

**Yukon
Communities'
&
First Nations
Priorities Meeting**

Whitehorse - March 14, 2017



YHC – Community Partnering & Lending

Community Partnering and Lending (CPL) provides the following programs and services:

- Loan and grant programs for home ownership and repair
- Training and education related to housing technology and building safety
- Building science research, including energy modeling and electronic monitoring



YHC – Community Partnering & Lending

Community Partnering and Lending (CPL) provides the following programs and services:

- Yukon heat energy costing analysis and communication
- Publications – guides and handbooks, studies and evaluations, reports
- Awareness programs – carbon monoxide, radon



CPL Loans, Grants/Contributions

- **First Mortgage Program (Loan)**

The YHC's First Mortgage Program offers eligible Yukoners who are not eligible for a bank mortgage to purchase a modest, entry-level home that would otherwise not be affordable to them. This program enable more Yukoners to transition from tenancy to home ownership.

- **Owner Build Program (Loan)**

The YHC's Owner Build Program offers eligible Yukoners an opportunity to transition from tenancy to home ownership by building a modest, entry-level home that would otherwise not be affordable.



CPL Loans, Grants/Contributions

- Home Repair Program (Loan)

The Home Repair Program is to provide loans that assist in helping eligible Yukoners:

- Maintain healthy and safe homes;
- Adapt existing homes to be more accessible; and
- Implement energy efficient options

- Rental/Secondary Suites Program (Loan)

The program provides qualified owners of secondary rental suites or residential rental unit (s) financing to repair or make energy or accessibility upgrades to their existing rental accommodations. The program is also designed to assist qualified Yukon homeowners to construct a new rental unit/garden suite on their property or within their place of residence.



CPL Loans, Grants/Contributions

- Home Repair Program(Forgivable Loan - Subsidy)

The Home Repair Program forgivable loans are intended to provide low income households, particularly those with the greatest critical need, access to financial mean to make emergency, accessibility, or energy efficiency repairs to their homes.

- Land Sales (Loan Administration)

CPL administers financing of Sales Agreements for planned lots sold by Government of Yukon. These include lots outside of Whitehorse city limits (prior to 2015) and lots located within the City of Whitehorse.



CPL Loans, Grants/Contributions

- **Accessibility Enhancement (Grant)**

The program offers financial assistance to homeowners and landlords to increase the accessibility of existing properties in Yukon. Accessibility in homes and rental units plays a key role in providing options for Yukoners across the housing continuum, from those with mobility challenges to those who wish to age in place.

- **Municipal Matching Rental Construction Program (Grant)**

The program is intended to increase the supply of rental housing, based on rental market needs identified by each municipality. The program can be tailored to complement local municipal priorities for rental housing (Secondary suites, apartment buildings, duplex/triplex development, etc...).



CPL Loans, Grants/Contributions

- **Rental Quality Enhancement (Grant)**

The program offers grants to existing landlords with rental units, or to homeowners with existing secondary suites. This program is to address the need to provide incentive for landlord to mitigate the cost to upgrade rental housing stock to current standards.

- **Emergency Repair Program (Grant)**

The program is designed to provide financial assistance to help low-income households make emergency repairs required for continued safe occupancy of their principal residence. Repairs should bring homes up to minimum property standards. The repairs must be urgently needed and intended to improve access to affordable housing that is safe, sound, suitable and sustainable.



CPL Loans, Grants/Contributions

- **Affordable Housing Program (Grant)**

The program is designed to support developers and rental housing providers in increasing the supply of affordable housing in Yukon communities. The program is applicable for all communities outside of Whitehorse. The program provides an incentive for construction of new affordable rental housing units or renovations to existing rental accommodations.

- **First Nation Partnership Program (Grant)**

The program aims to increase the quality and availability of affordable housing for First Nation members, and alleviate shortage of accommodations for First Nation members and families in need. The program is designed to provide assistance to First Nation Governments, First Nation Development Corporations, and First Nation housing providers for construction of new housing, the renovation/rehabilitation of existing housing, and provision of rent supplements on newly constructed units.



CPL Loans, Grants/Contributions

- **Victims of Violence Housing Program (Grant)**

The program is designed to improve housing programs and the quality, quantity and sustainability of infrastructure for housing that supports victims of family violence. In addition, the program aims to increase the quality of life in Yukon by assisting agencies that support victims of family violence; through the improvement of access to housing programs and the quality and/or quantity and sustainability of supportive housing stock.



Thank you

Marc Boucher

Director – Community Partnering & Lending

867-667-3773

marc.boucher@gov.yk.ca

