

# – SENIORS PLANNING STUDY –

A Territorial Seniors Housing Assessment

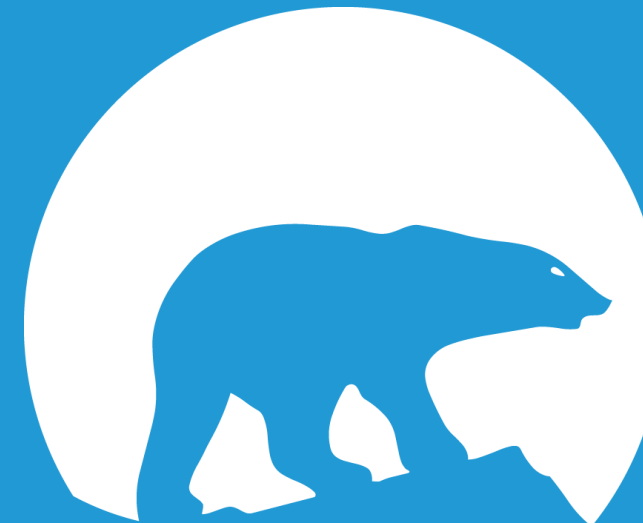


NORTHWEST TERRITORIES  
HOUSING CORPORATION



## ACKNOWLEDGMENTS

The Northwest Territories Housing Corporation (NWTHC) commissioned the Seniors Planning Study to obtain accurate information on seniors housing in all communities in the Northwest Territories, including current and future needs. The project was led and managed by Dillon Consulting Limited with support from the NWTHC and organizations and individuals interested in seniors housing. A special thank you is extended to the Northwest Territories Bureau of Statistics, as well as the members of the public and stakeholders that provided valuable feedback throughout the entire planning process.



# GLOSSARY OF TERMS

## **Affordable Housing**

According to the Canada Mortgage and Housing Company (CMHC) housing is considered to be affordable when a household spends less than 30% of its pre-tax income on adequate shelter.

## **Aging in Place**

Refers to the ability of individuals to live in their own homes and communities for as long as possible and to have access to home and community services that will support this ability.

## **Condominiums**

Multiple-unit complex, the units of which are individually owned, each owner receiving a recordable deed to the individual unit purchased, including the right to sell, mortgage, etc., that unit and sharing in joint ownership of any common grounds, passageways, etc.

## **CMHC**

Canada Mortgage and Housing Corporation

## **Dillon**

Dillon Consulting Limited

## **GNWT**

Government of Northwest Territories

## **NWTHC**

Northwest Territories Housing Corporation

## **Rented Household**

Payment made by a tenant to a landlord in return for the use of a residential unit in a building.

## **Supported Living**

Provides 24-hour support and supervision for people who have a physical and/or mental health challenge but do not need nursing care. Supported living provides services in a home-like setting while helping people with disabilities maintain as much independence as possible.

## **Public Housing**

Public housing refers to public programs which provide income-based subsidies for the rental of housing for residents in need. The Northwest Territories Housing Corporation (NWTHC) provides financial, administrative, maintenance, construction, and repair support to community partners so they can deliver public housing on behalf of the NWTHC.

## **Social Housing**

Social housing is an umbrella term referring to rental housing which may be owned and managed by the Territory, by non-profit organizations, or by a combination of the two, usually with the provision of affordable housing.

## **Department of Health and Social Services (HSS)**

The Department of Health and Social Services promotes, protects and provides for the health and well-being of the people of the Northwest Territories.

## **Long-Term Care (LTC)**

Long term care is a home-like facility that provides care and services for people who no longer are able to live independently or who require onsite nursing care, 24-hour supervision, or personal support. Long term care facilities are government-funded.







Great Slave Lake - City of Yellowknife, NWT – Flickr



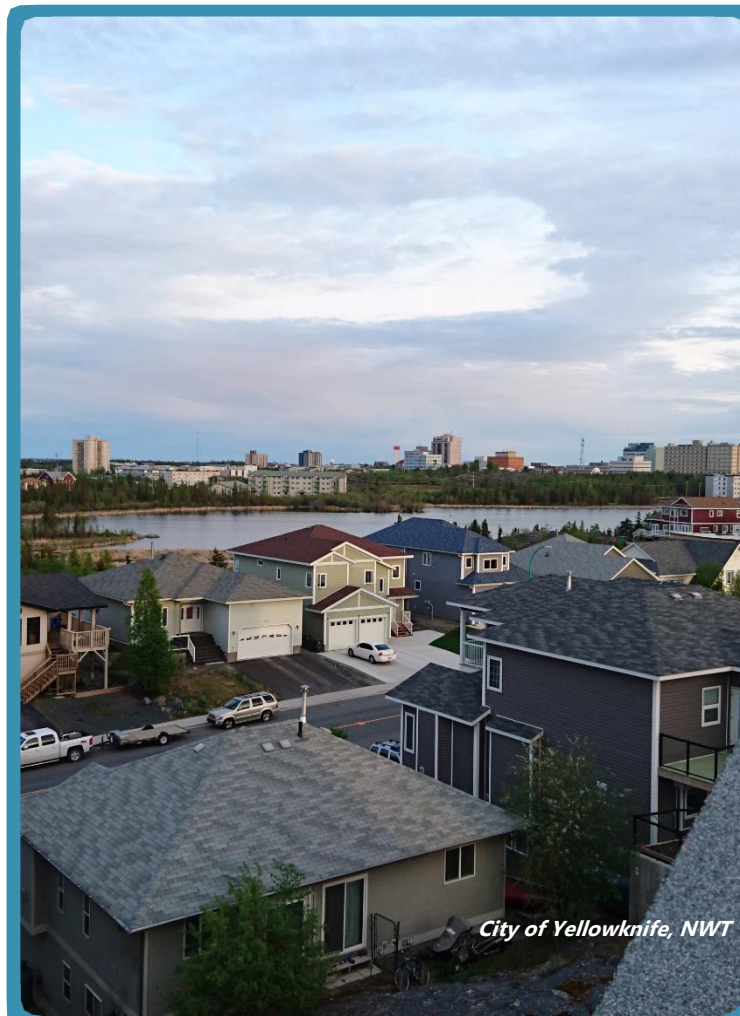




City of Yellowknife, NWT – Dillon



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# EXECUTIVE SUMMARY

According to CMHC (2017), eighty-five percent (85%) of seniors wish to remain in their communities and age in place as they grow older. The Government of the Northwest Territories (GNWT) is committed to ensuring that all seniors living within the Northwest Territories (NWT) have adequate, suitable and affordable accommodations, support, and programs which will allow them to age successfully in place within their community.

The following report provides a detailed review of information, displaying the current and future context of the seniors population, seniors households, and seniors housing market within the NWT over the next 10 years. Furthermore, this report identifies seniors housing supply gaps and challenges faced for each community within the Territory.

The following report is broken down into five chapters. The first chapter on **Regional Community Overview** provides a brief overview of each community, looking at their seniors population profile, seniors household profile and the overall seniors housing market profile. Housing preferences, indicators, and affordability targets have been developed based on data obtained from the most recent Census (2016) and the NWT Bureau of Statistics.

The second chapter on **Future Projections**, reviews information on the future growth of the seniors population, seniors households, and the seniors public housing portfolio. Identifying the future growth of these three elements will display the

current and future housing demand for each community and Region. Findings from this study indicate that based on current population projections, there will be approximately 165 new seniors households per year in the NWT to the year 2028.

The third chapter on **Community Engagement** provides who was contacted and engaged during this study. One phase of engagement was conducted with the City of Yellowknife and the Town of Hay River. The findings from these engagement sessions can be found in this chapter and within the Interim Report, which is found in Appendix C.

The fourth chapter on **Best Practices and Case Studies** provides details on what other municipalities are doing to assist with the growth of their seniors population in regards to housing design, configuration, and senior support programs. Six (6) housing models have been identified as options for consideration.

The fifth and final chapter of this report provides an overview of conclusions from this study along with a short list of **options** on how seniors housing can be improved and resourced on an annual basis. More specifically, housing design and configuration recommendations have been provided to assist future decision making related to seniors housing, policy and program development, as well as housing infrastructure projects and initiatives.







City of Yellowknife, NWT









## CHAPTER

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### Introduction & Methodology

*The following chapter outlines the contextual approach and methodology for this Seniors Planning Study. Additionally, this chapter outlines the goals and objectives of the study, along with existing information gaps and assumptions.*

# INTRODUCTION

The Government of the Northwest Territories (GNWT) is committed to ensuring that all seniors living within the Northwest Territories (NWT) have the support and programs they need to age successfully in place and continue as full members in their community. As part of the GNWT's Community Wellness and Safety objectives, one of the priorities of the 18th Legislative Assembly is to ensure that seniors can age in place. The GNWT has stated that it wishes to support seniors to age in place as long as possible by building more seniors supported independent living units and marketing preventative maintenance, renovation, and mobility upgrades.

Seniors are the fastest-growing age group in the country. Since they are largely dependent on fixed incomes, seniors are particularly vulnerable to costs associated with aging, including the cost of housing. Since 2004, the NWT population has increased by one percent (1%) in total, while the population aged 60 years and older has increased by fifty-three percent (53%). This current trend has impacted the public housing program, as a greater portion of public housing units are being occupied by seniors (Voices on Housing, NWTHC, 2017).

Eighty-five percent (85%) of seniors wish to remain in their communities and age in place, according to CMHC. Aging in place of choice is defined by the Chief Public Health Officer of Canada as "...the ability of individuals to choose to live in their own communities for as long as possible and to have access to home and community services that will support this ability". For most, the ability to age in place is largely reliant on the physical and social infrastructure put in place by their local government and is almost entirely out of their direct control. Housing is a primary need, as is medical care. Accessibility and affordability of long-term care varies

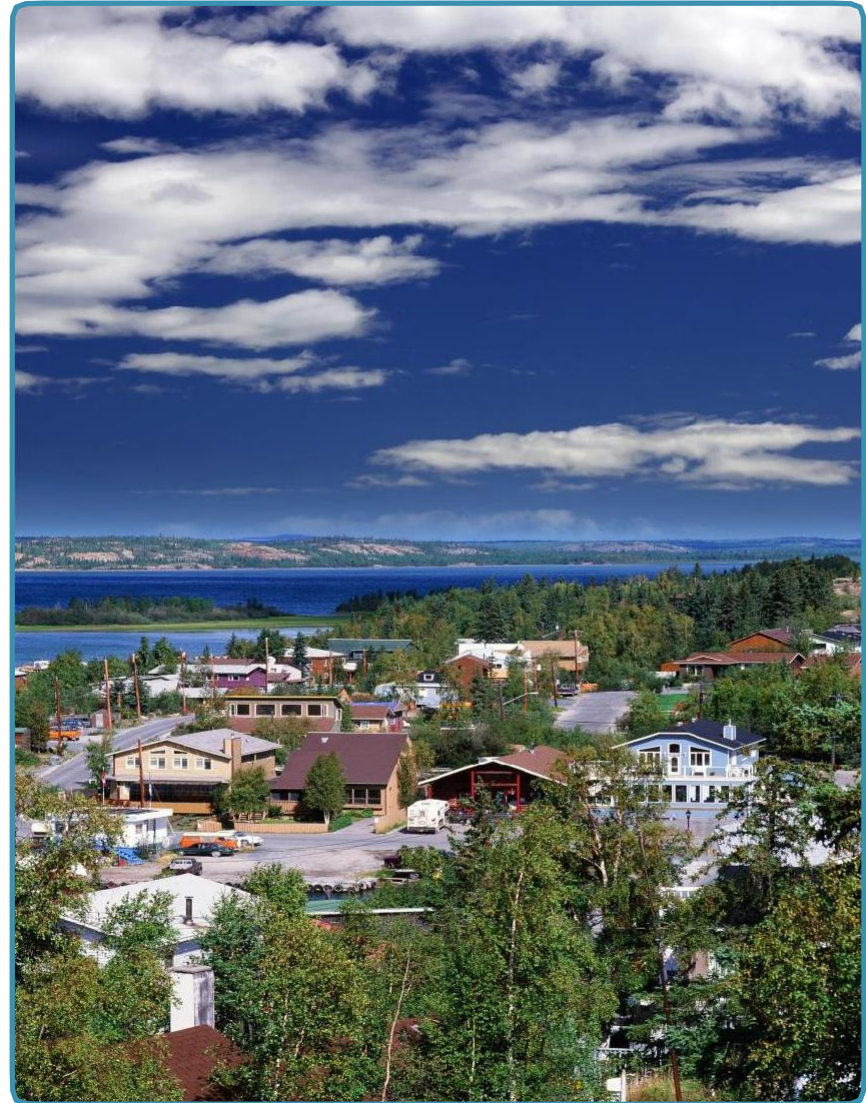


Figure 1: City of Yellowknife, Northwest Territories

across the country. In smaller or remote communities there are often limited housing choices on the continuum between independent living and fully assisted care (**Fig. 2**) due to limited investment in purpose-built rental housing and decreased federal funding for social housing.

This Seniors Planning Study provides an overview of the current seniors population and housing context in the NWT. This study also assesses the need for subsidized and unsubsidized seniors housing as well as options for housing design and configuration. The recommendations provided in this report will assist future decision making related to seniors housing, policy and program development, as well as housing infrastructure projects and initiatives.

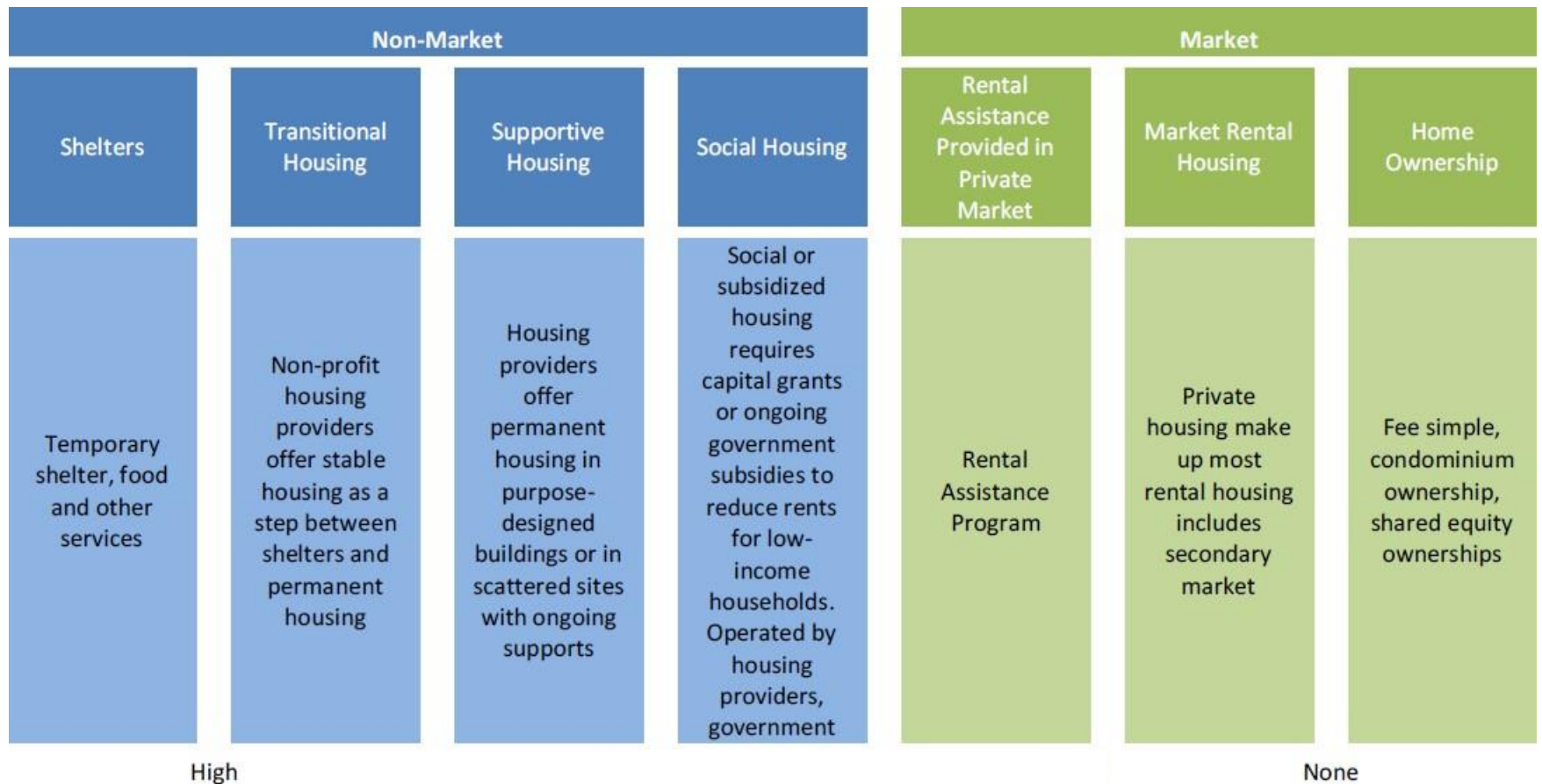


Figure 2: City of Revelstoke, BC - Housing Continuum





## PAST STUDIES

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The Department of Health and Social Services (HSS) and the Northwest Territories Housing Corporation (NWT HC) have undertaken four studies in the past five years which seek to identify trends, preferences, and improvements of housing. These studies are the building blocks of this report, as they provide a contextual overview of housing and support programming for seniors within the NWT. Each past study is described below in further detail.

### NWT COMMUNITY SURVEY - HOUSING RESULTS (2014)

The 'NWT Community Survey - Housing Results (2014)' provides information on housing conditions for all households in the Northwest Territories by examining nationally accepted indicators including suitability, adequacy, and affordability. In addition to the territorial results identified, information on each community is represented, which compared results for Yellowknife, other market communities (Inuvik, Hay River, Fort Smith, Fort Simpson, and Norman Wells), and non-market communities.

**This Seniors Planning Study will build on this study by using up-to-date housing information from the most recent Census (2016) to identify housing challenges specific to seniors.**

### OUR ELDERS: OUR COMMUNITY (2014)

The Department of Health and Social Services (HSS) set a strategic direction for continuing care in the NWT with the release of Our Elders: Our Communities (2014) – a strategic framework and seven key priorities for Elders and seniors. One of the seven key priorities was focused on "Elder Responsive Communities" which seeks to encourage the development of age-friendly communities that support barrier-free access for Elders with disabilities or mobility issues.

**This Seniors Planning Study will identify universal design principles to support barrier-free access for seniors housing.**

### LONG-TERM CARE PROGRAM REVIEW (2015)

The Long-Term Care (LTC) Program Review (2015) was conducted by HSS to inform options and decisions on the allocation of LTC resources and future investments across all regions of the NWT. The review involved examination of the following: the current and emerging operating framework; the development of comprehensive population and bed demand projections; analysis of a range of program and facility data; and, the development of preliminary program delivery and funding options.

**This Seniors Planning Study will not provide Long-Term Care recommendations but will provide priorities for Senior Support Programming, which will assist in unburdening the demand of long-term care support within the NWT.**

### VOICES ON HOUSING (2017)

From November 2016 to March 2017, the Northwest Territories Housing Corporation (NWT HC) sought feedback from residents and stakeholders to renew its strategic actions through a Housing Engagement Survey. Most residents felt that the Territory would benefit from more public housing. Improving the accessibility and delivery of homeownership programming was also popular.

**This Seniors Planning Study will provide options that will address the development of public housing and homeownership models for seniors.**





Figure 3: Previous Studies Completed by HSS & NWT HC



## APPROACH & METHODOLOGY

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The Project Team used a comprehensive approach, which addressed the need for a holistic, methodical, and exploratory process. The approach employed existing conditions and context, relative policy and perspectives, and best practice case studies of 'good' design and development relevant to aging in place. Furthermore, a quantitative analysis of available data to develop a baseline understanding of the current seniors housing spectrum in the NWT, as well as qualitative analysis on feedback gathered from local government representatives and key stakeholder engagement was undertaken within this study.

The study used primarily secondary data sources produced by the NWT Bureau of Statistics, NWTHC, CMHC, Statistics Canada, and the Department of Health and Social Services to provide quantitative analysis for the study. In addition, primary data sources acquired through stakeholder consultation and engagement was obtained for Yellowknife and Hay River.



### **PHASE 1 - DISCOVERY & ANALYSIS**



### **PHASE 2 - CONFIRMATION & OPTIONS**





# 1

Phase 1 of the study focused on reviewing and identifying existing conditions and trends of current demographics, housing availability, and conditions for seniors housing in the City of Yellowknife and the Town of Hay River.

An internal and external policy review was performed, regional demographics and indicators were identified, and housing data was obtained during this phase of the study. One focus group discussion with key stakeholders was held in the City of Yellowknife and one in the Town of Hay River. These sessions assisted in identifying senior housing challenges in the community, opportunities for improvement, housing preferences, and perceived trends in active aging seniors housing.

An interim report was delivered to the NWT HC after Phase One was completed (**Appendix A**).

# 2

Phase 2 of the study focused on analyzing feedback from community stakeholders and confirming trends across the Northwest Territories. In addition, this phase focused on confirming a strategic direction for the NWT HC by identifying key options for future seniors housing policy, and seniors housing design and configuration best suited for communities and their unique needs.

This report provides options and priorities at a regional and community scale, outlining unique opportunities and challenges at a regional level and, in some cases, for specific communities.



# GOALS & OBJECTIVES

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## GOALS

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This housing assessment seeks to:

- Understand the overall demand for seniors housing by community;
- Understand the types of features required in seniors housing to facilitate aging in place;
- Provide recommended mixed-use models - public housing, affordable housing, and market housing; and
- Provide a summary of best practices in mixed use housing, including support services.

## OBJECTIVES

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The objectives of this study, as discussed above, is to provide an assessment on seniors housing so that the NWT HC may:

- Identify currently available seniors housing in NWT communities;
- Identify how and where to most efficiently invest in seniors housing and programs;
- Identify current and potential future needs for seniors housing policies and programs;
- Identify potential infrastructure needs for future seniors independent living complexes;

- Identify current gaps in policies/programs/infrastructure for seniors, and;
- Acquire a relevant study, given the contextual factors of cultural, geographic, social, political, economic, and institutional circumstances.

The following seniors housing assessment is well positioned to create a lasting impact on local communities, regional services, and the Territory as a whole.



Figure 4: City of Yellowknife, NWT



# INFORMATION GAPS & ASSUMPTIONS

The Seniors Planning Study has taken a comprehensive and holistic approach to meet its desired goals and objectives, however, certain assumptions and information gaps do exist and should be made apparent. The following assumptions and information gaps associated with this study are described below:

## **1. Housing Data Availability & Reliability - Information Gap**

The Canada Mortgage and Housing Corporation (CMHC) conducts rental market surveys on a sample basis in all urban areas with populations of 10,000 and more. As a result of the base population of communities within the Northwest Territories, CMHC does not conduct rental market surveys in the NWT, except for the City of Yellowknife. Determining vacancy rates for communities outside of Yellowknife should be further analyzed in order to determine if new or different housing typologies are warranted. Vacancy surveys could be conducted to determine overall housing availability.

In addition, it must be noted that most of the data used within this report was obtained from the NWT HC, NWT Bureau of Statistics, and the most recent Census (2016). Although this data is complete, this data may not be absolute or accurate due to surveying standards and response rates developed through the most recent Census (2016).

## **2. Public and Affordable Housing Demand Information - Information Gap**

At this time, NWT HC Internal Territorial Housing data is not available on current public needs, such as profiles of current public housing tenants and public housing wait-lists. However, this study used recent Public and Affordable Housing Information from the Voices on Housing (2017) report to identify future housing needs for all communities and regions.

## **3. Definition of Seniors - Assumption**

The NWT defines seniors as individuals who are aged 60 years or older. Data used in this study has addressed senior individuals who are aged 55 years or older. This is due to the data extraction and collection methods produced during the last Census, which limited data categorization and forms of analysis. Data collected for 60 years and older has been primarily used where available.

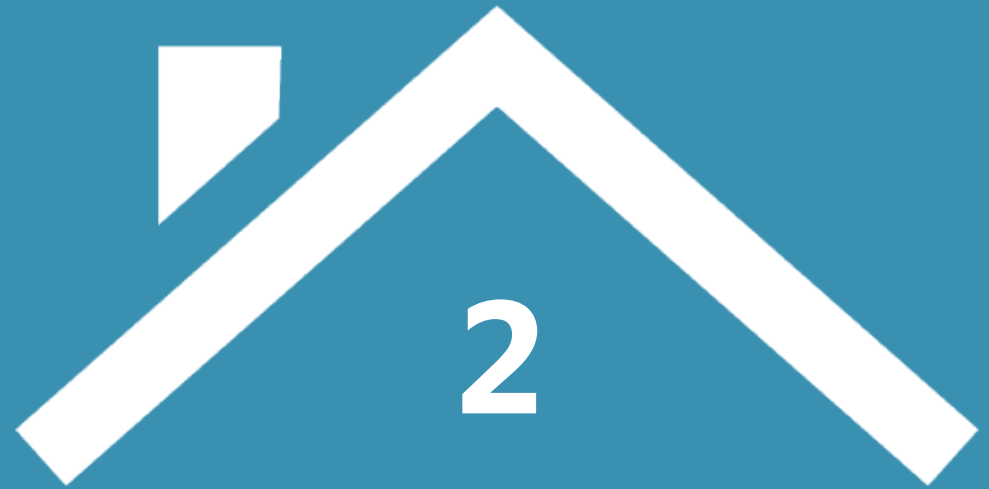
## **3. Definition of Affordability - Assumption**

The Canada Mortgage and Housing Company (CMHC) defines affordable housing as a household which spends less than 30% of its pre-tax income on adequate shelter (CMHC, 2018). Household income levels are indicators of housing affordability as it includes every person in a dwelling who may be contributing to paying for the housing costs. For the purposes of this study, 'After Tax Average Income' of seniors 55 to 64 years of age and 65 years and older has been used to develop affordability targets for both rented and owned households for each Region and their respective communities. Average after-tax income was used instead of pre-tax income due to the unavailability of pre-tax data for seniors in each community. In addition, using after-tax income data to develop affordability housing targets will ensure that seniors on average will be able to meet the identified affordability targets.









## CHAPTER

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### Existing Conditions: Regional & Community Overview

*The following chapter provides a contextual overview of the existing seniors housing conditions found within regions and communities of the Northwest Territories. Information collected during this process was used to form key findings, conclusions, and inform future options for seniors housing across the Northwest Territories.*

## STUDY AREA

The Northwest Territories (NWT) is composed of 33 communities spread over more than one million square kilometres. It is home to five administrative regions, which include the Dehcho Region, South Slave Region, North Slave Region, Sahtu Region, and the Beaufort Delta Region (Fig. 5). There are eleven official languages and seven distinct Aboriginal groups across the Territory: Inuvialuit, Gwich'in, Sahtu Dene, Tlicho, Dehcho, Akaitcho, and Métis.

The NWT has a total population of 44,520 residents, with 5,442 (12%) aged 60 or older (Table 1). Most communities within the Territory contain a greater proportion of males aged 60 or older than females.

The NWT has a total of 14,980 households, with 5,442 (36%) belonging to maintainers aged 55 and older. The average household size for residents aged 55 and older is 2.1. The majority of residents aged 55 and older, within the Territory, own their home and have an average income (after tax) of \$64,674. Most residents average income (after tax) declines by approximately 33% when residents are aged 65 and older. One-thousand seven-hundred and ten (1,710) households (31%) with resident maintainers aged 55 and older have indicated that they have housing problems associated with their homes not being adequate, suitable, or affordable, or a combination of all.

This chapter provides an overview of existing demographics and housing characteristics for each administrative region and respective communities. Final conclusions of existing conditions for each region and respective communities have been identified at the end of Chapter 3.

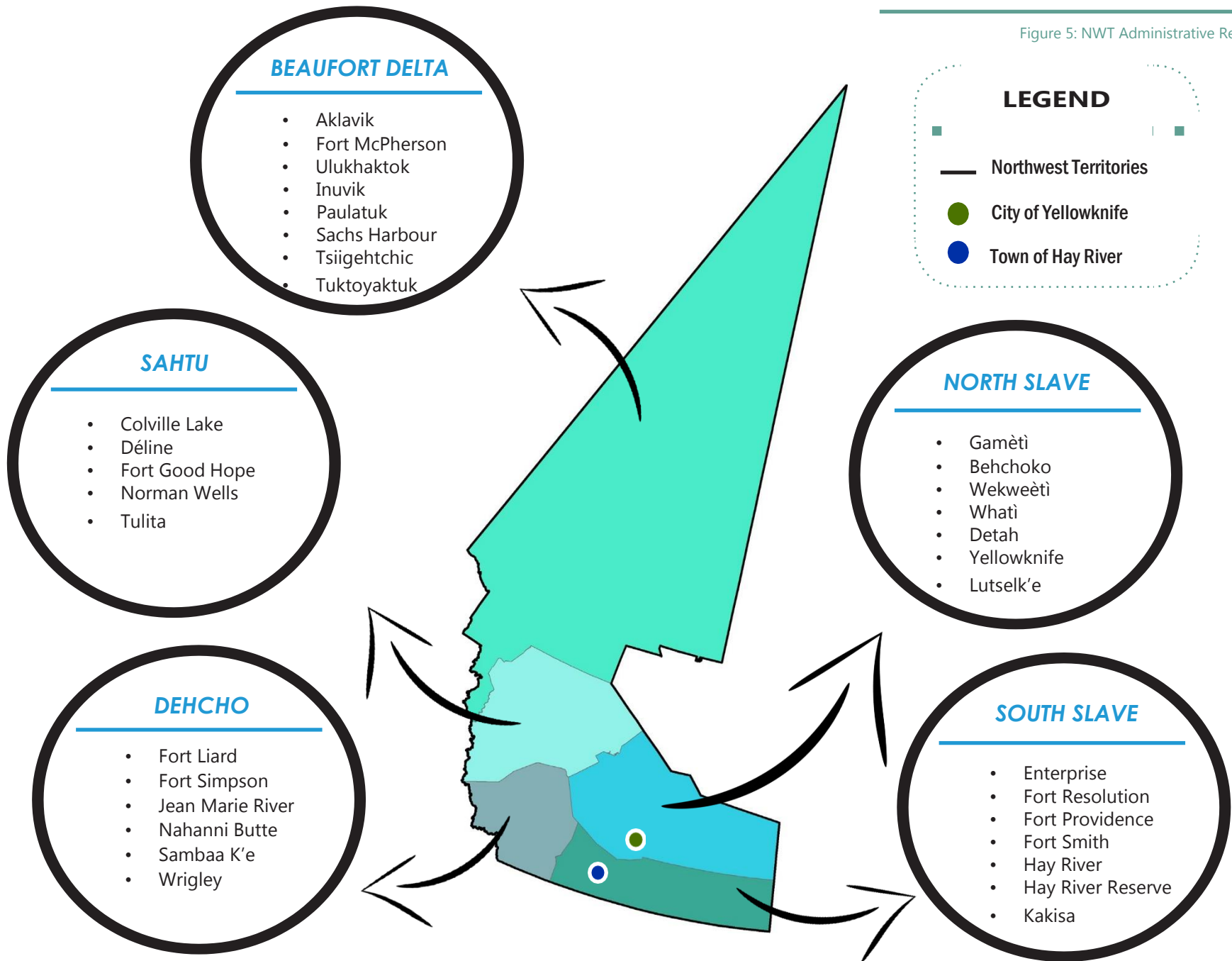
Table 1: Northwest Territories - At a Glance

<b>NORTHWEST TERRITORIES - AT A GLANCE</b>	
<b>5</b>	<b>Administrative Regions</b>
<b>33</b>	<b>Communities</b>
<b>44,520</b>	<b>Total Population (2017)</b>
<b>34.9</b>	<b>Average Age (2016)</b>
<b>5,442</b>	<b>Population of Seniors (60+) (2017)</b>
<b>12%</b>	<b>Percentage of Seniors (60+) (2017)</b>
<b>5,050</b>	<b>Total Households (At least 1 person 60+ (2016)</b>
<b>2.1</b>	<b>Average Household Size (55+) (2016)</b>
<b>\$64,674</b>	<b>Average Income - After Tax (55 -64) (2015)</b>
<b>\$43,284</b>	<b>Average Income - After Tax (65+) (2015)</b>





Figure 5: NWT Administrative Regions



## ADMINISTRATIVE REGION: BEAUFORT DELTA

The Beaufort Delta Region encompasses eight communities in the Northwest Territories. The region borders the Yukon Territory to the west, Nunavut to the east, and the Arctic Ocean to the north.

The Beaufort Delta Region accounts for 16% of the Northwest Territories population and 12% of its income (GNWT, 2018). Inuvik, the third largest community within the Northwest Territories, is the region's major commercial and administrative centre. The Dempster Highway connection is limited to communities south of Inuvik. A network of winter and all weather roads connect Aklavik and Tuktoyaktuk to Inuvik.

The Beaufort Delta Region has a total population of 6,673 residents, with 805 (12%) aged 60 or older. Most communities within the region contain a greater proportion of males aged 60 or older than females (**Table 2**).

The Beaufort Delta Region has a total of 2,250 households, with 800 (35%) belonging to maintainers aged 55 and older (**Table 3**). The average household size for residents aged 55 and older is 2.1. The majority of residents aged 55 to 64 within the region don't own their home and have an average income (after tax) of \$50,820. Two hundred and eighty (280) households (35%) with resident maintainers aged 55 and older have indicated they have housing problems associated with their homes not being adequate, suitable, or affordable, or combination of all.

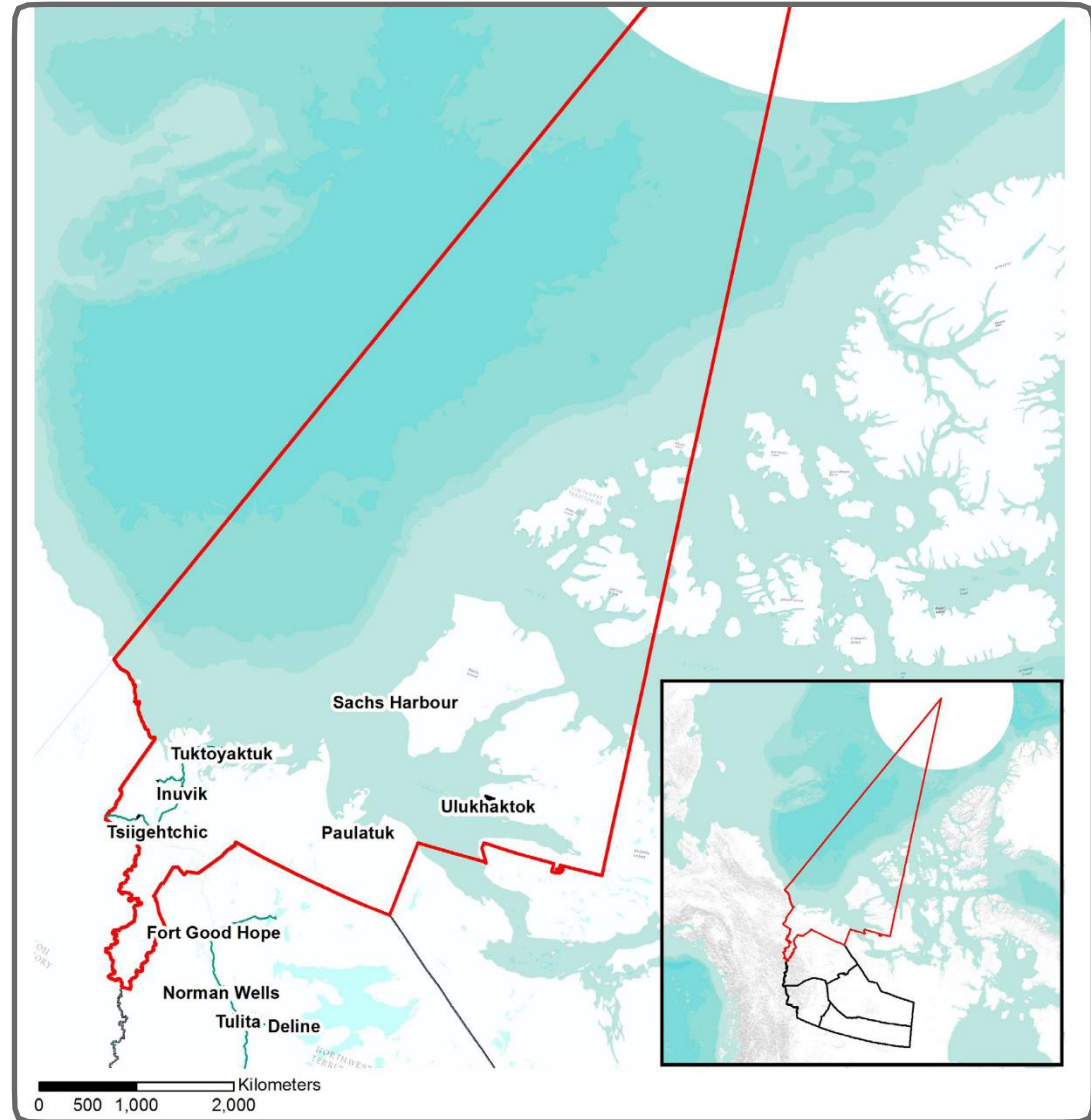


Figure 6: Beaufort Delta Region, NWT



## SENIORS POPULATION PROFILE

Region/Community	Total Population	Total Population (60+)	%	Male (60+)	%	Female (60+)	%
<b>Beaufort Delta Region</b>	<b>6673</b>	<b>805</b>	<b>12%</b>	<b>459</b>	<b>57%</b>	<b>346</b>	<b>43%</b>
Aklavik	656	92	14%	51	55%	41	45%
Fort McPherson	776	123	16%	59	48%	64	52%
Inuvik	3192	338	11%	169	50%	169	50%
Paulatuk	312	31	10%	17	56%	14	44%
Sachs Harbour	112	12	11%	8	67%	4	33%
Tsiigehtchic	179	27	15%	19	70%	8	30%
Tuktoyaktuk	1026	139	14%	76	55%	63	45%
Ulukhaktok	420	43	10%	24	55%	19	45%

Table 2: Beaufort Delta Region Seniors Population Profile

## SENIORS HOUSEHOLD PROFILE

Region/Community	Total Households (2016)	Senior (55+) Households (2016)	Senior (55+) Household Tenure (2016)		Avg. Senior (55+) Household Size (2015)	Avg. Senior (55 - 64) Income - After Tax (2015)	Avg. Senior (65+) Income - After Tax (2015)	Seniors (55+) with Housing Problems (2016)	Seniors (55+) with Housing Problems (%)
			Owned (%)	Rented (%)					
<b>Beaufort Delta Region</b>	<b>2250</b>	<b>800</b>	<b>51.5%</b>	<b>48.5%</b>	<b>2.1</b>	<b>\$50,820</b>	<b>\$35,147</b>	<b>280</b>	<b>35.0%</b>
Aklavik	215	95	36.8%	63.2%	1.6	\$35,167	\$33,300	40	42.1%
Fort McPherson	270	130	53.8%	46.2%	2.0	\$46,571	\$28,550	40	30.8%
Inuvik	1,180	370	40.5%	59.5%	1.8	\$60,203	\$39,477	100	27.0%
Paulatuk	85	30	50.0%	50.0%	2.7	\$60,000	\$36,500	10	33.3%
Sachs Harbour	40	10	33.3%	66.7%	-	-	-	10	100.0%
Tsiigehtchic	65	20	100.0%	0.0%	-	-	\$30,750	-	-
Tuktoyaktuk	270	105	47.6%	52.4%	2.8	\$31,300	\$39,000	60	57.1%
Ulukhaktok	125	40	50.0%	50.0%	3.0	\$33,000	\$24,667	20	50.0%

Table 3: Beaufort Delta Seniors Household Profile. No data appears as "-".





