

Citizens First

Guide to Government Housing Services



Ta'an Kwäch'än Council Department of Housing & Infrastructure 9042 Quartz Road Whitehorse, YT Y1A 5L8



To better accommodate your requests for information about government benefits for Ta'an Citizens, TKC's Housing and Infrastructure Department has drafted this list of available resources, along with a brief description of what each resource provides.

Each listing includes contact information, however, please note, department assistance is also available for Citizens and Elders who may need help navigating the application process.

-TKC Department of Housing & Infrastructure



Phone (867) 668-3613 ext. 501

Email:

housingmanager@taan.ca





Ongoing Services provided by Ta'an Kwäch'än Council

TKC Home Repair Fund: This is for TKC Citizens to request funds for necessary and urgent repairs. It provides up to \$10,000 to repair Citizen owned homes located within the Traditional Territory. Eligible repairs/upgrades are listed below.

- · Replacement of furnace
- Replacement of broken windows
- · Replacement of oil/propane tank
- Replacement of septic tank
- Replacement of water tank/heater/pump
- Roof replacement
- · Insulation upgrade
- Mold remediation
- Home modification related to a physical disability (must be supported by a physician's note)

Home and Tenant Insurance Subsidy: This is to assist Yukon Citizens to obtain homeowners/renters insurance appropriate to their needs. This applies to the primary residence only and it is up to the Citizens to get their own insurance.

Elders Fuel Subsidy: Elders can apply for up to \$2,000 per year towards heating costs. This includes firewood, propane, pellets, electric and other heating services.





Ongoing Services by Yukon Government



General contact for the Yukon Housing Corporation (YHC) is (867) 667-5712. This is for all matters of Yukon housing and is also the number for social housing tenant supports.

Flood Relief: This is available to those who suffered damage to property or possessions in the flooding of 2022.

There are three streams available, as outlined below:

- **Principal residence:** This requires that you own the property and that it is your principal residence. Funding of up to \$35,000 is available on a non-repayable grant basis to repair the structure.
- **Primary and Secondary Residence and Outbuildings:** You must own the building(s) but secondary residences are also eligible. Up to \$50,000 is available in a 0% interest loan with up to 12 months to pay. Upgrades can include some flood mitigation measures related to the building itself.
- **Replace Personal Possessions:** Up to \$6,000 is available to replace personal possessions damaged in the flooding. Owners and residential tenants are eligible.

Rent Subsidy:

• This is available for Citizens that are not in TKC owned/ subsidized housing. Must have a household income below the "affordable income house limits" and not have assets over \$100,000. Assistance will vary depending on the assessed needs.

Loan to buy or build:

This is a government controlled mortgage program for those that wish to build a home outside of Whitehorse and have been denied bank financing. It provides loans with interest 1% below market rates, 30 year terms and interest only during construction. You will need to have 2.5% down payment and \$3,500 in closing costs.

Support for Home Repair to Primary Residence:

- This is a loan or grant to repair your primary residence. It comes in three streams, as outlined below. Application is January 9th to February 10th, 2024.
- Emergency Repairs: This provides up to \$10,000 for repairs needed for the safety and health of residents or to prevent further damage to the house. Applications accepted year round.
- Accessibility Grant: This provides up to a \$30,000 grant for approved homeowners to improve accessibility in their primary residence, non-repayable if you keep the residence for six months or more. 2023 application window is January 9th to February 10th, 2024.
- **Home Repair Loan:** This provides up to \$70,000 in a repayable loan with up to 15 years term.

Please note: The application deadlines for the above grants and loans for 2024 has not yet been posted. Last year's application window was January 9th to February 23, 2023.

www.yukon.ca/en/yukon-housing-corporation.

Home Energy Rebates

These are designed to subsidize energy costs and to support upgrading homes to be more energy efficient. Multiple initiatives are supported as outlined below and all are accepting applications year round. Most of these programs require an energy assessment, which will be arranged by the Yukon Government's Energy Branch, with the exception of the appliance rebates and firewood subsidy.

Contact: Energy Branch at (867) 393-7063.

- Add a solar system and sell your surplus energy. Sell back surplus energy to Yukon Electric/Atco.
- Rebate for solar hot-water heating systems: up to \$1,200 back on approved systems.
- Rebate for installing a heat pump in your new home: up to \$1,500 rebate on approved systems.
- Rebate for installing a drain-water heat-recovery system: up to \$150 per system.
- Rebate for ENERGY STAR® windows. \$120/window to a maximum of \$1,800.
- Rebate for installing a heat-recovery ventilator: up to \$1,500 per building.
- Rebate on ENERGY STAR® appliances: up to \$300 in non-hydro communities.
- Rebate on a home heating system. Depending on the system chosen you may be eligible for 40% rebate up to a maximum of \$8,000.

