



EVALUATION OF THE SOCIAL HOUSING PROGRAM



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In association with

Linkages Consulting Inc.

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EXECUTIVE SUMMARY

The Yukon Housing Corporation (YHC) initiated the evaluation of the Social Housing Program in accordance with the terms of the federal/territorial Social Housing Agreement executed in 1998 between Canada Mortgage and Housing Corporation (CMHC) and YHC. The agreement requires YHC to “conduct and provide to CMHC evaluation of the programs covered in the Agreement commencing within five years of the effective date of the Agreement (October 1998) and proceeding so that every program is evaluated every five years or as agreed to by the parties.”

The objective of the program evaluation is to determine whether the YHC Social Housing Program:

- Is consistent with current Yukon Government priorities and addresses a real need;
- Is effective in meeting its objectives within budget and without unwanted outcomes; and
- Has used the most appropriate and efficient means to achieve its objectives.

The methodology used in the evaluation included issues identification interviews. The issues identified were placed in an evaluation matrix which outlined the evaluation questions, and relevant sources of data. A client survey was carried out by telephone, involving 114 clients out of a then current population of 438 households. Those interviewed were identified through a process of stratified random sampling. The strata (type of client) were: Whitehorse, Rural, and Senior clients. Rural clients and seniors were over-sampled in order to achieve a uniform level of precision of +/- 10% (confidence interval of +/- 10% at a 90% confidence level) for each of the strata. The overall precision was somewhat better, because of the larger combined sample size (+/- 8%).

Nine key informant interviews were completed and administrative and financial data was reviewed. Other secondary data included current Yukon demographic and economic information along with trends and projections which assisted in the analysis of current and probable future housing needs.

A literature search was conducted with a focus on trends and program alternatives being used in other Canadian jurisdictions. In addition, a housing stock assessment was carried out that included site visits to selected housing units. The site visits were used to corroborate the administrative data and other information obtained during interviews with the Corporation’s maintenance staff.

Conclusions developed through the analysis of the evaluation findings include the following highlights:

Program Rationale

Program Consistency with Goals, Objectives and Priorities

The program is meeting the goals and objectives as set out. The housing units are in an acceptable state of repair. There are enough housing units to meet most of the current need, although waiting lists do exist at some times in some communities. The process for accessing housing is fair and reasonable and has been strengthened with the recent inclusion of a multi-step appeal process.

Current and Future Program Need

There is an ongoing need for the program and the need will continue into the future. If the population remains as stable as predicted, there will be no need to increase the total number of housing units, although re-profiling of the housing stock may be necessary to meet changing client requirements. The population is aging and there is an increasing trend to remain in the Yukon post retirement, therefore, additional units will be required to meet the needs of individuals with age-related mobility problems and other disabilities.

Target Clients

The social housing application/assessment form is not a precise instrument for targeting priority clients. Work may need to be done on the form and the process for application and assessment of potential tenants if that is an objective. At a minimum, the application form and the assessment process need to be made consistent with the policies of the YHC. Target priorities are implied in the current assessment form that are not explicated in existing written policies, and these seem to contradict verbal reports of the policies and priorities given by key informants.

Achievement of Objectives

Adequate, Suitable and Affordable Housing

Seniors', disabled and wheelchair housing units are not in excess supply. The question remains as to whether the current supply meets the demand, as some seniors are in units not specifically designed for that purpose. The results of the survey suggest that the needs of seniors are not being met in all cases, and the demographic projections suggest that the gap will continue to widen if changes are not made to better meet those needs. A challenge in accurately assessing and meeting the need is that Yukon Housing Corporation does not currently have a defined standard regarding the features that are to be included in seniors' housing.

Condition of Housing Stock

There is no comprehensive housing unit stock condition tracking system or ability to flag preventative maintenance and upgrades that are required based on the age and condition of the units. Due to the age of a significant proportion of the housing units, the projected costs for renovation and rehabilitation in the next five years are anticipated to increase to approximately \$400,000 per year, which is about \$100,000 per annum more than the budgeted amount in the current fiscal year and about \$60,000 per annum more than the average expenditure in the previous five years. In the five to ten year horizon, the projected costs drop slightly to approximately \$397,000 per year.

In addition, a number of units are projected to require replacement within the next 15 years. These consist mainly of older modular homes and an apartment building in each of Whitehorse and Dawson City that are anticipated to require levels of renovation that instead suggest replacement. The general state of repair of the housing units is good; however, due to the age of the stock, significant upgrades and replacements are projected over the next ten years.

Impacts and Effects

Client Satisfaction

Overall, client satisfaction is high. In addition, there do not seem to be any areas of low importance to clients that are receiving more than an adequate level of resources. Therefore, indications are that the resources are well aligned with the areas of highest importance for clients. Clients have expressed a degree of dissatisfaction with heating and ventilation in some buildings, and this has been supported by the findings of the housing stock assessment.

Meeting Client Needs

In rural areas, 40% of individuals living in social housing are doing so due to an inability to find adequate, suitable and affordable (see definitions in footnotes on page 11) accommodation in the community. Seniors living in social housing tend to have physical limitations that are generally getting worse, and therefore are unlikely to move back into the private market. The next step for the majority of seniors is into some level of supported living.

Program Effects of Clients

The impact and effect of the Social Housing Program is positive. The satisfaction of the tenants is high and their needs for appropriate shelter are being met. Based on objective reports from clients, the program has been successful in improving the quality and affordability of housing, as well as adequately meeting overall family needs. Without the

program, the individuals and families currently living in YHC units would have few affordable options for adequate housing.

Cost-effectiveness and Alternatives

Adequacy of Funding

The funding from CMHC for the program currently includes monies for the maintenance of the current housing stock. No allocations have been made in the agreement for building new homes. The housing stock is aging and, as a result, may not be adequate in type and number in 5 to 10 years time. The question of the number of units is largely the total number and the availability in each community. The current geographical distribution seems to be working. As housing units are retired from the stock, fewer homes will be available. In addition, many homes cannot be renovated to accommodate “aging in place” which may result in more seniors being housed in units that do not meet their needs.

Over the longer term, if the Social Housing Program continues to operate exactly as it does now, the shortfall in funding for the program will gradually increase in line with the decreasing value of the CMHC funding. There is also significant risk of exposure to inflation. The annual funding shortfall will be very sensitive to the rate of inflation for at least the next 20 years, because the CMHC funding is not adjusted for inflation. In the case of a 2% annual inflation rate, which corresponds to the current Bank of Canada target inflation rate, the funding shortfall would increase to about \$827,000, in constant 2002-2003 dollars by 2012-2013. Regardless of the rate of inflation, the annual funding shortfall would be about \$2,175,000 (in constant 2002-2003 dollars) by 2030-2031, the first year without any CMHC funding.

In addition, there will be an ongoing annual depreciation of the housing stock of at least \$230,000. If this depreciation was to be recognized in the form of an equivalent to an allowance for depreciation, it would increase the annual funding shortfall to about \$2,400,000 in constant 2002-2003 dollars. These longer-term projections do not incorporate the requirement for increased renovation and rehabilitation expenditures.

Program Sustainability

The Social Housing Program inherited a strategic vision from CMHC. It has not been questioned and no substantial changes have been made. The processes for gaining interdepartmental and intergovernmental collaboration and partnerships with the private sector have not been fully explored. The CMHC agreement provides for reduction in the level of funding available to maintain and upgrade the housing units. At the same time, the housing stock is aging, requiring more maintenance and upgrading. As a result, an increasing shortfall in maintenance dollars is predicted.

The **recommendations** arising from the evaluation are:

Program Rationale

Program consistency with Goals, Objectives, Priorities and Needs

Continue the Social Housing Program and develop a strategy to access additional funding for maintenance and upgrading in future years, with a modest building program targeted toward housing for seniors and the disabled.

Target Clients

The policy objectives regarding target clients, and the priorities and directives that flow from those policies need to be clear, and the application assessment form needs to be restructured to be consistent with the stated policies.

Achievement of Objectives

Adequate, Suitable, Appropriate and Affordable Housing

Options should be explored with regard to re-profiling the current housing stock to better meet the current and future needs of seniors. A related alternative is to work in partnership with the private and/or non-government sectors to renovate or build new housing units.

Complete further research and analysis to determine the nature and extent of any community-specific gaps in available housing.

Review the single tenant placements to assess the degree to which they may be over-housed and, if feasible, consider re-aligning the local housing stock to appropriately provide for more single tenant dwellings.

Condition of Housing Stock and Related Funding

A computerized property management program should be identified or developed that includes preventative maintenance, condition reports and renovation/rehabilitation scheduling to support applications for increased funding to keep the housing stock in good repair.

Specific standards should be developed and implemented for the special features to be made available in seniors', disabled and wheelchair accessible housing units

The annual inspection of housing units should consider areas of concern identified by some of the survey respondents.

Impacts and Effects

Client Satisfaction

The heating and ventilation issues identified by some of the clients and by the housing stock assessment need to be investigated further, particularly in consideration of the potentially significant impacts on energy efficiency and human health and comfort.

Building on processes already in place, standards for client service should be maintained and/or enhanced as appropriate, including providing face-to-face opportunities to hear the concerns of tenants and for tenants to provide anonymous feedback. Monitoring of client service against the standards should be done on an ongoing basis.

Meeting Client Needs

As many individuals in communities outside of Whitehorse have few options available for housing, the YHC should consider mechanisms for working with the private sector to assess and enhance, if possible, the viability of local private housing markets in those communities.

After seniors have been living in social housing for a specified length of time, the YHC should continue to work with Health and Social Services and possibly other departments or agencies to develop appropriate plans to ensure that the housing and care needs of those seniors are being met in the most effective and co-ordinated manner. This would also help to identify market needs for long-range planning, based on aggregate statistics.

Program Effects of Clients

Documentation should be established for the criteria and rationale for scoring the 25% of the social housing application assessment that provides for local input and latitude in order to have written information available in the event of an appeal.

Cost-effectiveness and Alternatives

Program Sustainability

The investment in maintenance and upgrading must be increased for the next five years to reduce the potential liability of an aging housing stock. Approximately \$60,000 per year more than has been spent on average over the last five years will be required. A similar additional requirement is projected in the five to ten year period. This equates to approximately \$600,000 in total over the next ten years, excluding capital requirements for unit replacements and/or the construction of additional units.

The combined pressures on the program from increasing interest rates, reduced availability, inflation, etc. are difficult to predict. These trends and their effects on the program need to be tracked on an ongoing basis and in future evaluations. Based on current information, it is projected that there will be a minimum shortfall of \$2,400,000 in operating funds in 2030-2031, even if the Corporation does not have to carry mortgages on the units.

There is a very significant exposure to a risk of steadily increasing losses due to inflation, as the Bank of Canada policy targets a 2% annual inflation rate and the CMHC funding is not adjusted for inflation. We recommend that YHC develop a strategy for managing the exposure due to inflation. As the Government of Yukon funds the YHC net expenditures, this strategy would have to be developed jointly between the Corporation and the Government of Yukon.

Building on the results of the evaluation, a process should be developed for strategic planning related to the Social Housing Program and for possible alternatives or “add-ons” to ensure active involvement from within the Government of Yukon, the municipalities and First Nation governments. In addition, a method for responding to private sector or non-government sector proposals needs to be developed to allow more latitude for working out partnership arrangements.

Alternative Programs

The rent supplement program needs to be revamped, refocused and renewed in order to meet the specific demands for increased flexibility and choice.

Efficiency Improvements

With regard to rental arrears, the program staff have implemented procedures to improve collection that are working well. This consistent approach should be maintained.

Partnerships in the demonstration of new building technologies could assist in improving the energy efficiency of housing units. Additionally, as environmental issues relating to indoor air quality and environmental sensitivities increase the awareness of the number of people suffering from reactions to building materials, etc., new building technologies may need to be developed for the renovation and rehabilitation of existing units as well as the construction of new ones.

1. INTRODUCTION AND EVALUATION PURPOSE

The Yukon Housing Corporation (YHC) initiated the evaluation of its Social Housing Program in accordance with the terms of the federal/territorial Social Housing Agreement executed in 1998 between Canada Mortgage and Housing Corporation (CMHC) and YHC. The agreement requires YHC to “conduct and provide to CMHC evaluation of the programs covered in the Agreement commencing within five years of the effective date of the Agreement (October 1998) and proceeding so that every program is evaluated every five years or as agreed to by the parties.” The deadline for the delivery of the evaluation report was agreed upon by the parties and is now March 31, 2004.

The objective of the program evaluation is to determine whether the YHC Social Housing Program:

- Is consistent with current Yukon Government priorities and addresses a real need;
- Is effective in meeting its objectives within budget and without unwanted outcomes; and
- Has used the most appropriate and efficient means to achieve its objectives.

The Social Housing Program is delivered as a series of sub programs as outlined in the Social Housing Agreement, and identified by the sections of the *National Housing Act* they were created under, including

- Public Housing Program (NHA Section 79FP);
- Public Housing Program (NHA Section 82 Regular);
- Non-profit “Fully-Targeted” Housing Program;
- Rural and Native Rental Housing Program (NHA Section 79 RNH); and
- Rural and Native Rental Housing Program (NHA Section 92).

As of April 2003, there were approximately 500 housing units in the program, the majority of which were located in Whitehorse (324). The remaining units were in eight other Yukon communities. There were approximately 30 households on the waiting list.

The Yukon Housing Corporation contracted with a team of Yukon consultants to complete the evaluation. The methodology developed in consultation with client representatives addressed four evaluation issues:

- Program rationale;
- Impacts and effects;
- Achievement of objectives; and
- Cost-effectiveness and alternatives.

The evaluation was completed with full consideration of the social policy context within which the program operates. The Social Housing Program in part, meets the commitment of the Yukon Government to a reasonable level of quality of life. The understanding of this commitment is that it includes those Yukon citizens living on low incomes.

The Social Housing Program works with other publicly funded programs to assist low-income earners, pensioners, the disabled and individuals receiving other forms of income support to provide access to safe, suitable, adequate and affordable housing, along with other necessities. In the absence of social housing programs, the options available to individuals and families with low incomes are dwellings that are often overcrowded, poorly built and maintained, and inappropriate in other ways such as lack of safe access for the disabled or the elderly. The Yukon government has worked with the federal government to address issues of homelessness and poor housing through a series of initiatives, including the Social Housing Program.

This evaluation is intended to further the commitment of the Yukon Government to quality of life and allow the Yukon Housing Corporation to provide access to adequate, suitable and affordable housing to low-income Yukon citizens. The results will be used by the YHC to plan for the future and to support continuous improvement of social housing services to Yukoners.

2. PROGRAM PROFILE AND CONTEXT

2.1 Background

Social housing programs in the Yukon evolved through a series of Agreements with the Canada Mortgage and Housing Corporation (CMHC), acting under the authority of the *National Housing Act*. Between 1971 and 1993 there were a total of nine agreements and several Amending Agreements. Common features of these Agreements were cost sharing formulae for capital costs, and for operating losses. The federal subsidy increased or decreased in proportion to the amount of the eligible costs.

In addition to the social housing programs funded through Agreements with the Yukon Housing Corporation (YHC), CMHC also operated so-called “unilateral” programs in the Yukon.

In 1996, the federal government announced that CMHC would phase out its remaining role in social housing, except for “On-Reserve” housing. The federal subsidy was then capped at the 1995/96 levels. The federal government offered to transfer management and administration of social housing to the provinces and territories, provided that the federal subsidies on existing housing continued to be used for housing assistance.

CMHC and YHC subsequently entered into a negotiation process for the transfer of the social housing programs. This led to the signing of a comprehensive “Social Housing Agreement” on August 14, 1998, with an effective date of October 2, 1998. The authority for signing the Agreement derived from the *National Housing Act* for CMHC, and the *Housing Corporation Act (Yukon)* for YHC.

Under the new Social Housing Agreement, YHC took on the management and administration of all social housing programs funded by CMHC, except for the “On-Reserve” housing. The unilateral CMHC programs were included in this transfer.

The new Agreement provided much greater flexibility for using the CMHC funding. The main criterion is that most of the funds must be used for housing “targeted” households. Targeted households are determined using a financial test called the “Household Income Limits” or HILs. The HILs reflect the minimum income required for a household to afford appropriate accommodation without spending more than 30 percent of its income for shelter.

There are a total of 16 sub-programs, or program elements, recognized under the Social Housing Agreement (Schedule C). These key elements include all of the programs established under previous Agreements, along with unilateral CMHC programs. In addition, several elements include programs developed by YHC, which are, at least partly, eligible for funding under the Agreement. These YHC programs exemplify the flexibility provided by the Agreement.

Of the 16 program elements, five are considered to represent the Social Housing Program for the purposes of this evaluation. All five of these elements or sub-programs are delivered in the same manner and share the same overall objective of providing adequate¹, suitable² and affordable³ rental housing accommodation to low-income households. These program elements are:

- Public Housing Program (NHA S. 79FP);
- Public Housing Program (NHA S. 82 Regular);
- Non-profit “Fully-Targeted” Housing Program;
- Rural and Native Rental Housing Program (NHA S. 79 RNH); and
- Rural and Native Rental Housing Program (NHA Section 92).

Only the “public-housing” component of the Social Housing Program – that is the social housing provided through units owned directly by YHC – was evaluated. Private, non-profit housing and the rent supplement component are outside the scope of this evaluation.

2.2 Objectives

The objectives of the elements as stated in Schedule C of the Social Housing Agreement are:

- Public Housing Program – To provide adequate, publicly owned, rental housing accommodation for individuals and families of low income within their financial capacity.
- Non-profit “Fully Targeted” Housing Program – To assist households in need to obtain affordable, adequate and suitable housing.

¹ In this report, the term “adequate” means a dwelling that does not need major repairs and which has all of the basic facilities, including hot and cold running water, an indoor toilet and a bathtub or shower. Major repairs include defective plumbing, defective electrical wiring, and structural repairs to walls, floors and ceilings.

² The term “suitable” is used to mean a dwelling that can accommodate a household according to the following prescriptions:

- A maximum of 2 and a minimum of 1 person per bedroom;
- Parents are eligible for a bedroom separate from their children;
- Household members aged 18 or more are eligible for a separate bedroom unless married or otherwise cohabiting as spouses; and
- Dependants aged 5 or more and of opposite sex do not share a bedroom.

³ The term “affordable” means a dwelling for which basic shelter costs are less than 30% of the household’s income.

- Rural and Native Rental Housing Program – To assist native and non-Native households in need in rural areas to access affordable, adequate and suitable rental housing.

The objectives of the overall program are to provide affordable, adequate and suitable housing for households in need.

2.3 Program Administration and Delivery

A Board of Directors, appointed by an Order-in-Council under the Housing Corporation Act, governs the Yukon Housing Corporation. The Deputy Head of the Department of Community Services is, *ex officio*, the President of the Corporation. The Minister, the Board of Directors and the President negotiate a protocol about their respective roles and the performance expectations for the Corporation. The powers of the Board are subject to any directives that Cabinet may issue to the Corporation.

Local Community Housing Boards, or the Whitehorse Housing Authority, as applicable, make decisions regarding the allocation of social housing. The decisions are based on a combination of the need of the household, and the availability of suitable housing units. Housing Managers operating out of the local community Housing Offices are responsible for the day-to-day administration of the local Social Housing Program.

2.4 Resources

Under the Social Housing Agreement, CMHC agrees to provide YHC a fixed annual subsidy. A one-time allowance of \$400,000 was provided in the first year in consideration of risks that might be associated with future increases in costs due to inflation and changes in interest rates, or losses on loans owing by third parties.

The annual subsidy amounts are set out in Schedule “E” of the Agreement. The annual amounts are about \$4.4 million until 2014/15, when they start to decrease until the “funding expiration date” of September 30, 2029.

Somewhat offsetting the future decrease in annual subsidies will be a decrease in the cost of servicing CMHC loans and other long-term debt. The YHC social housing debt totalled approximately \$24,600,000 in March 2002 and will be maturing until 2029.

As of March 31, 2002, the net book value of the social housing capital assets was \$21,510,000. The cost of these assets was \$32,909,000 and accumulated amortization was \$11,399,000.⁴ Additional financial details are presented in Section 4.4.

2.5 Logic Model

The program logic model (Figure 1) is a picture of how the Social Housing Program should work. It is intended to show the theory and assumptions underlying the program. It shows the relationship between the inputs that the program uses, the main activities that take place to produce program outputs, and the ways that these outputs lead to desired outcomes for the program clients or society at large.

In the model, the Outputs are measurable products and services provided by the program. The Immediate Outcomes show the short-term effects that these Outputs have on the clients. The Intermediate and Final Outcomes show the desired longer-term effects on clients and society.

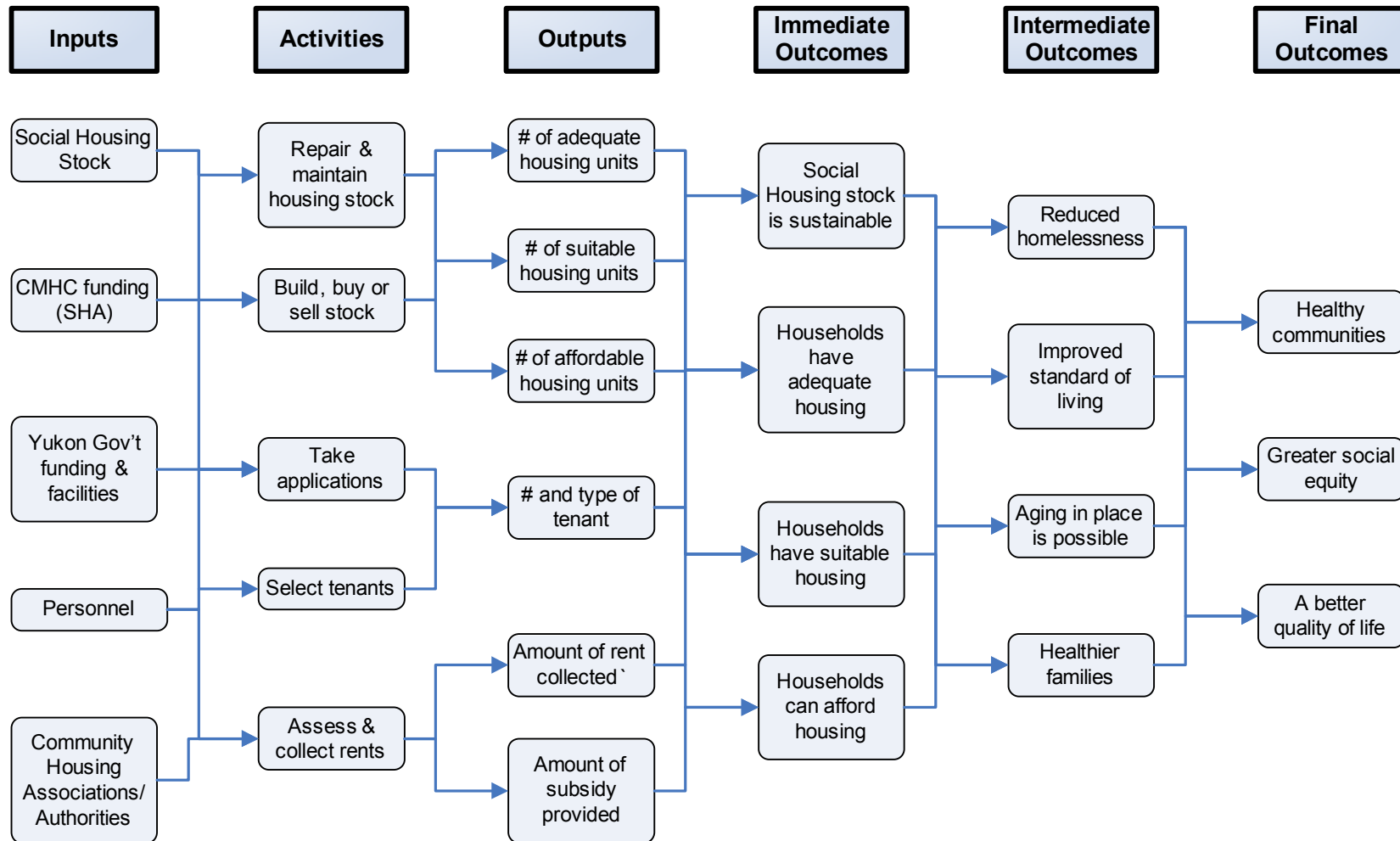
Most of the Immediate Outcomes correspond to the stated objectives of the Social Housing Program. The Intermediate Outcomes illustrate some of the reasons why these things matter to the clients. The Final Outcomes show the possible effects of social housing on society at large.

