A Social Housing Plan for Newfoundland and Labrador 2009

Individual Well-Being

Strong Communities

SECURE FOUNDATIONS



Published under the authority of:

The Honourable Trevor Taylor

Minister for Transportation and Works Minister Responsible for Newfoundland Labrador Housing

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MESSAGE FROM THE PREMIER



On behalf of the Government of Newfoundland and Labrador, I am pleased to introduce the Social Housing Plan — Secure Foundations. This plan outlines the key issues and strategic action priorities of our government in addressing the housing needs of Newfoundlanders and Labradorians.

Our approach builds on the initiatives and investments made in recent years to improve the housing circumstances of lower-income renters and homeowners in both rural and urban communities. We will continue to enhance and provide a range of housing assistance options, ensuring that they are responsive to the varying housing needs of individuals across their lifespan.

The priorities developed in this plan are the result of a collaborative approach that has involved extensive input from community stakeholders, as well as dialogue across the government systems responsible for health, justice, social services and housing.

Our government recognizes that housing has a strong influence on an individual's well-being and ability to participate in education, employment and other aspects of community life. Our approach to housing policy will focus on strengthening our partnerships and promoting housing stability and independent living through greater interdepartmental collaboration. Working together we can achieve better housing outcomes for people and communities.

Danny Williams, Q.C.

Premier of Newfoundland and Labrador

i.

MESSAGE FROM THE MINISTER



As the Minister Responsible for Newfoundland Labrador Housing, it is my pleasure to present the Social Housing Plan — Secure Foundations. This plan is the outcome of extensive consultations with stakeholders and a collaborative partnership between NL Housing and the Departments of Human Resources, Labour and Employment, Health and Community Services and Justice.

Input received from individuals and organizations during the consultation process helped shape the strategic action priorities outlined in the plan. These priorities will guide government's approach to addressing the current and future housing needs of lower-income individuals and families.

The Social Housing Plan has strong linkages to other key social initiatives, particularly the Poverty Reduction Strategy, the Provincial Healthy Aging Policy Framework, Provincial Policy Framework for Mental Health and Addictions Services and the ongoing development work to strengthen the long-term care and community support services system. It encompasses a mix of housing policies and programs ranging from investments in new and existing housing stock to linking housing with other complementary services to promote housing stability and prevent homelessness. Over its ten-year timeframe the plan will be regularly updated to respond to changing needs.

I look forward to continued collaboration with our partners in the community and within government as we adapt housing policy and programming to meet the needs of Newfoundlanders and Labradorians.

Trevor Taylor, MHA Minister Responsible for Housing

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www.nlhc.nf.ca



After school Homework Haven Program, Virginia Park Community Centre, St. John's



INTRODUCTION

Housing is a basic necessity of life and plays a fundamental role in individual well-being and social involvement. The Government of Newfoundland and Labrador has committed to transform our province from one with the most poverty to one with the least over a ten-year period. Access to adequate affordable housing is an essential element to preventing, reducing and alleviating poverty. Housing directly affects health outcomes of individuals and families as well as their ability to access educational, employment and other services. Assisting low- and moderate-income households with housing options that are tailored to different types of need strengthens our communities. Secure and affordable housing allows people to participate in community life. For all of these reasons, government is committed to providing social housing assistance for those with the greatest need.

Core Housing Need: This national standard considers three factors – adequacy, suitability and affordability of housing. A household is considered to be in core housing need if the home:

- requires major repairs,
- is not of suitable size, or
- cannot be accessed (at adequate and suitable levels) without spending more than 30 percent of gross household income.

Most Newfoundland and Labrador households have affordable housing that is in good condition and meets their needs. Data from the 2006 census indicate that approximately 27,000 households are in core housing need. The most common reason for being in core housing need is affordability. Roughly 22,000 households spend more than 30 percent of their income on housing. The remaining 5,000 households require housing assistance because of overcrowding or the need for significant repairs.

