



April 21, 2021

MS. FRIEDA MARTSELOS
MLA, THEBACHA

Oral Question 656-19(2): Seniors' Housing Needs

This letter is in follow-up to the Oral Question you raised on March 02, 2021 regarding seniors' housing needs.

The Northwest Territories Housing Corporation (NWTHC) has recently tabled updated policy documents with respect to seniors' programs. Seniors in small communities no longer require home insurance or land tenure to access NWTHC programs. Additionally, in all communities, only the income of an applicant and co-applicant are considered on a program application. A full overview of the NWTHC's recent program changes can be found in Appendix A.

As part of the Government Renewal Initiative, the Government of the Northwest Territories' Department of Finance will review and evaluate all services provided by the NWTHC. This third-party review will help to ensure that the Housing Corporation has effective client service as part of delivering all of its programs.

Thank you.

Paulie Chinna
Minister Responsible for the
Northwest Territories Housing Corporation

Attachment

- c. Clerk of the Legislative Assembly
Legislative Coordinator, Executive
President/CEO, Northwest Territories Housing Corporation

Home Repair Programming Online

Current Programming	Updated Programming	Notes
1 Contributing Assistance for Repairs and Enhancements (CARE) - Major Eligibility requirements: income of all household members insurance coverage Formal land tenure no rental or mortgage arrears no property tax arrears maximum assistance of \$100,000 available in all communities	Homeownership Repair Program <i>UPDATED</i> applicant (co-applicant only) not required documentation of ownership (permission to occupy) not required removed from zone B & C communities reduced to \$50,000 seniors households only in zone A communities	increased benefits to households with children working continued promotion through counselling continued promotion through counselling (work with DOL) arrears repayment agreements during counselling continued promotion through counselling (work with DOL) reduced risk to level of forgivable loan homes in zone A have equity component
2 Contributing Assistance for Repairs and Enhancements (CARE) - Mobility Eligibility requirements: income, insurance, tenure, arrears, taxes, communities maximum assistance of \$100,000	Mobility Modifications Program <i>UPDATED</i> includes all changes note above reduced to \$50,000	reduced risk to level of forgivable loan
3 Securing Assistance For Emergencies (SAFE) Eligibility requirements: income of all household members no minimum amount of assistance Maintenance training	Emergency Repair Program <i>UPDATED</i> applicant (co-applicant only) set at \$500 not required	increased benefits to households with children working reduced administration continued promotion through counselling
4 Contributing Assistance for Repairs and Enhancements (CARE) - Preventative Maintenance Eligibility requirements: income of all household members Formal land tenure no rental or mortgage arrears unit condition rating Maintenance training	Preventative Maintenance Program <i>UPDATED</i> applicant (co-applicant only) documentation of ownership (permission to occupy) not required not required not required	increased benefits to households with children working continued promotion through counselling (work with DOL) arrears repayment agreements during counselling scope well developed and utilized per PM continued promotion through counselling
5 Fuel Tank Replacement Initiative Eligibility requirements: income of all household members no rental or mortgage arrears	<i>UPDATED</i> applicant (co-applicant only) not required zone B & C	increased benefits to households with children working arrears repayment agreements during counselling in zone A
6 Seniors Aging In Place Eligibility requirements: income of all household members no rental or mortgage arrears	<i>UPDATED</i> applicant (co-applicant only) not required zone B & C	increased benefits to households with children working arrears repayment agreements during counselling in zone A

Other Homeownership Programming/Policy

Current Programming/Policy	Updated Programming/Policy	Notes
1 Core Need Income Thresholds	CNITS <i>NEW</i>	Increases across the board <i>April 1st</i>
2 HELP Program	Homeownership Initiative <i>NEW</i>	HELP Policy to be removed by April 1, 2021 n/a
3 Solutions To Educate People (STEP)	Home Maintenance <i>UPDATED</i>	Financial Skills 1 (to be updated) ✓ Financial Skills 2 (to be updated) ✓ Home Purchase (to be updated) ✓ Replace current posted version <i>April 1st</i>
4 Disposal of Residential Property		no change ✓
5 Collections Policy		no change ✓
6 Community Housing Support Initiative		no change - newer policy ✓
7 Verification of Income		no change ✓
8 Client Application System	<i>UPDATED</i>	Internal computer program n/a
9 Documentation	Offer to purchase (Homeownership Initiative) <i>NEW</i> Updated security process/documents <i>NEW</i>	Simplify internal processes n/a

Public Housing Program

Current Programming/Policy	Updated Programming/Policy	Notes
1 Tenant Relations Manual	Local Housing Organization Administration Manual	Contract in place to replace outdated TRO Manual <i>May 1st</i>
2 LHO Maintenance Manual		no change - to be scheduled for update <i>TBD</i>
3 LHO Financial Administration Manual		no change - to be scheduled for update (internal) n/a
4 LHO - Human Resources Manual (Union/Non-Union)		Updated March 2019 (internal) n/a
5 LHO Board of Director's Manual		no change - to be scheduled for update <i>TBD</i>

Homeownership Programming

Current Programming	Updated Programming	Notes
1 Providing Assistance for Territorial Homeownership program (PATH) Eligibility requirements: available in all communities higher maximum income thresholds construction of new homes	Home Purchase Program <i>UPDATED</i> zone A communities only one income threshold existing homes only	new programming for zone B & C communities new CNITs implemented for all programs new construction cost prohibitive
2	Homeownership Initiative <i>NEW</i> Eligibility requirements: available in all zone B & C communities acquire NWTCH assets acquire quality home no monthly rent minimum 3 years tenant rental/mortgage arrears not a barrier training forgivable loan agreement access to repair programming	public housing and 221 HELP detached units health and safety repairs completed clients pay utility costs ensures familiarity with home arrears repayment agreements during counselling supports success in homeownership 3 to 5 year terms following completion of agreement (LHO during)