



# Creating Home

Yukon Housing Corporation  
Strategic Plan  
2023–24 to 2027–28





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# Message from the Board of Directors

We are pleased to introduce our new five-year strategic plan for the years 2023–24 to 2027–28. As we navigate the evolving housing landscape, it has become increasingly clear that a new approach is required to meet the changing needs of our communities.

This strategy represents a bold, long-term vision that will shape the future of the corporation, and more importantly enhance the wellbeing of our clients and sustainability of our communities.

Key to this strategy is the adoption of a new framework to guide our vision and goals over the next five years. The corporation's Quadruple Aim of housing is centred on four overarching aims that will change how we deliver our programs and services to better meet the needs of Yukoners across the housing continuum.

But we cannot do this alone. Working alongside our partners will be critical in providing Yukoners with more affordable housing choices and integrated supports that will enable them to create their own vision of home.

This strategy is not just a document; it is a commitment to deliver better housing outcomes and improve the wellbeing of Yukoners. Together, we will create a legacy of positive change in the Yukon's housing landscape.

Sincerely,

## **Yukon Housing Corporation Board of Directors**

Doris Bill, Chair

Richard Laberge, Deputy Chair

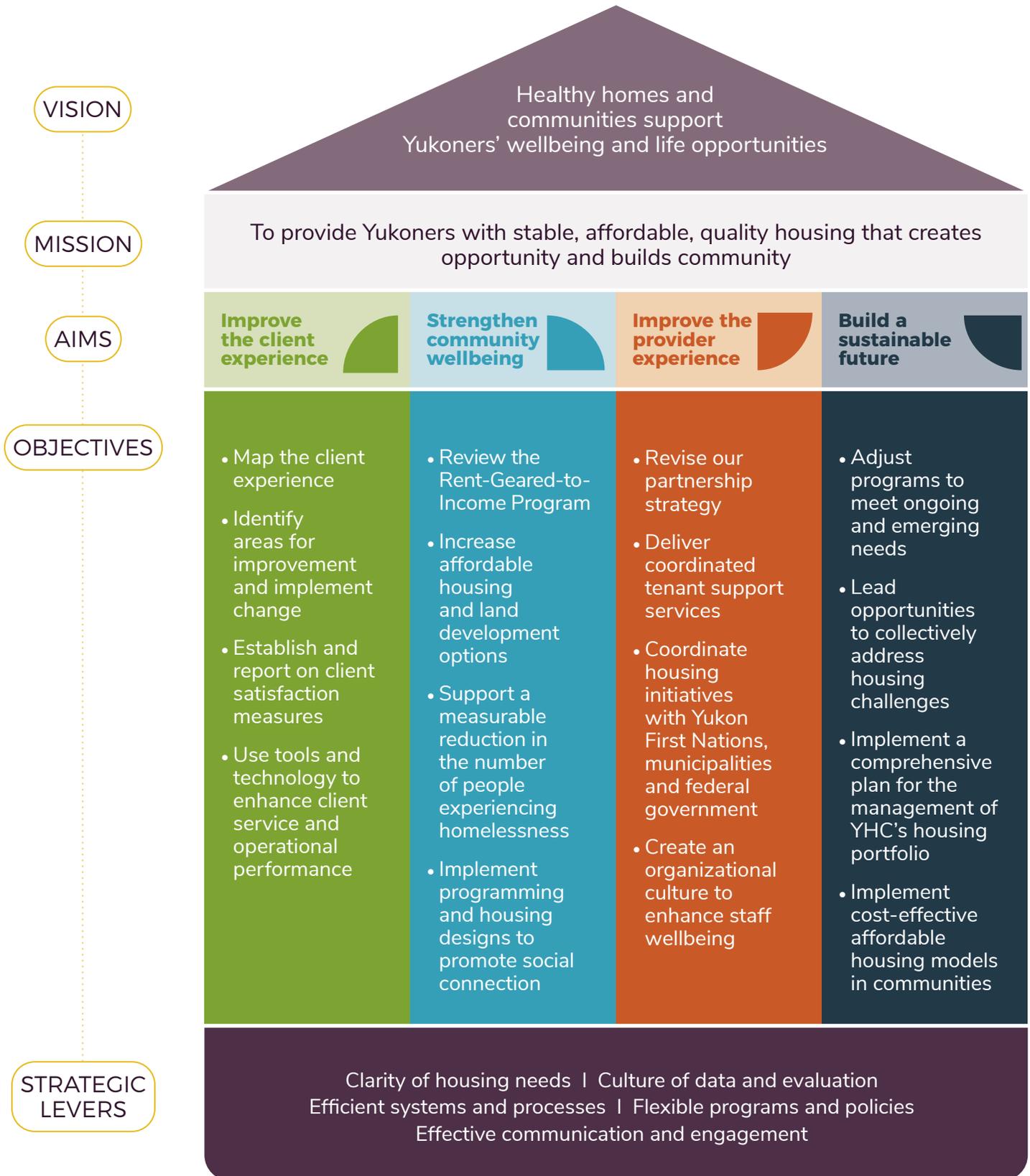
Anne Kennedy, Director

Christine Mahar, Director

Larry Bagnell, Director

Megan Grudeski, Director

# Creating Home at a glance





## Introduction

What is the meaning of home? While there are many ways to think of and experience home, it is often described as a feeling rather than a place of residence. Feelings of safety, security, belonging and connection. While home may look and feel different for everyone, it lays the foundation for people to lead healthy lives and reach their full potential.

Despite increasing investments in housing, many Yukoners struggle to find a place to call home that meets their needs. The impact is felt across households and communities, from young families aspiring to buy their first home, to Elders and seniors wanting to age in their community of choice.

Access to affordable housing options and rising cost of living remain ongoing issues across the country, and the Yukon is no exception. Over the last five years, the average value of single homes sold in Whitehorse increased by \$166,800, or 36 per cent<sup>1</sup>. Over the same time period, average rent in the Yukon increased by 33 per cent<sup>2</sup>.

As high house prices and interest rates push homeownership further out of reach for many, demand for rentals will increase. Since 2020, the vacancy rate in Whitehorse has remained below three per cent, which is considered to be the minimum required vacancy rate for a well-functioning rental market<sup>2</sup>.

As more Yukoners are unable to meet their housing needs in the private market, there will be increased pressure on subsidized housing programs and emergency shelter beds. The 2021 census found that the Yukon has 2,135 households in core housing need<sup>3</sup>.