The Social Housing Program has a large measure of control over the production of the Outputs. If the Outputs are not produced, one possible explanation is that there were insufficient resources (inputs) for the program, or that the inputs were not the right ones. Another explanation could be that the activities were not carried out, or that they are not the right activities.

The Outcomes depend on the interaction of the program clients and other factors in the external environment. If the Outputs are produced, but the desired Outcomes are not achieved, that likely means that something is wrong with the program logic, or the rationale for the program.

⁴ The actual present market value of these assets may be quite different than the net book value for several reasons. Market values can fluctuate widely depending on supply and demand factors in the local housing market. Actual depreciation can vary depending on how well maintained the asset is in practice.

Figure 1: Social Housing Program Logic Model



3. METHODOLOGY

3.1 Issues Identification

The identification of key evaluation issues is essential in order to focus the evaluation on the things that matter and to ensure against overlooking important aspects. This evaluation started with the preliminary list of evaluation issues provided by YHC. The evaluation team then interviewed six current and past YHC officials to find out what their priority concerns were. (See Appendix D for the questionnaire.) The results were tabulated and scored (See Appendix E), and a revised list of evaluation issues was prepared for approval by the Evaluation Steering Committee.

3.2 Evaluation Matrix

The approach to the evaluation involved the use of multiple lines of evidence to address each evaluation question. This multiple methods approach enabled the triangulation of data to help eliminate alternative explanations for the findings and to help ensure the validity of the data. An Evaluation Matrix was developed to set out the evaluation issues and questions and match them against the indicators, data sources and methods that were used to address each question (see Appendix B).

3.3 Client Survey

A highly structured survey questionnaire (see Appendix C) was developed and pre-tested to elicit the client information identified in the Evaluation Matrix.

A stratified random sampling technique was used to ensure that the survey results were representative of the entire population of social housing clients. The strata (type of client) were: Whitehorse, Rural, and Senior clients. Rural clients and seniors were over-sampled in order to achieve a uniform level of precision of +/- 10% (confidence interval of +/- 10% at a 90% confidence level) for each of the strata. The overall precision was somewhat better, because of the larger combined sample size (+/- 8%).

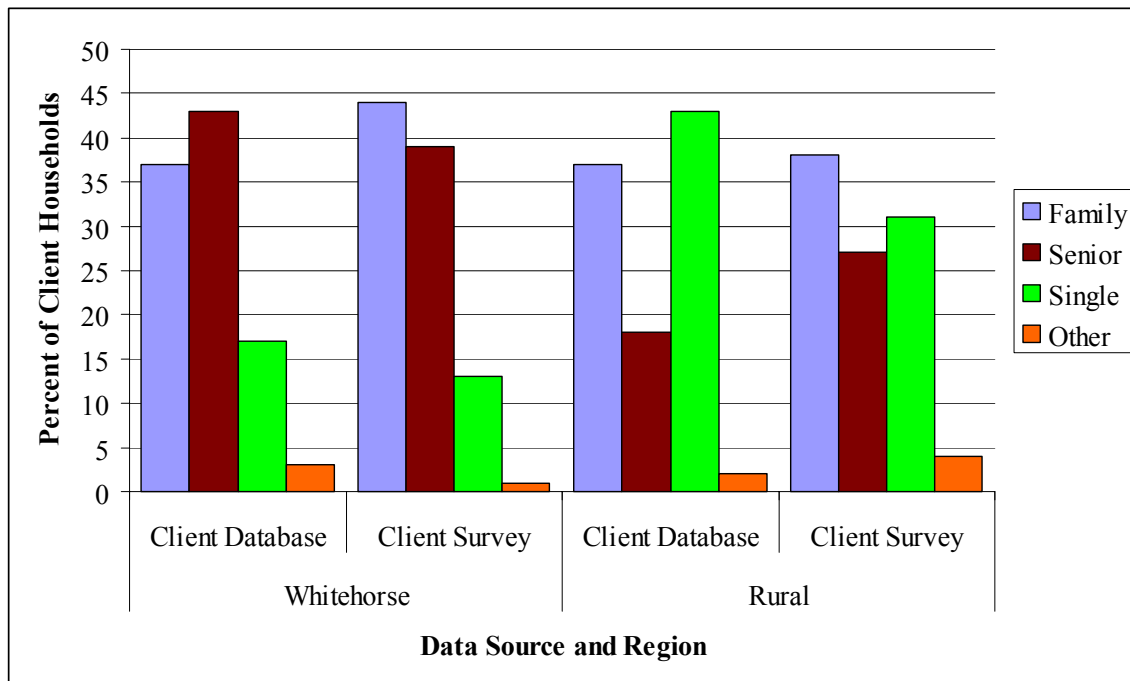
A total of 114 clients were surveyed, out of a total (then current) population of 438 client households. Of these, 56 were in the initial (random) Whitehorse sample, and 49 were rural clients. An additional 9 Whitehorse seniors were surveyed to bring the total number of seniors surveyed up to 47, proportionally distributed between Whitehorse and Rural areas. For the purposes of the analysis, these sample sizes were weighted inversely to the amount of over-sampling in each of the strata, so that the initial over-sampling did not bias the overall figures.

Just before the survey started, an introductory letter was sent out to all clients. The letter explained the purpose of the survey; introduced the consultants; guaranteed the confidentiality of the client information; informed the clients of approximately when to expect a call; and encouraged them to participate in the interview. The introductory letter was very important in establishing the legitimacy of the interviews, and helping to ensure an adequate response rate. The letter also included a toll-free number that clients, who did not have a telephone, could call to arrange an interview.

DataPath Systems conducted the survey between November 26, 2003 and December 12, 2003. A Computer Assisted Telephone Interviewing (CATI) system was used, in which the data collected from the clients was entered directly into a computer for analysis.

Each client in the stratified random sample was called, in order, up to seven times and at different times of the day, before the name was dropped from the list. This was done to help ensure against a selection bias which could have resulted from systematically missing clients who are away from their telephone at certain times. The overall response rate was 35% of households called, which is reasonable for this type of survey. To confirm that the sample was representative of the population of clients, the data for the type of household in the sample was compared with the data in the YHC social housing client database. The results are summarized in Figure 2, below.

Figure 2: Client Household Types – Confirmation that Survey Sample is Representative of the Population of Clients



The sample of clients in the survey was quite representative of the total population of clients, as set out in the client database. The apparent discrepancy between the number of senior households and single-person households in rural areas is largely explained by a difference in the classifications in the database and the survey. Some households classified as single-person households in the database, were self-identified as seniors households in the survey.

3.4 Key Informant Interviews

Interviews were conducted with nine key informants. Seven of these informants were YHC officials, either current, or in the recent past. One was an official of the Yukon Government Department of Health and Social Services, and one was a CMHC official. The interviews were conducted in-person, or by telephone, depending on logistics.

An interview guide was developed (see Appendix D) based on the Evaluation Matrix. The interview guide was not highly structured in order to enable interviewers to pursue topics in more detail depending on the information or opinions provided by the informants.

All of the interviews were carried out on a confidential basis.

3.5 Administrative Data

The YHC electronic client database was used to gather information about household composition, and the source and amount of household incomes.

Only limited information was available from the Corporation's files regarding the physical condition of the housing stock. Information that was available, including financial expenditures, was reviewed and supplemented by interviews with the Corporation's maintenance staff.

A sample of client paper files was examined to assess their usefulness in the evaluation. It was determined that a detailed examination of a representative sample of client files was not warranted.

3.6 Other Secondary Data

Current Yukon demographic and economic information, along with trends and projections, was obtained from the Yukon Bureau of Statistics. Some of this information originated with Statistics Canada. The information was used to help analyze current and probable future social housing needs.

3.7 Literature Search

A literature search was carried out that focused on trends and program alternatives in other jurisdictions. It would have included an examination of social housing agreement evaluations from other jurisdictions, but no other evaluations had been conducted by the time this evaluation was completed.

3.8 Site Visits

Site visits were conducted of the social housing stock in Whitehorse and Dawson City in November 2003. All buildings were viewed externally and representative, vacant units were viewed internally. Walk throughs were conducted in the apartment buildings in both communities. The site visits were used to corroborate the administrative data and the information obtained during interviews with the Corporation's maintenance staff.

4. FINDINGS

The evaluation findings are the information that was collected through the multiple lines of evidence set out for each evaluation question in the Evaluation Matrix. While the raw evaluation data has been arranged and analyzed using various methods, the findings avoid inferences, conclusions and opinions. Separate sections of the report contain the conclusions that the evaluators have drawn from the findings and the recommendations that are made on the basis of the findings and conclusions along with the experience and judgement of the evaluators.

Multiple lines of evidence were used to enable “triangulation” whereby the evaluators attempted to rule out errors due to the method used. The clearest evidence exists where the findings from each of the lines of evidence are congruent, or supportive of each other. The additional lines of evidence increase the confidence in the validity of the results.

Where there are apparent contradictions in the findings from one or more of the lines of evidence, additional care is required in interpreting the results. There are several possible explanations for one line of evidence appearing to contradict another, including:

- One of the lines of evidence lacks validity, while the other is valid. Sometimes this can be resolved by referring to other evaluation data. Sometimes it highlights the need for further research.
- One of the lines of evidence has uncovered an exception to the findings from the other line. Sometimes this situation can be resolved by looking at the data differently; for example, by breaking the information down into different categories.

4.1 Program Rationale

Key informants identified the following highlights when asked about the purpose of the program:

- To help people who can't afford other housing, or where there is a lack of appropriate private sector alternatives, either at the present time or in the longer term. The need for social housing by a particular client may be long term because the issues are not only financial. Disabilities, age or other factors may also be barriers to living in housing provided by the private market.
- The program focuses on the provision of affordable, adequate and suitable housing units for those with low income, lack of availability due to lack of housing on the market and/or special needs. Accessibility and appropriateness related to housing units were also raised in describing the program.

- The program helps people take on lower paying jobs in the service sector, thereby assisting private sector businesses. Social housing is part of the social security safety net and provides a service for people to fall back on when needed.
- A good community needs adequate housing and in some communities there are few alternatives.
- The Social Housing Agreement provides federal funding and allows the Yukon Government the flexibility to manage the program as it sees fit.

4.1.1 Program Consistency with Goals, Objectives and Priorities

The general consensus of key informants was that the Social Housing Program fits with the objectives of the Yukon Government, specifically, the commitment to quality of life. Although there has been no specific policy statement with regard to social housing, the Yukon Government has communicated its commitment to seniors and single parents. The Social Housing Program is in line with the vision of the Yukon Housing Corporation which is “the quality of life in the Yukon is enhanced by the availability of choices for safe and affordable housing that meets the needs of Yukoners”.

The program also contributes to the achievement of the YHC mission, which is “to improve the quality of housing in the Yukon and help Yukoners resolve their housing needs.” The fundamental need for shelter affects everyone and relates to the social well-being of people and communities. As an agent of the Yukon Government, YHC is mandated to support Yukoners in meeting their housing needs. With the supportive environment of adequate housing, individuals and families have a foundation from which to pursue other aspects of their lives, such as education, training and employment.

The Social Housing Program is open to First Nation and non-First Nation Yukon citizens. As First Nations housing programs are strengthened and catch up with the backlog of need, the pressure on YHC Social Housing Program may be reduced.

4.1.2 Program Need

When asked about a continuing need for the program three to five years into the future, the key informants unanimously agreed that there will always be a need for the program due to the fact that there are likely to always be low-income Yukoners. In looking back, there has always been a need for a program related to low-income housing. However, the number of people in need and the type of accommodation required often changes with the economic and social climate. In reviewing the experience in Yukon and other jurisdictions, it is found that if the economy is healthy, about 6% to 7% of the population will be in need of social housing. In the communities outside of Whitehorse, the level of need is higher due to more limited economic opportunities.

As the Yukon shifts to a more service and tourism oriented economy and away from mining and other sectors with higher paying jobs, the need for social housing may continue to grow. The other factor that affects the need is the rental vacancy rate. If there is an economic recovery, vacancy rates may drop and rents increase, putting more pressure on the program. Another result of an economic boom that has been observed in the past is that low-income earners relocate to the territory in search of opportunities. This can increase the demand for social housing. One respondent indicated that there was no need to build more housing stock, as the number of units is sufficient for the short-term future.

One respondent spoke of a severe housing shortage in the communities outside of Whitehorse as there is limited involvement there by the private sector in rental housing properties. There is added pressure when the person or family in need of housing is a recipient of social assistance, as there is tendency among some landlords not to rent to them. At any given time in Whitehorse, there are at least six hundred open social assistance files. Currently, however, there are only sixty-seven of these families that are occupying Social Housing Program units. The vast majority of families are living in private rental units. There is also more demand in Whitehorse for units specifically designed for disabled and older adults. Many of these individuals have been forced to move to Whitehorse in order to access medical care and other services. First Nation and other Yukoners are also moving to Whitehorse for schooling, access to medical care or employment, continuing to put pressure on the resources in Whitehorse.

The Social Housing Agreement requires the use of the Housing Income Limits (HILs) test to determine household eligibility. Households that meet the HILs test are said to be “targeted households”. The HILs amounts are based on the household incomes require to afford adequate and suitable accommodation without spending more than 30% of the household income for shelter. Households with an income greater than the HILs thresholds are not eligible to enter social housing. The HILs amounts are different for Whitehorse and for rural areas, in order to reflect the higher cost of housing in rural areas. Current HILs amounts are as set out in Table 1, below.

Table 1: Housing Income Limits (HILs) for Yukon (October 2002)

Size of Suitable Housing Unit	Whitehorse	Rural Communities
1 Bedroom	\$30,500	\$40,500
2 Bedrooms	\$36,000	\$44,000
3 Bedrooms	\$42,000	\$48,000
4 Bedrooms	\$48,000	\$60,500

The total potential need for the Social Housing Program is the number of eligible Yukon households with incomes falling below the HILs amounts.

Table 2, below shows the breakdown of Yukon households by income group in the year 2000. It shows that there were 3,211 households with incomes at or below \$30,000, which is just under the lowest HILs amount for a one-bedroom housing unit. The average family size is 3.1 persons, and 4,140 of the 7,665 families (54 %) had children under 18 years old. That means that just over half of all family households would qualify for at least a 2 bedroom housing unit under the HILs rules. There were 2,300 families with incomes under \$45,000, which is just over the HILs amount for a 2-bedroom unit in rural communities. While many of these households have been able to meet their housing needs, despite being below the HILs thresholds, the numbers potentially qualifying under HILs are significantly greater than the total number of social housing units available in the Yukon.

Table 2: Yukon Household Incomes - 2000

Income groups	Household Types		
	All	Family	Non-family
All	11,360	7,665	3,700
Under \$5,000	395	105	285
\$5,000 - \$9,999	360	140	220
\$10,000 - \$14,999	655	210	445
\$15,000 - \$19,999	610	245	365
\$20,000 - \$24,999	605	290	315
\$25,000 - \$29,999	586	345	225
\$30,000 - \$34,999	495	275	215
\$35,000 - \$39,999	555	290	280
\$40,000 - \$44,999	585	400	185
\$45,000 - \$49,999	610	395	215
\$50,000 - \$59,999	970	660	305
\$60,000 and over	4,734	4,110	645

Source: Statistics Canada, 2001 Census (Figures rounded randomly to nearest 5)

In addition to financial need, there is evidence that a large number of Yukon residents potentially need special housing features because of a disability. According to Statistics Canada⁵, in 1996-97 there were 3,344 Yukoners over 12 years old with some form of activity limitation. That means that 16.3% of the population over the age of 12 reported

⁵ Statistics Canada, National Population Health Survey, 1994/95 and 1996/97, cross sectional sample, health file, North component.

having a disability or being limited in certain activities on a continuing basis (at least 6 months) because of a health problem.

4.1.3 Future Need

The future need for the Social Housing Program will depend in part on the size and makeup of the future population. Changes in population are influenced by several factors including: fertility rate; life expectancy; Canadian immigration level; and interprovincial migration. In turn, immigration and migration levels are heavily influenced by economic factors, such as the opportunities for employment. The best approach to estimating future populations is to generate possible scenarios, based on clusters of reasonable assumptions. These scenarios represent a range of possible futures, and enable us to see the extent that future need might vary from current need. Statistics Canada has generated several scenarios based on assumptions of overall population growth, and interprovincial migration.⁶

⁶ Source: Statistics Canada, and Yukon Bureau of Statistics. The base population for these projections is derived from the official preliminary estimates of population for Canada, provinces and territories as of July 1, 2000. The low-growth scenario is defined by the following assumptions: 2026 Canadian Total Fertility Rate equals 1.30 births; 2026 Canadian Life Expectancy (Males) equals 78.5 years; 2026 Canadian Life Expectancy (Females) equals 83.0 years; 2026 Canadian Immigration Level equals 180,000 persons.

The medium-growth scenario is defined by the following assumptions: 2026 Canadian Total Fertility Rate equals 1.48 births; 2026 Canadian Life Expectancy (Males) equals 80.0 years; 2026 Canadian Life Expectancy (Females) equals 84.0 years; 2026 Canadian Immigration Level equals 225,000 persons.

The high-growth scenario is defined by the following assumptions: 2026 Canadian Total Fertility Rate equals 1.80 births; 2026 Canadian Life Expectancy (Males) equals 81.5 years; 2026 Canadian Life Expectancy (Females) equals 85.0 years; 2026 Canadian Immigration Level equals 270,000 persons.

The central interprovincial scenario is based on Ontario being the major destination of interprovincial migrants. The west interprovincial scenario is based on Alberta being the major destination of interprovincial migrants. The medium interprovincial scenario represents the average of the central and west assumptions

Figure 3: Yukon Population Projection – Low Growth Scenario

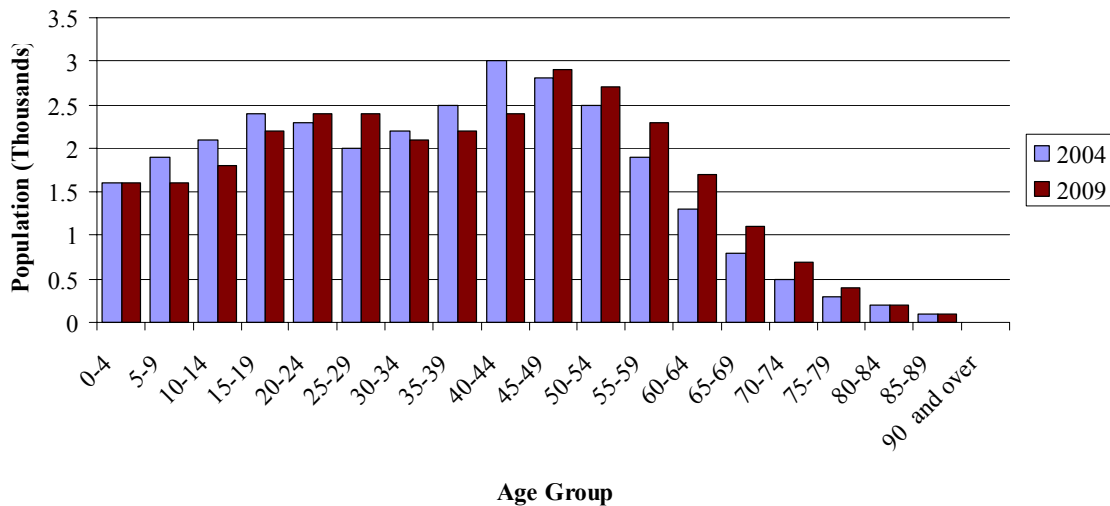


Figure 3 shows a projection of the Yukon population, based on a “low growth and medium interprovincial” scenario. It projects that there will be only a very modest growth in the Yukon population between 2004 and 2009 (from 30.6 thousand to 30.9 thousand, or about 300 persons). There is some shifting of the distribution of the population by age group, with a projected growth of 1,600 in the population over 55 years of age. The population under 55 years old would decline by 1,300 at the same time.

These projections are congruent with the findings of the Whitehorse Seniors’ Housing Survey (1999), which found that three-quarters of all older Whitehorse residents (55 years and older) will likely stay in the Yukon for the rest of their lives, and 44% have no plans to move from their current home. The desire to remain living in their homes was especially prevalent in the “seniors” category, where 62% plan to remain where they presently live.

While 44% of Whitehorse seniors intend to continue living in their current homes, they acknowledge that this situation could change according to circumstances regarding health and their ability to live independently. Reasons most often cited for moving were (in descending order): undesirable features of current home or property; health concerns; proximity to family; expense; cost of living; and climate. Less popular reasons for a move were: loss of ability to live independently; home maintenance concerns; possession of another home; zoning issues; and mobility impairments.

Under the medium-growth, medium interprovincial scenario, the total Yukon population would increase to 31,100 by 2009; but there would be the same number of seniors (55 and over) as under the low-growth scenario. The high-growth, west-interprovincial scenario would yield the largest population growth for the Yukon. Under this scenario, the Yukon population would increase to 34,300 by 2009. Of that total, the number of seniors would increase to 7,100; or 2,000 more than in 2004.

It needs to be stressed that these are projections based on a range of assumptions about the future. The Yukon population has historically been quite volatile, with large changes following significant shifts in economic conditions. These projections do not take into account the possibility of large swings in economic conditions. For example, in the event of large-scale economic projects, such as a pipeline, it would be necessary to generate new population projections that would take the effects of such development into account.

4.1.4 Target Clients

One key informant suggested that it is not appropriate to target the Social Housing Program to other than those in greatest need according to the HILs formula. Another respondent said that the eligibility needs to take into account the risk level in terms of health and/or safety in making the assessment. One idea would be to review what other jurisdictions are doing in terms of the social housing application and assessment process and use best practice identified.

The need for housing programs for individuals and families with low incomes will continue. In general, key informants predict no major change in the number of units required. In addition, there are indications that the proportion of housing units that are suitable for older adults and the disabled may need to increase. The pressure seems to be mostly in Whitehorse, but that may be due to the fact that people have moved into the city to access housing and other required services. One key informant suggested that the demographics indicate that the population is aging. The median age is now 40 and is expected to move to 45 years of age. The prediction is for a slow and steady increase in the proportion of the population in the “older adult” category. Another key informant suggested that there are an increasing number of older adults who are single, many of whom have low incomes. A third key informant suggested that current budgetary realities are such that the possibilities are limited and there remains little capacity to make minimal changes for seniors due to the budgetary limitations and the constraints of the structural realities of many homes. One key informant reported that there are currently fifteen seniors on the waiting list for housing units, mostly in Whitehorse.

