



Towards Level Ground: Addressing Persistent Core Need in the Northwest Territories

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NORTHWEST TERRITORIES
HOUSING CORPORATION



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Introduction

Housing core need in the Northwest Territories has remained persistently at the same level since 2000 at approximately 1 in 5 households, a level that is well above the national rate of 12.5% (2011 Census). This paper explores the current state of NWT housing, past and present initiatives of the Northwest Territories Housing Corporation (NWTHC), and potential actions to decrease NWT core need to national levels.

Designing appropriate responses to housing core need requires an understanding of the types of housing problems NWT households face. Households may live in dwellings that require major repair (adequacy), are overcrowded (suitability), or they may pay excessive shelter costs (affordability). To make improvements in these fields to reach comparable levels with the rest of Canada will require significant investment and partnership with the Government of Canada.

In many cases, adequacy issues can be addressed through repair and renovation. Houses beyond economic repair may require complete replacement and new construction. Addressing overcrowding would generally involve construction of new units. Where appropriate, adding additional bedrooms would alleviate the problem. Affordability is a complex issue that may be related to the cost of living such as utility costs, level of income and therefore job opportunities, development and building costs, rental availability and condition of dwelling. Improvements in any and all of these areas will positively impact affordability.

NWTHC Mandate and Programming

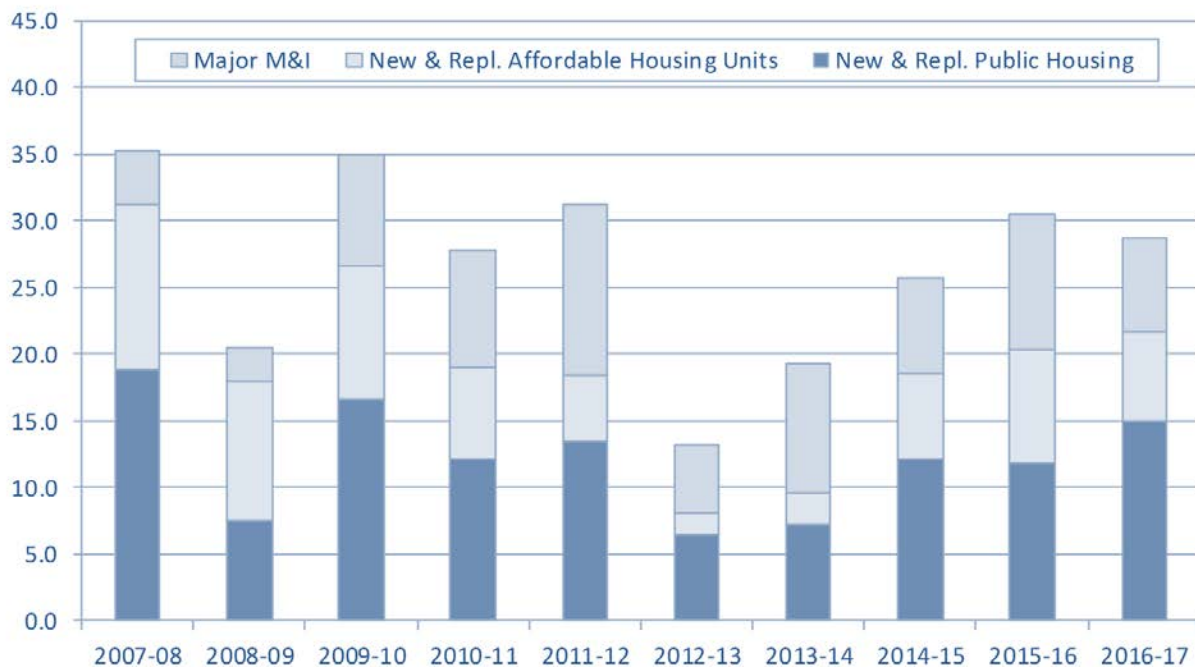
Since its creation in 1974, the mandate of the Northwest Territories Housing Corporation (NWTHC) has been to ensure there are opportunities for NWT residents to access affordable, adequate and suitable housing. More than forty years ago, programming primarily focused on the management of Public Housing units transferred from the federal government and home purchase programming. In the twenty-year stretch from 1974 to 1994, the NWTHC constructed approximately 6,000 homes across what was then the NWT, which included Nunavut (about 3,000 homes in today's NWT). From the mid-90s and later, federal funding through the Canada Mortgage and Housing Corporation (CMHC) for the construction of new social housing was discontinued. New construction that occurred since the discontinuation of federal funding consisted mainly of Public Housing replacement funded solely by the NWTHC, market and HELP (Homeownership Entry Level Program) rentals, and private homeownership units (but at a decreased delivery level from previous).

From the period 2006 – 2016, the NWTHC delivered \$372 million in major and minor capital programming. Major capital projects include replacement of old single detached Public Housing

with multi-unit, energy-efficient complexes, the construction of market rental housing, and major repair and renovation to Public Housing. Minor capital projects include repair and renovation to privately-owned houses, private rental subsidies and minor repairs to Public Housing.