## ADMINISTRATIVE REGION: SAHTU

The Sahtu Region encompasses five communities in the Northwest Territories. The region borders the Yukon Territory on the west, the Beaufort Delta Region to the north, the North Slave Region on the east, and the Dehcho Region to the south.

The Sahtu Region accounts for 6% of the Northwest Territories population and 5% of its income (GNWT, 2018). Norman Wells is the commercial and administrative centre and has the highest average level of income in the Northwest Territories. It serves as a regional air hub and the region's primary service and supply centre.

The Sahtu Region has a total population of 2,545 residents, with 316 (12%) aged 60 or older. Most communities within the region contain a greater population of males that are aged 60 or older (**Table 4**).

The Sahtu Region has a total of 850 households, with 300 (35%) belonging to maintainers aged 55 and older (**Table 5**). The average household size for residents aged 55 and older is 2.4. The majority of residents aged 55 to 64 within the region own their own home and have an average income (after tax) of \$61,886. One hundred and twenty (120) households (40%) with resident maintainers aged 55 and older have indicated they have housing problems associated with their homes not being adequate, suitable, or affordable, or combination of all.

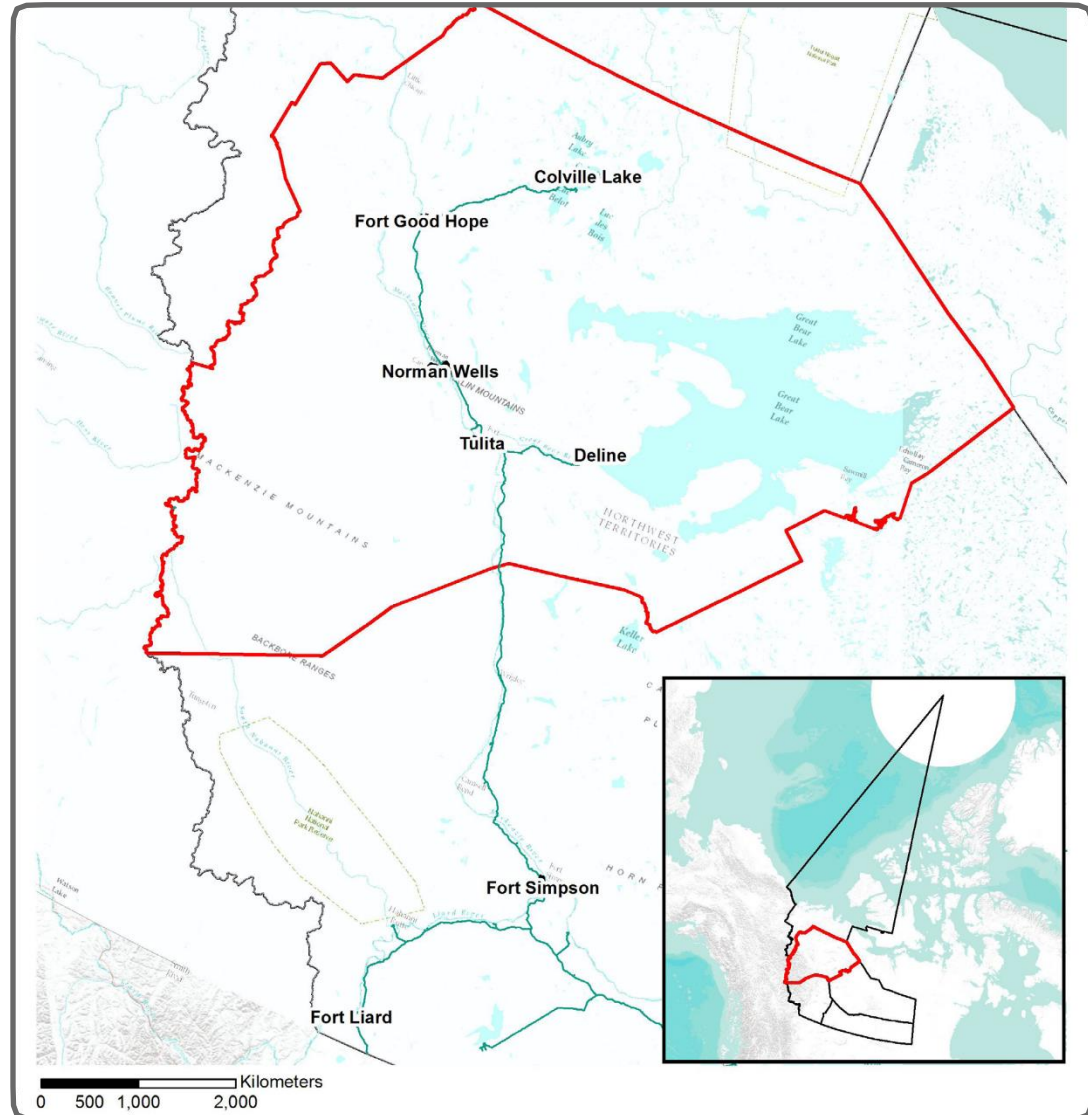


Figure 7: Sahtu Region, NWT



## SENIORS POPULATION PROFILE

Region/Community	Total Population	Total Population (60+)	%	Male (60+)	%	Female (60+)	%
<b>Sahtu Region</b>	<b>2,545</b>	<b>316</b>	<b>12%</b>	<b>173</b>	<b>55%</b>	<b>143</b>	<b>45%</b>
Colville Lake	159	13	8%	10	75%	3	25%
Déljne	510	63	12%	33	53%	30	47%
Fort Good Hope	570	88	15%	52	59%	36	41%
Norman Wells	809	84	10%	39	47%	45	53%
Tulita	497	68	14%	39	57%	29	43%

Table 4: Sahtu Region Seniors Population Profile

## SENIORS HOUSEHOLD PROFILE

Region/Community	Total Households (2016)	Senior (55+) Households (2016)	Senior (55+) Household Tenure (2016)		Avg. Senior (55+) Household Size (2015)	Avg. Senior (55 - 64) Income - After Tax (2015)	Avg. Senior (65+) Income - After Tax (2015)	Seniors (55+) with Housing Problems (2016)	Seniors (55+) with Housing Problems (%)
			Owned (%)	Rented (%)					
<b>Sahtu Region</b>	<b>850</b>	<b>300</b>	<b>67.0%</b>	<b>33.0%</b>	<b>2.4</b>	<b>\$61,886</b>	<b>\$38,868</b>	<b>120</b>	<b>40.0%</b>
Colville Lake	35	10	100.0%	0.0%	-	-	-	-	-
Déljne	190	80	54.5%	45.5%	2.5	\$36,600	\$32,375	35	43.8%
Fort Good Hope	165	70	66.7%	33.3%	2.4	\$55,750	\$28,600	35	50.0%
Norman Wells	310	95	44.4%	55.6%	2.1	\$96,286	\$72,000	10	10.5%
Tulita	150	65	69.2%	30.8%	2.7	\$62,125	\$32,125	40	61.5%

Table 5: Sahtu Region Seniors Household Profile



## ADMINISTRATIVE REGION: DEHCHO

The Dehcho Region encompasses six communities in the Northwest Territories. The region is located in the southwestern part of the Northwest Territories bordering British Columbia to the south, the Yukon to the west, and the North Slave and South Slave Regions to the east.

Fort Simpson is the largest community within the region and is located on an island at the confluence of the Mackenzie and Liard Rivers. Fort Simpson is the commercial and administrative centre for the Dehcho Region.

The Dehcho Region has a total population of 2,264 residents, with 313 (14%) aged 60 or older. Most communities within the region contain a greater population of males that are aged 60 or older (**Table 6**).

The Dehcho Region has a total of 770 households, with 350 (45%) belonging to maintainers aged 55 and older (**Table 7**). The average household size for residents aged 55 and older is 2.1. The majority of residents aged 55 to 64 within the region own their own home and have an average income (after tax) of \$50,686. One hundred and forty-five (145) households (41%) with resident maintainers aged 55 and older have indicated that they have housing problems associated with their homes not being adequate, suitable, or affordable, or a combination of all.

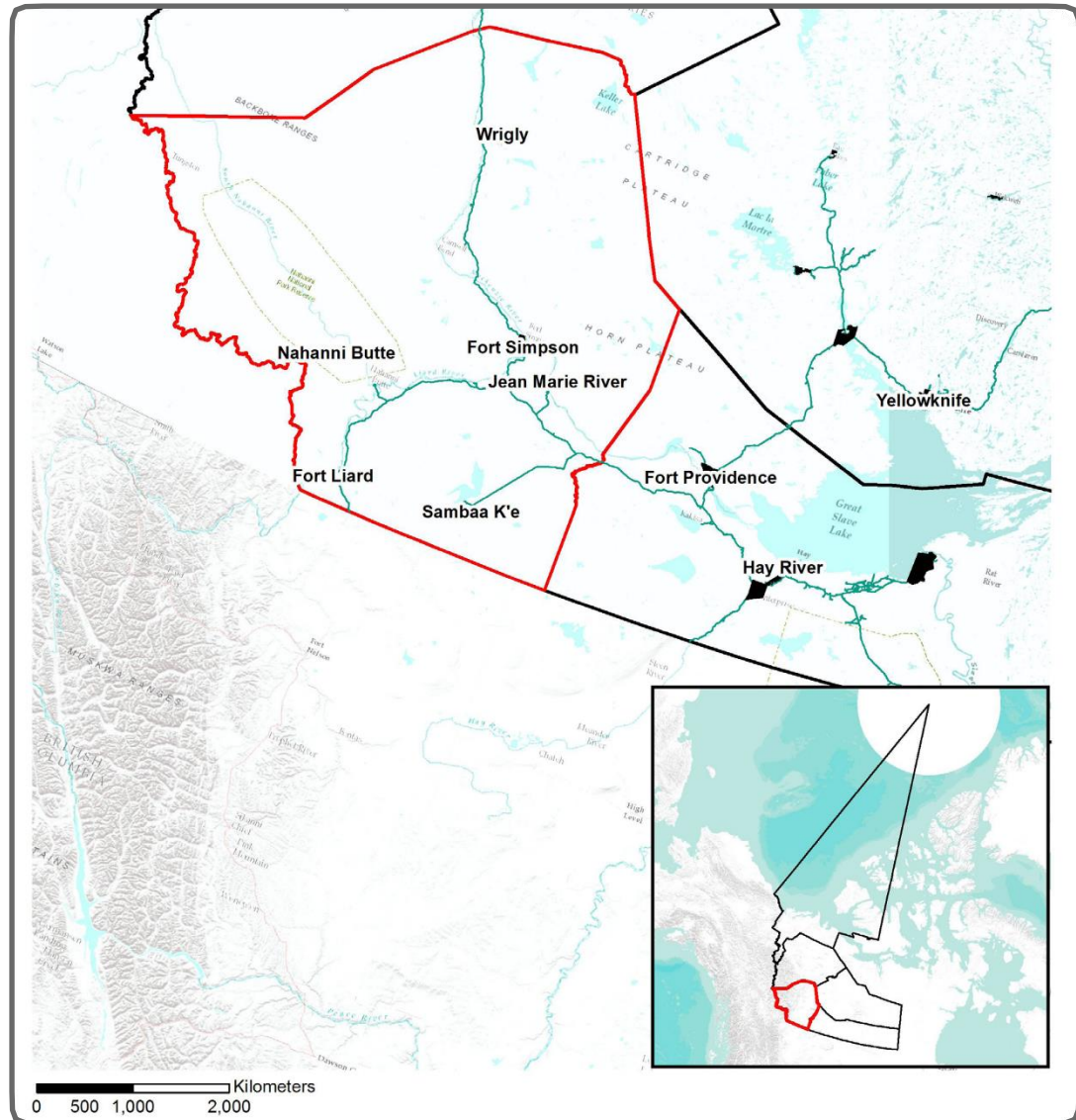


Figure 8: Dehcho Region, NWT



## SENIORS POPULATION PROFILE

Region/Community	Total Population	Total Population (60+)	%	Male (60+)	%	Female (60+)	%
<b>Dehcho Region</b>	<b>2,264</b>	<b>313</b>	<b>14%</b>	<b>175</b>	<b>56%</b>	<b>138</b>	<b>44%</b>
Fort Liard	658	74	11%	39	53%	35	47%
Fort Simpson	1,174	201	17%	109	54%	92	46%
Jean Marie River	94	-	-	-	-	-	-
Nahanni Butte	97	-	-	-	-	-	-
Sambaa K'e (Trout Lake)	106	12	11%	8	67%	4	33%
Wrigley	135	26	19%	20	75%	7	25%

Table 6: Dehcho Region Seniors Population Profile

## SENIORS HOUSEHOLD PROFILE

Region/Community	Total Households (2016)	Senior (55+) Households (2016)	Senior (55+) Household Tenure (2016)		Avg. Senior (55+) Household Size (2015)	Avg. Senior (55 - 64) Income - After Tax (2015)	Avg. Senior (65+) Income - After Tax (2015)	Seniors (55+) with Housing Problems (2016)	Seniors (55+) with Housing Problems (%)
			Owned (%)	Rented (%)					
<b>Dehcho Region</b>	<b>770</b>	<b>350</b>	<b>87.2%</b>	<b>12.8%</b>	<b>2.1</b>	<b>\$50,686</b>	<b>\$37,481</b>	<b>145</b>	<b>41%</b>
Fort Liard	165	75	73.0%	27.0%	2.3	\$41,500	\$32,625	30	40%
Fort Simpson	470	200	70.3%	29.7%	2.1	\$61,528	\$44,958	75	38%
Jean Marie River	20	10	100.0%	0.0%	-	-	-	10	100%
Nahanni Butte	35	20	100.0%	0.0%	-	-	-	-	-
Sambaa K'e (Trout Lake)	35	20	100.0%	0.0%	-	-	-	10	50%
Wrigley	45	25	80.0%	20.0%	2.0	-	-	20	80%

Table 7: Dehcho Region Seniors Household Profile





## ADMINISTRATIVE REGION: NORTH SLAVE

The North Slave Region encompasses seven communities in the Northwest Territories. The region is located north of Great Slave Lake and borders the South Slave Region to the south, the Dehcho Region to the west, and Nunavut to the east.

The North Slave Region has 7% of the NWT's population and 4% of its income. Yellowknife is the capital and only city in the Northwest Territories. Yellowknife accounts for about 55% of territorial income, and has the same percentage of territorial businesses. Yellowknife remains the primary administration, supply, and transportation center for the North Slave Region.

The North Slave Region has a total population of 24,585 residents, with 2,477 (10%) aged 60 or older. Most communities within the region contain a greater population of males that are aged 60 or older (**Table 8**).

The North Slave Region has a total of 8,020 households, with 2,405 (30%) belonging to maintainers aged 55 and older (**Table 9**). The average household size for residents aged 55 and older is 3.0. The majority of residents aged 55 to 64 within the region own their own home and have an average income (after tax) of \$59,007. Seven hundred and fifty (750) households (31%) with resident maintainers aged 55 and older have indicated that they have housing problems associated with their homes not being adequate, suitable or affordable, or a combination of all.

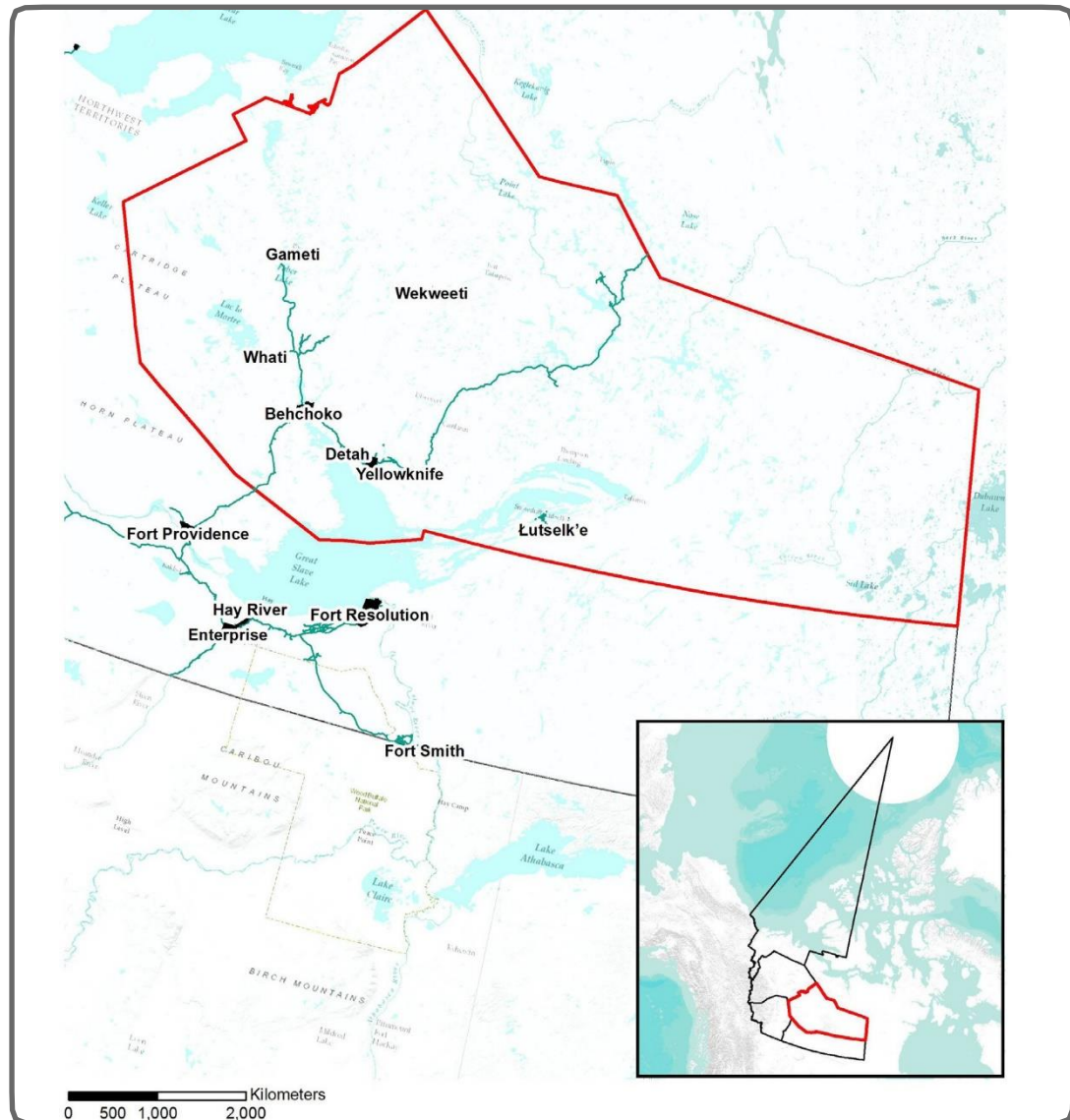


Figure 9: North Slave Region, NWT



## SENIORS POPULATION PROFILE

Region/Community	Total Population	Total Population (60+)	%	Male (60+)	%	Female (60+)	%
<b>North Slave Region</b>	<b>24,585</b>	<b>2,477</b>	<b>10%</b>	<b>1317</b>	<b>53%</b>	<b>1160</b>	<b>47%</b>
Behchokò (Tłı̨chò)	2,227	183	8%	86	47%	97	53%
Gamètì	291	44	15%	31	71%	13	29%
Wekweètì	136	16	12%	8	50%	8	50%
Whatì	522	55	11%	30	55%	25	45%
Detah	245	28	11%	18	63%	10	37%
Yellowknife	20,834	2,114	10%	1120	53%	994	47%
Łutselk'e	330	37	11%	23	63%	14	37%

Table 8: North Slave Region Seniors Population Profile

## SENIORS HOUSEHOLD PROFILE

Region/ Community	Total Households (2016)	Senior (55+) Households (2016)	Senior (55+) Household Tenure (2016)		Avg. Senior (55+) Household Size (2015)	Avg. Senior (55 - 64) Income - After Tax (2015)	Avg. Senior (65+) Income - After Tax (2015)	Seniors (55+) with Housing Problems (2016)	Seniors (55+) with Housing Problems (%)
			Owned (%)	Rented (%)					
<b>North Slave Region</b>	<b>8,020</b>	<b>2,405</b>	<b>73.8%</b>	<b>26.2%</b>	<b>3.0</b>	<b>\$59,007</b>	<b>\$40,920</b>	<b>750</b>	<b>31.2%</b>
Behchokò	470	165	75.8%	24.2%	3.0	\$41,893	\$28,615	105	63.6%
Gamètì	75	25	71.4%	28.6%	4.0	\$40,000	\$26,833	10	40.0%
Wekweètì	30	10	-	-	-	-	-	-	-
Whatì	130	50	90%	10.0%	3.8	\$55,375	\$35,833	30	60.0%
Detah	70	35	66.7%	33.3%	3.0	-	-	15	42.9%
Yellowknife	7,135	2,075	61.3%	38.7%	2.1	\$73,299	\$51,630	570	27.5%
Łutselk'e	110	45	77.8%	22.2%	2.3	\$37,167	\$25,000	20	44.4%

Table 9: North Slave Region Seniors Household Profile



## ADMINISTRATIVE REGION: SOUTH SLAVE

The South Slave Region encompasses seven communities in the Northwest Territories. The region is located south of Great Slave Lake, and borders the Provinces of Alberta and Saskatchewan to the south and Nunavut to the east.

The South Slave Region possesses 17% of the NWT's population and 17% of its income. Most communities in the South Slave have well-developed air and road connections. Hay River and Fort Smith both have direct air connections to Edmonton. Hay River is the largest community in the South Slave.

The South Slave Region has a total population of 8,027 residents, with 1,354 (17%) aged 60 or older. Most communities within the region contain a greater population of males that are aged 60 or older (**Table 10**).

The South Slave Region has a total of 2,915 households, with 1,195 (41%) belonging to maintainers aged 55 and older (**Table 11**). The average household size for residents aged 55 and older is 2.1. The majority of residents aged 55 to 64 within the region own their own home and have an average income (after tax) of \$61,886. One hundred and twenty (355) households (30%) with resident maintainers aged 55 and older have indicated that they have housing problems associated with their homes not being adequate, suitable, or affordable, or a combination of all.

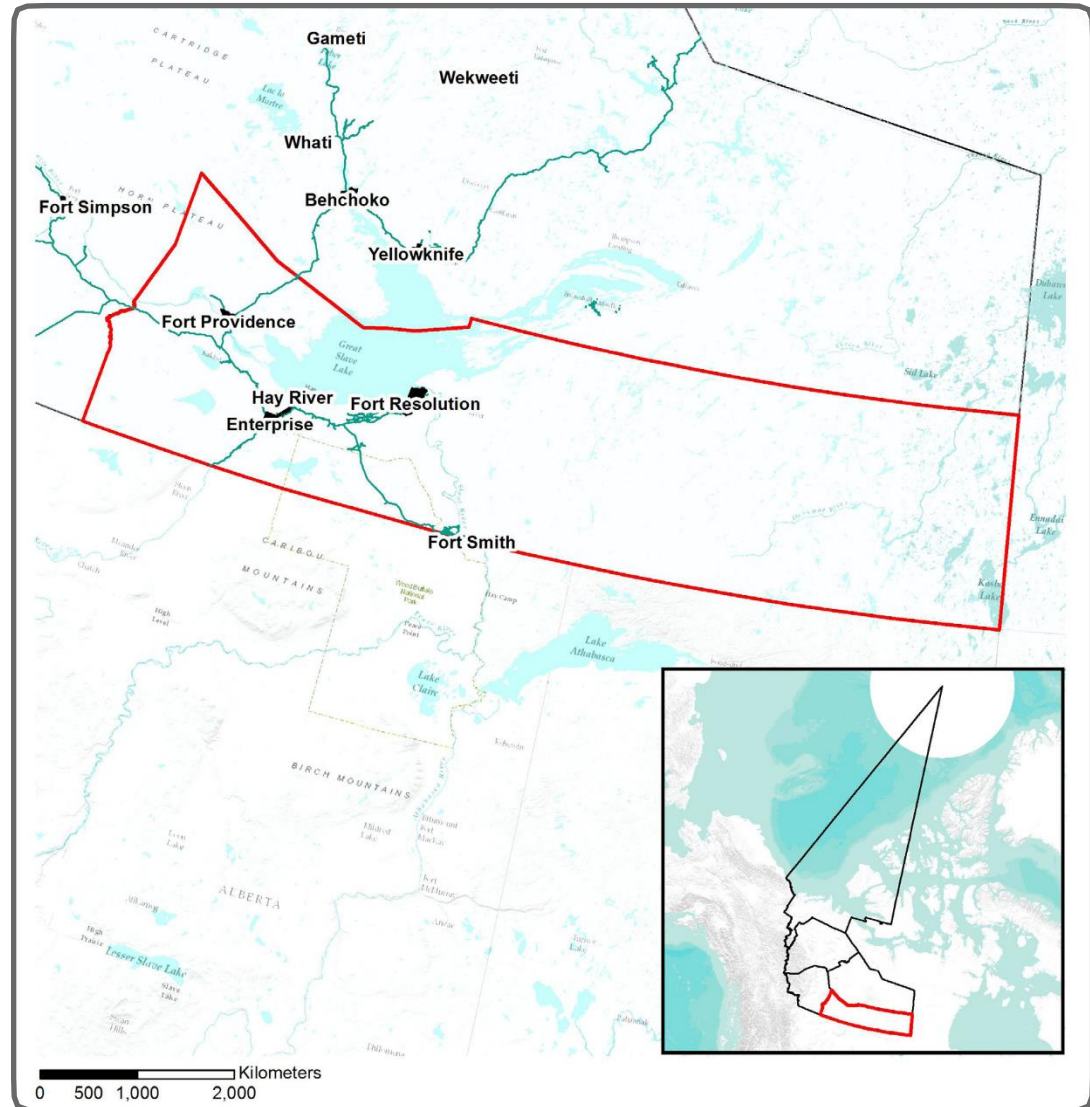


Figure 10: South Slave Region, NWT

## SENIORS POPULATION PROFILE

Region/Community	Total Population	Total Population (60+)	%	Male (60+)	%	Female (60+)	%
<b>South Slave Region</b>	<b>8,027</b>	<b>1,354</b>	<b>17%</b>	<b>709</b>	<b>52%</b>	<b>647</b>	<b>48%</b>
Enterprise	125	36	29%	22	60%	14	40%
Fort Resolution	507	86	17%	52	61%	34	39%
Fort Smith	2,562	449	18%	229	51%	220	49%
Hay River	3,734	608	16%	304	50%	304	50%
Fort Providence	770	116	15%	65	56%	53	46%
Hay River Dene 1	329	59	18%	37	63%	22	37%
Kakisa	-	-	-	-	-	-	-

Table 10: South Slave Region Seniors Population Profile

## SENIORS HOUSEHOLD PROFILE

Region/Community	Total Households (2016)	Senior (55+) Households (2016)	Senior (55+) Household Tenure (2016)		Avg. Senior (55+) Household Size (2015)	Avg. Senior (55 - 64) Income - After Tax (2015)	Avg. Senior (65+) Income - After Tax (2015)	Seniors (55+) with Housing Problems (2016)	Seniors (55+) with Housing Problems (%)
			Owned (%)	Rented (%)					
<b>South Slave Region</b>	<b>2,915</b>	<b>1,195</b>	<b>70.0%</b>	<b>30.0%</b>	<b>2.1</b>	<b>\$63,591</b>	<b>\$43,750</b>	<b>355</b>	<b>29.7%</b>
Enterprise	40	40	80.0%	20.0%	1.9	-	-	10	25.0%
Fort Resolution	190	95	61.9%	38.1%	2.1	\$42,500	\$28,000	30	31.6%
Fort Smith	960	380	69.7%	30.3%	1.9	\$72,759	\$45,278	110	28.9%
Hay River	1,385	550	71.8%	28.2%	1.9	\$63,745	\$45,053	155	28.2%
Fort Providence	250	100	66.7%	33.3%	2.5	-	-	50	50.0%
Hay River Dene 1	90	30	-	-	-	-	-	-	-
Kakisa	-	-	-	-	-	-	-	-	-

Table 11: South Slave Region Seniors Household Profile





# SENIORS HOUSING MARKET PROFILE

The following section provides an overview of the current housing market specific to residents aged 55 years or older within the Northwest Territories. More specifically, this section seeks to provide information for seniors (55+) on the following:

- Housing Structure Preference;
- Housing Condition & Age;
- Housing Indicators & Tenure; and
- Housing Availability & Affordability

Information tables provided in this section were gathered using data obtained from the most recent Census undertaken in 2016 (Statistics Canada, 2016). Some of the information within these tables may be skewed or inaccurate based on collections and tabulations undertaken through the Census. However, an approximate calculation should provide general context for seniors housing within the Northwest Territories.

Key findings from this section will assist in identifying current seniors housing preferences, tenure, and levels of affordability. Understanding the existing seniors housing market will help identify future opportunities and constraints at a regional level and, in some cases, certain communities.



Figure 11: Multi-unit Dwelling





Figure 12: Semi-detached Dwelling



# EXISTING SENIORS HOUSING STOCK - TYPOLOGY

Existing Seniors Housing Typology	Total Households		Single-detached house		Apartment (5+ storeys)		Other attached dwellings		Movable dwellings	
	No.	No.	%	No.	%	No.	%	No.	%	
<b>Northwest Territories</b>	<b>5100</b>	<b>3215</b>	<b>63</b>	<b>170</b>	<b>3</b>	<b>1585</b>	<b>31</b>	<b>125</b>	<b>2</b>	
<b>Beaufort Delta Region</b>	<b>785</b>	<b>430</b>	<b>55</b>	<b>0</b>	<b>0</b>	<b>350</b>	<b>45</b>	<b>0</b>	<b>0</b>	
Aklavik	85	60	71	0	0	35	41	0	0	
Fort McPherson	135	90	67	0	0	40	30	0	0	
Inuvik	370	180	49	0	0	200	54	0	0	
Paulatuk	30	20	67	0	0	20	67	0	0	
Sachs Harbour	10	30	300	0	0	-	-	0	0	
Tsiigehtchic	20	10	50	0	0	10	50	0	0	
Tuktoyaktuk	105	70	67	0	0	45	43	0	0	
Ulukhaktok	45	10	22	0	0	30	67	0	0	
<b>Sahtu Region</b>	<b>300</b>	<b>235</b>	<b>78</b>	<b>0</b>	<b>0</b>	<b>60</b>	<b>20</b>	<b>0</b>	<b>0</b>	
Colville Lake	10	0	0	0	0	0	0	0	0	
Déjıne	80	55	69	0	0	10	13	0	0	
Fort Good Hope	70	50	71	0	0	10	14	0	0	
Norman Wells	95	60	63	0	0	35	37	0	0	
Tulita	65	45	69	0	0	10	15	0	0	
<b>Dehcho Region</b>	<b>475</b>	<b>375</b>	<b>79</b>	<b>0</b>	<b>0</b>	<b>80</b>	<b>17</b>	<b>0</b>	<b>0</b>	
Fort Liard	75	55	73	0	0	10	13	0	0	
Fort Simpson	200	130	65	0	0	65	33	0	0	
Jean Marie River	10	10	100	0	0	0	0	0	0	
Nahanni Butte	20	20	100	0	0	0	0	0	0	
Sambaa K'e (Trout Lake)	20	20	100	0	0	0	0	0	0	
Wrigley	10	30	300	0	0	0	0	0	0	
<b>North Slave Region</b>	<b>2405</b>	<b>1270</b>	<b>53</b>	<b>135</b>	<b>6</b>	<b>865</b>	<b>36</b>	<b>130</b>	<b>5</b>	
Behchokq	165	130	79	0	0	30	18	0	0	
Gameti	25	15	60	0	0	10	40	10	40	
Wekweeti	10	0	0	0	0	0	0	0	0	
Whati	50	50	100	0	0	0	0	0	0	
Detah	35	40	114	0	0	10	29	0	0	
Yellowknife	2075	1000	48	135	7	805	39	120	6	
Łutselk'e	45	35	78	0	0	10	22	0	0	
<b>South Slave Region</b>	<b>1105</b>	<b>870</b>	<b>79</b>	<b>15</b>	<b>1</b>	<b>225</b>	<b>20</b>	<b>10</b>	<b>1</b>	
Enterprise	40	25	63	0	0	0	0	0	0	
Fort Resolution	95	75	79	0	0	10	11	0	0	
Fort Smith	380	290	76	0	0	85	22	0	0	
Hay River	550	430	78	15	3	100	18	0	0	
Fort Providence	100	85	85	0	0	35	35	0	0	
Hay River Dene 1	30	30	100	0	0	0	0	0	0	
Kakisa	-	-	-	-	-	-	-	-	-	

## Single Detached Dwelling

Majority of Seniors Housing Typology Northwest Territories

The majority of seniors housing stock is in Yellowknife, Hay River, and Inuvik (Table 12). The majority of seniors (63%) within the Northwest Territories have indicated that they currently live in a single-detached dwelling. However, a large proportion of seniors (31%) have indicated that they currently occupy ground-oriented dwellings, which include semi-detached homes, row houses, a flat in a duplex, or an apartment in a building that has fewer than five storeys. This is most prevalent in Inuvik, Paulatuk, Tsiigehtchic, and Ulukhaktok.

Mobile homes are less desired by the seniors population, as only 3 % of the population occupy this type of housing. The majority of mobile homes are found in the North Slave Region, in the community of Gameti and the City of Yellowknife.



Table 12: Existing Seniors Housing Typology (Public and Private Housing Stock) by Region and Community.