One key informant stated that most seniors in Haines Junction are able to stay in their homes and do choose that option. However, the enhancement of home care and other services may be required as the current population ages. There also needs to be a recognition that some seniors do not have family and friends to assist them and, therefore, may require adjustments in their living environment to ensure safety, as well as, at least, visiting services. One future need envisioned for Haines Junction, is a small multi-unit facility where seniors can live and eat together and at a minimum, keep an eye on each other.

The apparent trend is for greater community inclusion for older adults and individuals with physical, cognitive and intellectual disabilities. Visiting support services provide an opportunity for individuals to stay in the community and remain out of higher cost

institutional care. The gap that exists between visiting health and social support services to individuals living in the community and the need for smaller, staffed housing developments is being experienced in other jurisdictions.

There may be a need to begin to further explore the potential for these kinds of supported living arrangements. Examples exist in the community related to individuals with Fetal Alcohol Spectrum Disorder (FASD) and mental health problems. The “Options for Independence” six-plex developed for FASD adults has a visiting caregiver. YHC provides the six-plex to a non-government organization for one dollar per year. Units that could accommodate a live-in caregiver also represent a potential option as these arrangements can also reduce pressure on institutional beds. Emergency response systems built into houses to increase the safety and security for older adults and the disabled is also a trend that will affect the Yukon.

A key informant suggested that no significant additional demand for disabled housing is predicted and that it might be possible to make minor modifications when renovating units, such as improving access to cupboards and sinks. In some units, it may also be possible to install the framing for an interior disabled lift to allow for a need emerging in the future.

With regard to administrative aspects relating to target clients, the “Social Housing Assessment” form used by YHC to screen and rank applicants for social housing, was examined. The form is divided into four parts:

Applicant household information:

- (a) Eligibility criteria – the Housing Income Limits (HILs) for Whitehorse, and the rural communities;
- (b) “Core Need Assessment” with points for various adequacy, affordability, and suitability (relating to family size and required number of bedrooms); and
- (c) An alternative assessment scale, with points for the current housing situation, household income, number of dependants, and eleven other considerations.

The Housing Managers complete the assessments, except for the “Other Consideration” in the alternative scale, which must be completed by the Local Community Housing Boards or the Whitehorse Housing Authority, as applicable.

There are several apparent gaps, overlaps or contradictions in the assessment form, including:

- Adequacy is rated on the basis of the condition of the existing residence, rather than by reference to any sort of analysis of prevailing market conditions, and possible alternatives. The HILs amounts are intended to

reflect the income required to afford adequate and appropriate housing in each market (i.e. Whitehorse or the communities).

- Suitability also references the existing residence, without regard for market conditions;
- In the alternative scale, points are awarded for the number of dependants. This does not seem to flow from any established policy directive, which stipulates that larger families will be given higher priority; and
- The “Other Considerations” section does not indicate any weighting for each of the factors. There is insufficient information for the Housing Authority to rationalize any rating that it gives to an applicant.

4.2 Achievement of Objectives

4.2.1 Adequate, Suitable and Affordable Housing

Yukon Housing Corporation maintains an inventory of social housing units that includes single detached dwellings; duplexes; four, five and six-plexes; and apartments in most of the communities. Table 3 summarizes the types and numbers of units.

Table 3: Summary of Social Housing Inventory (Number of Units)

Community	Single Detached Units	Duplex Units	Four Plex Units	Five & Six Plex Units	Row Housing Units	Apt. Units	TOTALS
Carcross	6						6
Carmacks	12	2	4				18
Dawson City	16	18	4			26	64
Haines Junction	13						13
Mayo	9	10	4				23
Ross River	16						16
Teslin	5	4	4				13
Watson Lake	15	10	8				33
Whitehorse	14	13	8	17	43	179	274
TOTALS	106	57	32	17	43	205	460

Notes:

- Numbers indicate the total number of individual dwelling units within each category.
- Rent Supplement Program units are not included.
- Gateway Housing and Kaushee’s Transition Home units are not included.

No Yukon Housing Corporation social housing units currently exist in the communities of Beaver Creek, Burwash Landing, Destruction Bay, Faro, Old Crow and Pelly Crossing.

A variety of existing housing units have been modified for use by handicapped persons and seniors. In addition, a number of units are wheelchair accessible but are not fully equipped for the handicapped and are not specifically designated as seniors' units. A summary of these specialty units is presented in Table 4 below. As there are no standardized definitions in use by Yukon Housing Corporation for specialty units, some judgement has been used in the compilation. The notes to the table identify the definitions used in the tabulation, as well as specific units that have been excluded for various reasons.

Table 4: Summary of Specialty Housing Units

Community	Multiple Disability Units¹	Seniors' Units²	Wheelchair Accessible Units³	TOTALS
Carcross	0	0	0	0
Carmacks	1	0	1	2
Dawson City	1	4	12	17
Haines Junction	0	0	0	0
Mayo	1	4	3	8
Ross River	1	0	0	1
Teslin	2	4	3	9
Watson Lake	1	4	0	5
Whitehorse	3	73 ^{4,5,6}	7	83
TOTALS	10	89	26	125

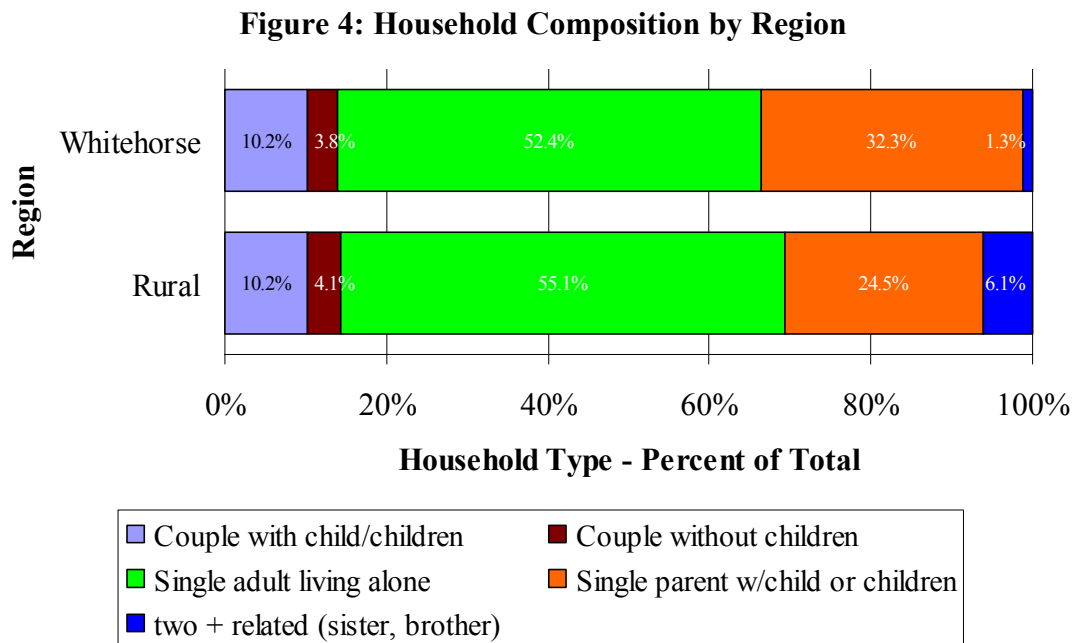
Notes:

1. **Multiple Disability Units** are wheelchair accessible and are equipped with features that vary from unit to unit but generally include grab bars, wheel-in showers, modified kitchens, fire warning strobe lights and lowered light switches.
2. **Seniors' Units** are designated for use by seniors, are wheelchair accessible, and are variously equipped with features such as grab bars, lever taps, fire warning strobe lights, and lowered light switches.
3. **Wheelchair Accessible Units** are equipped with exterior wheelchair ramps and in some cases wider interior doors, but are not otherwise generally equipped for the disabled and are not designated for seniors. These units are generally in apartments or other multiple unit buildings.

4. Does not include 6 units on the second floor of Alexander Street Lodge that are not wheelchair accessible due to the absence of an elevator.
5. Does not include 10 split entry units at 301 to 311 Hanson Street which are occupied by seniors but which are not wheelchair accessible.
6. Includes 7 units on the ground floor of Alexander Street Lodge and 36 units in Greenwood Place which have been modified for use by seniors.

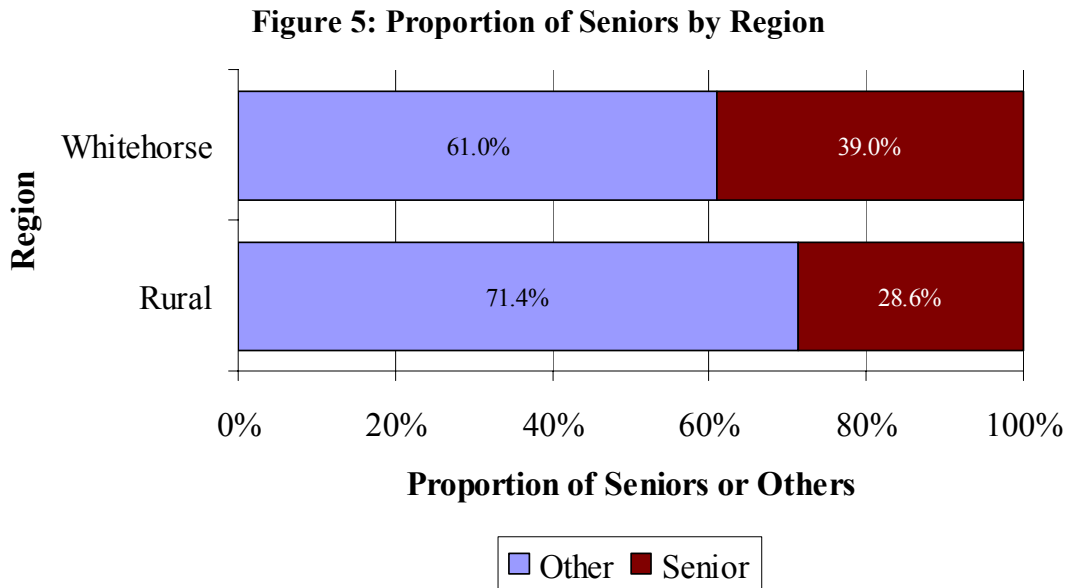
The largest category of household in social housing operated by the Yukon Housing Corporation is “single adult living alone”. About 52.7% of social housing households are single adults living alone. Families with children comprise about 40.9% of the households. Single parents head most families with children (30.5% of households) while about a third of that number (10.4% of households) are couples with children.

The distribution of household types is fairly uniform between Whitehorse, and the rural areas, as Figure 4 shows. There are significantly more single parent households in Whitehorse than in the rural areas (32.3% compared to 24.5%).



Source: Client Survey.

100% of all households, in all regions, reported in the client survey that they have a separate bedroom for each couple or single adult.



As Figure 5 shows, a significantly greater proportion of social housing tenants living in Whitehorse are seniors (39.0%) than in the rural areas (28.6%).

The key informants reported that the establishment of the order of priority of applicants for the allocation of housing units is carried out by Local Community Housing Board or the Whitehorse Housing Authority (WHA), as the case may be. The Local Community Housing Board/WHA makes the final determination based on the scoring of the application against identified criteria established for prioritizing applications. The process allows for 25% of the score to be determined based on locally developed criteria. In all other aspects of the scoring of the application, the criteria and the score are identified and recorded on the form. For the 25% of the score established by the Local Community Housing Board, there is often a score given without documentation of the criteria used or the rationale for the score. If an applicant is successful in the approval process but no suitable housing unit exists, the applicant is placed on a waiting list. If the decision made by the Local Community Housing Board is unacceptable to the applicant, an appeal can be filed.

The first step in the appeal process is to the Local Community Housing Board. A hearing is held, with the applicant present. Once the Board's decision is communicated, the applicant has the option of pursuing the appeal to the second level, which is the Appeal Committee of the Board of Directors, Yukon Housing Corporation. Once again, a hearing is held and if the applicant finds the decision unacceptable, the third step of the appeal is to the Ombudsman. The Ombudsman reviews the grounds of the appeal and may decide if there are sufficient grounds to indicate the need for an investigation. The decision of the Ombudsman is not binding on the parties but is influential in providing recommendations for improvement of the decision making process. The applicant also has recourse through the Human Right Commission or the courts. The current policy governing the appeal process has been implemented within the last two years.

4.2.2 Current Suitability of Housing Stock

Key informants reported that the last of the current social housing units were built in 1994, including a 39 unit apartment complex in Riverdale and seven duplexes in Granger. There has been no building since then. The current agreement with CMHC does not provide for any additional stock to be built. One unit has been retired in the last ten years due to fire. The current agreement between CMHC and YHC has a term until 2029, at which time the CMHC contribution will drop from the current 4.4 million dollar level to approximately \$200,000. Most jurisdictions in Canada have similar arrangements.

The findings of the client survey, the key informant interviews and the housing stock condition assessment indicate that the current housing stock is generally meeting the needs of clients, although there is evidence that modifications to address disabilities are required in some cases. The survey results suggest that this is likely related to mobility issues. The review of the stock shows that approximately 27% of the units are wheelchair accessible. In addition, there are some units that are semi-accessible, but still present challenges to those with mobility difficulties. For example, the Alexander Street Lodge in Whitehorse is equipped with an exterior wheelchair ramp, but has no elevator. Although it operates as a seniors' residence, the second floor is only accessible by stairs and consequently some of the tenants may be experiencing difficulties accessing their units. A similar situation exists in the seniors' 4-plex and 6-plex units located at 301 to 311 Hanson Street in Whitehorse, where the ground floor parts are "semi-accessible" (i.e. the outside doors are nearly at grade, although they are not specifically designed for wheelchairs) and the upstairs parts are accessible only by staircase.

The client survey results indicate that in 100% of households with someone with special housing feature needs, only one member of the household has those needs.

4.2.3 Future Suitability of Housing Stock

Demographic projections clearly point to an aging population with a corresponding need for more seniors' accommodation and features to address mobility disabilities. This trend is substantiated by the key informants and the results of the client survey. Of relevance from the review of the housing stock is the fact that there is currently no seniors' housing in the communities of Carcross, Carmacks, Haines Junction and Ross River. Furthermore, the communities of Carcross, Haines Junction and Ross River only contain single detached social housing units. These units will be either difficult or effectively impossible to convert to use by seniors with mobility difficulties.

4.2.4 Condition of Housing Stock

The entire social housing inventory in Whitehorse and Dawson City was viewed externally, and representative units that were vacant at the time were inspected internally. Interviews were carried out with the Yukon Housing Corporation's Maintenance Supervisor and Whitehorse Housing Authority's Building Maintenance Supervisor to discuss the condition of the housing stock and items likely to require attention in the next one to five years and the five to ten years. In addition, the A/Housing Manager in Dawson City and the Housing Manager in Haines Junction were consulted regarding the stock in their communities.

The following table summarizes the key findings with respect to significant upgradings identified as likely to be required within the next five years. Not included are items considered to be of a routine or ongoing nature, such as painting, carpeting, and incidental repairs.

Table 5: Anticipated Upgrading Requirements within 5 Years

Community	Unit #	Year Built	Requirement					Estimated Cost (2004\$) ¹
			Roofing	Exterior Retrofit	Interior retrofit	Furnace	Other	
Carcross	100400 100500 100600 100700	1960s	4	2	2			130,000.
Carmacks	212200 212400	1975			2			40,000.
Dawson City	112301 112302	~1975			2			40,000.
Dawson City	112501 112502	~1975			2		Air circulation problems	70,000.
Dawson City	113101 113102 113301 113302	~1972		2			Windows (8)	80,000.
Dawson City	220000 series	1960s	3					60,000. ²
Dawson City	400000	~1970					Windows and Utilidor	30,000.

Community	Unit #	Year Built	Requirement					Estimated Cost (2004\$) ¹
			Roofing	Exterior Retrofit	Interior retrofit	Furnace	Other	
Dawson City	500000	~1950				Boiler		20,000. ²
Haines Junction	030100 232300 232400 232500 232600 232900	1970s				6		30,000.
Haines Junction	230100 230200 230300 230400 230700 230800 230900	1960s				7		35,000. ²
Mayo	120101 120102 120301 120302 120501 120502 120701 120702 120901 120902	1975	5			10		75,000.
Mayo	240000 series	1975			2			50,000.
Ross River	262100 262300 262400 262500 262700 262800 262900 263000	1975	8			8	Septic systems (estimate 5)	190,000.
Watson Lake	715300 715400 715500 715600	~1983	4	4			Windows	165,000.
Watson Lake	281400 281800 282100 282300 282500 282800 282900 283000	1975				8		155,000.
Whitehorse	140000 series	1973	14				Windows (43)	200,000.

Community	Unit #	Year Built	Requirement					Estimated Cost (2004\$) ¹
			Roofing	Exterior Retrofit	Interior retrofit	Furnace	Other	
Whitehorse	300100 series	1975		18	18		Ventilation and heat loss problems.	400,000.
Whitehorse	300200 series	1977		20				100,000.
Whitehorse	633600 633700 634200	Pre 1986	3					10,000.
Whitehorse	080801	~1990					Wheelchair Bath	10,000.
Whitehorse	080400	?	1				Under-ground fuel tank.	15,000.
Whitehorse	083600 series	1990					Increase heating registers.	15,000.
Whitehorse	081201 081202	~1990					Replace HRV units	3,000.
Whitehorse	083700 series	1991					Replace HRV units	35,000.
Whitehorse	430300 series	1978					Elevator upgrade.	40,000.
Total								1,998,000.

- Notes: 1. Estimated costs are based on the following (2004 dollars):
- Roofing (re-shingling): \$4,000/detached unit
 - Roofing (re-shingling): \$7,000/duplex unit
 - Roofing (re-shingling): \$3,000/row housing unit
 - Roofing (truss replacement): \$15,000/detached unit
 - Exterior Retrofit: \$25,000/unit
 - Interior Retrofit: \$20,000/unit
 - Furnace Replacement: \$5,000/unit
 - Boiler Replacement: \$20,000/unit
 - Windows Replacement: \$6,000/unit
 - Windows/Utilidor Replacement: \$30,000/unit
 - Septic System Replacement: \$7,000/unit
2. Indicated costs may not be incurred if a decision is made to replace the unit instead.

Based on the information presented in Table 5, the average annual expenditure for upgrading and non-routine maintenance over the next five year period is \$399,600 in current (2004) dollars and with no allowance for inflation. If upgrading of the units identified for potential replacement is not included, the average annual cost is reduced to \$376,600.

For the 5 to 10 year horizon, the upgrading requirements summarized in Table 6 are identified. These projections are considered to be less precise than those in Table 5 for the less than 5 years period.

Table 6: Anticipated Upgrading Requirements in the 5 to 10 Year Horizon

Community	Unit #	Year Built	Requirement				Estimated Cost (2004\$) ¹
			Roofing	Exterior Retrofit	Interior Retrofit	Other	
Carcross	200100 200300	~1975	2	2	2		100,000.
Dawson City	113501 113502 113901 113902	~1972		4		Windows (8)	135,000.
Haines Junction	030100 232300 232400 232500 232600 232900	1970s	6	1	6		170,000.
Haines Junction	230100 230200 230300 230400 230700 230800 230900	1960s	7		7		170,000. ²
Mayo	120101 120102 120301 120302 120501 120502 120701 120702 120901 120902	~1972			5		100,000.
Ross River	262300 262400 262500 262700 262800 262900 263000	1975			7		140,000.

Community	Unit #	Year Built	Requirement				Estimated Cost (2004\$) ¹
			Roofing	Exterior Retrofit	Interior Retrofit	Other	
Teslin	060100 060200 060300 060400	~1987	4		4		100,000.
Teslin	060401 060402 060601 060602	~1989	4		4		120,000.
Teslin	060001 060002 060003 060004	~1989	4		4		100,000.
Watson Lake	715300 715400 715500 715600	~1983			4		100,000.
Watson Lake	070500 070600	1989	2				50,000.
Whitehorse	082000 series	1989	1				50,000.
Whitehorse	140000 series	1973	29				60,000.
Whitehorse	300200 series	1977	1		24		490,000.
Whitehorse	430200 series	1984				Heating & ventilation	100,000. ²
Total							1,985,000

- Notes: 1. Estimated costs are based on the following (2004 dollars):
- Roofing (re-shingling): \$4,000/detached unit
 - Roofing (re-shingling): \$7,000/duplex unit
 - Roofing (re-shingling): \$3,000/row housing unit
 - Roofing (truss replacement): \$15,000/detached unit
 - Exterior Retrofit: \$25,000/unit
 - Interior Retrofit: \$20,000/unit
 - Furnace Replacement: \$5,000/unit
 - Boiler Replacement: \$20,000/unit
 - Windows Replacement: \$6,000/unit
 - Windows/Utilidor Replacement: \$30,000/unit
 - Septic System Replacement: \$7,000/unit
2. Indicated costs may not be incurred if a decision is made to replace the unit instead.

The upgrading costs tabulated above equate to an average annual expenditure of \$397,000. If the upgrading of units identified for potential replacement is not included, the average annual cost is reduced to \$343,000.

In addition to the upgrading requirements listed in the previous two tables, some deficiencies were noted that might not be repairable due either to their high cost or technical complexity.

Table 7: Deficiencies Identified But Likely Not Repairable

Community	Unit	Deficiency
Dawson City	Korbo Apts.	Air circulation problems, even after previous remedial measures.
Whitehorse	Ryder Apts.	Elevator needed.
Whitehorse	207 Alexander	Elevator needed.

A substantial amount of the current housing stock was constructed in the 1970s and 1980s, with some units built as far back as the 1960s and even 1950s. It has been assumed that with regular maintenance, these units will continue to be useful for the next 10 to 15 years. However, a number of modular homes exist in the inventory and these are anticipated to become obsolete within that period. In addition, the Korbo Apartment in Dawson City is a former 1950s mine camp building which has significant heating and ventilation problems despite upgrading efforts, and is thus likely reaching the end of its useful life. In Whitehorse, the Alexander Street Lodge is occupied by seniors; however, it has restricted access (stairs only) to the second floor and requires other significant upgrading due to its age, making it a possible candidate for replacement. In Dawson City, the inventory includes a total of 16 single detached modular houses dating from the 1960s that were moved to the community from the Clinton Creek Mine after its closure. Although they have been given upgrades over the years, they are aging and are effectively impossible to retrofit for accessibility.

Table 8 lists the units anticipated to require replacement in the 10 to 15 year period.

