, there are two program areas within the suite of programs: supporting homeownership and supporting home improvements. The programs supporting homeownership are relevant to public interest because there are currently high-income earners who are occupying public or staff housing units that would be better suited for low- or middle-income earners who cannot afford private homeownership. When asked what type of support for homeownership they would like to see provided by the NHC, many GN staff survey respondents mentioned more assistance with down payments and home maintenance. The Homeownership Program can provide these incentives to move more Nunavummiut into housing that suits household needs', while allowing the government to effectively use its resources and public housing program to address the housing shortages.

5.5.2 Cost-Effectiveness

The programs targeting home improvement are relevant because they support current homeowners who otherwise may not be able to maintain their homes and would then need to move into public (which comes with a large financial cost to the public purse). Therefore, supporting current homeowners may be more cost-effective for the NHC compared to alternative publicly-subsidized housing options.

While all the current individual programs are relevant, the existence of 9 programs which are all contributing to two key objectives creates additional administrative burden and associated costs and could benefit from a consolidation of programs. Consolidating the programs could lead to streamlining the administrative responsibilities associated with implementing each individual program and could improve accountability and make capital budgeting easier.

6.0 Implementation and Delivery

Program implementation and delivery is a process that involves decisions, actions and corrections to deliver a program through a series of activities geared toward achieving the intended objectives and results. Implementation generally focuses on what is needed to deliver the benefits to the target groups and is made up of several components. Implementation and delivery is about the structures and processes required to deliver the benefits of the program.

During the course of this review, there was a significant shift in the implementation and delivery of the Homeownership Program. The core functioning was moved from NHC Headquarters (HQ) to NHC District Offices as of June 1st, 2018. Some of the data collected during the program review process specifically discusses the perceived potential impact of these changes. These findings are highlighted in white text boxes throughout the report.

6.1 Service Pathway

The service pathway includes all program stages in which services are accessed. This aspect of program design lays out how clients will access the program services. NHC staff and program clients noted several specific issues with various elements of the service pathway (application process, eligibility requirements, contractors), and opportunities to improve the delivery of service. These issues are described below.

6.1.1 Application Process

Clients access the suite of Homeownership Programs by completing and submitting paper-based application packages. Although some clients did not have issues with the application process, others talked about how they found the application process to be difficult and time-consuming (e.g., having to take the time off work to go to an NHC office to fill out the paperwork). They had to meet with program staff (in-person or over the phone) several times to get assistance with the process.

Both program staff and clients felt that the application process could be improved if it was moved online. Missing information or other issues could be flagged immediately to the applicant, and there would be no need for a back-and-forth between program staff and the applicant to obtain a full application package.

Recommendation #6: Put Application Online

It is recommended that an application system be put in place that would allow program applicants to complete and submit their application forms online. This way, any missing information could immediately be flagged to the applicant, and the need for program staff to go back-and-forth with the applicant in order to obtain the full application package would be reduced. Potential applicants could also enter their information online to see if they would qualify for certain programs. This would save

time both for applicants and program, who will need to spend less time processing applications that will end up being denied.

Simplifying the application process would also save time and costs for both program staff and clients. Staff felt this was especially true for programs that offer relatively small amounts of funding. For example, given that the purpose of the program is to replace leaking or old tanks, it seems unnecessary to go through the process of verifying income for applications to the Heating Oil Tank Replace Program. This is especially true considering how time-consuming the income verification process is. Similarly, it seems unnecessary for applicants to go through the full application process for the Seniors and Disabled Persons Preventative Maintenance Program, considering the fact that the program offers only an annual $3,000 grant.

Many clients felt that the approval process to approve funding took too long, which was made worse by the fact that they did not know how long they would have to wait to find out if their application was approved. They felt that a more streamlined approach and making a faster determination would be helpful. The long wait time was of particular concern for applications to the Emergency Repair Program since those clients were waiting for repairs that were vital to the continued safety and occupancy of their homes.

Recommendation #7: Review Income Verification Requirement Process and Necessity for Each Program

To improve program accessibility, simplify the application process and improve wait times for approval, it is recommended that the NHC review both the need for income verification and the length of verification for each program. Given the objective of the programs, it is likely unnecessary to verify income for HOTRP and SPDPMP. The time-consuming nature of the income verification requirement also makes it challenging to approve ERP applications in a timely fashion, which could cause residents to live in unsafe housing for long periods of time. For programs such as HRP, reducing the income verification requirement from three to one year would decrease the workload for program staff, increase accessibility, and reduce wait times without losing relevant information in the application process.

6.1.2 Insurance Requirements

To be eligible for support from the HRP, ERP, SCHRP and SPDPMP, homeowners must have a current home insurance policy. The purpose of this requirement is to protect the financial investment that the NHC makes in repairing and renovating private homes in Nunavut. However, both program staff and clients talked about how this insurance requirement limited access to support for home maintenance. Many clients felt that home insurance was simply too expensive for them to afford.

Several staff recommended that the home insurance requirement be removed from the program eligibility criteria. However, other staff mentioned that home insurance is important for homeowners to have, and if individuals cannot afford insurance then they are likely not good candidates for homeownership. The NHC should further explore the option of removing the home insurance requirement to determine whether the benefits of increasing access to home maintenance support outweighs the additional financial risk to NHC of homeowners not having home insurance. Another

possible solution mentioned by staff was to require applicants to have term insurance for the term of the loan; once a loan is paid off or forgiven there is no longer a need to require insurance.

Recommendation #8: Review Need for Home Insurance Requirement for Each Program

To improve program accessibility and best meet the needs of Nunavummiut, it is recommended that the NHC examine the necessity to require proof of home insurance for each program in the homeownership suite. This is especially true for programs responding to urgent needs (ERP, HOTRP) or providing small, one-time grants (SPDPMP). To increase accessibility for programs related to home purchases or builds, the NHC may also want to consider allowing for options with less financial burden than full home insurance, such as term insurance for the term of the loan. The term insurance will provide NHC protection over the investment for the term of the loan while reducing the long-term cost of home insurance which may be a burden on the homeowner. One option may be to grandfather the home insurance requirement. If a home was purchased after a certain year, then the homeowner would be required to carry home insurance. Another option would be to exempt applicants below a certain income threshold from the insurance requirement, which would help ensure vulnerable homeowners' access to programs.

Note: There is a risk that lack of insurance requirements could result in NHC Homeownership Programs becoming the de facto insurance provider for eligible homeowners. For example, should a homeowner have a repair need that would have been an insurable incident had they possessed homeowners insurance, NHC would be asked to carry those costs as a back-stop.

6.1.3 Supporting Relationships Among NHC, Clients and Contractors

Both staff and clients spoke at length about the need to improve the availability of qualified contractors, especially in smaller communities. Contractors (as well as tools and materials) often have to be flown into communities. This is a significant cost that the NHC or homeowners must cover.

Because of the lack of available local contractors, particularly in smaller communities, approved renovations often take a long time to complete or do not happen at all. Applicants are often kept on the approved list for two or three years and then removed because there is no one available to do the work (plumbing, electric work, etc.).

Clients also spoke of issues with the contractors who are actually available and agree to do the work. They are often hard to get in contact with and take a long time to complete the agreed upon work. On occasion, contractors use improper materials or construction methods. This leads to poor quality renovations and repairs that will need to be redone within a short period of time. Although NHC provides technical inspections after the work has been carried out, there are inherent inefficiencies.

Recommendation #9: Increase Communication to Promote Contractor Availability in Communities to Conduct Renovations

It would be more cost effective if the Program could combine renovation projects in communities that do not have available contractors to decrease the cost of travel for the contractors and allow for more of the funds to be dedicated to the cost of repairs.

By promoting when contractors will be in a community to do repairs, this can allow for others in the community who may require renovations to engage with the contractor to set up renovations at the same time.

The NHC could avoid flying out multiple contractors for different houses. It would also generate more interest from contractors in taking on the work, as most do not want to bother with small individual contracts. This would help address the issue of limited contractor availability and attract more skilled contractors to communities.

Another contractor issue that staff felt negatively affected cost-effectiveness is that contractors sometimes overcharge for services. For example, staff noticed that when the amount of funding granted under the Heating Oil Tank Replacement Program was increased, quotes they received from contractors to replace oil tanks also had corresponding increases. Quotes should be scrutinized more closely to ensure that they are reasonable and truly reflect the cost of the work being done.

Clients also mentioned that they would like the NHC to be more involved in their relationship with contractors. For example, clients sometimes get caught in the middle between the NHC and contractors about when payments would be made. Part of the issue is that there is insufficient documentation and the NHC often has little idea what the homeowner and contractor agreed to. This makes the final inspection and invoice payment process especially difficult. If there was more documentation and communication between the three parties, especially during the commencement of work, situations like this could be avoided. Educating clients about how to work effectively with contractors would also help address these issues (as indicated in Recommendation #16). Staff are optimistic that moving program delivery back to the regional level from HQ will help promote more communication between the program, clients and contractors.

6.2 Operational Issues/Challenges

6.2.1 Linking Staffing Decisions to Various Delivery Pathways

Staffing is a critical aspect of program design and delivery. There are several key staffing roles that impact the delivery pathways of the homeownership programs. To be successful, programs must have appropriate levels of staffing resources to respond to the volume of applications and program demands.

6.2.1.1 Human Resource Issues

6.2.1.1.1 Technical Staff

From the perspective of NHC staff, the application approval process is often delayed due to the lack of technical staff available to conduct home inspections and determine the scope of work for the project. Given the increasing applications to the programs, staff feel that there is a need for more technical experts to respond to the demand for work because this aspect of the approval process impacts the flow of service delivery.

Recommendation #10: Invest in Increasing Technical Staff Resourcing

Technical staff play an essential role in the delivery pathway of the Homeownership Program, yet they have limited capacity to respond to the high demand of inspections. Investing in additional staff to build up the technical expert teams across the district offices will help clients be able to access the programs to receive support in a timelier manner.

6.2.1.1.2 Technical Expertise

In addition to human resourcing capacity issues related to technical experts, the current roster of technical experts within NHC are in the architectural discipline which is necessary for structural inspections, but there is a gap in expertise related to mechanical and electrical inspections. Without these areas of expertise in the technical staff, mechanical and electrical home systems are not inspected and necessary repairs in these areas may be missed.

Recommendation #11: Invest in Increasing Staff Technical Expertise

The current complement of technical staff are typically experts in architectural inspections, meaning there is still a need for building expertise in some areas, particularly mechanical and electrical inspections. Having increased capacity, including staffing and expertise, would help the Homeownership Program address the priority issues impacting homeowners.

6.2.1.1.3 Human Resource Capacity

In the 2017 review of Homeownership program processes, it was identified that there were resource constraints for supporting the high volume of applications and active case files within the HQ staff. With the recent transfer of responsibility of the homeownership portfolios from HQ to District Offices (June 2018), this staff resourcing issue at HQ may be resolved. That being said, there were concerns identified in the interviews that moving the responsibility of the Homeownership Program to the Districts without providing additional resources may create capacity issues at the district level.

Another identified impact of transfer of responsibilities from HQ to the District Offices is that there is flux in understanding who is handling what information at what point of the process. Given this change only took place June 1st, 2018, there will require a period of disruption while individuals learn new responsibilities and processes that go along with implementing the Homeownership Program.

6.2.1.2 Client Access

Both clients and staff indicated that the presence of NHC staff in communities would be beneficial to provide direct support to homeowners and potentially increase access to the programs. In a few instances, both clients and staff indicated the need for community-based NHC staff to specifically support homeowners with maintenance and repairs to address the challenge of limited or no available qualified contractors in many of the communities. Alternatively, it was suggested that partnerships with LHOs could include having home maintenance staff specifically dedicated to supporting homeowners in the community, especially when there are urgent health and safety issues related to the home.

Several clients noted a lack of sufficient information being shared with Nunavummiut regarding homeownership. To increase program accessibility, it was suggested that NHC staff could focus more on the homeownership programs during their visits to each community. Staff could help individuals to complete their applications and update them on the status of their files. Staff could also give advice to potential homeowners about the benefits and drawbacks of buying a home and help them decide if homeownership is right for them.

