

Standing Committee on  
Social Development



---

# Report on Housing Phase One: Needs for NWT Homeowners and Private Landlords

19<sup>th</sup> Northwest Territories Legislative Assembly

Chair: Ms. Caitlin Cleveland

**MEMBERS OF THE STANDING COMMITTEE ON  
SOCIAL DEVELOPMENT**

---

Caitlin Cleveland  
MLA Kam Lake  
Chair

Katrina Nokleby  
MLA Great Slave  
Deputy Chair

Ron Bonnetrouge  
MLA Deh Cho

Lesa Semmler  
MLA Inuvik Twin Lakes

Rocky Simpson  
MLA Hay River South

Alternates

Jackie Jacobson  
MLA Nunakput

Rylund Johnson  
MLA Yellowknife North

Frieda Martselos  
MLA Thebacha



## STANDING COMMITTEE ON SOCIAL DEVELOPMENT

### REPORT ON HOUSING PHASE ONE: NEEDS FOR HOMEOWNERS AND PRIVATE LANDLORDS

EXECUTIVE SUMMARY .....	1
INTRODUCTION .....	4
CONCERNS DRIVING THE HOUSING REVIEW – HOMEOWNERS AND PRIVATE LANDLORDS.....	5
Housing Markets and Demographics .....	5
Government Housing and Programs.....	6
19th Assembly Mandate Commitments.....	6
Echoes of Housing Past.....	6
WHAT WE HEARD .....	7
Evaluate Territorial Policies and Legislation Prioritize Housing Solutions for a Northern Housing Context.....	7
CONVERT LEASED LAND TO TITLED LAND .....	8
Recommendation 1 .....	9
INCREASE ACCESS AND USE OF FEDERAL LOANS, GRANTS, AND FUNDING TO SUPPORT INDIGENOUS HOUSING DEVELOPMENTS.....	9
Recommendation 2.....	11
EXPAND GOVERNMENT HOUSING INVESTMENTS AND PARTNERSHIPS. .11	
Develop a Government Lease Program with Northern Private, Indigenous, and Non-Profit Sectors to develop financing options.....	11
Recommendation 3.....	11
EXPAND GOVERNMENT PROGRAMS FOR MENTAL HEALTH AND ADDICTIONS HOUSING .....	12
Recommendation 4.....	12
DEVELOP COMMUNITY BASED PREVENTATIVE MAINTENANCE PROGRAMS.....	12
Recommendation 5.....	13
Recommendation 6.....	13
DEVELOP A NORTHERN INFORMED HOMEOWNERSHIP PROGRAM .....	13
Recommendation 7 .....	15
REFORM INCOME ASSISTANCE ACCOMMODATION RENT, MORTGAGE AND RENTAL ALLOWANCE POLICIES .....	15
Rental unit requirements - Income Assistance Accommodation Rent, Mortgage Allowance.....	16
Recommendation 8.....	17
Recommendation 9.....	17

Homeowner requirements - Income Assistance Accommodation Rent, Mortgage Allowance.....	17
Recommendation 10.....	18
Homeowners Insurance .....	18
Recommendation 11.....	19
Recommendation 12.....	19
Government of the Northwest Territories provide a response to Recommendations .....	19
Recommendation 13.....	19
CONCLUSION .....	19
WRITTEN SUBMISSION .....	Appendix 1

**STANDING COMMITTEE ON  
SOCIAL DEVELOPMENT**

**Report on Housing Phase One: Needs for NWT Homeowners and Private  
Landlords**

**EXECUTIVE SUMMARY**

The Standing Committee on Social Development (Committee) is pleased to provide a report on the first phase of their housing review examining issues affecting homeowners and landlords. The review shines a light on the long-standing housing policy issues that have remained unsolved over decades, as well as the growing housing challenges, and declining federal and territorial housing dollars.

Committee members recognize the added stress COVID-19 has had on the already strained northern housing sector. Committee members are appreciative of the range of measures the government has provided to support NWT landlords, homeowners, and tenants through the COVID-19 crises. Committee members worry housing resources will become even more constrained as demands to support recovery efforts intensify. Committee members feel now more than ever, strong leadership and action is needed to shape and strengthen the NWT housing sector.

The following report is reflective of the response received from roughly twenty different stakeholders who shared their valuable opinions, experiences, and expertise. The recommendations in the report support the action stakeholders say are needed to increase and improve housing stock, and to decrease long-standing barriers affecting the NWT housing sector. The following recommendations are made to support these views:

**Recommendation 1**

Standing Committee on Social Development recommends the Government of the Northwest Territories increase access to titled land to help homeowners and landlords meet financing and insurance obligations in NWT communities.

**Recommendation 2**

To ensure clarity in federal and territorial responsibilities related to Indigenous housing, the Standing Committee on Social Development recommends that the Government of the Northwest Territories develop a policy and program barrier document and support

Indigenous groups to overcome barriers to qualify for Federal financing programs, like Ministerial Loan Guarantees.

