



**MEETING SD 36-20-24**

**STANDING COMMITTEE ON SOCIAL DEVELOPMENT**

**WEDNESDAY, OCTOBER 23, 2024  
DET'ANCHOGH KÚÉ - EAGLE ROOM / ZOOM  
10:30 AM**

---

**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 Officials from the Gwich'in Tribal Council
6. In Camera Matters:
  - a. Debrief
7. New Business
  - a.
8. Date and Time of Next Meeting: Wednesday, October 23, 2024 at 7:00 PM
9. Adjournment

# Housing as a Fundamental Human Right

October 23, 2024



**GTC**  
GWICH'IN TRIBAL COUNCIL





---

## Table of Contents

---

- Presentation Objectives
- Legislation
- Challenges
- Impacts
- Opportunities
- GTC Housing Programs

# Objectives

- Advocate for the recognition of housing, including related social programs as a fundamental human right
- Advocate for access to safe, adequate, and affordable housing for NWT residents
- Provide Committee with an update on the Gwich'in Tribal Council Housing Program

# Legislation

- **Canadian Charter of Rights and Freedoms**
  - Although the Charter does not explicitly mention housing, it implies rights to security, dignity, and an adequate standard of living, which can be interpreted to include housing.
- **Declaration of Human Rights**
  - Housing is recognized as a fundamental human right under international law, particularly the Universal Declaration of Human Rights (Article 25).
- **UNDRIP**
  - Recognizes the rights of Indigenous peoples to improving economic and social conditions including housing

# Challenges

- Accessibility
- Affordability
- Adequacy
- Security of Tenure

# Impacts

- **Health Consequences**
  - Mental and physical health issues
  - Increased risk of infectious diseases
- **Social Implications**
  - Homelessness and displacement
  - Strain on social services and healthcare systems
- **Economic Effects**
  - Lower productivity and higher unemployment rates

# Opportunities

- Policy Development
  - UNDRIP
  - Focus on Vulnerable Populations
  - Support Services
- Indigenous Governments Partnerships
  - Programming Partnerships
  - Infrastructure Co-operation



# GTC Housing Programs

## Homeownership

- Participant will be required to qualify for and obtain a mortgage
- GTC will provide the downpayment for the home
  - Down payment will form part of a forgivable loan program
- Homes will be sold to participants at a reduced cost
  - There will also be a forgivable loan portion. A percentage will be forgiven yearly. Full amount will be fully forgiven in 10 years.
- Homeowner will be responsible for all utilities, maintenance, insurance, taxes and land lease costs
- Land will be leased from GTC to the homeowner for 25 years. Once the lease has expired GTC will transfer the land to the homeowner, land may be transferred early if the participant has fully paid their mortgage. If the home is sold before the land is transferred the new owner will be required to obtain a lease with GTC, GTC will only lease to participants.

# GTC Housing Programs

## Rent to Own

- Renter will pay a set amount of rent each month
  - 75% of the payments will go towards the rental fee
  - 25% will be set aside for a future downpayment
- Program length is a maximum of 5 years. Participant has the option to purchase the home anytime during the 5 years
  - The downpayment portion will be applied towards the purchase price
  - If the participant does not buy the home after 5 years, they forfeit the downpayment amount and will be transferred to a market rental lease
- The sale price of the home will be determined at the beginning of the program (will be discounted substantially)
- Tenants will be responsible for all utilities, renters' insurance and tenant damages
- GTC will be responsible for property taxes and insurance
- GTC will work with homeowners on required maintenance

# GTC Housing Programs

## Potential Program Recipients

- Working Participant families (preferably younger <40 years of age)
- Participants paying market rent in Public Housing
- Participants close to retirement who have sufficient income to rent/own and maintain a home, who want to retire in the GSA

## • Program Cost

- Based on feedback from community sessions, programs will be finalized
- Initial concept is a Participant must have sufficient income to rent/own and operate the home, estimated monthly costs are in the \$1,500 - \$2,500 range

# What this Program is NOT

## **This Program is NOT**

- Public Housing
- Eligible for those who are members, beneficiaries or participants of other modern treaties
- An ability for Participants to ‘flip’ a new home and make a profit within a short period of time
- An opportunity for existing homeowners to get into a new or second home
- Eligible for those who are engaged in illegal or illicit activity in the community

# GTC Housing Programs

- **Home Assessment Program**

- Home assessments inside and outside of the Gwich'in Settlement Area

- **Emergency Repair Program**

- Policy in Development
- Home Assessment Program being used to identify scope
- Funding Applications

- **The next five years**

- Modular/Stick Built/Log homes
- Nihtat Tiny Home Village
- Outside of the Gwich'in Settlement Area



Mahsi!

# Discussion and Questions