Recommendation #12: Review LHO Participation in Homeownership Programs

It is recommended that NHC consider increasing LHOs' participation in the Homeownership Program and their promotion and support of homeownership in communities. This may provide support targeted to vulnerable homeowners for emergency repairs related to health and safety, as well as assisting in coordination of efforts. Most LHOs have insufficient capacity to provide extensive support for Homeownership Programs.

To implement this recommendation, the current staffing capacity of LHOs and the manner in which LHO staff could be recruited and trained on NHC programs and processes will need to be considered.

6.2.2 Developing an Alternate Delivery Pathway

6.2.2.1 Transfer of Responsibility

With the recent introduction of the program shifting from HQ to District offices in June 2018, the delivery pathway of the Homeownership Program may have been adjusted to improve efficiency and effectiveness. Given the short window of time since this change has been implemented, it is not possible to comment on what impact this alternative delivery pathway has had on the implementation of the Homeownership Program. Through interviews, staff suggested that this could lead to an improvement in the timeliness of program delivery and with communication between NHC and clients.

6.2.2.2 Reimbursements

Another alternate delivery pathway that was identified through staff discussions was particular to the need for quick solutions for emergency home repairs. Staff described challenges with providing timely support to applicants of the ERP. These challenges include long wait times for income-verification to let them know if the applicant is eligible for the program, and the lack of available technical staff to conduct inspections and determine the scope of work for the program.

To address these challenges, it was suggested that NHC provide reimbursements for homeowners who have urgent needs to cut down the initial application and approval time. By providing reimbursements rather than pre-approved grants, it would allow for homeowners to have the urgent repairs completed before the unit deteriorate further leading to more expensive or irreparable damages.

Considerations would need to be made for those who are unable to cover the upfront cost of the repairs and pre-approved emergency repairs reimbursements would need to be identified and documented. By implementing a reimbursement system for emergency repairs, it may also decrease the demand of technical experts for upfront inspections and more of their time can be targeted towards inspections for planned home repairs, decreasing the wait times for those seeking non-urgent home improvements.

Recommendation #13: Permit Discretionary Exemptions to the Requirement for Inspections

Given the current resourcing challenge of having inspectors visit every home that has repairs completed through the Homeownership Programs to provide a final inspection prior to the contractor getting paid by NHC, it the need for a final inspection process should be reconsidered. Rather than being mandatory, it could occur at the discretion of NHC based on the type of repair and scope of work proposed.

This could create efficiencies in the process by decreasing the demand on inspectors and limiting the amount of travel required to conduct final inspections. It may also allow for contractors to be paid in a timelier manner and contribute to improved relationships among contractors, homeowners, and NHC.

Recommendation #14: Reimbursements for Emergency Repairs

Altering the delivery pathway for emergency repairs to include the option of reimbursement-based service is recommended so that homeowners who have urgent home repair needs are able to obtain repairs in a timelier manner.

Currently, the application and approval process delays the ability of homeowners getting their home repairs completed, however, if they were able to have a contractor start the work and get reimbursed, it may have a positive impact on the health and safety of homes, increase the longevity of the unit, and reduce the cost of unattended damages. Because some homeowners may not have the finances to pay for the repairs upfront on their own, it is important to still provide the current grant-based program so that households can get the repairs completed with the support of NHC.

6.2.3 Embedding technical expertise in the service delivery pathway

By design, technical experts play a critical role in the Homeownership Program by ensuring the work that is planned, implemented, and completed is appropriate and of satisfactory quality.

6.2.3.1 Roles and Responsibilities of Technical Experts

Through interviews, the NHC staff describe the current role of the technical experts. The responsibilities of Technical Experts fall into three touchpoints within the service delivery pathway to ensure success of the programs: (1) evaluating the application for repairs, (2) overseeing the technical delivery, and (3) payment. The specific responsibilities of the technical staff throughout the Homeownership Program have been described as:

- Arranging and conducting initial inspections;
- Identifying and documenting scope of work;
- Determining priority of repairs;
- Supporting homeowners in determining cost, labour and materials needed;
- Obtaining signed contracts;
- Overseeing construction as needed;
- Conduct final inspections; and
- Accepting and evaluating invoices.

6.2.3.2 Demand

Staff identified that the current priority of technical staff is allocated to new construction projects within the NHC, resulting in gaps in support available to the Homeownership Program. Given the high demand on technical experts in the Homeownership Program, staff suggested that one staff person be dedicated specifically to supporting the Program.

6.2.3.3 Impact on Program Flow

While the technical staff reportedly do not currently have much direct contact with the clients beyond conducting the inspections, the role of the technical staff can be seen as crucial to the client experience.

Because the inspections done by technical staff determine the eligibility of the requested repairs and the need for financial support, any delays in conducting the inspections result in delays in applications getting approved and repairs being completed.

6.2.3.4 Education on Homeownership

Through interviews, clients and staff indicated that education on homeownership and home maintenance is required to help current or new homeowners have a better understanding of what is required of them and how best to ensure they can remain successful homeowners. The expertise of the technical staff put them in a position where they can provide clients with information and guidance on topics related to home maintenance and repair, which many clients identified as a need for homeowners.

Recommendation #15: Provide Homeownership Education for Clients

Several clients indicated never receiving any information or education on what is required to maintain a home. To address this need, NHC can consider their role in educating existing or potential new homeowners to ensure they understand the roles and responsibilities of home ownership including maintenance and repair requirements to increase the longevity of the units.

Considerations for education opportunities could include developing and implementing homeownership workshops across communities, leveraging technical staff to educate homeowners through the inspection processes, or developing educational materials (pamphlets, handbooks, fact sheets) in all official languages that provide information on home maintenance and homeownership.

This recommendation is in keeping with Action 17 of the Blueprint for Action on Housing regarding developing a plain language toolkit for renters and homeowners.

6.2.3.5 Formalizing Inspection Process

Some staff noted that some homes that were receiving funding for repairs were in such poor condition that they felt it was not a good investment for the NHC to make in a house that would likely need to be torn down and rebuilt or completely renovated within a few years. One NHC staff suggested that the inspection process become more formalized to address this issue and improve the Program's delivery. They suggested that a process similar to the 'Condition Reporting Program'[30] (which is used for other public or staff housing) could be adapted and used for private homes to help document, track, share, and compare the status of homes being inspected for the programs.

Recommendation #16: Formalize Inspection Process

Currently, there is a formalized inspection process that is used for public and staff housing called the 'Condition Reporting Program'. A formalized process similar to this, but adapted for privately owned homes, could be applied to the homeownership inspections to standardize the gathering of information and documentation as it relates to the scope of work each unit requires. Through a more formalized

inspection process, it could create more efficiencies and cost-effectiveness in assessing and supporting home maintenance and repairs, particularly, if homeowners apply for programs more than once.
If such a process is adopted, it will be important to ensure that homeowners' consent to collecting this information is obtained, and that the details of the process are made publicly available to increase awareness of the formal home inspection process.

Conducting home ratings during the inspection process may help to determine the most appropriate type of support that NHC provides to applicants. Homes with low ratings may also be good targets for NHC to purchase, renovate, and convert into public or staff housing. The low rating, in addition to the age of the home, could be used as a trigger for review by NHC to determine if it is a good investment.

6.2.4 Communications

Program delivery relies on clear communication protocols between various staff, contractors, and clients to ensure smooth implementation of the programs. Communication protocols include shared agreement on such issues as what needs to be known, by whom, how, and within what timeframes. To have effective communication, documentation and standardization need to be embedded into the program implementation.

6.2.4.1 Internal Communication

Through staff interviews, it was identified that the current communication processes could be improved to promote more communication between the various NHC offices and staff across the Territory. Several staff indicated the need for more formal and standardized documentation processes specifically related to client case files that are managed by multiple staff and departments throughout the program process. The concept of cloud-based data sharing was discussed as a potential solution for increasing access to information for internal staff across different departments and geographic locations. One staff member suggested implementing records management protocols to ensure data is properly collected, stored, and shared across NHC. These initiatives would improve the efficiency of locating information about specific files or clients and allow staff to more effectively manage the flow of information, wasting less time and resources.

Recommendation #17: Implement Centralized Records Management Protocols

To address staff concerns of client file documentation and sharing of information, it is recommended that NHC develop a Records Management Protocol to standardize data and information collection, documentation and reporting. As part of the protocol, it is also recommended that cloud-based data sharing be implemented to increase access to information for staff across the Territory to improve efficiency in the program delivery pathways.

6.2.4.2 External Communication

Through both client and staff interviews, it was indicated that some clients are quite satisfied with the communication from NHC, whereas others had some concerns. The majority of clients who had concerns with communication were frustrated with the lack of responsiveness from program staff, and the high level of effort required to obtain information on applications, approvals, or other homeownership concerns. When asked to provide suggestions on how to improve Homeownership

Programs they accessed, several GN staff echoed these same communication concerns. Alternatively, staff indicated that there are sometimes challenges with reaching clients when needed, which can potentially delay the application and approval process. Oftentimes staff need to contact applicants to follow-up on required documentation or to follow-up on program approvals to ensure the steps are being taken to move along the program delivery pathway.

Recommendation #18: Create Client Communication Policy

To improve the client experience by addressing their communication concerns, it is recommended that a Client Communication Policy be developed and implemented. This policy could set a particular time requirement for how quickly NHC staff are to respond to a client when calling or emailing to ask questions regarding program information, application status, or requiring support throughout the process. As a part of the policy, appropriate documentation of client communication and storing of the documentation can be outlined.

Overall, there doesn't appear to be a lot of communication between NHC and contractors, as it is the responsibility of the homeowner to obtain and manage the contractors for carrying out home repairs and renovations. There are exceptions to this that were noted by clients and staff. There were cases reported where contractors were not paid for the work they performed immediately upon completion and needed to follow-up with NHC to obtain their payments. These delays in contractor payment are due in part to the lack of available inspectors to be able to assess the work that has been competed to sign off on the invoices provided by the contractors. Additionally, because NHC isn't involved with the contractor, there is a lack of awareness among program staff about specific contractor/homeowner agreements which can create challenges in evaluating the quotes based on the scope of work and invoices that are submitted to the NHC.

6.2.5 Decision Making Authorities

Decision making authorities generally align with operational responsibilities in such a way as to support effective and efficient delivery.

With the recent shift of Homeownership Program being implemented by District Offices rather than HQ, decisions on application approvals, scope of work priorities, and evaluating invoices are being made in the offices where the technical experts are located, allowing for more efficient and effective delivery. It was reported by staff that, previously, approvals had been sent out to clients before the District Offices signed off on the work, which they may or may not have approved if they had been given the opportunity to inform the decision. This previous challenge may now be corrected through the new delivery pathway. Although sufficient time has not passed to determine the effect of the shift, by having the programs be managed at a District level, there are now closer ties to the communities, which should allow for more informed decisions based on awareness of current situations or context.

6.3 Measuring Performance

Measuring the performance of the Homeownership Program will allow the NHC to determine how well it is achieving the goals and objectives of the Program, and continuously evaluate whether changes are needed to improve program design and delivery.

6.3.1 Introduction of Performance Management and Program Evaluation

The program review undertaken in 2017 revealed that NHC did not have either a performance management system or a program evaluation framework for the Homeownership Program. As such, a key feature of the work undertaken in this review involved developing a joint performance management and program evaluation framework. The intent of this framework is to capture how well the Homeownership Program creates value for the NHC and stakeholders.

Performance management and program evaluation share a lot of similarities and are closely interrelated. Below, we provide an overview of what both systems are to help the reader better understand the performance management and program evaluation framework developed by DPRA and presented in Appendix H.

6.3.2 Program Evaluation

Program evaluation is a one-time systematic study conducted to assess how well a program is performing and determine why it is performing at that level. It usually requires a clear set of research questions, a rigorous research design, and careful, time-consuming data analysis. Program evaluation is concerned with the impact that a program has. Program evaluation can help:

- Make better program management decisions
- Support new and innovative approaches and emerging practices
- Improve program performance

There are several types of program evaluations that can be used to assess:

- Design – defining the scope of a program and identifying appropriate goals and objectives; can also be used to pre-test ideas and strategies before a program goes live.
- Process/Implementation – assessing whether a program is implemented as designed and operates as intended; can identify opportunities for improvement.
- Outcome – examining outcomes without trying to establish whether the program *caused* the observed changes.
- Impact – assessing the link between program activities and outcomes. To establish a cause-and-effect relationship usually requires a high-quality randomized controlled study.
- Cost-Effectiveness – comparing program outputs and outcomes against the internal and external costs of the program.