# EXISTING COMMUNITY HOUSING STOCK - AGE

Existing Community Housing Stock Age	1960 or before	1961 to 1980	1981 to 1990	1991 to 2000	2001 to 2005	2006 to 2010	2011 to 2016	Total Households
<b>Northwest Territories</b>	<b>560</b>	<b>4805</b>	<b>3430</b>	<b>2950</b>	<b>1355</b>	<b>945</b>	<b>935</b>	<b>14980</b>
<b>Beaufort Delta Region</b>	<b>105</b>	<b>865</b>	<b>525</b>	<b>395</b>	<b>170</b>	<b>105</b>	<b>70</b>	<b>2,250</b>
Aklavik	0	60	60	55	10	10	15	215
Fort McPherson	10	60	80	75	25	20	10	270
Inuvik	95	580	185	130	105	60	20	1,180
Paulatuk	0	10	30	25	10	0	15	85
Sachs Harbour	0	10	25	10	0	0	0	40
Tsiigehtchic	0	15	15	15	0	0	0	65
Tuktoyaktuk	0	100	80	60	10	15	0	270
Ulukhaktok	0	30	50	25	10	0	10	125
<b>Sahtu Region</b>	<b>20</b>	<b>180</b>	<b>295</b>	<b>175</b>	<b>85</b>	<b>75</b>	<b>40</b>	<b>865</b>
Colville Lake	0	10	0	20	10	0	0	40
Déline	0	35	65	50	10	15	10	190
Fort Good Hope	0	25	55	40	20	15	10	165
Norman Wells	10	75	110	40	30	35	20	315
Tulita	10	35	65	25	15	10	0	155
<b>Dehcho Region</b>	<b>30</b>	<b>195</b>	<b>195</b>	<b>200</b>	<b>75</b>	<b>40</b>	<b>55</b>	<b>760</b>
Fort Liard	0	25	50	45	20	10	15	160
Fort Simpson	30	140	105	115	45	20	20	470
Jean Marie River	0	10	10	0	0	0	0	20
Nahanni Butte	0	10	10	15	0	0	10	35
Sambaa K'e (Trout Lake)	0	0	10	10	10	10	10	30
Wrigley	0	10	10	15	0	0	0	45
<b>North Slave Region</b>	<b>255</b>	<b>2,430</b>	<b>1,820</b>	<b>1,660</b>	<b>740</b>	<b>465</b>	<b>660</b>	<b>8,015</b>
Behchokq	0	105	100	130	55	35	50	470
Gamèti	0	10	15	25	10	15	10	75
Wekweèti	0	0	0	20	0	0	0	30
Whati	0	25	20	45	20	15	10	125
Detah	0	10	20	25	0	10	0	75
Yellowknife	255	2,250	1,630	1,390	645	380	580	7,130
kutsel'k'e	0	30	35	25	10	10	10	110
<b>South Slave Region</b>	<b>120</b>	<b>1,130</b>	<b>535</b>	<b>480</b>	<b>270</b>	<b>225</b>	<b>105</b>	<b>2,900</b>
Enterprise	0	10	0	10	0	10	0	45
Fort Resolution	10	45	55	45	15	15	0	190
Fort Smith	75	420	180	95	85	60	40	955
Hay River	35	600	225	225	115	115	55	1,370
Fort Providence	0	55	50	70	35	25	10	250
Hay River Dene 1	0	0	25	35	20	0	0	90
Kakisa	-	-	-	-	-	-	-	-

## 40 to 60 Years

Majority Age of Housing Stock  
Northwest Territories

The majority of housing stock found within the Northwest Territories was constructed between 1961 and 1980 (**Table 13**). The Beaufort Delta, North Slave, and South Slave Regions appear to have, in general, older housing stock compared to the Sahtu and Dehcho Regions.

However, over the past 10 years, the Sahtu and Dehcho Regions have seen less development overall with approximately 100 new dwellings per region. The North Slave Region has seen the most development, with approximately 1,100 new dwellings constructed since 2006.



Table 13: Age of Existing Community Housing Stock



# SENIORS HOUSING INDICATORS & TENURE

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Two key components are needed when determining the overall housing assessment of seniors (55+) across the Northwest Territories. These two components are housing tenure and indicators of core housing need or 'Housing Problems' that seniors face day-to-day.

Seniors housing tenure has been broken down into two categories, owned and rented households. The total proportion of seniors (55+) owned households has been broken down into two sub-components: seniors who own their home with a mortgage and seniors who own their home without a mortgage. This statistic helps identify if the majority of seniors are still making payments towards owning their own home. Table 14 indicates that the majority of seniors who own their home are not making payments on a mortgage. Approximately 3,160 senior households (63%) within the Northwest Territories own their own home, 1,975 senior households (63%) do not have a mortgage.

The total number and proportion of rented households, similarly to owned households, has been broken down into two sub-components: seniors with subsidized housing and seniors without subsidized housing. This statistic helps identify the proportion of seniors that are currently using public and social housing or paying subsidized rental rates. Table 14 indicates that the majority of senior rented households are subsidized in most communities, with the exception of Inuvik, Norman Wells, and Yellowknife.

The total proportion of seniors (55+) households in core housing need within each community has also been identified. A seniors household is in 'core housing need' if it falls below at least one of the three standards of adequacy, suitability, or affordability (StatsCan, 2016). Adequacy refers to the condition of the home and whether it requires major repairs according to residents, a suitable home is one that has enough bedrooms for the size and make-up of the household, and an affordable home is one that costs less than 30% of before-tax household income (CMHC, 2018). According to statistics information from the last Census (2016), 1,040 (52%) seniors households in the NWT are in core housing need (**Table 14**). The majority of these rented and owned seniors households are faced primarily with the issue of household adequacy. Furthermore, the issue of household affordability is very prevalent in the North Slave and South Slave Regions.

## Housing Indicators

- **Adequacy:** major repairs needed
- **Suitability:** not suitable based on design, functionality, and mobility; and
- **Affordability:** 30% or more of household income (before tax) is spent on shelter costs





Table 14: Housing Indicators and Tenure for Seniors (55+)

Housing Indicators & Tenure	Total Households	Owned Households						Rented Households						Core Housing Need						Primary Issue		
		Total Owned		With mortgage		Without mortgage		Total Rented		Subsidized housing		Not subsidized housing		Total		Adequacy		Suitability			Affordability	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%		No.	%
<b>Northwest Territories</b>	<b>5055</b>	<b>3160</b>	<b>63</b>	<b>1190</b>	<b>38</b>	<b>1975</b>	<b>63</b>	<b>1895</b>	<b>37</b>	<b>970</b>	<b>51</b>	<b>915</b>	<b>48</b>	<b>1985</b>	<b>1040</b>	<b>52</b>	<b>390</b>	<b>20</b>	<b>555</b>	<b>28</b>	Adequacy	
<b>Beaufort Delta Region</b>	<b>785</b>	<b>340</b>	<b>43</b>	<b>110</b>	<b>14</b>	<b>235</b>	<b>30</b>	<b>445</b>	<b>57</b>	<b>300</b>	<b>67</b>	<b>135</b>	<b>30</b>	<b>275</b>	<b>165</b>	<b>60</b>	<b>65</b>	<b>24</b>	<b>45</b>	<b>16</b>	Adequacy	
Aklavik	95	35	37	10	11	30	32	50	53	40	80	10	20	25	25	100	0	0	0	0	Adequacy	
Fort McPherson	130	70	54	10	8	45	35	65	50	55	85	20	31	35	25	71	10	29	0	0	Adequacy	
Inuvik	370	150	41	75	20	75	20	205	55	90	44	105	51	105	50	48	20	19	35	33	Adequacy	
Paulatuk	30	10	33	10	33	0	0	20	67	10	50	0	0	20	10	50	10	50	0	0	Adequacy & Suitability	
Sachs Harbour	20	10	50	0	0	10	50	10	50	0	0	0	0	0	0	0	0	0	x	x	-	
Tsiigehtchic	20	20	100	0	0	20	100	10	50	0	0	0	0	0	0	0	0	0	x	x	-	
Tuktoyaktuk	105	50	48	0	0	55	52	60	57	40	67	10	17	80	45	56	25	31	10	13	Adequacy	
Ulukhaktok	40	20	50	10	25	20	50	20	50	30	150	0	0	10	10	100	0	0	0	0	Adequacy	
<b>Sahlu Region</b>	<b>295</b>	<b>180</b>	<b>61</b>	<b>40</b>	<b>14</b>	<b>130</b>	<b>44</b>	<b>130</b>	<b>44</b>	<b>75</b>	<b>58</b>	<b>45</b>	<b>35</b>	<b>170</b>	<b>100</b>	<b>59</b>	<b>50</b>	<b>29</b>	<b>20</b>	<b>12</b>	Adequacy	
Colville Lake	10	10	100	0	0	10	100	0	0	0	0	0	0	10	10	100	0	0	x	x	Adequacy	
Déjné	55	30	55	10	18	40	73	30	55	20	67	0	0	45	25	56	20	44	0	0	Suitability	
Fort Good Hope	60	40	67	0	0	35	58	20	33	20	100	0	0	25	25	100	0	0	0	0	Adequacy	
Norman Wells	90	40	44	20	22	30	33	40	44	10	25	20	50	30	20	67	0	0	10	33	Adequacy	
Tulita	65	45	69	0	0	40	62	30	46	10	33	0	0	60	20	33	30	50	10	17	Suitability	
<b>Dehcho Region</b>	<b>430</b>	<b>305</b>	<b>71</b>	<b>70</b>	<b>16</b>	<b>235</b>	<b>55</b>	<b>120</b>	<b>28</b>	<b>80</b>	<b>67</b>	<b>55</b>	<b>46</b>	<b>265</b>	<b>180</b>	<b>68</b>	<b>55</b>	<b>21</b>	<b>30</b>	<b>11</b>	Adequacy	
Fort Liard	75	55	73	10	13	45	60	10	13	10	100	10	100	60	30	50	10	17	20	33	Adequacy	
Fort Simpson	185	130	70	45	24	85	46	70	38	35	50	25	36	115	70	61	35	30	10	9	Adequacy	
Jean Marie River	10	10	100	0	0	20	200	0	0	0	0	0	0	20	20	100	0	0	x	x	Adequacy	
Nahanni Butte	20	0	0	20	100	10	50	0	0	0	0	0	0	30	20	67	10	33	x	x	Adequacy	
Sambaa K'e (Trout Lake)	20	30	150	10	50	10	50	10	50	0	0	0	0	10	10	100	0	0	x	x	Adequacy	
Wrigley	25	20	80	0	0	30	120	10	40	10	100	10	100	30	30	100	0	0	x	x	Adequacy	
<b>North Slave Region</b>	<b>2430</b>	<b>1535</b>	<b>63</b>	<b>700</b>	<b>29</b>	<b>805</b>	<b>33</b>	<b>900</b>	<b>37</b>	<b>330</b>	<b>37</b>	<b>565</b>	<b>63</b>	<b>880</b>	<b>340</b>	<b>39</b>	<b>190</b>	<b>22</b>	<b>350</b>	<b>40</b>	Affordability	
Behchokq	165	125	76	10	6	100	61	55	33	45	82	20	36	130	70	54	35	27	25	19	Adequacy	
Gamēti	35	25	71	0	0	20	57	10	29	0	0	0	0	10	10	100	0	0	0	0	Adequacy	
Wekweēti	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	x	x	-	
Whaᑭi	50	45	90	10	20	35	70	0	0	0	0	0	0	40	10	25	20	50	10	25	Suitability	
Detah	45	30	67	0	0	25	56	20	44	20	100	0	0	30	20	67	10	33	x	x	Adequacy	
Yellowknife	2080	1275	61	670	32	605	29	805	39	265	33	545	68	645	205	32	125	19	315	49	Affordability	
tutselk'e	45	35	78	10	22	20	44	10	22	0	0	0	0	25	25	100	0	0	0	0	Adequacy	
<b>South Slave Region</b>	<b>1100</b>	<b>785</b>	<b>71</b>	<b>270</b>	<b>25</b>	<b>520</b>	<b>47</b>	<b>315</b>	<b>29</b>	<b>175</b>	<b>56</b>	<b>135</b>	<b>43</b>	<b>395</b>	<b>255</b>	<b>65</b>	<b>30</b>	<b>8</b>	<b>110</b>	<b>28</b>	Adequacy	
Enterprise	25	20	80	10	40	10	40	0	0	0	0	0	0	10	10	100	0	0	x	x	Adequacy	
Fort Resolution	105	65	62	0	0	65	62	30	29	25	83	0	0	30	30	100	0	0	0	0	Adequacy	
Fort Smith	380	265	70	85	22	195	51	100	26	55	55	45	45	115	75	65	10	9	30	26	Adequacy	
Hay River	550	395	72	165	30	230	42	165	30	90	55	65	39	180	110	61	10	6	60	33	Adequacy	
Fort Providence	105	70	67	0	0	60	57	40	38	10	25	0	0	60	30	50	10	17	20	33	Adequacy	
Hay River Dene 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Kakisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	



# SENIORS HOUSING AVAILABILITY & AFFORDABILITY

This section addresses housing availability and affordability within each region and their respective communities. Understanding the quantity of housing that is affordable and available to seniors will assist in creating housing targets that will allow seniors to comfortably and safely age in place.

## HOUSING AVAILABILITY



Figure 13: Fort Good Hope, NWT

The Canada Mortgage and Housing Corporation (CMHC) conducts rental market surveys on a sample basis in all urban areas with populations of 10,000 and more. As a result of the low base population of communities within the Northwest Territories, CMHC does not conduct rental market surveys in the NWT, except for the City of Yellowknife.

Most communities within the Northwest Territories are limited in monitoring their existing inventory of rental properties which makes it more challenging for residents, especially seniors to move into a different form of housing. In July 2018, a snapshot search of online listings revealed that there were 50 rental listings (40 Apartments/Condos, four house rentals, and six room rentals) on Kijiji. All listings were situated in the City of Yellowknife, with the majority of listings containing a non-furnished two bedroom apartment with a rental rate of \$1,730 per month, utilities excluded. In comparison, a non-furnished one bedroom apartment was seeking a rental rate of \$1,550 per month, utilities excluded.

YK Trader is also a source for local residents to find accommodations. A scan of the local ad listings revealed that there were a few apartments for rent and multiple furnished rooms available that ranged from \$850 to \$980 per month, utilities included. While there are a number of rental options online specific to Yellowknife, it is unclear whether there are short-term or long-term vacancy options within other communities. In addition, many of the online listings are shared accommodations which state no pets or couples. Determining vacancy rates for communities outside of Yellowknife should be further analyzed in order to determine if new or different housing typologies are warranted.





Figure 13: Ciara Manor, City of Yellowknife



## SENIORS HOUSING AFFORDABILITY - AFFORDABILITY TARGETS

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Housing is generally considered affordable if it meets suitability and adequacy standards, and does not cost more than 30% of total household income. The Canada Mortgage and Housing Company (CMHC) similarly defines affordable housing as when a household spends less than 30% of its pre-tax income on adequate shelter (CMHC, 2018).

Household income levels are indicators of housing affordability, as it includes every person in a dwelling who may be contributing to paying for the housing costs. **Table 15/16** outlines the data gathered from the most recent Census (2016) on seniors population income. This table highlights the 'After Tax Average Income' of seniors 55 to 64 years of age and 65 years and older.

Table 15/16 also identifies affordability targets for both rented and owned households for each region and their respective communities. Average after-tax income was used instead of pre-tax income due to the unavailability of pre-tax data for seniors in each community. In addition, using after-tax income data to develop affordability housing targets will ensure that seniors on average will be able to meet the identified affordability targets.

Affordable rates for renting a home were calculated using the assumption that a seniors' income will be distributed evenly over an annual period. Affordable purchase rates were calculated with the assumption of a 4% interest rate, 25 year amortization, and 80% loan-to-value ratio applied by a mortgage lender. In addition to this assumption, an average cost of \$400 for taxes, insurance, and utilities was added to affordable purchase rates to capture additional home owner costs.

Table 15/16 indicates that as seniors age, their after tax average income declines by 33% on average across the Territory. Considering this statistic, it appears that senior populations aged 65+ within most communities on average, by definition, have low to moderate income (50% - 80% of community median income) in comparison to the average after tax income of their respective communities. On average, the South Slave Region contains seniors with the highest average income, while the North Slave Region contains the lowest average income, excluding the City of Yellowknife.

Table 15/16 indicates that the affordable rental price for a senior (55-64) on average in the NWT is \$1,617, however this is not true for every community. In fact, most communities in NWT are well below this threshold. The indicated affordable purchase price for a senior aged 55 to 64 is \$289,000 and follows a similar threshold trend. The affordability targets for the Territory are much higher than most communities, due to the proportion of individuals living in areas with higher income, such as the communities of Norman Wells, Fort Smith, Hay River, and Yellowknife.





Household Affordability Targets	Average Income (After Tax)		Affordable Rent		Affordable Purchase	
	55 to 64 Years of Age	65 Years of Age and Older	55 to 64 Years of Age	65 Years of Age and Older	55 to 64 Years of Age	65 Years of Age and Older
<b>Northwest Territories</b>	\$ 64,674	\$ 43,284	\$ 1,617	\$ 1,082	\$ 289,000	\$ 162,000
<b>Beaufort Delta</b>	\$ 50,820	\$ 35,147	\$ 1,270	\$ 879	\$ 207,000	\$ 114,000
Aklavik	\$ 35,167	\$ 33,300	\$ 879	\$ 833	\$ 114,000	\$ 103,000
Fort McPherson	\$ 46,571	\$ 28,550	\$ 1,164	\$ 714	\$ 181,000	\$ 75,000
Inuvik	\$ 60,203	\$ 39,477	\$ 1,505	\$ 987	\$ 262,000	\$ 139,000
Paulatuk	\$ 60,000	\$ 36,500	\$ 1,500	\$ 913	\$ 261,000	\$ 122,000
Sachs Harbour	-	-	-	-	-	-
Tsiigehtchic	-	\$ 30,750	-	\$ 769	-	\$ 88,000
Tuktoyaktuk	\$ 31,300	\$ 39,000	\$ 783	\$ 975	\$ 91,000	\$ 137,000
Ulukhaktok	\$ 33,000	\$ 24,667	\$ 825	\$ 617	\$ 101,000	\$ 52,000
<b>Dehcho</b>	\$ 50,686	\$ 37,481	\$ 1,267	\$ 937	\$ 206,000	\$ 128,000
Fort Liard	\$ 41,500	\$ 32,625	\$ 1,038	\$ 816	\$ 151,000	\$ 99,000
Fort Simpson	\$ 61,528	\$ 44,958	\$ 1,538	\$ 1,124	\$ 270,000	\$ 172,000
Jean Marie River	-	-	-	-	-	-
Nahanni Butte	-	-	-	-	-	-
Sambaa K'e	-	-	-	-	-	-
Wrigley	-	-	-	-	-	-
<b>Sahtu</b>	\$ 61,886	\$ 38,868	\$ 1,547	\$ 972	\$ 272,000	\$ 136,000
Colville Lake	-	-	-	-	-	-
Déjine	\$ 36,600	\$ 32,375	\$ 915	\$ 809	\$ 122,000	\$ 97,000
Fort Good Hope	\$ 55,750	\$ 28,600	\$ 1,394	\$ 715	\$ 236,000	\$ 75,000
Norman Wells	\$ 96,286	\$ 72,000	\$ 2,407	\$ 1,800	\$ 476,000	\$ 332,000
Tulita	\$ 62,125	\$ 32,125	\$ 1,553	\$ 803	\$ 274,000	\$ 96,000
<b>South Slave</b>	\$ 63,591	\$ 43,750	\$ 1,590	\$ 1,094	\$ 282,000	\$ 165,000
Fort Resolution	\$ 42,500	\$ 28,000	\$ 1,063	\$ 700	\$ 157,000	\$ 72,000
Fort Smith	\$ 72,759	\$ 45,278	\$ 1,819	\$ 1,132	\$ 337,000	\$ 174,000
Hay River	\$ 63,745	\$ 45,053	\$ 1,594	\$ 1,126	\$ 283,000	\$ 173,000
Fort Providence	\$ 36,800	\$ 32,500	\$ 920	\$ 813	\$ 124,000	\$ 98,000
Enterprise	-	-	-	-	-	-
Hay River Dene 1	-	-	-	-	-	-
Kakisa	-	-	-	-	-	-
<b>North Slave</b>	\$ 44,714	\$ 30,211	\$ 1,118	\$ 755	\$ 170,000	\$ 85,000
Behchokq	\$ 41,893	\$ 28,615	\$ 1,047	\$ 715	\$ 154,000	\$ 75,000
Gamèti	\$ 40,000	\$ 26,833	\$ 1,000	\$ 671	\$ 143,000	\$ 65,000
Whati	\$ 55,375	\$ 35,833	\$ 1,384	\$ 896	\$ 234,000	\$ 118,000
Yellowknife	\$ 73,299	\$ 51,630	\$ 1,832	\$ 1,291	\$ 340,000	\$ 211,000
Wekweèti	-	-	-	-	-	-
Detah	-	-	-	-	-	-
Lutselk'e	\$ 37,167	\$ 25,000	\$ 929	\$ 625	\$ 126,000	\$ 54,000

**\$64,674**  
Average Income (After Tax)  
Seniors (55 - 64)  
NWT Average

**\$1,617**  
Affordable Rent  
Seniors (55 to 64)  
NWT Average

**\$289,000**  
Affordable Purchase  
Seniors (55 to 64)  
NWT Average

Table 15/16: Seniors Household Affordability Targets



# KEY FINDINGS OF EXISTING CONDITIONS

Below is a summary of key findings obtained from the population, household, and market profiles identified in this chapter.

## SENIORS POPULATION PROFILE

- All regions share a balanced senior gender ratio, typically displaying 53% male and 47% female.
- Almost every community within the NWT has a proportion of seniors, aged 60 and older, that accounts for 10% to 20% of its community's population.
- The South Slave Region contains the greatest proportion of seniors (17%), relative to its total population. The North Slave Region contains the lowest proportion of seniors (10%) relative to its total population.
- The North Slave Region contains the greatest proportion of seniors, aged 60 and older, across the NWT. Approximately 2,477 seniors live within this region, with the majority residing in the City of Yellowknife.
- The Dehcho Region contains the lowest proportion of seniors, aged 60 and older, across the NWT. Approximately 305 seniors live within this region, with the majority residing in the Village of Fort Simpson.

## SENIORS HOUSEHOLD PROFILE

- Approximately 5,050 senior households (age of household maintainer 55+) are present within the NWT.
- The North Slave Region contains the greatest number of senior households with approximately 2,405. The Sahtu Region contains the least number of senior households, with approximately 300.
- The majority of seniors aged 55 years or older own their home.
- There are communities across the NWT where seniors yield a higher proportion of rented households. Most of these communities are larger, such as Inuvik and Norman Wells, where housing is typically more expensive and less affordable for seniors.
- The average household size amongst most regions is 2.1 persons per household. The North Slave Region is seen as an outlier, as smaller communities such as Gameti, Whati, and Detah contain a larger average household size with approximately 4.0 persons per household.
- The Beaufort Delta Region and Dehcho Region contain seniors with the lowest average income.
- The South Slave Region contains seniors with the highest average income. However, outliers exist within other regions displaying greater levels of income, such as the City of Yellowknife in the North Slave Region and the Town of Norman Wells in the Sahtu Region.

## CONSIDERATIONS

- **Home repair support programming efforts should be directed to the North Slave Region. Consider developing a home-repair support budget allocated to City of Yellowknife specifically.**
- **Affordable housing policy and regulatory tools should be implemented in larger centres that contain higher proportions of seniors households.**
- **Develop dwelling units that are 2-bedrooms or smaller to meet average seniors household size.**
- **New market housing should be directed to the North Slave Region and the South Slave Region.**
- **Housing conversions and secondary suites should be considered as suitable housing options for seniors.**



## SENIORS MARKET PROFILE

- The majority of seniors (63%) within all regions of the NWT currently live within a single detached dwelling.
- Approximately 1,585 (31%) of seniors live within an identified other attached dwelling, such as a duplex, row/townhouse, or apartment.
- Forty-five percent (45%) of seniors living within the Beaufort Delta Region live in a duplex, row/townhouse, or apartment.
- The majority of housing stock within the NWT was built between 1961 and 1980. The Beaufort Delta Region, North Slave Region, and South Slave Region represent this trend. The Sahtu Region and Dehcho Region contain a greater proportion of dwellings that were built between 1980 and 2000.
- The majority of new residential development has taken place in the North Slave Region, with 1,125 dwellings constructed since 2006.
- The Dehcho Region has had the least amount of residential development, with only 95 dwellings constructed since 2006.
- Approximately 3,160 (63%) senior households own their home, while 1,895 (37%) seniors rent their home.
- The majority of seniors households (63%) who own their home do not have a mortgage.
- The majority of seniors households (51%) who rent their home have subsidized rent. The Beaufort Delta Region and Dehcho Region contain the greatest proportion of seniors households who require or have subsidized rent, approximately 67% of rented households in both regions.
- A large proportion (30% to 40%) of the seniors population within all regions of the NWT have indicated they are faced with housing problems related to housing adequacy, suitability, and/or affordability. The greatest number of seniors with housing problems are found within the North Slave Region, South Slave Region, and the Beaufort Delta Region. However, in comparison to the proportion of the existing seniors population, the Dehcho Region and Sahtu Region contain the greatest percentage (40%) of seniors indicating existing household issues.
- The majority of household issues identified in all regions are concerned with housing adequacy. However, issues of affordability within the North Slave Region and issues of suitability within the Sahtu Region are present.



Figure 14: Duplex Dwelling



Figure 15: Single-detached Dwelling









## CHAPTER

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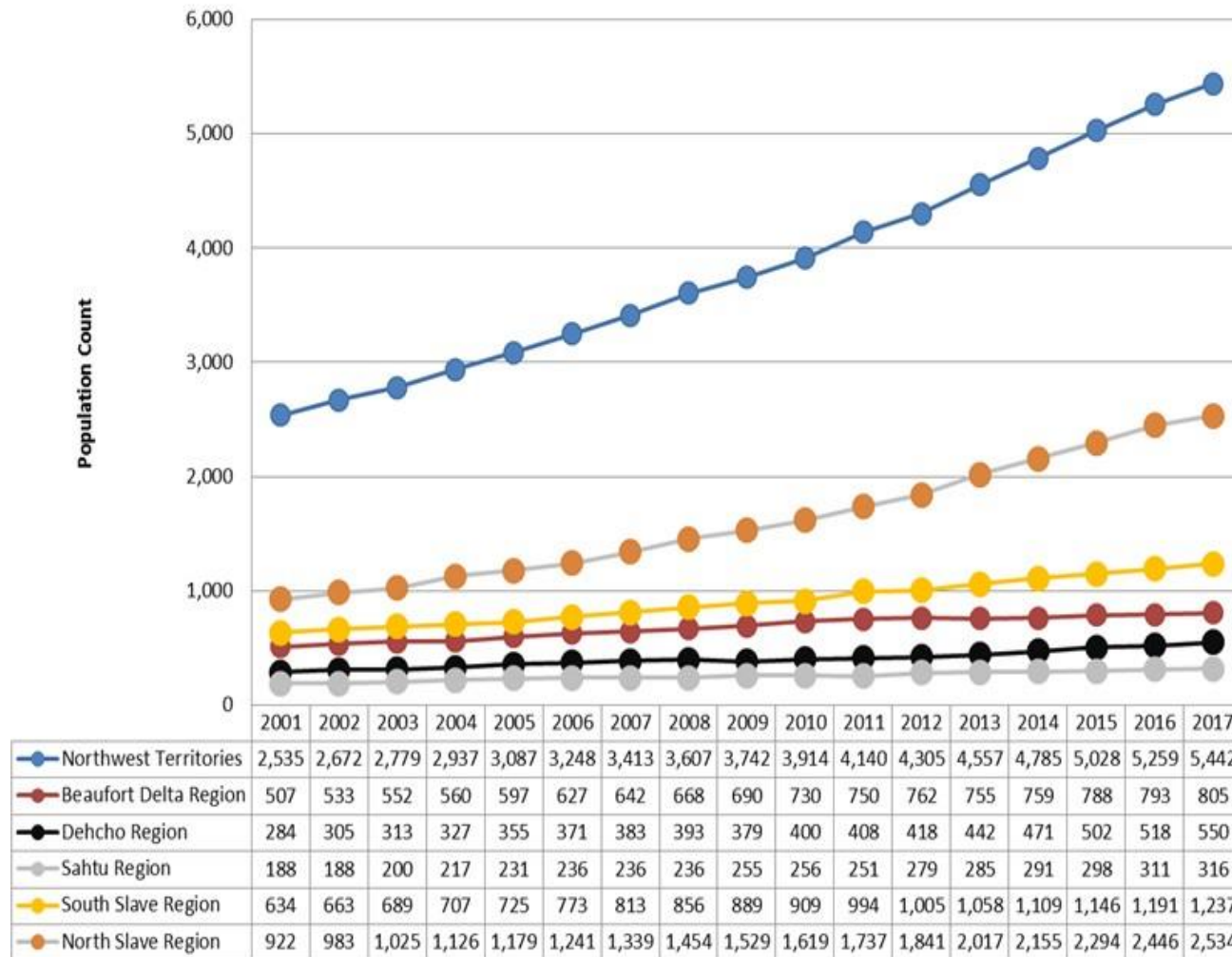
### Future Projections

*The following chapter provides the current baseline and projected growth outcome for seniors and their households to the year 2028. Determining the projected seniors (60+) population and required number of seniors households over the next 10 years will determine where housing resources and future development are most needed at a regional and community scale.*

# EXISTING SENIORS POPULATION

Table 17 provides past seniors (60+) population counts between 2001 to 2017 for each region. The graph below displays the seniors population counts for each region and the NWT over this time-period (Fig. 16).

**Existing Seniors Population – NWT & Regions**



Since 2001, the senior (60+) population of the NWT has increased by 115%. Between 2001 and 2017, the NWT seniors population has experienced an average annual increase of 5%.

The North Slave Region, which currently contains the greatest proportion of seniors, aged 60 years or greater, has witnessed an average annual increase of 7%. This growth has seen the North Slave seniors population increase by 175% since 2001.

The City of Yellowknife has witnessed the greatest amount of senior population growth, with annual average increase of 8%. This amount of growth has seen Yellowknife's seniors population increase by 221% since 2001.

Figure 16: Existing Seniors Population



## Existing Seniors Population

Seniors (60+) Community	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average Annual Increase
<b>Northwest Territories</b>	<b>2,535</b>	<b>2,672</b>	<b>2,779</b>	<b>2,937</b>	<b>3,087</b>	<b>3,248</b>	<b>3,413</b>	<b>3,607</b>	<b>3,742</b>	<b>3,914</b>	<b>4,140</b>	<b>4,305</b>	<b>4,557</b>	<b>4,785</b>	<b>5,028</b>	<b>5,259</b>	<b>5,442</b>	<b>5%</b>
<b>Beaufort Delta Region</b>	<b>507</b>	<b>533</b>	<b>552</b>	<b>560</b>	<b>597</b>	<b>627</b>	<b>642</b>	<b>668</b>	<b>690</b>	<b>730</b>	<b>750</b>	<b>762</b>	<b>755</b>	<b>759</b>	<b>788</b>	<b>793</b>	<b>805</b>	<b>3%</b>
Aklavik	94	90	92	87	81	72	70	73	70	83	92	91	94	90	89	92	92	3%
Fort McPherson	90	97	106	104	112	119	126	121	116	124	118	114	112	113	121	126	123	2%
Inuvik	192	212	215	212	244	270	269	284	314	344	361	368	345	340	346	338	338	4%
Paulatuk	13	13	19	22	26	27	31	31	32	30	28	32	30	30	28	31	31	6%
Sachs Harbour	13	13	13	9	x	10	x	11	12	11	15	15	16	17	13	11	12	-1%
Tsiigehtchic	28	30	28	33	32	28	31	29	31	28	28	28	28	27	27	26	27	4%
Tuktoyaktuk	57	59	61	64	60	66	69	83	72	73	78	79	92	101	120	125	139	6%
Ulukhaktok	20	19	18	29	33	35	37	36	43	37	30	35	38	41	44	44	43	6%
<b>Dehcho Region</b>	<b>284</b>	<b>305</b>	<b>313</b>	<b>327</b>	<b>355</b>	<b>371</b>	<b>383</b>	<b>393</b>	<b>379</b>	<b>400</b>	<b>408</b>	<b>418</b>	<b>442</b>	<b>471</b>	<b>502</b>	<b>518</b>	<b>550</b>	<b>4%</b>
Fort Liard	38	49	49	49	64	69	66	58	47	44	41	49	54	64	67	69	74	5%
Fort Simpson	73	77	86	92	103	110	115	125	134	157	155	152	165	171	185	192	201	7%
Jean Marie River	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	-
Nahanni Butte	11	x	11	x	11	12	12	14	16	16	17	x	x	x	x	x	x	-
Sambaa K'e	x	x	x	x	x	x	x	x	x	x	x	15	13	11	12	13	12	-8%
Wrigley	33	27	26	26	25	25	24	29	27	26	26	28	28	27	26	25	26	-1%
<b>Sahtu Region</b>	<b>188</b>	<b>188</b>	<b>200</b>	<b>217</b>	<b>231</b>	<b>236</b>	<b>236</b>	<b>236</b>	<b>255</b>	<b>256</b>	<b>251</b>	<b>279</b>	<b>285</b>	<b>291</b>	<b>298</b>	<b>311</b>	<b>316</b>	<b>3%</b>
Colville Lake	17	15	12	15	16	17	16	16	17	16	15	16	16	18	17	15	13	-1%
Déjñe	42	40	51	50	47	51	49	49	41	41	33	42	44	48	50	57	63	3%
Fort Good Hope	65	61	62	70	79	82	77	77	95	86	82	89	89	94	95	91	88	2%
Norman Wells	26	32	31	37	37	42	43	46	53	63	73	79	78	71	75	86	84	8%
Tulita	38	40	44	45	52	44	51	48	49	50	48	53	58	60	61	62	68	4%
<b>South Slave Region</b>	<b>634</b>	<b>663</b>	<b>689</b>	<b>707</b>	<b>725</b>	<b>773</b>	<b>813</b>	<b>856</b>	<b>889</b>	<b>909</b>	<b>994</b>	<b>1,005</b>	<b>1,058</b>	<b>1,109</b>	<b>1,146</b>	<b>1,191</b>	<b>1,237</b>	<b>4%</b>
Enterprise	x	x	x	x	x	x	x	x	19	18	22	22	26	31	32	34	36	6%
Fort Resolution	61	69	69	72	60	64	74	71	84	78	76	66	67	70	79	87	86	3%
Fort Smith	243	252	257	253	257	282	298	314	328	343	378	387	398	408	400	429	449	4%
Hay River	283	294	309	335	361	383	396	420	423	432	465	474	509	542	580	586	608	5%
Fort Providence	73	79	75	88	85	83	88	88	75	79	81	80	84	95	102	104	116	3%
Hay River Dene 1	16	20	23	18	22	26	29	33	32	35	41	43	46	50	55	58	59	9%
Kakisa	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	-
<b>North Slave Region</b>	<b>922</b>	<b>983</b>	<b>1,025</b>	<b>1,126</b>	<b>1,179</b>	<b>1,241</b>	<b>1,339</b>	<b>1,454</b>	<b>1,529</b>	<b>1,619</b>	<b>1,737</b>	<b>1,841</b>	<b>2,017</b>	<b>2,155</b>	<b>2,294</b>	<b>2,446</b>	<b>2,534</b>	<b>7%</b>
Behchokò	159	165	166	168	154	149	147	154	154	155	159	158	164	172	176	178	183	1%
Gamèti	36	37	34	28	30	29	29	29	27	27	28	31	34	37	39	42	44	2%
Wekweèti	11	x	11	11	x	x	x	x	x	11	12	11	15	16	18	15	16	7%
Whati	37	40	40	35	42	40	41	38	38	37	36	41	46	48	53	56	55	3%
Detah	20	21	20	20	20	20	20	21	19	18	18	20	20	20	20	24	28	2%
Yellowknife	658	704	747	831	883	942	1,038	1,145	1,217	1,302	1,430	1,521	1,673	1,790	1,910	2,046	2,114	8%
Łutselk'e	36	35	41	38	39	35	36	41	35	38	36	38	39	38	35	35	37	1%

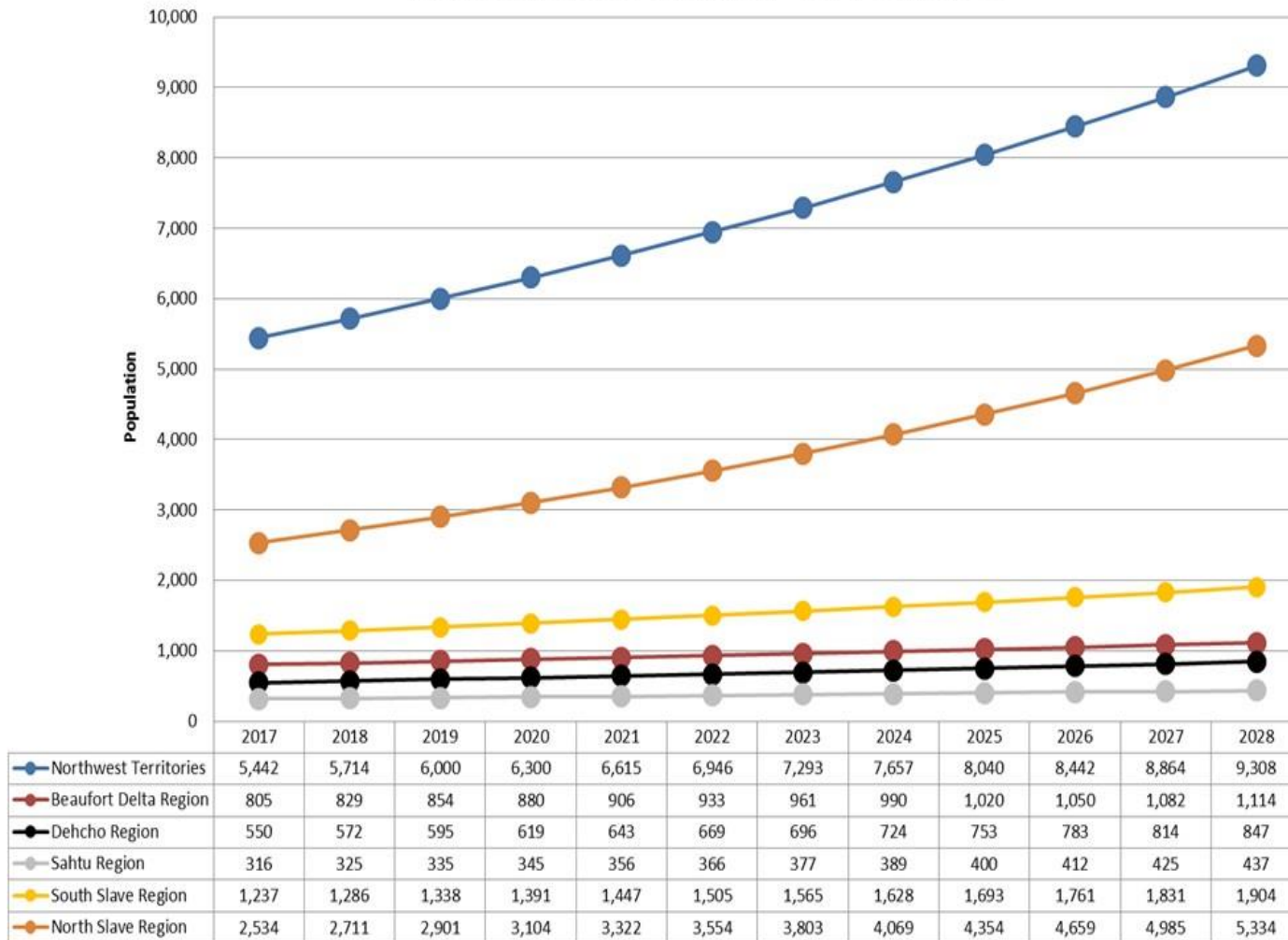
Table 17: Existing Seniors Population (2001-2017)



# PROJECTED SENIORS POPULATION

Table 18 provides projected seniors (60+) population counts for the years between 2017 to 2028 for each region. The graph below displays the projected seniors population count for the NWT and each region over this time period (Fig. 17).