### **Recommendation 3**

Standing Committee on Social Development recommends the Government of the Northwest Territories partner with the northern private sector, non-profit, and Indigenous Governments to develop government lease agreements to support access to financing for the development of housing stock and programs.

### **Recommendation 4**

Standing Committee on Social Development recommends the Government of the Northwest Territories increase government funding and rental housing stock to provide supportive rental housing programs, for vulnerable populations to have housing and on-site support to remain housed.

### **Recommendation 5**

The Standing Committee on Social Development recommends the Government of the Northwest Territories work with community partners to create an indeterminate community-based preventative maintenance program for homeowners.

### **Recommendation 6**

Standing Committee on Social Development recommends the Government of the Northwest Territories expand and increase funding to the NWT HC repair program and decrease program eligibility requirements to reduce the future number of homes requiring major repairs and support solutions for existing homeowners.

### **Recommendation 7**

The Standing Committee on Social Development recommends the Government of the Northwest Territories implement homeownership programs with person centered case management to navigate the complex northern housing environment, including mortgage financing, land tenure, and affordable home insurance.

### **Recommendation 8**

Standing Committee on Social Development recommends the Government of the Northwest Territories remove interdepartmental policy requirements creating barriers for applicants to receive the rental accommodation allowance including requirements to be on the public housing waiting list and the payment of utility arrears.

### **Recommendation 9**

Standing Committee on Social Development recommends the Government of the Northwest Territories allow rental allowance to be portable so people can choose where they want to live and housing that meet their needs.

### **Recommendation 10**

Standing Committee on Social Development recommends the Government of the Northwest Territories remove interdepartmental policy barriers for homeowners including requirements to be on the public housing waiting list and the payment of utility arrears. This also includes removing the policy requiring applicants to sell their homes.

### **Recommendation 11**

Standing Committee on Social Development recommends that the Government of the Northwest Territories develop a program to help homeowners access insurance and work with homeowners to keep costs low.

### **Recommendation 12**

Standing Committee on Social Development recommends that the Government of the Northwest Territories expand and develop the current home insurance benefit allowance to support future and existing homeowners.

### **Recommendation 13**

The Standing Committee on Social Development recommends the Government of the Northwest Territories provide a response to the recommendations contained in this report within 120 days.



## INTRODUCTION

The Assembly Standing Committee on Social Development has undertaken a housing review to understand the needs of stakeholders to increase housing stock, improve housing stock, and to improve access to resources to support small communities, regional centers, and Yellowknife. As part of this work the Standing Committee on Social Development has been hosting public and private hearings with stakeholders.

Committee has split the housing review work into two phases. In this report, phase one, detailed in this report, addresses the needs of private homeowners and landlords by identifying changes required in GNWT legislation and policies to advance reconciliation actions with Indigenous Governments. In the phase two of the review, Committee will examine the government's public housing programming and its response to homelessness.

Overall, Committee six main stakeholder groups provided their valuable insights about NWT housing including:

- individual homeowners,
- housing providers,
- private contractors,
- territorial, municipal, and indigenous governments and,
- academic institutions

This included the [City of Yellowknife](#); the [NWT, Fort Simpson and Norman Wells Chamber of Commerce](#); the [Tłı̨chǫ Government](#) and [Professor Sandeep Agrawal with the School of Urban and Regional Planning, University of Alberta](#); [Yellowknives Dene First Nation](#) and [Ryerson University, Together Design Lab](#); [Kasho Gotine Housing Society](#) and [Plan it North](#); [Metrow Construction](#) and [Metis 51](#); [Smart Communities YK](#); private homeowners and landlords; seniors; [Cloud Works](#); and a private NWT contractor business, [Summit Roofing](#).

Stakeholders raised many concerns with current Housing programs, policies, and investments and shared many ideas to address concerns.

## **CONCERNS DRIVING THE HOUSING REVIEW – HOMEOWNERS AND PRIVATE LANDLORDS**

### **Housing Markets and Demographics**

There are thirty-three NWT communities. Over half of the population (70%) lives in Yellowknife, Hay River, Fort Smith, and Inuvik, with the remainder of people spread out among the other twenty-nine communities. Indigenous people make up about half of the NWT's overall population and, in smaller communities, the majority are Indigenous peoples (84%). About fifty-four percent (54%) of houses are privately owned and forty-six (46%) percent are rented.

Housing issues have grown eleven percent (11%) since 2009, with forty-three percent (43%) of the 14,760 households in the NWT having at least one housing problem, compared with thirty-two percent (32%) of households in 2009. There are significant differences in housing conditions between the regional centers, market, and non-market communities. Challenges for non-market communities have been described as more serious with higher costs of living, scarce resources to build and maintain housing, and fluctuating economic and employment opportunities. The most serious housing issues for smaller communities are the significantly high number of homes that require major repairs, from fifty percent (50%) in some communities to as high as seventy-seven percent (77%) in others<sup>1</sup>. Regional centers like Inuvik, Hay River, and Fort Smith have a much lower average of houses that require major repairs. The Northwest Territories Housing Corporation (NWTHC) estimates the cost for a major repair to an average home in the NWT is \$100,000 - \$150,000<sup>2</sup>. Much of the housing stock outside of Yellowknife is owned or has been built by the NWTHC, with many private homes built through federal or territorial government programs.