Program evaluations can be conducted at all stages of a program's development. The type of program evaluation conducted should align with the program's maturity (e.g., developmental, implementation, or completion).

6.3.3 Performance Management

The term “performance management” refers to the continuous gathering of data from specific program or functional areas of an organization. It concerns the ongoing monitoring and reporting of changes in performance and progress towards reaching the stated goals of the program or organization. It is made up of an internal system that collects, collates, analyzes and reports on workflows, outputs and outcomes. Performance management aims to ensure that programs operate as intended by monitoring progress towards clearly stated goals.

Performance can relate to the outputs and activities of a program or to an assessment of final results and outcomes. Performance management is a type of management that incorporates and uses performance information for decision making; it measures the translation of goals into results.

Performance management supports programs in the following ways:

- Provides the basis for goal-setting
- Can improve execution by identifying problems
- Promotes consistency
- Enables accountability
- Increases objectivity
- Improves decision-making
- Provides early warning signals
- Enhances understanding
- Enables prediction

6.3.4 Comparison Between Program Evaluation and Performance Management

Performance management and program evaluation share several key features:

- Both rely on systematically collected and analyzed information to examine how well programs deliver services, attract the desired participants, and improve outcomes.
- Both use a mix of quantitative and qualitative information.
- Both examine relationships among people, services, and outcomes.

Table 8 below summarizes the key differences between performance management and program evaluation.

Table 8: Performance Management vs. Program Evaluation

Performance Management	Program Evaluation
Why is program information collected?	
• To ensure that the program is operating as intended • To plan and guide improvements if the program is not operating as intended or not producing desired outcomes	• To understand current program performance and provide recommendations for program improvement • To describe program operations • To assess program effectiveness or impact • To understand the processes through which a program operates
Who is the intended audience?	
• Program managers and staff	• Funders, policy makers, external practitioners

Performance Management	Program Evaluation
When is information collected?	
• Throughout the program's life	• Once or periodically
Who typically leads the investigations?	
• Program staff	• External evaluator
How is progress measured?	
• Benchmarks are established for key measures and program progress in measured against them	• Progress is measured by increases and decreases in desired outcomes

6.3.6 Steps in Performance Management

There are 5 steps involved in the performance management process:

6.3.7 Targeting [Identifying and Agreeing on What Matters]

If an organization or program is going to reach its goals, it must first know what those goals are so everyone can work together towards them. A performance management and program evaluation plan for the Homeownership Program should focus measurement and evaluation on those things that create value in the Nunavut housing market and are important to program stakeholders.

The following points summarize the discussions with staff and clients with respect to what they believe matters as it relates to homeownership programing:

- The program should positively impact individuals' ability to purchase homes, for those who can afford to and want to do so
- The program should make the most efficient and cost-effective use of available funds and resources
- The program should inform clients about the services and supports available to them and about their responsibilities as homeowners
- The program should process and make decisions on applications in a timely manner

- The program should respond to calls/inquiries from clients in a timely manner

6.3.8 Indicator Selection

Performance indicators are vital tools for the NHC. The performance management and evaluation framework needs to measure those things that are directly linked to the strategic objectives of the program. Indicators are key to helping NHC answer important questions about the programs. A good indicator should help:

- Gain new insights and learning
- Support informed program-related decision-making
- Lead to improved program performance

Identifying which information to collect and track is the central task with respect to performance management. This task consists of a few key steps, each of which is discussed below.

6.3.8.1 Selecting Key Performance Questions (KPQs)

KPQs are management questions that capture exactly what it is that stakeholders want to know when it comes to program performance. They provide guidance for collecting relevant and meaningful indicators and focus attention on what actually needs to be discussed when reviewing performance. KPQs capture what the organization thinks they should know about program performance.

Once the KPQs are established, the organization can decide how the information will be used (i.e., what decisions the indicators will support) and what indicators are needed. Data and information contained in performance indicators are not useful on their own and cannot be turned into knowledge unless they are related to questions we want to answer.

6.3.8.2 Identifying Which Decisions Potential Indicators Would Support

While a KPQ narrows down the possible indicators that can be used, it still leaves many possible indicators to choose from. Therefore, it is useful to determine what decision(s) a KPQ is meant to drive. By articulating the decision that an indicator will help to address, it is possible to reduce the potential number of indicators from an almost endless number to a smaller and more focused set of possible indicators. Where no decision will be supported by a potential indicator, it tells us that there is little value in collecting data on that indicator.

6.3.8.3 Determining How to Measure Indicators

The measures that are chosen to assess indicators often end up determining what program staff and management focus on. Therefore, it is important to choose measures with care and ensure that the *right things* are being measured. The performance management plan should not give prominence to the hundreds of possible measures that could be tracked as part of the program; this leads to measuring everything and understanding little. The plan should have relatively few measures that will have the greatest impact and enable us to find accurate answers to the KPQs.

6.3.9 Data Collection

Data and information for performance management should be collected on an ongoing basis throughout a program's life. Data collection has costs and staff time associated with it, but is necessary for effective performance management. Care should be taken to ensure data is collected in a timely manner and that

in choosing indicators to collect data on, it is based on a realistic assessment of the cost of collecting the data.

6.3.10 Data Analysis

Raw collected data is usually not very useful and can provide little insight on its own. Analyzing the data and looking for patterns or relationships will help turn data into useful information. For example, we can ask each client how satisfied they are with the services provided by the program, but this information on its own is not useful. We need to analyze it to find the average satisfaction of all program clients. Then we can compare year-over-year changes to determine if there is a statistically significant change in client satisfaction. Like data collection, analysis has costs and staff time associated with it, but is necessary to realize the benefits of performance management.

6.3.11 Reporting [Learn and Improve Performance]

The usefulness of performance management is limited if the findings, conclusions and recommendations that emerge from the process are not effectively communicated. Performance management reports should provide an unbiased picture of overall performance, present information clearly and concisely, identify gaps in the data, and provide recommendations for improvement. The NHC will need to determine who will be responsible for:

- Collecting and analyzing data related to the various KPQs
- Making recommendations and creating reports
- Taking action in response to reported findings

6.4 Implementation and Delivery Conclusions

In reviewing the implementation and delivery of the Homeownership Program, we can draw conclusions on the key lines of inquiry related to *efficiency, results, cost-effectiveness,* and *effectiveness.*

6.4.1 Efficiency

6.4.1.1 Are there procedural aspects of delivery that would benefit from change?

6.4.1.1.1 Linking staffing decisions to delivery pathway

Given the increasing applications to the Homeownership Program and the bottleneck that a lack of technical experts causes in the flow of service delivery, building technical expert teams across the district offices will help clients access Program services in a timelier manner. There is a gap in expertise in the areas of mechanical and electrical inspections for Homeownership Program-funded repairs that should be addressed.

6.4.1.1.2 Developing an alternate delivery approach

Both clients and staff felt that the presence of Program staff in communities would provide better support to homeowners and increase access to the Program. Partnering more closely with LHOs to support and promote the Program would also help achieve this end. LHOs could also potentially provide another delivery pathway for home repairs and maintenance, especially where there are urgent health and safety concerns. Limitations to this approach may be due to resource capacity within the LHOs to take on responsibilities beyond their current scope of practice.

Furthermore, regarding emergency home repairs, staff described challenges with providing timely support to applicants. To address this issue, the Program could provide reimbursements for homeowners who have urgent repair needs, which would cut down application and approval time.

6.4.1.1.3 Embedding technical expertise in the service delivery pathway

With regard to program delivery, technical experts are responsible for evaluating applications for repairs, overseeing technical delivery, and payment. Given the importance and high demand on technical experts for the Homeownership Program, staff suggested one staff person be dedicated specifically to supporting the Program. Staff also noted that technical experts could play a role in formalizing the inspection process, which would be a more efficient and cost-effective approach in assessing and supporting home maintenance and repairs.

The role of technical experts could be expanded to provide education on homeownership to clients and potential new homeowners. This would better support current homeowners and could potentially encourage new homeownership among those who it is suitable for.

6.4.1.1.4 Communications protocols

Staff interviews indicated that current internal communication processes could be improved to promote communication between offices across the territory. Specifically, a formal and standardized documentation process and a centralized records management system (potentially cloud-based) could help staff to manage the flow of information and waste less time and resources.

Regarding external communications, staff felt that there are sometimes challenges with reaching clients when needed. On the other hand, some clients were frustrated with the lack of responsiveness from Program staff and the difficulty obtaining information on their files. Creating a client communication policy should help address this issue. There also appears to be limited communication between NHC and contractors, which leads to inefficiencies in the flow of information between NHC, contractors and clients. If the NHC was more actively involved in the contracting process, it may help address this issue.

6.4.1.1.5 Decision making authorities

Staff mentioned issues with application approvals being sent out to clients before District Offices had the chance to sign off on the work. The recent shift in Homeownership Program implementation from HQ to District Offices should help address this issue.

6.4.2 Results

6.4.2.1 Are programs meeting objectives and meeting desired results, and how can they be adjusted to better meet the needs of Nunavummiut?

Many clients felt that, in general, the Homeownership Program has helped them to purchase or maintain their homes, which they would not have been able to do without the support they received. However, others felt that while the program is helpful, the support received was limited and that the NHC could do more to help Nunavummiut repair, maintain and remain in their homes. Specifically, the income caps were seen a barrier to accessing the Homeownership Program. If these caps were revisited, it may encourage more homeownership among those who cannot afford it without additional subsidies or incentives, helping to improve the housing situation in Nunavut and meet the objectives of the Program.

6.4.3 Cost Effectiveness

6.4.3.1 Is the current application process negatively impacting cost effectiveness?

Some clients found the application process to be difficult and time-consuming, and both clients and program staff agreed that the application process could be improved if it was moved online. This change would improve cost-effectiveness by reducing the time staff spend ensuring that applications are complete. Clients were also concerned about the long wait times for application processing and approval. This issue could be addressed, and cost-effectiveness improved if the income verification requirement for each program was revisited and reassessed.

6.4.4 Effectiveness

6.4.4.1 Are the programs effectively supporting relationships between key stakeholders (homeowners, contractors and NHC) and addressing the needs of the target audience?

Both staff and clients agreed that there is a need to improve the availability of qualified contractors to conduct home repairs and renovations. Combining multiple home renovations into one contract should help attract more qualified contractors. Investing in training and education for local community contractors will also help address this issue and reduce costs by reducing contractor travel expenses. Clients also felt that the NHC should be more directly involved in the relationship between clients and contractors. The fact that program delivery has moved back to the regional level from HQ may help address communication issues between the Program, clients and contractors.

6.4.4.2 What role does the NHC's requirement for home insurance play in the application and approval process with respect to program efficiency and accessibility and are there opportunities for changes in this area?

Several clients felt that home insurance was too expensive for them to afford and that the requirement was a barrier to accessing the Program. Staff had differing opinions on the need for the home insurance requirement.

We recommend that the NHC revisit this requirement, especially for programs that are responding to urgent needs or providing small, one-time grants, particularly to vulnerable Homeowners.

7.0 Recommendations

The recommendations presented throughout the report are gathered in this section, along with their potential benefits and related dependencies that should be kept in mind during implementation. To assess the level of effort required and financial impact produced, a rating system has been developed. Recommendations that require a low level of effort and have a low financial impact may be good "low hanging fruit" candidates for implementing first.

Level of Effort

Level of effort can be low (L), medium (M), or high (H). The recommendations are rated using the indicators below based in DPRA's understanding of NHC's capacity and available resources.

Level of Effort	Indicator
Low (L)	Can be implemented internally by current NHC Homeownership Program staff
Medium (M)	May require external resources/supports to conduct or implement the work

High (H)	May require multiple steps, including the development of a business case, or will have a significant impact on other aspects of the Program and therefore may need multiple resources or processes to address or implement

Financial Impact

This program review did not include a financial assessment of the proposed recommendations, so a more thorough assessment is recommended to fully understand the impact of any recommendations before implementing them. The low ($), medium ($$), or high ($$$) financial impact shown in the tables below are provided for informational purposes and are based on basic assumptions of the recommendations.