**Projected Seniors Population – NWT & Regions**



Future population counts were developed by extrapolating the average annual increase of seniors populations for each community between the years 2001 - 2017. This method provided for an approximate average or medium-growth scenario of seniors populations across the NWT.

Over the next 10 to 11 years, the seniors population of the NWT will increase approximately by 3,866 people (71%) by the year 2028. The majority of the projected seniors population growth is expected to occur within the City of Yellowknife, which is projected to increase approximately by 2,800 people (111%) by the year 2028.

Figure 17: Projected Seniors Population





# Projected Seniors Population

Seniors (60+) Community	Average Annual Increase (%)	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	Total Seniors Population Increase (10 Years)
<b>Northwest Territories</b>	<b>5%</b>	<b>5,442</b>	<b>5,714</b>	<b>6,000</b>	<b>6,300</b>	<b>6,615</b>	<b>6,946</b>	<b>7,293</b>	<b>7,657</b>	<b>8,040</b>	<b>8,442</b>	<b>8,864</b>	<b>9,308</b>	<b>3,866</b>
<b>Beaufort Delta Region</b>	<b>3%</b>	<b>805</b>	<b>829</b>	<b>854</b>	<b>880</b>	<b>906</b>	<b>933</b>	<b>961</b>	<b>990</b>	<b>1,020</b>	<b>1,050</b>	<b>1,082</b>	<b>1,114</b>	<b>309</b>
Aklavik	3%	92	95	98	101	104	107	110	113	117	120	124	127	35
Fort McPherson	2%	123	125	128	131	133	136	139	141	144	147	150	153	30
Inuvik	4%	338	352	366	380	395	411	428	445	463	481	500	520	182
Paulatuk	6%	31	33	35	37	39	41	44	47	49	52	56	59	28
Sachs Harbour	-1%	12	12	12	12	12	11	11	11	11	11	11	11	-1
Tsiigehtchic	4%	27	28	29	30	32	33	34	36	37	38	40	42	15
Tuktoyaktuk	6%	139	147	156	166	175	186	197	209	222	235	249	264	125
Ulukhaktok	6%	43	46	48	51	54	58	61	65	69	73	77	82	39
<b>Dehcho Region</b>	<b>4%</b>	<b>550</b>	<b>572</b>	<b>595</b>	<b>619</b>	<b>643</b>	<b>669</b>	<b>696</b>	<b>724</b>	<b>753</b>	<b>783</b>	<b>814</b>	<b>847</b>	<b>297</b>
Fort Liard	5%	74	78	82	86	90	94	99	104	109	115	121	127	53
Fort Simpson	7%	201	215	230	246	263	282	302	323	345	370	395	423	222
Jean Marie River	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nahanni Butte	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sambaa K'e (Trout Lake)	-8%	12	11	10	9	9	8	7	7	6	6	5	5	-7
Wrigley	-1%	26	26	25	25	25	25	24	24	24	24	24	23	-3
<b>Sahtu Region</b>	<b>3%</b>	<b>316</b>	<b>325</b>	<b>335</b>	<b>345</b>	<b>356</b>	<b>366</b>	<b>377</b>	<b>389</b>	<b>400</b>	<b>412</b>	<b>425</b>	<b>437</b>	<b>121</b>
Colville Lake	-1%	13	13	13	13	12	12	12	12	12	12	12	12	-1
Déjñe	3%	63	65	67	69	71	73	75	77	80	82	85	87	24
Fort Good Hope	2%	88	90	92	93	95	97	99	101	103	105	107	109	21
Norman Wells	8%	84	91	98	106	114	123	133	144	155	168	181	196	112
Tulita	4%	68	71	74	76	80	83	86	89	93	97	101	105	37
<b>South Slave Region</b>	<b>4%</b>	<b>1,237</b>	<b>1,286</b>	<b>1,338</b>	<b>1,391</b>	<b>1,447</b>	<b>1,505</b>	<b>1,565</b>	<b>1,628</b>	<b>1,693</b>	<b>1,761</b>	<b>1,831</b>	<b>1,904</b>	<b>667</b>
Enterprise	6%	36	38	40	43	45	48	51	54	57	61	64	68	32
Fort Resolution	3%	86	89	91	94	97	100	103	106	109	112	116	119	33
Fort Smith	4%	449	467	486	505	525	546	568	591	614	639	665	691	242
Hay River	5%	608	638	670	704	739	776	815	856	898	943	990	1,040	432
Fort Providence	3%	116	119	123	127	131	134	139	143	147	151	156	161	45
Hay River Dene 1	9%	59	64	70	76	83	91	99	108	118	128	140	152	93
Kakisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>North Slave Region</b>	<b>7%</b>	<b>2,534</b>	<b>2,711</b>	<b>2,901</b>	<b>3,104</b>	<b>3,322</b>	<b>3,554</b>	<b>3,803</b>	<b>4,069</b>	<b>4,354</b>	<b>4,659</b>	<b>4,985</b>	<b>5,334</b>	<b>2,800</b>
Behchokq	1%	183	185	187	189	190	192	194	196	198	200	202	204	21
Gamèti	2%	44	45	46	47	48	49	50	51	52	53	54	55	11
Wekweèti	7%	16	17	18	20	21	22	24	26	27	29	31	34	18
Whati	3%	55	57	58	60	62	64	66	68	70	72	74	76	21
Detah	2%	28	29	29	30	30	31	32	32	33	33	34	35	7
Yellowknife	8%	2,114	2,283	2,466	2,663	2,876	3,106	3,355	3,623	3,913	4,226	4,564	4,929	2,815
Łutselk'e	1%	37	37	38	38	39	39	39	40	40	40	41	41	4

Table 18: Projected Seniors Population (2017 - 2028)

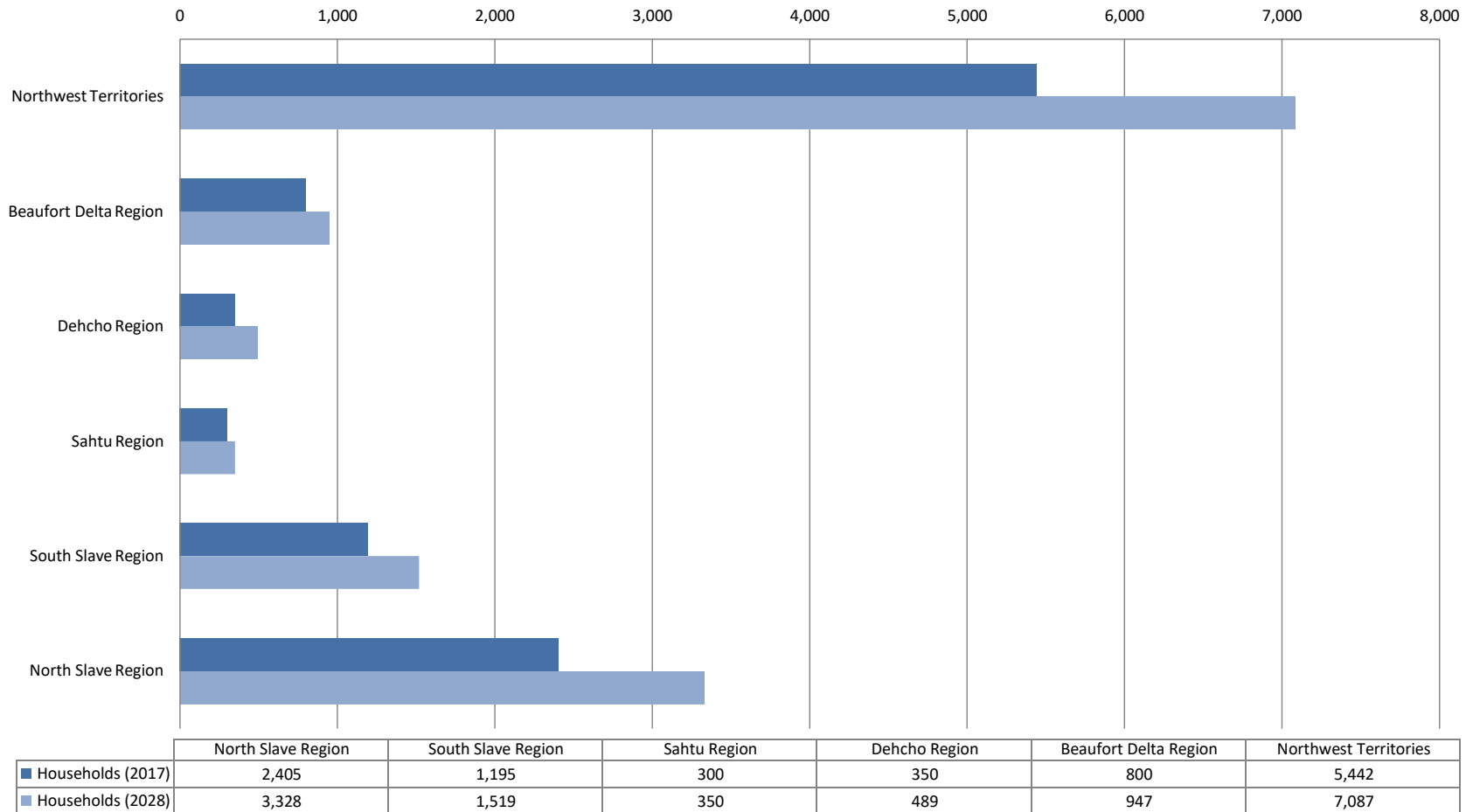


# PROJECTED SENIORS HOUSEHOLDS

The graph found below displays existing and projected seniors household counts for the NWT and each region (**Fig. 18**). Table 19 provides the total number of seniors households over an annual and ten year term, based on existing household characteristics and projected population counts. The increase to total number of seniors households projected was developed by dividing the total seniors population increase for each community by its average household size and adding that count to the existing seniors household count. The distribution of seniors housing need, in regards to future development that will be required, has been calculated and should be used as a benchmark when distributing seniors support services and developing new seniors housing.

Figure 18: Projected Seniors Household

## Existing and Projected Seniors (55+) Households



## Projected Seniors Households

Senior (60+) Community	Existing Seniors (55+) Households	Total Seniors Population Increase (10 Years)	Average Household Size	Total Seniors Households (Over 10 Years)	Total Seniors Households (Annually)	Distribution of Seniors Housing Need (%)
<b>Northwest Territories</b>	<b>5,050</b>	<b>3,866</b>	<b>2.4</b>	<b>1645</b>	<b>164.5</b>	
<b>Beaufort Delta Region</b>	<b>800</b>	<b>309</b>	<b>2.1</b>	<b>147</b>	<b>14.7</b>	<b>9%</b>
Aklavik	95	35	1.6	22	2.2	
Fort McPherson	130	30	2.0	15	1.5	
Inuvik	370	182	1.8	101	10.1	
Paulatuk	30	28	2.7	10	1.0	
Sachs Harbour	10	-1	2.4	0	0.0	
Tsiigehtchic	20	15	2.4	6	0.6	
Tuktoyaktuk	105	125	2.8	45	4.5	
Ulukhaktok	40	39	3.0	13	1.3	
<b>Dehcho Region</b>	<b>350</b>	<b>297</b>	<b>2.1</b>	<b>139</b>	<b>13.9</b>	<b>8%</b>
Fort Liard	75	53	2.3	23	2.3	
Fort Simpson	200	222	2.1	106	10.6	
Jean Marie River	10	-	-	-	-	
Nahanni Butte	20	-	-	-	-	
Sambaa K'e (Trout Lake)	20	-7	-	0	0.0	
Wrigley	25	-3	2.0	0	0.0	
<b>Sahtu Region</b>	<b>300</b>	<b>121</b>	<b>2.4</b>	<b>50</b>	<b>5.0</b>	<b>3%</b>
Colville Lake	10	-1	2.4	0	0.0	
Déjné	80	24	2.5	10	1.0	
Fort Good Hope	70	21	2.4	9	0.9	
Norman Wells	95	112	2.1	53	5.3	
Tulita	65	37	2.7	14	1.4	
<b>South Slave Region</b>	<b>1,195</b>	<b>667</b>	<b>2.1</b>	<b>324</b>	<b>32.4</b>	<b>20%</b>
Enterprise	40	32	1.9	17	1.7	
Fort Resolution	95	33	2.1	16	1.6	
Fort Smith	380	242	1.9	127	12.7	
Hay River	550	432	1.9	227	22.7	
Fort Providence	100	45	2.5	18	1.8	
Hay River Dene 1	30	93	2.1	44	4.4	
Kakisa	-	-	-	-	-	
<b>North Slave Region</b>	<b>2,405</b>	<b>2,800</b>	<b>3.0</b>	<b>923</b>	<b>92.3</b>	<b>56%</b>
Behchokò	165	21	3.0	7	0.7	
Gamètì	25	11	4.0	3	0.3	
Wekweètì	10	18	3.0	6	0.6	
Whaà	50	21	3.8	6	0.6	
Detah	35	7	3.0	2	0.2	
Yellowknife	2,075	2,815	2.1	1,341	134.1	
Łutselk'e	45	4	2.3	2	0.2	

Table 19: Projected Seniors Households (Annual & 10 Year Term)



# EXISTING PUBLIC & AFFORDABLE HOUSING - SENIORS CONTEXT

The Northwest Territories Housing Corporation (NWTHC) operates a portfolio of approximately 2,409 public housing units, 404 primarily serving senior citizens across the Territory (2017). All of these units are rented on a rent-g geared-to-income basis, which in most cases provides subsidized rent for seniors.

In 2012, the NWTHC introduced the Public Housing Rent Scale, which determines the amount of rent required based on a household's gross income. This program indicates that no household (including seniors) pays less than \$70 per month or more than \$1,625 in rent. For people at the minimum rent, rent is about 4% of their income which is much lower than the 30% affordability standard. In most cases, the maximum rent is about 19.5% of a household's income (NWTHC, 2018).

The NWTHC Public Housing Waiting List is an additional indicator of the need for seniors housing, as shown in Table 20. Table 20 displays that the number of applicants on the Public Housing Waiting List is quite high in larger communities, such as Inuvik, Yellowknife, and Hay River and non-existent in smaller communities, such as Colville Lake, Kakasa, and Enterprise. About 62% of the applicants on the Public Housing Waiting List are seeking one bedroom units, 26% are seeking two bedroom units and the remainder are seeking three bedroom units or greater.

NWTHC also operates a portfolio of approximately 420 affordable housing units, 189 are market based rental units, while 216 are subsidized under a rental program. Statistics gathered from the Voices on Housing Report (2017) produced by NWTHC did not include individual or designated units for senior residents. However, the information gathered on affordable housing availability, which is outlined in Table 20, identifies that there is an almost even split of affordable market and 'homeownership program' housing units across all regions. Data collected can confirm that the City of Yellowknife had but one (1) affordable housing unit in 2017 and had the greatest need for public housing than any other community in the NWT.

**GNWT Seniors Public Housing (2017)  
Designated vs Occupied**

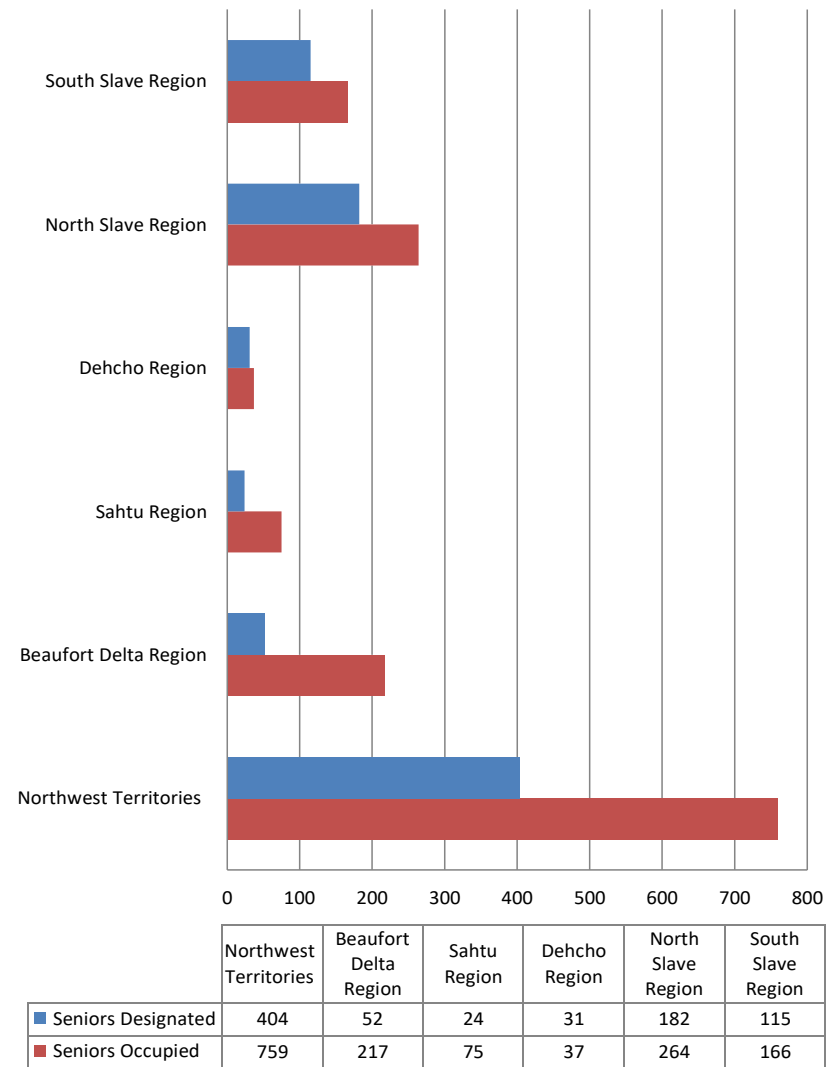


Figure 19: Seniors Designated Public Housing (2017)





Existing Public & Affordable Housing	Public Housing Units								Affordable Housing Units		
	Total	Seniors Designated		Occupied by Seniors		Waitlists			Total	Market	Program
	No.	No.	%	No.	%	1 Bedroom	2 Bedroom	3 Bedroom	No.	No.	No.
<b>Northwest Territories</b>	<b>2409</b>	<b>404</b>	<b>17%</b>	<b>759</b>	<b>32%</b>	<b>474</b>	<b>194</b>	<b>72</b>	<b>420</b>	<b>189</b>	<b>216</b>
<b>Beaufort Delta Region</b>	<b>765</b>	<b>52</b>	<b>7%</b>	<b>217</b>	<b>28%</b>	<b>119</b>	<b>35</b>	<b>13</b>	<b>77</b>	<b>40</b>	<b>37</b>
Aklavik	135	11	8%	37	27%	5	0	3	11	7	4
Fort McPherson	128	17	13%	33	26%	20	3	0	23	13	10
Inuvik	240	8	3%	76	32%	68	19	8	16	0	16
Paulatuk	57	0	0%	16	28%	11	7	1	9	7	2
Sachs Harbour	20	0	0%	5	25%	2	0	0	5	5	0
Tsiigehtchic	23	0	0%	5	22%	0	0	0	4	2	2
Tuktoyaktuk	162	16	10%	45	28%	13	6	1	9	6	3
Ulukhaktok	-	-	-	-	-	-	-	-	-	-	-
<b>Sahtu Region</b>	<b>245</b>	<b>24</b>	<b>10%</b>	<b>75</b>	<b>31%</b>	<b>33</b>	<b>12</b>	<b>9</b>	<b>90</b>	<b>47</b>	<b>41</b>
Colville Lake	4	0	0%	1	25%	5	1	0	5	0	5
Déline	87	5	6%	18	21%	13	4	0	14	4	10
Fort Good Hope	48	13	27%	14	29%	6	3	9	25	8	15
Norman Wells	33	2	6%	15	45%	4	2	0	35	30	5
Tulita	73	4	5%	27	37%	5	2	0	11	5	6
<b>Dehcho Region</b>	<b>139</b>	<b>31</b>	<b>22%</b>	<b>37</b>	<b>27%</b>	<b>31</b>	<b>8</b>	<b>4</b>	<b>64</b>	<b>25</b>	<b>39</b>
Fort Liard	32	12	38%	4	13%	9	0	1	19	9	10
Fort Simpson	91	19	21%	29	32%	19	6	3	29	12	17
Jean Marie River	3	0	0%	0	0%	2	1	0	2	0	2
Nahanni Butte	1	0	0%	0	0%	0	0	0	3	0	3
Sambaa K'e	2	0	0%	0	0%	0	0	0	4	1	3
Wrigley	10	0	0%	4	40%	1	1	0	7	3	4
<b>North Slave Region</b>	<b>770</b>	<b>182</b>	<b>24%</b>	<b>264</b>	<b>34%</b>	<b>193</b>	<b>106</b>	<b>30</b>	<b>112</b>	<b>52</b>	<b>47</b>
Behchokq	170	0	0%	40	24%	81	22	5	46	20	26
Gamètì	17	4	24%	5	29%	3	3	0	11	7	4
Wekweètì	90	0	0%	14	16%	7	3	0	11	2	6
Whatì	33	12	36%	1	3%	4	4	0	17	7	0
Detah	73	10	14%	21	29%	4	1	1	4	0	4
Yellowknife	344	150	44%	172	50%	88	73	24	1	0	1
Łutselk'e	43	6	14%	11	26%	6	0	0	22	16	6
<b>South Slave Region</b>	<b>490</b>	<b>115</b>	<b>23%</b>	<b>166</b>	<b>34%</b>	<b>98</b>	<b>33</b>	<b>16</b>	<b>77</b>	<b>25</b>	<b>52</b>
Enterprise	0	0	0%	0	0%	0	0	0	1	0	1
Fort Resolution	74	12	16%	24	32%	2	1	4	18	16	2
Fort Smith	142	43	30%	48	34%	26	7	3	20	7	13
Hay River	162	43	27%	69	43%	48	22	8	20	0	20
Fort Providence	112	17	15%	25	22%	22	3	1	14	2	12
Hay River Dene 1	-	-	-	-	-	-	-	-	-	-	-
Kakisa	0	0	0%	0	0%	0	0	0	4	0	4

Table 20: NWT HC - Existing Public and Affordable Housing Units (2017). Data obtained from Voices on Housing (2017) Report Produced by NWT HC







## CHAPTER

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### Community Engagement

*The following chapter provides an overview of the public engagement process conducted during this study, along with key findings, themes, and guiding principles that have been used to develop recommendations on housing configuration, design, and support programming across the Northwest Territories.*

# PUBLIC ENGAGEMENT PROCESS

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The public engagement process for the Seniors Planning Study involved one round of public engagement in two locations:

- Stakeholder meetings in the City of Yellowknife; and
- Stakeholder meetings in the Town of Hay River

Public engagement sessions conducted by the consultant team involved meeting with key stakeholders and organizations from the City of Yellowknife and the Town of Hay River. Most organizations attending the engagement sessions were affiliated with housing, seniors housing, and social services. A list of participants is provided in **Appendix A**.

Activities undertaken by interested organizations and local stakeholders included the following:

- Stakeholder Round Table Meetings & Workshops;
- PowerPoint Presentation; and
- Study Guidebook - Housing Preference & Information

This chapter will outline elements of the public engagement process and summarize key findings from stakeholder organizations and individuals interested in seniors housing.



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Figure 20: Housing Discussions



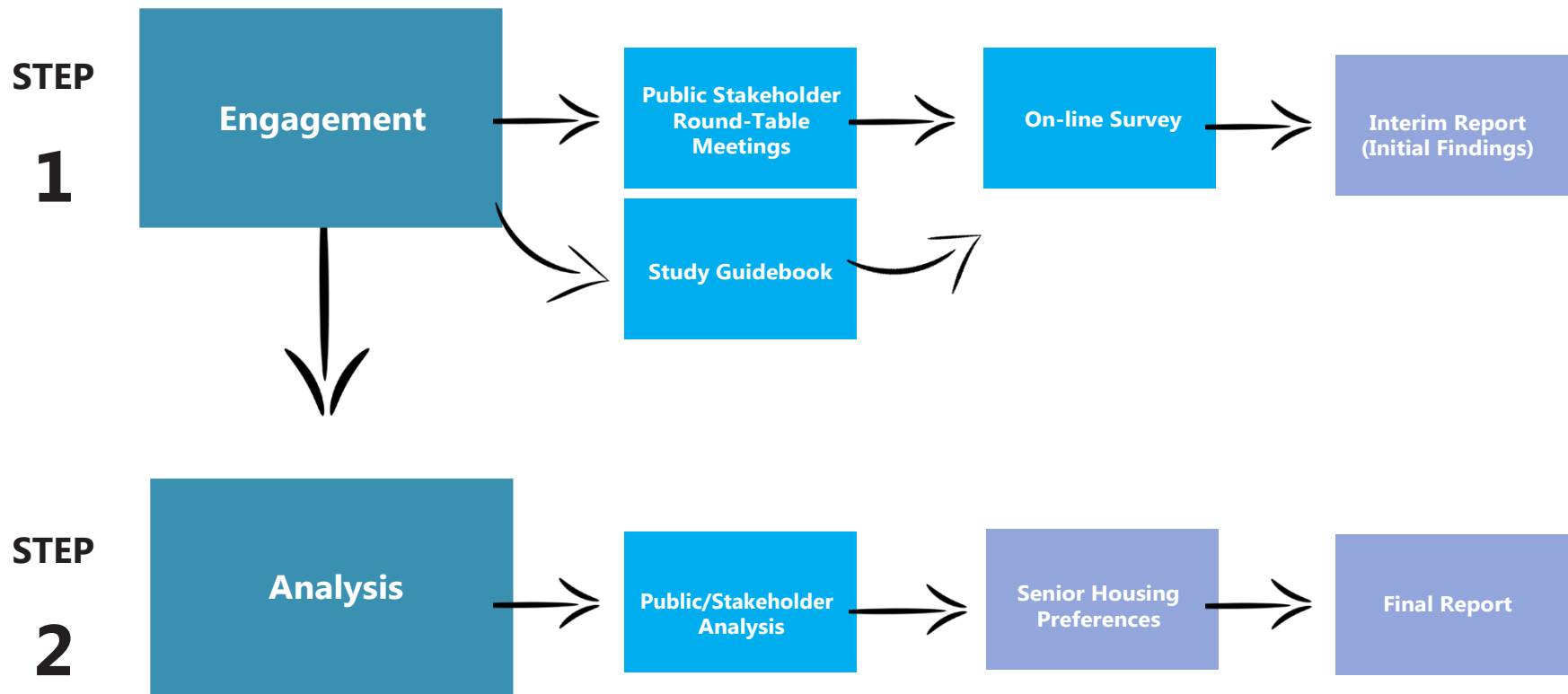


Figure 21: Public Engagement Process Undertaken by the Consultant Team



## PUBLIC ENGAGEMENT OVERVIEW

A stakeholder engagement session was held on May 31, 2018 in Yellowknife and on June 5, 2018 in Hay River. The purpose of the sessions was to solicit input from stakeholders who represent seniors in order to obtain additional information on seniors housing needs, configuration, and support programs.

A PowerPoint presentation and guidebook were used to facilitate the discussion. After the meetings, an on-line survey was sent to workshop invitees and participants. The survey included questions on seniors housing availability and challenges as well as type, tenancy, design, and support program needs. Invited participants completed 26 online surveys.

The following subsections summarize the information obtained during the stakeholder engagement sessions held in the City of Yellowknife and the Town of Hay River, and the results of the online survey.



Figure 22: City of Yellowknife



## SENIOR HOUSING NEED - YELLOWKNIFE & HAY RIVER

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Seniors housing needs identified in the Yellowknife and Hay River engagement sessions include:

- More appropriate seniors housing;
- More market rate appropriate seniors housing;
- More suitable housing options for low-income seniors;
- Opportunities for organizations responsible for housing and seniors support services to collaborate to support aging in place;
- Seniors-only housing;
- Mixed housing which includes seniors;
- Co-housing and co-operative housing options; and
- Transitional seniors housing which includes independent living, semi-assisted living, and long-term care so that seniors would not have to move over time.

The online survey respondents identified the need for more affordable seniors housing in Yellowknife and Hay River. The majority of respondents also identified a need for appropriately designed market rate rental housing for seniors in Yellowknife and Hay River.

## SENIOR HOUSING DESIGN - YELLOWKNIFE & HAY RIVER

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The NWT HC is currently working on three independent living seniors facilities. The selected design concept is a nineplex design with an indoor common space for the delivery of day programs. The proposed complex also includes one unit designated for a building caretaker.

The NWT HC is also considering the design of a single family dwelling to accommodate a multigenerational family. The design schematics include a bedroom and accessible washroom on the main floor. The NWT HC is favouring different ownership models within a multicomplex building to provide more flexibility in financing arrangements.

The NWT HC provides home ownership programs to non-seniors to support aging in place including repair programs to improve safety and accessibility. Financial support is up to \$3,000 annually. The NWT HC also provides assistance up to \$100,000 for low-income seniors with disabilities to carry out modifications to their home to improve accessibility and independent living.



Some of the seniors housing design comments from the Yellowknife and Hay River engagement sessions include:

### **Types of Housing in Highest Demand**

- Single units;
- Small secure housing; and
- Apartment style condominiums.

### **Internal Amenities to the Units**

- Layout of the unit is more important than the number of bedrooms;
- Sightline to washroom from the bedroom is important. If there is only one washroom in the unit, consideration should be given to two entryways, one from the bedroom and one from a central area;
- Walk-in shower and guardrails throughout washroom;
- Additional lighting for safety purposes;
- Energy efficiency and water conservation should be considered in design to reduce ongoing cost;
- Bedrooms to accommodate the use of walkers and wheelchairs around furniture;
- Sufficient storage;
- Vestibule to protect central living area from the cold;
- Accommodation for visiting family members, either through an additional bedroom or a common resource accessible to all residents;
- Elevators if multi-level complex;
- Outdoor space and can be as simple as a balcony but at level with the interior;
- Pet friendly; and
- Universal design throughout facilities and units in new builds.

### **External Amenities to the Units**

- Common areas for the delivery of support programs and social activities;
- Additional lighting in common areas and exterior for safety purposes;
- Easily accessible transit;
- Green space and outdoor cooking space;
- Games room;
- Pool;
- Accessibility to recreational facilities; and
- Hair salon/barber.

### **Preferred Amenities Nearby**

- Public transit;
- Grocery stores;
- Health services;
- Pharmacy;
- Post office;
- Hospital; and
- Hair dresser.





## SENIORS PROGRAM SUPPORT- YELLOWKNIFE & HAY RIVER

With life expectancy in Canada reaching 81.1 years (Statistics Canada, 2016), the support requirements for seniors are becoming more complex. Providing adequate and appropriate support will help seniors maintain their independence longer. Adequate and appropriate support also delays, and in some cases, prevents seniors from having to move from their current homes to supportive living environments. Focusing on collaboration, partnerships, and coordination of services will result in more efficient use of limited resources.

The stakeholder engagement sessions identified a number of program support areas that could be improved - the following were identified:

- Meals;
- Personal care;
- Housekeeping;
- Laundry;
- Physical and recreational activities;
- Home repair and maintenance;
- Nursing; and
- Transportation.



Figure 23: Program Support Areas Identified by Local Stakeholders







## CHAPTER

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### Best Practices & Case Studies

*The following chapter provides an overview of best practices and trends for developing and designing innovative housing models best suited for the seniors population. In addition, this chapter identifies the current continuum of seniors program support and how it fits within varying scales of design.*

## OVERVIEW

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As the population of the Northwest Territories (NWT) begins to age, the approach to housing options will need to change. Consideration needs to be given to the diverse seniors housing needs across the Territory; for example, seniors housing in the City of Yellowknife may look very different from seniors housing in Tulita.

This chapter of the report provides an overview of the existing housing models and structure types available for seniors. In addition to reviewing housing structure types and service models, this chapter identifies current best practices of design for seniors living in a variety of contexts. The remaining portion of the section goes on to define the continuum of seniors program support and how it fits within varying scales of design.

## HOUSING MODELS

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There are many seniors housing options available, but for the context of this study, examples will focus primarily on:

- Adaptable Housing;
- Multi-generational Housing;
- FlexHousing;
- Secondary and Accessory Units;
- Lifetime Homes; and
- Co-housing.

Each housing model described on the following pages will include a brief overview and description of its origin and components, benefits and limitations, and a best practice example. These housing models will be used to align and match seniors housing preferences collected through the on-line survey and stakeholder roundtable discussions conducted throughout the study.

Detailed best practice case studies that resemble housing models described can be found in **Appendix B**.







Figure 24: Rowhouse Dwelling - Northwest Territories



## ADAPTABLE HOUSING

The concept of Adaptable housing is centered on the ability to build or retrofit existing homes with a number of design features that can aid seniors with mobility, illness or other disabilities. Newly built dwellings are often designed using a modular approach to allow for the easy take down, or installation of walls or additional modular units. Adaptable housing is also built with design elements that reduce barriers and add utility to persons with disabilities. In addition, Adaptable Housing is pre-designed to accommodate easy and affordable additions later (Government of New Westminster, 2016).

### BENEFITS

- The benefits of these flexible designs go beyond meeting the needs of the senior demographic. For example, the integration of ramps at entrances can help families with children, wide hallways and entrances can help with moving in and out of dwellings, as well as furniture arrangements internally, and placement of outlets at 450 mm so they can be reached universally (Government of British Columbia, Ministry of Housing, 2018).
- When adaptability is pre-built into new dwellings, it can be much more cost effective than retrofitting as the building ages.



Figure 25: (OOPEAA, 2016)

### LIMITATIONS

- Upfront costs can be more significant than more traditional methods of fabrication.

Although not a Canadian example, the 8-storey Puukuokka apartment complex in Jyväskylä, Finland is a recent best practice of adaptable housing that is built in a similar northern context. Due to the modular, prefabricated design, modification of the building is much easier and more cost effective over traditional building designs.