Households that experience core housing need include owners and renters, urban and rural, seniors and non-seniors. The proportion of Aboriginal, one-person and single-parent households who are in core housing need is higher than for other household groups.

During the consultation process leading up to the development of the Social Housing Plan — *Secure Foundations*, valuable input was received from a broad range of stakeholders. Eighty-seven organizations participated in meetings held across the province. Participants represented tenant associations, community centres, non-profit community-based housing providers, government departments, municipalities, housing developers, private-sector landlords, community-based social service delivery organizations, social advocacy groups, as well as the Poverty Reduction Strategy, Provincial Healthy Aging Policy Framework, the Provincial Policy Framework for Mental Health and Addictions Services and the ongoing work on the long-term care and community support services system.



Stakeholder comment focused on four broad themes:

- Renewing social housing policy and programs and the existing social housing stock;
- The role of the private rental market in the delivery of social housing assistance;
- The housing needs of specific populations; and
- The need for supportive living options that mix housing and support services.

Responding to the housing needs of low-and moderate-income households requires a mix of housing programs and services. It also requires strong partnerships with private and non-profit sector housing providers and government partners.

The development of the Social Housing Plan has been guided by a Ministerial Committee comprised of:

- The Minister Responsible for Newfoundland Labrador Housing (NL Housing);
- The Minister of Human Resources, Labour and Employment (HRLE) and lead Minister for the Poverty Reduction Strategy;
- The Minister of Health and Community Services (HCS) and lead Minister for the Provincial Healthy Aging Policy Framework, Provincial Policy Framework for Mental Health and Addictions Services and the ongoing work towards development of a framework for the long-term care and community support services system; and
- The Minister of Justice.

The membership of the Ministerial Committee highlights the strong linkages between the Social Housing Plan and other key social initiatives.

The strategic partnership of NL Housing and these departments reflects the fact that some individuals who require housing assistance also require support services from the health, social services and/or justice systems. For some of these clients, an integrated approach to delivery of housing and support services would improve the effectiveness of these social programs and outcomes for clients.



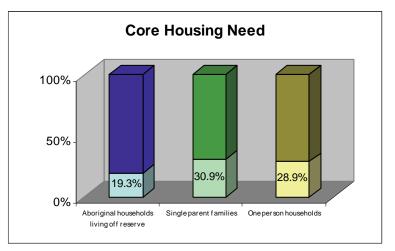
Olympic Avenue, Corner Brook



ISSUES AND CHALLENGES

In providing housing assistance to low- and moderate-income clients, the focus and achievements of the Social Housing Plan will be influenced by a range of issues and challenges. Some relate to client need, while others reflect program delivery issues, urban and rural differences and the resources available to respond to that need. These issues and challenges include:

- Significant housing need;
- Demographic change, particularly in rural areas;
- Increasing demand for housing with integrated support services;
- The capacity of the private rental market to meet the needs of low- and moderate-income households:
- Financial challenges of operating social housing; and
- An aging social housing portfolio that requires repairs.



Source: Canada Mortgage and Housing Corporation (CMHC) (census-based housing indicators and data)

Significant Social Housing Need

Housing affordability is the main reason for being in housing need. Eighty-one percent of the 27,000 households in core housing need spend more than 30 percent of their income on housing.

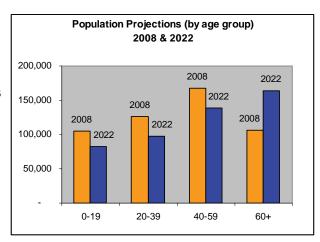
Housing need is particularly high for aboriginal households, single-parent families, and one-person households.

There is an even split between renter and owner households in core housing need. The average annual income of all households in housing need is \$17,217.

Changing Demographics

Today, most applicants for social housing require one- or two-bedroom homes. Since Census 1996, one- and two-person households in Newfoundland and Labrador have grown from 43.2 percent of all households to 57.4 percent in 2006. Small families led by single-parent mothers make up a high proportion of the households who require assistance.