- Rebate to install a renewable energy system in your home. Rebate of up to \$5,000 on biomass, solar, wind, hydro or other renewable system.
- ZeroPath rebate for new homes. New homes can receive up to \$10,000 rebate if they meet high standards of energy efficiency.



- Insulation and air sealing rebates. Grants between \$2,000 and \$12,000 are available to add insulation to your walls, windows, floors and attics. Multiple grants will stack up with each area being treated separately.
- Funding to complete residential or commercial building energy upgrades. This provides up to \$50,000 for residential properties and \$100,000 for commercial properties outside of Whitehorse. General upgrades to heating, insulation, windows, etc. are covered. Loan to be repaid over a 15 year period.
- Get listed as a provider of Good Energy rebate services or products. Contractors wishing to be on the list of YG approved suppliers of clean energy and efficient homes services will benefit.
- Retire your old fridge and get a \$50 rebate.





Government of Canada/ CMHC Housing Support

Emergency Repairs:

• This program will pay to repair electrical, foundations, floors, plumbing and engineering fees in cases where lower income households can not afford repairs to insure health and safety. Up to \$30,000 is available with a potential 25% additional outside Whitehorse.

GST/HST New Housing Rebate:

 The GST/HST new housing rebate allows an individual to recover some of the GST paid for a new or substantially renovated house.

Home Adaptions for Person's with Disabilities:

• This provides upgrades to homes to allow low income Citizens with disabilities options to live independently. It provides for ramps, handrails, chair and bath lifts and fire/smoke detectors and door bells. Up to \$60,000 is available with an additional 25% for residences outside of Whitehorse.

Oil to Heat Pump Affordability Program:

• This program helps homeowners transition from oil heat to new energy efficient heat pumps.

Canada Greener Homes Grant:

 Access up to \$5,600 under the initiative to undertake an EnerGuide evaluation and energy efficiency retrofits.



Canada Greener Homes Loan:

The Canada Greener Homes Loan helps Canadians make their homes more energy-efficient and comfortable. It offers interest-free financing in addition to the Canada Greener Homes Grant to help you complete some of the more major retrofits recommended by your energy advisor.

Multigenerational Home Renovation Tax Credit:

Canada has introduced the Multigenerational Home Renovation Tax Credit (MGHRTC), a refundable credit to assist with the cost of renovating an eligible dwelling to establish a secondary unit that enables a qualifying individual (a senior or an adult who is eligible for the disability tax credit) to live with a qualifying relation.



Elders Support

Elders are eligible for all of the assistance previously included in this guide, as long as they meet the criteria for the individual programs. Below are some additional Elder-specific services offered.

TKC Services for Elders



All Elders

Heating Fuel and Firewood—up to \$2,000 annually

Yukon Elders on Traditional Territory

- Septic Pump Out
- Snow Services
- Furnace & Chimney Cleaning
- General Property Maintenance Assistance
- Water Delivery & Tank Cleaning
- Garbage Disposal

Contact: Matthew Dickson, Housing Manager at (867) 668-3613 ext. 501 or by email at housing-manager@taan.ca.



Yukon Government Services



Pioneer Utility Grant:

• This will subsidize the heating costs of Yukoners over the age of 65. It provides a maximum of \$1,173 to those in Whitehorse and \$1,257 to those outside Whitehorse. Total support will depend on income with the maximum allowable is \$130,923 for single Citizens and \$184,635 for couples. The application window is July 1st to December 31st, every year.

Contact: (867) 667-5674

Support for Home Repair to Primary Residence (Accessibility Grant):

 Previously mentioned under Yukon Government, Accessibility Grant. This provides for ramps, wheelchair lifts etc. as above.

Contact: (867) 667-5759

Government of Canada



Home Adaption for Senior's Independence Program:

• This is to provide funding to elders wishing to age in place. Hand rails, accessible showers and baths, door handles and accessible kitchens are covered by this initiative. Elders can receive up to \$20,000 or \$25,000 outside of Whitehorse. Must be 55 years old with mobility issues and a lower income.

Contact: For general inquiries call 1-800-668-2642 or email <u>contactcentre@cmhc.ca.</u>



If we have missed any programs or services that are applicable please call us at (867) 668-3613 ext. 501.

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A complete copy of this guide is also available with links to programs and services at:

www.taan.ca

For further assistance please contact TKC's Housing Manager Matthew Dickson at (867) 668-3613 ext. 501 or by email at: housingmanager@taan.ca.