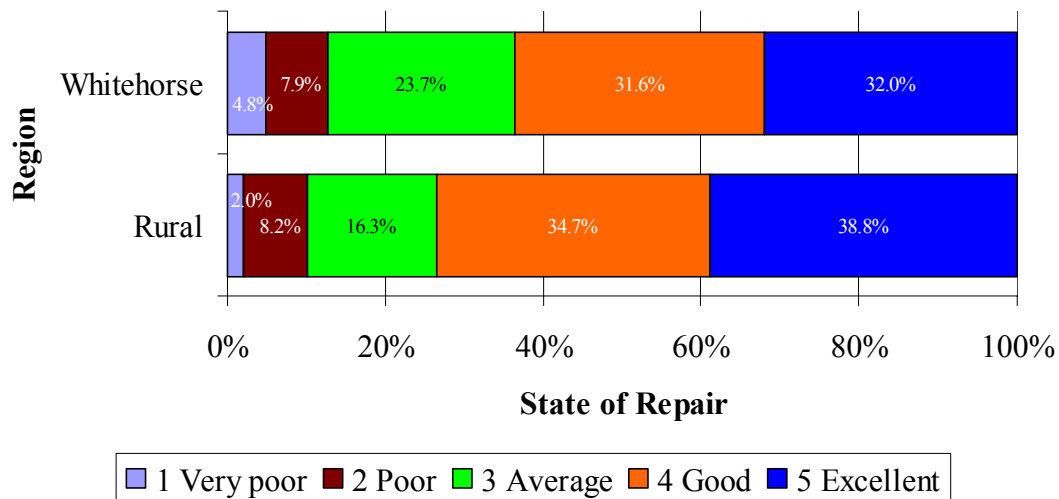
Table 8: Units Likely to Require Replacement in 10 to 15 Years

Community	Unit #	Unit Type	Year Built
Carmacks	210100 210200 210300 210400 210500 210700 210800 210900 211000 212100	Modular, Double-wide	1972
Dawson City	Korbo Apartments (13 units)	Ex-trailer camp	~1950
Dawson City	220000 series (16 units)	Modulars (ex Clinton Creek Mine). - No accessibility provisions. - Difficult to retrofit. - Some foundation and flooring problems.	1960s
Haines Junction	230100 230200 230300 230400 230700 230800 230900	Modulars	1960s
Ross River	260100 260300 260400 260500 260600 260800 260900	Modulars	1970s
Teslin	270500	Modular, Double-wide	~1974
Whitehorse	430200 series (13 units) (Alexander Street Lodge)	Seniors' apartment: aging; poor access to 2 nd floor. Requires elevator, heating and ventilation upgrade, sprinklers.	? (remodelled 1984)

Except for the specific issues discussed above, the social housing stock was found to be in generally good condition, with no serious deficiencies identified except for heating and ventilation problems in some cases. This finding corroborates the overall satisfaction levels of clients questioned in the survey, but also reflects the concerns expressed by some clients regarding issues relating to heating, ventilation, drafts and windows.

Over the years, Yukon Housing Corporation has carried out an ongoing program of periodic exterior and interior retrofits of its social housing units. The exact timing of such upgrades is difficult to predict as it is tied to a number of issues including age of the building, quality of construction, and type of occupancy. Interior retrofits are also carried out, typically when tenants leave, and subject to budget availability. Exterior retrofits are easier to anticipate and plan for than are interior retrofits.

Figure 6: Client Rating of State of Repair of Dwelling by Region



Overall, clients questioned in the survey rated the state of repair of their dwelling somewhat higher in rural areas than in Whitehorse, as can be seen in Figure 6. About 64% of Whitehorse tenants gave an “Excellent” or “Good” rating, compared to about 73% of rural tenants. The spread between Whitehorse and the rural areas is smaller at the other end of the scale – 13% of Whitehorse tenants and 10% of rural tenants gave a “Poor” or “Very Poor” rating.

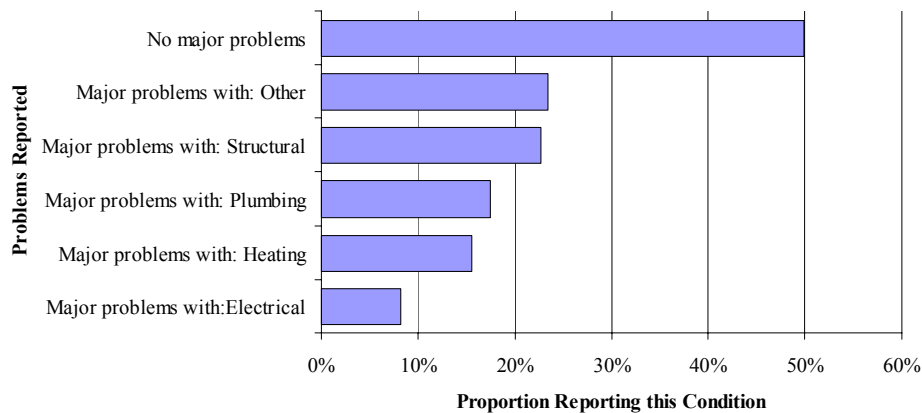
Almost half (49.5%) of clients reported no major problems with their dwelling unit, as shown in Figure 7 below. Of those who did report a major problem, most (22.7%) cited structural problems. Roughly equal numbers of clients reported major problems with the plumbing (15.9%) and heating (15.0%) systems, while about 8.2% reported electrical

problems. A variety of other problems were reported by 22.3% of clients. The totals add up to more than 100%, because several clients reported more than one major problem with their dwelling.

The concern of some clients regarding “structural problems” contrasts with our review of the condition of the housing stock. We identified no significant issues relating to structural integrity. There is no clear explanation for this discrepancy; however, we believe that it may be due to a lack of understanding by clients about what constitutes a “structural problem”. In the minds of tenants, structural problems may relate to the layout of the home and its features, accessibility difficulties or other items that affect ease of use and comfort, rather than structural deficiencies in the engineering sense of the term.

Similarly, our review did not indicate any electrical problems that, for example, would constitute a safety concern; however, we did not carry out a comprehensive review of this aspect of the stock. Again, our suspicion is that so called “electrical problems” are likely related to convenience. Nevertheless, given the potential safety issue Yukon Housing Corporation should investigate this issue further.

Figure 7: Households Reporting Major Problems with their Dwelling



Note: Some households reported more than one major problem.

Problems with windows and drafts were the most common “other” problem reported (21.4% of the “other” category, or 4.77% of all dwellings). Problems with ventilation were the next most common problem reported (16.6% of the “other” category, or 3.7% of all dwellings). More details on the breakdown of “other” problems are set out in Table 9.

Table 9: Breakdown of the “Other” Category of Major Problems

"Other" Major Problem Reported	% Households reporting problems⁷ (n = 26)	% of Total Households
Flooring	5	1
Paint	5	1
Noise	5	1
Elevator	7	2
Appliances	14	3
Air quality	17	4
Other	20	4
Windows/drafts/installation	21	5

Note: “n” is the number of respondents.

4.3 Impacts and Effects

The *Yukon Housing Corporation Act* provides the legal authority for YHC to carry out the Social Housing Program. The program has not been modified since its inception, as it is a good fit with the objectives of the YHC. The resources, both financial and human, allocated to the program have also remained constant.

4.3.1 Client Satisfaction

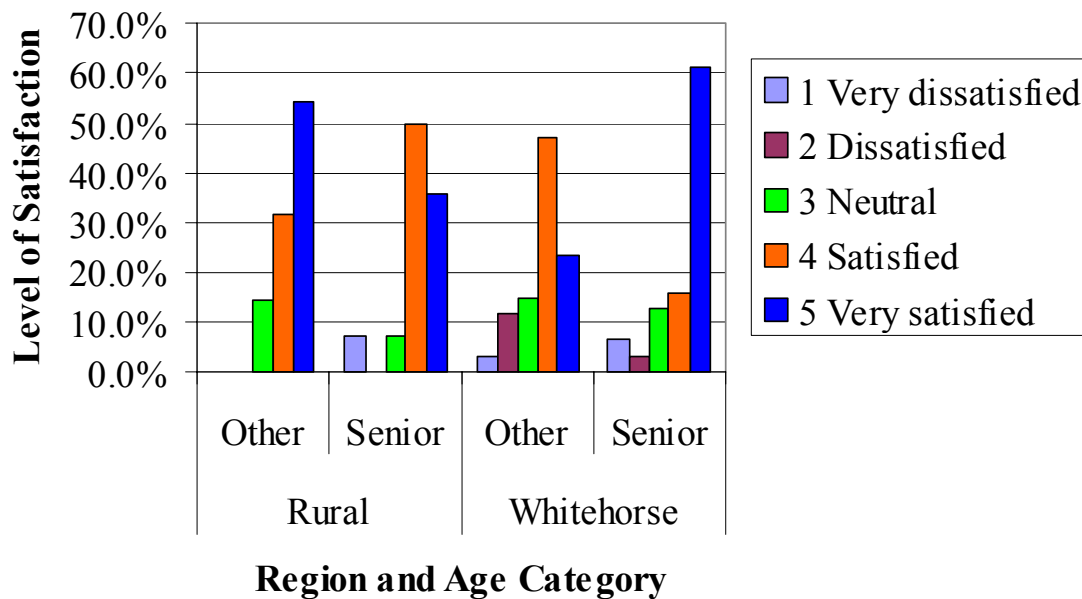
Clients surveyed expressed a high level of overall satisfaction with the social housing provided by the Yukon Housing Corporation. Most (77%) clients were either “very satisfied” or “satisfied” with their current housing. As Figure 8 shows⁸, there is some variation in the level of satisfaction between Whitehorse and rural clients, and between

⁷ Percentages in tables of client survey data have been rounded to the nearest whole percent.

⁸ The size of the samples in some of the subgroups in Figure 8 is quite small, which means that the possible sampling error is large. For example, the sample size for all seniors, or for all rural residents is large enough to provide confidence that the results represent all clients in those categories +/- 10%, 9 times out of 10. However, one cannot be confident that the results for sub-sub groups, such as low-income rural seniors, are representative.

seniors and non-seniors. There are also some differences depending on the level of income. The lower income group expressed more satisfaction (83.0% satisfied or very satisfied) compared to the higher income group (68.5%). It might be expected that the higher income group would be more critical, as they would be paying more for their rent. However, a greater proportion of the lower-income group (12.4%) expressed some dissatisfaction with their housing (dissatisfied or very dissatisfied), compared to the higher-income group, where only 4.2% were dissatisfied or very dissatisfied. The remainder said that they were neither satisfied nor dissatisfied. Only 9.4% of all client households expressed some dissatisfaction with their current housing.

Figure 8: Overall Satisfaction by Region and Age Group



Clients were asked in the survey about their level of satisfaction with various aspects of their housing. They were also asked to rank the importance of each of these aspects. Figure 9 shows the detailed satisfaction ratings on a five-part scale, and Figure 10 shows the mean (average) satisfaction rating for these aspects. The level of satisfaction with most of the aspects of the housing is quite high; however, the rating for “Ventilation” (mean = 3.3) stands out as the lowest of all the aspects. Ventilation includes the indoor-air quality in the dwelling. Forty-six percent (46%) of clients were either satisfied or very satisfied with their ventilation system, compared to 78% who were satisfied with the number of bedrooms. Twenty-seven percent (27%) of clients were either dissatisfied or very dissatisfied with their ventilation system, compared to only 7% who expressed dissatisfaction with the number of bedrooms.

The next lowest mean satisfaction rating (3.8) was for “comfort in winter”. Twenty percent (20%) of clients expressed some level of dissatisfaction with the comfort of their housing in winter. Similarly, 22% expressed some dissatisfaction with routine repair and

maintenance services provided by YHC. By comparison, just over two-third of clients (67%) said they were either satisfied or very satisfied with this aspect of their housing.

Figure 9: Level of Satisfaction with Aspects of Current Housing

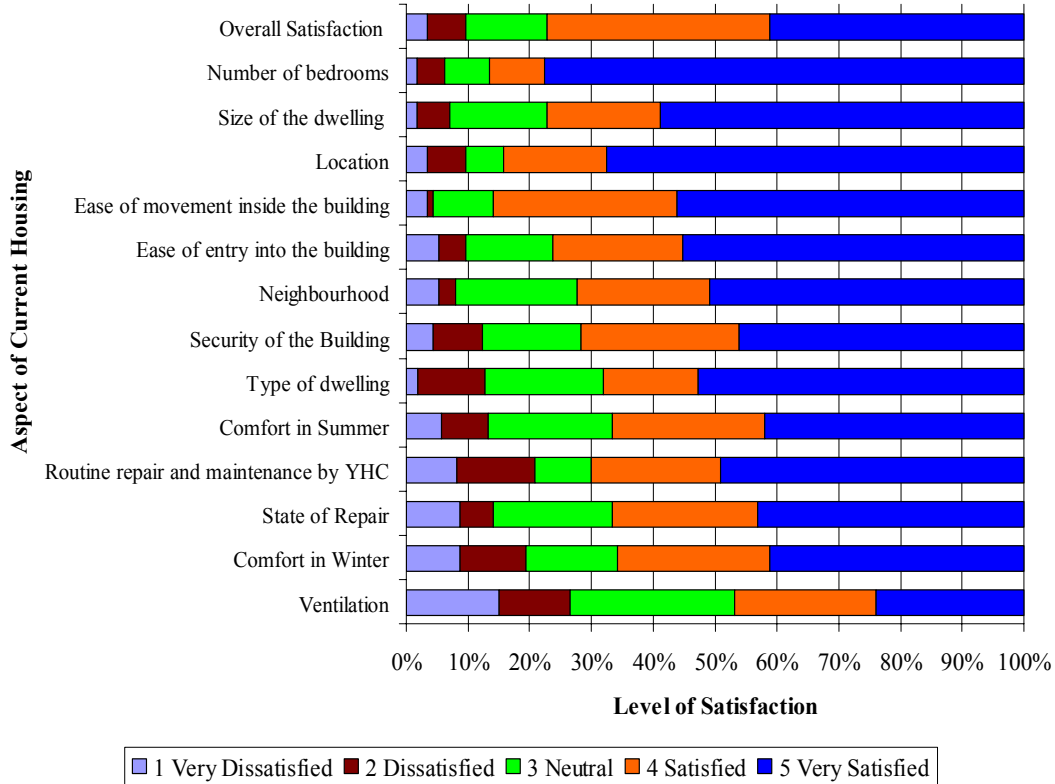
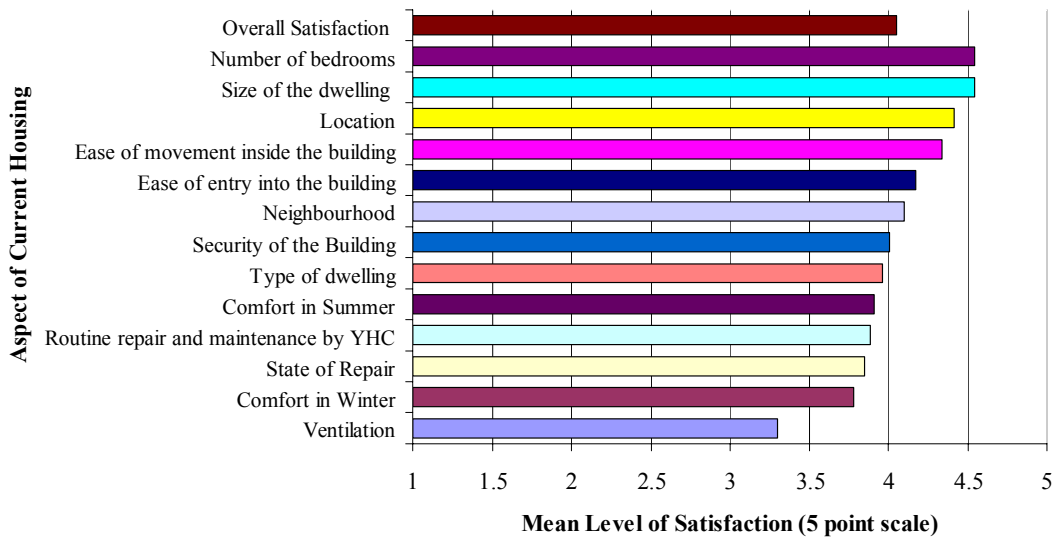


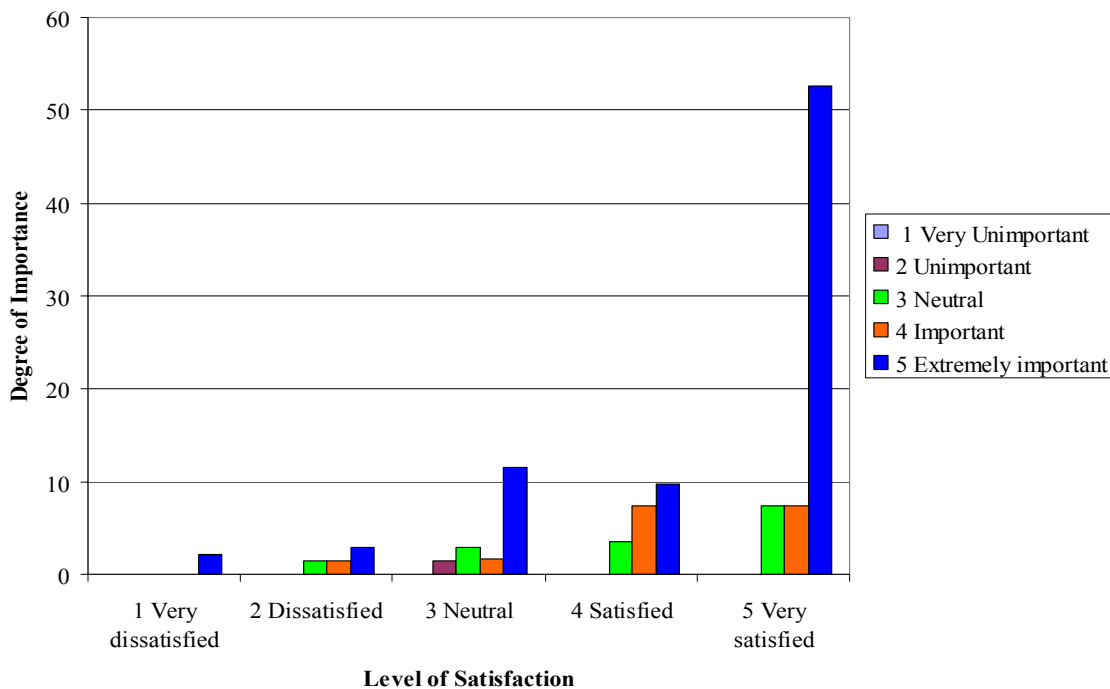
Figure 10: Mean Level of Satisfaction with Aspects of Current Housing



In addition to stating how satisfied they were with various aspects of their housing, clients were also asked to state how important each of those aspects were to them. The results show how the information about the importance of the aspects can be combined with the satisfaction ratings.

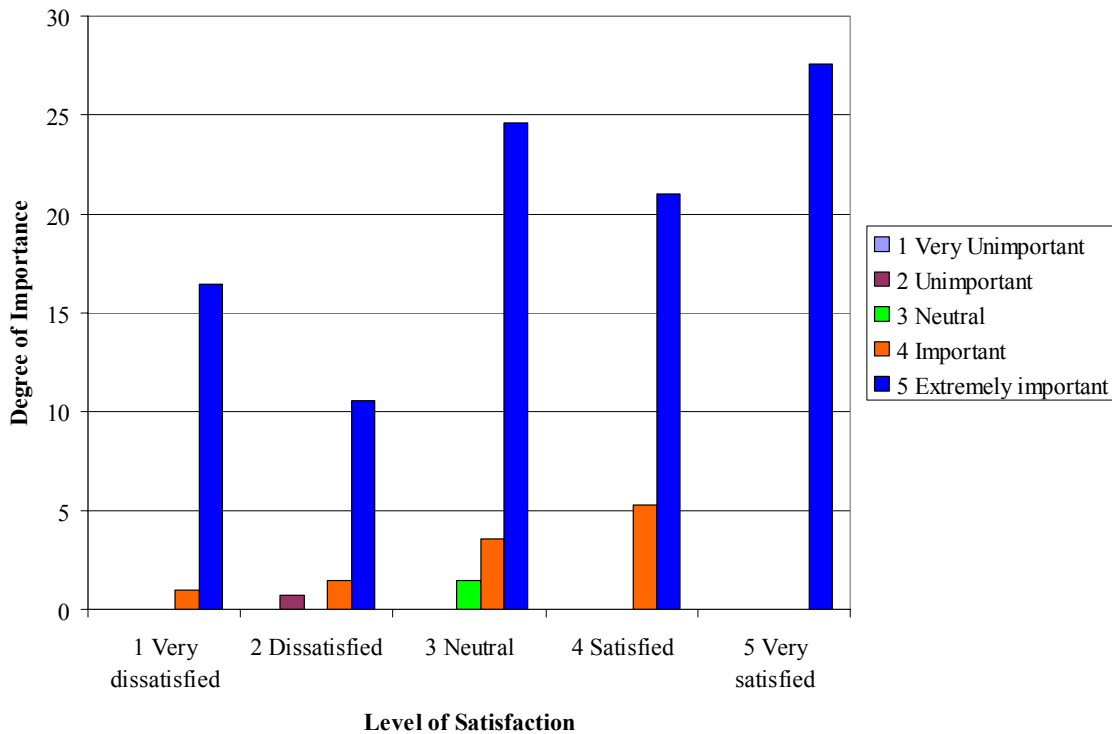
Figure 11 shows that clients who were very satisfied with the size of their dwelling also placed a high value on that aspect of their housing. The level of importance tends to decline with the level of satisfaction, with the exception of those who were very dissatisfied and who also feel that the size of their dwelling is very important. However, only about 3% of clients are very dissatisfied with the size of their dwelling.

Figure 11: Importance of Size of Dwelling by Level of Satisfaction



As discussed above, there is a higher level of dissatisfaction by clients with the ventilation than with other factors. Figure 12 shows the client satisfaction ratings for ventilation, combined with the measure of importance that clients placed on this feature. Most of the dissatisfied clients also placed a high level of importance on the quality of ventilation in their dwelling. If clients were dissatisfied, but placed a very low level of importance on this aspect, then it would likely be an insignificant matter.

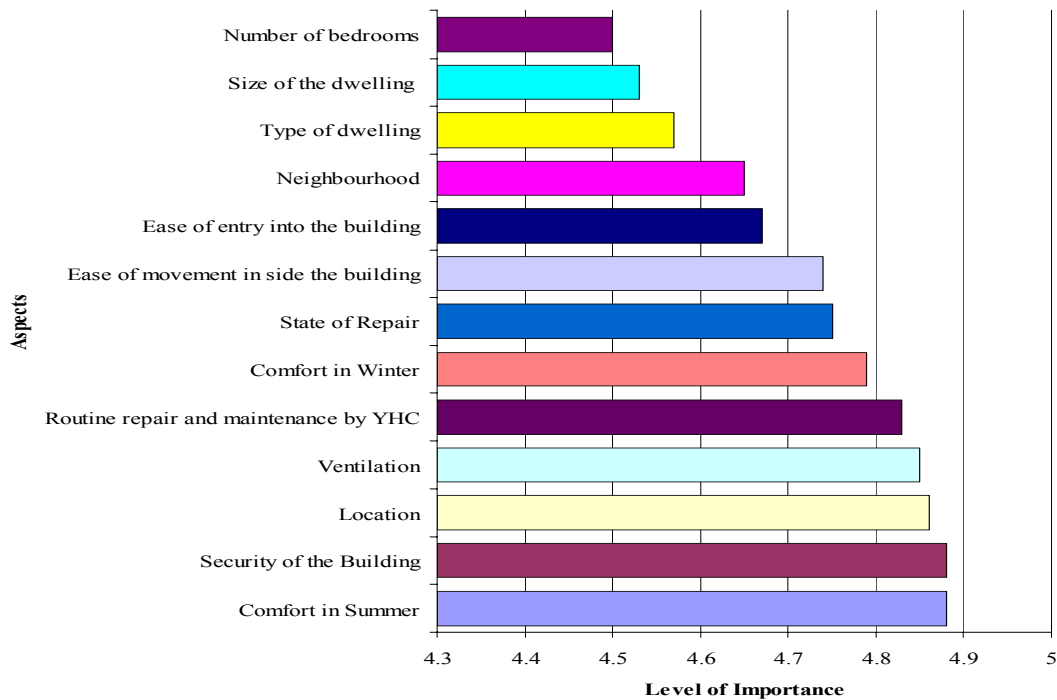
Figure 12: Importance of Ventilation by Level of Satisfaction



Most clients stated that all of the aspects of their dwelling that they were asked about were important to them. Figure 13 shows the mean level of importance for each of the aspects, in the same order as they were presented in Figure 10, where they were arranged in order of the mean level of client satisfaction. It can be seen that there are some differences between the importance ratings and the level of satisfaction. Clients are most satisfied with the number of bedrooms in their dwelling, but they place less importance on this aspect than they do on any other. Conversely, ventilation is rated as quite important, while Figure 10 shows that clients are least satisfied with this aspect. Figure 12 combines the importance and satisfaction ratings in one chart.