The most serious housing issues in market communities are related to affordability, with Yellowknife offering the most options for rentals and homeownership. The average rent in Yellowknife is \$1,614 per month, compared to the national average of \$987 per month<sup>3</sup>. Over the last 10 years, housing affordability has doubled in Yellowknife from fourteen (14%) to twenty-nine percent (29%). The Canadian Mortgage and Housing Corporation considers, housing “affordable” if it costs less than thirty percent (30%) of a household's before-tax income<sup>4</sup>. Except for Yellowknife and Inuvik, private market rental options are limited in regional centers and do not exist in smaller communities.

---

<sup>1</sup> Government of the Northwest Territories Department of Finance, Bureau of Statistics, 2019 NWT Community Survey.

<sup>2</sup> Government of the Northwest Territories, NWT Housing Corporation Action Plan 2019-2022.

<sup>3</sup> 2018 Canadian Mortgage Housing Corporation Rental Market Report – Yellowknife. Canadian Mortgage Housing Corporation, About Affordable Housing in Canada, March 31, 2018.

## **Government Housing and Programs**

The NWT HC is the territorial government's housing provider. The NWT HC currently owns and operates 2,800 subsidized Public Housing units and 390 Affordable and Market rental housing units and programs across all communities<sup>5</sup>. The Public Housing program represents the highest costs with sixty (60%) of investments supporting Local Housing Offices (LHO) to subsidize housing costs, maintenance, and care for the housing stock and deliver programming in 30 communities. Of the NWT HC's owned assets, many are over thirty years old and will require replacement in the next twenty years<sup>6</sup>. There has been little new public housing stock over the last twenty years, with much of the focus on maintenance and replacement. Recently the NWT HC announced they would be adding sixty new public housing units to their stock with federal co-investment dollars<sup>7</sup>. NWT HC also provides homeownership and rental subsidy programs which make up seven percent (7%) of their overall investments<sup>8</sup>.

The bulk of this funding is dedicated to repair and subsidy programs. Over the years, many media reports suggest inconsistent delivery of the homeownership and rental subsidy program. Individuals must apply for funding that provides time-limited repair and financial supports. Many homeowners and landlords have commented that the programs fail to meet the needs of northern residents because of complicated financing, land tenure issues, and insurance. Land, financing, and insurance barriers have been persistent and unsolved issues since the implementation of federal housing policy and programs decades ago. Over the years, persistent housing issues remain unresolved while poor housing conditions continue to grow, and federal and territorial housing dollars decline.

### **19<sup>th</sup> Assembly Mandate Commitments**

Guiding the current work on housing are the twenty-two mandate priorities set by all members of the Legislative Assembly. Mandate commitments related to housing include increasing affordable housing and decreasing housing need by transitioning more people from public housing into homeownership.

### **Echoes of Housing Past**

During the post-war expansion of resource development in the North, many new permanent settlements were established. These expansion efforts influenced Indigenous people, many of whom were living land-based lifestyles, to move into permanent settlements to receive health care, education, and employment that was only

---

<sup>5</sup> [Government of the Northwest Territories Housing Corporation NWT HC Annual Report 2019-2020 retrieved on May 2021.](#)

<sup>6</sup> Government of the Northwest Territories, NWT Housing Action Plan 2019-2022, retrieved May 2021.

<sup>7</sup> Media release, Canadian Mortgage Housing Corporation, Government of the Northwest Territories, *Government of Canada supporting More Affordable Housing in Northwest Territories*, March 22, 2021.

<sup>8</sup> Government of the Northwest Territories, NWT Housing Corporation, *NWT HC Annual Report 2019-2020*.

offered there<sup>9</sup>. The development of the settlements brought poorly constructed housing. This led to poor living conditions where tuberculosis, smallpox, and influenza outbreaks prompted the government to intervene and take corrective measures, resulting in federally designed housing policy and programs. Federal housing policies were key in the centralizing and settling of northern Indigenous populations into permanent communities. Northern community development at that time was largely informed by urban and southern Canadian models. It was thought the north could be developed to replicate and eventually be more like other urban and southern Canadian settings.

There was little consultation or collaboration to develop housing policy with the needs of Indigenous people in mind. A review of federal programs and policy implementation in the North reveal many of the same issues heard throughout the territorial housing review from stakeholders. Issues in housing reports include colonial or top-down government policy, limited access to resources, high costs for fuel, power, and lack of employment or access to income to afford costs related to homeownership or private rental housing. The lack of effective, meaningful responses from government to address these challenges has led to increasingly poorer housing conditions across the territory, the accumulation of housing arrears, and housing loss<sup>10</sup>. Reports also discuss the lack of investment into housing design, materials, or educational programming that has failed to address the complexities of buying and maintaining mortgages and deeds of ownership<sup>11</sup>. Reviews of housing efforts at that time acknowledged the distinct and unique circumstances in the north and called for northern-based policy approaches and investments to deal with short building seasons, harsh climates, physical distances to transport materials, lack of building materials, and the absence of an economy to generate income to pay for housing costs in nearly all communities<sup>12</sup>.