Smaller households also reflect the growth in the seniors' population in this province. From 1996 to 2006, the seniors' population grew by



Source: Economic and Statistics Branch, Department of Finance, Medium Scenario, November 2007



17.9 percent. It is estimated that from 2008 to 2015, it will increase by 30 percent and that by 2022, it will be 68 percent greater than in 2008. Many of the one-person households who qualify for social housing are female seniors who live alone.

Increasing Demand for Housing with Integrated Support Services

The growing need for supportive living options that promote personal independence has been clearly identified through existing government strategies and Housing's consultation process.

Adults with disabilities often have difficulty finding suitable housing with the integrated supports they require to live independently. As these individuals and their parents age, the availability of supportive living options becomes increasingly important.

Seniors also require supportive living options that will enable them to remain in their homes for as long as possible. Research has shown that policies and programs that support independent living contribute to a better quality of life and reduce demand for long-



McCloud Place, St. John's

term care options. Government is currently reviewing the long-term care and community support services system with a view to exploring opportunities to enhance independent living.

Other populations requiring supportive living options include persons with mental health or addictions issues and adults and youth who are homeless or at risk of homelessness. There is a need for more integrated housing and support service living options.

Pressures in the Private Rental Market

In Newfoundland and Labrador, roughly 74 percent of renter households live in private-sector rentals and do not receive any assistance through the social housing system. In recent years, lower-income renters have found it more difficult to find affordable housing in the private market. The vacancy rate for the province has fallen dramatically from an average of 13 percent in the period 1995-1999 to 1.1 percent in October 2008. Several factors have been identified:

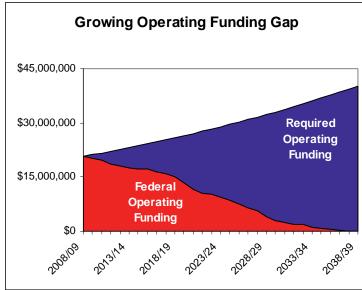
- A lack of new rental construction;
- · Conversion of rental homes to condominiums;
- Increased demand from seniors and single persons;
- Labour market improvement and in-migration of households;
- A recent decline in the movement of renter households to home ownership as a result of higher house prices; and
- Rent increases associated with major investments by landlords in their rental properties.

From 2001 to 2008, the average rent for a two-bedroom apartment in Newfoundland and Labrador increased 12.5 percent. Heating costs have also risen significantly in this period.

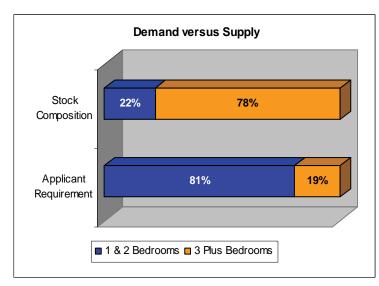


Financial Challenges of Operating Social Housing

The provincial social housing system faces a significant financial challenge in terms of increasing municipal taxes, utility expenses and maintenance costs for an aging housing stock. Social housing rental revenues are based on a percentage of the incomes of low-income households; a focus on serving those with the greatest housing need means that raising rental revenues is not an option to cover higher operating costs.



Source: NL Housing Internal Database



Source: NL Housing Internal Database

Federal funding for social housing has been declining and will continue to decline even further over the next three decades. Increased provincial funding for social housing has helped to off-set the reduced federal funding. Across Canada, all provinces and territories are continuing to seek a long-term funding commitment from the federal government.

Aging Social Housing Portfolio

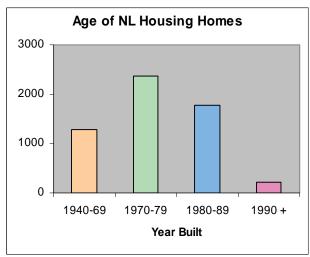
To ensure that the social housing stock continues to serve the needs of low- and moderate-income households, significant future capital investments will be needed to make major repairs and to redesign NL Housing properties for families and individuals in housing need.