While the importance ratings vary, they do so within a narrow range, and even the lowest mean importance rating (4.5 for number of bedrooms), is quite high.

Figure 13: Importance of Various Aspects of Housing



There are some regional differences in the level of client satisfaction with the various aspects of their housing; but mostly these differences are relatively small. For example, Figure 14 compares the level of satisfaction with the size of the dwelling between Whitehorse clients and those in rural areas. More rural clients (67%) than Whitehorse clients (56%) said that they were “very satisfied”. When “very satisfied” and “satisfied” clients are combined, there is no significant gap between Whitehorse clients (77%) and rural clients (80%).

Figure 14: Satisfaction with Size of Dwelling by Region

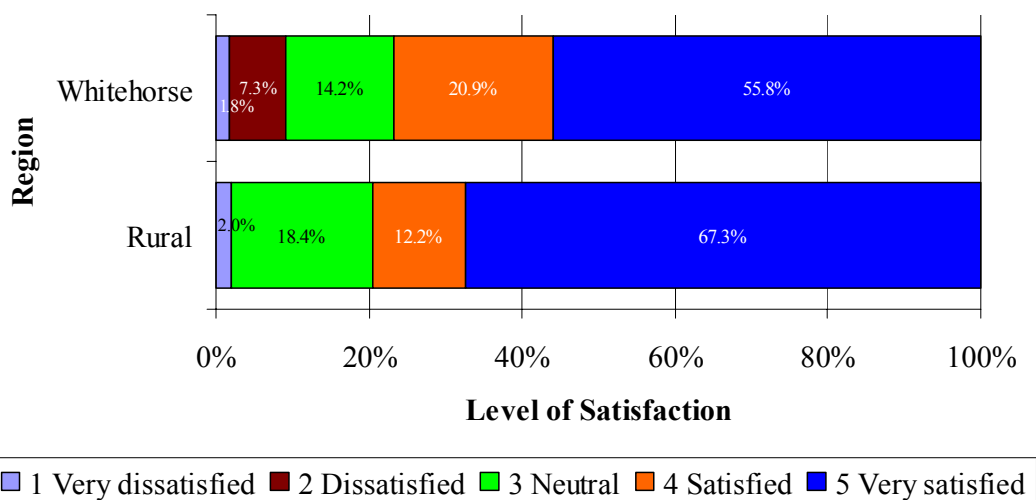
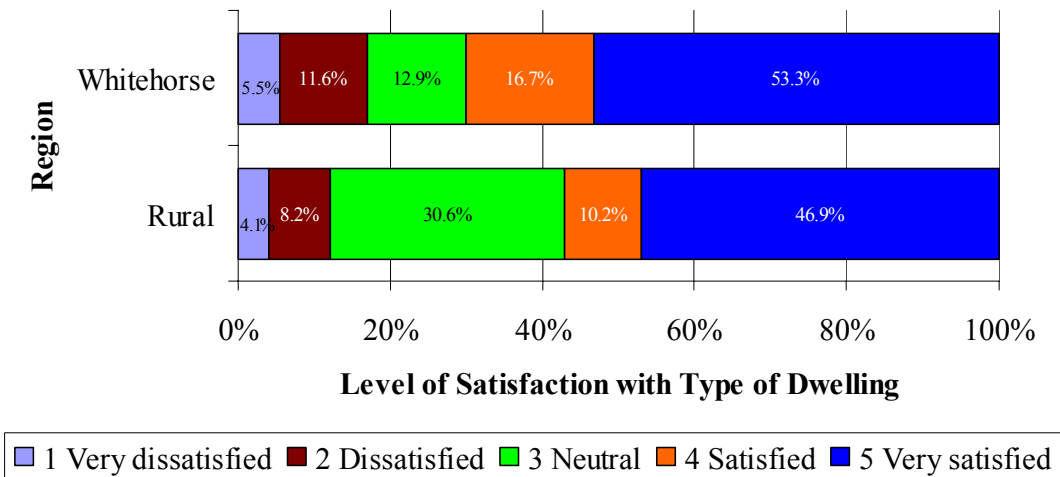


Figure 15 shows that more Whitehorse clients (70%) are “satisfied” or “very satisfied” with the type of their dwelling than rural clients (57%) are. This may be a reflection of the greater choice available in Whitehorse. More Whitehorse clients also expressed some level of dissatisfaction (17%) than did rural clients (11%). A lower proportion of Whitehorse clients expressing a more neutral or middle ground position offset the higher Whitehorse levels of satisfaction or dissatisfaction.

Figure 15: Satisfaction with Type of Dwelling by Region

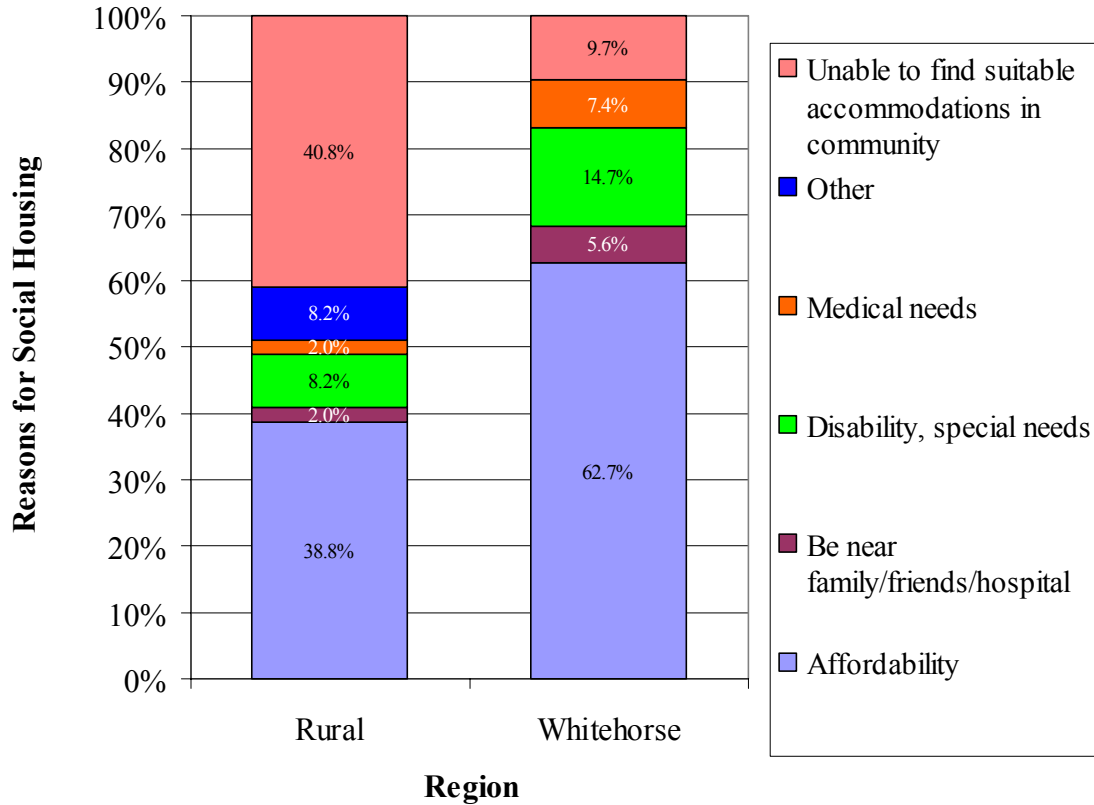


The key informant interview results indicate that the point scale for selection of new tenants is working well.

4.3.2 Meeting Client Needs

Significant regional differences were found in the reasons clients gave for choosing to apply for social housing. As Figure 16 shows, most Whitehorse clients (63%) cited affordability as the reason; while the most common reason cited by rural clients (41%) was their inability to find appropriate accommodation in their community. Nearly as many rural clients (39%) also cited affordability as a reason for social housing. However, only a relatively small proportion (10%) of Whitehorse clients said that they were unable to find “suitable” accommodation in their community. Significantly more Whitehorse clients (22%) cited disabilities or medical conditions as their reason for accessing social housing than rural clients (10%).

Figure 16: Reasons for Social Housing by Region



Just over 22% of all client households reported a member with disabilities that require special housing features. Significant regional differences in the incidence of disabilities were also noted in client households: 25% in Whitehorse compared to 16% in rural communities. Figure 17 shows how the distribution of disabilities reported in the client survey varies regionally and by age group.⁹

⁹ Figure 17 is descriptive of the results of the client survey; but the sample size in some of the sub-groups – such as rural seniors, is too small to be confident that it is representative of the whole population of clients.

Figure 17: Households Reporting Disabilities Requiring Special Housing Features

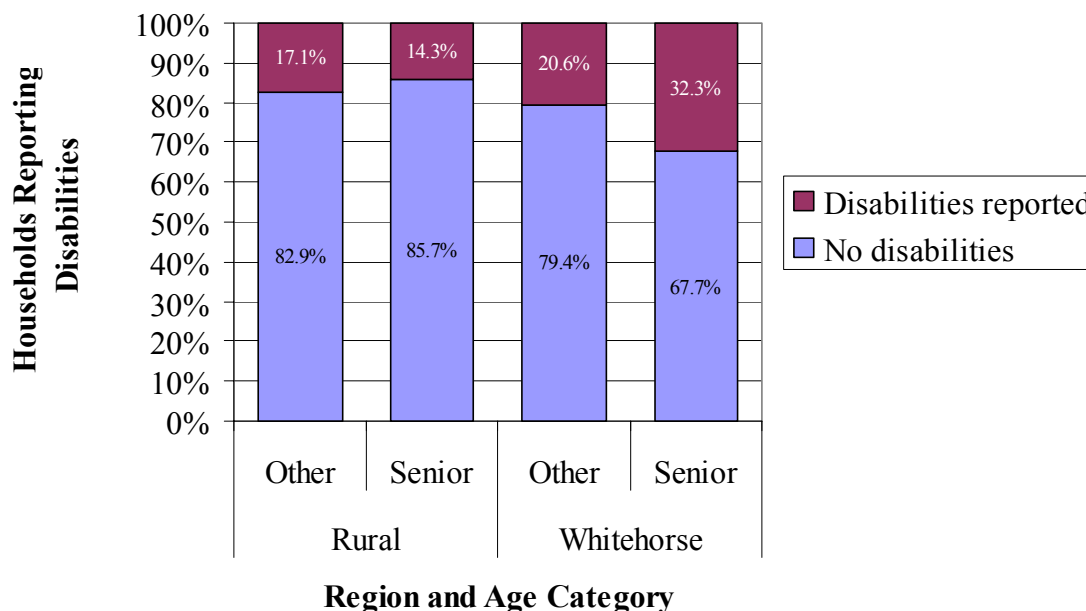


Table 10: Types of Disabilities Reported

Type of Disability	Total Households (n = 25) (%)	Region		Seniors	
		Whitehorse (n = 19) (%)	Rural (n = 6) (%)	Yes (n = 11) (%)	No (n = 15) (%)
Mobility	88	88	88	85	90
Medical	38	42	25	35	40
Allergy	15	12	25	16	15
Seeing	7	10	0	17	0
Mental	6	7	0	0	10
Hearing	4	5	0	9	0
Other	0	0	0	0	0

Most (88%) clients reporting a disability requiring special housing features cited problems with mobility. Table 10 shows the types of disabilities reported, by region and by age group. These statistics describe the results of the client survey, but may not be representative of the entire population of clients because of the small sample size in each sub-category.

Table 11: Incidences of Changes in Disability

Any Change in Disability	Total Households (n = 25) (%)	Region		Seniors	
		Whitehorse (n = 19) (%)	Rural (n = 6) (%)	Yes (n = 11) (%)	No (n = 15) (%)
Yes	55	61	38	76	40
No	45	39	63	24	60

Table 11 shows that most clients reporting a disability have experienced a change in the disability since moving into social housing. Again, it is noted that the sample sizes are small and may not be representative of the entire population of clients. Table 12 clearly shows that the large majority of these changes are for the worse.

Table 12: Nature of Changes in Disabilities

Nature of the Change	Total Households (n = 14) (%)	Region		Seniors	
		Whitehorse (n = 12) (%)	Rural (n = 2) (%)	Yes (n = 8) (%)	No (n = 6) (%)
Improved considerably	5	0	33	9	0
Improved somewhat	0	0	0	0	0
Stayed mainly the same	7	8	0	11	0
Become somewhat worse	55	52	67	23	100
Become considerably worse	33	40	0	57	0

Table 13: Does the Housing Continue to Meet the Needs?

Does Housing Still Meet Needs	Total Households (n = 24) (%)	Region		Seniors	
		Whitehorse (n = 29) (%)	Rural (n = 5) (%)	Yes (n = 9) (%)	No (n = 15) (%)
Meets Needs	49	38	86	69	35
Some Changes Needed	52	62	14	31	65

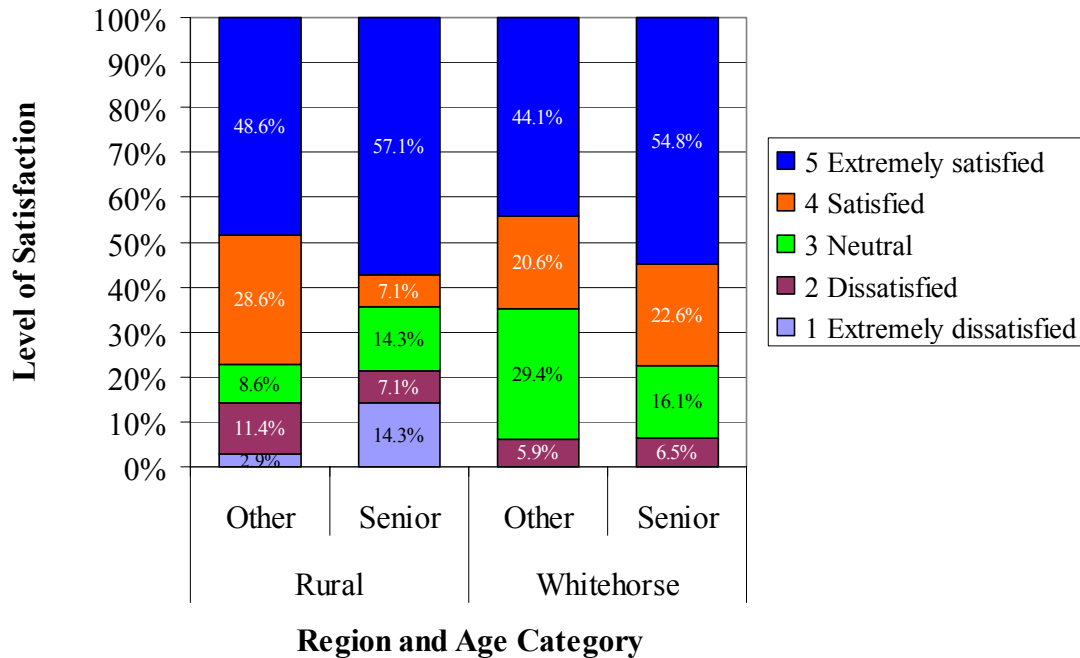
About half of the clients reporting disabilities state that some changes are needed to their housing to accommodate the disability. This is consistent with their reports of worsening conditions. Table 13 provides a more detailed breakdown of where changes are needed.

Table 14 shows the specific housing changes that those clients with disabilities reported they needed. Clients were first asked to report all of the features that they needed, regardless of whether or not the feature was actually installed. They were then asked whether the feature was already installed. As a result, some clients reported features were already installed but that they did not need. Clients were typically found to report requiring several features, while only one or two additional ones might be required beyond those already installed.

Table 14: Special Housing Features Required

Special Housing Feature	Need/ Installed	Total Households (n = 25) (%)	Region		Seniors	
			Whitehorse (n = 19) (%)	Rural (n = 6) (%)	Yes (n = 11) (%)	No (n = 15) (%)
Grab Bars	Need	85	88	75	85	85
	Installed	69	83	25	76	65
Widened Doorways or Hallways	Need	55	66	14	83	35
	Installed	55	66	14	83	35
Fire Warning Strobe Lights	Need	27	27	29	44	15
	Installed	31	39	0	46	20
Automatic or Easy Open Doors	Need	58	66	29	91	35
	Installed	52	66	0	83	30
Kitchen Changes	Need	45	49	29	44	45
	Installed	45	49	29	44	45
Lower Light Switches	Need	40	46	14	46	35
	Installed	38	44	14	28	45
Bath Lifts or Wheel-in Showers	Need	30	34	14	44	20
	Installed	27	34	0	37	20
Ramps or Street- level Entrances	Need	67	73	43	91	50
	Installed	65	70	43	100	40
Improved Lighting	Need	23	22	29	35	15
	Installed	17	17	14	19	15
Scald Protectors	Need	31	32	29	26	35
	Installed	35	44	0	28	40

Figure 18: Overall Satisfaction with Safety and Accessibility of Housing by Region and Age Category



Most (71%) clients are “satisfied” or “extremely satisfied” with the overall safety and accessibility of their social housing; while only 9% are “dissatisfied” or “extremely dissatisfied”. Figure 18: Overall Satisfaction with Safety and Accessibility of Housing by Region and Age Category shows how the level of satisfaction expressed by survey respondents varied by region and age group.

Key informants were asked about the impacts of the Social Housing Program in the communities. The key informants held the view that the impact is very positive. The program maintains an adequate supply of quality affordable housing that is fairly allocated to residents. The program also reduces the number of homeless people. In addition, the program contributes to individuals and families staying in the communities, particularly those outside of Whitehorse where the private housing market could never meet the need. In the smaller communities, social housing is an important part of the housing market. Social housing often sets the standards for housing and anchors the community. The provision of the Social Housing Program also allows families to accept employment with lower wage levels. Without the program, people would either be living in poor conditions or be forced to change communities.

In Whitehorse, about 6% to 7% of the housing stock is social housing. This is consistent with numbers across Canada. In the communities, approximately 30% of all housing is, in one form or another, YHC housing. Key informants commented that the program does a good job of matching the clients to the available housing stock in the communities. The

related need is to assist in home ownership and ensure a healthy rental market to keep the pressure off social housing.

If social housing was not available, one respondent described the resulting situation as “chaos”, as there would be little rental accommodation available and the price would be high, resulting in a family paying much more than 25% of their income on housing, thus reducing the amount of money available for food, clothing and other necessities. The lack of a social housing program might force relocation in search of affordable housing. In the end, it might add to homelessness and a burden of poverty in the community.

Research has shown a strong correlation between a healthy home and employment, community development and contribution to society. In the case of an individual or part of a family leaving an abusive relationship, physical health and safety may be at risk. In order to meet the needs in the future, one key informant suggested that there might be a need to overhaul the portfolio to perhaps reduce the number of large family dwellings and increase the number of units suited for the older adults, single people or smaller families.

Accessibility, particularly as it relates to stairs, was identified as a potential barrier in the case of older adults and the disabled.

The strengths of the program highlighted by key informants include the fact that it meets clients' needs for adequate, affordable and suitable housing and fills a gap not addressed by other agencies or the private market. The rent is charged according to income, so each family has a decent housing unit regardless of income. The allocation is fair, although some priority is given to local residents. Success includes clients that move through the program and on to home ownership or other forms of self-sufficiency.

4.3.3 Program Effects on Clients

Table 15: Years Tenants Have Been In Social Housing

Years in Social Housing	Total (n = 114) (%)	Whitehorse (n = 78) (%)	Rural (n = 36) (%)	Seniors (n = 39) (%)
Less than 1 Year	16	14	18	6
1-3 Years	26	25	31	16
3-8 Years	33	34	33	37
More than 8 Years	25	28	18	41

Table 15 shows that more than half of the clients have been social housing tenants for over three years. One significant regional difference is that a higher proportion of Whitehorse clients have been in social housing for more than eight years than have rural

clients. Similarly, a significantly higher proportion of seniors have lived in social housing for more than 8 years. The difference between the Whitehorse and Rural proportions is largely due to the larger proportion of seniors in Whitehorse, as indicated earlier in Figure 5.

Table 16: Type of Housing Prior to Social Housing

Type of Housing	Percentage of Total Clients
Self contained house	83.4
Friends/family	10.6
Temporary housing like shelter, hostel or motel	5.3
Rooming/boarding house	0.6
Residential or institutional care	0
No housing, homeless	0

No clients reported being homeless or in institutional care prior to living in social housing. The large majority (95 out of 114) reported having lived in a “self-contained” house. This included all types of housing where the household had its own separate dwelling unit. Table 16 illustrates the distribution of the types of housing that clients lived in prior to living in social housing.

Table 17: Proportion of Previous Housing Subsidized -- by Region and Age Group

Area	Age Category	Subsidized	Not Subsidized
Rural	Other	28.0%	72.0%
	Senior	30.0%	70.0%
Whitehorse	Other	20.0%	80.0%
	Senior	3.6%	96.4%

About 17% of current social housing clients previously lived in some form of subsidized housing. Table 17 illustrates the proportion of clients surveyed who previously lived in subsidized housing, by region and age group.

Table 18 shows that just over half (57%) of the previous subsidized housing was other publicly-owned social housing.

Table 18: How Previous Subsidized Housing Was Provided

Type of Subsidized Housing	Households (n= 17) (%)
Social Housing (Public Ownership)	57
Rent Supplement -- Private market	17
Shelter Allowance (SA) -- Private market	9
Other	17

Table 19 shows that clients believe that the quality of housing provided through the YHC Social Housing Program is significantly better than the previous, non-YHC housing that they lived in. Almost two thirds (62%) of clients reported their current housing was “somewhat better” or “much better”. Only 17% reported that their current housing was “somewhat worse” or “much worse”.

Table 19: Quality of Current Residence Compared to Previous Non-YHC Residence

Quality of Current Residence	Total Households (n = 108) (%)	Region		Seniors	
		Whitehorse (n = 74) (%)	Rural (n = 35) (%)	Yes (n = 39) (%)	No (n = 70) (%)
Current is much worse	8	10	4	14	5
Current is somewhat worse	9	13	0	2	12
About the same	21	18	28	20	22
Current is somewhat better	24	22	30	25	24
Current is much better	37	37	38	39	37

Most (72%) YHC clients report that their current residence meets the needs of their family better than their previous, non-YHC residence. Table 20 shows a detailed breakdown of how well clients’ current residence meets family needs, by region and age group.