A large portion of current NWT housing (over 30%) was constructed or had its construction supported by the NWTHC. The NWTHC models a 50-year life for housing units based on major retrofits at the 20-year and 35-year mark. These periods of required capital renewal coincide closely with the last 15 years of significant capital investment by the NWTHC. The impact on overall core need levels should the NWTHC have not invested in strategic capital projects has not been measured, but given the need for these investments based on the age profile of NWT housing, it would not be unreasonable to suggest that a significant rise in core need incidence may have occurred.

Figure 1: Major Infrastructure Spending, 2007-2017
(\$ millions)



The NWTHC's inventory of approximately 2,400 Public Housing units is aging rapidly. Of NWTHC owned assets, 47% are over 30 years old, and 22% are over 40 years old. This means that nearly half of NWTHC assets will require replacement within the next 20 years.

It should be noted that CMHC's funding for the operating and amortization costs of the Public Housing portfolio is declining and will end entirely by 2038. In order to keep the existing stock financially and physically viable, more funding is required to meet ongoing operating expenses and rent-gear-to-income (RGI) subsidies.

The NWT HC has put together a strategy to partially mitigate the declining federal funding including actions such as extending the life span of Public Housing units, using cost-effective building methods and design, and increasing revenue through other rental programs.

Core Housing Need

A common measure nationally of housing demand especially for social housing is core housing need. A household is said to be in core housing need if it fails to meet one or more of the following standards: adequacy, suitability, and affordability and a total household income below the Core Need Income Threshold (CNIT). The CNIT is an income limit for each community that represents the amount of income a household must have to be able to afford the cost of owning and operating a home without government assistance.

Adequate housing must have running water, an indoor toilet, bathing and washing facilities and must not require major repairs. Suitability is defined as having the appropriate number of bedrooms for the characteristics and number of occupants as determined by the National Occupancy Standard requirements. Affordable housing costs less than 30% of household income where shelter costs include utilities, water, heat, insurance, property taxes land lease costs and rent or mortgage payments.

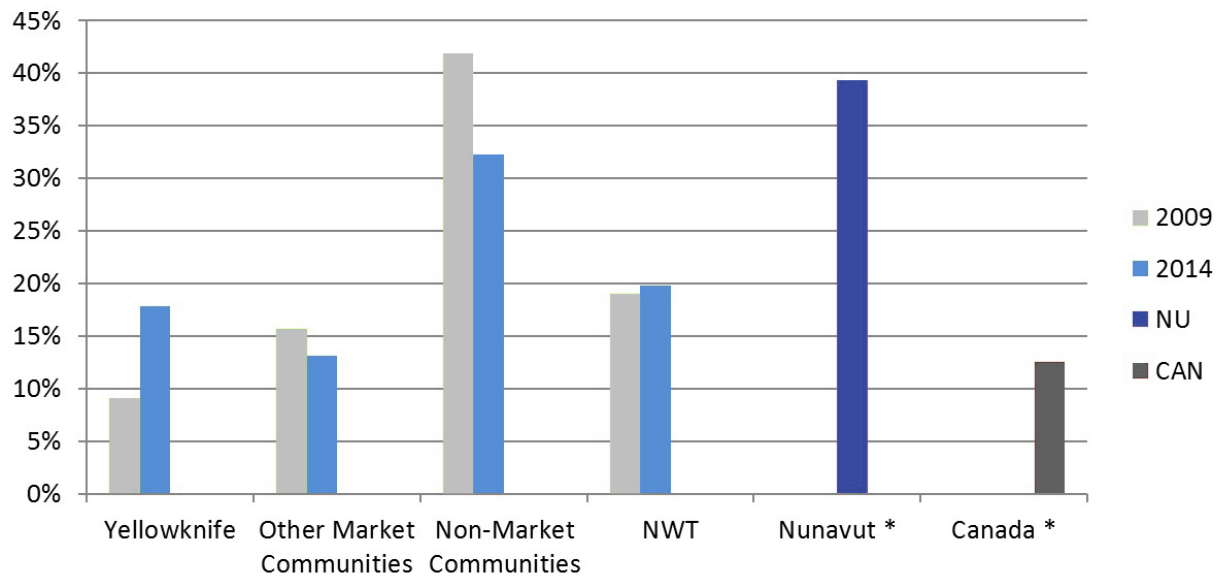
The NWT community survey is conducted every 5 years by the NWT Bureau of Statistics; the housing component provides information on the core housing need in communities. This data allows the NWT HC to accurately compare housing needs among communities, or special groups, such as seniors, singles, homeowners and renters.

Results from the 2014 NWT Community Survey indicate that while overall core housing need has remained relatively stable compared to 2009 (19.8% in 2014; 19.0% in 2009), there has been considerable progress in improving housing conditions in smaller non-market communities. Core need in non-market communities dropped from 41.9% to 32.3%. Core need in other market communities also saw improvements in core need from 15.7% to 13.1%. The gains in these communities were countered by a rise in core need in Yellowknife from 9.1% to 17.8% between 2009 and 2014.

Most of the core housing need in Yellowknife and other market communities is for households experiencing affordability problems. In rural and remote communities, the most common housing problem for core need households is adequacy or condition of their dwelling.

It should be noted that one of the major variables that impacts core need is household income. As household income rises, in general, core need decreases. Inversely, as household income decreases, core need increases. As such, the availability of employment opportunities and the extent of economic development can also play major roles regarding core need trends.