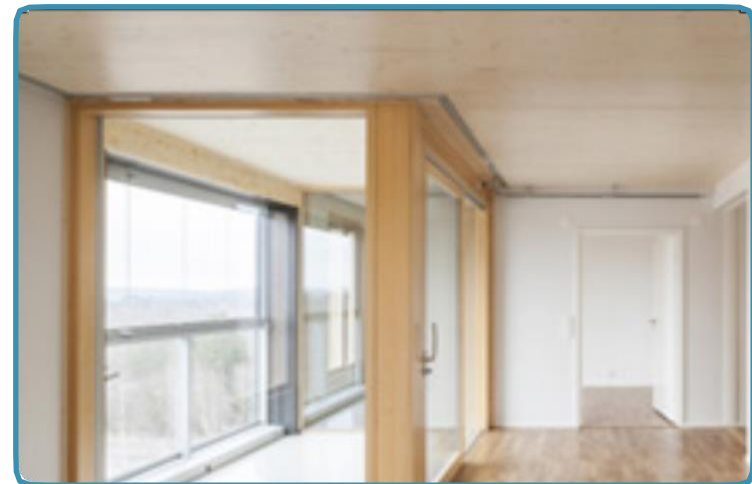


Figure 26: (Mikko Auernitty, 2016)

## MULTIGENERATIONAL HOUSING

Multigenerational housing is a concept where living space in a dwelling is shared by residents of varying ages. At its core, multigenerational housing refers to 'more than two generations living under the same roof where all the bedrooms, bathrooms and public spaces are encompassed in the same house' (Battams, 2017). The Northwest Territories features a population that is 50.7% Indigenous (NWT Bureau of Statistics, 2017), which is growing at a faster rate than the non-Indigenous population. Multigenerational housing could be a more culturally appropriate and sensitive model in many communities in the NWT.



Figure 27: Intergenerational Mixed Building Model - Deventer, Netherlands

### BENEFITS

- Multigenerational homes allow families to spend more time together and connect seniors with children. There are noted health and learning benefits for both the elderly and children.
- Multigenerational homes have the potential for individuals to share some of the financial costs and expenses of a home, as well as some of the overall upkeep.

### LIMITATIONS

- If a home has not been pre-designed for universal design, the costs of renovations can be very significant.
- Privacy may become an issue depending on the ratio of shared to private living space.

Multigenerational homes are often associated with family members moving under one roof of a private dwelling. This could come in the building form of sharing a single family home, adding a secondary suite or other types of structures. Typically these multigenerational housing arrangements include parents, grandparents, and grandchildren.



## FLEX HOUSING

Flex housing is type of adaptable housing that is not necessarily one type of building, but is an approach to building that can use many different types of designs and interior detail that creates a space that is accessible and affordable and can be converted when needed. The concept of flex housing focuses on meeting four main principles described below.

Principle	Description
Adaptability	Defining a home for a variety of possible arrangements.
Accessibility	Concept is user friendly and its features added convenience and practicality to the functions of a home.
Affordability	Flex housing recovers the investment over a long term, due to pre-engineering features that allow for easy and inexpensive changes and renovation. Occupying flex homes also diverts the costs of moving
Healthy Housing	Integration of healthy building materials and innovative technologies protects the health of the occupants and the environment. Some of these include low-emission building materials, integrated and properly sized and heating and ventilation systems, and landscaping to conserve water and reduce maintenance

### BENEFITS

- Flex housing is pre-designed to be easy to adapt and change. The pre-fabricated designs allow layouts of rooms to change, or configurations of the entire housing footprint to be moved around.

### LIMITATIONS

- Higher upfront costs of construction over a traditional build dwelling.

The recent winner of the CMHC flex housing design competition was an architect Ron Wickman from Edmonton, Alberta. The flex housing project was developed through a joint effort by the CMHC, Habitat for Humanity, and Ron Wickman Architecture. The homes are laid out so they have full accessible amenities on the first floor, and can be expanded or added to over time. Flex housing could provide safe, accessible, and affordable housing for seniors within the NWT, as it provides user friendly features and opportunities for future unit or amenity expansion.







Figure 28: Flex Housing - Nunatsiavut Prototype (FGMDA Architects, 2015)

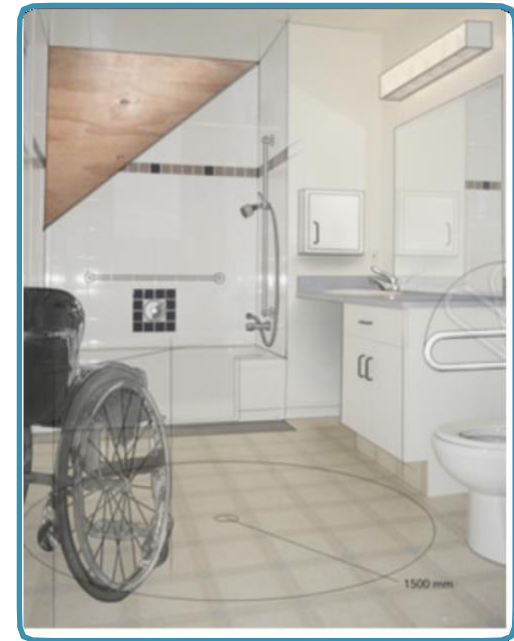


Figure 29: Interior Photo (Ron Wickman Architects, 2016)



Figure 30: Flex Housing in Edmonton (Ron Wickman Architects, 2016)



Figure 31: Flex Housing in Edmonton (Ron Wickman Architects, 2016)





## SECONDARY & ACCESSORY UNITS

Secondary and accessory dwelling units are small housing units that are located on the same parcel of land as an existing private dwelling. They can be attached to the unit, within the unit, or detached. Secondary and accessory units allow seniors to maintain a high level of independence and connectivity with the main dwelling while still providing a level of privacy. In some cases where secondary and accessory units are built for members of the same family, the family is able to step in to provide a certain level of care that may otherwise be provided through a public system or private business.

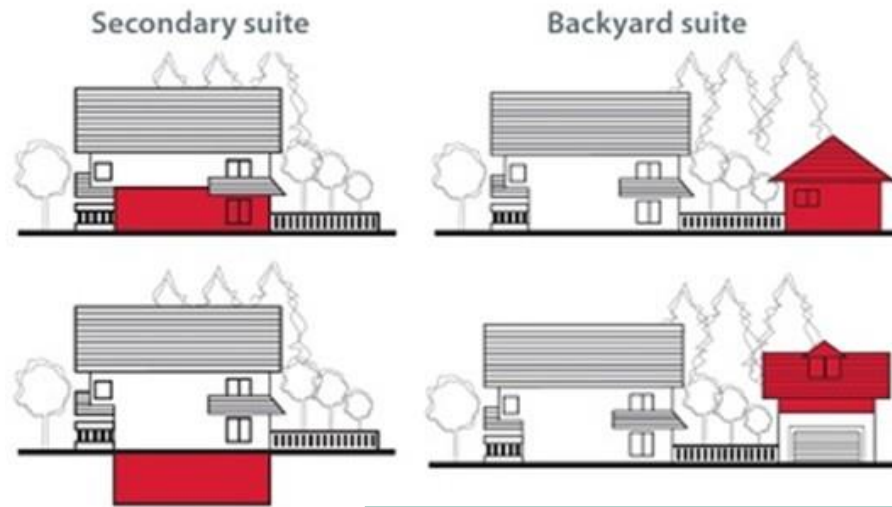


Figure 32: City of Calgary Secondary Suite (City of Calgary, 2018)

### BENEFITS

- Increase housing stock in communities without changing the overall character.
- Allows seniors to live independently within a community while still having potential access to services or support if the secondary suite is attached to a family member's residence.
- Helps offset some of the costs associated with the main homeowner.

### LIMITATIONS

- By-laws and official plans may not allow for secondary suites.



Figure 33: (Minneapolis, ADU, 2014)

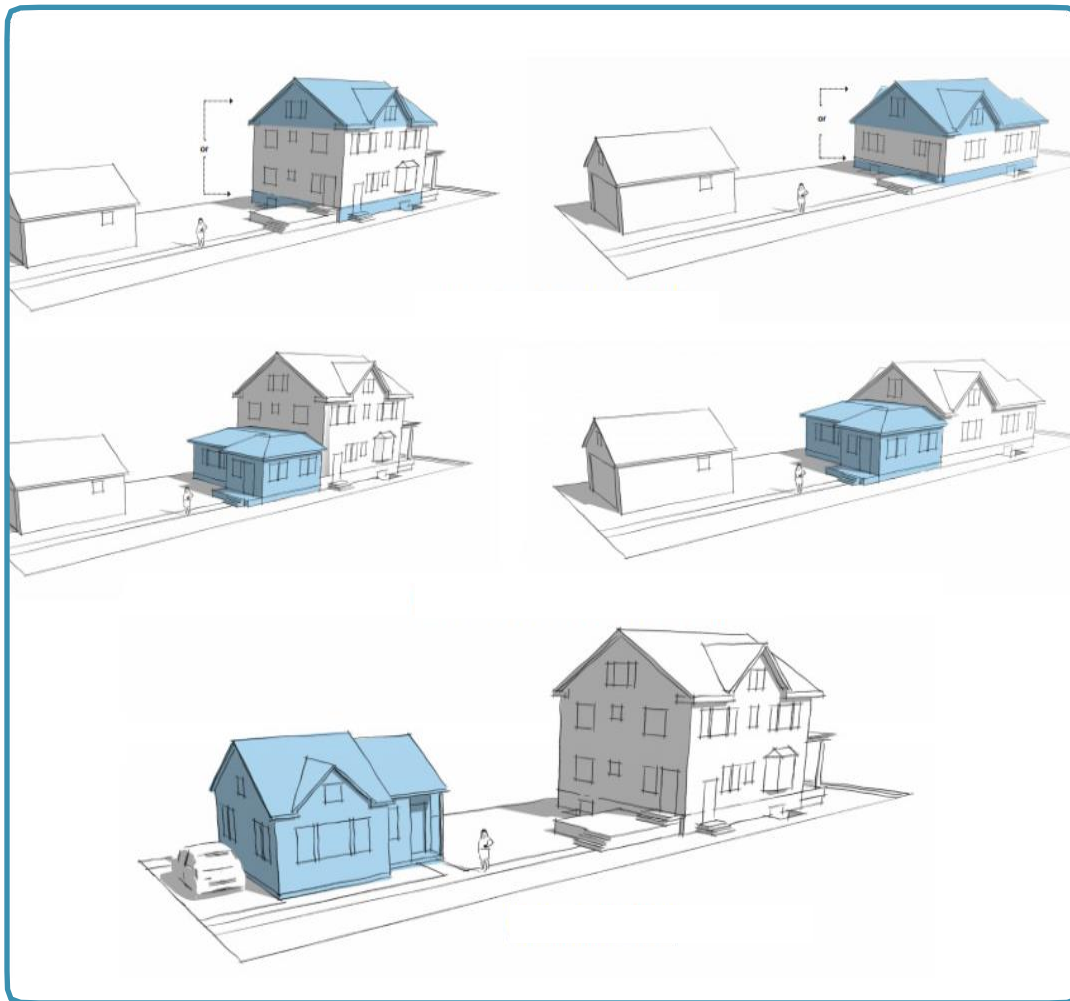
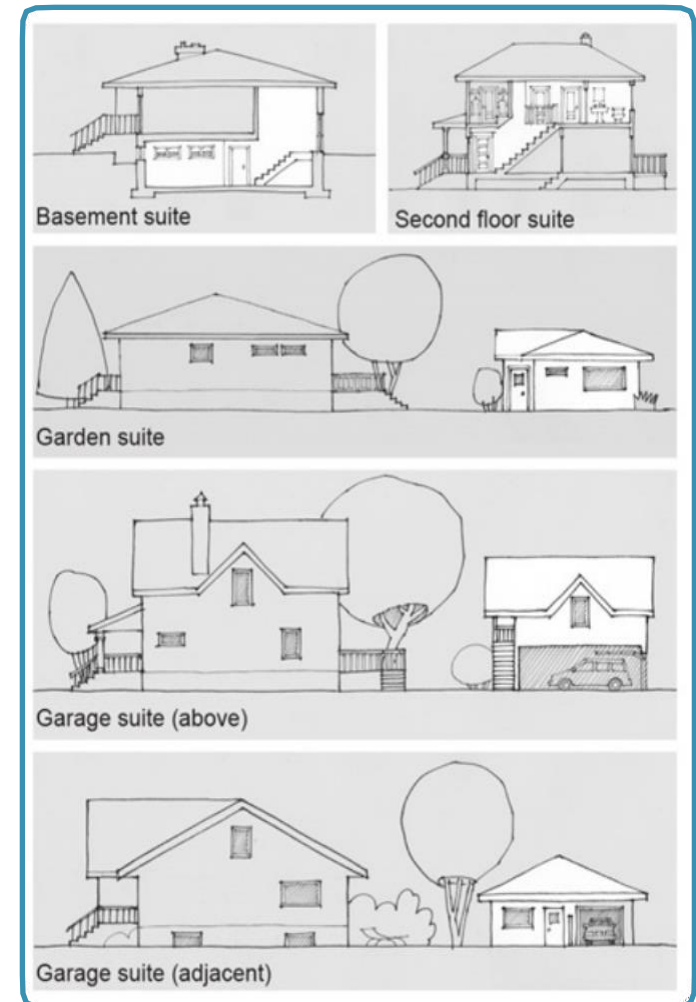


Figure 34: City of Calgary Secondary Suites (City of Calgary Heritage Initiative, 2018)



Any number of well-designed and executed secondary suites can help seniors living on lower or fixed incomes. As long as the secondary suites come equipped with appropriate fixtures and fittings, they offer a cost effective option that can be built in a number of different ways.



## LIFETIME HOMES

Lifetime homes are another type of adaptable dwellings designed around 16 criteria. The concept was conceived in 1991 by the Joseph Rowntree Foundation and Habinteg Housing Association and sought to make homes more adaptable for the lifetime of a home in the United Kingdom.

### BENEFITS

- The principles behind lifetime homes of inclusivity, accessibility, adaptability, sustainability, and good value all come together to meet the 'general needs' of seniors across the age spectrum as well as the levels of care.

### LIMITATIONS

- Overall upfront costs may be prohibitive.
- Building code and by-laws may not allow for this level of detail.

An example of a lifetime home from the United Kingdom is the Darwin Court development in London that consists of dwelling units as well as a community centre. Built for the 50+ age demographic, the independent style living facilities feature a unique housing model that caters to seniors housing, community employment, health, and leisure needs.

The aim of the design was to change the perception of seniors housing as well as increase the quality of life of the seniors who live in the facility. All units in the building were designed to meet the changing needs of residents and the community so that units can be converted between the needs of disabled and non-disabled occupants.



Figure 35: Orchard View Lifetime Homes in London, UK (Architects Journal, 2017)

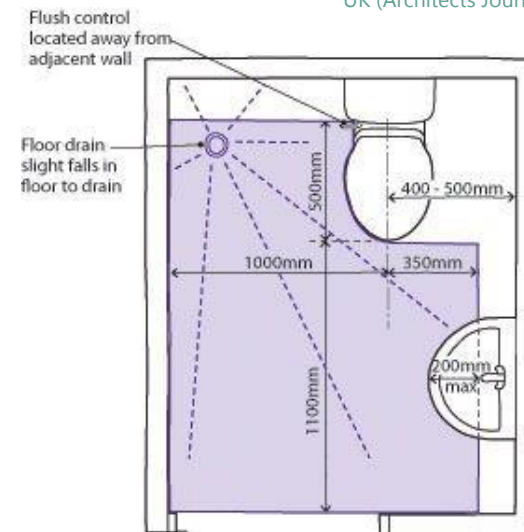


Figure 36: (Lifetime Homes - Design Guidelines, 2016)



## CO-HOUSING

Co-housing or collaborative housing, is a concept of a village-style community-based housing that originated in the 1960s from the ideas of Danish architect, Jan Gudman-Hoyer. The concept involves building a number of private dwellings around shared amenities to create a small community-style support space. Beyond providing physical space, co-housing seeks to take into account preserving social and environmental connections as well as financial support. In Canada, more than five decades later than projects in Europe, the first two seniors co-housing projects were completed in Saskatoon and Sooke.

Co-housing is not limited to new built construction communities, there is the potential to integrate the concepts within existing private dwellings, co-operatives, or apartment buildings.



Figure 37: (Harbourside - Sooke, B.C., 2017)

An example of Canadian co-housing is the Harbourside Seniors Co-housing project in Sooke, British Columbia. Thirty-one (31) units of housing in seven buildings, consisting of three duplexes, three fourplexes and a three-storey building with 13 units exists on-site. Common spaces, which include a dining room, lounge, kitchen, laundry room, and multi-purpose room are also situated on-site.

Co-housing could be a viable housing option for seniors living within the NWT, as this housing model promotes a high-level of co-care and socialization, while sharing and minimizing resources.

### BENEFITS

- Ability to share resources with all other members of the co-housing groups.
- Co-caring.
- Fosters socialization.
- Safety and security.
- Reduction of house maintenance.

### LIMITATIONS

- Costs to purchase units can be more expensive than more traditional styles of seniors housing.
- Consensus decision among members can be difficult.



# SENIORS HOUSING DESIGN

As people age design becomes integral to ensuring seniors can age successfully in whatever setting they choose and at whatever continuum of care they have reached. Many of Canada's provinces, such as Ontario, have adopted legislation that create enforceable goals for accessibility and mandatory reporting for the public and private sector. As of June 20, 2018, the federal government tabled national accessibility legislation that would "require organizations under federal jurisdiction to identify, remove, and prevent barriers to accessibility, including in the built environment (buildings and public spaces)... and the delivery of programs and services" (Government of Canada, Employment and Social Development Canada, 2018).

One of the most widely discussed and used design principles for seniors is universal design. Universal design is a design concept that seeks to produce buildings and products that are barrier-free to seniors, people with disabilities, and people without disabilities.

When considering universal design elements, they should be considered on three different scales of a project. The integration into the community, the building or structure, and the individual unit located within the structure or different rooms that make up a home.

Table 21 provides an overview of universal design principles that should be used at both the community and building level context when developing seniors housing. Additional design details regarding individual units or rooms that make up a dwelling can be found in **Appendix C**

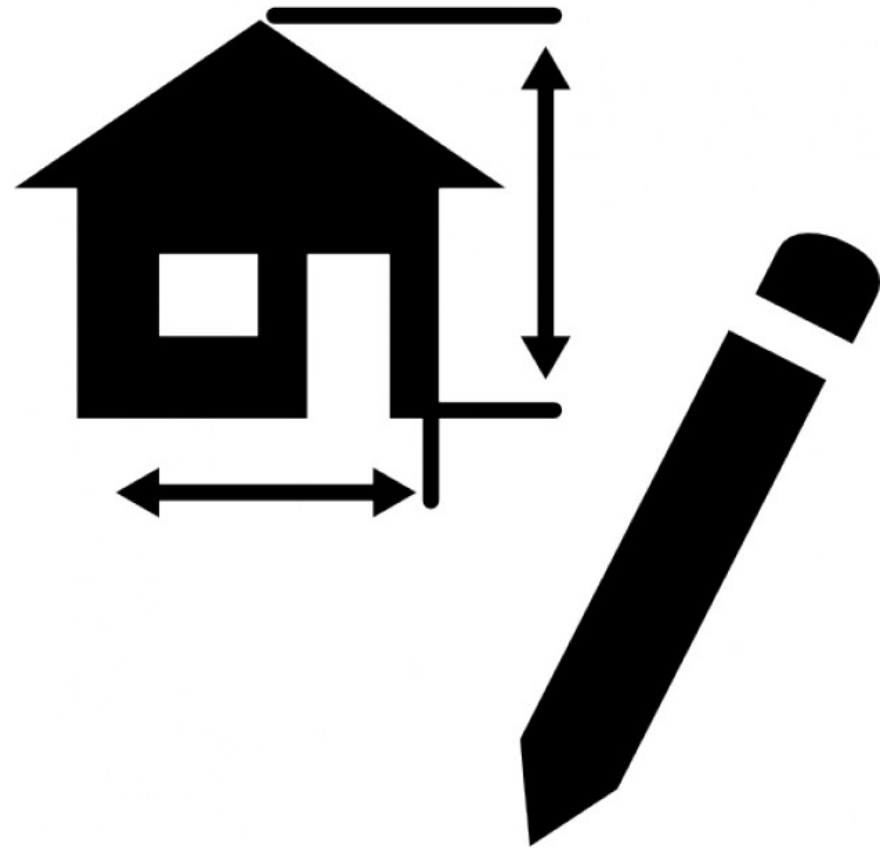


Figure 38: Seniors Housing Design





## UNIVERSAL DESIGN PRINCIPLES - COMMUNITY & SINGLE BUILDING CONTEXT

Table 21 identifies seven universal design principles that should be considered for community and single building context, when developing housing for seniors.

Table 21: Adapted from Housing for Older Canadians – The Definitive Guide to the Over-55 Market – Volume 4 – Designing the Project - CMHC, 2012

Universal Design Principles			
Principle	Description	Single Building Context	Community Level Context
<b>Equitable Use</b>	The design is accessible and appealing to all users; if possible, one design should serve all users, but if not, then alternatives should be equally available to those who cannot use the mainstream design.	Lever door handles on all doors, easy grip fixtures, hands free faucets.	Making all public buildings and outdoor spaces fully accessible including sidewalks, parks, and transit and community facilities.
<b>Flexible in Use</b>	Users have choices in manipulating an object or navigating a space; the design can be used in a variety of ways by people as they age, abilities and preferences change over the lifecycle of a building or space.	Moveable interior walls that allow for reconfiguration of the space, adjustable-height counters and shelving.	A community gathering space that can be used, for example, for public meetings, community events, neighbourhood organizations, public health, commercial space or senior residences.
<b>Simple and Intuitive Use</b>	Users can immediately see how to use an object or navigate a space, and they receive feedback on their use as they proceed (Direct path, signage, etc.).	Easy-to-locate entrances/exits; clear interior layout.	Clear and straightforward street networks, with landmarks that distinguish particular areas and flow patterns.
<b>Perceptible Information</b>	The design is clear and legible to all users, regardless of their level of ability, including vision, hearing and mobility.	Clear signage for entrances and exits, elevators, washrooms, emergency warnings that include flashing lights for the deaf and audible cues for the blind.	Clear street signs, markings, bells at crosswalks.
<b>Tolerance for Error</b>	The design minimizes the potential for errors and dangers; if the user misuses an object or navigates the wrong way in a space, the effects are reversible.	Automatic shut-offs for heating elements or taps; temperature limiting controls for taps and showerheads.	Maximum connectivity; for example, no dead ends or cul-de-sacs, sloped grade differences between bike, pedestrian and auto lanes, or low guards with many entrances and exit points.
<b>Low Physical Effort</b>	The design of objects and spaces does not require the user to exert great physical effort, to adopt an uncomfortable body position or engage in tiring and repetitive physical tasks.	Pull out drawer rather than under the counter cupboards in kitchens and bathrooms, which open and close with minimum effort.	Street network connectivity to provide, for example, short trips, easy rolling surfaces, gentle slopes, minor abrupt variations in surface heights (curbs and thresholds).
<b>Size and Space for Approach and Use</b>	All users can reach and manipulate objects and navigate spaces comfortably.	Light switches and electrical outlets located in convenient heights for everyone; door and corridor widths adequate to accommodate mobility devices; under-counter spaces in kitchens and bathrooms.	Public spaces and features, such as picnic tables, and sidewalks and parks that can accommodate wheelchairs and electric scooters.



# SENIORS HOUSING SUPPORT

Tailored built form is often not enough to meet seniors needs as they move into their later years of life. An additional level of assistance or continuing care combined with their living arrangement is required.

The continuum of care model (**Fig. 39**) developed by the CMHC can serve as an important overview of the different levels of independence and program support required as seniors age and potentially transition through different types of housing.



Figure 39: Adapted from Kaela Schramm, 2013





## EXISTING SUPPORT SERVICES

Services associated with the continuum of care can vary from social and recreational services, residential care services that feature varying degrees of care, transportation services, and off-site services that are located within the community where the seniors housing is located.

### **Social and Recreational**

Social and recreational services are a key part of seniors mental health and well-being. Some types of seniors housing offer such services that can include day trips, gardening, hiking and walking paths, and intergenerational programs.

### **Resident Care**

The type of resident care services can vary broadly based on the level of care required. Care services in independent living situations can start with light meal service, to personal care and laundry, and range to complex care that requires 24-hour nursing.

### **Transportation**

Transportation services for seniors can either be provided through public transportation, private services offered as part of a service within seniors housing, or through private use of automobiles.

### **Community**

Community services can be any number of community services located around a seniors living facility. Often times these services, such as a hair salon, pharmacy, or shopping mall can provide stand-alone services for independent seniors.



## NWTHC PROGRAMS & INITIATIVES RELEVANT TO SENIORS

The NWTHC recently undertook a review of its programs, initiatives, policies, and guidelines during the winter of 2017 in order to improve programming and to decrease barriers in accessing housing programs and services within the Northwest Territories. Initiatives developed from this review were identified in the “Under One Roof (2017)” Newsletter. Below are initiatives and programs developed by the NWTHC that are most relevant and available to the seniors population of the Northwest Territories (**Table 22**).

Program/Initiative	Description
<b>Community Housing Supportive Initiative</b>	The community housing supportive initiative provides flexible assistance to local and Indigenous governments for community housing projects. If identified as a priority, these funds in the form of a grant, grant in kind, contribution or loan could be directed to seniors housing projects in the communities.
<b>Family Home Transfer Program</b>	The family home transfer program enables the NWTHC to facilitate easier transfer of ownership of a dwelling to prevent a unit from becoming vacant. The program applies to current and past clients with forgivable loan agreements in rural and remote communities, and existing clients with repayable mortgages.
<b>Repair Programs Co-pay Removal for Low-to-Modest Incomes</b>	In order to ensure continuing participation in the repair programs, the NWTHC has removed the co-pay requirements for households whose income is below \$60,000 per year. This program has specific application to the Seniors Aging-in-Place Retrofits Program.
<b>Seniors Aging-in-Place Retrofits</b>	To allow for seniors to age in their communities, the NWTHC offers retrofit and repair programs to make their homes more efficient and extend the life of their homes. Included is assistance up to \$10,000 per year in the form of one-year forgivable loan. Seniors households with income below \$60,000 require no co-pay. This program has been designed to be used with other programs.
<b>CARE (Contributing Assistance for Repairs and Enhancements)</b>	CARE assists existing homeowners in making necessary repairs to their home to ensure a safe and healthy residence and to increase the remaining economic life of their home. Additional assistance is available for improving the accessibility of dwellings for persons with disabilities. Low-income homeowners with disabilities may be eligible for the CARE Mobility program of up to \$100,000 to carry out modifications to their home to improve accessibility and support independent living.
<b>Seniors Independent Living Facilities</b>	The NWTHC is investing in new Seniors Independent Living housing facilities that support “aging in place”. The facilities are operated under the NWTHC’s public housing program. Based on needs, the centres contain 8 independent living units for seniors, 2 of which are barrier-free, a suite for a live-in building caretaker, a common open area for the delivery of day programming and other community events, and are projected to have other support spaces based on project costs, such as kitchen, laundry, storage, and a bathing area.
<b>Fuel Tank Replacement</b>	The fuel tank replacement program was designed to help manage risk of fuel tank failures. The program forgivable loans up to \$10,000 to replace above ground fuel tanks. There is no-co pay requirement for households making less than \$60,000; households that make more are required to pay 10% of the removal and instillation costs.

Table 22: Under One Roof, 2017, NWTHC



Seniors housing programs and initiatives offered by the Housing Corporations in Nunavut, Yukon, British Columbia, and Alberta are described on the following pages (Table 23-26). A brief overview and analysis of each program has been provided and will be used to identify how certain programs assist seniors in making their homes more adequate, suitable, and/or affordable. Specific programs and initiatives that could be beneficial in addressing housing issues (adequacy, suitability, and affordability) associated with the projected seniors population and household growth in the NWT have been recommended for further review and consideration.

## SENIORS HOUSING PROGRAMS IN NUNAVUT

Program/Initiative	Description
<b>Senior Citizen Home Repair Program (SCHRP)</b>	The SCHRP program provides assistance to seniors 60+ throughout Nunavut who need to repair and/or adapt their homes in order to ensure their continued safe occupancy, and/or to assist with difficulties they encounter with daily living activities. The assistance comes in the form of a grant, to a maximum of \$15,000, plus freight costs.
<b>Home Renovation Program (HRP)</b>	The HRP provides assistance to homeowners who wish to carry out major repairs, renovations, and additions to their home to cover the cost related to repairs and/or renovation including materials, freight, and labour. The program can include financial, program, and technical assistance at any time during the process. The Nunavut Housing Corporation (NHC) will provide a contribution in the form of a forgivable loan up to a maximum of \$65,000 depending on household income. Any amount exceeding \$50,000 must be specifically used for energy efficiency upgrades. If any applicant has already received HRP, they are eligible to apply for an additional \$15,000 for energy efficient upgrades.
<b>Senior and Persons with Disabilities Preventative Maintenance Program (SPDPMP)</b>	The SPDPMP program assists seniors 60+ and persons with disabilities in carrying out preventative maintenance and minor repairs. The NHC will provide in the form of a grant, up to a maximum amount of \$3,000 annually to ensure continued safe occupancy of a dwelling, extending the service life of building systems, reducing the number of energy repairs required, and assisting seniors and persons with disabilities in overcoming obstacles with continued ownership.

Table 23: Seniors Housing Programs in Nunavut





## SENIORS HOUSING PROGRAMS IN BRITISH COLUMBIA

Table 24: Seniors Housing Programs in British Columbia

Program/Initiative	Description
<b>Home Adaptations for Independence (HAFI)</b>	This program helps low-income seniors and people with disabilities finance home modifications for accessible, safe, and independent living. Eligible homeowners, renters, and landlords can receive up to \$20,000 per home in the form of a forgivable loan.
<b>The B.C. Seniors Home Renovation Tax Credit</b>	This program assists seniors 65+ with the cost of certain permanent home renovations to improve accessibility or to help a senior be more functional or mobile at home.
<b>Non-Medical Support Services</b>	The B.C. government supports community based non-medical home support services, such as housekeeping or transportation. These services are designed to help older people stay in their own homes.
<b>Home Owner Grant for Seniors</b>	This program reduces the amount of property tax seniors pay each year on their principle residence. Seniors 65+ may be eligible for an additional grant of \$275 on top of the regular grant of \$570. The grant varies depending on your geographic location in the province. You must also pay at least \$100 in property taxes to be eligible for the grant.
<b>Shelter Aid for Elderly Renters (SAFER)</b>	This program provides a monthly cash payment to eligible B.C. seniors who pay more than 30% of their before-tax income for rent. This program is run directly through B.C. Housing.
<b>Affordable and Subsidized Housing</b>	This program supports seniors with low-to-moderate income who do not need special support or home care services.

## SENIORS HOUSING PROGRAMS IN YUKON

Table 25: Seniors Housing Programs in Yukon

Program/Initiative	Description
<b>Seniors Social Housing Program</b>	The program works to assist community residents most in need of affordable, suitable, and accessible housing. Housing allocations are made on the basis of applicant need and unit availability.
<b>Seniors Home and Yard Maintenance Program</b>	Delivered in Whitehorse by the Yukon Council on Aging, this program matches seniors with basic income and yard maintenance needs with community residents registered to provide services. The program is aimed at seniors who live independently, but have difficulty paying commercial rates for basic income and yard upkeep.
<b>Accessibility Advisory Committee</b>	The Committee is an advisory body that represents accessibility concerns on new projects managed by the Yukon Housing Corporation (YHC). The Committee is not run by the YHC and tenants who have concerns with accessibility in their units can bring issues to the attention of the committee.



## SENIORS HOUSING PROGRAMS IN ALBERTA

Program/Initiative	Description
<b>Seniors Property Tax Deferral Program (SPTDP)</b>	The SPTDP program allows eligible senior 65+ homeowners to defer all or part of their property taxes through a low-interest home equity loan with the Alberta government.
<b>Seniors Home Adaptation and Repair Program (SHARP)</b>	The SHARP program provides low-interest home equity loans to help seniors finance necessary repairs, adaptations, and renovations to their homes. A maximum loan of \$40,000 is available to seniors and senior couples with a total annual incomes of \$75,000 or less and who have a minimum 25% home equity in their primary residence.
<b>Community Housing Program</b>	This program provides subsidized rental housing to low-income seniors who cannot afford other housing options.
<b>Seniors Apartments</b>	Also known as the Seniors Self-contained Housing Program, it provides apartment style housing to seniors who are able to live independently with or without community-based services. Applicants must be over the age of 65, and the rent includes heat, water, and sewer expenses and is based on 30% of a household's adjusted income.
<b>Seniors Lodge</b>	The program offers rooms, meals, services, and recreational opportunities for independent seniors. Community-based services may help offer these amenities. A seniors lodge may be appropriate for those with care needs not otherwise appropriately provided for in a health care facility. Applicants must be over the age of 65.
<b>Special Needs Housing</b>	Special needs housing options are available for individuals who have special needs, including developmental disabilities, people with physical challenges, etc. The program may also include additional support services for residents.
<b>Private Landlord Rent Supplement Program</b>	Local housing providers pay private landlords a rent supplement to subsidize the difference between a negotiated market rent and 30% of a household's adjusted income.
<b>Direct to Tenant Rent Supplement</b>	A subsidy is paid directly to an eligible tenant to help with rental costs. This is delivered to the eligible tenant by the local housing management body. The subsidy is based on the difference between 30% of a household's income and an agreed upon market rent, to a maximum subsidy established by the housing management body.

Table 26: Seniors Housing Programs in Alberta



# SENIORS HOUSING PROGRAMS OVERVIEW

This section provides a summary of all applicable senior programs and initiatives identified in neighbouring provinces and territories. Each program and initiative has been assessed from the perspective of its ability to address adequacy, suitability, and/or affordability of seniors housing. Programs and initiatives have been recommended for further review or adoption by the NWT HC to assist in strengthening their stance on providing safe, accessible, and affordable housing (Table 28).



The Consultant Team determined the following recommendations for seniors support programs and initiatives by reviewing the existing support programs offered by the NWT HC and identifying specific programs of interest from other provinces that would be complimentary to the services already provided, while meeting seniors housing needs. The programs and initiatives identified as 'Recommended' should be considered by the NWT HC to address seniors needs with housing adequacy, suitability, and affordability.