Financial Impact	Indicator
Low ($)	Requires internal time and effort, but no additional resources or expenses
Medium ($$)	External support/engagement may be required to conduct the work
High ($$$)	Requires the submission a business case to secure necessary funding in addition to current program funding or may demand an increase in the overall program budget to serve the target audiences

7.1 Recommendations for Strategic Level Program Design

#	Recommendation	Benefit(s)	Dependencies	Rating
1	Redefine the Program Goal and Objectives	Help establish priorities and strategic direction for the Program	Clear Program Goal and Objectives should be established before addressing other program issues and recommendations	L ($)
2	Revise the Upper Grant Limit for Home Improvement	Improve home quality and long-term cost effectiveness by addressing root issues in homes	New funding opportunities will need to be effectively communicated to current and potential clients	L ($$$)
3	Evaluate Target Groups for Maintenance Assistance vs Homeownership Assistance and Revisit Income Eligibility Thresholds	Increase program accessibility; encourage more homeownership	May be the need to create separate eligibility criteria if programs are reorganized into Homeownership Program and Home Improvement Program	L ($$$)

#	Recommendation	Benefit(s)	Dependencies	Rating
4	Review the Policy Landscape Related to Public Housing, Staff Housing and Homeownership to Identify Disincentives and Incentives for Private Homeownership	Understand how to position homeownership as a desirable housing option; free up public and staff housing	Successful incentives to promote homeownership will need to take into account current policies that incentivize remaining in public/staff housing.	M ($$$)
5	Consolidate the Homeownership Programs	Ease administrative burden for programs; increase program accessibility	May have implications for program implementation and delivery	H ($$)

7.2 Recommendations for Program Implementation and Delivery

#	Recommendation	Benefit(s)	Dependencies	Rating
6	Put Application Online	Increase program accessibility; reduce workload associated with receiving and processing applications	May have implications for creation of records management protocols and cloud-based data management	M ($$)
7	Review Income Verification Requirement Process and Necessity for Each Program	Increase program accessibility and timeliness; reduce workload associated with processing applications	May be tied to revision of program eligibility criteria	L (S)
8	Review Need for Home Insurance Requirement for Each Program	Increase program accessibility	May be tied to revision of program eligibility criteria	L ($)
9	Increase Communication to Promote Contractor Availability in	Save travel and transportation costs; increase interest from qualified contractors to do work	May be tied to increasing staff complement and expertise; may have	L ($$)

#	Recommendation	Benefit(s)	Dependencies	Rating
	Communities to Conduct Renovations		implications for client communication policy	
10	Invest in Increasing Technical Staff Resourcing	Building technical staff capacity will help clients access programs and receive support in a timelier manner	N/A	H ($$$)
11	Invest in Increasing Staff Technical Expertise	Increasing expertise in the areas of mechanical and electrical inspections will help improve safety and quality of homes	N/A	H ($$$)
12	Partner More Closely with LHOs	Increase LHO and public awareness for homeownership; potentially provide another service delivery pathway for home maintenance	May be part of an initiative to increase homeownership education for clients	M ($$$)
13	Permit Discretionary Exemptions to the Requirement for Inspections	Decrease burden on inspection resources for minor or standard repairs	N/A	L ($)
14	Reimbursements for Emergency Repairs	Increase program accessibility; improve home safety	N/A	L ($S)
15	Provide Homeownership Education for Clients	Better public education regarding homeownership options and home maintenance requirements	May be tied to increasing technical expertise	M ($$)
16	Formalizing Inspection Process	Could potentially lead to more efficient and cost-effective assessment of home repair needs	May be tied to increasing technical expertise	L ($$$)

#	Recommendation	Benefit(s)	Dependencies	Rating
17	Implement Centralized Records Management Protocols	Increase internal communication and information-sharing; reduce inefficiencies and client wait times	Will need to take into account any potential increased role NHC plays in renovation contracts	L ($$$)
18	Create Client Communication Policy	Provide better and timelier service to clients	Documentation of communications may need to be tied to records management protocols	L ($)

APPENDICES

APPENDIX A: PROGRAMS TO SECURE HOMEOWNERSHIP

Program Name	Purpose	Financial Support Provided	Eligibility Criteria	Program Spending (2016-17 Fiscal Year)	Number of Approved Applications (2016-17 Fiscal Year)
Nunavut Down-Payment Assistance Program (NDAP)	Provide down payment loans to the general public for home purchases or builds	Forgivable 2nd mortgage up to $30,000	• Nunavut resident for at least one year • Income eligibility limit as set by HPIE numbers • Must be approved for a mortgage by a CMHC-approved lender • Must pass NHC affordability analysis	$1,367,385	61
Tenant to Owner Program (TOP)	Assist NHC public housing tenants to purchase a public housing unit	N/A	• Current NHC public housing tenant • Fall below NHC's Adjusted Income Eligibility Threshold • Must be approved for a mortgage by a CMHC-approved lender • Must pass NHC affordability analysis • NHC public housing unit must be at least fifteen years old	N/A	0
Interim Financing Program (IFP)	Provide construction loans to the general public for home builds	unknown	unknown		0
Seniors and People with Disabilities Housing Options Program (SPDHOP)	Assist with alternative housing options for seniors and persons with disabilities	N/A	• Applicant must be at least 60 years of age, or a Disability Benefit recipient • Demonstrate insufficient financial resources to maintain home	N/A	0

APPENDIX B: PROGRAMS TO ASSIST HOMEOWNERS

Program Name	Purpose	Financial Support Provided	Eligibility Criteria	Program Spending (2016-17 Fiscal Year)	Number of Approved Applications (2016-17 Fiscal Year)
Home Renovation Program (HRP)	Assist general public with major home repairs/renovations	Forgivable loan up to $65,000	• Income eligibility limit as set by HPIE numbers • Current home insurance policy • Home must be at least five years old	$2,365,360	58
Heating Oil Tank Replacement Program (HOTRP)	Assist general public to replace heating oil tanks in poor condition	Grant up to $7,500	• Income eligibility limit as set by HPIE numbers	$243,148	43
Emergency Repair Program (ERP)	Assist general public with emergency home repairs	Grant up to $15,000 and contractor travel costs, if necessary	• Income eligibility limit as set by HPIE numbers • Current home insurance policy	$945,619	163
Senior Citizens Home Repair Program (SCHRP)	Assist senior citizens with home repairs	Grant up to $15,000 and contractor travel costs, if necessary	• Applicant must be at least 60 years of age and resided in Nunavut for at least two years • Income eligibility limit as set by HPIE numbers • Current home insurance policy • Home must be at least five years old	$122,319	17
Seniors and Persons with Disabilities Preventative Maintenance Program (SPDPMP)	Assist senior citizens and disabled persons with repairs and preventative maintenance	Grant up to $3,000	• Applicant must be at least 60 years of age, or a Disability Benefit recipient • Income eligibility limit as set by HPIE numbers • Current home insurance policy	$8,664	12

APPENDIX C: INTERVIEW GUIDE FOR HOMEOWNERSHIP PROGRAM STAFF

NUNAVUT HOUSING CORPORATION
HOMEOWNERSHIP PROGRAM REVIEW PROJECT

Interview Guide for Homeownership Program staff

Interviewee Name
Position
Office
Contact Information
Interviewer Name
Date & Time of Interview

Interviewee Role

1. What program processes or activities are you responsible for within the suite of Homeownership programs?

Program Relevance

2. How would you describe the program's objectives?
3. What is the relevance of this program to the target audience?
4. What changes could be made to improve the program's delivery in order to better meet the objectives?

Effectiveness

Is the program successfully supporting relationships between clients, contractors, and the NHC?

- In what ways does the program help clients to get what they need from contractors?
- In what ways does the program come up short in supporting these relationships?
- How could the program be improved to better support these relationships?

5. What role do the technical experts (inspectors) play in the service delivery?
   - Are there additional roles or responsibilities that inspectors could take on to increase program effectiveness?

Efficiency

6. Are there procedural aspects of program delivery related to your role that would benefit from change?
   - Consider the level of administrative work, timelines for responding to clients, organizing contractors and materials? Engaging the technical experts?

Let's discuss the application process more specifically as there have been some findings regarding the need for improvement as it related to accessibility and cost-effectiveness.

7. So, from your experience, is the current application process negatively impacting program cost effectiveness?
   - If so, which aspects of the application process are negatively impacting program cost-effectiveness?
   - Do some processes take too long or require too much staff effort?
   - Do you believe that current decision-making processes negatively impact cost-effectiveness?

8. In your opinion, how could the application process be improved to be more cost effective?

9. Can you discuss some potential efficiencies that could be made to the application process to make it more accessible to clients?
   - Is every stage of application process (receive application, create file database, screen – assess eligibility, approval decision, priorities) necessary?
   - How often do you need to provide assistance to clients in the application process?
   - How often do applications have to be revised?
   - What are the main reasons that applications have to be revised?
   - Are the tools in the application process that are missing that you think would be helpful?
   - In what other ways could the application process be improved to be my more useable for clients?

10. With respect to program efficiency and accessibility, what role does the NHC's requirement for home insurance play in the application and approval process?
11.
    - Are there opportunities for changes in this area?

Consider how you engage with colleagues within HQ, as well as clients, in terms of the current communication protocols and processes….

12. How satisfied are you with the current communication protocols internally with colleagues? And externally with clients?
13. How could these communication protocols be improved to increase program efficiency?
14. Overall, are there any other comments you'd like to make regarding the effectiveness and efficiency of the suite of homeownership programs?

APPENDIX D: INTERVIEW GUIDE FOR HOMEOWNERSHIP PROGRAM CLIENTS

NHC Homeownership Program Client Interview

Introduction

Thank you for agreeing to take the time to participate in this interview. My name is _____. I'm a consultant with DPRA Canada. We're working with the Nunavut Housing Corporation to do a review of the Homeownership Program. Through this program review of the Homeownership programs, the Nunavut Housing Corporation wants to look at if the programs they offer are meeting the needs of the public and what to understand the experience of clients through these programs. In order to gather this information for the program review, we are engaging current or former clients of the Homeownership program. We'll be asking you questions about why you decided to buy a home, how the homeownership program has helped you, what the application process was like, and what could be done to better support Nunavut homeowners. The responses you provide in this interview will be combined with those from other homeownership clients, and will help us find ways to improve the service and support provided to Nunavut Homeowners. The interview will take about 30-45 minutes. I'll be taking notes throughout the interview, so I may have to pause at a few points so I can write down what you're saying

Program Relevance

1. What factored into your decision to buy a home in Nunavut?
    a. Were there any incentives that encouraged you into homeownership?
        i. If so, what were they?
2. What are your current challenges with homeownership?

3. Why did you apply for the Homeownership Program?

4. How did the support you received from NHC's Homeownership Programs impact you as a homeowner?

Program Design

5. What type of support did you get from the NHC through the Homeownership Program you accessed?
    a. Prompt: loan/grant/advice/technical support/other
6. Was the support provided by NHC through the program(s) you accessed sufficient for your needs?
    a. Prompt: If no, what other support should they provide to better meet your needs as a homeowner?

7. How did NHC staff assist you throughout the Homeownership Program process?

8. What level of engagement would you like to have in the homeownership programs? How would you like to be engaged?

9. What role can NHC staff play to better support relationships between homeowners and contractors?

Application Process

10. Overall, how did you find the application process for the Homeownership Program?
    a. Prompt: Were there any burdensome steps throughout the process?

11. What aspects of the application process were most time-consuming?
    a. Prompt:
        i. How promptly did you receive a response from NHC after submitting the application?
        ii. Do you have any suggestions for improving the efficiency of the application process?

12. What support did you have from NHC staff throughout the application process?

13. What could NHC staff do to better support applicants through the homeownership application process?

Accessibility of Programs

14. Did you have home insurance when you applied for the NHC homeownership programs? (Yes or no?)
    a. If no, was this a problem when you were trying to access the homeowernship programs? What information did NHC provide you regarding home insurance?