While Members appreciate there have been many attempts made over the years by the territorial government to address housing issues, Members were discouraged hearing from the number of stakeholders who are still dealing with the same issues repeatedly identified over the last six decades.

## **WHAT WE HEARD**

### **Evaluate Territorial Policies and Legislation Prioritize Housing Solutions for a Northern Housing Context**

Housing quality is an issue for many communities, with much of the housing stock constructed decades ago without the use of northern building practices or standards.

---

<sup>9</sup> Julia Christensen, *No Home in A Homeland: Indigenous Peoples and Homelessness in the Canadian North* (UBC Press, 2017).

<sup>11</sup> Robert [Robson, \*Housing in the Northwest Territories: The Post-War Vision\* \(University of Toronto Press, \*Urban History Review\*, Vol. 24, p 3-22 1995\).](#)

<sup>12</sup> Tom Carter [Evolution of Northern Housing Policy](#) (University of Winnipeg, The Institute of Urban Studies, 1993).

Due to the remote location of the NWT, the cost of construction is much higher than in the south. Many communities rely on winter-roads and summer barging to get housing materials into the communities, which create short building seasons. In most NWT communities, apart from Yellowknife, private housing markets do not exist and often the costs to build a home are more than what people can receive in resale value. There are high operational costs for power and fuel, making home ownership even less affordable for most families. Suitable land is often not available for sale or lease, which then limits access to financing. Money to maintain and expand housing in the North is impacted by the overlapping federal, territorial, municipal, and Indigenous jurisdictions, complicating the advancing of housing rights and obligations within the same region, community, and land. Obtaining financing and affordable home insurance often has many challenges, since many communities often do not have financial services to access loans<sup>13</sup>. Earlier reviews of housing have identified the NWT as having distinct and unique circumstances unlike other southern and urban Canadian jurisdictions. However much of the northern housing policy and programming has been, and is currently, shaped by the federal government. Federal housing policies are often based on southern and urban housing markets, which view housing as wealth creation and economic development. By contrast, the NWT is made up of predominantly remote Indigenous communities, that do not have many necessary resources to form a housing market. In many community's homeownership may create more of an economic burden than an opportunity. In presentations to Committee, Indigenous stakeholders talked about housing being a social benefit to their families, giving them the ability to live on their traditional land and give housing to their family.

Current resources to improve housing conditions in the NWT lay within many different GNWT departments including Infrastructure, Lands, Executive and Indigenous Affairs, Health and Social Services, Education Culture and Employment, Justice, Finance, and Municipal and Community Affairs. Stakeholders taking part in the housing review clearly acknowledged, one the biggest issues affecting housing is the lack of *government wide recognition or coordination to prioritize resources and actions to improve housing conditions for NWT residents*. Many stakeholders referred to the current state of housing in the NWT as an impending housing crisis.

In response to Committee's request for better oversight on government housing, the territorial government committed to evaluate the NWTHC financial, policy and programs Initiative under the Government Renewal Initiative. Committee expects this work will go beyond a departmental evaluation to form government wide actions on northern housing, setting targets, measures, and outcomes to harmonize policy and improved housing conditions.

## **CONVERT LEASED LAND TO TITLED LAND**

Land availability to support housing construction represents ongoing challenges for Indigenous, community, and individual stakeholders. According to the NWTHC 2019-20

---

<sup>13</sup> Government of the Northwest Territories, NWT Housing Corporation, *NWT Housing Action Plan 2019-2022*.

annual report, land development has not kept up with the ongoing demand for suitable lots. Stakeholders urge land availability is a necessity to addressing housing issues, and one way to increase land availability is to convert leased land within the municipal boundaries to titled land. All types of housing are in high demand in every community and require land title to receive financing. A homeowner on leased land is currently held back from improving their housing conditions if they cannot able to access financing to do major home repairs.

Without land title, there are barriers for developers to expand housing options since there are no financing options for housing development on leased lots. In their written submission to Committee regarding challenges for NWT Homeowners, the NWT Chamber of Commerce stated, *“Homes on leased land cannot be financed by a financial institution which leaves the option of homeownership outside of Yellowknife, Hay River, Fort Smith, Norman Wells, Inuvik, and portions of Fort Simpson impossible. The first step to this would be to have changes done to the mortgage rules for which the financial institutions are governed by and have all land within municipal bounds turned over to that municipality.”*

Stakeholders noted the positive impacts for converting leased land within the municipal boundaries to titled land, including access to financing for new housing stock and programs. They also stated it would increase opportunities for Indigenous and private sectors. Other benefits identified were the added tax revenue to reduce municipal funding required from the territorial government and the potential development for new sectors of the economy to support the creation of employment and help address costs of living.