Furthermore, the latest Point-in-Time Count<sup>4</sup>, conducted on April 18, 2023, found at least 197 people were experiencing homelessness in Whitehorse. This figure was 151 when the last Point-in-Time Count was conducted in 2021<sup>5</sup>.

Yukon Housing Corporation and its partners have taken significant strides in recent years to address many of these housing challenges. Since 2018, the corporation's loans and grants programs have supported approximately 35 per cent of all new housing completions in Whitehorse, many of them affordable. We also built several new buildings – including 47 units at 401 Jeckell in Whitehorse – launched a new Canada-Yukon Housing benefit and introduced a new seniors supportive housing option for our clients at Normandy Living.

We are committed to building on the momentum created through successful partnerships that have brought passion and vision for changing the housing landscape in the Yukon. Examples range from the Chu Níkwān Copper Ridge West development, the Yukon's first large-scale housing development on First Nations Settlement Land, to the Da Daghay Development Corporation and its Riverbend buildings where we are currently leasing 50 homes for clients on our waitlist.

Close collaboration with community partners and First Nations remains critical to delivering better housing outcomes. Partnerships that bridge the gap between housing and wellness also stand as progress toward implementing the findings of the Truth and Reconciliation Commission. The corporation will continue to build on these relationships and evolve our governance approach to reflect this need, as noted in the recent implementation of a First Nations and Community Partnership team.

# Programs and services led or supported by Yukon Housing Corporation across the housing continuum



**Homelessness**



Social services

Social Services for people who lack stable, safe or adequate housing.  
 Programs:  
 - 20% of rent-geared-to-income units allocated to the By-Name List  
 - Safe at Home Society Stability Worker  
 - Funding contributions to not-for-profit organizations

Temporary short-term accommodation for Yukoners experiencing homelessness.

E.g. 405 Alexander Street



**Emergency shelters**

**Transitional housing**

**Supportive housing**

Housing with integrated services and no restriction on length of stay.

Programs:

- Whitehorse Housing First
- Watson Lake Housing First (new)
- 60 Selkirk Family Building

E.g. Whitehorse Housing First



E.g. Steve Cardiff Tiny Homes

Temporary housing for 30 days to 2-3 years with support services.  
 Programs:  
 - Capital funding contributions to not-for-profit organizations

Below market rentals or private rental units subsidized by government.  
 Programs:  
 - Canada Yukon Housing Benefit  
 - Staff housing  
 - Housing Initiatives Fund

E.g. Cornerstone Community Building



Housing purchased at market prices.  
 Programs:  
 - Developer Build Loan  
 - Home Repair  
 - Home Ownership Loan Program

E.g. Chu Níkwän LP Copper Ridge West



Photo: Chu Níkwän LP

**Rent-geared-to-income**

**Affordable rental housing**

**Market rental**

**Home ownership**



E.g. 401 Jeckell Street

Developed with public funding; and owned/operated by government, private sector, non-profits.  
 Programs:  
 - Rent-Geared-to-Income Program  
 - Corporate rent supplement



