

**Homeownership Program Changes**

Mr. Speaker, in my time as the Minister Responsible for the Northwest Territories Housing Corporation I have made it a priority to travel to communities to listen to what our residents are telling us about housing and then seeking solutions to the barriers that are identified. Homeownership is a goal for many of us, but it can be a challenge. The costs of owning and maintaining a home can be expensive, and out of reach for many of us, especially those in rural and remote communities.

The Housing Corporation was tasked to look at their housing programs to identify ways to address these barriers and where necessary, come up with new options to help encourage, increase and sustain homeownership. The Housing Corporation is working towards eliminating barriers and has now eliminated the requirement for land tenure and home insurance when accessing emergency and major repair programs in rural and remote communities.

Mr. Speaker, as much as we always want our homeowners to have tenure and insurance so that they have a level of protection for their home, it is not always available or affordable. For our smaller rural and remote communities, these are two major challenges faced by homeowners in accessing funding for much needed major repairs. Supplies and services are often limited to Local Housing Organizations, or LHOs, and public housing is typically the only source of housing. Homeownership can be challenging to achieve without government support.

We have a lot of skilled homeowners with the know-how and the desire to do their own repairs. However, many communities lack a readily available source for materials and items needed for those repairs. The Housing Corporation will provide access to LHOs' materials and services in communities where they do not exist.

Mr. Speaker, helping our residents get into homeownership offers considerable benefits. To achieve this, the Housing Corporation will increase their focus on the sale of detached public housing inventory to expand homeownership to those who have lived in these homes long term. The program will be available to all families that are residing in a detached public housing unit and can afford the cost of operating and maintaining their own home. In doing so, we will also build replacement public housing that not only reduces waiting lists, but also creates opportunities to address critical areas such as affordable housing for single and two person households.

While this is a great step forward, these actions would not be complete if we did not also support these households in their transition. Moving from renter to homeowner brings on more responsibilities, and people need to be prepared for that. To ensure this, tenants will be provided with the tools to become successful homeowners such as additional counselling, as well as maintenance and repair courses, and courses on developing financial skills.

Mr. Speaker, beginning in 2020, the Housing Corporation is planning to build at least three new homes and implement a new pilot program targeted to income-earning families to transition to homeownership from public housing. The Housing Corporation will also begin the Lease-to-Own Program beginning in early 2021.

Mr. Speaker, supporting homeownership is essential for addressing housing needs in the NWT. Homeownership obviously not for everyone, but if we can do this in a way that supports the needs our people, the benefits will be meaningful.

Thank you, Mr. Speaker.