Figure 2: Incidence of Core Need by Community Type and Jurisdiction



Source: 2014 Community Need Survey
* 2011 National Census

Motion 19-18(2): Need for a New Housing Strategy

A regular member's motion on June 15, 2016 asked the Government of the Northwest Territories (GNWT) to commit to lowering core need levels from 19.8% (2014 level) to the national level of 12.5% over the next 4 years.

The exact wording of the motion is as follows:

Whereas the right to have a home is recognized in the Universal Declaration of Human Rights as necessary for our health and wellbeing;

AND WHEREAS there are 15,000 houses in the NWT and one-fifth of them are unaffordable or unsuitable or inadequate;

AND WHEREAS this chronic deficit has not been reduced in the five years between the 2009 and 2014 NWT housing surveys;

AND WHEREAS the core housing need for Canada as a whole is 12 per cent;

AND WHEREAS Canada Mortgage and Housing Corporation funding for the operations and maintenance of social housing is declining and scheduled to end in 2038;

AND WHEREAS there are 738 families and individuals on the waiting list for affordable Public Housing in the NWT;

AND WHEREAS our mandate for the 18th Assembly calls on Government to increase the availability of safe, affordable housing;

NOW THEREFORE I move, seconded by the Member for Deh Cho, that the Government of the Northwest Territories make a commitment to reducing the level of core need for all NWT housing by two per cent per year for four years so that we can meet the national average;

AND FURTHER that the government make investing in social housing a priority;

AND FURTHERMORE that the government increase lobbying efforts to restore CMHC contributions for operations and maintenance and that the GNWT organize its own spending to take maximum advantage of federal funds available;

AND FURTHERMORE that the government develop a comprehensive and fully costed strategic plan to achieve these goals and provide the plan to the standing committee on social develop at the earliest opportunity;

AND FURTHERMORE that the government provide a comprehensive response to this motion within 120 days.

Addressing Core Need

According to the 2014 NWT Community Survey, core need in the Northwest Territories was 19.8% or 2,919 households. The core need national average is 12.5% (2011 Census).

Addressing households in core need requires a multi-faceted approach depending on the type of housing problem a household has. Some households may be overcrowded; some households may live in dwellings in sub-standard condition; some households pay an excessive amount for their shelter; and some households face issues with a combination of these problems.

To model an order of magnitude for the resources required, one could look at the prevalence of all three of these problems within core need households: suitability or overcrowding (20.1% of

Core Need Households
by Type of Problem

Problem	Households
Suitability Only	310
Adequacy Only	684
Affordability Only	1,337
Suitability and Adequacy	125
Suitability and Affordability	122
Adequacy and Affordability	293
All 3 Problems	47
Total Core Need	2,919

all core need households); adequacy or condition of dwelling (39.4%) and affordability (61.7%).

Each problem or combination of problems that contribute to core need requires specific approaches to alleviate the housing problem(s). These approaches are noted below by type of problem.

Suitability

Suitability or overcrowding is determined by comparing the number of bedrooms a dwelling has to the number of bedrooms it would require under the National Occupancy Standards based on the makeup of the family. These standards provide guidelines on how many bedrooms are required considering factors such as age and sex of children and marital status. Isolating core need households with only an overcrowding problem shows this group represents 2.1% of all NWT households or 310 households. Approximately 44% of these households (141) are in Public Housing, 28% (87 households) are homeowners and 24% (73 households) are in private market rentals.

Suitability Problems Only by Communities with Highest Counts

Suitability Problem Only	Households
Yellowknife	95
Behchoko	45
Tuktoyaktuk	21
Inuvik	19

Approaches to address suitability problems involve: moving to larger accommodations, constructing additions to current housing, constructing a new larger unit, and constructing singles units. Addressing the largest proportion of suitability only problems, which are in Public Housing, could take the approaches of constructing singles housing, couples housing or constructing additional bedrooms. Building new units may alleviate overcrowding in houses that may have more than one group or is multigenerational, e.g. singles or couples living with their parents and requiring their own home. The estimated construction cost of a unit in a singles complex is \$200,000-\$250,000 per unit. Two-bedroom duplexes for couples could be estimated at about \$300,000-\$350,000 per unit. Ongoing operations and maintenance of Public Housing units is roughly \$25,000 annually. Approximately 63 households indicated they had a suitability problem because they could not get their own home, while 78 indicated a desire to remain part of the existing household.

These 78 households may benefit from additional bedrooms, especially if the availability of larger units in their community is limited. The estimated cost of an addition to a unit is \$200,000.

Overcrowding in privately-owned homes could take a similar approach as Public Housing. One-third (29 households) of these households had members that desired their own home and 58 households could remain within the existing household.

Overcrowding in private market rentals could be addressed by moving to larger units. As these households are in core need, they have low-to-moderate income and may need financial assistance

to be able to afford the larger unit. One approach to address this could be a rent supplement at a subsidy of up to \$500 per month.