E.g. Boreal Commons

Units owned by individuals or companies charging market rents.  
 Programs:  
 - Municipal Matching Rental Construction



Population is young but aging

**Population:**  
**45,169\***  
June 2023

**Average age:**  
**39.9**

two years younger than national average of 41.9

**Increase in seniors (65+ years):**  
**42.1%**

between 2016 and 2021 censuses

\* Population Report, Q2 2023. Government of Yukon.<sup>6</sup>



Population growth rate highest in Canada

**Growth rate:**  
**12.1%**

between 2016 and 2021 censuses

**Total households:**  
**17,180**



## Yukon demographics

Based on Statistics Canada's Census Profile, 2021<sup>3</sup>

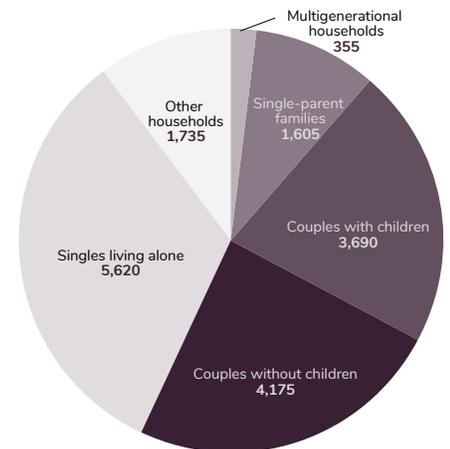


Increasing number of one-person households

**Rate of population living alone:**  
**17.1%**

Second highest rate in Canada

**Household type:**



Core housing need rate higher than Canada

**Core housing need:**  
**13.1%**

compared to 10.1% for Canada

**Indigenous households in core housing need:**  
**19%**



Second highest median income in the country

**Median income:**  
**\$54,800**

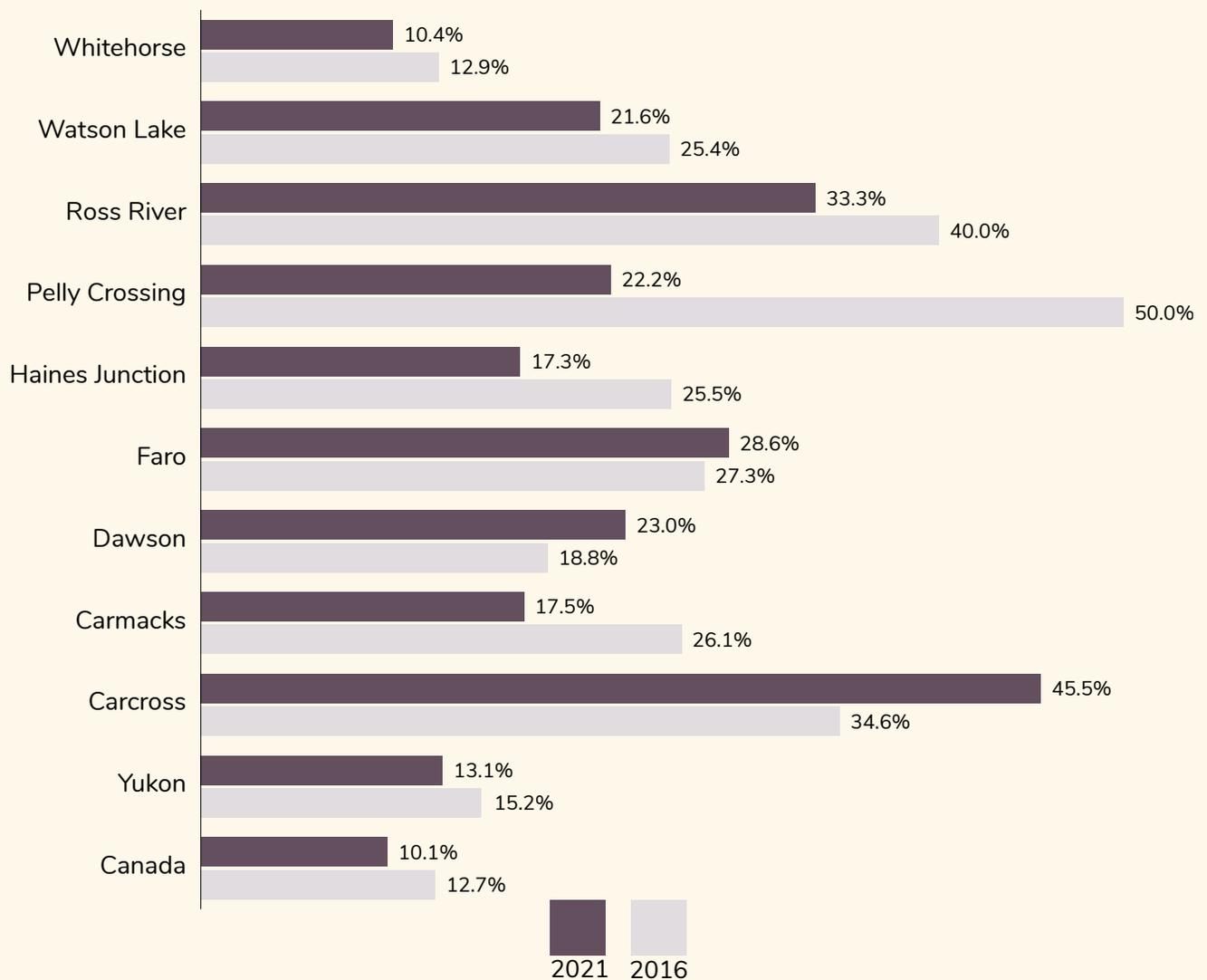
## Spotlight: Core housing need

Core housing need helps identify households living in housing considered unsuitable, inadequate or unaffordable. It also considers if income levels are such that households could not afford alternative suitable and adequate housing in their community.

- **Unaffordable housing:** A household that spends more than 30 per cent of its income on shelter cost.
- **Inadequate housing:** A household that lives in a dwelling in need of major repairs.
- **Unsuitable housing:** A household that does not have enough bedrooms according to the National Occupancy Standard.

In 2021, there were 2135 households in core housing need in the Yukon, which is 13 per cent of all households.<sup>3</sup>

Percentage of Yukon households in core housing need, by community 2016 and 2021 census data:



Despite our achievements, there remains significant work to do. In 2022, the Office of the Auditor General (OAG) of Canada called for transformative changes to better support Yukoners in need<sup>7</sup>. The Auditor noted that in recent years demand for affordable housing has far exceeded supply, and a need for us to do more. They also emphasized that as important as it is to provide more housing, it's equally important to provide it in a way that sets our clients up for success.

We need to build more housing, but we also need to go above and beyond a focus on only bricks and mortar. In supporting our clients, we need to be thinking about how the type, location, design, and condition of our housing speaks to client needs, and whether we have the right supports in place to help them remain stably housed and thrive.