15. Did you face any other barriers to applying and accessing the Homeownership Programs?
    a. Prompt:
        i. Barriers due to eligibility requirements?
        ii. Barriers due to lack of available contractors?

16. Do you have suggestions on how the programs could be made more accessible to support homeownership in Nunavut?

17. Do you have any other comments that you would like to share about the NHC Homeownership Programs?

APPENDIX E: GN STAFF SURVEY

Nunavut Housing Corporation (NHC)'s Government of Nunavut (GN) Staff Survey

1.

Are you a beneficiary to the Nunavut Agreement?

- ◯ Yes
- ◯ No

Are your children beneficiaries to the Nunavut Agreement?

- ◯ Yes
- ◯ No
- ◯ I don't have children

How long have you been employed by the GN?

- ◯ Less than a year
- ◯ 1-5 years
- ◯ 6-10 years
- ◯ 11-15 years
- ◯ 16-20 years
- ◯ 21+ years

How long have you lived in Nunavut?

- ◯ Less than a year
- ◯ 1-5 years
- ◯ 6-10 years
- ◯ 11-15 years
- ◯ 16 - 20 years
- ◯ 20+ years
- ◯ I have lived here my whole life

* Do you currently own your home in Nunavut?

- ◯ Yes
- ◯ No

1

NHC GN Staff Survey

2. Homeowners

In which community do you own a house?

How long have you been a homeowner?

- ◯ Less than a year
- ◯ 1-5 years
- ◯ 6-10 years
- ◯ 11-15 years
- ◯ 16-20 years
- ◯ 20+ years

* Have you received any support from NHC for the purchase or maintenance of your home?

- ◯ Yes
- ◯ No

2

NHC GN Staff Survey

3. NHC Homeownership Programs Accessed

What programs have you accessed? (check all that apply)

- ☐ Home Renovation Program
- ☐ Emergency Repair Program
- ☐ Heating Oil Tank Replacement Program
- ☐ Nunavut Down-Payment Assistance Program
- ☐ Interim Financing Program
- ☐ Senior Citizen Home Repair Program
- ☐ Seniors and Persons with Disabilities Prevention and Maintenance Program
- ☐ Tenant to Owner Program
- ☐ Seniors and Persons with Disabilities Housing Options Program
- ☐ Other (please specify)

How did the support you received from NHC's homeownership programs impact you or your home? (check all that apply)

- ☐ Improved living conditions
- ☐ Decreased financial burden due to grants/loans
- ☐ Decreased utility costs due to energy efficient home
- ☐ Decreased overcrowding issues
- ☐ Increased selling value
- ☐ Other (please specify)

3

Did you face any barriers to applying and accessing the homeownership program(s)? (check all that apply)

- [ ] Eligibility requirements Home insurance
- [ ] Lack of contractors available Other (please
- [ ] specify)

Do you have suggestions on how to improve the NHC homeownership program(s) you accessed?

4

NHC GN Staff Survey

4. Nunavut Homeownership

Do you receive any assistance as a homeowner from municipalities or government departments other than NHC?

- ◯ Yes
- ◯ No

If yes, please describe the assistance you receive.

What are some of the homeownership challenges you face in Nunavut?

If NHC were to provide support for homeownership, what type of support would be beneficial?

Are you familiar with the type of support NHC currently provides to homeowners?

- ◯ Yes
- ◯ No

5

NHC GN Staff Survey

5.

Where do you currently reside?

- ◯ Public housing
- ◯ Staff housing
- ◯ Private rental
- ◯ Other

How long have you lived in your current dwelling?

- ◯ Less than a year
- ◯ 1-5 years
- ◯ 6-10 years
- ◯ 11-15 years
- ◯ 16-20 years
- ◯ 20+ years

How satisfied are you with your current housing situation?

- ◯ Very satisfied
- ◯ Satisfied
- ◯ Neither satisfied nor dissatisfied
- ◯ Dissatisfied
- ◯ Very dissatisfied

Are there are incentives for you to remain in in your current dwelling type?

- ◯ No
- ◯ Yes. Please describe the incentives:

* Are you interested in purchasing or building a house in Nunavut?

- ◯ Yes
- ◯ No

6

NHC GN Staff Survey

6. Future Homeownership

Why do you want to own your own home?

If NHC were to provide support for homeownership, what type of support would be beneficial to you?

Do you see a role for the NHC in supporting you to become a homeowner?

- ◯ Yes
- ◯ No

7

NHC GN Staff Survey

7. Homeownership Incentives and Deterrents

What are your reasons for not wanting to be a homeowner in Nunavut?

- ☐ Intention to leave territory
- ☐ Cost of purchasing a house
- ☐ Cost of renovating a house
- ☐ Cost of home maintenance
- ☐ Limited availability of houses
- ☐ Limited number of suitable private homes available
- ☐ Currently own a home out of territory
- ☐ Home maintenance logistics
- ☐ Availability of community services to support homeownership (contractors, hardware, supplies, etc.)
- ☐ Current accommodation is affordable
- ☐ Other (please specify)

What incentives would encourage you to become a homeowner in Nunavut?

8

NHC GN Staff Survey

8. Title

Overall, what is your perception of being a homeowner?

	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
Homeownership is a significant life goal	○	○	○	○	○
Homeownership is a viable option in Nunavut	○	○	○	○	○
Homeownership supports family needs	○	○	○	○	○
Homeownership is undesirable	○	○	○	○	○
Homeownership is a long-term burden	○	○	○	○	○
Homeownership is not aligned with traditional values	○	○	○	○	○
Homeownership is too permanent	○	○	○	○	○

Other (please specify)

Are you interested in learning more about the following:

	Yes	No
Co-operative housing (member-owned and controlled)	○	○
GN Staff Condominium Program	○	○
NHC Homeownership programs	○	○

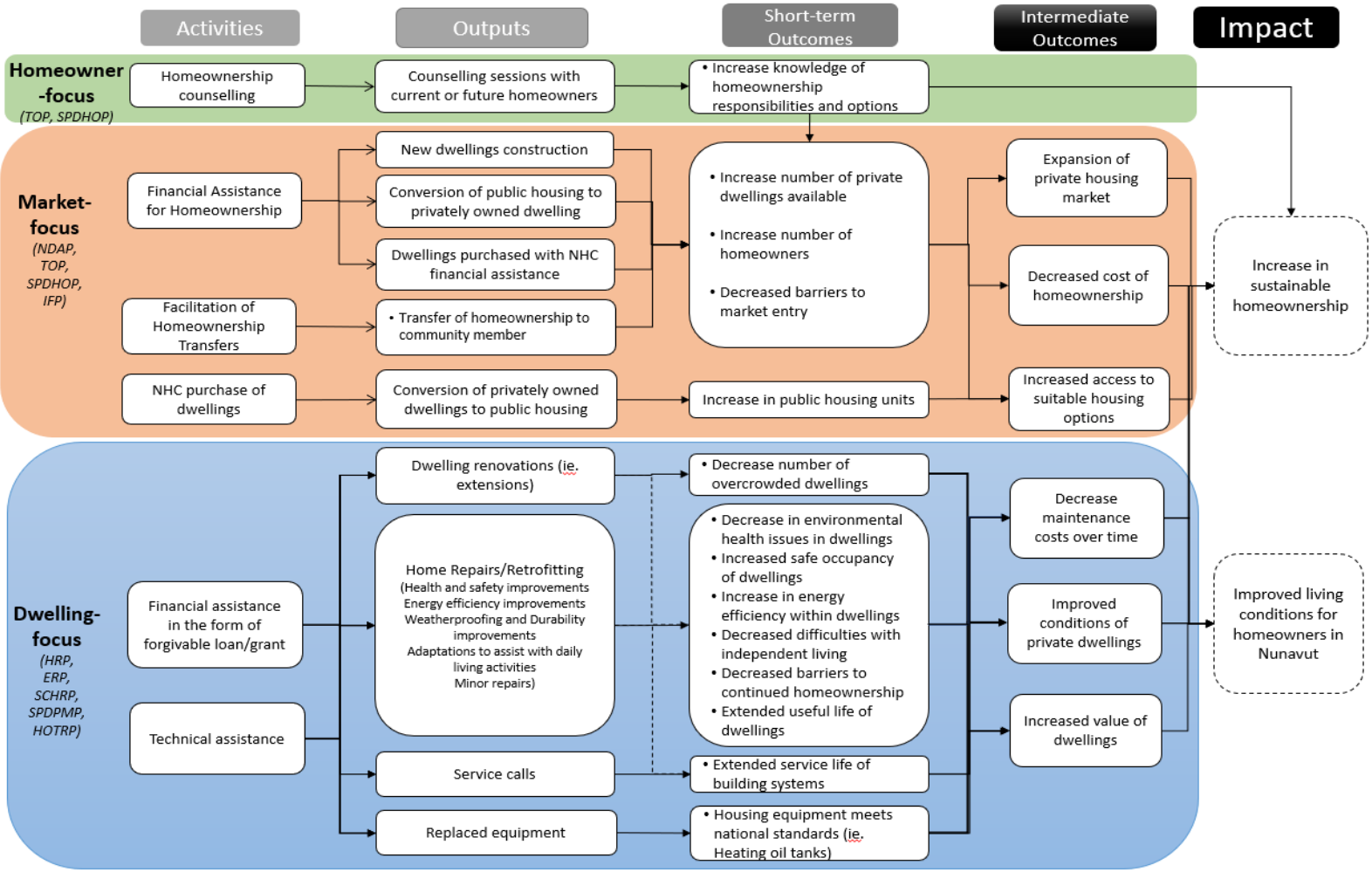
Any suggestions on how NHC can best support homeownership in Nunavut?

9

APPENDIX F: PROGRAM LOGIC MODELS

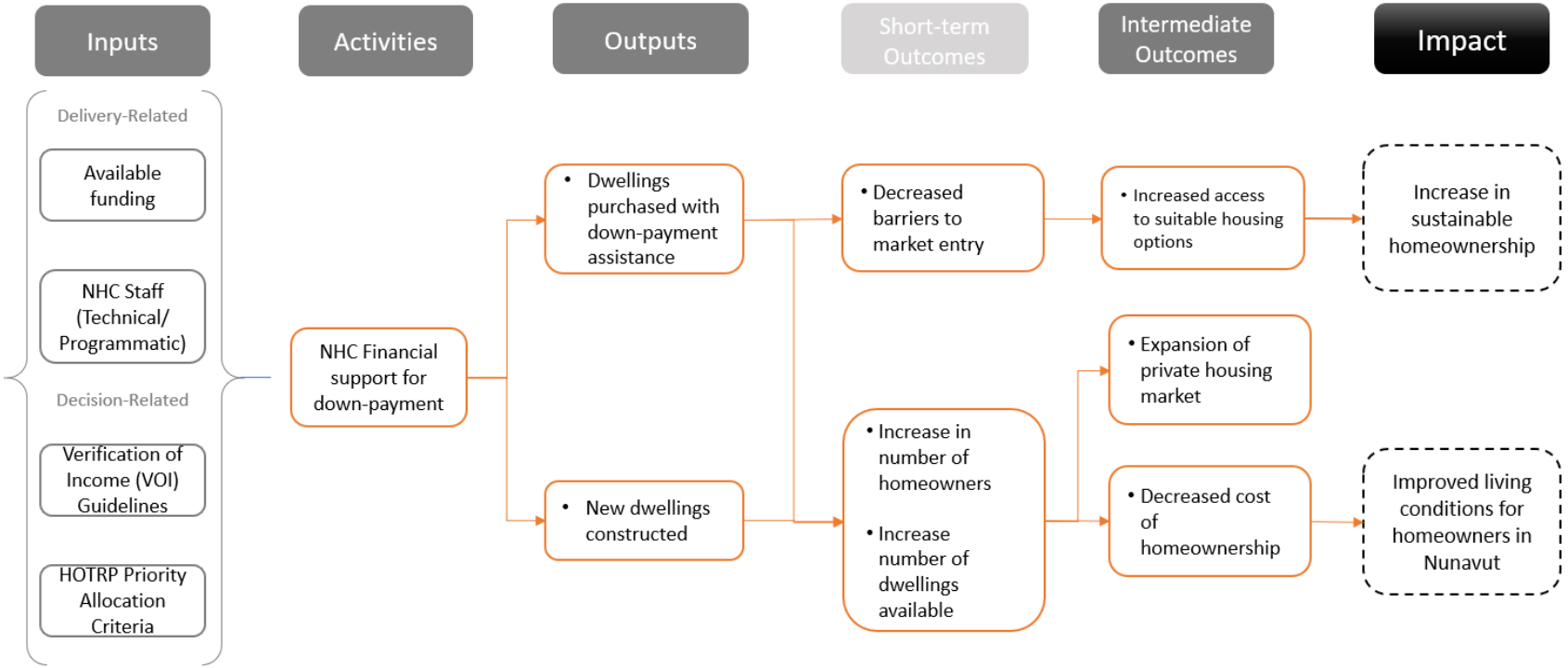
NHC Homeownership Program Logic Model

Increase the opportunities for Nunavummiut to secure, maintain and improve their own homes through the provision of financial assistance, counselling and technical advice.