Table 20: How Well Current Residence Meets Family Needs Compared to Previous Non-YHC Residence

How Well it Meets Family Needs	Total Households (n = 110) (%)	Region		Seniors	
		Whitehorse (n = 76) (%)	Rural (n = 35) (%)	Yes (n = 38) (%)	No (n = 73) (%)
Current is much worse	3	3	4	7	1
Current is somewhat worse	7	11	0	3	10
About the same	18	22	9	16	19
Current is somewhat better	18	13	30	21	17
Current is much better	53	52	57	54	53

Table 21 shows that most (60%) clients find their current residence more affordable than their previous, non-YHC residence was. Clients who said that their current residence was less affordable were not asked whether there had been some change in their circumstances that could account for the decrease in affordability.

Table 21: Affordability of Current Residence Compared to Previous (Non-YHC)

Affordability of Current Residence	Total Households (n = 109) (%)	Region		Seniors	
		Whitehorse (n = 75) (%)	Rural (n = 34) (%)	Yes (n = 37) (%)	No (n = 72) (%)
Current is much worse	8	6	11	7	8
Current is somewhat worse	8	7	11	3	11
About the same	24	17	39	26	22
Current is somewhat better	19	22	13	18	20
Current is much better	41	48	26	46	38

The Social Housing Program provides families that have low incomes or are in receipt of social assistance with an appropriate and affordable house. This provides security for the family and a better environment for children. An improved quality of life for families benefits communities because there are fewer social problems as a result of having met housing needs.

Key informants were also asked what the impact would be of having no social housing program. One informant stated that: “where rates are high and rents are inexpensive, it may not be as important as where the shortages of suitable housing units exist and rents are high.” In some other communities, there could be a response from the private sector to build affordable housing to meet the needs of low-income people. More likely, there would be “overcrowded” conditions as people moved in with friends and family. If housing is not available in the communities, families might be forced to move to Whitehorse. Another respondent indicated that he had no idea where one thousand Yukoners would be living if the program did not exist to provide housing.

The program staff has become better at collecting on arrears and payments for damages. As a result, clients are less likely to abuse the system as the consequences are clear and enforced.

There is limited transitional support to encourage tenants to move to the private rental market and ultimately into their own home, if possible and feasible. There may be comprehensive support that could be put in place through collaboration between Health and Social Services, Department of Education and Yukon College that could lead to increased income-earning capacity.

A positive feature is that there is no time limit on social housing. This means that the client receives the support for as long as it is needed.

The seniors’ housing study indicated an increasing need for accessibility, security and options for seasonal residents. The study identified a population of seniors that would prefer to be out of the territory for extended periods and still have access to social housing. The same study showed an increased need for elevators in apartment buildings for seniors and also for people with young children, etc.

One key informant suggested that YHC should take available opportunities to change the mix of housing stock, if necessary. In addition, opportunities should be taken to reduce the density of social housing in parts of downtown Whitehorse by selling off some units and replacing them with units in other areas within the city. There may be a lack of strategic direction regarding the mix of stock required for future demands.

4.3.4 Client Plans for Home Ownership

Most (55%) clients expressed some interest in home ownership. Figure 19 illustrates the proportion of survey respondents who expressed an interest in home ownership, by region and by age category. Far fewer seniors are interested in home ownership than are non-seniors. Somewhat more rural clients (63%) than Whitehorse clients (51%) are interested in home-ownership. This finding is consistent with those shown in Figure 16, which indicates that a major reason for rural clients to choose social housing is the inability to find appropriate housing in the local markets.

Figure 19: Interest in Home Ownership by Region and Age Category

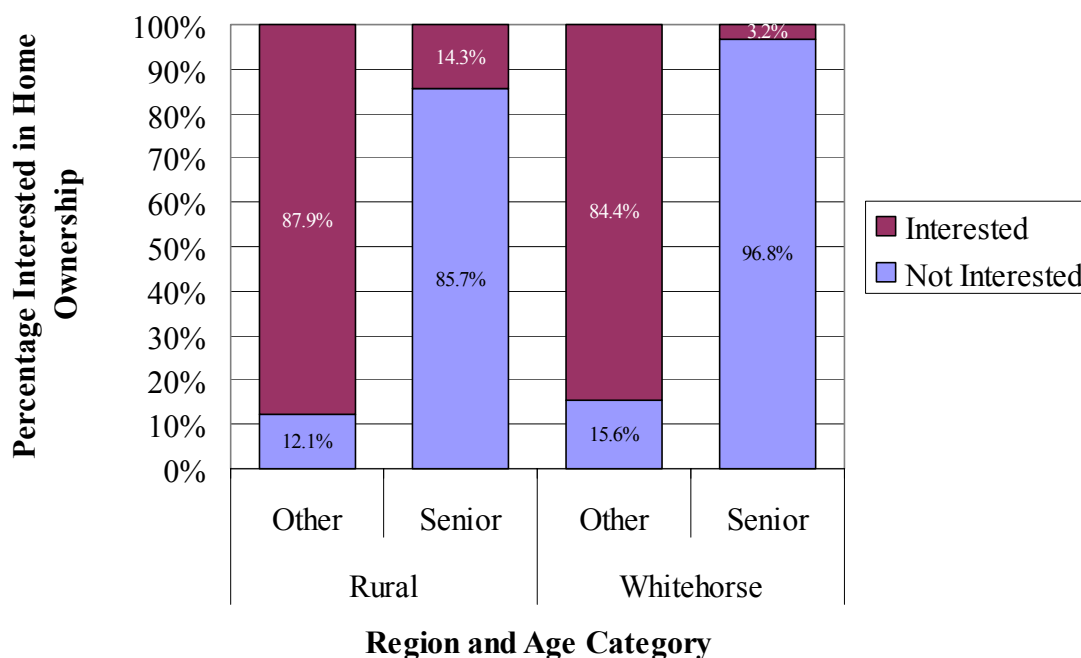


Table 22 shows the barriers to home ownership faced by clients who are interested in that option. Most of the reasons cited are financial, while only about 5% are unable to look after their own home, and about 5% believe that they might be relocating in the near future.

Table 22: Barriers to Home Ownership Reported by Interested Clients

Barrier to Home Ownership	Total Households (n = 63) (%)	Region		Seniors	
		Whitehorse (n = 40) (%)	Rural (n = 23) (%)	Yes (n = 2) (%)	No (n = 60) (%)
Inability to look after own home	5	4	7	0	5
Insufficient savings for down payment	24	22	29	61	23
Income too low	33	29	39	0	34
Inadequate credit rating	6	7	3	0	6
Unemployment or job insecurity	17	22	10	0	18
Want to relocate soon	5	4	7	0	5
Other	11	13	7	39	10

Key informants raised the idea that an alternative program could be to support low-income home ownership to provide pride in home ownership and future independence. There are arguments in favour of this type of program; however, one of the potential problems is that in the case of a family that is moving on and off social assistance, living in an “owned home” may lead to difficulties under current social assistance policies. In addition, the ability of low-income families to have the financial capacity to deal with regular home maintenance and “emergency” home related costs may be limited.

4.3.5 Unintended Negative Effects

About a quarter of all clients reported experiencing some undesirable effects from living in social housing. Table 23 breaks the results down by region and age group. It is possible that there are other unintended negative effects of the Social Housing Program in addition to those that are experienced directly by clients.

Table 23: Incidences of Unintended Negative Effects

Any Unintended Negative Effects	Total Households (n = 113) (%)	Region		Seniors	
		Whitehorse (n = 78) (%)	Rural (n = 36) (%)	Yes (n = 39) (%)	No (n = 74) (%)
Yes	24	22	29	13	30
No	76	78	71	87	70

The types of unintended negative effects reported by clients are set out in Table 24. As the sample sizes in some of the cells is quite small, these figures may not be representative of the whole population of clients. However, they are descriptive of the reports made by the respondents to the client survey.

The rent-gear-to-income policy of the Social Housing Program is cited as a reduced incentive to work. Some clients say they cannot “get ahead” while in social housing, because their rents increase when their income increases. Some clients say this acts as a disincentive to work.

Table 24: Types of Unintended Negative Effects Reported

Types of Unintended Negative Effects	Total Households (n = 26) (%)	Region		Seniors	
		Whitehorse (n = 17) (%)	Rural (n = 9) (%)	Yes (n = 5) (%)	No (n = 21) (%)
Reduced Work Incentive	33	25	50	85	21
No Pets Allowed	28	34	17	15	31
Feel Stigmatized	14	17	8	0	17
Other	25	25	25	0	31

Concern was expressed by some key informants about the individuals or families that become long-term social housing tenants and the development of dependency on the program over time. The combination of social assistance and social housing benefits can “add up” to a situation that may be preferred over low-income employment. In some cases, tenants take in boarders, keep animals or cause damage to the housing unit. In other cases, there may be a cluster of homes which may concentrate social problems possibly linked with low-income. Associated issues may be security and incidence of crime, as well as the possibility of stigma or disassociation from the community due to social housing.

Some units are not appropriate for seniors because there are two living levels. Similarly, some apartment buildings have only stair access, leading to mobility problems for some seniors.

Another unintended effect is that because social housing tenants are not made directly responsible for their utility costs, there is no financial incentive for energy conservation.

4.4 Cost-effectiveness and Alternatives

An alternative to the Social Housing Program identified by key informants is to provide rent supplements to individuals who then rent from the private market. A rent supplement program may be an alternative to building more specialized units for older adults or the disabled, and a rent supplement program might provide more flexibility in responding to emerging requirements of people with specialized needs. There may be a potential for a public-private or public, non-government partnership in constructing additional units if a rent supplement was part of a package of supports available to the future tenants.

One key informant questioned the need for government to be a landlord, and wondered if another approach might be rent supplements and subsidies for the private sector to respond to the housing need. The exception, in this person's opinion would be the "hard to house", which may require supportive living environments of some description. One argument against that approach is that landlords might not want to rent to social assistance recipients, subsidized or not.

4.4.1 Adequacy of Funding

Profile of the CMHC Funding

The funding that CMHC has committed to provide to the YHC is set out in Schedule E of the Social Housing Agreement. In addition to the amounts set out in Schedule E, a one-time payment of \$400,000 was paid in respect of: "risks associated with future increases in costs due to inflation and changes in interest rates, or losses on loans owing by third-parties." (SHA S. 7 (d)). There is no further allowance or adjustment for inflation.

Most of the funding provided through the Agreement is for targeted expenditures – that is, for spending on programs for clients who are in need as defined by the Housing Income Limits test. The targeted funding for 2003/04 is \$4,404,787 and it will taper off to zero in 2030/31. The tapering of funding was intended to coincide with the gradual decrease in costs to YHC for the principal and interest payments on its outstanding debt.

Current Social Housing Revenues and Expenditures

The Social Housing Program Expense Report submitted to CMHC by YHC for the 2002-2003 fiscal year includes financial data for the Rural and Native Home Ownership (RNH) program, and subsidies to non-profit housing organizations, along with the financial information for the Social Housing Program directly administered by the YHC.

The financial information for the Social Housing Program, excluding the RNH and subsidies to non-profit organizations, is summarized in the following table.

Table 25: Social Housing Program Financing 2002-2003

Item	2002-2003
Income:	
Rental Income	\$2,465,158
Expenses:	
Interest on debt and amortization	\$2,732,222
Renovation and rehabilitation	\$377,087
All other expenses except renovation and rehabilitation	\$4,263,423
Total Expenses	\$7,372,732
Operating Loss	\$4,907,574
Recovery (CMHC Funding)	\$4,432,344
YHC Expenditure (Shortfall)	\$475,230

In addition, income from the RNH program totalled \$435,623, while subsidies for non-profit housing organizations and RNH debtor loan payment subsidies totalled \$628,717. This increased the total operating loss by \$193,094. The total YHC shortfall for all social housing programs was \$668,324 in 2002-2003.

Projected Future Social Housing Program Financing

The YHC expenditures for interest on debt and amortization will decrease with time roughly in line with the tapering-off of the funding from CMHC.

Table 26 shows a projection of the Social Housing Program finances to 2012-2013, and to the first year without CMHC funding in 2030-2031. The table is based on the assumption that the program remains the same as it was in 2002-2003, with no change in the housing stock, the same client profile, and no further borrowing by YHC.

Table 26: Projected Social Housing Program Finances – No Inflation

Item	2002-2003	2012-2013	2030-2031
Income:			
Rental Income	\$2,465,158	\$2,465,158	\$2,465,158
Expenses:			
Interest on debt and amortization	\$2,732,222	\$2,462,000*	\$0.00
Renovation and rehabilitation	\$377,087	\$377,087	\$377,087
All other expenses except renovation and rehabilitation	\$4,263,423	\$4,263,423	\$4,263,423
Total Expenses	\$7,372,732	\$7,102,510	\$4,640,510
Operating Loss	\$4,907,574	\$4,637,352	\$2,175,352
Recovery (CMHC Funding)	\$4,432,344	\$4,405,031	\$0.00
YHC Expenditure (Shortfall)	\$475,230	\$232,321	\$2,175,352

* Estimate – actual amounts may fluctuate as mortgages are renewed.

Table 26 shows that there would be a relatively small decrease in the YHC expenditure by 2012-2013, as the costs to YHC for interest and amortization would have decreased somewhat more than the recoveries from CMHC. The shortfall would gradually increase over the term of the agreement, ending in 2029-2030. In the first year without CMHC funding, 2030-2031, the shortfall would have increased by approximately \$1,701,000 to a total of approximately \$2,175,000. The shortfall increases because the current value of the CMHC funding is larger than the offsetting expenditure for interest and amortization payments. In fact, the shortfall would likely be even larger, as the currently budgeted amounts for renovation and rehabilitation expenses are insufficient, as described below. While these projections are based on the assumption of no changes to the housing stock, it is likely that new units will have to be built or acquired. Depending on the extent to which that actually happens, the shortfall will be even greater.

Effect of Inflation

The Bank of Canada has a stated policy objective of keeping inflation at a 2 percent per annum target, the midpoint of the 1 to 3 percent inflation-control target range.¹⁰ This is the best available estimate of future inflation, although actual future inflation rates may vary depending on the degree to which they are affected by factors beyond the control of the Bank of Canada. Table 27 projects the future social housing financing with a 2% average annual inflation. The starting point in the table is 2002-2003, but it should be noted that the Social Housing Agreement actually began in 1998, so there has been an additional five years of accumulated inflation effects prior to 2002-2003. The intent of this analysis is to look forward to examine the sustainability of the program in the future, which is why the first five years of inflation effects are not being considered here.

If inflation does average 2%, the Consumer Price Index (CPI) would rise by about 22% from 2002-2003 to 2012-2013. It is reasonable to assume that YHC costs and revenues would also increase by a similar amount, except for the interest and amortization payments. However, the funding amounts from CMHC are fixed, based on 1995/96 dollars, and will not change to reflect changes in the CPI. The effect of the inflation would, therefore, be to increase the YHC shortfall to about \$582,704 (in constant dollars), compared to about \$232,322 in the no-inflation scenario. The reason for this increasing shortfall is simple: the real value of the CMHC subsidy decreases by the amount of inflation.

Projecting an average annual inflation rate of 2% to 2030-2031, the first year without CMHC funding, results in a total accumulated inflation of 75%. At that point, CMHC will not be providing any funding to YHC for the Social Housing Program.

Table 27 shows that an inflation rate of only 2% will increase the YHC funding shortfall for the Social Housing Program to approximately \$3,807,000 in 2030-2031 dollars. However, in inflation-adjusted constant dollars, this shortfall is exactly the same as the projected shortfall in the no-inflation scenario because there is no more CMHC funding and all other costs and revenues are assumed to change in direct proportion to the inflation.

The effect of inflation will be an increasing funding shortfall, over time, until the CMHC funding ends. An average annual inflation rate of 2% will reduce the real value of the CMHC funding by a total of \$17,046,397 between 2004-2005 and the first year without CMHC funding in 2030-2031.

¹⁰ Source: Bank of Canada Web site <http://www.bankofcanada.ca/en/inflation/index.htm>.

Table 27: Projected Social Housing Program Financing – With 2% Inflation

Item	2002-2003	2012-2013	2030-2031
Income:			
Rental Income	\$2,465,158	\$3,007,493	\$4,314,027
Expenses:			
Interest on debt and amortization	\$2,732,222	\$2,462,000*	\$0.00
Renovation and rehabilitation	\$377,087	\$460,046	\$659,902
All other expenses except renovation and rehabilitation	\$4,263,423	\$5,201,376	\$7,460,990
Total Expenses	\$7,372,732	\$8,123,422	\$8,120,893
Operating Loss	\$4,907,574	\$5,115,929	\$3,806,866
Recovery (CMHC Funding)	\$4,432,344	\$4,405,031	\$0.00
YHC Expenditure (Shortfall)	\$475,230	\$710,898	\$3,806,866
YHC Shortfall in 2002-03 Dollars	\$475,230	\$582,704	\$2,175,352

* Estimate – actual amounts may fluctuate as mortgages are renewed.

Effect of Depreciation

The social housing portfolio will be fully amortized by the end of the Social Housing Agreement in 2029-2030. The book value of the social housing portfolio is \$32,909,000. That figure does not include the value of the land in the portfolio, which has a book value of \$530,000. The book value is based on the cost of the assets at the time they were acquired. Accumulated amortization was \$11,399,000 in 2002.¹¹ The annual cost of the amortization is included as an expense in the current Social Housing Program accounts.

¹¹ Auditor General of Canada: YHC Auditor's Report, March 31, 2002.

Actual current market values are likely considerably higher than the book value. Future market values or replacement costs will depend on a wide variety of factors, including the future state of the economy, demographics, and consumer preferences.

While the social housing stock will be fully amortized by the time the long-term debt is paid off, the assets will still have a considerable residual value. According to tables of expected depreciation used by the Yukon Government's Property Assessment and Taxation Branch, the accumulated depreciation of the housing stock will be about 60% by the first year without CMHC funding in 2030-2031. In other words, they are projected to be worth about 40% of their replacement value. These estimates are based on the overall average value of the assets. Some units will depreciate more or less, depending on several factors affecting the life-span of the buildings, and their market values. The assets will continue to depreciate at an annual rate of about 0.7% of original value from that point forward. A depreciation rate of 0.7% applied to the book value of the assets is about \$230,000. This would be the minimum amount of a depreciation allowance that would have to be included in YHC budgets by the end of the Social Housing Agreement, to offset the continuing depreciation in the value of the stock. The actual amount would depend on the actual then current replacement values.

Alternatively, YHC would be required to borrow funds to replace housing stock, and an expense for interest and amortization would continue to appear in the Corporation's financial statements. Adding a minimum allowance for depreciation to the estimated YHC shortfall in 2030-2031 brings the total shortfall to over \$2,400,000 in constant 2002-03 dollars. This projected shortfall does not include the additional costs for periodic renovation and rehabilitation expenses, as described below.

Renovation and Rehabilitation

As presented in earlier, the projected social housing upgrading requirements for the next five years have a total estimated cost of approximately \$1.98 million (in 2004 dollars). On an average basis, this equates to approximately \$399,600 per annum. In the five to ten year period, the total estimated upgrading cost is approximately \$1.985 million (in 2004 dollars), or \$397,600 per annum. These figures do not include routine maintenance, the possible replacement of some existing units, and/or the construction of new units to meet changing client needs such as those of seniors. Information provided by Yukon Housing Corporation indicates that actual renovation and rehabilitation expenditures for social housing units have been as follows over the last several years:

1998 – 1999	\$386,990.
1999 – 2000	\$342,550.
2000 – 2001	\$286,158.
2001 – 2002	\$301,067.
2002 – 2003	\$377,088.
2003 – 2004	\$300,000. (budget)

Based on the current year budget, the figures indicate a potential renovation and rehabilitation funding shortfall of some \$100,000 per annum (in 2004 dollars) in each of the next five years (2005-2010) compared to the current year budget. In the five to ten year horizon (2011-2015), the potential shortfall drops slightly to approximately \$98,000 per annum. However, it should be noted that these figures cover only renovation and rehabilitation items and not expenditures relating to either the replacement of existing units or the construction of new units.

The reason for the projected increase above recent expenditure levels is that a number of the housing units are of an age that causes them to require renovation and rehabilitation at roughly the same time in the next 1 to 10 year period. Components such as roof shingles, windows, furnaces and siding have more or less finite lives that result in a need for their eventual replacement even if appropriate routine maintenance has been carried out.

It should be noted, however, that the exact year of any specific upgrading requirement cannot be predicted on the basis of this review and so the actual expenditure in any year could be more or less than the estimated average. Some of the largest anticipated expenditures are expected to occur at roughly the five-year point (i.e. 2010). However, the accuracy of the timing of any individual expenditure is sufficiently imprecise in this review that we have presented only an average over each five-year period. Accordingly, for the purposes of this evaluation, the projected expenditures for the large items that are predicted to occur at the roughly 5-year point have been split across each side of the five-year threshold. It must be emphasized though, that delaying projected, but inevitable expenditures will only result in substantially increased expenditures in subsequent years. Furthermore, delaying items such as roof re-shingling, exterior re-siding and window replacement runs a risk that additional deterioration will occur in the unit, with consequentially higher costs later. The effect of this deferral would essentially be the creation of an ever-increasing renovation and rehabilitation deficit. In the extreme, this would lead to the eventual deterioration of a unit to the point where a capital expenditure would be required to replace it with a new unit.

4.4.2 Program Sustainability

As described by key informants, the Social Housing Program has a positive economic spin-off in the community as the one million dollars allocated to maintenance is distributed among a series of small, community based Yukon contractors. The program also reduces the financial stress to other providers of emergency shelter. Once a client moves into YHC housing, the cost to the other provider is less.

Sustainability, in part, depends on the ability of the program to collect rent, rental arrears and payment for damages. Recently increased enforcement in this area is working well and one key informant says that “it is amazing how quickly the word spreads when you start following up more closely”. The opposite happens, however, when consistent follow-up breaks down for some reason. The collection of arrears is administratively

onerous but it is essential. The arrears in November 2003 were 5.3% of rent, which was down from 8% or 9% the year previous. The target is 3% to 5%. The current system allows for a warning to tenants on the 5th of the month and an eviction notice on the 15th of the month. An additional suggestion from key informants is the use of debit cards for the payment of rent. It is understood that this is already done in Whitehorse.

Previously, the costs of repair related to damage of the units was not expensed to client accounts, but was charged to the unit maintenance account. Currently, the costs are expensed to the client and form part of the arrears. A possible option would be to collect a damage deposit “up front”, although many of the clients would not have the financial resources to pay it. Research on how other jurisdictions manage the damage problem might prove to be fruitful in developing additional ideas.

4.4.3 Alternative Programs

About half of the client survey respondents made suggestions or comments when asked about potential alternative programs. The suggestions and comments are summarized in Table 28. A rent-to-own program was suggested by about 12% of respondents. There were also several suggestions aimed at reducing rents; including capping rents (11%) and charging rent based on net income rather than a percentage of gross income (6%).