Creating Home represents an approach to housing and wellness. The importance of safe, quality housing that meets clients' needs cannot be overstated, as housing is a key determinant of health and wellbeing.

### Spotlight: OAG report on Yukon housing

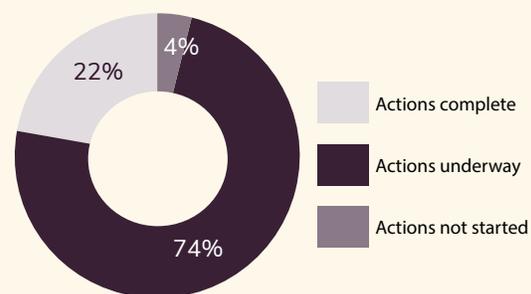
A May 2022 report from Canada's Auditor General found that the corporation and the Department of Health and Social Services did not provide Yukoners in greatest need with adequate and affordable housing.

Key findings included:

- Outdated housing delivery model
- Incomplete identification of needs
- Barriers to affordability
- Long and growing waitlist
- Ineffective coordination with housing partners
- Partially unimplemented actions plans
- Problems managing stock
- Limited data driven decision making and reporting on results

The report included nine recommendations, all of which were accepted by the Yukon government. In December 2022, the Yukon government released a 36-action work plan in response to the OAG findings. The corporation is leading or jointly responsible for 23 of the 36 actions.

### The corporation's progress update as of December 2023





**You are affording people the space to belong.**

**The space to breathe.**

**The space to nourish themselves, meet their basic needs, and to rest. Space to find meaning and purpose, to get better, and to just be human. Space to meet not only their obligations, but their full potential.”**

**Yukon Housing Corporation  
tenant, Whitehorse**

# The Quadruple Aim of housing

While Creating Home provides us with a clear vision of where we are heading, the adoption of an internationally recognized framework will help us get there. Inspired by the Yukon government's new approach to transform the health and social system<sup>8</sup>, we have adapted the Quadruple Aim in health care and applied it to housing.

The Quadruple Aim of housing (Figure 1) seeks to simultaneously improve the client and provider experience, strengthen community wellbeing and build a sustainable future. It is the balanced pursuit of all four interconnected aims that, over time, will lead to improved housing and wellness outcomes.<sup>9</sup>

***The Quadruple Aim of housing is about redefining value within the sector so that success is measured by the outcomes achieved, not simply the housing or services provided.***

Implementing the Quadruple Aim of housing will be challenging, requiring financial resources and change at many levels - from staffing and operations to governance.