Suitability problems in Public Housing could also be addressed through the placement of tenants in units appropriate for their needs. In some cases, dwellings that once housed large families have seen children grow up and move out of the house. In these instances, perhaps an elder or a senior couple continues to reside there, in a unit too large for their needs with little support. New seniors' independent living complexes may be an option that these households may want to explore. These buildings have incorporated numerous accessibility features including grab bars, no-step entries, bathrooms on the main floor, wider hallways and doorways and meeting areas. Additionally, with some retrofit and renovation, the seniors' former unit could be modernized and repaired to suit a young and growing family.

Adequacy

Adequacy problems involve households that live in dwellings that are in poor condition and require major repair. Major health and safety deficiencies to a house, which the NWT HC defines as Priority 1 repair issues (see Appendix A), include problems related to structural soundness, the electrical system, fire safety, the heating system, the plumbing and drainage system and environmental factors. There were 684 households in 2014 that had only an adequacy problem. Approximately half of these households (360) owned their own home.

Adequacy Problems Only by Communities with Highest Counts

Adequacy Problem Only	Households
Yellowknife	78
Behchoko	70
Fort Smith	46
Fort Providence	44
Tuktoyaktuk	39
Fort McPherson	33
Fort Simpson	33

One-third of households (230) with only an adequacy problem were in Public Housing. The remaining households (92) were in private market rentals.

The modelled estimate for a major repair is \$100,000 - \$150,000.

Affordability

Households that pay over 30% of their gross household towards shelter costs are determined to have affordability problems. Shelter costs include rent or mortgage payments, utilities and taxes. In 2014, the number of households that were in core need and had an affordability problem only was 1,333 households. Approximately 43% households of these households were private homeowners and 57% were private market rentals or 573 and 760 households respectively. An estimated 298 homeownership households outside of Yellowknife were in core need due to affordability. These households likely face challenging cost of living issues related to shelter costs or to a lack of income. One approach to alleviate their high costs could be targeted energy-efficiency retrofits to support the reduction of heating fuel, electricity and water. These project scopes might include improvements to building envelopes, compact fluorescent light bulb, triple-paned windows, high-efficient furnaces, and low-flow toilets. An estimated energy-efficient retrofit could total \$75,000 - \$125,000.

Affordability Problems Only by Communities with Highest Counts

Affordability Only	Problem	Households
Yellowknife		868
Inuvik		105
Hay River		71
Fort Smith		68
Fort Simpson		44
Deline		19

Some 277 homeownership households in Yellowknife were in core need due to affordability. Targeted energy-efficient retrofits may be one way to address utility costs, which comprise a large portion of shelter costs. For the 760 households that face affordability issues in private market rental housing, a rent supplement approach could be utilized.

Combinations of Problems – Suitability/Affordability, Adequacy/Affordability, Suitability/Adequacy and Suitability/Adequacy/Affordability

In total, the prevalence of a combination of the three housing problems affects an estimated 587 core need households according to the 2014 NWT Community Survey. In general, the challenges exhibited by multiple housing problems might be best addressed through new Public Housing. The cost for a new Public Housing unit will vary depending on the number of bedrooms, location and the number of units in the building configuration. An estimate that could reflect a representation of an average total construction cost for a unit within a Public Housing duplex is \$300,000-\$350,000. As noted previously, each new Public Housing unit requires ongoing operations and maintenance of \$25,000.

2017 Housing Engagement Survey – *Voices on Housing*

To further frame appropriate action to address core need, from November 2016 to March 2017, the NWT HC sought feedback from residents and stakeholders to renew its strategic actions through a Housing Engagement Survey. This feedback has helped the NWT HC focus its investments in the short-term, which is especially important in these challenging fiscal times, but also in the long-term as it strives toward the vision of affordable, adequate and suitable housing for all NWT residents. This survey allowed the NWT HC to connect directly and hear the views of users of housing programs, community leaders, housing stakeholders, and the general public. A report, *Voices on Housing* was tabled in the Legislative Assembly in June providing an overview of the results.

A total of 1,464 surveys were completed, which in relation to the approximate 14,800 households in the NWT represents a very successful engagement with people and communities, one out every ten households.

Some broad themes emerged from the 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 programming includes homeownership purchase support, home repair, and lease-to-own programs. Respondents also indicated strong support for integrated approaches to address homelessness, identifying partnerships as key to achieving successful outcomes. Nearly 10% of survey respondents identified themselves as homeless.

Families, elders and persons with disabilities were prioritized by respondents as needing housing assistance. There was also strong support for partnering with Aboriginal governments and organizations to advance their housing aspirations, especially in the area of information transfer and sharing knowledge.

With respect to energy-efficiency, education and promotion were identified as key components. Respondents also indicated that empowering residents to take responsibility for their own energy and utility consumption was important.

Finally, a large number of written responses received that better communications on housing programming was needed as well as improved customer service.

GNWT Mandate Commitments

Under the GNWT Mandate to address the 18th Legislative Assembly's priority of Community Wellness and Safety, the NWT HC is constructing more seniors' independent living complexes to assist seniors to age in place. This has a direct impact on those seniors that might have been living

in inadequate conditions. Additionally, in support of this priority, the NWT HC has begun enhanced promotional and marketing efforts to ensure that senior homeowners are able to access the repair programming that will improve the sustainability of their homeownership.