Figure 40: Seniors Housing Program Directors

Table 27: Recommended Seniors Housing Programs

Program/Initiative	Adequacy	Suitability	Affordability	Recommended
<b>Nunavut</b>				
Senior Citizen Home Repair Program	●	●		
Home Renovation Program	●			
Senior and Persons with Disabilities Preventative Maintenance Program		●	●	●
<b>Yukon</b>				
Seniors Social Housing Program			●	●
Seniors Home and Yard Maintenance Program	●			●
Accessibility Advisory Committee		●		
<b>British Columbia</b>				
Home Adaptations for Independence (HAFI)		●	●	
The B.C. Seniors Home Renovation Tax Credit	●			
Non-Medical Support Services		●		●
Home Owner Grant for Seniors			●	
Shelter Aid for Elderly Renters (SAFER)			●	
Affordable and Subsidized Housing			●	
<b>Alberta</b>				
Seniors Property Tax Deferral Program			●	
Seniors Home Adaptation and Repair Program	●	●		
Community Housing Program			●	
Seniors Apartments			●	●
Seniors Lodge		●		
Special Needs Housing		●		
Private Landlord Rent Supplement Program			●	●
Direct to Tenant Rent Supplement			●	









## CHAPTER

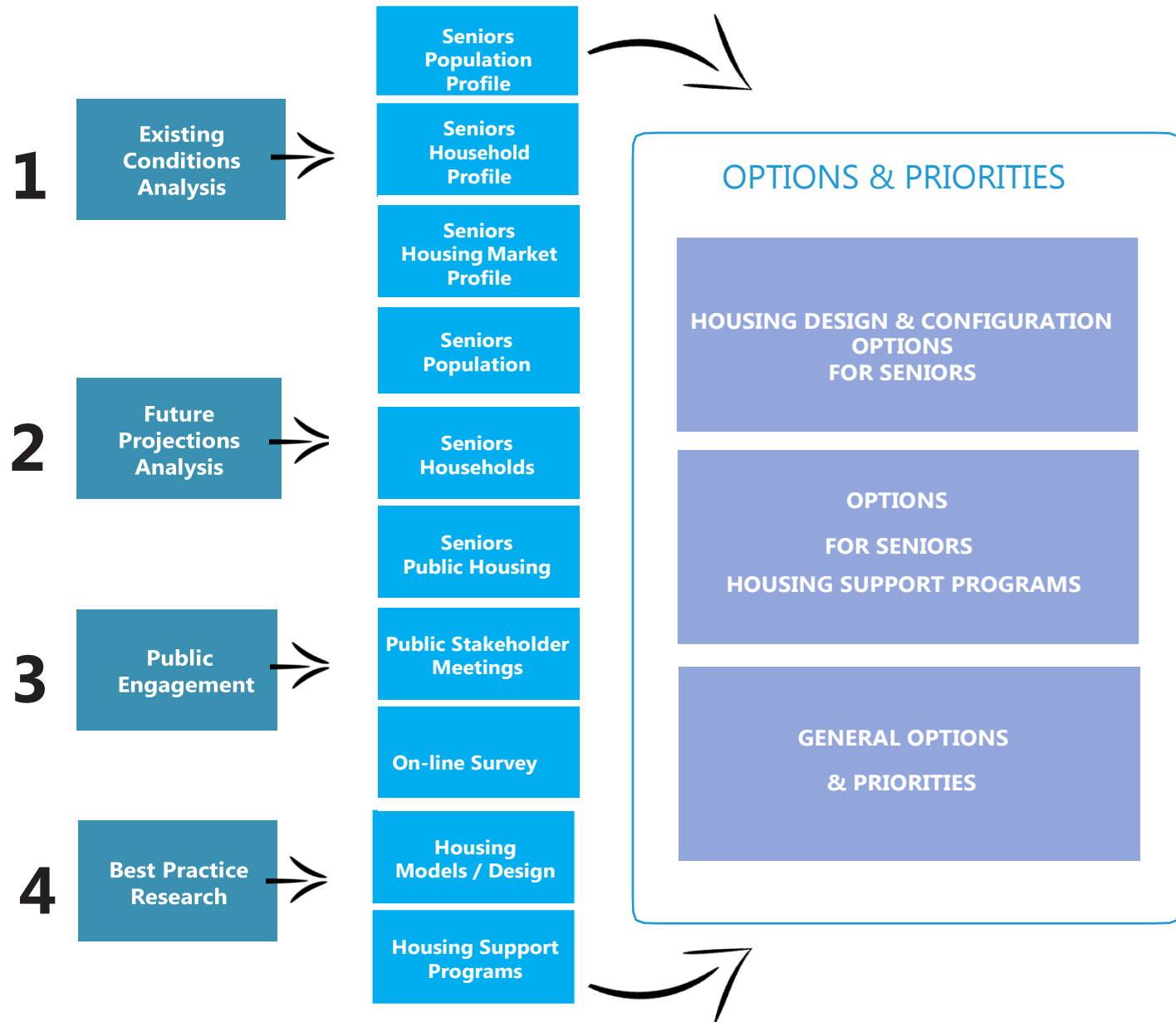
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### Conclusions & Options

*Despite existing challenges related to the provision of housing and support services within the NWT, there are opportunities that can effectively address the future development, orientation, and support programs of housing across the Territory. This chapter outlines conclusions and options for consideration.*

# OVERVIEW – OPTIONS FRAMEWORK

The graphic below provides the process undertaken by the Consultant Team to develop recommendations and priorities that will assist seniors to continue to age-in-place within their communities across the Territory. Furthermore, this graphic indicates how each step of this study's process has led to the final delivery of the study's goals and objectives, identified at the beginning of this report.



## STUDY OBJECTIVES

Identify currently available seniors housing in NWT communities

Identify how and where to most efficiently invest in seniors housing and programs

Identify current and potential future needs for seniors housing policies and programs

Identify potential infrastructure needs for future seniors independent living complexes

Identify current gaps in policies/programs/infrastructure for seniors

Acquire a relevant study, given the contextual factors of cultural, geographic, social, political, economic, and institutional circumstances

## STUDY GOALS

Understand the overall demand for seniors housing by community

Understand the types of features required in seniors housing to facilitate aging in place

Provide recommended mixed-use models - public housing, affordable housing, and market housing

Provide a summary of best practices in mixed use housing, including support services



# CONCLUSIONS - SENIORS POPULATION GROWTH

The NWT has a population of 5,442 residents who are aged sixty (60) or older; this group is approximately 12% of the total population of the NWT. Generally, all NWT regions share a balanced gender ratio within their seniors' population (53% - male and 47% - female) and contain a seniors population that accounts for 10% to 20% of each community's total population.

Since 2001, the seniors (60+) population of the NWT has increased by 115%. Between 2001 and 2017, the NWT seniors population has experienced an average annual increase of 5%. Over the next 10 to 11 years, the seniors population of the NWT will increase approximately by 3,866 people (71%) by the year 2028. The majority of the projected seniors population growth is expected to occur within the City of Yellowknife, which is projected to increase approximately by 2,800 people (111%) by the year 2028.

**Table 29** indicates the current (2017) and projected (2028) growth of the seniors population for each community within the NWT. The projected growth estimate indicates that most communities across the NWT will experience a seniors population increase by 4% to 5% annually. It should be noted that the greatest growth anticipated is within the following communities:

1. Yellowknife
2. Hay River
3. Fort Simpson
4. Inuvik

## Projected Seniors Population

Seniors (60+) Community	2017	2028	Average Annual Increase (%)	Total Seniors Population Increase (10 Years)
<b>Northwest Territories</b>	<b>5,442</b>	<b>9,308</b>	<b>5%</b>	<b>3,866</b>
<b>Beaufort Delta Region</b>	<b>805</b>	<b>1,114</b>	<b>3%</b>	<b>309</b>
Aklavik	92	127	3%	35
Fort McPherson	123	153	2%	30
Inuvik	338	520	4%	182
Paulatuk	31	59	6%	28
Sachs Harbour	12	11	-1%	-1
Tsiigehtchic	27	42	4%	15
Tuktoyaktuk	139	264	6%	125
Ulukhaktok	43	82	6%	39
<b>Dehcho Region</b>	<b>550</b>	<b>847</b>	<b>4%</b>	<b>297</b>
Fort Liard	74	127	5%	53
Fort Simpson	201	423	7%	222
Jean Marie River	-	-	-	-
Nahanni Butte	-	-	-	-
Sambaa K'e (Trout Lake)	12	5	-8%	-7
Wrigley	26	23	-1%	-3
<b>Sahtu Region</b>	<b>316</b>	<b>437</b>	<b>3%</b>	<b>121</b>
Colville Lake	13	12	-1%	-1
Déljne	63	87	3%	24
Fort Good Hope	88	109	2%	21
Norman Wells	84	196	8%	112
Tulita	68	105	4%	37
<b>South Slave Region</b>	<b>1,237</b>	<b>1,904</b>	<b>4%</b>	<b>667</b>
Enterprise	36	68	6%	32
Fort Resolution	86	119	3%	33
Fort Smith	449	691	4%	242
Hay River	608	1,040	5%	432
Fort Providence	116	161	3%	45
Hay River Dene 1	59	152	9%	93
Kakisa	-	-	-	-
<b>North Slave Region</b>	<b>2,534</b>	<b>5,334</b>	<b>7%</b>	<b>2,800</b>
Behchokq	183	204	1%	21
Gamèt	44	55	2%	11
Wekweèt	16	34	7%	18
What	55	76	3%	21
Detah	28	35	2%	7
Yellowknife	2,114	4,929	8%	2,815
tutsel'è	37	41	1%	4

Table 29: Overview - Projected Seniors Population



## CONCLUSIONS- SENIORS HOUSEHOLD GROWTH

The NWT has 5,050 households maintained by residents aged fifty-five (55) years or older; this number of households accounts for approximately 34% of the total households in the NWT. In most communities, seniors households are typically single detached homes. However, there are some communities that have indicated a majority of "other dwelling" types, such as duplexes and row houses. A primary focus should be placed on the North Slave Region, more specifically, the City of Yellowknife due to the large number of seniors households in comparison to any other community.

The average age of households within all communities in NWT ranges from 20 to 60 years. Some NWT regions typically have newer built homes, such as the Dehcho Region, while other regions have older homes (Beaufort Delta Region, North Slave Region, and the South Slave Region). It is recommended that housing maintenance and funding support programs should focus on these three regions and in communities that have older residences. The average seniors household size within most communities is 2.1 persons per household. The North Slave Region is seen as an outlier, as smaller communities such as Gameti, Whati, and Detah contain a larger average household size with approximately 4.0 persons per household. **Table 30** indicates the current (2017) and projected (2028) growth of seniors households for each community within the NWT. The projected growth estimate indicates that most communities across NWT will have their seniors households increase on average by 1 to 10 households annually. However, some communities have growth that exceeds this average. The greatest growth across the NWT is anticipated within the following communities:

1. Yellowknife – 134 seniors households annually
2. Hay River – 22 seniors households annually
3. Fort Smith – 13 seniors households annually
4. Inuvik – 10 seniors households annually

### Projected Seniors Households

Seniors (55+) Community	2017	2028	Average Annual Increase (Households)	Distribution of Seniors Housing Need (%)
<b>Northwest Territories</b>	<b>5,442</b>	<b>7,087</b>	<b>164.5</b>	
<b>Beaufort Delta Region</b>	<b>800</b>	<b>947</b>	<b>14.7</b>	<b>9%</b>
Aklavik	95	117	2.2	
Fort McPherson	130	145	1.5	
Inuvik	370	471	10.1	
Paulatuk	30	40	1.0	
Sachs Harbour	10	10	0.0	
Tsiigehtchic	20	26	0.6	
Tuktoyaktuk	105	150	4.5	
Ulukhaktok	40	53	1.3	
<b>Dehcho Region</b>	<b>350</b>	<b>489</b>	<b>13.9</b>	<b>8%</b>
Fort Liard	75	98	2.3	
Fort Simpson	200	306	10.6	
Jean Marie River	10	-	-	
Nahanni Butte	20	-	-	
Sambaa K'e (Trout Lake)	20	20	0.0	
Wrigley	25	25	0.0	
<b>Sahtu Region</b>	<b>300</b>	<b>350</b>	<b>5.0</b>	<b>3%</b>
Colville Lake	10	10	0.0	
Déjine	80	90	1.0	
Fort Good Hope	70	79	0.9	
Norman Wells	95	148	5.3	
Tulita	65	79	1.4	
<b>South Slave Region</b>	<b>1,195</b>	<b>1,519</b>	<b>32.4</b>	<b>20%</b>
Enterprise	40	57	1.7	
Fort Resolution	95	111	1.6	
Fort Smith	380	507	12.7	
Hay River	550	777	22.7	
Fort Providence	100	118	1.8	
Hay River Dene 1	30	74	4.4	
Kakisa	-	-	-	
<b>North Slave Region</b>	<b>2,405</b>	<b>3,328</b>	<b>92.3</b>	<b>56%</b>
Behchokò	165	172	0.7	
Gamèt	25	28	0.3	
Wekweèt	10	16	0.6	
Whati	50	56	0.6	
Detah	35	37	0.2	
Yellowknife	2,075	3,416	134.1	
tutselk'e	45	47	0.2	

Table 30: Overview - Projected Seniors Households





## CONCLUSIONS - SENIORS PUBLIC HOUSING

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Key findings from this report indicate that the majority of seniors aged 55 years or older own their home. However, there are communities across the NWT where a higher proportion of seniors are in rented homes. Most of these communities are larger, such as Inuvik and Norman Wells, where housing is typically more expensive and less affordable for seniors. The majority of seniors households (51%) who rent their home have subsidized rent. The Beaufort Delta Region and Dehcho Region contain the greatest proportion of seniors households who require or have subsidized rent, approximately 67% of rented households in both regions. Determining the availability of housing in each region was unachievable during this study, as rental market and vacancy surveys have not been recently conducted for most communities. It is recommended that these surveys be undertaken to better identify gaps within the housing market and issues of obtaining rental housing in specific communities.

As seniors age, their after tax income declines by 33% on average across the Territory. Considering this statistic, it appears that seniors populations aged 65+ within most communities on average, by definition, have low to moderate income (50% - 80% of community median income) in comparison to the average after tax income of their respective communities. Seniors average income, which is a crucial element that affects the overall affordability of households, is lowest in the Beaufort Delta and Dehcho Region. Larger communities, such as the City of Yellowknife and the Town of Norman Wells, contain the highest average income for senior residents.

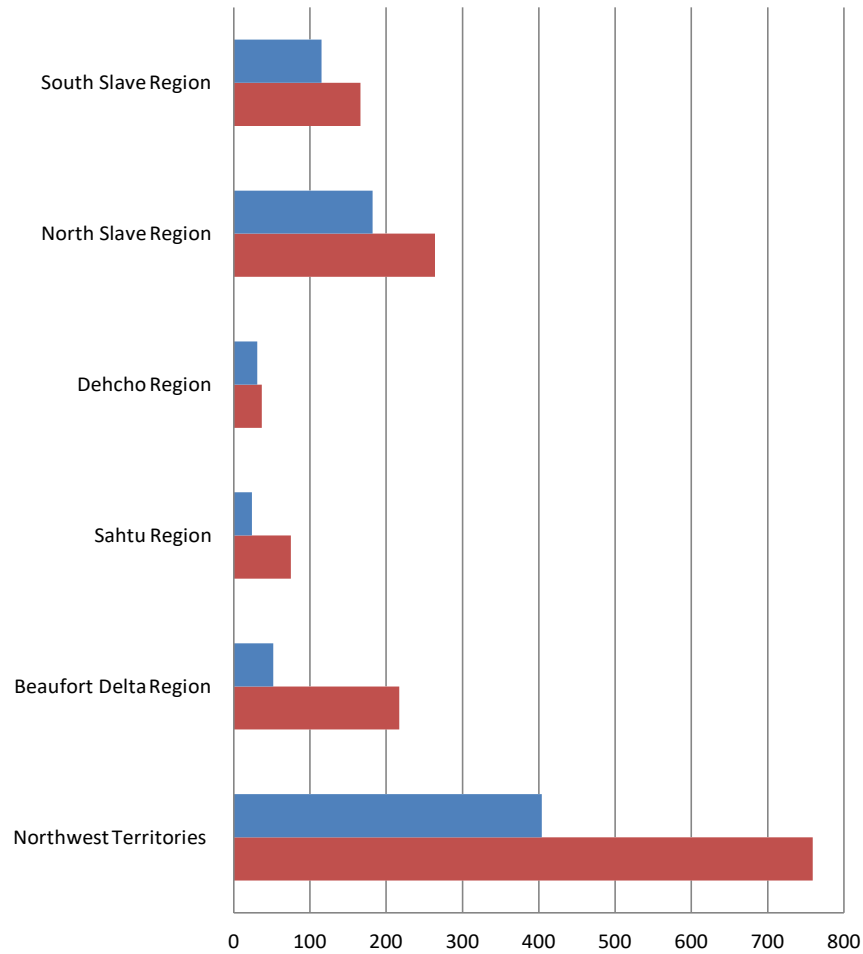
The affordable rental price for a senior (55-64) on average in the NWT is \$1,617, however this is not true for every community. In fact, most communities in NWT are well below this threshold. The indicated affordable purchase price for a senior aged 55 to 64 is \$289,000 and follows a similar threshold trend. The affordability targets developed for the Territory are typically greater than for most communities, due to the proportion of individuals living in areas with higher incomes, such as the communities of Norman Wells, Fort Smith, Hay River, and Yellowknife.

In the majority of communities, seniors have identified that they are facing core housing issues. A seniors household is in 'core housing need' if it falls below at least one of the three standards of adequacy, suitability, or affordability (StatsCan, 2016). According to statistics information from the last Census (2016), 1,985 seniors households in the NWT are in core housing need (**Table 14**). The majority of these rented and owned seniors households are faced primarily with the issue of household adequacy (52%). Furthermore, the issue of household affordability is very prevalent in the North Slave and South Slave Regions.

The Northwest Territories Housing Corporation (NWTHC) operates a portfolio of approximately 404 public housing units designated for senior citizens (NWTHC, 2017). The NWTHC also contains 420 affordable housing units within their portfolio that offer at market or subsidized housing. The number of affordable units offered to seniors is currently unknown. Data analyzed for this study has indicated that seniors are currently over-occupying the seniors designated public housing thresholds (Figure 41) within all regions of the NWT. However, it must be noted that seniors in the near future may not require a designated senior residence, and may be suitably housed in their current dwelling.



## GNWT Seniors Public Housing (2017) Designated vs Occupied



	Northwest Territories	Beaufort Delta Region	Sahtu Region	Dehcho Region	North Slave Region	South Slave Region
Seniors Designated	404	52	24	31	182	115
Seniors Occupied	759	217	75	37	264	166

Figure 41: Public Housing - Designated vs Occupied



# CONCLUSIONS - SENIORS HOUSING MARKET - DEMAND

In order to identify appropriate options for seniors housing design and configuration in communities across the Territory, the current housing demand must be identified to develop an estimate of how many and what types of households would be deemed most appropriate for each community.

**Table 31** identifies that moving forward, there will be an increase of approximately 165 seniors households annually. This calculation is an average estimate and was based on future household projections of seniors based on population projections. There are some instances where on average, specific types of housing, such as market/affordable housing are not required to be developed on an annual basis. This estimate identifies how many households will be identified as seniors households. Alterations to pre-existing households or new buildings to house seniors may not be required and should be considered on a community by community basis.

**Table 31** identifies the increase of number of seniors households based on projections of the seniors population. This table provides a more specific count and identifies which communities in each region should be targeted for seniors housing development. Based on the number of seniors households required per community, recommendations can be made for seniors housing design and configuration in communities across the Territory.

Table 31: Overview - Projected Housing Demand

Projected Housing Demand			
Seniors (55+) Community	Average Annual Increase (Public Housing)	Average Annual Increase (Market/Affordable)	Average Annual Increase (Total Households)
<b>Northwest Territories</b>	<b>74</b>	<b>91</b>	<b>165</b>
<b>Beaufort Delta Region</b>	<b>22</b>	<b>-7</b>	<b>15</b>
Aklavik	3	-1	2
Fort McPherson	2	-1	1
Inuvik	10	0	10
Paulatuk	3	-2	1
Sachs Harbour	0	0	0
Tsiigehtchic	1	0	1
Tuktoyaktuk	5	-1	4
Ulukhaktok	0	1	1
<b>Dehcho Region</b>	<b>2</b>	<b>12</b>	<b>14</b>
Fort Liard	0	2	2
Fort Simpson	3	8	11
Jean Marie River	-	-	-
Nahanni Butte	-	-	-
Sambaa K'e (Trout Lake)	0	0	0
Wrigley	0	0	0
<b>Sahtu Region</b>	<b>7</b>	<b>-2</b>	<b>5</b>
Colville Lake	0	0	0
Déline	2	-1	1
Fort Good Hope	1	0	1
Norman Wells	3	2	5
Tulita	3	-2	1
<b>South Slave Region</b>	<b>12</b>	<b>20</b>	<b>32</b>
Enterprise	0	2	2
Fort Resolution	2	0	2
Fort Smith	2	11	13
Hay River	7	15	23
Fort Providence	2	0	2
Hay River Dene 1	0	4	4
Kakisa	-	-	-
<b>North Slave Region</b>	<b>31</b>	<b>62</b>	<b>93</b>
Behchokò	4	-3	1
Gamètì	0	0	0
Wekweètì	3	-2	1
Whatì	0	1	1
Detah	1	-1	0
Yellowknife	22	112	134
łutselk'e	1	0	1



## OPTIONS:

# OPTIONS FOR SENIORS HOUSING DESIGN & CONFIGURATION

## BEAUFORT DELTA REGION

Tables 34 and 35 provide context and recommendations on seniors housing design and configuration for the Beaufort Delta Region. Table 34 outlines the number of existing seniors households, the average size, average personal income (after tax), affordability targets, and the number of anticipated households annually to the year 2028. Reviewing each community's household and market profile within this region resulted in recommendations, found in Table 35, which outline the recommended housing model (configuration), housing typology (design), and number of units per building development.

### Household & Market Profile

Region/Community	Seniors (55+) Households (2016)	Seniors (55+) Household Tenure (2016)		Avg. Seniors (55+) Household Size (2015)	Avg. Seniors (55 - 64) Income - After Tax (2015)	Avg. Seniors (65+) Income - After Tax (2015)	Seniors with Housing Problems (2016)	Seniors with Housing Problems (%)	Average Number of Households (Annually from 2017 - 2028)	Affordable Rent Targets		Affordable Purchase Targets	
		Owned (%)	Rented (%)							55 to 64 Years of Age	65 Years of Age and Older	55 to 64 Years of Age	65 Years of Age and Older
<b>Region</b>	<b>800</b>	<b>51.5%</b>	<b>48.5%</b>	<b>2.1</b>	<b>\$50,820</b>	<b>\$35,147</b>	<b>280</b>	<b>35.0%</b>	<b>15</b>	<b>\$ 1,270</b>	<b>\$ 879</b>	<b>\$ 207,000</b>	<b>\$ 114,000</b>
Aklavik	95	36.8%	63.2%	1.6	\$35,167	\$33,300	40	42.1%	2	\$ 879	\$ 833	\$ 114,000	\$ 103,000
Fort McPherson	130	53.8%	46.2%	2.0	\$46,571	\$28,550	40	30.8%	1	\$ 1,164	\$ 714	\$ 181,000	\$ 75,000
Inuvik	370	40.5%	59.5%	1.8	\$60,203	\$39,477	100	27.0%	10	\$ 1,505	\$ 987	\$ 262,000	\$ 139,000
Paulatuk	30	50.0%	50.0%	2.7	\$60,000	\$36,500	10	33.3%	1	\$ 1,500	\$ 913	\$ 261,000	\$ 122,000
Sachs Harbour	10	33.3%	66.7%	-	-	-	10	100.0%	0	-	-	-	-
Tsiigehtchic	20	100.0%	0.0%	-	-	\$30,750	-	-	1	-	\$ 769	-	\$ 88,000
Tuktoyaktuk	105	47.6%	52.4%	2.8	\$31,300	\$39,000	60	57.1%	4	\$ 783	\$ 975	\$ 91,000	\$ 137,000
Ulukhaktok	40	50.0%	50.0%	3.0	\$33,000	\$24,667	20	50.0%	1	\$ 825	\$ 617	\$ 101,000	\$ 52,000

Table 34: Beaufort Delta Region - Household & Market Profile



Region/Community	Recommended Housing Model (Configuration)						Recommended Housing Typology (Design)					Recommended Number of Units per Structure			
	Adaptable Housing	Multi-Generational Housing	Flex Housing	Secondary & Accessory Units	Lifetime Homes	Cohousing	Apartment > 5 Storeys	Apartment < 5 Storeys	Ground Oriented Housing (Duplex)	Single Detached Homes	Mobile Dwellings	1 to 2	3 to 6	6 to 8	8 +
<b>Beaufort Delta Region</b>		✓		✓					✓			✓			
Aklavik		✓		✓					✓			✓			
Fort McPherson		✓		✓						✓		✓			
Inuvik	✓					✓		✓							✓
Paulatuk		✓		✓					✓			✓			
Sachs Harbour		✓		✓					✓			✓			
Tsiigehtchic		✓		✓						✓		✓			
Tuktoyaktuk			✓					✓	✓				✓		
Ulukhaktok		✓				✓				✓		✓			

Table 35: Beaufort Delta Region - Seniors Housing Design & Configuration Recommendations





## OPTIONS:

# OPTIONS FOR SENIORS HOUSING DESIGN & CONFIGURATION

## DEHCHO REGION

Tables 36 and 37 provide context and recommendations on seniors housing design and configuration for the Dehcho Region. Table 36 outlines the number of existing seniors households, the average size, average personal income (after tax), affordability targets, and the number of anticipated households annually to the year 2028. Table 37 on the facing page identifies recommendations from each community's household and market profile, which outline appropriate and suitable housing models (configuration) and typologies (design) that should be considered to assist residents to age-in-place.

### Household & Market Profile

Region/Community	Seniors (55+) Households (2016)	Seniors (55+) Household Tenure (2016)		Avg. Seniors (55+) Household Size (2015)	Avg. Seniors (55 - 64) Income - After Tax (2015)	Avg. Seniors (65+) Income - After Tax (2015)	Seniors with Housing Problems (2016)	Seniors with Housing Problems (%)	Average Number of Households (Annually from 2017 - 2028)	Affordable Rent Targets		Affordable Purchase Targets	
		Owned (%)	Rented (%)							55 to 64 Years of Age	65 Years of Age and Older	55 to 64 Years of Age	65 Years of Age and Older
<b>Dehcho Region</b>	<b>350</b>	<b>87.2%</b>	<b>12.8%</b>	<b>2.1</b>	<b>\$50,686</b>	<b>\$37,481</b>	<b>145</b>	<b>41%</b>	<b>14</b>	<b>\$ 1,267</b>	<b>\$ 937</b>	<b>\$ 206,000</b>	<b>\$ 128,000</b>
Fort Liard	75	73.0%	27.0%	2.3	\$41,500	\$32,625	30	40%	2	\$ 1,038	\$ 816	\$ 151,000	\$ 99,000
Fort Simpson	200	70.3%	29.7%	2.1	\$61,528	\$44,958	75	38%	11	\$ 1,538	\$ 1,124	\$ 270,000	\$ 172,000
Jean Marie River	10	100.0%	0.0%	-	-	-	10	100%	-	-	-	-	-
Nahanni Butte	20	100.0%	0.0%	-	-	-	-	-	-	-	-	-	-
Sambaa K'e	20	100.0%	0.0%	-	-	-	10	50%	0	-	-	-	-
Wrigley	25	80.0%	20.0%	2.0	-	-	20	80%	0	-	-	-	-

Table 36: Dehcho Region - Household & Market Profile



Region/Community	Recommended Housing Model (Configuration)						Recommended Housing Typology (Design)					Recommended Number of Units per Structure			
	Adaptable Housing	Multi-Generational Housing	Flex Housing	Secondary & Accessory Units	Lifetime Homes	Cohousing	Apartment >5 Storeys	Apartment < 5 Storeys	Ground Oriented Housing	Single Detached Homes	Mobile Dwellings	1 to 2	3 to 6	6 to 8	8 +
<b>Dehcho Region</b>		✓		✓						✓		✓			
Fort Liard			✓						✓			✓			
Fort Simpson	✓					✓		✓							✓
Jean Marie River		✓		✓						✓	✓	✓			
Nahanni Butte		✓		✓						✓	✓	✓			
Sambaa K'e		✓		✓						✓	✓	✓			
Wrigley		✓		✓						✓	✓	✓			

Table 37: Dehcho Region - Seniors Housing Design & Configuration Recommendations



## OPTIONS:

# OPTIONS FOR SENIORS HOUSING DESIGN & CONFIGURATION

## SAHTU REGION

Tables 38 and 39 provide context and recommendations on seniors housing design and configuration for the Sahtu Region. Table 38 outlines the number of existing seniors households, the average size, average personal income (after tax), affordability targets, and the number of anticipated households annually to the year 2028. Table 39 on the facing page identifies recommendations from each community's household and market profile, which outline appropriate and suitable housing models (configuration) and typologies (design) that should be considered to assist residents to age-in-place.

### Household & Market Profile

Region/Community	Seniors (55+) Households (2016)	Seniors (55+) Household Tenure (2016)		Avg. Seniors (55+) Household Size (2015)	Avg. Seniors (55 - 64) Income - After Tax (2015)	Avg. Seniors (65+) Income - After Tax (2015)	Seniors with Housing Problems (2016)	Seniors with Housing Problems (%)	Average Number of Households (Annually from 2017 - 2028)	Affordable Rent Targets		Affordable Purchase Targets	
		Owned (%)	Rented (%)							55 to 64 Years of Age	65 Years of Age and Older	55 to 64 Years of Age	65 Years of Age and Older
<b>Sahtu Region</b>	<b>300</b>	<b>67.0%</b>	<b>33.0%</b>	<b>2.4</b>	<b>\$61,886</b>	<b>\$38,868</b>	<b>120</b>	<b>40.0%</b>	<b>5</b>	<b>\$ 1,547</b>	<b>\$ 972</b>	<b>\$ 272,000</b>	<b>\$ 136,000</b>
Colville Lake	10	100.0%	0.0%	-	-	-	-	-	0	-	-	-	-
Déljne	80	54.5%	45.5%	2.5	\$36,600	\$32,375	35	43.8%	1	\$ 915	\$ 809	\$ 122,000	\$ 97,000
Fort Good Hope	70	66.7%	33.3%	2.4	\$55,750	\$28,600	35	50.0%	1	\$ 1,394	\$ 715	\$ 236,000	\$ 75,000
Norman Wells	95	44.4%	55.6%	2.1	\$96,286	\$72,000	10	10.5%	5	\$ 2,407	\$ 1,800	\$ 476,000	\$ 332,000
Tulita	65	69.2%	30.8%	2.7	\$62,125	\$32,125	40	61.5%	1	\$ 1,553	\$ 803	\$ 274,000	\$ 96,000

Table 38: Sahtu Region - Household & Market Profile



Region/Community	Recommended Housing Model (Configuration)						Recommended Housing Typology (Design)					Recommended Number of Units per Structure			
	Adaptable Housing	Multi-Generational Housing	Flex Housing	Secondary & Accessory Units	Lifetime Homes	Cohousing	Apartment >5 Storeys	Apartment < 5 Storeys	Ground Oriented Housing	Single Detached Homes	Mobile Dwellings	1 to 2	3 to 6	6 to 8	8 +
Sahtu Region		✓		✓					✓			✓			
Colville Lake			✓							✓		✓			
Déline		✓		✓					✓	✓		✓			
Fort Good Hope		✓		✓					✓			✓			
Norman Wells	✓				✓			✓							✓
Tulita		✓		✓						✓		✓			

Table 39: Sahtu Region - Seniors Housing Design & Configuration Recommendations



## OPTIONS:

# OPTIONS FOR SENIORS HOUSING DESIGN & CONFIGURATION

## SOUTH SLAVE REGION

Tables 40 and 41 provide context and recommendations on seniors housing design and configuration for the South Slave Region. Table 40 outlines the number of existing seniors households, the average size, average personal income (after tax), affordability targets, and the number of anticipated households annually to the year 2028. Table 41 on the facing page identifies recommendations from each community's household and market profile, which outline appropriate and suitable housing models (configuration) and typologies (design) that should be considered to assist residents to age-in-place.

### Household & Market Profile

Region/Community	Seniors (55+) Households (2016)	Seniors (55+) Household Tenure (2016)		Avg. Seniors (55+) Household Size (2015)	Avg. Seniors (55 - 64) Income - After Tax (2015)	Avg. Seniors (65+) Income - After Tax (2015)	Seniors with Housing Problems (2016)	Seniors with Housing Problems (%)	Average Number of Households (Annually from 2017 - 2028)	Affordable Rent Targets		Affordable Purchase Targets	
		Owned (%)	Rented (%)							55 to 64 Years of Age	65 Years of Age and Older	55 to 64 Years of Age	65 Years of Age and Older
<b>South Slave Region</b>	<b>1,195</b>	<b>70.0%</b>	<b>30.0%</b>	<b>2.1</b>	<b>\$63,591</b>	<b>\$43,750</b>	<b>355</b>	<b>29.7%</b>	<b>32</b>	<b>\$ 1,590</b>	<b>\$ 1,094</b>	<b>\$ 282,000</b>	<b>\$ 165,000</b>
Enterprise	40	80.0%	20.0%	1.9	-	-	10	25.0%	2	-	-	-	-
Fort Resolution	95	61.9%	38.1%	2.1	\$42,500	\$28,000	30	31.6%	2	\$ 1,063	\$ 700	\$ 157,000	\$ 72,000
Fort Smith	380	69.7%	30.3%	1.9	\$72,759	\$45,278	110	28.9%	13	\$ 1,819	\$ 1,132	\$ 337,000	\$ 174,000
Hay River	550	71.8%	28.2%	1.9	\$63,745	\$45,053	155	28.2%	23	\$ 1,594	\$ 1,126	\$ 283,000	\$ 173,000
Fort Providence	100	66.7%	33.3%	2.5	-	-	50	50.0%	2	\$ 920	\$ 813	\$ 124,000	\$ 98,000
Hay River Dene 1	30	-	-	-	-	-	-	-	4	-	-	-	-
Kakisa	-	-	-	-	-	-	-	-	-	-	-	-	-

Table 40: South Slave Region - Household & Market Profile





Region/Community	Recommended Housing Model (Configuration)						Recommended Housing Typology (Design)					Recommended Number of Units per Structure			
	Adaptable Housing	Multi-Generational Housing	Flex Housing	Secondary & Accessory Units	Lifetime Homes	Cohousing	Apartment >5 Storeys	Apartment < 5 Storeys	Ground Oriented Housing	Single Detached Homes	Mobile Dwellings	1 to 2	3 to 6	6 to 8	8 +
<b>South Slave Region</b>	✓	✓		✓				✓	✓			✓			✓
Enterprise		✓		✓					✓			✓			
Fort Resolution		✓		✓						✓		✓			
Fort Smith	✓				✓	✓		✓							✓
Hay River	✓				✓	✓	✓	✓							✓
Fort Providence		✓		✓					✓			✓			
Hay River Dene 1		✓	✓					✓	✓				✓		
Kakisa		✓		✓						✓		✓			

Table 41: South Slave Region - Seniors Housing Design & Configuration Recommendations



## OPTIONS:

# OPTIONS FOR SENIORS HOUSING DESIGN & CONFIGURATION

## NORTH SLAVE REGION

Tables 42 and 43 provide context and recommendations on seniors housing design and configuration for the North Slave Region. Table 42 outlines the number of existing seniors households, the average size, average personal income (after tax), affordability targets, and the number of anticipated household annually to the year 2028. Table 43 on the facing page identifies recommendations from each community's household and market profile, which outline appropriate and suitable housing models (configuration) and typologies (design) that should be considered to assist residents to age-in-place.

### Household & Market Profile

Region/Community	Seniors (55+) Households (2016)	Seniors (55+) Household Tenure (2016)		Avg. Seniors (55+) Household Size (2015)	Avg. Seniors (55 - 64) Income - After Tax (2015)	Avg. Seniors (65+) Income - After Tax (2015)	Seniors with Housing Problems (2016)	Seniors with Housing Problems (%)	Average Number of Households (Annually from 2017 - 2028)	Affordable Rent Targets		Affordable Purchase Targets	
		Owned (%)	Rented (%)							55 to 64 Years of Age	65 Years of Age and Older	55 to 64 Years of Age	65 Years of Age and Older
<b>North Slave Region</b>	<b>2,405</b>	<b>73.8%</b>	<b>26.2%</b>	<b>3.0</b>	<b>\$59,007</b>	<b>\$40,920</b>	<b>750</b>	<b>31.2%</b>	<b>92</b>	<b>\$ 1,118</b>	<b>\$ 755</b>	<b>\$ 170,000</b>	<b>\$ 85,000</b>
Behchokò	165	75.8%	24.2%	3.0	\$41,893	\$28,615	105	63.6%	1	\$ 1,047	\$ 715	\$ 154,000	\$ 75,000
Gamètì	25	71.4%	28.6%	4.0	\$40,000	\$26,833	10	40.0%	0	\$ 1,000	\$ 671	\$ 143,000	\$ 65,000
Wekweètì	10	-	-	-	-	-	-	-	1	-	-	-	-
Whatì	50	90.0%	10.0%	3.8	\$55,375	\$35,833	30	60.0%	1	\$ 1,384	\$ 896	\$ 234,000	\$ 118,000
Detah	35	66.7%	33.3%	3.0	-	-	15	42.9%	0	-	-	-	-
Yellowknife	2,075	61.3%	38.7%	2.1	\$73,299	\$51,630	570	27.5%	134	\$ 1,832	\$ 1,291	\$ 340,000	\$ 211,000
tutselk'e	45	77.8%	22.2%	2.3	\$37,167	\$25,000	20	44.4%	0	\$ 929	\$ 625	\$ 126,000	\$ 54,000

Table 42: North Slave Region - Household & Market Profile



Region/ Community	Recommended Housing Model (Configuration)						Recommended Housing Typology (Design)					Recommended Number of Units per Structure			
	Adaptable Housing	Multi-Generational Housing	Flex Housing	Secondary & Accessory Units	Lifetime Homes	Cohousing	Apartment >5 Storeys	Apartment < 5 Storeys	Ground Oriented Housing	Single Detached Homes	Mobile Dwellings	1 to 2	3 to 6	6 to 8	8 +
<b>North Slave Region</b>		✓		✓						✓					
Behchokò		✓		✓						✓					
Gamètì		✓		✓						✓					
Wekweètì		✓		✓						✓					
Whatì		✓		✓						✓					
Detah		✓		✓						✓	✓				
Yellowknife	✓				✓	✓	✓		✓						✓
łutselk'e		✓		✓					✓		✓				

Table 43: North Slave Region - Seniors Housing Design & Configuration Recommendations



# OPTIONS:

## OPTIONS FOR SENIORS HOUSING SUPPORT PROGRAMS

**Table 44** provides context to the housing needs of each community and region within the Territory. Table 44 also provides information on seniors housing, identifying the type, number, and percentage of housing problems faced by the seniors population. Areas marked as "X" within the table indicate that data could not be provided based on sampling methods used during the 2016 census. Areas marked as "-" within the table indicate that the data was unavailable for these communities.