Adapting a health system framework and applying it to housing is a different approach for the corporation. We will learn, with our partners, and adjust course when needed.

## **Spotlight: Quadruple Aim**

The Quadruple Aim in health care simultaneously enhances the patient and provider experience, improves the health of populations and reduces costs. This framework to optimize health system performance has been adopted by health organizations around the world, including the Yukon with the release of the Putting People First report in 2020.

**Figure 1.** The corporation's Quadruple Aim of housing

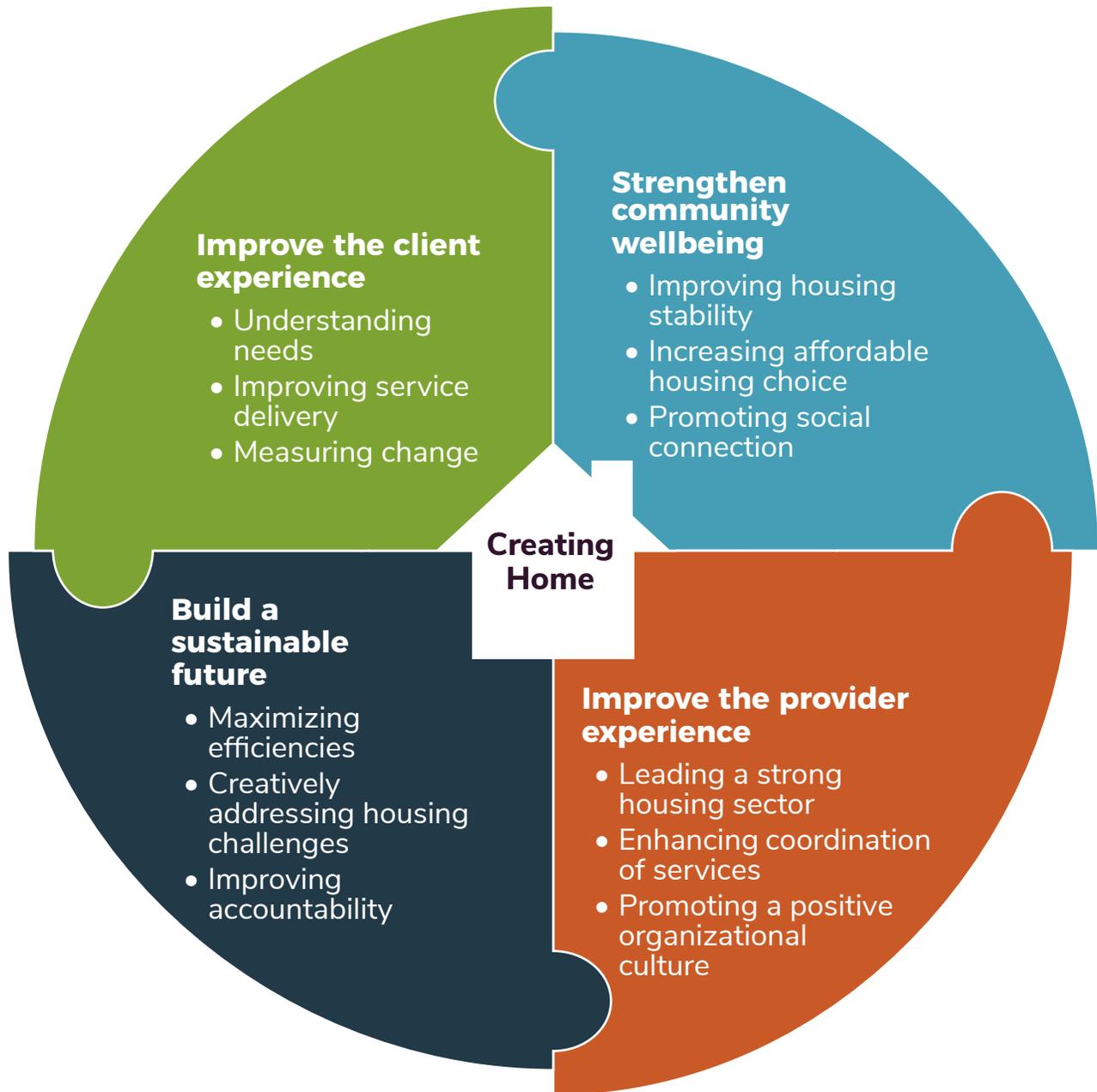
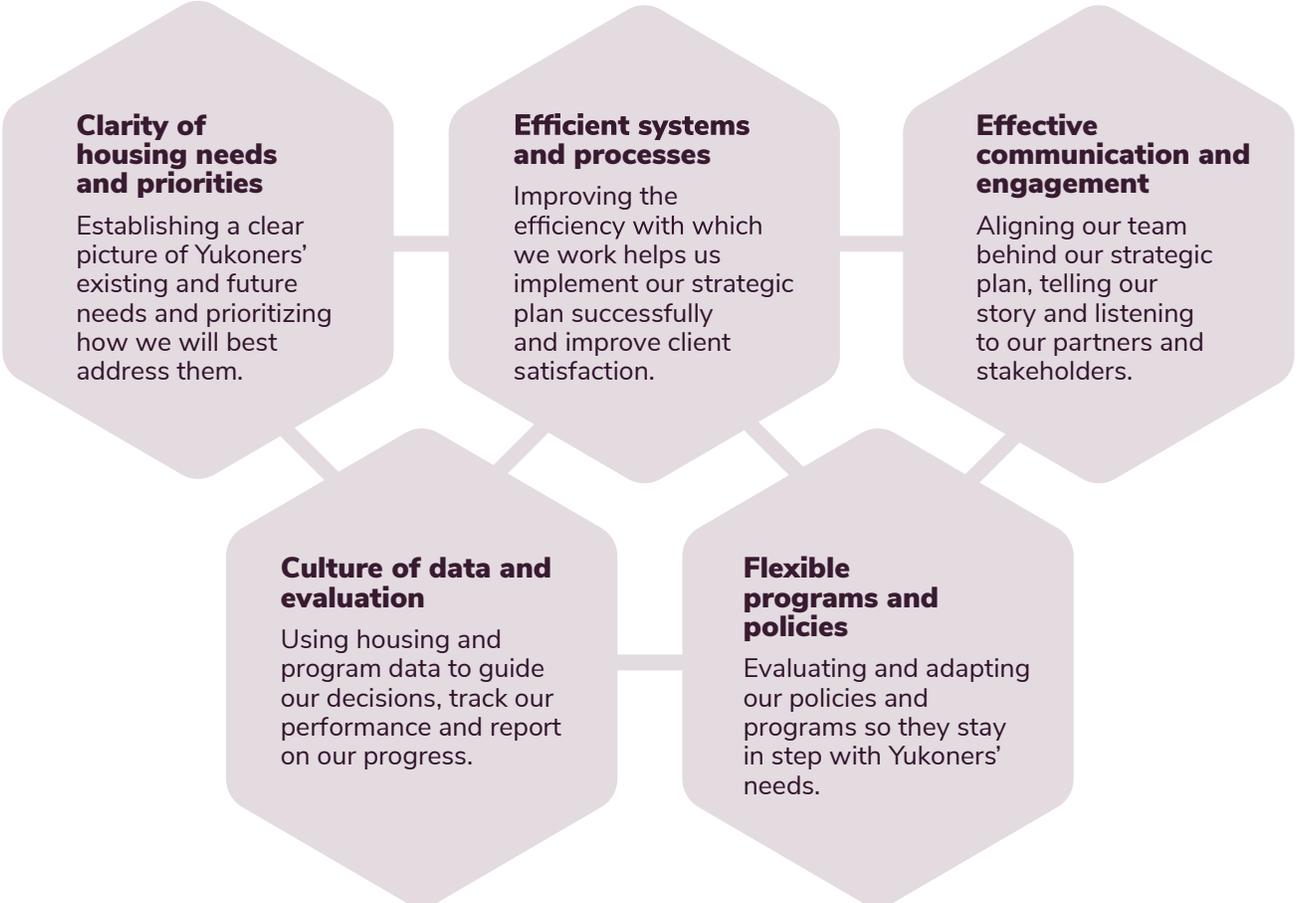