### **Recommendation 1**

Standing Committee on Social Development recommends the Government of the Northwest Territories increase access to titled land to help homeowners and landlords meet financing and insurance obligations in NWT communities.

## **INCREASE ACCESS AND USE OF FEDERAL LOANS, GRANTS, AND FUNDING TO SUPPORT INDIGENOUS HOUSING DEVELOPMENTS**

In their presentation to Committee the Yellowknives Dene First Nation (YKDFN) and their academic partner, Ryerson University, Together Design Lab (Ryerson), discussed the significant challenges to obtain government financial support given Indian Affairs Bureau Land (IAB Land) forms most of the land tenure in YKDFN communities. YKDFN is responsible for the land use and granting permission to occupy IAB land to its members. A permission to occupy does not provide occupants with the ability to access financing for housing because the land cannot be leased, bought, or sold. This contributes to the inability of the YKDFN and other First Nations to build housing of their

own, creating a reliance on the territorial government to provide housing and housing programs.

The Ministerial Loan Guarantee program (MLGs), provided by Indigenous Services Canada (ISC), offers loan security to First Nations accessing housing funding from a list of approved lenders that help to secure access to capital for First Nations interested in developing housing traditional lands. MLGs are mostly used on reserves and while Dettah and N'dilo are not reserve lands, IAB lands still face the same challenges in obtaining securities. Stakeholders called for clearer information from the territorial government regarding the different types of land tenure, property taxes, and the roles and responsibilities of private landowners and community governments.

While Committee recognizes MLGs are the responsibility of the federal government and typically would fall outside the scope of recommendations pertaining to a territorial government housing review. Committee is concerned the territorial governments delay to advocate for clarity where there are overlapping jurisdictions has damaging impacts on territorial government and Indigenous housing.

Without access to MLGs, First Nations like YKDFN continue to struggle to address housing shortages, overcrowding, and major repairs. The territorial government is obligated to address housing needs for all residents and may develop housing on their own dime to address the issue. Unclear policy prevents access to federal government funding, and the territorial government is left to unfairly shoulder more than their share of the responsibilities. In their findings of their MLG review the YKDFN and Ryerson state,

*'The program (MLG) has been expanded beyond reserve lands to include, "a designated Indian settlement where groups of Indians normally reside and the federal Crown holds title to this land or has acquired the right to use and occupy this land by agreement with the appropriate provincial or territorial government." Outside of land, eligibility criteria focus on the applicant First Nation being in good financial standing and the project meeting relevant environmental assessment legislation. Indian Affairs Bureau (IAB) lands in both Ndilo and Dettah and YKDFN meet all requirements for an MLG listed in the Terms and Conditions of Ministerial Loan Guarantees.'*

In recent months, the YKDFN has been denied federal co-investment funding to build housing programs for their members. The suggested remedy was to add territorial government housing stock on YKDFN land and bypass the need for an MLG.

Subsidized government housing is the most expensive housing cost for the territorial government and includes a legacy of additional operating costs and care for new housing stock. Without a clear understanding of federal housing funding grants and services First Nations and other Indigenous Governments are eligible to receive, Committee questions if the territorial government can use current housing resources more effectively. There is a clear need to clarify and understand federal housing

responsibilities, services, and grants to reduce costs on the territorial government and to support Indigenous Governments to deliver their own programming.

### **Recommendation 2**

To ensure clarity in federal and territorial responsibilities related to Indigenous housing, the Standing Committee on Social Development recommends that the Government of the Northwest Territories develop a policy and program barrier document and support Indigenous groups to overcome barriers to qualify for Federal financing programs, like Ministerial Loans Guarantees.

## **EXPAND GOVERNMENT HOUSING INVESTMENTS AND PARTNERSHIPS**

### **Develop a Government Lease Program with Northern Private, Indigenous, and Non-Profit Sectors to develop financing options**

Stakeholders were concerned with the little urgency they felt from the territorial government to increase market rentals in communities that are badly needed. Examples included the lack of housing options for territorial government professionals who move to communities for employment, and the unwillingness of the territorial government to take on rental leases to support housing development.

Meanwhile the NWT HC has identified to offset declining CMHC funding and generate revenue, is to expand their market rental housing program. This concerns stakeholders since requests to the territorial government to partner and sign on to rental housing leases to secure financing have been declined, leaving private sector, non-profit, and Indigenous Governments without financial assurance to support their projects.

Stakeholders stated current government practices are cutting out opportunities for private businesses and Indigenous Governments by continuing to finance and expand government rental housing programs. Members of the K'ásho Got'íne Housing Society in Fort Good Hope also shared examples with Committee about challenges they have had filling government positions due to the lack of housing. They stated housing shortages are also preventing their educated young adults living in Fort Good Hope from moving out of their overcrowded family homes. They stated this is often the main driver contributing to young people leaving their community.