Nunavut Down-Payment Assistance Program (NDAP) Logic Model

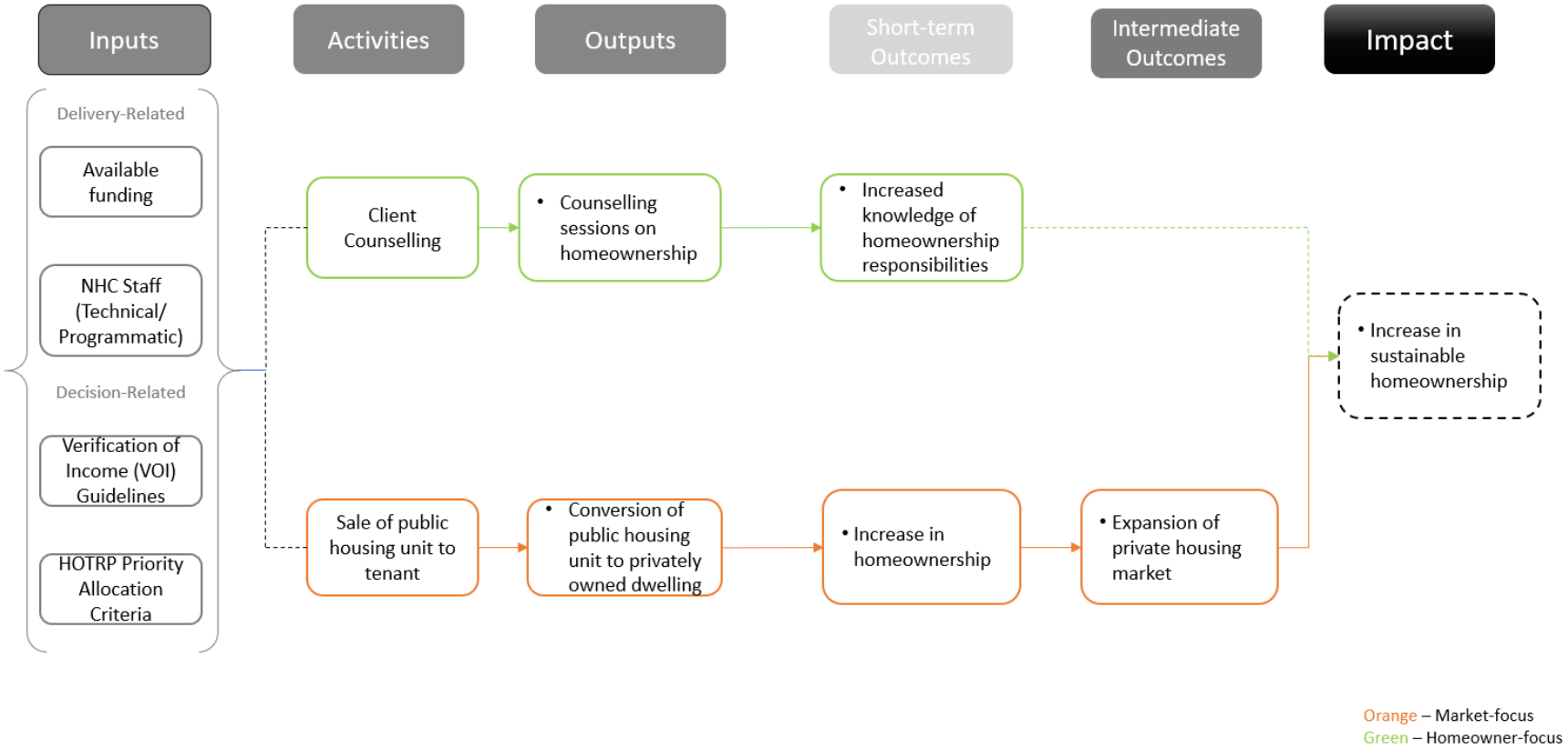
The objective of the Nunavut Down-payment Assistance Program (NDAP) is to assist clients in achieving homeownership through conventional financing means.



Orange – Market-focus

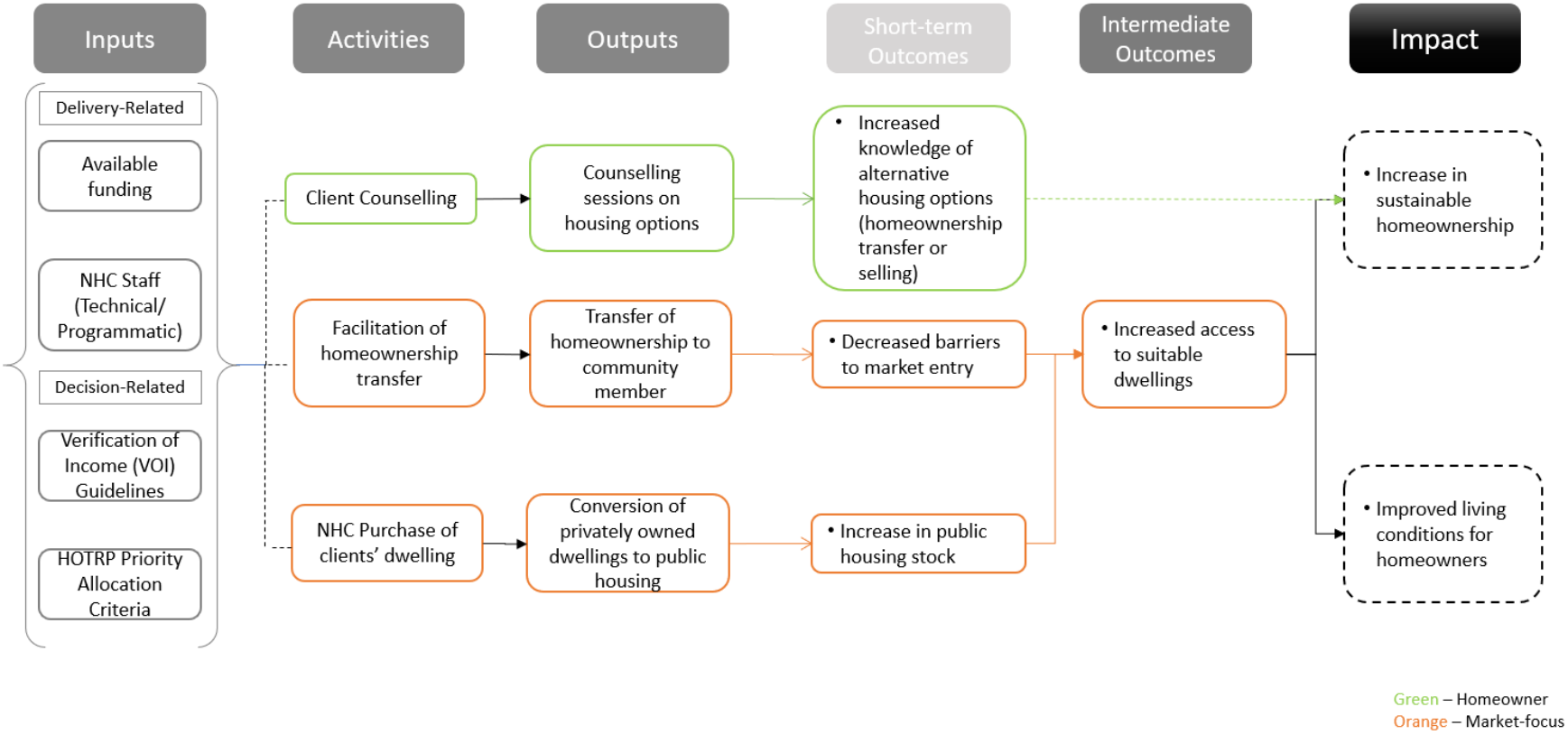
Tenant to Owner Program (TOP) Logic Model

The objective of the Tenant to Owner Program (TOP) is to assist in NHC Public Housing Program units to become homeowners by purchasing a public housing unit.

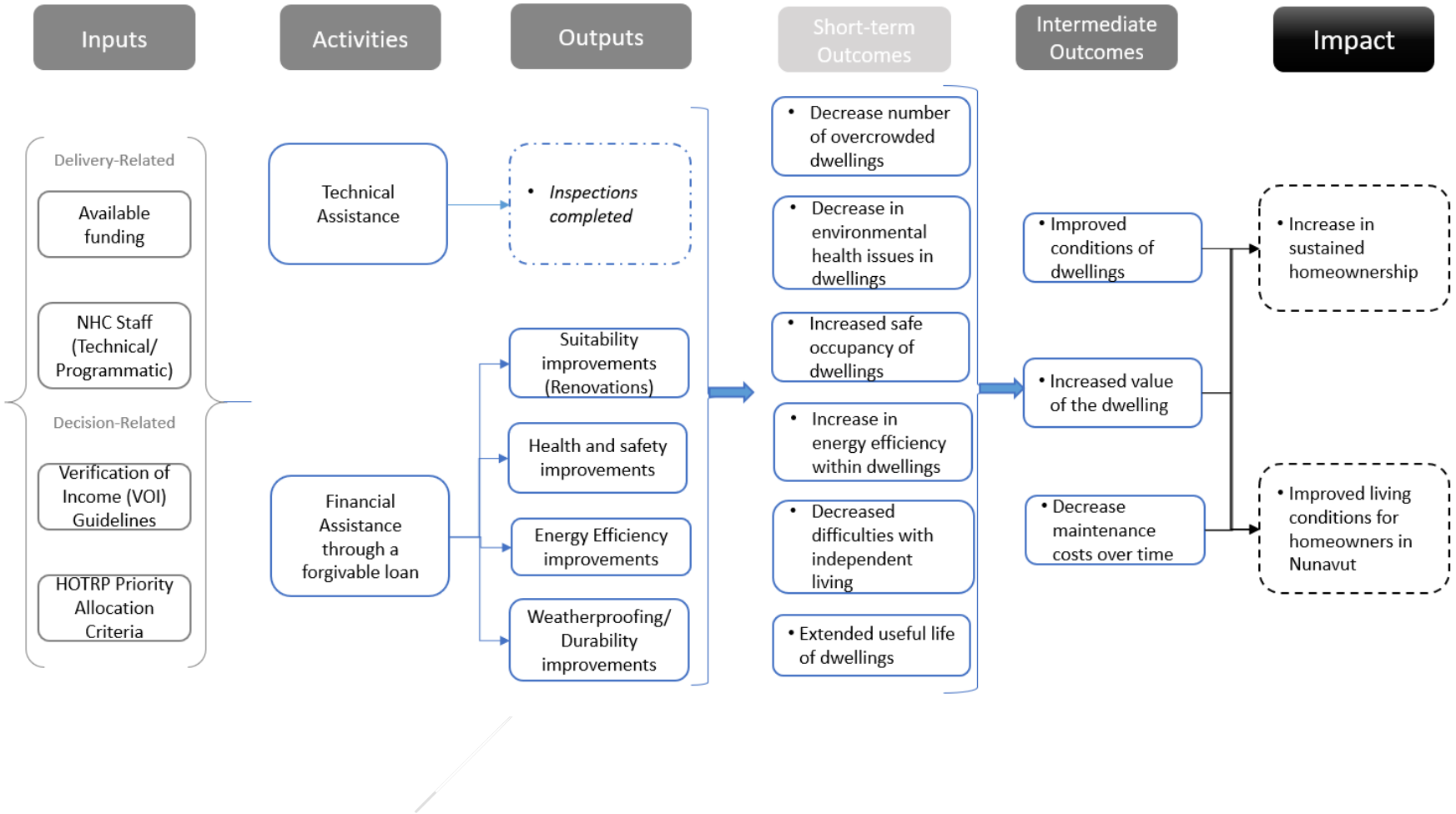


Senior and Persons with Disabilities Housing Options Program (SCDHOP) Logic Model

The objective of the Senior and Persons with disabilities Housing Option Program (SCDHOP) is to provide senior citizens and persons with disabilities who own and occupy their own home in Nunavut with alterative housing options.