Homes owned and operated by NL Housing account for two-thirds of the provincial social housing stock. Approximately 80 percent of applicants require one or two bedrooms; however, nearly 80 percent of this stock has three or more bedrooms.

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NL Housing homes are the oldest of all social housing in the province with 65 percent built between 30 and 50 years ago. Ongoing renewal of these homes will be necessary to meet applicant need, improve neighbourhood layout, upgrade heating systems and increase the number of accessible homes. The age of NL Housing homes also requires that upgrades be completed to current energy efficiency standards.

Since 2000, costs in the construction sector have increased by about 42 percent. Government is committed to ensuring the preservation of the NL Housing stock and has provided additional funding for interior and exterior repairs. To improve the process of estimating future funding requirements and planning major



Source: NL Housing Internal Database

repairs, a new approach is being developed to assist with managing these valuable assets.

The social housing portfolio has a community-based component which is owned and operated by non-profit organizations, regional health authorities, the City of St. John's and housing cooperatives. The majority of this stock was built between 20 and 25 years ago and has not yet required extensive repairs. Further cost increases in the construction sector will mean that more funding will be needed to keep this stock in good repair.



Affordable Housing Initiative (Private Sector), Bishop's Falls



A SOCIAL HOUSING PLAN—SECURE FOUNDATIONS

VISION

That Newfoundlanders and Labradorians have access to secure and affordable housing

MISSION

To provide housing solutions for low and moderate-income households with the greatest need

STRATEGIC DIRECTIONS

Working with partners to ensure housing assistance is part of an integrated approach to well-being and community building

Allocating resources to assist those with the greatest housing need

Providing housing assistance that is responsive to client needs

Partnering
for an
Integrated
Approach

Community-based groups and government partners working together is essential to achieving positive outcomes for shared clients and the communities in which they live.

Allocating Resources

The focus of the social housing system is on assisting clients who have difficulty accessing acceptable housing or maintaining their home in an adequate state of repair. Most of the households who receive housing assistance have incomes less than \$20,000 a year.

Providing Responsive Housing Assistance

In order to be responsive to differing types of housing need, it is important to understand the profile of current and potential clients, as well as trends and developments in the housing environment.

These strategic directions reflect the input provided by stakeholders during the consultation process leading up to development of the Social Housing Plan. They are the basis for goals and objectives that have been set for the next ten years and for the actions that government is taking to provide housing assistance that promotes individual well-being and strong communities.

The direct impact of housing circumstances on the well-being of individuals is widely acknowledged. For this reason, housing is a critical element of the social safety net required by those in need.

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Housing is a key factor that influences individual well-being and the opportunity to participate in the social and economic community. Components of this include:



Housing need is closely linked to poverty. In Newfoundland and Labrador, roughly 22,000 households have housing affordability issues and spend 30 percent or more of their income on housing costs. Households such as these generally do not have enough income for other necessities, such as nutritious food and transportation.

Research has shown that poor housing is linked to negative health outcomes. Housing that is substandard or in poor repair can pose a threat to physical health. Overcrowding and concerns related to the high cost of housing and the risk of becoming homeless can cause psychological stress and increased risk of addictions issues.



There is a need for coordinated delivery of housing and support services for several groups including seniors, persons with disabilities, homeless youth and persons with mental health and addictions challenges. Research has shown that the integration of housing and supports improves independence and reduces the pressure on the health system and other social service systems. More integration of housing and supports will require greater collaboration between government partners.

Partnerships

Developing and strengthening partnerships is key to achieving positive housing outcomes. Private-sector and non-profit community-based organizations play an important role in the development and delivery of housing services. These partners know the needs of clients and have a strong commitment to increase the availability of housing in their communities.

In many circumstances, government departments and regional health authorities provide programs and services to individuals who also access services in the social housing system. The delivery of complementary services requires partnering, integration and flexibility with government and non-government partners, communities and individuals working together to build strong relationships.