Table 28: Suggested Alternative Programs or Changes to the Existing Program

Suggested Alternatives or Changes	Total Households (n = 68) (%)	Region		Seniors	
		Whitehorse (n = 48) (%)	Rural (n = 20) (%)	Yes (n = 21) (%)	No (n = 46) (%)
Do Not Allow Pets	1	0	4	0	2
Lower the rent	2	0	7	0	3
Get more or better managers	3	2	4	4	2
Comments on Laundry Issues	3	4	0	9	0
Comments on Neighbourhood Issues	3	3	4	0	5
Get Newer Buildings	4	5	0	4	3
Allow Pets	4	6	0	0	7
Give Yukoners first opportunity	6	8	0	18	0

Suggested Alternatives or Changes	Total Households (n = 68) (%)	Region		Seniors	
		Whitehorse (n = 48) (%)	Rural (n = 20) (%)	Yes (n = 21) (%)	No (n = 46) (%)
Calculate rent on income net of various items	6	5	7	8	5
Various Positive comments about YHC	8	8	7	21	2
Match house size to needs	8	7	11	12	6
Address needed repairs	9	9	7	0	13
Better tenant screening	10	14	0	4	12
Need Recreational Activities	10	13	4	12	9
Cap the Rent	11	6	22	7	13
A Rent-to-own program	12	9	19	4	16
Other	14	17	7	4	19

One of the potential problems raised by key informants is the potential long-term dependency of clients on the program and the lack of incentives for increasing income or leaving the program. In addition, there is no pride of ownership when the housing unit is being rented. The YHC is “at the mercy of the good will of the clients” regarding taking care of the housing unit. Regardless of the state of repair of the unit when a family leaves, YHC has the obligation to repair the unit to ensure that the next tenant has a good quality environment. The departing tenant is legally responsible for damages, but the collection process on damages does not always realize financial returns. If a client with either rental or damage-related arrears makes another application, they are obliged to clear the arrears prior to their application being processed.

The literature search examined programming alternatives being explored by governments of the three western provinces. Alberta’s Housing Policy Framework (2000) states that a goal is to make social housing strictly transitional. That is, social housing would only be available until occupants became self-sufficient and could access affordable housing.

The British Columbia Housing Service Plan (2003/2004) states that to facilitate an increased supply of subsidized housing, “there has been a significant shift towards providing more community-based subsidized housing to assist those in need of housing and support in order to gain or maintain independence”. A public-private partnership approach is used to create all new subsidized housing in British Columbia. The

developments are owned and managed by non-profit/co-operative housing sponsors, are designed and built by the private sector, and are subsidized on an ongoing basis by the provincial government

In 2002/2003, BC Housing adopted a policy to explore opportunities outside of the traditional program approach as means of responding to local housing challenges in an innovative and sustainable manner. This resulted in the approval of a number of one-time grants and partnership arrangements that levered 529 additional housing units without the requirement for any additional on-going operating funding. Based on the experience of the past year, BC Housing's 2003/2004 Service Plan has established a formal target of a minimum of 10 % of all units levered through innovative strategies and partnerships. The partnership equity reflects contributions of land, sponsor equity, municipal equity and grants and equity generated from other provincial ministries and agencies.

In British Columbia, rent subsidies were available to 15,100 households in the private rental market. This included households receiving assistance under Shelter Aid for the Elderly Renters (SAFER) and Supported Independent Living (SIL) for people with a mental illness, thus giving individuals and families the option to remain in their community and live in existing, private rental housing.

4.4.4 Efficiency Improvements

Less than a third of survey respondents made any suggestions for cost-savings or efficiency improvements. Of those who did, about a third suggested ways to reduce their rent, rather than ways to reduce costs for YHC to deliver the program. The suggestions are set out in Table 29. Almost a quarter of those making suggestions recommended energy conservation to save costs. About 10% suggested that YHC invest in upkeep of the housing stock to save costs in the long run.

Table 29: Client Suggestions for Cost Savings and Efficiency Improvements

Suggested Ways to Save Costs	Total Households (n = 31) (%)	Region		Seniors	
		Whitehorse (n = 20) (%)	Rural (n = 11) (%)	Yes (n = 5) (%)	No (n = 26) (%)
Set flat rental rates	21	14	33	15	22
Energy conservation	24	33	7	19	25
Invest in upkeep	9	7	13	15	8
Make those responsible pay for damages	9	7	13		11
Do not charge more than social assistance pays	15	19	7	19	14
Other	22	19	27	33	20

Key informants mentioned that an increased importance placed on conservation and incentives for saving energy could reduce utility costs. The Saskatchewan Housing Corporation released a “Greenprint for Energy Conservation” in 2004 with an objective of reducing energy consumption and utility costs in seniors’ social housing by 10% over the next five years by implementing minimum energy efficiency standards for new and existing buildings. The project is expected to save \$1 million annually, and reduce emissions by nearly 19,000 tons.

Energy efficiency was rated as very important in the Whitehorse Seniors’ Housing Survey (1999) by 89% of Whitehorse seniors, who were planning to move to a new home.

5. CONCLUSIONS

5.1 Program Rationale

5.1.1 Program Consistency with Goals, Objectives and Priorities

The program is meeting the goals and objectives as set out. The housing units are in an acceptable state of repair. There are enough housing units to meet most of the current need, although waiting lists do exist at some times in some communities. The process for accessing housing is fair and reasonable and has been strengthened with the recent inclusion of a multi-step appeal process.

5.1.2 Current and Future Program Need

There is an ongoing need for the program and the need will continue into the future. If the population remains as stable as predicted, there will be no need to increase the total number of housing units, although re-profiling of the housing stock may be necessary to meet changing client requirements. The population is aging and there is an increasing trend to remain in the Yukon post retirement, therefore, additional units will be required to meet the needs of individuals with age-related mobility problems and other disabilities. In 1996-97, 16.3% of Yukon residents reported some form of activity limitation or disability. In addition, the trend for community inclusion of individuals with disabilities requires specialized housing development in some cases.

5.1.3 Target Clients

The social housing application/assessment form is not a precise instrument for targeting priority clients. Work may need to be done on the form and the process for application and assessment of potential tenants if that is an objective. At a minimum, the application form and the assessment process need to be made consistent with the policies of the YHC. Target priorities are implied in the current assessment form that are not explicated in existing written policies, and these seem to contradict verbal reports of the policies and priorities given by key informants.

5.2 Achievement of Objectives

5.2.1 Adequate, Suitable and Affordable Housing

Seniors, disabled and wheelchair housing units are not in excess supply. The question remains as to whether the current supply meets the demand, as some seniors are in units not specifically designed for that purpose. The results of the survey suggest that the

needs of seniors are not being met in all cases, and the demographic projections suggest that the gap will continue to widen if changes are not made to better meet those needs. A challenge in accurately assessing and meeting the need is that Yukon Housing Corporation does not currently have a defined standard regarding the features that are to be included in seniors' housing.

A number of communities within the Yukon, including Beaver Creek, Burwash Landing, Destruction Bay, Faro, Old Crow and Pelly Crossing, have no social housing units. Others have no seniors, disabled or wheelchair accessible units. Further community-specific research is needed to describe the gap, as the scope of the program evaluation did not provide sufficient data on which to make reliable findings.

There are a substantial number of single tenants in the communities and very limited appropriate housing stock for them (e.g. only one apartment building in Dawson)

5.2.2 Condition of Housing Stock

There is no comprehensive housing unit stock condition tracking system or ability to flag preventative maintenance and upgrades that are required based on the age and condition of the units.

Due to the age of a significant proportion of the housing units, the projected costs for renovation and rehabilitation in the next five years are anticipated to increase to approximately \$400,000 per year, which is about \$100,000 per annum more than the budgeted amount in the current fiscal year and about \$60,000 per annum more than the average expenditure in the previous five years. In the five to ten year horizon, the projected costs drop slightly to approximately \$397,000 per year.

In addition, a number of units are projected to require replacement within the next 15 years. These consist mainly of older modular homes and an apartment building in each of Whitehorse and Dawson City that are anticipated to require levels of renovation that instead suggest replacement.

The general state of repair of the housing units is good; however, due to the age of the stock, significant upgrades and replacements are projected over the next ten years.

5.3 Impacts and Effects

5.3.1 Client Satisfaction

Overall, client satisfaction is high. In addition, there do not seem to be any areas of low importance to clients that are receiving more than an adequate level of resources.

Therefore, indications are that the resources are well aligned with the areas of highest importance for clients.

Clients have expressed a degree of dissatisfaction with heating and ventilation in some buildings, and this has been supported by the findings of the housing stock assessment.

5.3.2 Meeting Client Needs

In rural areas, 40% of individuals living in social housing are doing so due to an inability to find adequate, suitable and affordable accommodation in the community.

Seniors living in social housing tend to have physical limitations that are generally getting worse, and therefore are unlikely to move back into the private market. The next step for the majority of seniors is into some level of supported living.

5.3.3 Program Effects of Clients

The impact and effect of the Social Housing Program is positive. The satisfaction of the tenants is high and their needs for appropriate shelter are being met.

Based on objective reports from clients, the program has been successful in improving the quality and affordability of housing, as well as adequately meeting overall family needs. Without the program, the individuals and families currently living in YHC units would have few affordable options for adequate housing.

5.3.4 Client Plans for Home Ownership

Other than seniors, a significant number of clients have expressed considerable interest in home ownership and a large proportion of the barriers seem to be related to financial limitations that might be addressed.

5.4 Cost-effectiveness and Alternatives

5.4.1 Adequacy of Funding

The funding from CMHC for the program currently includes monies for the maintenance of the current housing stock. No allocations have been made in the agreement for building new homes. The housing stock is aging and, as a result, may not be adequate in type and number in 5 to 10 years time. The question of the number of units is largely the total number and the availability in each community. The current geographical distribution seems to be working. As housing units are retired from the stock, fewer

homes will be available. In addition, many homes cannot be renovated to accommodate “aging in place” which may result in more seniors being housed in units that do not meet their needs.

Over the longer term, if the Social Housing Program continues to operate exactly as it does now, the shortfall in funding for the program will gradually increase in line with the decreasing value of the CMHC funding.

There is also significant risk of exposure to inflation. The annual funding shortfall will be very sensitive to the rate of inflation for at least the next 20 years, because the CMHC funding is not adjusted for inflation. In the case of a 2% annual inflation rate, which corresponds to the current Bank of Canada target inflation rate, the funding shortfall would increase to about \$827,000, in constant 2002-2003 dollars by 2012-2013.

Regardless of the rate of inflation, the annual funding shortfall would be about \$2,175,000 (in constant 2002-2003 dollars) by 2030-2031, the first year without any CMHC funding.

In addition, there will be an ongoing annual depreciation of the housing stock of at least \$230,000. If this depreciation was to be recognized in the form of an equivalent to an allowance for depreciation, it would increase the annual funding shortfall to about \$2,400,000 in constant 2002-2003 dollars. These longer-term projections do not incorporate the requirement for increased renovation and rehabilitation expenditures.

5.4.2 Program Sustainability

The Social Housing Program inherited a strategic vision from CMHC. It has not been questioned and no substantial changes have been made. The processes for gaining interdepartmental and intergovernmental collaboration and partnerships with the private sector have not been fully explored.

The CMHC agreement provides for reduction in the level of funding available to maintain and upgrade the housing units. At the same time, the housing stock is aging, requiring more maintenance and upgrading. As a result, an increasing shortfall in maintenance dollars is predicted.

5.4.3 Alternative Programs

Rent subsidy programming could be a flexible, alternative method for working with the private sector to meet the needs of targeted clients who are without appropriate housing.

5.4.4 Efficiency Improvements

There are few financial incentives for clients to conserve energy because they do not pay directly for their utility costs. This puts pressure on operating budgets and has environmental impact implications.

6. RECOMMENDATIONS

6.1 Program Rationale

6.1.1 Program Consistency with Goals, Objectives, Priorities and Needs

Continue the Social Housing Program and develop a strategy to access additional funding for maintenance and upgrading in future years, with a modest building program targeted toward housing for seniors and the disabled.

6.1.2 Target Clients

The policy objectives regarding target clients, and the priorities and directives that flow from those policies need to be clear, and the application assessment form needs to be restructured to be consistent with the stated policies.

6.2 Achievement of Objectives

6.2.1 Adequate, Suitable and Affordable Housing

Options should be explored with regard to re-profiling the current housing stock to better meet the current and future needs of seniors. A related alternative is to work in partnership with the private and/or non-government sectors to renovate or build new housing units.

Complete further research and analysis to determine the nature and extent of any community-specific gaps in available housing.

Review the single tenant placements to assess the degree to which they may be overhoused and, if feasible, consider re-aligning the local housing stock to appropriately provide for more single tenant dwellings.

6.2.2 Condition of Housing Stock and Related Funding

A computerized property management program should be identified or developed that includes preventative maintenance, condition reports and renovation/rehabilitation scheduling to support applications for increased funding to keep the housing stock in good repair.

Specific standards should be developed and implemented for the special features to be made available in seniors', disabled and wheelchair accessible housing units.

The annual inspection of housing units should consider areas of concern identified by some of the survey respondents.

6.3 Impacts and Effects

6.3.1 Client Satisfaction

The heating and ventilation issues, identified by some of the clients and by the housing stock assessment need to be investigated further, particularly in consideration of the potentially significant impacts on energy efficiency and human health and comfort.

Building on processes already in place, standards for client service should be maintained and/or enhanced as appropriate, including providing face-to-face opportunities to hear the concerns of tenants and for tenants to provide anonymous feedback. Monitoring of client service against the standards should be done on an ongoing basis.

6.3.2 Meeting Client Needs

As many individuals in communities outside of Whitehorse have few options available for housing, the YHC should consider mechanisms for working with the private sector to assess and enhance, if possible, the viability of local private housing markets in those communities.

After seniors have been living in social housing for a specified length of time, the YHC should continue to work with Health and Social Services and possibly other departments or agencies to develop appropriate plans to ensure that the housing and care needs of those seniors are being met in the most effective and co-ordinated manner. This would also help to identify market needs for long-range planning, based on aggregate statistics.

6.3.3 Program Effects of Clients

Documentation should be established for the criteria and rationale for scoring the 25% of the social housing application assessment that provides for local input and latitude in order to have written information available in the event of an appeal.

6.4 Cost-effectiveness and Alternatives

6.4.1 Program Sustainability

The investment in maintenance and upgrading must be increased for the next five years to reduce the potential liability of an aging housing stock. Approximately \$60,000 per year more than has been spent on average over the last five years will be required. A similar additional requirement is projected in the five to ten year period. This equates to approximately \$600,000 in total over the next ten years, excluding capital requirements for unit replacements and/or the construction of additional units.

The combined pressures on the program from increasing interest rates, reduced availability, inflation, etc. are difficult to predict. These trends and their effects on the program need to be tracked on an ongoing basis and in future evaluations. Based on current information, it is projected that there will be a minimum shortfall of \$2,400,000 in operating funds in 2030-2031, even if the Corporation does not have to carry mortgages on the units.

There is a very significant exposure to a risk of steadily increasing losses due to inflation, as the Bank of Canada policy targets a 2% annual inflation rate and the CMHC funding is not adjusted for inflation. We recommend that YHC develop a strategy for managing the exposure due to inflation. As the Government of Yukon funds the YHC net expenditures, this strategy would have to be developed jointly between the Corporation and the Government of Yukon.

Building on the results of the evaluation, a process should be developed for strategic planning related to the Social Housing Program and for possible alternatives or “add-ons” to ensure active involvement from within the Government of Yukon, the municipalities and First Nation governments. In addition, a method for responding to private sector or non-government sector proposals needs to be developed to allow more latitude for working out partnership arrangements.

6.4.2 Alternative Programs

The rent supplement program needs to be revamped, refocused and renewed in order to meet the specific demands for increased flexibility and choice.

6.4.3 Efficiency Improvements

With regard to rental arrears, the program staff has implemented procedures to improve collection that are working well. This consistent approach should be maintained.

Partnerships in the demonstration of new building technologies could assist in improving the energy efficiency of housing units. Additionally, as environmental issues relating to indoor air quality and environmental sensitivities increase the awareness of the number of people suffering from reactions to building materials, etc., new building technologies may need to be developed for the renovation and rehabilitation of existing units as well as the construction of new ones.

Appendix A

TERMS OF REFERENCE

CONTRACT SPECIFICATIONS

1. Description of Project

1.1 Purpose

The purpose of this request for proposal is to select a contractor to conduct an evaluation of the public housing, non-profit and rural and native rental housing programs within the Yukon Housing Corporation's social housing portfolio. The evaluation of the programs will be undertaken in accordance with the federal/territorial Social Housing Agreement executed in 1998 between the Canada Mortgage and Housing Corporation (CMHC) and the Yukon Housing Corporation (YHC). A copy of the Agreement is attached as Appendix A. According to Section 13 of the Agreement, the YHC is to

"conduct and provide to CMHC evaluations of the programs in the Agreement commencing within five years of the effective date of the Agreement (01 October 1998) and proceeding so that every program is evaluated at least once every five years or as otherwise agreed to by the parties."

In May 2003, the parties agreed to an extension to 31 March 2004 for completion of the evaluation.

The overall purpose of the evaluation is to provide the Corporation with information on the performance, results and cost-effectiveness of the housing programs listed in 1.3 below. This information will be used by the YHC for program improvement and decision-making purposes.

1.2 Background

The housing needs of Canadians are, in most cases, met through the private housing market without direct assistance from government. However, some Canadians are unable to access adequate, affordable and suitable housing without having to pay more than 30 per cent of their income for rent. These households are eligible for government assistance through the social housing program.

Prior to 1995, the federal government provided cost shared social housing programs under the National Housing Act to the provinces and territories to ensure eligible Canadians had access to basic housing. In March 1996 the federal government announced that CMHC would phase out its remaining role in social housing, except for "On-Reserve" housing. The federal government offered to transfer management of social housing to provinces and territories provided that the federal subsidies on existing housing continue to be used for housing assistance. The amount of the federal subsidy was capped at 1995-96 levels.

Following the announcement, CMHC and YHC entered into a negotiation process for the transfer of the housing programs. This led to the signing of the Social Housing Agreement on August 14, 1998 with an effective date of 01 October 1998.

Under the Agreement, YHC took on the administration and risks for all social housing programs funded by CMHC except for "On-Reserve" housing. In return, YHC could use CMHC funding with much greater flexibility provided the funds were used for housing for targeted households. Targeted

households are those households that meet the minimum income for a household to afford appropriate accommodation in accordance with the Household Income Limits set by CHMC.

In 1999, the YHC began receiving a fixed annual amount of money from CMHC. This approximates \$4 million per year and will continue to the end of March 2029 for administering all housing programs under the Agreement.

1.3 Scope of the Evaluation

This evaluation will be confined to an examination of the social housing program. This program is delivered under a number of sub program names for administration purposes only. They are:

- Public Housing Program (NHA Section 79FP);
- Public Housing Program (NHA section 82 Regular);
- Non-profit "Fully Targeted" Housing Program;
- Rural and Native Rental Housing Program (NHA Section 79 RNH); and
- Rural and Native Rental Housing Program.

The sub programs are described in Schedule C of the Agreement and were chosen for the evaluation based on their similarity. All of the sub programs are delivered in the same manner and share the same overall objective of providing adequate, suitable and affordable rental housing accommodation to low income households and are therefore considered as **one program**. Only those units owned by the YHC will be evaluated. This includes all units in the public housing and rural and native housing program and units under the non-profit program located in Closeleigh Manor in Whitehorse and Kinsey Manor in Dawson City. All clients pay rents based on the application of the YHC-approved rent-to-income scale.

As of April 2003, there were approximately 500 units in the program, the majority of which are located in Whitehorse. The remaining units are spread amongst eight Yukon communities. There are approximately 30 households on the waiting list.

<i>COMMUNITY</i>	<i>NUMBER OF UNITS</i>
Carcross	6
Carmacks	18
Dawson	66
Haines Junction	13
Mayo	23
Ross River	15
Teslin	13
Watson Lake	33
Whitehorse	324
Total	511

1.4 Objective of the Evaluation

The objective of the program evaluation as set out in Schedule I of the Agreement is to determine whether the social housing program:

- is consistent with current Yukon Government priorities and addresses a real need;
- is effective in meeting its objectives within budget and without unwanted outcomes; and
- the most appropriate and efficient means were used to achieve its objectives.

1.5 Project Outcomes

The evaluation will provide a formal assessment of the following generic classes of program evaluation issues:

- program rationale;
- impacts and effects;
- achievement of objectives; and
- cost-effectiveness and alternatives.

Given that YHC is operating in an environment of an aging housing stock, increasing maintenance and operation costs and declining public spending, the Evaluation Steering Committee expects the Proponent to:

- Develop a client group profile that identifies the demographic and economic characteristics of client households in social housing and/or on waiting lists.
- Document the current housing stock in terms of building type, project size, general physical condition and age.
- Assess the adequacy and suitability of the housing stock relative to current and future client needs and identify potential areas for improvement.
- Assess the extent to which the special needs of seniors and those persons with disabilities exceed what YHC is currently delivering and identify potential areas for improvement.
- Develop a profile of program expenditures and determine whether the current funding levels are adequate to sustain the program over the remaining life of the agreement.
- Articulate how the housing program outcomes and therefore success should be viewed and measured in the future.

1.6 Data

The Proponent will utilize information from a number of sources to complete the evaluation. Files, inspection reports and spreadsheet data at the YHC will be used to gather information on client profiles, age and condition of the housing stock, program costs and administration. In respect to this,

the YHC can provide fiscal year end information in automated format on client profiles including household type and size and yearly income. It can also provide in automated format information on capital and maintenance expenditures per unit for the last four fiscal years. Information on current Yukon economic conditions and demographics and trends is available from the Yukon Bureau of Statistics and the Department of Finance. It will be necessary to survey clients to ascertain their needs and satisfaction levels. YHC has sample survey questions from CMHC and other jurisdictions that may assist in this.

Information gathering and data collection will be one of the most time consuming aspects of this project.

2. Project Management and Support

The Project Manager will be:

Evelyn Phelps
Acting Director
Corporate Policy and Communication Branch
Department of Community Services
Yukon Government
Box 2703
Whitehorse, Yukon Y1A 2C6
Phone: 867 667-5865; Fax: 867 667-6404
E-mail: Evelyn.Phelps@gov.yk.ca

The Project Manager will generally oversee the project and be the first point of contact for the Proponent.

The Proponent will have the full cooperation of the Yukon Housing Corporation. Throughout the evaluation the Proponent will work closely with the Evaluation Steering Committee. The Committee is comprised of the Vice President of the Corporation, the Director of Corporate Relations, the Manager of Corporate Finance and the Project Manager. The Director of Housing Operations will also participate on the Committee on an as required basis.

The primary resource person for program information will be the Director of Housing Operations at the Yukon Housing Corporation in Whitehorse. The Manager of the Whitehorse Housing Authority as well as Community Housing Managers may also serve as resource persons and assist in client surveys. Approximately one day will need to be spent visiting four to five sites in Whitehorse.

The work conducted for this evaluation must be carried out in accordance with the provisions of the contractual agreement and satisfy the requirements regarding program evaluation standards contained in Schedule I of the Social Housing Agreement. Proponents may also wish to consider more recent standards for program evaluations contained in the federal government's April 2001 Evaluation Policy as promulgated by the Secretariat of the Treasury Board of Canada (see www.tbs-sct.gc.ca).

3. Statement of Work

The Proponent is expected to be responsible for all aspects of the evaluation. This will include:

- overall design of the evaluation;
- development of evaluation instruments;
- collection of relevant information, data and feedback;

- analysis;
- reporting and co-ordinating with the Evaluation Steering Committee; and
- preparing draft and final written reports.

The Proponent will be expected to attend an orientation meeting with the Evaluation Steering Committee following contract signing. It will also be necessary to attend meetings with the Evaluation Steering Committee throughout the tenure of this project. These meetings will be held in Whitehorse. The frequency and focus of these meetings will be determined at the outset of the project.