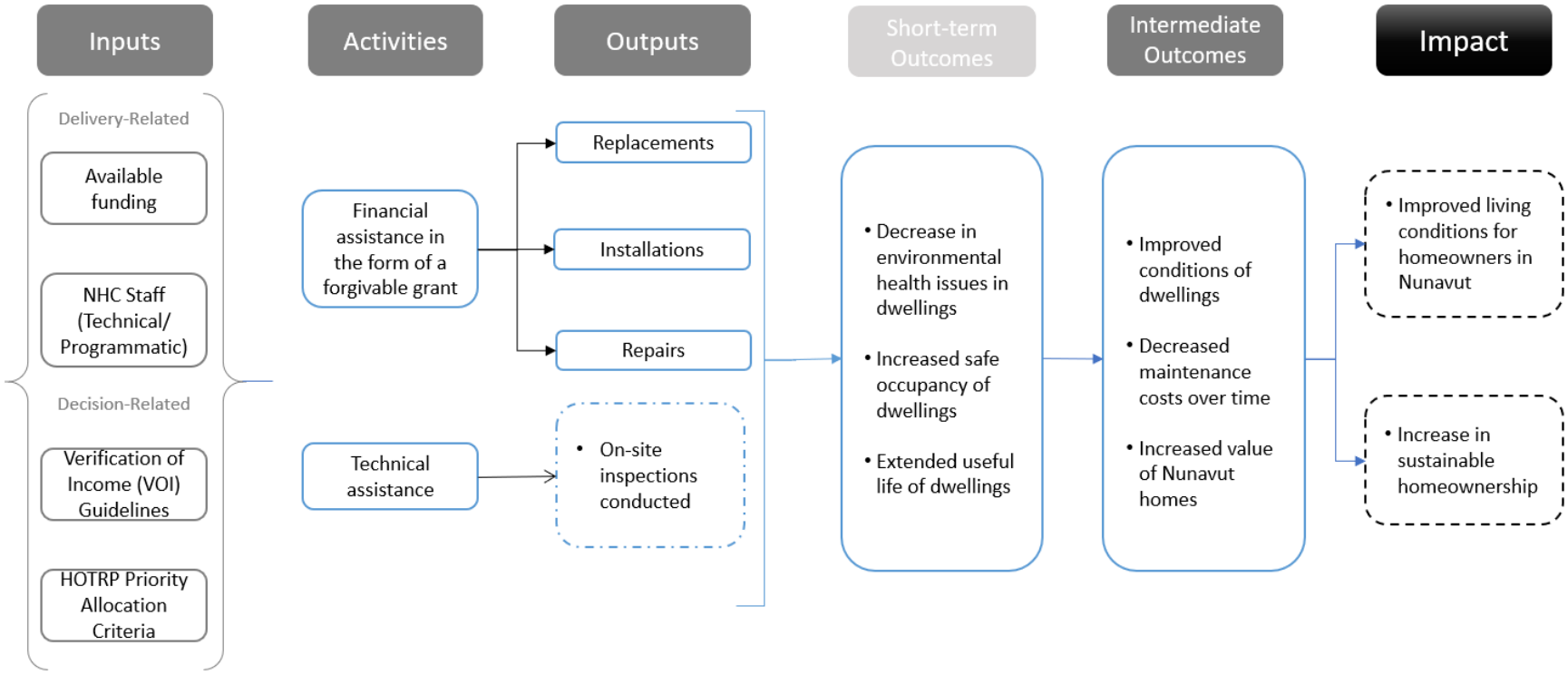


Home Repair Program (HRP) Logic Model



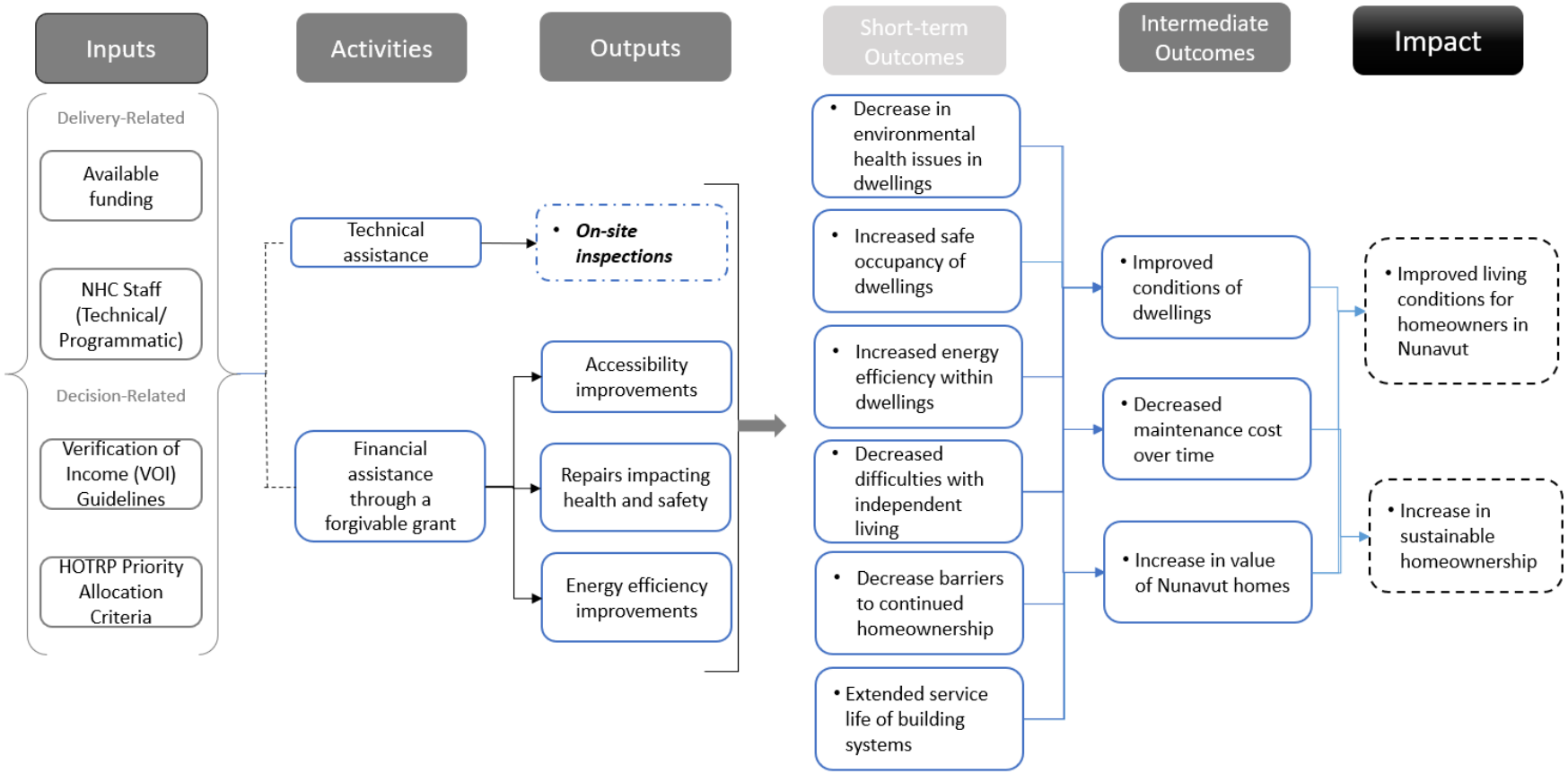
Emergency Repair Program (ERP) Logic Model

The objective of the Emergency Repair Program (ERP) is to assist people who own and occupy their home to undertake urgently required repairs which otherwise pose an imminent threat to occupant health and/or safety.



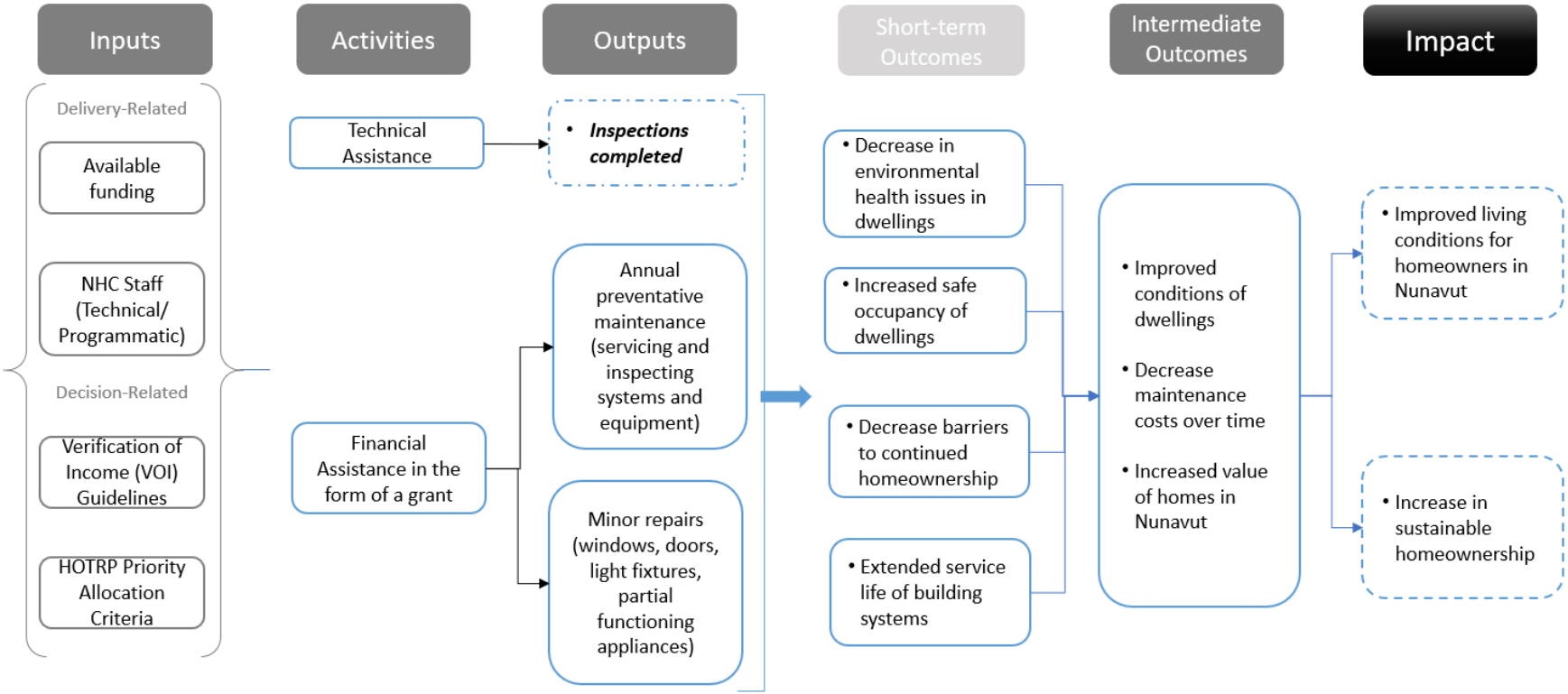
Senior Citizen Home Repair Program (SCHRP) Logic Model

The objective of the Senior Citizens Home Repair Program (SCHRP) is to assist senior citizens who own and occupy their home to repair and improve the condition of their house.