It should be noted that the NWT HC is planning and implementing actions related to alleviating homelessness, which is not directly captured by core need statistics as core need is specific to dwellings and households. The expenditures allocated in this area may not have much of an impact on the overall core need incidence.

In response to feedback from the Standing Committee on Priorities and Planning, a mandate commitment was added to ensure that programming is focused on addressing core need.

Addressing the Motion

To reduce core need in the NWT to national levels, approximately 1,077 households would need their housing needs addressed, which would result in a reduction of the territorial core need total to 1,841 households. The cost to alleviate these households from core need will vary depending on what types of core need problems are targeted. For example, on the lower cost range of intervention, it is noted above that an estimated 760 households are in core need due to affordability in private market rentals. These households might have their housing problems addressed through the provision of a rent subsidy. The majority of these households (591 households or 78%) are in Yellowknife. Another major group in core need involves homeownership households with affordability problems (573 households).

Bringing core need down to national levels using the above approach focuses mainly on affordability and market rentals. A large part of those assisted with this approach would be from Yellowknife and regional centres. It may be argued that the urgency of need with households that face multiple problems or households that have adequacy problems could be greater than households with affordability problems.

The higher end of the cost scale involves addressing the housing issues of households with multiple problems. There were 587 households in core need that had more than one housing problem. The cost to assist these is significant as the proposed support involves constructing new units. Overcrowding in Public Housing would require the construction of 63 units for singles and couples.

There is a distinct difference in the geographical responses of addressing affordability. The approach that utilizes market rent subsidies is largely focused on Yellowknife and regional centres. The second approach involves addressing core need in mainly rural and remote communities.

Action Plan

The NWTCHC's aim is to assist at least 1,077 households over the next three years with housing programming that addresses their core need issues. In addition, to other programming across the housing continuum such as emergency homelessness assistance, regular capital improvement of its existing housing assets, and the development of market housing in small communities, the NWTCHC plans to invest nearly \$67 million over the next three years to assist these nearly 1,100 households utilising an array of initiatives. These initiatives are also consistent with feedback received from the Housing Engagement Survey. Actions to support core need households are as follows:

Action/Initiative	# of Households Assisted	2017-18 (\$)	2018-19 (\$)	2019-20 (\$)	3-Year Total
Emergency Repair	348	1,160,000	1,160,000	1,160,000	3,480,000
Seniors Aging in Place Retrofits	150	500,000	500,000	500,000	1,500,000
New Unit Construction	135	12,400,000	7,700,000	8,000,000	28,100,000
Major Homeownership Repair	84	4,400,000	2,000,000	2,000,000	8,400,000
Rent Supplement Programs	100	600,000	600,000	600,000	1,800,000
Policy Renewal	40	0	0	0	0
Lease-to-Own Repairs	90	600,000	600,000	600,000	1,800,000
Public Housing Portfolio Rebalancing	30	0	0	0	0
New Seniors Housing	40	4,300,000	2,900,000	3,300,000	10,500,000
Housing Support Pilot	20	60,000	170,000	270,000	500,000
New Home Program	11	200,000	2,900,000	3,300,000	6,400,000
Community Housing Support Initiative	10	800,000	900,000	900,000	2,600,000
Habitat for Humanity	3	50,000	100,000	0	150,000
Sahtu Homeless Shelter	4	500,000	0	0	500,000
Northern Pathways	12	800,000	400,000	0	1,200,000
Total	1,077	26,370,000	19,930,000	20,630,000	66,930,000

Emergency Repair

The current Securing Assistance for Emergencies program (SAFE) addresses urgent and emergency repairs required to address health and safety concerns.

Seniors Aging in Place Retrofit

To support seniors aging in place, this program will provide funding for retrofits to address the high cost-of-living, especially in small communities.

New Home Program

This action addresses the need for new housing for overcrowded households and households with adequacy problems.

Major Homeownership Repair

Targeted to homeowners, this repair program addresses major repair needs including structural issues and mechanical systems.

Rent Supplement Programs

These involve two programs: a revised rent supplement program that will include changes for better access and participant support and a program that will support non-governmental organizations to provide rental support to their target groups in housing need.

Policy Renewal

The Housing Engagement Survey identified several areas within the policy framework of NWT HC programs that potentially creates barriers in accessing programs. Some of these issues include support for students in Public Housing, transfer of ownership, land tax arrears, tenure of housing, and emergency moves to another community.

Lease-to-Own Repairs

To support the sale and disposition of surplus housing, repairs will be made to surplus housing to ensure that they are in adequate condition for a lease-to-own program.

Public Housing Portfolio Rebalancing

Some households in Public Housing, due to changing circumstances over time, may be residing in units that have more bedrooms than they need. Other households may not have enough bedrooms. Taking a staged approach to reallocate these over-accommodated units addresses two problems: the overcrowding problem for one household and a possible electricity usage problem by the over-accommodated household.

New Seniors Housing

New seniors housing is currently under development. Additionally, a planning study has been initiated to examine the need for more seniors complexes.

Housing Support Pilot

Residents that are on the brink of homelessness often could benefit from housing support that not only involve financial counselling, budgeting and maintenance, but also linkages to the important social programming supports within their community. The NWT HC will be piloting a housing

support worker who will be primarily working in Behchoko to examine whether this approach yields better housing stability for vulnerable households.