Strategic Action Priorities

The Social Housing Plan reflects the input provided by stakeholders and the social policy directions of other provincial strategies, including the Poverty Reduction Strategy. It focuses on strengthening existing programs and services and working with partners to expand housing opportunities and options and link these with supports and services.

The strategic action priorities in the Social Housing Plan include:

- Preserving privately owned homes by assisting with the cost of essential repairs;
- Providing quality, affordable rental accommodation through direct delivery programs and partnerships with non-profit and private sector housing providers;
- Promoting the development of more new affordable housing;
- Supporting home modifications to address the accessibility needs of seniors and persons with disabilities;
- Promoting renovations by lower-income homeowners to improve energy efficiency and conservation;
- Preserving NL Housing homes to ensure they meet current and future needs while improving overall energy efficiency during renovations; and
- Working with government and community partners in the development of a range of housing options which prevent homelessness by integrating housing and other services to promote housing stability.



GOALS AND OBJECTIVES TO GUIDE ACTION

Goal 1: Increased emphasis on individual well-being and strengthened communities

In order to live independently and participate in community life, some individuals require government-funded support services and/or a home that has been designed to enhance accessibility. During consultations, stakeholders noted that the types of support services required and the appropriate delivery models will vary depending on the client group. Some individuals may require short-term assistance and others may need assistance on a longer-term basis.

Objectives

1.1 Greater integration of housing and support services to promote self-reliance and community participation.

- Establish partnerships across government and engage community delivery partners to guide an integrated multi-departmental process for developing a range of supportive living options and models which include joint planning and coordinated funding of initiatives. This will be achieved by:
 - Identifying priorities/strategic areas of action;
 - Establishing goals and developing integrated action plans;
 - Improving coordination by issuing joint requests for proposals with government partners for supportive living initiatives, where appropriate; and
 - Establishing an Advisory Council of stakeholders to provide input into the development of supportive living options and models.
- Government and community partners working together to target existing social housing assets for reallocation to supportive living initiatives.
- Pursue the goal of preventing homelessness by including the provision to consider on-site service space requirements in the development of supportive living initiatives by non-profit organizations.



1.2 Increased supply of accessible housing.

Examples of actions to achieve this:

- Continue to provide funding assistance for accessibility modifications to privately owned homes which enable seniors and persons with disabilities to continue to live independently.
- Allocate funding for accessibility modifications to social housing units to better serve the needs of tenants and applicants.
- Enhance policy on accessibility design requirements for new publicly funded homes.

1.3 Foster initiatives that support personal development and community participation.

- Continue to support community centre activities in providing programs and services for NL Housing tenants.
- Continue to encourage tenant attendance at high school and post-secondary institutions through the Education Incentive Program.
- Continue to support the Community Collaboration Initiative to increase access to career, employment and other services for NL Housing tenants.



Exploits Community Centre, Grand Falls-Windsor

Goal 2: Strengthened partnerships and management practices

Government recognizes the vital role of those involved in social housing delivery. The achievement of positive social housing outcomes involves contributions from all levels of government, from non-profit and private-sector organizations and from the many individual citizens who volunteer to be on boards and committees.

During consultations, stakeholders stressed that improved cooperation between government departments is essential to develop integrated housing and support services for vulnerable clients. Government is committed to better service planning for these clients.

Objectives

2.1 Enhanced communication and increased information exchange on housing need and market trends, policy issues, strategic priorities and reporting on outcomes.

- Establish on-going resources within NL Housing to oversee, monitor and coordinate development of the Social Housing Plan, including consultation with partners and research and policy development work.
- Work with the NL Statistics Agency to undertake research on social housing need, as well as housing supply and costs in the broader housing market.
- Continue to seek a long-term funding commitment from the federal government to ensure the preservation of the existing social housing stock.



Choices for Youth, St. John's



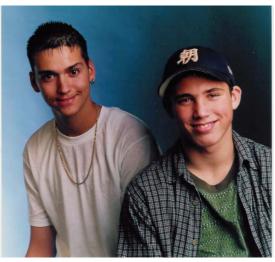
2.2 Enhanced coordination and integration of programs and services between government partners.