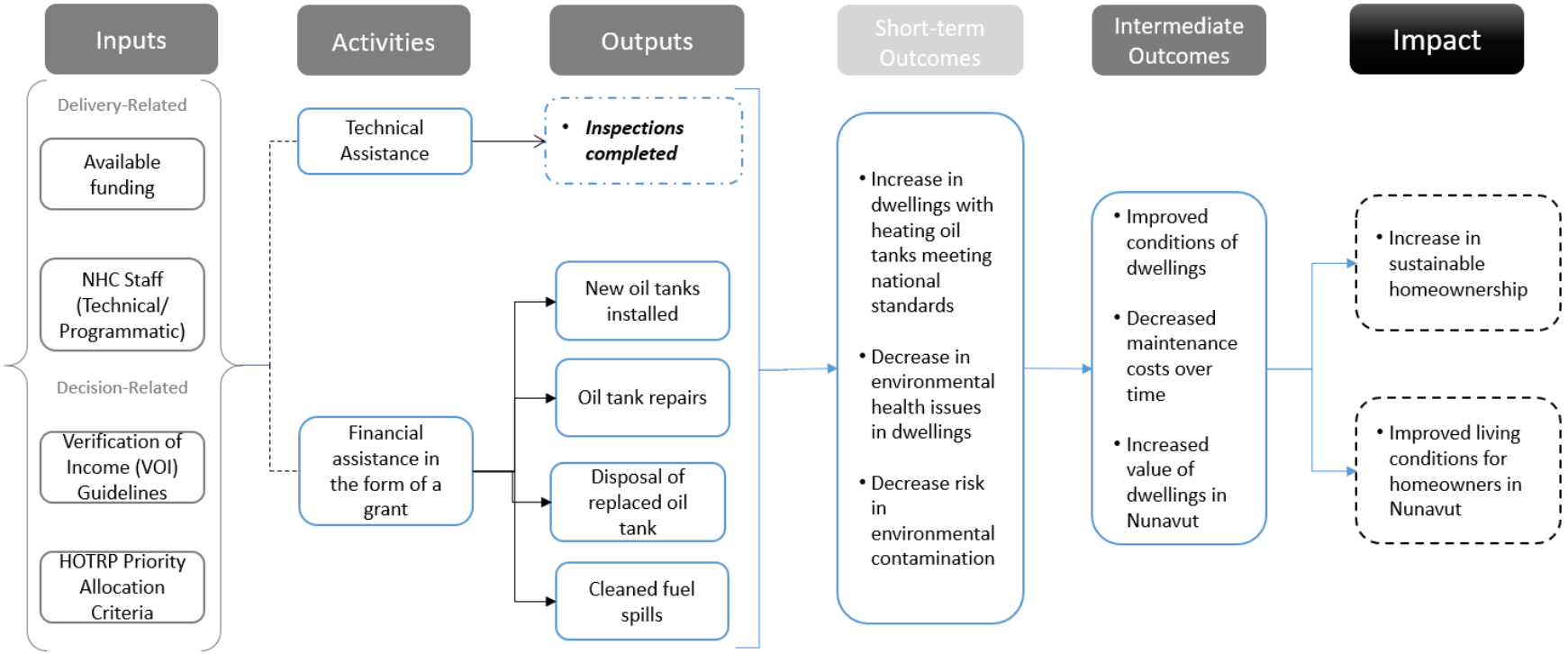
Senior and Persons with Disabilities Preventative Maintenance Program (SPDPMP) Logic Model

The objective of the Seniors and Persons with Disabilities Preventative Maintenance Program (SPDPMP) is to assist eligible homeowners for the purpose of carrying out preventative maintenance and minor repairs on an annual basis.



Heating Oil Tank Replacement Program (HOTRP) Logic Model

The objectives of the Heating Oil Tank Replacement Program (HOTRP) is (1) to provide assistance to Nunavut residents to replace their heating oil tanks which are in poor condition and/or do not meet current standards and (2) to reduce the risk of environmental contamination and associated costs caused by faulty or substandard heating oil tanks or installations which could result in fuel spills.



APPENDIX G: NHC MOST USED PROGRAMS BY COST AND APPLICATIONS

Program	Dollars Spent			New Applications			Approved Applications		
Fiscal Year	14/15	15/16	16/17	14/15	15/16	16/17	14/15	15/16	16/17
NDAP	$602,794	$1,723,600	$1,367,385	49	87	61	40	58	61
HRP	$1,867,542	$3,228,302	$2,365,360	82	215	125	79	122	58
HOTRP	$551,073	$657,960	$243,148	88	214	74	91	100	43
ERP	$424,877	$476,318	$945,619	48	200	222	64	100	163

APPENDIX H: PERFORMANCE MANAGEMENT AND EVALUATION FRAMEWORK

Strategic Elements (Why Are We Interested In This Data?)			Tactical Elements (What Data Are We Interested In? How Will We Obtain and Assess It?)					
Strategic Element(s) to Be Assessed	**Key Performance Question(s)**	**Decision(s) to Be Supported by Indicators**	**Indicator(s)**	**Measure(s)**	**Timeframe for Collecting Data**	**Data Source(s)**	**Responsibility**	**Reporting**
HOMEOWNERSHIP-FOCUSED INTERVENTIONS								
Effectiveness / Outcome	To what extent are the suite of Homeownership Programs facilitating homeownership?	Whether adjustments to policies / program design / funding priorities are needed to further support the attainment of homeownership	Home purchases	% of total home sales in Nunavut made possible by HOP financial assistance	Annually	Internal NHC data / home sales data		
			Home transfers	# of new homeowners created through HOP-facilitated home transfers # of public housing units converted to private homes	Ongoing (analyzed annually)	Internal HOP data		
			Public housing	# of private homes converted to public housing units	Ongoing (analyzed annually)	Internal HOP data		
			Client complaints	# and details of client concerns / complaints related to achieving homeownership (qualitative)	Ongoing (analyzed annually)	NHC complaint data		
			Client satisfaction	% of clients satisfied with financial support provided for homeownership % of clients satisfied with information and education provided regarding homeownership	Annually	Client survey (to be introduced)		

Strategic Elements (Why Are We Interested In This Data?)			Tactical Elements (What Data Are We Interested In? How Will We Obtain and Assess It?)					
Strategic Element(s) to Be Assessed	**Key Performance Question(s)**	**Decision(s) to Be Supported by Indicators**	**Indicator(s)**	**Measure(s)**	**Timeframe for Collecting Data**	**Data Source(s)**	**Responsibility**	**Reporting**
Effectiveness / Output	To what extent is supporting new home builds linked to successful expansion of Nunavut's private housing market?	Whether financial support for new home builds should be expanded, contracted or eliminated	Home builds	# of new home builds made possible by HOP financial assistance	Ongoing (analyzed annually)	Internal HOP data		
			Client interest	# of applications received for new home build financial assistance	Ongoing (analyzed annually)	Internal HOP data		
Efficiency / Process	To what extent are the suite of homeownership programs being delivered in an efficient manner?	Whether adjustments to program implementation are needed to enhance efficiency / reduce costs	Public awareness	# of unique visitors to program website # of brochures/fliers distributed to advertise program Details of how clients found out about HOP (qualitative)	Annually	Web host service data HOP advertising data / costs Client survey (to be introduced)		
			Program accessibility	Reasons for application denial (e.g., incomplete application, insufficient documentation, etc.) Details of program accessibility hurdles for clients (qualitative – e.g., accessing program information and application forms, travel to meet HOP	Annually	Internal HOP data		

Strategic Elements (Why Are We Interested In This Data?)			Tactical Elements (What Data Are We Interested In? How Will We Obtain and Assess It?)					
Strategic Element(s) to Be Assessed	**Key Performance Question(s)**	**Decision(s) to Be Supported by Indicators**	**Indicator(s)**	**Measure(s)**	**Timeframe for Collecting Data**	**Data Source(s)**	**Responsibility**	**Reporting**
				representatives, onerous documentation requirements, etc.)		Client survey (to be introduced)		
			Timeliness	Average time to process application for homeownership financial assistance Average wait time to receive financial assistance for home purchases / builds	Ongoing (analyzed annually)	Internal HOP data		
			Client complaints	# and details of client concerns / complaints related to homeownership program service provision (qualitative)	Ongoing (analyzed annually)	NHC complaint data		

Strategic Elements (Why Are We Interested In This Data?)			Tactical Elements (What Data Are We Interested In? How Will We Obtain and Assess It?)					
Strategic Element(s) to Be Assessed	**Key Performance Question(s)**	**Decision(s) to Be Supported by Indicators**	**Indicator(s)**	**Measure(s)**	**Timeframe for Collecting Data**	**Data Source(s)**	**Responsibility**	**Reporting**
HOME IMPROVEMENT-FOCUSED INTERVENTIONS								
Effectiveness / Outcome	To what extent are the suite of home	Whether adjustments to policies / program design	Inspections	# of renovations that have passed final inspection	Ongoing (analyzed annually)	Internal HOP data		

Strategic Elements (Why Are We Interested In This Data?)			Tactical Elements (What Data Are We Interested In? How Will We Obtain and Assess It?)					
Strategic Element(s) to Be Assessed	**Key Performance Question(s)**	**Decision(s) to Be Supported by Indicators**	**Indicator(s)**	**Measure(s)**	**Timeframe for Collecting Data**	**Data Source(s)**	**Responsibility**	**Reporting**
	improvement programs improving the quality of homes?	/ funding priorities are needed to further support the improvement of homes		# of homes brought up to code through HOP financial assistance				
			Technical advice	# of pre-construction meetings held	Ongoing (analyzed annually)	Internal HOP data		
			Energy efficiency	# of energy efficiency-related renovations that have passed final inspection Average estimated energy savings per efficiency-related renovation	Ongoing (analyzed annually)	Internal HOP data		
			Client complaints	# and details of client concerns / complaints related to completing home improvements (qualitative)	Ongoing (analyzed annually)	NHC complaint data		
			Client satisfaction	% of clients satisfied with financial support provided for home improvement % of clients satisfied with counselling / advice provided for home improvement	Annually	Client survey (to be introduced)		

Strategic Elements (Why Are We Interested In This Data?)			Tactical Elements (What Data Are We Interested In? How Will We Obtain and Assess It?)					
Strategic Element(s) to Be Assessed	**Key Performance Question(s)**	**Decision(s) to Be Supported by Indicators**	**Indicator(s)**	**Measure(s)**	**Timeframe for Collecting Data**	**Data Source(s)**	**Responsibility**	**Reporting**
			Contractor satisfaction	% of contractors satisfied with home improvement technical advice / inspections	Annually	Contractor survey (to be introduced)		
Efficiency / Process	To what extent are the suite of home improvement programs being delivered in an efficient manner?	Whether adjustments to program implementation are needed to enhance efficiency / reduce costs	Timeliness	Average time to process application for home improvement financial assistance Wait times to receive financial assistance for home renovations / repairs	Ongoing (analyzed annually)	Internal HOP data		
			Complaints	# and details of client / contractor concerns / complaints related to home improvement program service provision (qualitative)	Ongoing (analyzed annually)	NHC complaint data		
Efficiency / Process	To what extent are inspections contributing to the efficient delivery of the suite of home improvement programs?	Whether changes need to be made to the way inspections are conducted in order to enhance efficiency / reduce costs	Inspections	# of renovations / repairs requiring additional / redone work *and* nature of work needing to be done (qualitative) Average inspection cost per home improvement file	Ongoing (analyzed annually)	Internal HOP data		
Efficiency / Process	To what extent does the lack of locally available contractors prevent the efficient delivery of the	Whether HOP should investigate and adopt more time- and cost-efficient methods of delivering home improvement services to	Contractor availability	# of renovations / repairs requiring contractor travel	Ongoing (analyzed annually)	Internal HOP data		

Strategic Elements (Why Are We Interested In This Data?)			Tactical Elements (What Data Are We Interested In? How Will We Obtain and Assess It?)					
Strategic Element(s) to Be Assessed	**Key Performance Question(s)**	**Decision(s) to Be Supported by Indicators**	**Indicator(s)**	**Measure(s)**	**Timeframe for Collecting Data**	**Data Source(s)**	**Responsibility**	**Reporting**
	suite of home improvement programs?	underserved communities		Average time delay for renovation / repair completion due to locating suitable contractor and travel time Total $ spent on contractor travel				