Lease-to-Own – New Construction

This is a new pilot program to construct lease to own homes with a new design to promote generations housing and features to support seniors, disabled and traditional lifestyle. Client earns full equity over 10 years. This initiative will increase homeownership to alleviate pressures on public housing in rural and remote communities.

Community Housing Support Initiative

This pilot program supports housing aspirations of community corporate bodies such as Indigenous governments who are interested in partnering to improve community housing through the acquisition or construction of housing units.

Habitat for Humanity

These involve contributions to Habitat for Humanity to support the construction of an affordable single family home in Yellowknife and for future builds outside of Yellowknife.

Sahtu Homeless Shelter

This project involves partnering with a community housing society in Fort Good Hope to develop semi-independent units for homeless people. Support will be provided in the form of a donated surplus unit and support for design and retrofits as well as operational funding.

Northern Pathways

This innovative approach to address community homelessness issues such as couch-surfing involves the provision of housing and the coordination of wrap-around supports.

Other Housing and Homelessness Actions

Beyond the initiatives listed above the NWTHC is involved in numerous other activities that support the sustainability of territorial housing. Some of these actions are designed to address the growth of core need, while others are focused on the urgent needs of homelessness people. The needs of homeless persons are not captured by the core need statistic as core need pertains to occupied dwellings.

One of the most significant investments that suppresses the growth of core need is the major capital repair program that the NWTHC conducts on its own assets. The approximate 2,600 housing units that the NWTHC owns each have their own repair and retrofit schedule based on the

age and condition of each unit. This repair schedule is designed to stretch the useful life of any housing unit to 50 years. Over the next 3 years, the NWT HC intends to invest \$24 million in major modernization and improvement (M&I) in NWT HC units. While the households residing in these units are not in core need, these repairs and retrofits ensure that the households continue to reside in safe and healthy housing.

Action/Initiative	# of Households Assisted	2017-18 (\$)	2018-19 (\$)	2019-20 (\$)	3-Year Total
Major M&I	405	10,400,000	6,800,000	6,800,000	24,000,000

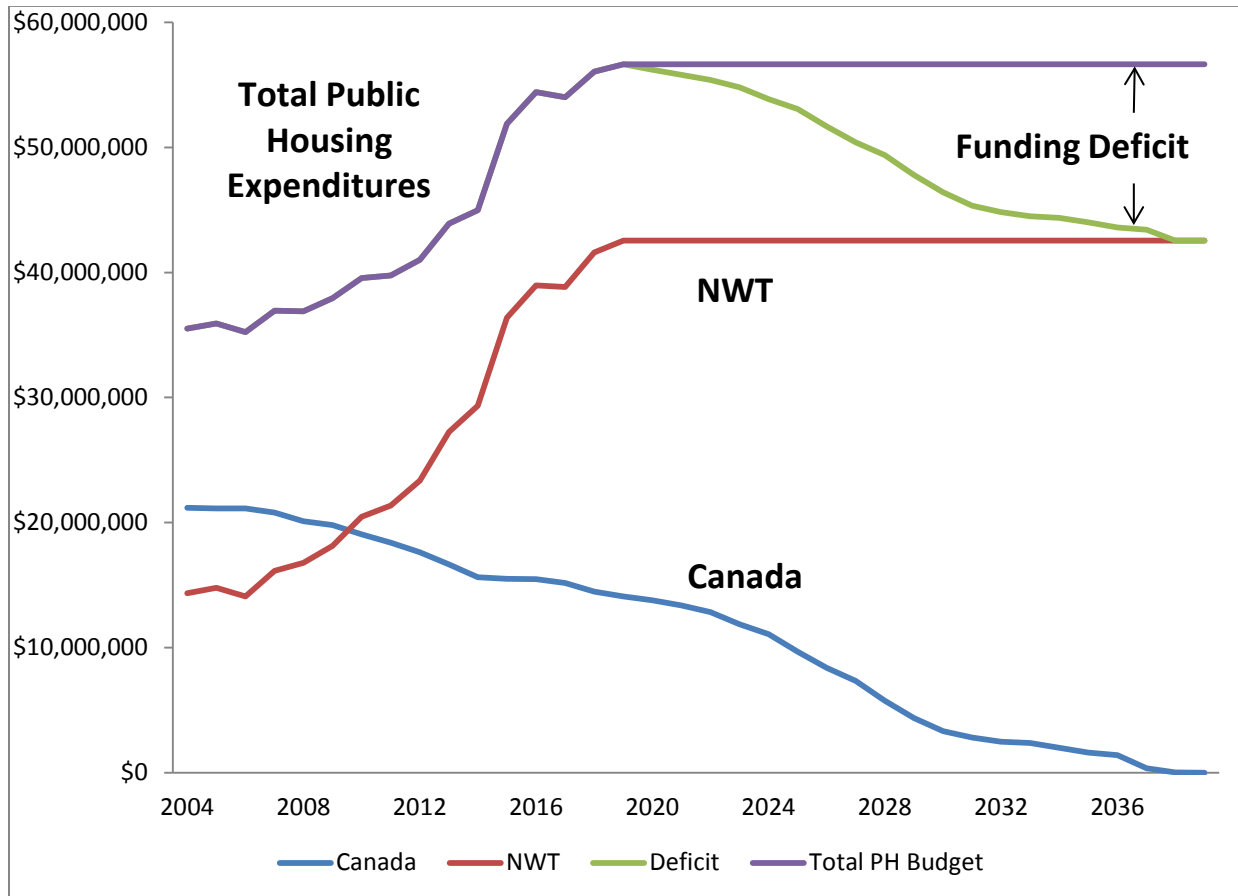
Additionally, the NWT HC in consultation and collaboration with other social envelope departments has a number of actions designed to combat homelessness. These include ongoing annual rental funding to support a Housing First project in Yellowknife, capital upgrades and material purchase support for shelters, the construction of semi-independent units in shelters, emergency support for households that are either homeless or in danger of becoming homeless, and financial support for communities to implement their own homelessness solutions.

