



MEETING SD 34-20-24

STANDING COMMITTEE ON SOCIAL DEVELOPMENT

**THURSDAY, OCTOBER 10, 2024
DET'ANCHOGH KÙÉ - EAGLE ROOM / ZOOM
1:30 PM**

AGENDA

1. Call to Order
2. Prayer
3. Review and Adoption of Agenda
4. Declarations of Conflict of Interest
5. Public Matters:
 - a. Public Briefing on Housing as a Human Right with Habitat for Humanity NWT
6. In Camera Matters:
 - a. Debrief: Housing as a Human Right with YWCA NWT
 - b. Debrief: Housing as a Human Right with Habitat for Humanity NWT
 - c. Discussion on engagement with RCMP
 - d. Workplan
7. New Business
 - a.
8. Date and Time of Next Meeting: Friday, October 18, 2024 at Rise of House – Public Ministerial Briefing on Senior Home Heating Subsidy
9. Adjournment



Housing as a Human Right

Presentation to Standing Committee on Social Development

October 10, 2024, 1:30 p.m.

About Habitat for Humanity NWT

- Non-profit affordable homeownership organization, offering a hand up to own a home.
 - **A world where everyone has a safe, decent place to live.**
 - **Building strength, stability and self-reliance through affordable home ownership.**
- Established in 2013 – have built 10 homes – 7 in the last 3 years
- No-interest, no down payment, payments capped at 30% gross household income.
- Mortgage payments > revolving fund held by Habitat > re-invest in building more homes.
- % equity increases # of years the home is owned




Eligibility Criteria



Benefits of Habitat Homeownership



22% of children **vs. 8%**
attained a bachelor degree or more
control group



37% of families were in social housing
before Habitat



+70% of homeowner families
donate time and money
to charities



Quality of employment increased after Habitat,
families work fewer jobs
with greater stability



50% of families are now
physically active **vs. 15%**
national average



60% **reduction**
in food bank usage
for families

Barriers to NWT Homeownership

- High cost of living > hard to save for down payment
- High purchase costs, high build costs
- High debt/income ratios – hard to qualify for traditional bank mortgage
- Interest rates
- Some people feel overwhelmed by the process and requirements
- Land tenure and availability
- Only a few market communities – six in NWT with a recognizable housing market

GNWT Homeownership Programs & Policies

- Home Ownership Program
 - Assists with down payment; high interest rates mean homeowner still paying high monthly costs
 - Challenges with bank policies, inexperienced lenders, lack of program understanding
- Home Ownership Initiative
 - Limited supply of quality public housing stock
- Housing NWT & Habitat
 - Partnered with Habitat on Co-Investment fund
 - Advocacy at Federal level
 - Discussions re: available building lots

Housing as a Human Right

- It's about the progressive realization of housing: the right to housing flows to the individual, whatever your current housing situation is.
- A stronger, more equitable territory begins with ensuring access to safe, affordable housing.
- **It's not about either/or.** Public policy needs to ensure most vulnerable have their needs met quickly – but this doesn't preclude investments in other parts of the housing system.

Policy & Programming Recommendations

- Realization that home ownership creates stability, self-reliance and generational wealth.
- Targeted top-up funding for NWT home ownership programs – e.g. Northern Carve Out.
- Improvements to current GNWT home ownership programs.
- Partnership with organizations such as Habitat.
- Scale – working with individual families, keeping scale small is effective.
- Different options to serve residents at different places in their lives and incomes.



Thank you!