Examples of actions to achieve this:

- Undertake data collection and analysis of supportive living needs of specific populations to enable evidence-based projections and planning for supportive living projects.
- Continue to work with Regional Health Authorities to coordinate home modification assistance with health system services to enable continued independent living.







Rabbittown Community Centre provides educational and recreational activities for teens

- Support Aboriginal organizations in the delivery of off-reserve housing assistance programs.
- Continue to support community partners in developing initiatives to increase housing options.

2.4 Enhanced management of assets and service to clients and delivery partners.

- Continue implementation of improved information technology systems to build an evidence base for responding to housing need.
- Further develop an asset management database and planning system for the NL Housing portfolio.



Goal 3: Improved housing assistance

Newfoundland and Labrador's social housing system includes a range of programs. Changes in society and in the broader housing market demand that government consider how best to assist low- and moderate-income households. The Social Housing Plan approach involves

strengthening existing programs and services and working with partners to expand housing opportunities and options. It focuses on providing housing assistance that is responsive to the emerging housing needs of current and future clients.

Objectives

3.1 Increased rental options for low- and moderate-income households.

Examples of actions to achieve this:

 Fund new affordable housing under a renewed federal/provincial Affordable Housing Agreement.



Residents enjoy social activities at Buckmaster's Circle Community Centre, St. John's

- Develop new NL Housing homes in response to high demand for smaller units.
- Enhance the Rent Supplement Program.

3.2 Increased assistance to low- and moderate-income households for repair of privately owned homes.

Examples of actions to achieve this:

Continue to invest in the Provincial Home Repair Program (PHRP).

3.3 Increased housing assistance for Off-Reserve Aboriginal households.

- Conduct a study of Aboriginal housing needs.
- Continue to work with Aboriginal organizations to allocate federal funding to priority housing initiatives.

3.4 Improved quality of NL Housing homes.

Examples of actions to achieve this:

- Continue enhanced financial investment for repair and renovation of NL Housing homes.
- Continue with the interior retrofit of NL Housing homes.
- Continue current renewal projects of NL Housing properties to adapt housing to better meet client need and improve neighbourhood layout.

3.5 Promote energy efficiency and conservation for lower-income homeowners and in NL Housing homes.

Examples of actions to achieve this:

- Improve energy efficiency and promote conservation in NL Housing homes while conducting regular repairs.
- Deliver financial assistance for energy efficient home improvements through the Residential Energy Efficiency Program (REEP).

3.6 Continue government home heating rebate for low- to moderate-income households.

Examples of actions to achieve this:

Review and evaluate the Home Heating Rebate Program on an annual basis.



Forsey Place, St. John's

S E C U R E FOUNDATIONS

Implementation and Measuring Success

Implementing the Social Housing Plan will involve the development of work plans that incorporate the goals, objectives and actions found in the plan.

The development of supportive living options will be undertaken through cross-departmental initiatives such as the Supportive Living Community Partnership Program under the lead of the Department of Human Resources, Labour and Employment.

Ministerial and Deputy Ministerial committees will support these processes and will guide the setting of objectives and identification of strategic action priorities over the ten-year timeframe of the Social Housing Plan.

The province's commitment to the Social Housing Plan must be tempered by its fiscal ability to fund specific projects and initiatives. However, the province will make its best effort, in cooperation with the federal government and private and not-for-profit sector partners, to deliver on commitments in the plan.

The plan is intended to be sufficiently flexible to allow adjustments based on the province's changing demographics, results of future research on social housing need, the federal government's response to requests for a long-term social housing funding commitment and the practicalities of our fiscal response capabilities.



Froude Avenue, St. John's



Processes to communicate progress on achievement of goals and objectives include:

- A Ministerial Committee chaired by the Minister Responsible for NL Housing will oversee the implementation of the Social Housing Plan.
- A bi-annual report will be provided to update the public on results achieved.
- The NL Housing annual report and reports on other provincial strategies will document social housing initiatives and the contributions they have made to government's broader social objectives.