Requirement for Federal Partnership on Housing

The costs to operate and maintain housing are significant and are increasing year over year as the operating agreements end with Canada Mortgage and Housing Corporation. As the federal funding for social housing declines, the Government of the Northwest Territories is forced to allocate a larger percentage of expenditures towards housing just to sustain social housing. Declines began in 2004 with the cumulative loss to the NWT housing system of \$45 million. This is investment that could have made a significant impact on the core need levels in the NWT. The chart on the following page (Figure 3) illustrates the growth of NWT public housing expenditures in relation to the decline in Canada's investment.

The GNWT spends a disproportionate amount on housing supports compared to every other jurisdiction in Canada with exception of Nunavut. Current expenditures on housing by the GNWT total over \$132 million, or 8% of government expenditures, much greater than the national average of 1%. Our 8% investment results in our spending over \$116 million above and beyond what we would be investing if we funded housing like southern provinces. This reality strains the fiscal capacity of our government to make additional investments towards the housing continuum.

Figure 3: Total Public Housing Expenditure by Funding Share, Canada and NWT



Several meetings have been had with the federal government to give them information and context on the urgency of NWT’s housing needs, the logistical challenges in northern housing delivery, the high cost of construction, the high infrastructure deficit in both the private market and government subsidized units, and the disproportionate amount the GNWT spends on housing supports compared to rest of Canada (8% of expenditures compared to a national average of 1%).

Lastly, the GNWT recognizes that the federal government is one of its primary partners in developing, implementing and funding housing solutions in the NWT. The federal government in conjunction with provinces and territories is developing a National Housing Strategy for the next 10 years. It is important that any financial resources provided to the NWT under the National Housing Strategy appropriately reflect the considerable housing delivery challenges in the NWT and the extent of its core need issues. This report demonstrates that NWT residents face significant housing problems beyond the affordability issues that southern jurisdictions face. Housing problems in the NWT involve much higher incidences of overcrowding and living in substandard conditions. If the NWT is to ever reach parity in housing conditions with the rest of

the country, the federal government needs to recognize the high priority that the GNWT has placed on housing and engage with an appropriate level of partnership.

Conclusion

Programs and initiatives that the NWTHC delivers are all in support of providing opportunities for suitable, adequate, and affordable housing for NWT residents. Actions and programs need to be tailored directly to the type of housing problem a household faces in order to alleviate it from core need. Successful and long lasting improvements around housing in the Northwest Territories will require federal investment to adequately fund these programs and actions.

The breakdown of housing problems for core need households shows that overcrowding is not a major problem in relation to other housing problems. Poor condition of dwellings seems to be one of the largest problems that needs to be addressed. Affordability or paying excessive costs for shelter is a problem that has a relatively high incidence in Yellowknife and among private homeowners in smaller communities.

To get clarity on future direction and priorities on NWT housing, the NWTHC conducted the 2017 Housing Engagement Survey with tenants, LHOs, Aboriginal and community governments, residents and other housing stakeholders. Feedback is being used to renew the strategic actions of the NWTHC. Program renewal to ensure that programming is responsive to the needs of residents and accessible with low barriers is an important part of addressing core need.

Some 1,077 households need to be assisted to bring core need in the NWT (20%) to national levels (12.5%). Using an array of programs and initiatives developed under the direction of the 2017 Housing Engagement Survey, an action plan has been implemented to assist 1,077 households involving the investment nearly \$67 million over the next three years, 2017-20. These initiatives span homelessness, rental and homeownership areas as well as target groups. Understanding that the nature of core need varies from community-to-community, programming has been designed to address particular problems in small, mid-size and large communities. The status of the plan will be monitored regularly to take stock on the progress of how many households have been assisted.



APPENDIX A: REPAIR PRIORITY

Priority 1: Health and Safety

1. **Structural Stability:**
Refers to the dwellings structural components and foundation and can include repairs to address failure, deformation or decay of components to ensure structural soundness.
 - Foundation Assessment.
 - Structural Beams and Columns.
 - Floor Framing System.
 - All Load Bearing Exterior and Interior Walls.
 - Roof Framing System.

2. **Fire Safety:**
Refers to the presence and proper operation of smoke and carbon monoxide detection devices. Repairs can include the replacement of battery type detectors with detection systems that are hard wired into the dwellings electrical system and the provision, recharging or replacement of fire extinguishers.
 - Smoke Detectors/Carbon Monoxide Detectors.
 - Fire Extinguishers.