Figure 2: Strategic levers



# Vision

Healthy homes and communities support Yukoners' wellbeing and life opportunities.

# Mission

To provide Yukoners with stable, affordable, quality housing that creates opportunity and builds community.

# Our values

Each goal of the Quadruple Aim embodies a core value that guides our actions and supports our decision-making processes to achieve our vision.



## **Yukoner-focused**

We are committed to continually assessing Yukoners' housing needs and providing responsive solutions that build connection and community.



## **Empowerment**

We believe in empowering Yukoners by providing a wider range of housing options and helping create a sense of home that supports their wellbeing.



## **Leadership**

We will lead a strong housing sector with partners who have shared values, driving better outcomes and a healthier future for Yukoners.



## **Accountability**

We will demonstrate how our annual investments are achieving intended results and improving the wellbeing of Yukoners.

## Our impact by 2028

Core housing need data is used by governments and researchers across the country to understand challenges in the housing system. According to the latest census, the Yukon has 2,135 households in core housing need.<sup>3</sup> We set an ambitious target of reducing core housing need by 800 households over the next five years, which is more than a third of all households in core need.

We will achieve this target through several of our programs, with sub-targets based on past performance trends and Housing Assessment Resource Tools (HART) data<sup>10</sup>.



### **Spotlight: Project HART**

The Yukon government has partnered with the Housing Assessment and Resource Tools (HART) project at University of British Columbia to pilot new tools and methodologies that identify and address affordable housing need in the territory.

The census-based tool breaks down core housing need by income groups and shows the degree of supports required to lift households out of core need.



Coordinated services for all priority clients requiring additional support



Impact increased by supporting **35%** of all housing completions in Whitehorse



800 additional households supported by:

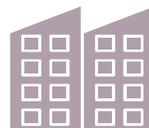
- building **125** new YHC-owned homes
- increasing # of corporate rent supplements by **125**
- supporting an additional **150** households through CYHB
- helping **150** new households with loans and grants
- increasing # of affordable homes by **250** through partnerships



## Our impact by 2028



Positive client satisfaction and wellbeing measures



**45** YHC homes are converted into affordable rental and ownership opportunities



Up to **35%** of new YHC builds are accessible based on need and funding requirements

# Aims and objectives



## Improve the client experience

by understanding needs, improving service delivery and measuring change

Keeping the wellbeing of our clients at the forefront of our housing decisions and actions requires consistent, meaningful engagement. Examining our programs and services through the eyes of our clients will help us identify problems and opportunities for change that lead to targeted solutions.

Being more client focused also means improving our capital asset management systems and enhancing the human and financial resources required to manage and maintain our properties even more actively. This will improve client satisfaction, while maintaining the condition and value of our housing portfolio.

Objectives	Timeline
1.1 Map the client experience across all programs and services.	Short term
1.2 Identify areas for improvement and implement change based on client mapping and feedback.	Medium term
1.3 Establish and report on client satisfaction measures.	Medium term
1.4 Use improved tools and technology to enhance client service and operational performance.	Long term

**Outcome:** Our clients are meaningfully engaged and feel supported at home and as they navigate the housing system.

### Timeline for implementation

Short term: 1 to 2 years

Medium term: 2 to 4 years

Long term: 3 to 5 years



## Strengthen community wellbeing

by improving housing stability, increasing affordable housing choice and promoting social connection

Where we live and how we live are major drivers of our health and wellbeing. Increasing access to safe, secure, affordable housing creates the foundation for healthy, growing communities.

People-centred building design and programming are additional ways we can promote connection between neighbours, fostering a sense of belonging to help Yukoners create home and build resiliency.

Objectives	Timeline
2.1 Review the Rent-Geared-to-Income Program and mixed income approach and make any necessary changes in response to emerging needs.	Short term
2.2 Leverage partnerships to increase affordable housing and land development options.	Short to medium term
2.3 Support a measurable reduction in the number of people experiencing homelessness.	Medium term
2.4 Implement programming and purpose-built housing designs to promote social connection.	Long term

**Outcome:** Yukoners are stably housed, creating life opportunities and community connection.



## Improve the provider experience

by leading a strong housing sector that enhances coordination of services and promoting a positive organizational culture

We have a strong history of investing in partnerships that create more affordable homes and provide housing supports to Yukoners. To further cultivate these relationships, we will adopt a more consistent, transparent and accountable approach by revising our partnership strategy.

We will take on a greater leadership role within the sector to bring housing providers together. This will improve coordination of resources to address housing needs of Yukoners and communities more effectively.

Objectives	Timeline
3.1 Revise our partnership strategy to enhance consistency, transparency and increase the diversity of housing choice, services and providers.	Short term
3.2 Deliver coordinated tenant support services in collaboration with the Department of Health and Social Services and other partners to improve housing and wellbeing outcomes.	Short to medium term
3.3 Coordinate housing initiatives with Yukon First Nations, municipalities and federal government to maximize available resources and collectively address housing needs and priorities.	Long term
3.4 Create an organizational culture to enhance staff wellbeing.	Long term

**Outcome:** Yukoners have access to greater housing choices and supports to realize their vision of home.



## Build a sustainable future

by maximizing efficiencies, seeking creative opportunities to address housing challenges and improving accountability

As federal housing subsidy agreements are set to expire soon, social housing providers across Canada are challenged to maintain operations and keep rents affordable. To achieve long-term stability, we must look for ways to increase our revenues and contain costs.

This includes strategic resource allocation across programs and looking to our own housing portfolio as part of the solution while transitioning to a more financially sustainable future.