Social Housing Plan for Newfoundland and Labrador

VISION	That Newfoundlanders and Labradorians have access to secure and affordable housing.			
STRATEGIC DIRECTIONS	Working with partners so that housing assistance is part of an integrated approach to well-being and community building.	Allocating resources to assist those with the greatest housing need.	Providing housing assistance that is responsive to client needs.	
STRATEGIC ACTION PRIORITIES	 Preserving privately owned homes by assisting with the cost of essential repairs. Providing quality, affordable rental accommodation through direct delivery programs and partnerships with the non-profit and private sectors. Promoting the development of more new affordable housing. Supporting home modifications to address the accessibility needs of seniors and persons with disabilities. Promoting renovations for lower-income homeowners to improve energy efficiency and conservation. Preserving NL Housing homes to ensure they meet current and future housing needs and improving overall energy efficiency during renovations. Working with government and community partners in the development of a range of housing options which prevent homelessness by integrating housing and other services to promote housing stability. 			
GOAL 1			O STRENGTHENED COMMUNITIES	
	Objectives 1.1 Greater integration	-	s of Actions	
	of housing and support services to promote self-reliance and community participation			
accessible housing fications to privately owned hor and persons with disabilities to			es to live independently solity modifications to social housing seds of tenants and applicants bility design requirements for	
	1.3 Foster initiatives that support personal development and community participation	 programs and services for Continue to encourage tena post-secondary institutions Program Continue to support the Continue t	unity centre activities in providing NL Housing tenants and attendance at high school and through the Education Incentive emmunity Collaboration Initiative r, employment and other services	

Social Housing Plan for Newfoundland and Labrador

GOAL 2	STRENGTHENED PARTNERSHIPS AND MANAGEMENT PRACTICES			
	Objectives	Examples of Actions		
	2.1 Enhanced communication on housing need and market trends, policy issues, strategic priorities and outcomes	 Establish ongoing resources to oversee, monitor and coordinate development of the Social Housing Plan Work with the NL Statistics Agency to undertake research on social housing need, housing supply and market conditions Continue to seek a long-term social housing funding commitment from the federal government 		
	2.2 Enhanced government partner coordination and integration of programs and services	 Undertake data collection and analysis of supportive living needs of specific populations to improve service planning Continue to work with Regional Health Authorities to coordinate home modification assistance to enable continued independent living 		
	2.3 Enhanced capacity of Aboriginal groups and community partners to deliver housing services	 Support Aboriginal groups in delivering off-reserve housing assistance programs Continue to support community partners in developing initiatives to increase housing options. 		
	2.4 Enhanced management of assets and service to clients and delivery partners	 Continue implementation of improved information technology systems to build an evidence base for responding to housing need Further develop an asset management database and planning system for the NL Housing stock 		
GOAL 3		IMPROVED HOUSING ASSISTANCE		
	Objectives	Examples of Actions		
	3.1 Increase rental options for lower-income households	 Fund new affordable housing under a renewed federal/provincial Affordable Housing Agreement Develop new NL Housing homes in response to demand for smaller units Enhance the Rent Supplement Program 		
	3.2 Increased assistance for repair of privately owned stock	Continue to invest in the Provincial Home Repair Program		
	3.3 Increased housing assistance for Off-Reserve Aboriginal households	 Continue to work with Aboriginal groups to allocate federal funding to priority housing initiatives Conduct a study of Aboriginal housing needs 		
	3.4 Improve quality of NL Housing homes	 Continue investment in repairs of NL Housing homes Continue with the interior retrofit of NL Housing homes Continue current renewal projects on NL Housing properties 		
	3.5 Promote energy efficiency and conservation for lower-income households	 Improve energy efficiency in NL Housing homes during regular renovations and repairs Deliver assistance for energy efficient home improvements through the Residential Energy Efficiency Program 		
	3.6 Continue government home heating rebate for lower-income households	Review and evaluate the Home Heating Rebate Program on an annual basis.		

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