### **Recommendation 3**

Standing Committee on Social Development recommends the Government of the Northwest Territories partner with the northern private sector, non-profit, and Indigenous Governments to develop government lease agreements to support access to financing for the development of housing stock and programs.



## **EXPAND GOVERNMENT PROGRAMS FOR MENTAL HEALTH AND ADDICTIONS HOUSING**

Housing providers and Indigenous Governments acknowledge personal circumstances like high rates of mental health issues, addictions, and trauma related to the legacy of residential schools is a key factor for housing loss and instability. Stakeholders shared that once housing is lost, social, and economic challenges became much worse, including the apprehension of children by Child and Family Services. Stakeholders repeatedly identified the need for trauma informed and culturally appropriate housing policies, program interventions, and site-based supports to help keep families together, healthy, and housed.

Examples of these types of housing programs included the YWCA's presentation on their Rapid Rehousing Program<sup>14</sup>, which helps high-risk families to find rental housing, enter into rental agreements, receive housing subsidies, and receive client-centered site-based housing supports to maintain housing. This program also provides incentives for private market landlords to take on high risk clients by providing a 'damage bank' to fix or repair tenant related damages. The K'ásho Got'jne Housing Society expressed support for the expansion of NWT HC's Northern Pathways to Housing Program<sup>15</sup>. This program provides Indigenous Governments and communities with newly renovated, rent-free, furnished government housing units and funding for site-based housing support workers to develop plans to help people remain housed.

### **Recommendation 4**

Standing Committee on Social Development recommends the Government of the Northwest Territories increase government funding and rental housing stock to provide supportive rental housing programs, for vulnerable populations to have housing and on-site support to remain housed.

## **DEVELOP COMMUNITY BASED PREVENTATIVE MAINTENANCE PROGRAMS**

With privately owned homes representing fifty-four percent (54%) of the NWT, and in some communities up to eighty percent (80%), multiple stakeholders stressed the importance for the territorial government to prioritize affordable, preventative maintenance for homeowners.

Preventative maintenance is a very clearly needed program to address the prevalence of repair issues. Fifty percent (50%) of houses in some communities require major

<sup>14</sup> [Government of the Northwest Territories, NWT Housing Corporation, Rapid Rehousing Program, retrieved May 2021.](#)

<sup>15</sup> [Government of the Northwest Territories, NWT Housing Corporation, Supportive Housing, retrieved May 2021.](#)

repairs. Homeowners cannot able to pay the high costs to transport housing materials or licenced tradespeople to do the work<sup>16</sup>. Seniors and other homeowners shared the challenges they had when they did not have local maintenance people to help them with maintenance on their homes. They stated the average housing problems became much worse over time without preventative maintenance and required much deeper financial investments. Many people living in communities stated they had no options but to try to maintain their homes despite personal and structural limitations.

A clear theme that emerged as a barrier are the limitations of existing government repair programs which are not designed to support or address northern housing issues and required too much information from homeowners. Ideas were shared to support the expansion of community-based maintenance programs like the 'Odd Job Squad' and 'Common Ground' which are employment service programs designed to provide temporary work opportunities to individuals who may struggle to find work.

Other stakeholders recommended bringing back the 'Inuvik Works' employment program, as a model that could include maintenance support to private homeowners and landlords. Stakeholders also suggested the government offer employment readiness programming. This includes support to NGO and private sector businesses with funding to provide employees with required worker safety and First Aid courses through WSCC and other organizations to reduce costs for small employers, increase access to employment, and meet training requirements for people needing employment.

### **Recommendation 5**

The Standing Committee on Social Development recommends the Government of the Northwest Territories work with community partners to create an indeterminate community-based preventative maintenance program.

### **Recommendation 6**

Standing Committee on Social Development recommends the Government of the Northwest Territories expand and increase funding to the NWT HC repair program and decrease program eligibility requirements to reduce the future number of homes requiring major repairs and support solutions for existing homeowners.

## **DEVELOP A NORTHERN INFORMED HOMEOWNERSHIP PROGRAM**

One of the 19<sup>th</sup> Assembly's priorities is to increase homeownership through by transitioning individuals and families from public housing into home ownership. Multiple stakeholders supported the development of homeownership programs. In their

<sup>16</sup> Government of the Northwest Territories Department of Finance, Bureau of Statistics, *Housing Indicators 2019 NWT Community Survey*.

presentation the Tłıchq Government shared that homeownership aspirations in their communities could provide stability, pride in ownership, and the ability to pass on housing to their families so they would have safe and secure housing. Tłıchq Government also talked about the Homeownership Assistance Program (HAP) a territorial housing program that supported communities to build homes for their people. This program was important because it meant communities were self-sufficient and could learn about how their homes worked, they wanted to see more homeownership incorporated with apprenticeship training opportunities.