3. **Means of Egress and Security:**
Refers to the ability for occupants to safely egress the dwelling and security that allows for occupant and personal belongings protection.
 - Exterior Stairs, Landings, Ramps and Handrails.
 - Exterior Door Assembly.
 - Locksets, Deadbolts and Door Viewers.
 - Exterior Lighting.
 - Interior Exit Paths, Interior Stairs and Bedroom Windows.

4. **Environmental Factors:**
Refers to factors that may pose or lead to a threat to the health of occupants or be detrimental to the environment and/or pose an environmental risk. Includes control of excessive humidity including exhaust and fresh air intake systems, presence of mould and aging or damaged heating oil tanks and related piping systems. All fuel tanks in service greater than 15 years should be replaced.
 - Condensation/Mould.
 - Air Quality.
 - Ambient Interior Temperature.
 - Fuel Oil Tanks and Piping Systems.

5. Electrical:

Refers to repairs and upgrades to the main electrical service, distribution and wiring that pose safety risks. Does not include upgrading fixtures.

(see Priority 3 - Energy Efficiency)

- Service Entrance and Grounding.
- Distribution Panel.
- Wiring.
- Outlets and Switches.

6. Heating Systems:

Includes repairs and or replacement of heating equipment and components, associated breaching and combustion air supply that pose health or safety issues. Also includes the provision of a continuous source of heat if one does not exist. Does not include oil tank and associated piping repairs/replacement.

(see Priority 1.4 - Environmental Factors above)

- Heating Appliance.
- Combustion Air and Flue Ducts.

7. Plumbing Systems:

Includes health and safety factors related to the potable water containment and distribution system as well as the sewage containment and drainage system. Also includes the provision of a continuous source of potable water and distribution where one does not exist. Does not include replacement of plumbing fixtures with low consumption fixtures or the replacement of an electric water heater with an oil or gas fired water heater. (see Priority 3 – Energy efficiency)

- Potable Water Containment (where applicable).
- Potable Water Distribution (including pressure system where applicable).
- Sewage Containment (where applicable).
- Drainage and Venting System.

Priority 2: Suitability

Refers to whether the house is of sufficient size based on number of occupants and bedrooms.

Priority 3: Energy Efficiency

Refers to repairs and the installation/upgrades to equipment and building components that support a reduction in the use of heating fuel, electricity and water. Also includes the installation of wood heating appliances to reduce the cost of heating fuel.

1. Building Envelope Upgrades:

Refers to increasing insulation values in the building envelope to increase thermal performance and reducing air leakage.

- Additional Roof/Wall/Floor Insulation.
- Caulking/Sealing Penetrations.
- Upgrading/Replacement of Air/Vapour Barrier Systems.

2. Windows and Exterior Door Systems:

Refers to the upgrading or replacement of exterior door and window systems.

- Replace or Adjust Door Weatherstripping and Sweep.
- Replace Wood exterior doors with Insulated Metal Door System.
- Adjust or Replace Window Weatherstripping System.
- Reseal Glazing Stops.
- Replace Failed Sealed Glazing Units.
- Replace Windows.

3. Heating Systems:

Refers to upgrades or replacement to heating systems to provide for increased operational efficiency.

- Complete Service of Heating Appliances.
- High Efficiency Burners.
- Replace Furnace with Higher Efficiency Furnace.

4. Electrical Systems:

Refers to the upgrade or replacement of electrical appliances with energy efficient components. Incandescent Light Fixtures with Compact Fluorescent Fixtures.

- Incandescent Bulbs with Compact Fluorescent Bulbs.
- Energy Efficient Appliances (Fridge, Stove, Freezer).
- Exterior Lights with Motion Sensor Lights.

5. Plumbing Systems:

Refers to the replacement of high flow fixtures with low flow fixtures.

- Shower Head and Aerator Faucets.
- Low Consumption Toilets.
- Replace the electric water heater with oil/gas fired water heater. This would require that a fuel system for the space heating equipment is already in place.

Priority 4: Weather Resistance and Durability

1. Below Grade Foundations:

Refers to repairs to ensure resistance to water and moisture penetration into the dwelling crawlspace or basement as well as provisions for the removal of water and moisture from the dwelling crawlspace or basement.

- Damp Proofing.
- Drainage.

2. Perimeter Wall System:

Refers to repairs to ensure the wall system is water tight and repels water and moisture under normal weather conditions.

- Siding.
- Flashings and Penetrations.
- Caulking.

- Paints, Stains and Trims.

3. Roof System:

Refers to repairs that address water penetration through the roof system and drainage away from the building foundation.

- Roofing Membrane.
- Flashings and collars at penetrations.
- Gutters and Downspouts.

Priority 5: Other Repairs

1. Exterior:

Refers to repairs of a cosmetic nature that address the appearance of the building rather than the durability.

- Paints, Stains and Trims.
- Skirting.

2. Interior:

Refers to repairs that address the appearance of the building and may include work that is required to complete repairs associated with other priorities.

- Paints, Stains and Trims.
- Interior Wall and Ceiling Finish.
- Millwork.
- Floor Finishes.