4. Deliverables

The Proponent will provide the following deliverables to the Evaluation Steering Committee:

Detailed Project Plan

Shortly after the orientation meeting with the Committee, the Proponent will produce a detailed project plan that identifies the research design tools, methodologies and data collection instruments that will be used for the evaluation, detailed work tasks, deliverables, and a phased timeline reflecting the required deliverables.

Interim Report

The Proponent will produce in Word 97 five copies and one electronic copy of the interim report outlining the success and challenges of the program thus far and provide direction for future activity. The Proponent will be required to provide this report and a presentation to the President of the Corporation.

Final Report

The Proponent will produce in Word 97 five copies and two electronic copies of the final report. The Proponent will be required to provide this report and a presentation to the President and the Board of Directors of the Corporation.

Appendix B

EVALUATION MATRIX

Yukon Social Housing Corporation
 Evaluation of the Social Housing Program
 Evaluation Matrix

Evaluation Issues and Questions	Indicators	Data Sources & Methods
1 Program Rationale		
1.1. Is program still consistent with the goals, objectives and priorities of the Yukon Housing Corporation and the Yukon Government?	# of YTG and stated priorities supported by the program. # of conflicts between the program objectives and YTG or YHC priorities	<ul style="list-style-type: none"> ▪ Key informants' interviews. ▪ Review of YTG documents – e.g. Throne speeches, budget documents, strategic plans. ▪ Review of YHC documents – e.g. strategic plans.
1.2. Is there still a need for the program?	# of Yukon residents lacking adequate, affordable and suitable housing. # of Social Housing clients in core need Opinions of key informants	<ul style="list-style-type: none"> ▪ Secondary data from Yukon Bureau of Statistics and Statistics Canada ▪ YHC client profiles ▪ Seniors' Housing Study ▪ Key Informants' Interviews
1.3. What will the need for social housing be in three to five years?	# of Yukon residents projected to lack adequate, affordable and suitable housing. # of Social Housing clients projected to be in core need in five years. Opinions of key informants	<ul style="list-style-type: none"> ▪ Secondary data including demographic projections from Yukon Bureau of Statistics and Statistics Canada ▪ Seniors' Housing Study ▪ Key Informants' Interviews
1.4. Is the program serving the right mix of clients?	# of clients in each category – seniors, families, singles, persons with disabilities. # of Yukon households in need (based on lack of affordable, adequate or suitable housing) in each category.	<ul style="list-style-type: none"> ▪ Secondary data from the Yukon Bureau of Statistics. ▪ Client database.

2. Achievement of Objectives		
2.1. Does the Social Housing Program provide adequate, suitable and affordable accommodation to its present clients?	# of clients in adequate housing. # of clients in suitable housing. # of clients in affordable housing	<ul style="list-style-type: none"> ▪ YHC client profiles – database. ▪ YHC housing stock data ▪ Client surveys
2.2. Is the stock of units suitable to the types of households currently in need of assistance?	# of housing units in each category. # of non-client households in suitable and unsuitable accommodation.	<ul style="list-style-type: none"> • YHC client database • YHC housing units database • Secondary data – demographic and income distributions.
2.3. Is the existing stock of units suitable to the types of households projected to be in need in three to five years?	# of housing units in each category of housing. # of households projected to be in need in five years, by type of household. Degree of match between household types and housing categories.	<ul style="list-style-type: none"> ▪ Secondary data including demographic projections from Yukon Bureau of Statistics and Statistics Canada ▪ Seniors' Housing Study • Key Informants' Interviews • YHC housing units database.
2.4. What is the quality and state of repair of the current housing stock?	# of units by type. # of units by physical condition # of units in need of extensive repairs or upgrading.	<ul style="list-style-type: none"> ▪ YHC housing units database. ▪ Site visits and assessments. ▪ YHC inspection reports. ▪ Client survey.
Impacts and Effects		
3.1. How satisfied are clients with their housing and the surrounding environment	# of clients satisfied or dissatisfied with the quality of their housing. Level of satisfaction of clients with the value of the services. Level of client satisfaction with type of housing. Level of client satisfaction with the location of their housing.	<ul style="list-style-type: none"> ▪ Client survey ▪ Administrative records (i.e. complaints)

<p>3.2. To what extent have the special housing needs of seniors, single older adults, and persons with disabilities in social housing been met?</p>	<p># of seniors, single older adults and persons with disabilities whose needs have been met. # of unmet needs by type.</p>	<ul style="list-style-type: none"> ▪ Client survey ▪ Seniors' housing study
<p>3.3. What were the effects of the program on the clients?</p>	<p>Change in clients' living standards. # of clients able to find housing independently. # of seniors and persons with disabilities with adequate, affordable and suitable housing.</p>	<ul style="list-style-type: none"> ▪ Client surveys ▪ Secondary statistical data ▪ Key informants' interviews ▪ YHC client profiles
<p>3.4. To what extent do clients aspire or plan to own their own home?</p>	<p># of clients stating a desire or a plan for home ownership. # of clients who have sufficient income for home ownership.</p>	<ul style="list-style-type: none"> ▪ Client surveys ▪ YHC client database.
<p>3.5. Are seniors or persons with disabilities staying in social housing longer than they are physically able?</p>	<p>Length of tenure of clients who are seniors or persons with disabilities. Physical requirements of clients.</p>	<ul style="list-style-type: none"> ▪ Client survey. ▪ Client database
<p>3.6. Has the Social Housing Program produced any unintended negative effects?</p>	<p># of clients who cite negative effects Opinion of key informants</p>	<ul style="list-style-type: none"> ▪ Client survey ▪ Key informants' interviews
<p>4 Effectiveness and Alternatives Cost</p>		
<p>3.7. Is the current funding level adequate to sustain the program over the remaining life of the Social Housing Agreement?</p>	<p>Gaps between program expenditures and current funding levels. State of repair and upkeep of the housing stock.</p>	<ul style="list-style-type: none"> • YHC financial data • Assessment of the state of repair of housing stock through site visits and review of housing unit data. • Projections from trends

<p>3.8. Is the Social Housing Program sustainable after end of the Social Housing Agreement?</p>	<p>Projected costs of the program beyond the term of the SHA. Projected state of repair of the housing stock at the end of the SHA.</p>	<ul style="list-style-type: none"> • YHC financial data • Assessment of the state of repair of housing stock through site visits and review of housing unit data. • Projections from trends
<p>3.9. Are there any cost-effective alternative programs that could achieve some or all of the objectives of the Social Housing Program?</p>	<p># of alternative programs in other jurisdictions. Opinions of key informants. Client suggestions</p>	<ul style="list-style-type: none"> • Key informants' interviews. • Client interviews • Literature search
<p>3.10. Are there any aspects of the delivery of the Social Housing Program that could be made more efficient, in particular the collection of rent arrears?</p>	<p># of steps that could be altered or eliminated. # of manual processes that could be automated.</p>	<ul style="list-style-type: none"> • YHC procedures manuals. • Key informants' interviews.

Appendix C

CLIENT SURVEY QUESTIONNAIRE

Yukon Social Housing Corporation Client Survey – FINAL

Hello, may I speak with: _____ (INSERT CLIENT NAME).

This is _____, calling from DataPath Systems. We are a Yukon market research company, and today we are conducting a short survey on behalf of Yukon Housing. You should have received a letter from Yukon Housing about this survey in the mail already.

IF NOT SPEAKING WITH CLIENT: Are you over 18, live at this household, and feel you can answer a few questions about the house and Yukon Housing?

No – ARRANGE CALL BACK FOR CLIENT

Yes – GO TO Q1

IF SPEAKING WITH CLIENT: This survey will only take a few minutes, and all of your answers are completely confidential. No individual data will be released. Is this a good time for you?

No – ARRANGE CALL BACK

Yes – CONTINUE

First, I have a few questions about other houses you have lived in.

Q1. Think about the type of housing you lived in immediately before you moved into a Yukon Housing subsidized home. Before moving into Yukon Housing, did you live in? Was it (READ LIST – ONE REPLY ONLY)

A self-contained house, like a single-family house, mobile home or apartment

At a rooming or boarding house (SKIP TO Q3)

A residential or institutional care facility (SKIP TO Q3)

Temporary housing like a shelter, hostel or motel (SKIP TO Q3)

With Friends or family (SKIP TO Q3)

Or no housing, like homeless (SKIP TO Q3)

Q2.a. Was that previous housing social or subsidized housing?

Yes

No (SKIP TO Q3)

Don't know (SKIP to Q3)

Q2.b. Which ONE of the following best describes how that previous housing was provided: (READ LIST – ONE ONLY)

Social housing provided by government or a social assistance agency at a reduced or subsidized rent

Rented in the private housing market with a rent supplement from a social housing program

Rented in the private housing market with a shelter allowance through a Social Assistance program

Other, Specify

Q3.a Now think about your experience with Yukon Housing. How long have you lived in social housing in the Yukon? _____ Years _____ Months

b. And how long have you lived at this current residence? _____ Years _____ Months

Q4.A. Now I would like you to compare a few things about your current residence to your last residence that was not part of Yukon Housing. Use a scale from a low of 1 to a high of 5 where a 1 means your current house is much worse and 5 means it is much better. Using any number from 1 to 5, how would you rate your CURRENT house on: (READ LIST)

- a. Its quality – compared to your last residence
- b. How well it meets the needs of your family, - compared to your last residence
- c. It's affordability – compared to your last residence

Q.5. A. Now I would you like to think about your satisfaction with and the importance of 12 areas concerning your current residence. Using a scale now from 1 to 5 where a low of 1 means you are very dissatisfied and a high of 5 means you are very satisfied, how would you rate your residence on: (READ ITEM A).

B. And on a scale from 1 to 5, where 1 means not at all important, and 5 means extremely important, how important to you is: (READ ITEM B) – (REPEAT Q.5A and 5B FOR EACH ITEM BEFORE GOING TO THE NEXT ITEM)

- a. The size of the dwelling relative to your needs
 - b. The number of bedrooms
 - c. The type of dwelling (detached house, apartment in building, etc.)
 - d. The location
 - e. The quality of the neighbourhood
 - f. Security of the building from crime
 - g. Ventilation or indoor air quality
 - h. The comfort in winter (easy to heat, no drafts)
 - i. The state of repair
 - j. Routine repair and maintenance services provided by YHC
 - k. Ease of entry into the dwelling
 - l. Ease of movement inside the dwelling
-

m. Comfort in summer (air conditioning)

Q.6. Overall, how satisfied are you with your current housing?

Q.7. A. And how would you rate the state for repair of your dwelling, on a scale from a low of 1 meaning very poor to a high of 5 meaning excellent. (IF 3,4, OR 5 – SKIP TO Q7.C)

Q.7.B. What are the TWO most important repair problems needed?

- 1.
- 2.

Q.7.C. To the best of your knowledge, does your dwelling have any major problem with any of the following: (READ LIST CHECK ALL YES)

- a. The electrical system
- b. The plumbing system
- c. The heating system
- d. The structural condition – that is the foundation, floors, walls or roof
- e. Other major problems (IF YES ASK Q.7.D, ELSE SKIP TO Q.8)

Q.7.D. What are the other major problems?

Q.8.A. What would say was the main reason you or other members of your household originally decide to apply for social housing? (READ LIST – ONE ONLY)

Affordability (SKIP TO Q.9)

Because of a disability, which limited mobility, or created a need for special features in the housing. (SKIP TO Q.9)

Unable to find other suitable accommodation in this community. (SKIP TO Q.9)

Some other reason (ASK Q.8.B)

Q.8.B. What was the reason?

Q.9 A. Do you or any other members of your household have any long-term disabilities, or other conditions, which require special features in your housing?

Yes

No (SKIP TO Q13)

Refused (SKIP TO Q13)

Q.9.B. How many members of your household need special housing features?

Q.9.C. What type of long-term disability do you or other members of your household have? Does any one have disabilities of (READ LIST, CHECK ALL THAT APPLY)

- a. Seeing (Visual)
- b. Hearing
- c. Impaired brain activity
- d. Getting around (Mobility)
- e. Allergy
- f. Other
- g. Other specify

Q.10.A. Think about the disabilities that require special housing features. Since you have moved into social housing, has there been any significant change in the level of that disability for you or any other member of your household?

Yes

No (SKIP TO Q.10.C)

Don't know (SKIP TO Q.10.C)

Q.10.B. How would you compare the level of disability of you or any other member of your household, from the time you moved into social housing to now? Has that condition: (READ LIST)

Improved considerably (SKIP TO Q.11)

Improved somewhat, (SKIP TO Q.11)

Stayed mainly the same, (SKIP TO Q.11)

Got somewhat worse,

Got considerably worse.

Q.10.C. Does your housing still meet the needs of members of your household, or do you believe that some changes would be desirable?

Meets the needs (SKIP TO Q.11)

Some Changes

Q.10.D. What are the main changes you would like to see? (RECORD VERBATIUM)

Q.11. Now I am going to read a list of special features you may need. For each one, please tell me if you do need the feature, and then if it is already installed.

- A. Do you need: (READ LIST – ASK A AND B FOR EACH BEFORE GOING TO NEXT ITEM)
- B. Do you already have this installed
 - a. Grab bars or handrails
 - b. Widened doorways or hallways
 - c. Fire-warning strobe lights
 - d. Automatic or easy to open doors
 - e. Kitchen changes (e.g. lowered counters, sinks, or switches)
 - f. Lowered light switches
 - g. Bath lifts or wheel-in-shower
 - h. Ramps or street level entrances
 - i. Improved lighting
 - j. Scald protectors (hot water temperature control)

Q.12 Are there any other features you need, but don't currently have?

Q.13 Overall, how satisfied are you with the safety and accessibility of your housing unit? On a scale from 1 meaning extremely dissatisfied to 5 meaning extremely satisfied.

Now just a few questions about the people living in your household. Again, this information is all confidential.

Q.14. How many adults 18 or older normally live in this dwelling?

Q.15. Which of the following best describes your household? (READ LIST – ONE ONLY)

- Single adult living alone
- Couple without children
- Single parent living with a child or children
- Couple living with a child or children
- Two or more unrelated persons
- Two or more related persons such as a sister or brother
- Other (Please describe)

Q.16 a. Are there any adults who live in this household who are over 55?
b. (IF YES) How many adults over 55 years old live in the household?

Q.17 Is there a separate bedroom for each couple, and each single adult?

Yes
No
DK
Refused

Q.18 Are there enough bedrooms so that opposite-sex children over 5 years old do not have to share the same bedroom?

Yes

No
DK

Refused

Q.19 A. Looking ahead to the future now, do you have any interest in home ownership?

Yes

No (SKIP TO Q.20a)
DK (SKIP TO Q.20a)
Refused (SKIP TO Q.20a)

Q.19.B. What would you say is the biggest barrier keeping you from home ownership? (READ LIST – ONE ONLY)

Inability to look after an owned home
Insufficient savings for the down payment.
Present income too low.
Inadequate credit rating.
Unemployment or job insecurity
Want to relocate to a different community soon.
Other Reason

Q.19 .C. Specify other:

And now, just a few final questions.

Q.20.A Has the Social Housing Program had any undesirable effects on you or any of the members of your household?

Yes

No (SKIP TO Q.21)
Don't know (SKIP TO Q.21)
Refused (SKIP TO Q.21)

Q.20.B. Can you briefly explain the effects it has had on you?

Q.21 What suggestions, if any, do you have for alternative programs, or changes to the existing Social Housing Program, that could meet your housing needs?

Q.22. What changes, if any, do you have for reducing the cost of providing social housing, without reducing overall levels of service?

Appendix D

KEY INFORMANT INTERVIEW QUESTIONNAIRE

YHC Social Housing Evaluation Key Informant Interview

Questions:

(Introductory Statement from interviewer.)

1. What do you see as the purpose of the Yukon Housing Corporation Social Housing Program?
2. How does the program fit in with the priorities of the Yukon Government, as you understand them?
3. How does the program fit with the priorities of the Yukon Housing Corporation?
4. What difference does the program make in the communities (impacts, outputs, and outcomes)?
5. Have you seen any negative impacts develop as a “spin off” from the Social Housing Program? If so, what have you observed?
6. What would happen in the communities if the program was not available?
7. Do you see a continuing need for the program 3 to 5 years into the future?
8. How do you see the client needs changing in 3-5 years?
9. How might the types of housing required be different in 3-5 years? (for example, more housing in a specific community or more disabled / elderly, special access units, etc.)
10. Should the program be more targeted toward any particular types of clients? E.g. should seniors, persons with disabilities, etc. receive a priority?

11. What are the strengths of the Social Housing Program?
12. What are the weaknesses or problems with the current Social Housing Program?
13. Looking down the road, what are the trends or issues that the program should be taking into consideration in planning for the future?
14. What might be some methods of making the process of collection of rent and arrears more efficient?
15. What other recommendations would you have for changing or improving the administration of the program?
16. What alternatives could be considered for responding to the housing needs of low-income Yukon residents?

Appendix E
ISSUES INTERVIEWS

Yukon Housing Corporation Social Housing Agreement Questionnaire on Evaluation Issues

Respondent ID # _____

Date: _____

Preamble

Hello, my name is _____. I'm working with Hanson and Associates on an evaluation of the Yukon Housing Corporation's Social Housing Program, and the Canada Yukon Social Housing Agreement. I would like to ask you a few questions to help us determine which issues or aspects of the program are important to look at in the evaluation.

A limited number of key informants were selected for these interviews. You were selected on the basis of your knowledge of the Social Housing Program, the needs for such a program in the Yukon, and alternative approaches to meet those needs.

The focus of this interview will be the issues that you believe should be examined in the evaluation. Once we have determined what the issues are, we will be gathering information to assess them in future steps. I will not be asking you for your opinion on the substance of any issue at this point.

This interview will take approximately 15 minutes. Nothing that you say will be attributed to you in any way. May we begin?

1. What would you say are the three most important issues or evaluation questions that we should try to address in the evaluation?
2. I am going to read you a list of potential evaluation questions. Please rank each of them as either a "High priority", "medium priority" or "low priority":

Evaluation Question	Priority		
	H	M	L
1. Program Rationale	H	M	L
1.1. Is the program consistent with the current goals, objectives and priorities of the Yukon Housing Corporation and the Yukon Government?	H	M	L
1.2. Is there still a need for the program?	H	M	L
1.3. What will the need for social housing be in three to five years?	H	M	L

1.4. Is the program targeted appropriately?	H	M	L
2. Achievement of Objectives	H	M	L
2.1. Does the Social Housing Program provide adequate, suitable and affordable accommodation to its present clients?	H	M	L
2.2. Is the stock of social housing units suitable to the types of households currently in need of assistance?	H	M	L
2.3. Is the existing stock of units suitable to the types of households projected to be in need in three to five years?	H	M	L
3. Impacts and Effects	H	M	L
3.1. How satisfied are clients with their housing and the surrounding environment?	H	M	L
3.2. How satisfied are clients with their local Housing Authority?	H	M	L
3.3. To what extent have the special housing needs of seniors and persons with disabilities in social housing been met?	H	M	L
3.4. What were the effects of the Social Housing Program on the clients?	H	M	L
3.5. Have seniors or persons with disabilities been staying in social housing longer than physically necessary?	H	M	L
3.6. Has the Social Housing Program produced any unintended negative effects?	H	M	L
4. Cost-effectiveness and Alternatives	H	M	L
4.1. Is the current funding level adequate to sustain the program over the remaining life of the agreement?	H	M	L
4.2. Are there any cost-effective alternative programs that could achieve some or all of the objectives of the Social Housing Program?	H	M	L
4.3. Are there any aspects of the delivery of the Social Housing program that could be made more efficient, in particular the collection of rent arrears?	H	M	L

3. Would you care to add any other evaluation questions, or to change any of the questions that you mentioned at the beginning?
4. Do you have any other comments, suggestions, or questions regarding this evaluation?

Yukon Housing Corporation Social Housing Agreement Issues Interview Counts

1. What would you say are the three most important issues or evaluation questions that we should try to address in the evaluation? (“#” refers to the number of respondents mentioning this issue; “In List” refers to the list of potential questions used in the interview.)

Suggested Issue	#	In List?
• Is the program serving the right clients?	1	Y
• Adequacy of funding for the long-term sustainability of the stock – especially after the end of the SHA?	3	Y/N
• Is the program meeting its objectives	1	N
• Is the quality of the Social Housing Program sustainable given the limits of the Social Housing Agreement?	2	N
• Are we filling a gap in social services?	1	N
• Do we have the right type of housing for our client base?	1	Y
• How good is the match between the existing product and projected future needs of Yukoners?		
• What is the availability of housing for single older adults?	1	N
• Are there any ways to increase efficiency of delivery?	1	Y
• Are there different social housing programs that would be better for the Yukon?	1	Y
• Choices or flexibility of the options – for local life styles?	1	N
• What is the assessment of the quality of the existing stock?	1	N
• What will future costs for repair and replacement be?	1	Y/N
• Do clients think that what we’re offering is a fair value, properly maintained, and good condition.	1	Y

2 I am going to read you a list of potential evaluation questions. Please rank each of them as either a “High priority”, “medium priority” or “low priority”: (Slash marks for tally. Maximum = 6 responses. Numbers based on H = 2, M = 1 and L = 0. Score is total of H, M & L scores. Maximum score = 12.)

Evaluation Question	Priority Counts			Score
	H	M	L	
5. Program Rationale				
5.1. Is the program consistent with the current goals, objectives and priorities of the Yukon Housing Corporation and the Yukon Government?	////	/	/	9
5.2. Is there still a need for the program?	////		//	8

5.3. What will the need for social housing be in three to five years?	////	/		11
5.4. Is the program targeted appropriately?	////	/		11
6. Achievement of Objectives				
6.1. Does the Social Housing Program provide adequate, suitable and affordable accommodation to its present clients?	////	/		11
6.2. Is the stock of social housing units suitable to the types of households currently in need of assistance?	////	/	/	10
6.3. Is the existing stock of units suitable to the types of households projected to be in need in three to five years?	////			12
7. Impacts and Effects				
7.1. How satisfied are clients with their housing and the surrounding environment?	/	////	/	6
7.2. How satisfied are clients with their local Housing Authority?		////	//	4
7.3. To what extent have the special housing needs of seniors and persons with disabilities in social housing been met?	////		/	10
7.4. What were the effects of the Social Housing Program on the clients?	//	////		8
7.5. Have seniors or persons with disabilities been staying in social housing longer than physically necessary?	///	//	/	8
7.6. Has the Social Housing Program produced any unintended negative effects?	//	//	//	6
8. Cost-effectiveness and Alternatives				
8.1. Is the current funding level adequate to sustain the program over the remaining life of the agreement?	////	/	/	9
8.2. Are there any cost-effective alternative programs that could achieve some or all of the objectives of the Social Housing Program?	////	/	/	9
8.3. Are there any aspects of the delivery of the Social Housing Program that could be made more efficient, in particular the collection of rent arrears?	////	/	/	9

3 Would you care to add any other evaluation questions, or to change any of the questions that you mentioned at the beginning?

Suggested Issue	#	In List?
<ul style="list-style-type: none">• Should there be any adjustments to the rent-collection formulas – e.g. should there be a sliding scale for rent calculations?	1	N
<ul style="list-style-type: none">• Any suggestions on how to improve the services?	1	N
<ul style="list-style-type: none">• Are any improvements needed to the existing units to assist clients with aging in place?	1	Y
<ul style="list-style-type: none">• Do clients have any plans for home ownership?	1	N