The Tłıchq Government also stated that now housing is very expensive, and people have a hard time saving money to afford materials or to hire certified trades people to come into their communities to build new homes. They also shared that people living in public housing do not have the same desire they once did to move out and have their own homes because many families have only ever lived in public housing, and the homeownership process is long and can be unclear without the proper support.

One idea shared by Tłıchq Government, was the renewal and expansion of a two-year Housing Outreach pilot which used to provide home-based, client-centered support to public housing tenants. Tłıchq Government supported renewing this program to help people in privately owned homes and in public housing that could incorporate the Tłıchq philosophy to be 'strong like two people' bringing together cultural housing programming.

In the presentation from a private company, Summit Roofing who provides supportive employment to people who also lived in public housing, shared concerns for the potential issues of the territorial government's mandate commitment to transfer people from public housing into homeownership without proper support and navigation. They shared that their employees living in public housing often had trouble affording the higher rents charged when tenant incomes increased, because they were not given enough time to adjust and created a disincentive for work that would increase their incomes.

Their concerns were that the transition from a subsidized public housing model into a homeownership model would be a sharp learning curve and a drastic change to housing responsibilities. Stakeholders cautioned the territorial government to rethink their objectives and responsibilities in this policy area. They noted the high risks for households participating in these programs, where pushing home ownership onto households who are not well supported to navigate the complex housing environment in the NWT have resulted in massive levels of indebtedness and mortgage foreclosures.

Over the Assembly, Committee has shared many concerns for the negative impact a simple mainstream model of homeownership may have on residents once again. Committee has asked for the NWT HC to share their plans to alleviate these well-known, long-standing challenges. Requests from Committee to the NWT HC have included asking if they will ensure people have proper supports to help people to navigate the

responsibilities of homeownership, financing, land tenure, land tax and housing arrears and affordable home insurance.

### **Recommendation 7**

The Standing Committee on Social Development recommends the Government of the Northwest Territories implement homeownership programs with person centered case management to navigate the complex northern housing environment, including mortgage financing, land tenure, and affordable home insurance.

## **REFORM INCOME ASSISTANCE ACCOMMODATION RENT, MORTGAGE AND RENTAL ALLOWANCE POLICIES**

The territorial government's Income Assistance Accommodation Rent, Mortgage Allowance ('accommodation allowance') was frequently referred to throughout the housing review. Almost all stakeholder groups individually spoke about the punitive nature of these policies and the overall feeling was they were working against people to access and sustain housing.

Under the Social Assistance Act, and according to the Income Assistance regulations, the Director of Income Assistance has the authority to provide Income Assistance to any person 'in need' in the NWT<sup>17</sup>. Under the regulations, the accommodation allowance is one of the basic benefits offered to people who have met income testing criteria and have been assessed in need of financial assistance. Accommodation Allowance benefits state people are eligible for the following benefits:

- **A rental unit:** a maximum amount equal to the actual cost of rent.
- **A subsidized unit:** a maximum amount not exceeding the minimum rental rate.
- **An owned home:** monthly allowance paid sufficient to cover current taxes, home insurance and other assessments, but the total allowance must not exceed the rental allowance that would otherwise be provided.
- **An owned home:** if a person in need is making mortgage payments on their own home, a monthly allowance may be paid which is sufficient to cover current taxes, interest on a mortgage, principal, fire insurance and other assessments, but total allowance must not exceed the rental allowance which would otherwise be provided<sup>18</sup>.

---

<sup>17</sup> Government of the Northwest Territories Acts and Regulations, Department of Education Culture and Employment (ECE), May 2020.

<sup>18</sup> Government of the Northwest Territories Department of Education Culture and Employment *Income Assistance Policy Manual*. October 2020.

Concerns were shared from YKDFN and Ryerson about the additional policies guiding the eligibility criteria for the accommodation allowance. They stated these policies appear to go beyond what is mandated under the legislation and are dependent on compliance with other government departments. Compliance demands with other departments are creating policy barriers for low income families and individuals. Examples of such policy requirements are:

- Require applicants and their family to have their names on the wait list for government public housing before an accommodation allowance can be issued.
  - applicants who voluntarily vacate or decline a public housing at any time are not eligible for rental assistance above the minimum monthly rent they would be charged if they resided in the unit.
- Require IA applicants living in affordable housing to be on the Public housing wait list.
- Require applicants who have arrears with a Local Housing Office to sign and honour a repayment plan for a minimum of six months.
- Require applicants who have arrears with a utility agency to sign and honour a repayment plan until arrears are paid in full.
- Accommodation allowance excludes viable forms of shelter, limiting possibilities to obtain housing, including hotels and motels.
- Provides mortgage assistance only up to three months once in an applicant's lifetime and requires applicants to sell their homes after the three months.
- Requires applicants to prove that they have negotiated with the bank to either reduce or suspend mortgage payments.