Findings from the most recent Census (2016) indicate that the most communities have issues with seniors housing adequacy, with the odd community facing issues regarding suitability or affordability.

Seniors Housing Support Programs								
Seniors (55+) Community	Primary Issue with Seniors Housing	Seniors Housing Problems						
		Total Problems	Not Adequate		Not Suitable		Not Affordable	
		No.	No.	%	No.	%	No.	%
<b>Beaufort Delta Region</b>	<b>Adequacy</b>	<b>275</b>	165	60	65	24	45	16
Aklavik	Adequacy	25	25	100	0	0	0	0
Fort McPherson	Adequacy	35	25	71	10	29	0	0
Inuvik	Adequacy	105	50	48	20	19	35	33
Paulatuk	Adequacy & Suitability	20	10	50	10	50	0	0
Sachs Harbour	-	0	0	0	0	0	x	x
Tsiigehtchic	-	0	0	0	0	0	x	x
Tuktoyaktuk	Adequacy	80	45	56	25	31	10	13
Ulukhaktok	Adequacy	10	10	100	0	0	0	0
<b>Dehcho Region</b>	<b>Adequacy</b>	<b>265</b>	180	68	55	21	30	11
Fort Liard	Adequacy	60	30	50	10	17	20	33
Fort Simpson	Adequacy	115	70	61	35	30	10	9
Jean Marie River	Adequacy	20	20	100	0	0	x	x
Nahanni Butte	Adequacy	30	20	67	10	33	x	x
Sambaa K'e	Adequacy	10	10	100	0	0	x	x
Wrigley	Adequacy	30	30	100	0	0	x	x
<b>Sahtu Region</b>	<b>Adequacy</b>	<b>170</b>	100	59	50	29	20	12
Colville Lake	Adequacy	10	10	100	0	0	x	x
Déljne	Suitability	45	25	56	20	44	0	0
Fort Good Hope	Adequacy	25	25	100	0	0	0	0
Norman Wells	Adequacy	30	20	67	0	0	10	33
Tulita	Suitability	60	20	33	30	50	10	17
<b>South Slave Region</b>	<b>Adequacy</b>	<b>395</b>	255	65	30	8	110	28
Enterprise	Adequacy	10	10	100	0	0	x	x
Fort Resolution	Adequacy	30	30	100	0	0	0	0
Fort Smith	Adequacy	115	75	65	10	9	30	26
Hay River	Adequacy	180	110	61	10	6	60	33
Fort Providence	Adequacy	60	30	50	10	17	20	33
Hay River Dene 1	-	-	-	-	-	-	-	-
Kakisa	-	-	-	-	-	-	-	-
<b>North Slave Region</b>	<b>Affordability</b>	<b>880</b>	340	39	190	22	350	40
Behchokq	Adequacy	130	70	54	35	27	25	19
Gamèt	Adequacy	10	10	100	0	0	0	0
Wekweèt	-	0	0	0	0	0	x	x
Whaèt	Suitability	40	10	25	20	50	10	25
Detah	Adequacy	30	20	67	10	33	x	x
Yellowknife	Affordability	645	205	32	125	19	315	49
tutselk'e	Adequacy	25	25	100	0	0	0	0

Table 44: Seniors Housing Support Program Context



## Seniors Housing Support Programs

Seniors (55+) Community	Seniors Housing Support Programs (Recommended)					
	Seniors and Person with Disabilities Preventative Maintenance Program (Nunavut)	Seniors Social Housing Program (Yukon)	Seniors Home and Yard Maintenance Program (Yukon)	Non-Medical Support Services (British Columbia)	Seniors Apartments (Alberta)	Private Landlord Rent Supplement Program (Alberta)
<b>Beaufort Delta Region</b>	✓		✓			✓
Aklavik			✓			✓
Fort McPherson			✓			
Inuvik	✓	✓			✓	✓
Paulatuk	✓		✓	✓		
Sachs Harbour						
Tsiigehtchic						
Tuktoyaktuk			✓			
Ulukhaktok			✓			
<b>Dehcho Region</b>	✓		✓			✓
Fort Liard			✓			✓
Fort Simpson	✓		✓		✓	✓
Jean Marie River			✓			
Nahanni Butte	✓		✓			
Sambaa K'e			✓			
Wrigley			✓			
<b>Sahtu Region</b>	✓		✓			
Colville Lake			✓			
Déłıne	✓		✓			
Fort Good Hope			✓			
Norman Wells			✓		✓	✓
Tulita	✓		✓	✓		
<b>South Slave Region</b>			✓			✓
Enterprise			✓			
Fort Resolution			✓			
Fort Smith			✓			
Hay River		✓	✓		✓	✓
Fort Providence			✓			✓
Hay River Dene 1			✓			
Kakisa			✓			
<b>North Slave Region</b>	✓		✓			✓
Behchokq			✓			✓
Gamèti			✓			
Wekweètì						
Whaì	✓					
Detah	✓		✓			
Yellowknife	✓	✓	✓		✓	✓
tutselk'e			✓			

**Table 45** provides options on seniors housing support programs. These options were based on the seniors support programs that were reviewed and presented on pg 82 of this report.

These programs were assessed for each community and region. Results indicate that for the majority of communities, seniors maintenance programs are beneficial in the long-term, with other program support more community specific. In the larger economic centres within each region, affordable housing support programs, such as the Seniors Apartments and Private Landlord Rent Supplement Program, were identified to address issues with seniors housing affordability.

Programs that are checked-off in Table 45 are options provided for consideration in specific communities and regions.

Table 45: Seniors Housing Support Recommendations





# GENERAL RECOMMENDATIONS & PRIORITIES

## HOUSING DEMAND

- Projections indicate an increase of approximately 165 seniors households annually in the NWT over the next 10 years.
- Retrofit existing homes for improved accessibility
- Construct new units in high demand areas.

## FURTHER RESEARCH

- Explore identifying through a survey (e.g. NWT Community Survey) the number of units that have accessibility features.
- Identify the cost-ratio of a new build vs conversion for a seniors development to identify which methods are cost-effective for communities. This will provide for the efficient placement of resources across the Territory.
- Report on progress, monitor market trends, and provide support to housing partners.
- Develop a Territory-wide Housing Action Plan and address seniors at the forefront of the action plan.

## OUTREACH, EDUCATION & SUPPORT PROGRAMS

- Create a Tenant Outreach Worker(s) to help connect current social housing tenants to services if they need additional support to remain independent.
- Work together with municipalities who are responsible for zoning and regulations to better support housing development and capacity in all regions.
- Pro-actively share up-to-date information with partners in promotion.
- Work with local developers and partners to promote seniors housing development, as outlined in this report.
- Develop programs, similar to the programs identified in this report to assist with alleviating issues with seniors housing adequacy, suitability, and affordability.
- Encourage public input on what programs might be useful for their community. Develop education materials identifying the various types of housing and support programs offered by the NWTHC.
- Consider developing a new position titled the "Housing Navigator" to help guide and connect senior residents to the right housing services.

## HOUSING DESIGN & CONFIGURATION

- Future seniors housing developments should be built with consideration to the models, housing typology, and number of units, as recommended within this report.
- Future seniors housing developments should give due consideration to Universal Design Principles.
- Future seniors housing developments should be built with accessibility and suitability in mind.
- The following communities should be considered high priority for seniors housing:
  - Yellowknife
  - Hay River
  - Fort Smith
  - Inuvik
  - Norman Wells
  - Fort Simpson



# APPENDIX A

# INTERIM REPORT

## YELLOWKNIFE/HAY RIVER







**DILLON**  
CONSULTING

**NORTHWEST TERRITORIES HOUSING CORPORATION**

## ***Seniors Planning Study***

**Interim Report – Yellowknife and Hay River**



June 29, 2018 – 18-7541





June 29<sup>th</sup>, 2018

Northwest Territories Housing Corporation  
5105 – 50<sup>th</sup> Avenue  
P.O Box 2100  
Yellowknife, NT  
X1A 2P6

Attention: Mr. Revi Lau-a, Director, Policy and Planning  
Mr. Scott Reid, Director, Infrastructure

***Seniors Planning Study Interim Report***

Dillon Consulting Limited is pleased to provide the Interim Report on the Senior Planning Study to the Northwest Territories Housing Corporation. This report provides a synopsis of findings gathered through Phase One of the Seniors Planning Study, which specifically provides information for the City of Yellowknife and Town of Hay River related to:

- Seniors Demographic Context;
- Seniors Housing Context;
- Seniors Housing Supply;
- Stakeholder Engagement Overview;
- Seniors Affordable Housing Supply; and
- Options for Configuration of Seniors Housing.

Dillon was unable to obtain all of the necessary data to conduct a thorough analysis of all of these elements and has identified the data gaps in section 2.0 of this report. Dillon has submitted a request for this information to the NWT Bureau of Statistics and once obtained will augment these sections for inclusion in the final report.

Dillon would appreciate the opportunity to meet with you at your earliest convenience to discuss this report and approach to Phase 2 of the Seniors Planning Study.

Sincerely,

**DILLON CONSULTING LIMITED**

Kathryn Emmett, MRM  
Project Coordinator

cc. Pat Maloney, Project Manager



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Limited

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# Acronyms, Abbreviations, Definitions

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– C –

**CA**, *Census Agglomeration*

**CMHC**, *Canada Mortgage and Housing Corporation*

– D –

**Dillon**, *Dillon Consulting Limited*

– G –

**GNWT**, *Government of Northwest Territories*

– N –

**NWT**, *Northwest Territories*

**NWTHC**, *Northwest Territories Housing Corporation*

## 1.0

# Introduction

The Government of the Northwest Territories (GNWT) is committed to ensuring that all Northwest Territories (NWT) seniors have the support and programs they need to age successfully and continue as full members in their community. As part of the GNWT's Community Wellness and Safety objectives, one of the priorities of the 18<sup>th</sup> Legislative Assembly is to ensure that seniors can age in place. The GNWT has stated that it wishes to support seniors to age in place as long as possible through building more seniors supported independent living units and marketing preventative maintenance, renovation and mobility upgrades to assist seniors to age in place.

Aging in place of choice is defined by the Chief Public Health Officer of Canada as "...the ability of individuals to choose to live in their own communities for as long as possible and to have access to home and community services that will support this ability".<sup>1</sup>

The Seniors Planning Study provides an overview of the current seniors population and housing context in the NWT. The study also assesses the need for subsidized and unsubsidized seniors housing as well as options for configuration. This information will assist in future decision making related to seniors housing, including policy and program development as well as housing infrastructure projects and initiatives. This interim report provides data analysis and stakeholder engagement results for the City of Yellowknife and the Town of Hay River.

## 1.1 Demographic Trend and Background

Mirroring global trends, Canada's 2016 Census highlights an aging population and a physical world that will need to change to meet the associated challenges. For the first time in Canada's history, the seniors population exceeds that of children.<sup>2</sup> Statistics Canada predicts the trend will continue for several decades. Although lower than the national average, the NWT is also experiencing an aging population. Projections reveal that the NWT will experience the greatest proportional increases in individuals aged 65 years and older over the next 25 years.

The Northwest Territories Housing Corporation (NWT HC) has identified two major trends that will affect delivery of housing programs for seniors in the future. They are a growing population over the age of 60, and housing adequacy and affordability issues.<sup>3</sup> In addition to demographic trend changes, current funding from the federal government through the Canada Mortgage and Housing Corporation (CMHC) to the GNWT will be eliminated by 2037-2038. This elimination of funding will transfer the responsibility of paying the entirety of housing costs to the GNWT.

<sup>1</sup> The Chief Public Health Officer's Report on the State of Public Health in Canada, 2010: Growing Older – Adding Life to Years

<sup>2</sup> Statistics Canada, 2016 Census

<sup>3</sup> NWT HC, Voices on Northern Housing, 2017

## Gap Identification

At this time, there is data that is necessary to complete this report that is not yet been made available to the Dillon Consulting Limited (Dillon) team. Further analysis to break down income groups and disparity will need to be undertaken. The following datasets are still outstanding:

1. Data availability & reliability;
2. Definition of seniors; and
3. Public and affordable housing demand community profiles;

The Canada Mortgage and Housing Corporation (CMHC) conducts rental market surveys on a sample basis in all urban areas with populations of 10,000 and more. As a result of the base population of communities within the Northwest Territories, CMHC does not conduct rental market surveys in the NWT, except for the City of Yellowknife. Determining vacancy rates for communities outside of Yellowknife should be further analyzed in order to determine if new or different housing typologies are warranted. Vacancy surveys could be conducted to determine overall housing availability. In addition, it must be noted that most of the data used within this report was obtained from the NWT HC, NWT Bureau of Statistics, and the most recent Census (2016). Although this data is complete, please be aware that this data may not be absolute or accurate due to surveying standards and response rates developed through the most recent Census (2016).

The NWT defines seniors as individuals who are aged 60 years or older. Data used in this study has addressed senior individuals who are aged 55 years or older. This is due to the data extraction and collection methods produced during the last Census, which limited data categorization and forms of analysis. Data collected for 60 years and older has been primarily used where available.

At this time, NWT HC Internal Territorial Housing data is not available on current public needs, such as profiles of current public housing tenants and public housing wait-lists. However, this study used recent Public and Affordable Housing Information from the Voices on Housing (2017) report to identify future housing needs for all communities and regions.



## 3.0

## Current Seniors Context

### 3.1 Demographics: Seniors Population

The 2016 Census indicates that the seniors population, persons aged 60 and above, contribute as **12%** of the NWT total population. Similarly, Yellowknife (City) and Hay River (Town) contribute similar percentages. In Yellowknife, the population is generally younger than Hay River and the Territory as a whole. **Table 1** below displays the percentage of seniors population that contribute to the total population of each community.

**Table 1: Current Population - Northwest Territories, Yellowknife and Hay River**

Existing Population			
2016	Community	Total	60+
			Total
			%
	Northwest Territories	44,520	5,442 <b>12%</b>
	Yellowknife	19,569	2,075 <b>11%</b>
	Hay River	3,734	605 <b>16%</b>

Source: Statistics Canada, 2016 Census, GNWT Bureau of Statistics

**Table 2** below displays senior population cohort counts and their total percentages for the community of Yellowknife. Yellowknife contains 2075 residents that are 60 years and over, with the majority of the seniors population (**74%**) aged 60 – 69, and maintains close to an even ratio of male to females. A small percentage of the community's seniors population is aged 75 years and over (**12%**).

**Table 2: Yellowknife Seniors Population**

2016	Yellowknife [City], Northwest Territories						
Topic	Characteristics	Total	%	Male	%	Female	%
Age characteristics	60 to 64 years	960	46%	485	51%	470	49%
Age characteristics	65 to 69 years	585	28%	320	55%	265	45%
Age characteristics	70 to 74 years	265	13%	150	57%	115	43%
Age characteristics	75 to 79 years	130	6%	70	54%	60	46%
Age characteristics	80 to 84 years	70	3%	30	43%	35	50%
Age characteristics	85 years and over	65	3%	20	31%	40	62%
Age characteristics	<b>60 years and over</b>	<b>2075</b>	<b>11%</b>	<b>1075</b>	<b>52%</b>	<b>985</b>	<b>47%</b>

Source: Statistics Canada, 2016 Census, GNWT Bureau of Statistics

**Table 3** below displays senior population cohort counts and their total percentages for the community of Hay River. The Town of Hay River contains 605 residents that are 60 years of age and over, with the majority of the seniors population (**71%**) aged 60 – 69, and maintains an approximate even ratio of male to females. A fair proportion of the Town’s seniors population is aged 75 years and over (**22%**).

**Table 3: Hay River Seniors Population**

2016	Hay River [Town], Northwest Territories						
Topic	Characteristics	Total	%	Male	%	Female	%
Age characteristics	60 to 64 years	215	36%	115	38%	100	33%
Age characteristics	65 to 69 years	150	25%	80	26%	70	23%
Age characteristics	70 to 74 years	110	18%	50	16%	60	20%
Age characteristics	75 to 79 years	70	12%	35	11%	35	12%
Age characteristics	80 to 84 years	40	7%	15	5%	20	7%
Age characteristics	85 years and over	20	3%	10	3%	15	5%
Age characteristics	<b>60 years and over</b>	<b>605</b>	<b>16%</b>	<b>305</b>	<b>50%</b>	<b>300</b>	<b>50%</b>

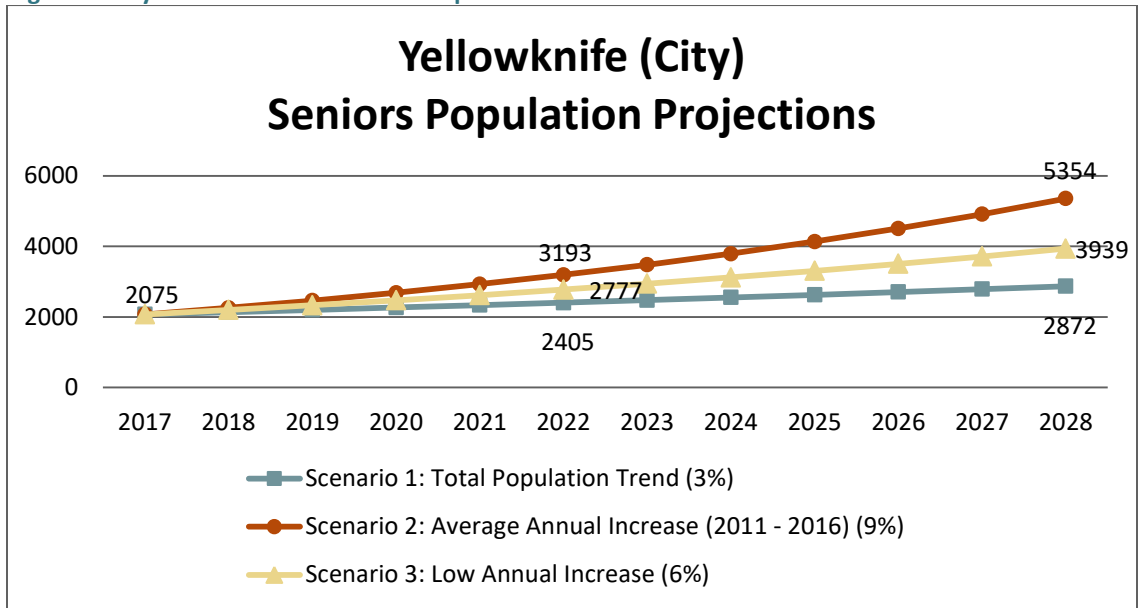
Source: Statistics Canada, 2016 Census, GNWT Bureau of Statistics



### 3.2 Seniors Population Forecast – 2018 to 2028

Population forecasting for the communities of Yellowknife and Hay River are based on three scenarios that look at the total population trend, average annual increase over the past 5 years, and a low annual increase projection. The scenarios presented below in **Figure 1** and **Figure 2** make assumptions based on the development of senior populations that may not reflect the unique and future circumstances of each community.

**Figure 1: City of Yellowknife - Seniors Population Forecast**



Source: Statistics Canada, 2016 Census, GNWT Bureau of Statistics

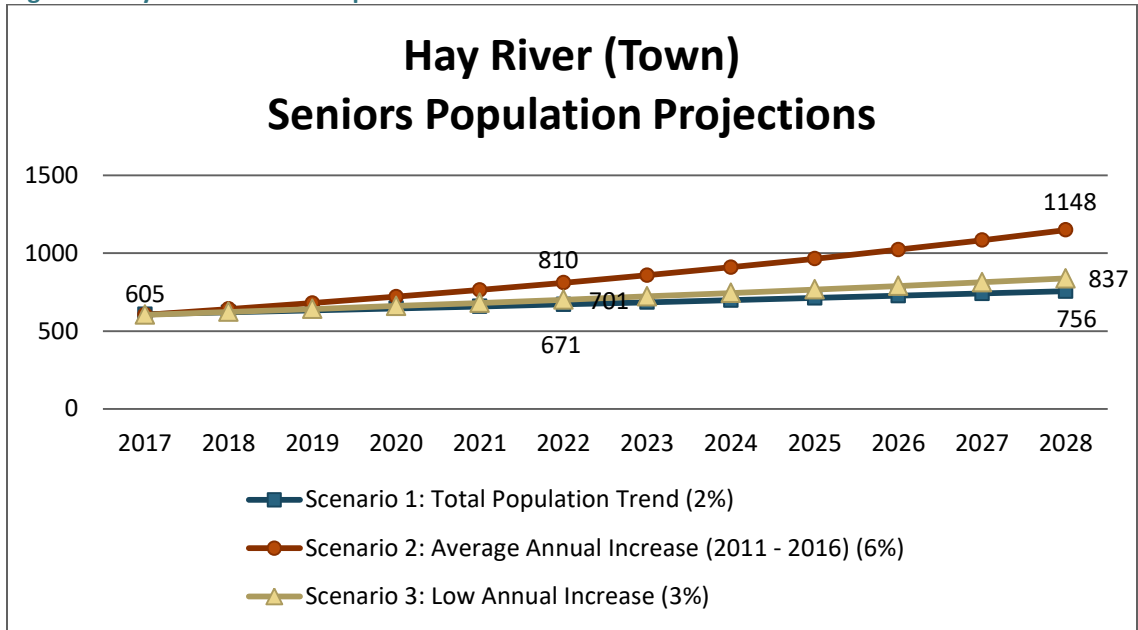
**Yellowknife (City) - Seniors Population**

Year	Scenario 1: Total Population Trend (3%)				Scenario 2: Average Annual Increase (2011 - 2016) (9%)				Scenario 3: Low Annual Increase (6%)			
	Population	Increase	% Increase	Cumulative # Increase	Population	Increase	% Increase	Cumulative # Increase	Population	Increase	% Increase	Cumulative # Increase
2017	2075	-	3%	-	2075	-	9%	-	2075	-	6%	-
2018	2137	62	3%	62	2262	187	9%	187	2200	125	6%	125
2019	2201	64	3%	126	2465	204	9%	390	2331	132	6%	256
2020	2267	66	3%	192	2687	222	9%	612	2471	140	6%	396
2021	2335	68	3%	260	2929	242	9%	854	2620	148	6%	545
2022	2405	70	3%	330	3193	264	9%	1118	2777	157	6%	702
2023	2478	72	3%	403	3480	287	9%	1405	2943	167	6%	868
2024	2552	74	3%	477	3793	313	9%	1718	3120	177	6%	1045
2025	2629	77	3%	554	4135	341	9%	2060	3307	187	6%	1232
2026	2707	79	3%	632	4507	372	9%	2432	3506	198	6%	1431
2027	2789	81	3%	713	4912	406	9%	2837	3716	210	6%	1641
2028	2872	84	3%	797	5354	442	9%	3279	3939	223	6%	1864

Based on these three forecast scenarios for the next 10 years, Yellowknife’s seniors population could grow by another 3279 people if the annual average population increase of 9% continues. Yellowknife’s current average housing size for senior populations is 2.1 (based on data obtained from the GNWT

Bureau of Statistics); this would require 1,500 households for seniors over the next 10 years. Scenario 3 outlines a more realistic scenario, with an average increase of 6%, which sits between the total population trend and average increase of the community’s seniors population. This scenario would require **Yellowknife to produce approximately 890 households over the next 10 years that would accommodate seniors.**

Figure 2: Hay River - Seniors Population Forecast



Source: Statistics Canada, 2016 Census, GNWT Bureau of Statistics

Hay River (Town) - Seniors Population

Year	Scenario 1: Total Population Trend (2%)				Scenario 2: Average Annual Increase (2011 - 2016) (6%)				Scenario 3: Low Annual Increase (3%)			
	Population	Increase	% Increase	Cumulative # Increase	Population	Increase	% Increase	Cumulative # Increase	Population	Increase	% Increase	Cumulative # Increase
2017	608	-	2%	-	605	-	6%	-	605	-	3%	-
2018	620	12	2%	12	641	36	6%	36	623	18	3%	18
2019	633	12	2%	25	680	38	6%	75	642	19	3%	37
2020	645	13	2%	37	721	41	6%	116	661	19	3%	56
2021	658	13	2%	50	764	43	6%	159	681	20	3%	76
2022	671	13	2%	63	810	46	6%	205	701	20	3%	96
2023	685	13	2%	77	858	49	6%	253	722	21	3%	117
2024	698	14	2%	90	910	51	6%	305	744	22	3%	139
2025	712	14	2%	104	964	55	6%	359	766	22	3%	161
2026	727	14	2%	119	1022	58	6%	417	789	23	3%	184
2027	741	15	2%	134	1083	61	6%	478	813	24	3%	208
2028	756	15	2%	149	1148	65	6%	543	837	24	3%	232

Based on these three forecast scenarios for the next 10 years, Hay River’s seniors population could grow by another 543 people if the annual average increase of 6% continues. Hay River’s current average housing size for senior populations is 1.9 (based on data obtained from the GNWT Bureau of Statistics); this would require 286 households for seniors over the next 10 years. Scenario 3 outlines a more



realistic scenario, with an average increase of 3%, which sits between the total population trend and average increase of the community's seniors population. This scenario would **require Hay River to produce approximately 122 households over the next 10 years that would accommodate seniors.**

As projections, it is important to note that these numbers may not represent the actual change in population within these communities due to economic circumstances, land use planning, and other regulations or influences.

### 3.3 Household Size

**Table 4** below summarizes the number of private households by size and age of household maintainer.

**Table 4: Household Size**

	Total House-holds	Number of Households by Household Size					Total Number of Persons	Average Household Size
		1	2	3	4	5+		
<b>Northwest Territories</b>								
<b>Total 55 Years &amp; Older</b>	<b>5,055</b>	<b>1,680</b>	<b>1,740</b>	<b>815</b>	<b>430</b>	<b>380</b>	<b>11,620</b>	<b>n/a</b>
55 – 64 years	3,030	875	1,010	575	300	265	7,405	2.1
65 – 74 years	1,430	535	540	180	90	90	3,045	2.1
75 – 84 years	465	210	150	50	40	15	910	1.9
85 years and over	130	60	40	10	-	10	260	2
<b>Yellowknife</b>								
<b>Total 55 Years &amp; Older</b>	<b>2,185</b>	<b>670</b>	<b>760</b>	<b>425</b>	<b>190</b>	<b>150</b>	<b>5,065</b>	<b>n/a</b>
55 – 64 years	1,485	375	525	330	155	105	3,625	2.4
65 – 74 years	540	210	195	85	20	35	1,140	2.1
75 – 84 years	120	65	65	10	15	-	215	1.8
85 years and over	40	20	20	-	-	10	85	2.1
<b>Hay River</b>								
<b>Total 55 Years &amp; Older</b>	<b>550</b>	<b>210</b>	<b>240</b>	<b>70</b>	<b>25</b>	<b>15</b>	<b>1,105</b>	<b>n/a</b>
55 – 64 years	310	105	120	45	25	15	660	2.1
65 – 74 years	165	65	80	15	-	-	310	1.9
75 – 84 years	65	30	30	10	-	-	115	1.6
85 years and over	10	10	10	-	-	-	20	2

**Source:** Statistics Canada, 2016 Census CANSIM Table 98-400-X2016231, GNWT Bureau of Statistics

When comparing the communities of Yellowknife and Hay River, both centres contain a majority of **one-person and two-person households**. This trend is present for all senior population cohorts within both these communities and the NWT as a whole. However, it does appear that Yellowknife contains the vast majority of seniors households that have at least 3 or more people, as it contributes to almost half of the Territory's housing counts for larger-sized seniors households.

### 3.4 Household Income Levels

Household income levels are indicators of housing affordability, as it includes every person in a dwelling who may be contributing to paying for the housing costs. **Table 5**, located below, indicates the data gathered to-date on seniors population income. This table highlights that the 'Before Tax Median Income' of seniors 55 -64 years of age and 65 years and older is higher in both Yellowknife and Hay River than the Territory. In addition, this table indicates that as seniors age, their before tax median income decreased by 58% in the NWT, 51% in Yellowknife (City), and 49% in Hay River (Town). Considering this statistic, it appears that senior populations aged 65+ within the communities of Yellowknife (CA) and Hay River (Town) on average, by definition, have low to moderate income (50% - 80% of community median income) in comparison to the average after tax income of their respective communities.

At this time, data to delineate senior population cohorts and their respective income has not been available. Additional data is needed to determine the percentage and level of household income disparity.

**Table 5: Average and Median Personal Income by Age Group, NWT, Hay River (Town) and Yellowknife (City)**

	55 to 64 Years of Age			65 Years of Age and Older		
	Before Tax		After Tax	Before Tax		After Tax
	Average	Median	Average	Average	Median	Average
<b>Northwest Territories</b>	\$79,893	\$67,390	<b>\$64,674</b>	\$49,840	\$28,320	<b>\$43,284</b>
<b>Yellowknife</b>	\$91,724	\$81,700	<b>\$73,299</b>	\$60,529	\$39,780	<b>\$51,630</b>
<b>Hay River</b>	\$77,223	\$64,480	<b>\$63,745</b>	\$52,645	\$32,820	<b>\$45,053</b>

Source: NWT Bureau of Statistics



### 3.5 Affordability

Housing is generally considered affordable if it meets suitability and adequacy standards, and does not cost more than 30% of total household income. The Canada Mortgage and Housing Company (CMHC) similarly defines housing affordable if it meets suitability and adequacy standards, and if it costs less than 30% of a household's before-tax income.<sup>4</sup> **Table 6** outlines the data gathered from the most recent Census (2016) on seniors population personal income. Seniors personal income was used for this study, as seniors household income was not obtainable. Table 6 also identifies affordability targets for both rented and owned households for each region and their respective communities per senior citizen. Average after-tax income was used instead of pre-tax income due to the unavailability of pre-tax data for seniors in each community. In addition, using after-tax income data to develop affordability housing targets will ensure that seniors on average will be able to meet the identified affordability targets. Affordable rates for renting a home were calculated using the assumption that a seniors' income will be distributed evenly over an annual period. Affordable purchase rates were calculated with the assumption of a 4% interest rate, 25 year amortization, and 80% loan to-value ratio applied by a mortgage lender. In addition to this assumption, an average cost of \$400 for taxes, insurance and utilities was added to affordable purchase rates in order to capture additional home owner costs.

Table 6 indicates that as seniors age, their after tax average income declines by 33% on average across the Territory. Considering this statistic it appears that senior populations aged 65+ within most communities on average, by definition, have low to moderate income (50% - 80% of community median income) in comparison to the average after tax income of their respective communities. Table 6 indicates that the affordable rental price for a senior (55-64) on average in the NWT is \$1,617, while the City of Yellowknife is \$1,118 and the Town of Hay River is \$1,594. The indicated affordable purchase price for a senior aged 55 to 64 in the NWT is \$289,000, while the City of Yellowknife is \$340,000 and the Town of Hay River is \$283,000.

**Table 6: Approximate Affordability Targets - NWT, Hay River (Town) and Yellowknife (City)**

	Average Income (\$) (After Tax)		Affordable Rent (\$)		Affordable Purchase (\$)	
	55 to 64 Years of Age	65 Years of Age and Older	55 to 64 Years of Age	65 Years of Age and Older	55 to 64 Years of Age	65 Years of Age and Older
<b>Northwest Territories</b>	64,674	43,284	1,617	1,082	289,000	162,000
<b>Hay River</b>	63,745	45,053	1,594	1,126	283,000	173,000
<b>Yellowknife</b>	73,299	51,630	1,832	1,291	340,000	211,000

<sup>4</sup> CMHC, About Affordable Housing in Canada, 2018

## 4.0

# Current Seniors Housing Context

The following information provides a summary of seniors housing indicators for renters and owners, along with subsidized housing across the NWT, Yellowknife and Hay River.

## 4.1.1 Housing Indicators for Renters

**Table 7** below identifies the number of rented households by seniors in the NWT (**37.5%**), Yellowknife (City) (**38.7%**) and Hay River (Town) (**30%**). Common across the Territory, as seniors age, the likelihood of renting dwellings increases. This trend continues until seniors reach the 85 years and over demographic. Another common trend at the Territorial level and in Yellowknife is that seniors are most likely to use subsidized housing as they age.

**Table 7: Number of Rented Households by Age of Household Maintainer, NWT, Yellowknife and Hay River**

	Total Households		Rented Households					
			Total Rented		Subsidized Housing		Not Subsidized Housing	
	No.	%	No.	%	No.	%	No.	%
<b>Northwest Territories</b>								
<b>Total 55 Years &amp; Older</b>	<b>5,055</b>	<b>100</b>	<b>1,895</b>	<b>37.5</b>	<b>970</b>	<b>19.2</b>	<b>915</b>	<b>18.1</b>
55 – 64 years	3,030	100	1,120	37	45	14.4	680	22.4
65 – 74 years	1,430	100	530	37.1	315	22	215	15
75 – 84 years	465	100	195	41.9	175	37.6	20	4.3
85 years and over	130	100	50	38.5	45	34.6	-	-
<b>Yellowknife</b>								
<b>Total 55 Years &amp; Older</b>	<b>2,080</b>	<b>100</b>	<b>805</b>	<b>38.7</b>	<b>265</b>	<b>12.7</b>	<b>545</b>	<b>26.2</b>
55 – 64 years	1,415	100	530	37.5	135	9.5	395	27.6
65 – 74 years	520	100	210	40.4	65	12.5	140	26.9
75 – 84 years	105	100	55	52.4	55	52.4	10	9.5
85 years and over	40	100	10	25	10	25	-	-
<b>Hay River</b>								
<b>Total 55 Years &amp; Older</b>	<b>550</b>	<b>100</b>	<b>165</b>	<b>30</b>	<b>90</b>	<b>16.4</b>	<b>65</b>	<b>11.8</b>
55 – 64 years	310	100	85	27.4	35	11.3	50	16.1
65 – 74 years	165	100	40	24.2	30	18.2	15	9.1
75 – 84 years	65	100	30	46.2	25	38.5	-	-
85 years and over	10	100	10	-	-	-	-	-

Source: Statistics Canada, 2016 Census CANSIM Table 98-400-X2016231, NWT Bureau of Statistics

## 4.1.2 Housing Indicators for Owners

**Table 8** summarizes the number of households owned by seniors in the NWT, Yellowknife (City) and Hay River (Town). The majority of households in the NWT own their dwellings, with **62.5%** across the Territory, **61.3%** in Yellowknife and higher in Hay River at **71.8%**.

Additionally, **Table 8** highlights that as seniors who own homes age, the number of seniors with mortgages decreases in the Territory, Yellowknife and Hay River. Seniors in both Yellowknife (**32.2%**) and Hay River (**30%**) are more likely to have mortgages on their homes compared to the Territory (**23.5%**).

**Table 8: Number of Owned Households by Age of Household Maintainer, NWT, Yellowknife and Hay River**

	Total Households		Owned Households					
			Total Owned		With Mortgage		Without Mortgage	
	No.	%	No.	%	No.	%	No.	%
<b>Northwest Territories</b>								
<b>Total 55 Years &amp; Older</b>	<b>5,055</b>	<b>100</b>	<b>3,160</b>	<b>62.5</b>	<b>1,190</b>	<b>23.5</b>	<b>1,975</b>	<b>39.1</b>
55 – 64 years	3,030	100	1,910	63	885	29.2	1,025	33.8
65 – 74 years	1,430	100	900	62.9	260	18.2	640	44.8
75 – 84 years	465	100	270	58.1	35	7.5	240	51.6
85 years and over	130	100	80	61.5	10	7.7	70	53.8
<b>Yellowknife</b>								
<b>Total 55 Years &amp; Older</b>	<b>2,085</b>	<b>100</b>	<b>1,275</b>	<b>61.3</b>	<b>670</b>	<b>32.2</b>	<b>605</b>	<b>29.1</b>
55 – 64 years	1,415	100	885	62.5	515	36.4	365	25.8
65 – 74 years	520	100	315	60.6	125	24.0	185	35.6
75 – 84 years	105	100	50	47.6	20	19	35	33.3
85 years and over	40	100	25	62.5	10	25	20	50
<b>Hay River</b>								
<b>Total 55 Years &amp; Older</b>	<b>550</b>	<b>100</b>	<b>395</b>	<b>71.8</b>	<b>165</b>	<b>30</b>	<b>230</b>	<b>41.8</b>
55 – 64 years	310	100	225	72.6	110	35.5	115	37.1
65 – 74 years	165	100	120	72.7	35	21.2	85	51.5
75 – 84 years	65	100	40	61.5	10	15.4	30	46.2
85 years and over	10	100	10	100	10	100	-	-

**Source:** Statistics Canada, 2016 Census CANSIM Table 98-400-X2016231, NWT Bureau of Statistics

## 5.0 Current Housing Supply

The following section provides an overview of the current housing stock, age and indicators of housing affordability for seniors in the NWT, Yellowknife and Hay River.