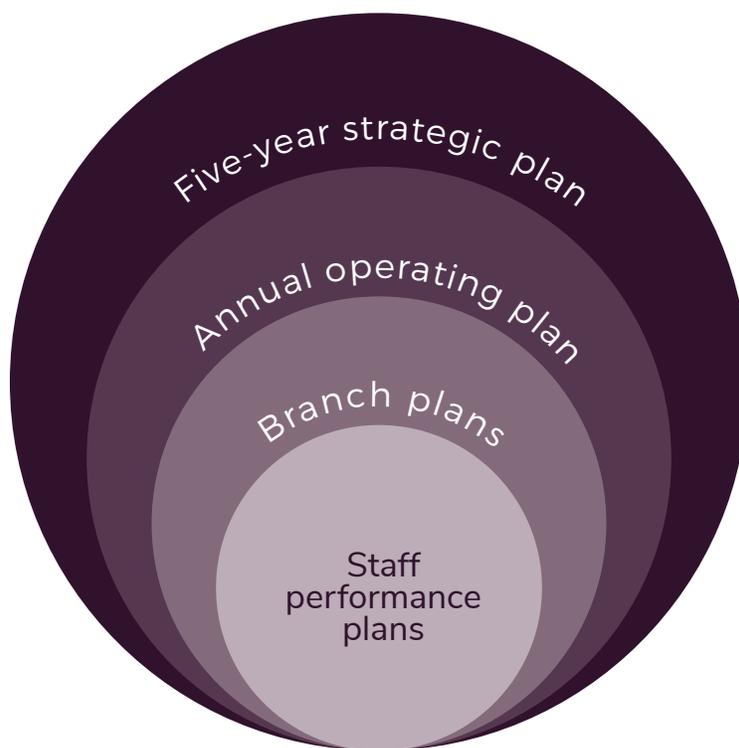
Objectives	Timeline
4.1 Adjust and /or create programs to meet ongoing and emerging needs.	Short to medium term
4.2 Lead opportunities to collaboratively address sector wide housing development challenges.	Medium term
4.3 Establish and implement a comprehensive plan for the sale, retention, investment and management of YHC's housing portfolio.	Medium term
4.4 Implement cost-effective affordable housing development models in communities outside of Whitehorse.	Long term

**Outcome:** Increased efficiencies deliver sustainable housing solutions for Yukoners and communities.

# Measuring success and reporting

The success of Creating Home will rely on strong implementation (Figure 3). This is how we will translate the vision and goals into measurable actions with associated timelines and accountabilities. The Yukon Housing Corporation Board of Directors will regularly monitor and review the strategic plan to ensure greater responsiveness to changing needs and priorities.

**Figure 3.** Implementation of Creating Home



The five-year strategic plan will inform annual operating plans which in turn provide direction for Yukon Housing Corporation's branches and staff performance plans.

# Endnotes

- 1 Yukon Real Estate Report, Q2 2023. Government of Yukon. (2023, October 4). <https://yukon.ca/en/yukon-real-estate-report-q2-2023>
- 2 Yukon Rent Survey, April 2023. Government of Yukon. (2023, August 15). <https://yukon.ca/en/yukon-rent-survey-april-2023>
- 3 Census Profile, 2021 Census of Population. Statistics Canada. (2023, February 01). <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>
- 4 A Point-in-Time Count is a community-level measure of sheltered and unsheltered homelessness. It is a coordinated approach to gathering data which aims to count or enumerate the number of people experiencing homelessness on a single night.
- 5 Whitehorse 2023 Point-in-Time Count Report. Safe at Home, YAPC. (August 2023). [https://yapc.ca/assets/files/2023\\_PiT\\_Count\\_Report\\_Web.pdf](https://yapc.ca/assets/files/2023_PiT_Count_Report_Web.pdf)
- 6 Population Report, Q2 2023. Government of Yukon. (2023, October 31). <https://yukon.ca/en/population-report-q2-2023>
- 7 2022 Report of the Auditor General of Canada to the Yukon Legislative Assembly Yukon Housing. Government of Canada, Office of the Auditor General of Canada. (2022, May 25). [https://www.oag-bvg.gc.ca/internet/English/yuk\\_202205\\_e\\_44074.html](https://www.oag-bvg.gc.ca/internet/English/yuk_202205_e_44074.html)
- 8 Putting People First. The final report of the comprehensive review of Yukon's health and social programs and services. Yukon government. (2020, October 13) <https://yukon.ca/en/putting-people-first-final-report>
- 9 Triple Aim and Population Health. Institute for Healthcare Improvement. (2023) <https://www.ihl.org/Engage/Initiatives/TripleAim/Pages/default.aspx#:~:text=Benefits%20to%20an%20Approach%20in,outside%20of%20acute%20health%20care>
- 10 Housing Needs Assessment Tool. Housing Assessment Resource Tools (HART). <https://hart.ubc.ca/>