### 5.1 Community Overview - Existing Structure Type

**Table 9** below highlights that Yellowknife (City) has a mix of housing supply, which is primarily made-up of single-detached dwellings (**45.2%**). Yellowknife also contains a proportion of apartment buildings (5 storeys or less) which contributes to **24.7%** of its housing stock.

The Town of Hay River contains a much higher proportion of single detached dwellings than Yellowknife and the Territory at **72.1%** of the total housing stock. Hay River does not contain a diverse mixture of housing supply.

**Table 9: Total occupied private dwellings by structural type, NWT, Yellowknife and Hay River**

Structure Type	NWT	% Total	Yellowknife	% Total	Hay River	% Total
Single-detached house	8,625	57.6	3,100	45.2	775	72.1
Apartment 5+ storeys	450	3	375	5.5	80	7.4
Semi-detached	975	6.5	145	2.1	70	6.5
Row house	1,595	10.7	865	12.6	35	3.3
Duplex	385	2.6	300	4.4	0	0
Apartment <5 storeys	2,375	15.9	1,695	24.7	115	10.7
Other	60	.4	15	0.2	-	-
Movable dwelling	505	3.4	370	5.4	-	-
<b>Total Dwellings</b>	<b>14,980</b>	<b>100%</b>	<b>6,865</b>	<b>100%</b>	<b>1,065</b>	<b>100%</b>

Source: Statistics Canada, 2016 Census

## 5.2 Housing Indicators and Tenure

**Table 10** and **Table 11** highlight the total number and proportion of households in core housing need for owners and renters for each of the senior age cohorts. Statistics Canada defines core household need as:

*“...If housing falls below at least one of the adequacy, affordability, or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three standards)”*.<sup>5</sup>

**Table 10: Number of Private Households by Total Housing Problem and Age of Household Maintainer**

Total Households Not Adequate, Not Suitable and Not Affordable				
	Total Household	% Total	Not adequate, suitable or affordable	% Total
<b>Northwest Territories</b>				
<b>Total 55 years &amp; older</b>	<b>5,035</b>	<b>100</b>	<b>1,985</b>	<b>39.4</b>
<b>55 – 64 years</b>	3,030	100	1,215	40.1
<b>65 – 74 years</b>	1,430	100	535	17.7
<b>75 – 84 years</b>	465	100	175	5.8
<b>85 years and over</b>	130	100	60	2
<b>Yellowknife</b>				
<b>Total 55 years &amp; older</b>	<b>2,080</b>	<b>100</b>	<b>645</b>	<b>31</b>
<b>55 – 64 years</b>	1,415	100	465	22.4
<b>65 – 74 years</b>	520	100	160	7.7
<b>75 – 84 years</b>	120	100	50	2.4
<b>85 years and over</b>	40	100	20	1
<b>Hay River</b>				
<b>Total 55 years &amp; older</b>	<b>550</b>	<b>100</b>	<b>180</b>	<b>32.7</b>
<b>55 – 64 years</b>	310	100	110	20
<b>65 – 74 years</b>	165	100	50	9.1
<b>75 – 84 years</b>	65	100	20	3.6
<b>85 years and over</b>	10	100	-	-

Source: Statistics Canada. 2016 Census CANSIM Table 98-400-X2016231, NWT Bureau of Statistics

<sup>5</sup> Dictionary, Census Population, 2016 – Core housing need

In addition, **Table 11** highlights that of the 5,035 dwellings of seniors 55 years and older in the NWT, 1,985 (**39.4%**) do not meet proper adequacy, suitability or affordability. Although slightly lower, numbers are similarly high in Yellowknife and Hay River at **31%** and **32.7%** respectively, not meeting core household need in all categories.

**Table 11: Number of Private Households by Adequacy, Suitability, Affordability and Age of Household Maintainer**

Households by Type of Housing Problems										
	Total Households		Not Adequate		Not Suitable		Not Affordable		Households w/ at least 1 problem	
	No.	%	No.	%	No.	%	No.	%	No.	%
<b>Northwest Territories</b>										
<b>Total 55 years &amp; older</b>	<b>5,035</b>	<b>100</b>	<b>1,005</b>	<b>19.9</b>	<b>395</b>	<b>7.8</b>	<b>585</b>	<b>11.6</b>	<b>1,710</b>	<b>33.8</b>
<b>55 – 64 years</b>	3,030	100	600	19.8	245	8.1	370	12.2	1,040	34.3
<b>65 – 74 years</b>	1,430	100	275	19.2	105	7.3	155	10.8	475	33.2
<b>75 – 84 years</b>	465	100	95	20.4	30	6.5	50	10.8	145	31.2
<b>85 years and over</b>	130	100	35	26.9	15	11.5	10	7.7	50	38.5
<b>Yellowknife (CA)</b>										
<b>Total 55 years &amp; older</b>	<b>2,080</b>	<b>100</b>	<b>205</b>	<b>9.9</b>	<b>125</b>	<b>6.0</b>	<b>375</b>	<b>15.1</b>	<b>570</b>	<b>27.4</b>
<b>55 – 64 years</b>	1,415	100	150	10.6	75	5.3	210	14.8	375	26.5
<b>65 – 74 years</b>	520	100	35	6.7	40	7.7	80	15.4	150	28.8
<b>75 – 84 years</b>	105	100	10	9.5	-	-	25	23.8	30	28.6
<b>85 years and over</b>	40	100	10	25	10	25	-	-	15	37.5
<b>Hay River (Town)</b>										
<b>Total 55 years &amp; older</b>	<b>550</b>	<b>100</b>	<b>110</b>	<b>20</b>	<b>10</b>	<b>1.8</b>	<b>60</b>	<b>10.9</b>	<b>155</b>	<b>28.2</b>
<b>55 – 64 years</b>	310	100	65	21	10	3.2	35	11.3	95	30.6
<b>65 – 74 years</b>	165	100	35	21.2	-	-	15	9.1	45	27.3
<b>75 – 84 years</b>	65	100	10	15.4	-	-	10	15.4	15	23.1
<b>85 years and over</b>	10	100	-	-	-	-	-	-	-	-

Source: Statistics Canada. 2016 Census CANSIM Table 98-400-X2016231, NWT Bureau of Statistics



### 5.3 Age of Housing Stock

**Table 12** indicates that the majority of the housing stock was built from 1961 – 1980 in the Northwest Territories (**32.1%**), Yellowknife (**31.6%**) and Hay River (**43.5%**). Combining all structures in each area built before 1990 equates to **58%** in the **Territory**, **58.1%** in **Yellowknife**, and **62.3%** in **Hay River**. This indicates that the majority of the housing stock is at its youngest already 28 years old.

**Table 12: NWT, Yellowknife and Hay River Age of Housing Stock**

Construction Period	NWT	% Total	YK	% Total	Hay River	% Total
<b>1960 or before</b>	560	3.7	255	3.6	35	2.5
<b>1961 - 1980</b>	4,805	32.1	2,250	31.6	600	43.5
<b>1981 - 1990</b>	3,430	22.9	1,630	22.9	225	16.3
<b>1991 - 2000</b>	2,950	19.7	1,390	19.5	225	16.3
<b>2001 - 2005</b>	1,355	9.0	645	9	115	8.3
<b>2006 - 2010</b>	945	6.3	380	5.3	115	8.3
<b>2011 - 2016</b>	935	6.2	580	8.1	55	4.0
<b>Total Dwellings</b>	<b>14,980</b>	100%	<b>7,135</b>	100%	<b>1,380</b>	100%

Source: Statistics Canada, 2016 Census of Population

## 6.0

## Stakeholder Engagement Summary

Key stakeholders in Yellowknife and Hay River with organizations in housing, seniors housing, social services and related fields were identified and asked to participate in individual engagement sessions for each community. A stakeholder engagement session was held on May 31, 2018 in Yellowknife and on June 5, 2018 in Hay River. A list of participants can be found in **Appendix A**. The purpose of the session was to solicit input from stakeholders who represent seniors in order to obtain additional information on seniors housing needs, configuration and support programs.

A PowerPoint presentation and guidebook were used to facilitate the discussion. After the meetings, an online survey was sent to workshop invitees and participants. The survey included questions on seniors housing availability and challenges as well as type, tenancy, design and support program needs. Invited participants completed twenty-six online surveys.

The following subsections summarize the information obtained at the stakeholder engagement sessions and the NWT HC Online Survey.

## 6.1

### Seniors Housing Need

Seniors housing needs identified in the Yellowknife and Hay River engagement sessions include:

- More appropriate seniors housing;
- More market rate appropriate seniors housing;
- Lack of suitable housing options for low-income seniors;
- Opportunities for organizations responsible for housing and seniors support services to collaborate to support aging in place;
- Seniors only housing;
- Mixed housing which includes seniors;
- Co-housing and co-operative housing options; and
- Transitional seniors housing which would include independent living, semi-assisted living and long term care so that seniors would not have to move over time.

The online survey respondents identified the need for more affordable seniors housing in Yellowknife and Hay River. The majority of respondents also identified a need for appropriately designed market-rate rental housing for seniors in Yellowknife and Hay River.

## Seniors Housing Design

The NWT HC is currently working on three independent living seniors facilities. The selected design concept is a nine-plex design with an indoor common space for the delivery of day programs. The proposed complex also includes one unit designated for a building caretaker.

The NWT HC is also considering the design of a single family dwelling to accommodate a multi-generational family. The design schematics include a bedroom and accessible washroom on the main floor. The NWT HC is favouring different ownership models within a multi-complex building to provide more flexibility in financing arrangements.

The NWT HC provides home ownership programs to non-seniors to support aging in place including repair programs to improve safety and accessibility. Financial support is up to \$3,000 annually. The NWT HC also provides assistance up to \$100,000 for low-income seniors with disabilities to carry out modifications to their home to improve accessibility and independent living.

Some of the seniors housing design comments from the Yellowknife and Hay River engagement sessions include:

### *Types of Housing in Highest Demand*

- Single units;
- Small secure housing; and
- Apartment style condominiums.

### *Internal Amenities to the Units*

- Layout of the unit is more important than the number of bedrooms;
- Sightline to washroom from the bedroom is important. If there is only one washroom in the unit, consideration should be given to two entryways, one from the bedroom and one from a central area;
- Walk-in shower and guardrails throughout washroom;
- Additional lighting for safety purposes;
- Energy efficiency and water conservation should be considered in design to reduce ongoing cost;
- Bedrooms to accommodate the use of walkers and wheelchairs around furniture;
- Sufficient storage;
- Vestibule to protect central living area from the cold;
- Accommodation for visiting family members, either through an additional bedroom or a common resource accessible to all residents;
- Elevators if multi-level complex;
- Outdoor space and can be as simple as a balcony but at level with the interior; and
- Universal design throughout facilities and units in new builds.

### ***External Amenities to the Units***

- Common areas for the delivery of support programs and social activities (Games room);
- Additional lighting in common areas and exterior for safety purposes;
- Easily accessible transit;
- Green space and outdoor cooking space;
- Pool;
- Accessibility to recreational facilities; and
- Hair salon/barber.

### ***Preferred Amenities Nearby***

- Public transit;
- Grocery stores;
- Health services;
- Pharmacy;
- Post office;
- Hospital; and
- Hair dresser.

## **6.2 Seniors Program Support**

With life expectancy in Canada reaching 81.1 years<sup>6</sup>, the support requirements are becoming more complex. The GNWT will need to re-evaluate what programs and support are essential to assist with aging in place. Providing adequate and appropriate supports will help seniors maintain their independence longer. Adequate and appropriate supports also delay, and in some cases, prevent seniors from having to move from their current homes to supportive living environments. Focusing on collaboration, partnerships and coordination of services will result in more efficient use of limited resources. The stakeholder engagement sessions identified a number of program support areas including:

- Meals;
- Personal care & Housekeeping;
- Laundry;
- Physical and recreation activities;
- Home repair and maintenance;
- Nursing; and
- Transportation.

<sup>6</sup> Statistics Canada. Table 13-10-0409-01 Life expectancy at birth and at age 65, by province and territory, three-year average

## 7.0 Ideal Affordable Housing Supply

The following section provides information on affordable housing supply and stock for the City of Yellowknife and the Town of Hay River. The information provided has been gathered through secondary sources, such as the 2017 NWT HC Housing Engagement Survey Report along with information gathered from Statistics Canada. Data from the NWT HC internal Territorial Housing System on current social and affordable housing needs, such as profiles of current public housing tenants, public housing wait lists and affordable housing stock was not available during this study.

### 7.1 City of Yellowknife



Within the City of Yellowknife, there are 56 seniors designated units in the public housing program. Currently, seniors occupy seventy-eight public housing units. The waiting list for public housing indicates that **70% of the units in demand are for one bedroom**<sup>7</sup>. The City of Yellowknife also contains other types of seniors housing that falls outside of the NWT HC.

These include:

- Avens Court with 24 units;
- Avens Ridge with 8 units;
- Avens Manor with 30 units; and
- The NWT Community Services Corporation with 32 units.

This indicates that there are approximately 150 dwellings designated to seniors through public, affordable and long term care housing.

The 2017 NWT HC Housing Engagement Survey identified an immediate concern regarding a lack of available public seniors housing. Participants also expressed concern with the difficulty of accessing tradespeople to perform homeowner repairs and retrofits for seniors. The stakeholder engagement session in Yellowknife identified a need for more market rate appropriate seniors housing. The online survey identified that overall there is a limited supply of seniors housing available, market and subsidized. Additionally, the survey identified that the availability of support services was insufficient and that it is very difficult to access supported seniors housing due to wait times.

<sup>7</sup> NWT HC, Voices on Northern Housing, 2017

## 7.2 Town of Hay River



Within the Town of Hay River, there are 43 seniors designated units in the public housing program. Seniors occupy 69 public housing units. The waiting list for public housing indicates that **62% of the units in demand are for bachelor/one bedroom units**<sup>8</sup> Participants expressed additional concerns with the lack of qualified contractors to complete homeowner repairs, particularly for seniors.

The 2017 NWT HC Housing Engagement Survey identified the availability and affordability of rental housing as one of the main concerns. In addition, accessible housing for seniors, whether through public housing or market rental was also identified as a need.

The stakeholder engagement session in Hay River also identified a need for more appropriate seniors housing. The online survey identified that overall there is a limited supply of seniors housing available, market and subsidized. Similar to Yellowknife, the survey identified that the availability of support services was insufficient and that it is very difficult to access supported seniors housing due to wait times.

<sup>8</sup> Ibid



## 8.0 Options for Configuration of Housing

The following section outlines the findings from the Yellowknife and Hay River engagement sessions, which provides an insight on values that seniors are looking for in housing.

### 8.1 Seniors Housing Preferences

Seniors housing preferences are vital in understanding the type of housing typology desired by seniors and to highlight the types of structures that they are currently maintaining. When considering seniors needs for housing design, demographics and the changing needs of a population must be considered. Historically, the NWTCH has not constructed housing with the intended purpose of aging in place. More recently, in response to an aging population, the NWTCH has begun to build specific units in a number of communities for seniors that incorporate 'visitable design' and a community meeting space for program delivery.

*'Visitable design' is an accessibility approach that involves the accessibility criteria of a no step entryway, a bathroom on the main floor and wider doorways on the main floor.*

- Northwest Territories Housing Corporation

At the Yellowknife and Hay River stakeholder engagement sessions, participants identified sense of **community, accessibility and safety** as key factors that seniors are looking for in housing. After reviewing the needs of the communities, the final report will review best practices and apply them to the NWT and community context. Best practices will include visitable-design, accessibility, FlexHousing, and universal design, among others.

## Appendix A

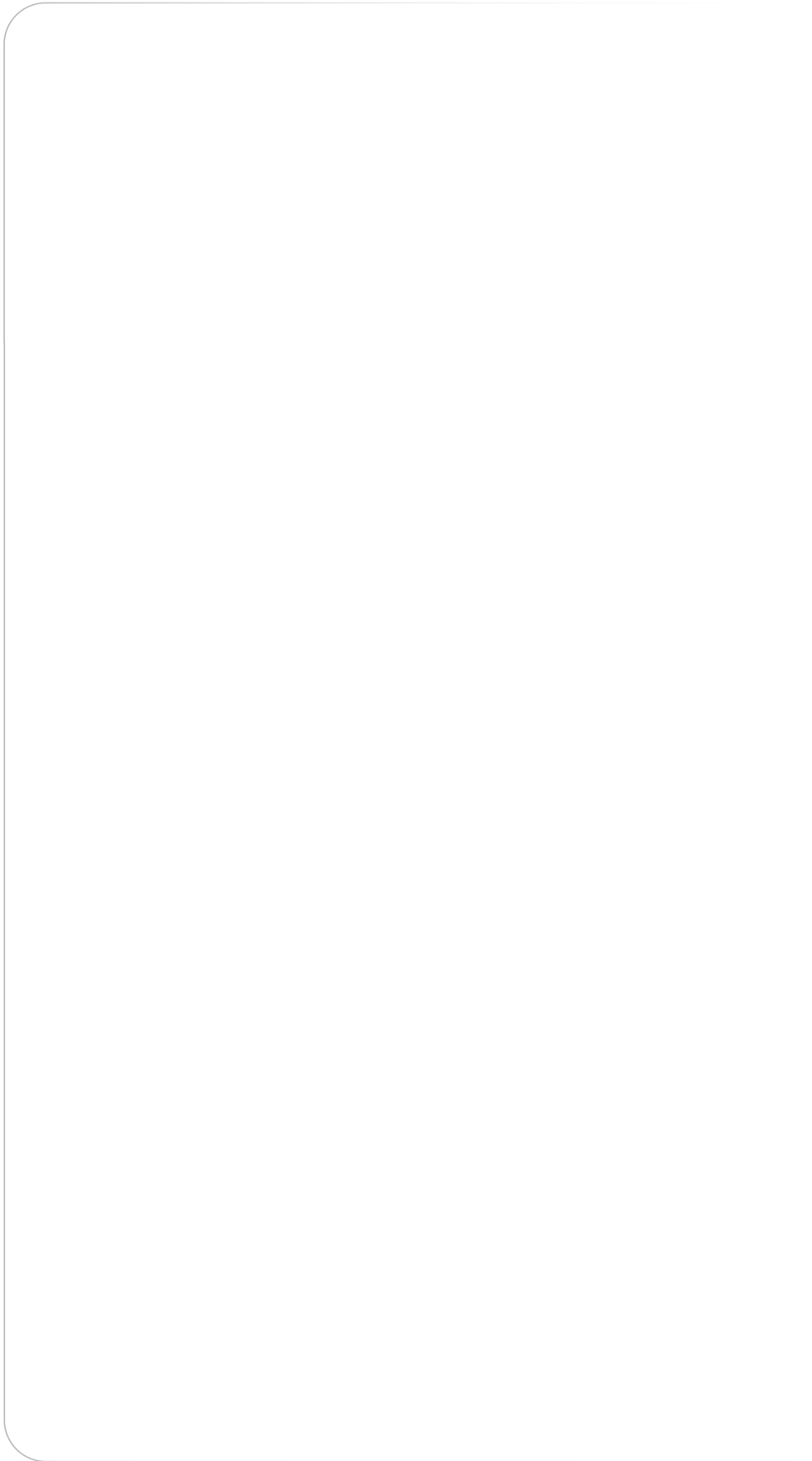
### *Stakeholder Engagement Participant List*

### ***Yellowknife Engagement Session***

Ioan Astle, NWTHC  
Terry Fisher, NWTHC  
Revi Lau-a, NWTHC  
Ruth McKeown, NWTHC  
Scott Reid, NWTHC  
Holly Ferris, City of Yellowknife  
Morgan Gehauer, Avens  
Bright Lubansa, Northview Apartment REIT  
Sandra Mann, Health and Social Services, GNWT  
Cameron O’Keefe, Yellowknife Housing Authority

### ***Hay River Engagement Session***

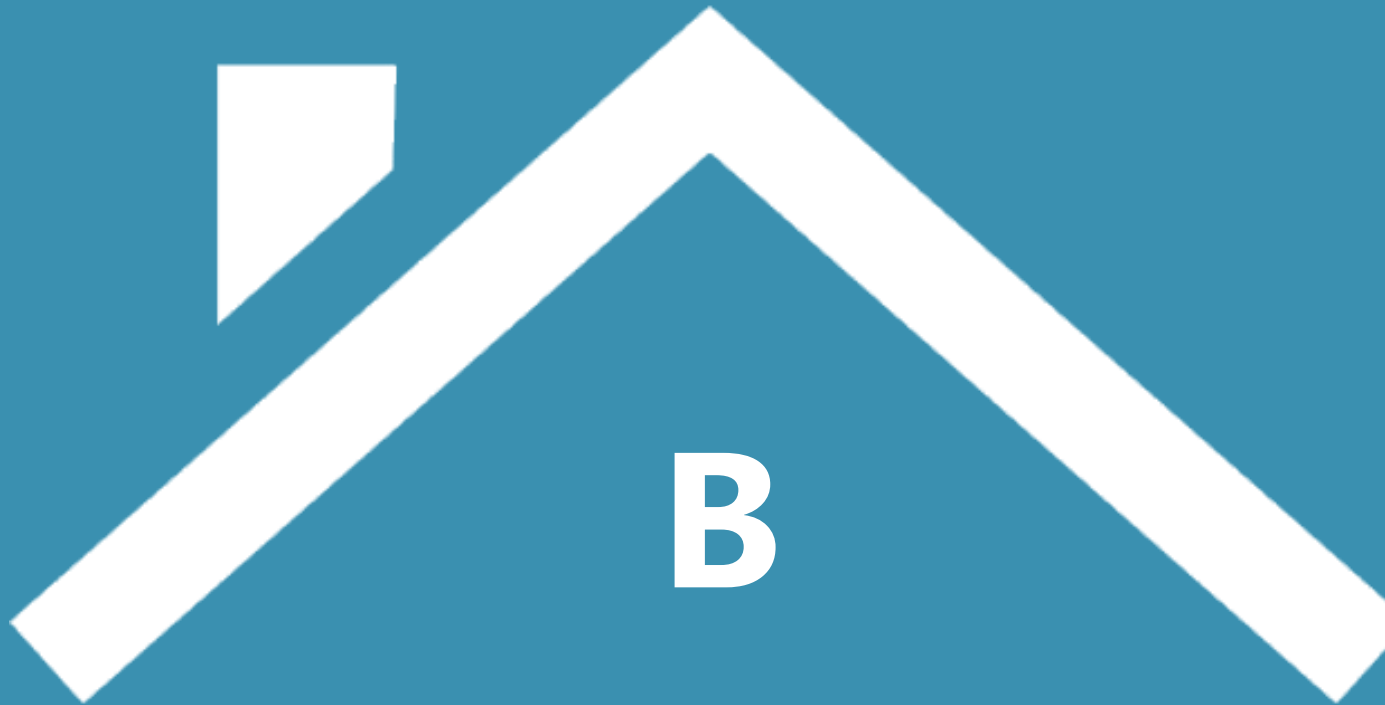
Terry Fisher, NWTHC  
Revi Lau-a, NWTHC  
Jim Martin, NWTHC  
Scott Reid, NWTHC  
Mary Buckley, Hay River Health and Social Services Authority  
Mary Davies, Hay River Health and Social Services Authority  
Marshi Earle, Hay River Health and Social Services Authority  
Carmella Oscienny, Hay River Health and Social Services Authority  
Erika Squires, Hay River Health and Social Services Authority  
Bea Lepine, Hay River Seniors Society  
Sandra Lester, Hay River Seniors Society  
Mattie McNeil, Hay River Seniors Society  
R.J. Simpson, MLA, Hay River North  
Andrea Booth, NWT Seniors Society  
Suzette Montreuil, NWT Seniors Society



# APPENDIX B

## BEST PRACTICE CASE STUDIES







## SELECTED CASE STUDIES - OVERVIEW

The final section of this chapter will provide a brief overview of selected case studies that display innovative qualities, which could be reviewed and promoted by the NWT HC. Three case studies in particular have been showcased to provide further insight on Flex Housing, Assisted Living, and Co-Housing models that may be suitable for communities within the Northwest Territories.



Grow Homes (Townhouses)  
Image obtained from [www.world-habitat.org](http://www.world-habitat.org)



B-3



**Flex Housing/Subsidized Housing Model/Public Private Partnership**

The Grow Home (“flex housing”) concept was first introduced to Montreal in the early 90s by McGill University scholars. The intent was to provide housing at an affordable price range for low to moderate income households looking to enter into the homeownership market.

The original concept was realized through a three-storey townhouse development project. In this concept, the upper floors were unfinished/not partitioned at the time of purchase. As household need for space increased and their financial situation improved, the house was progressively adapted, such as converting the partitioned space into another bedroom. Since first introduced, the Grow Home concept has led to the development of over 6,000 dwellings built in Montreal by private developers. These units were found to achieve cost savings of 30% compared to fully completed townhouses. The projects did not require financing from government.

Communities with the NWT could benefit from this model to improve greater affordability, provided building typologies are developed at an appropriate scale.



The Grow Home  
(Images obtained from [www.world-habitat.org](http://www.world-habitat.org))





### Independent Living/Co-housing/Private

Located on Vancouver Island, in Sooke, British Columbia, Harbourside Co-housing was one of the earliest seniors co-housing developments in Canada. The development is based around three unique aspects of co-housing: care suites to support aging in place, commitment to voluntary neighbour co-support, and a required weekend course about aging-in-place that is delivered to any potential resident of Harbourside.

Harbourside includes 31 self-contained units that average around 845 sq.ft. and at the heart of the project, 4,000 sq. ft. of shared common space. The origins of the co-housing development are unique as the members of the development were the developers of the project and are all on the strata council. This allowed decisions to be made throughout the design and build process, and shared decision making amongst strata members. Harbourside was also built with the idea of conservation in mind. The project was built to Green Canada Gold, which is similar to a LEED Gold Status

The Harbourside units are affordable in contrast to similarly priced units in the greater Victoria area (\$375,000 vs. \$442,000) (Innovations in Seniors Housing, 2016). In order to build in additional affordable housing options, the Harbourside group applied to CMHC for additional grants that allowed them to build two units priced at 20% below market rent. In addition to affordability, with each senior owning their own unit, individuals can build equity from their homes.

Harbourside offers a good template of what can be achieved through seniors co-housing in a private strata model. Seniors are able to live independently while experiencing the benefits of shared care and experiences.



(Images obtained from Harbourside.ca)

**Assisted Living/Subsidized Housing Model/Public Private Partnership**

Located on Vancouver Island, Jesken Aerie focuses on housing for Aboriginal elders. Jesken Aerie is the Senć oć en word for 'Golden Eagle'. All of the 60 assisted living accessible units are publically subsidized units under a 35-year partnership between M'akola Development Services, BC Housing; and the Vancouver Island Health Authority. The building has been in operation since completion in 2006.

The residents at Jesken Aerie are a mix of seniors and elders as well as adults with disabilities who are able to direct their own care, and their health can be managed by services located in the surrounding community rather than the development. There are two different types of accommodation available – 55 one-bedroom suites, and five two-bedroom suites designed for persons with family support members living onsite. Other onsite design features include a shared main floor dining area, activity and craft rooms, common computer areas, a theatre room, an outdoor heated patios and a third floor large patio. Residents are responsible for paying 70% of their after tax income which covers monthly rental, hospitality services (two meals and snacks daily, housekeeping etc.), personal care, and onsite emergency services. Residents on income assistance play a flat rate.



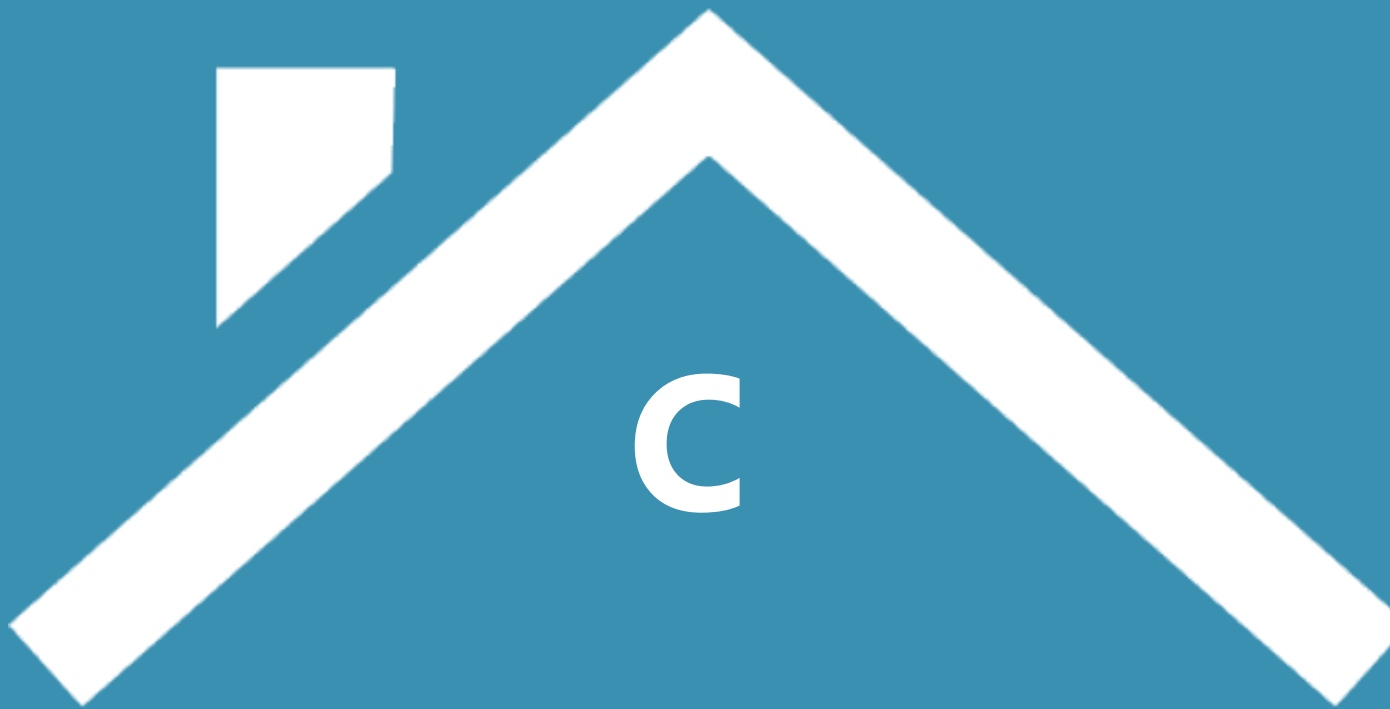
(Images obtained from makoladevelopment.com)



# APPENDIX C

## UNIVERSAL DESIGN PRINCIPLES







Applying the concepts of Universal Design to a single unit will ensure that units can be used by a variety of seniors in different age groups, and will not need further adaptation in the future.



Visitable Design	Adaptable Housing	Barrier-free Housing
<p>Visitable design is a concept that allows most people with mobility issues to access the main floor of a home.</p> <p>Example: A person can enter the main door without having any stairs to climb.</p> <p>Design Features:</p> <ul style="list-style-type: none"> <li>• No step entrance</li> <li>• Wider hallways</li> <li>• Accessible Bathroom on main floor.</li> </ul>	<p>The concept of Adaptable Housing is centered on the ability to build or retrofit existing homes with a number of design features that can aid seniors with mobility, illness or other disabilities</p> <p>Example: Reinforced walls in bathroom for option of later installed grab bars.</p> <p>Design Features:</p> <ul style="list-style-type: none"> <li>• Level entry way</li> <li>• Wider doorways and hallways</li> <li>• Accessible bathroom on main floor.</li> <li>• Main floor living room</li> <li>• Main floor kitchen</li> </ul>	<p>A barrier-free house is fully accessible for those with mobility, mental health, or other issues.</p> <p>Example: Every room is barrier free.</p> <p>Design Features:</p> <ul style="list-style-type: none"> <li>• Level entry way</li> <li>• Wider doorways and hallways</li> <li>• Wheelchair accessible bathroom on main floor</li> <li>• Wheelchair accessible main floor living room</li> <li>• Wheelchair accessible main floor kitchen</li> <li>• Wheelchair accessible main floor bedroom</li> <li>• Wheelchair accessible appliances</li> </ul>

Adapted from City of Whitehorse Accessible Housing Overview



Indoor Areas	Design Principles
<b>Entryway</b>	Located near parking; ramps and landings; doors should minimize thresholds; bench or ledge for placing items while opening the door; and a covered entryway for different types of weather (if entrance is external).
<b>Living and Dining Room</b>	Ability to watch television, read, entertain, play table games and dine. Rooms must allow for flexible furniture design and space for wheelchairs and walkers. Natural light and views to the outside; ability for seniors to bring their own furniture to allow for easier transition.
<b>Kitchen</b>	Adequate space for wheelchair movements, removable counters, adjustable height counters, and pull-out shelving. Cabinets, appliances and switches need to be placed at an accessible level.
<b>Bathroom</b>	Large bathrooms should be designed at the outset. Universal Design can be used by mounting points for grab bars, removable lower cabinets, insulated pipes, and roll in showers with adjustable showerheads. Seats, steps and special tubs that facilitate stepping in and out can be helpful. Controls for the shower and tub should be accessible from both inside and outside.
<b>Bedrooms</b>	Beyond using bedrooms for sleeping and dressing, they could be used by seniors for watching television, hobbies or reading. Windows should be large with a low sill and plenty of natural lighting. Room layout should allow for sufficient space for ease of movement and storage of mobility devices. Lights, telephone and other special needs systems should all be within easy reach of people in bed.
<b>Storage and Laundry Space</b>	Plenty of storage space should be given to both things needed on a daily basis as well as items that hold significant emotional attachment and memories. High shelving should be avoided and shelving within the unit should have plenty of lighting.
<b>Patio and Balcony</b>	Patios and balconies can offer seniors private access with views to the outdoors.

Adapted from Housing for Older Canadians – The Definitive Guide to the Over-55 Market – Volume 4 – Designing the Project - CMHC, 2012



Semi-Public Areas	Design Principles
<b>Lobby</b>	Located near parking; ramps and landings; doors should minimize thresholds; bench or ledge for placing items while opening the door; and a covered entryway for different types of weather (if entrance is external).
<b>Corridors</b>	Ability to watch television; read; entertain; play table games and dine. Rooms must allow for flexible furniture design and space for wheelchairs and walkers. Natural light and views to the outside; ability for seniors to bring their own furniture to allow for easier transition.
<b>Kitchen</b>	Adequate space for wheelchair movements; removable counters; adjustable height counters; pull-out shelving. Cabinets, appliances and switches need to be placed at an accessible level.
<b>Stairs</b>	Large bathrooms should be designed from the start of the design. Universal Design can be used by mounting points for grab bars, removable lower cabinets, insulated pipes, and roll in showers with adjustable showerheads. Seats, steps and special tubs that facilitate stepping in and out can be helpful. Controls for the shower and tub should be accessible from both inside and outside controls.
<b>Dining Areas/ Lounges</b>	Beyond using bedrooms for sleeping and dressing, they could be used by seniors for watching television, hobbies or reading. Windows should be large with low sill with plenty of natural lighting. Room layout should allow for sufficient space for ease of movement and storage of mobility devices. Lights, telephone and other special needs systems should all be within easy reach of people in bed.
<b>Communal Washrooms</b>	Plenty of storage space should be given to both things needed on a daily basis as well as items that hold significant emotional attachment and memories. High shelving should be avoided and shelving within the unit should have plenty of lighting.
<b>Recreation and Lifestyle Spaces</b>	Patios and balconies can offer seniors private access with views to the outdoors.
Outdoor Areas	Design Principles
<b>Parking</b>	Parking in larger developments should provide easy circulation, minimal confusion, and good lighting. Distances between parking and dwelling units should be minimal.



General Design Considerations	Description
<b>Mobility, Convenience and Social Interactions</b>	When designing or adapting housing for seniors, flat and level pathways and entrances are important. There should be seating at regular intervals along access pathways and clear and easy access to public transportation. Common spaces and corridor design should stimulate social interaction.
<b>Sight, Perception and Lighting</b>	Dwelling units for seniors need to include higher light levels, controls for glare, and gradual changes in illumination levels. Indirect lighting is preferred where possible. Sunlight views and views of the outside are extremely important psychologically.
<b>Sound and Hearing</b>	Dwelling units for seniors should include control of background noise through carpeting and other sound absorbent floor, wall or ceiling materials. In multi-unit developments, design should ensure sound from common areas do not penetrate private units.
<b>Safety and Security</b>	Dwelling units and multi-unit developments should avoid many steps or changes in elevation. Other types of security systems such as evacuation systems, and alarm systems are also important considerations.
<b>Technology and Automation</b>	Dwelling units can now feature a number of features that can track the movements of seniors as well as detect if medication is not taken, or a fridge is left open. These systems can be linked to family members homes.
<b>Neighbourhood Design</b>	Most seniors housing is built in existing neighbourhoods. Therefore ensuring seniors feel safe, secure and mobile in the community is important to allow them to age in the community.