### **Rental unit requirements - Income Assistance Accommodation Rent, Mortgage Allowance**

Stakeholders shared concerns that applicants are denied eligibility for accommodation allowance based on individual Local Housing Offices, Public Housing waitlist and utility policies. Stakeholders shared concern these policy requirements are outside the eligibility criteria set out in the Social Assistance Act and regulations. These policies create multiple barriers to receiving basic benefits for applicants and are unique within Canada only to the NWT Income Assistance program. The requirements to first pay off housing and power arrears before accessing the accommodation allowance can take applicants an unrealistic amount of time (years) to complete and can prevent applicants from ever attaining housing.

Requiring IA applicants to reside in a community for six months prior to being able to put their name on the waiting list is also outside eligibility criteria set out in the Social Assistance Act and regulations and is also unique only to the NWT Income Assistance program. Stakeholders state this policy increases the occurrence of homelessness since people are not able to access Income Assistance for other types of market, short

term, or emergency housing. Stakeholders questioned why benefits are not portable within the NWT, allowing residents to move within the NWT without losing access to the benefit or having it impact their eligibility for NWT HC or other government programs. This is particularly important for Indigenous persons wanting to return to their traditional land to live and cannot because of the interdepartmental policy barriers.

Additional issues raised are the barriers for non-profits, private sector businesses, and Indigenous governments to advance the development of rental housing and programs. Stakeholders view the government's use of policy to fund the operational costs of government Public Housing as a mechanism to maintain a monopoly over NWT housing programs. Policies requiring applicants to live in Public Housing keep the demand for subsidized housing high, with multiyear long waiting lists for vacancies.

With limited housing stock and opportunities for programming in communities, health and safety risks increase, including overcrowding when families must stay with other families. Overcrowding destabilizes housing, increases living costs and wear on the home, and has negative impacts on families. Committee urges the government to ensure policies are supportive of 'persons in need' to obtain safe and secure housing as quickly as possible regardless of the housing provider.

### **Recommendation 8**

Standing Committee on Social Development recommends the Government of the Northwest Territories remove interdepartmental policy requirements creating barriers for applicants to receive the rental accommodation allowance including requirements to be on the public housing waiting list and the payment of utility arrears.

### **Recommendation 9**

Standing Committee on Social Development recommends the Government of the Northwest Territories allow rental allowance to be portable so people can choose where they want to live and housing that meet their needs.

### **Homeowner requirements - Income Assistance Accommodation Rent, Mortgage Allowance**

Many communities rely heavily on homeownership as the only means of shelter, often providing housing and support to other family members, particularly when no other housing options are available. The policy requirement for a homeowner to have their name on a public housing waiting list is an interdepartmental barrier created by the territorial government for NWT residents in need. The NWT HC Public Housing policy automatically identifies homeowners as ineligible to receive public housing and therefore are not able to ever have their name on a public housing waiting list in any community.

Policies requiring homeowners to sell their homes to receive the accommodation allowance benefit also goes beyond the intent of legislation and is unique only to the NWT Income Assistance policies. Where there are fluctuating or seasonal employment opportunities, many homeowners residing in communities often have changes to their income making it difficult to pay for shelter costs, insurance, or taxes. Seniors are the fastest growing population in the NWT and are supported by the commitment from the territorial government to age in place in their communities. Thirty-six percent (36%) of homeowners are seniors and they have identified housing problems with major repairs and affordability<sup>19</sup>. Members were concerned that policies requiring a senior who is in financial need to sell their home to receive accommodation allowance contradicts the current commitment to support seniors to age in place and inflates the already high need for more government housing and care facilities. Members felt this is another example of Income Assistance Allowance policy working against people in need and the lack of coordination to address housing issues between government departments.

In many communities, when people cannot get assistance to pay for housing costs the results are usually that people abandon their homes when their power or heat is turned off. This creates bigger issues for communities who do not have the proper infrastructure, resources, or financing to safely demolish and transport materials out of the community for disposal.

### **Recommendation 10**

Standing Committee on Social Development recommends the Government of the Northwest Territories remove interdepartmental policy barriers for homeowners including requirements to be on the public housing waiting list and the payment of utility arrears. This also includes removing the policy requiring applicants to sell their homes.

### **Homeowners Insurance**

Committee was surprised to learn the Income Assistance program offered insurance benefits to homeowners in need. Long-standing issues related to homeowner's insurance have been raised by Members over this Legislative Assembly. Members have supported the need for a government response to address insurance issues like the inaccessibility, high costs, and number of homeowner's ineligible for NWTHC major repair funding or financing.

Responses Members have received regarding the request for a territorial government insurance program are that a program is unfeasible due to the small market size and high overhead to operate and subsidize insurance would not be a viable option. As well the government acknowledged that although government of Saskatchewan and other

---

<sup>19</sup> Dillon Consulting, "Seniors Planning Study: A Territorial Seniors Housing Assessment," Northwest Territories Housing Corporation.

provinces offer insurance programs, they are subject to the same rules as private sector companies and not meant to subsidize insurance.

Committee is appreciative of the commitment from the Minister of Finance to continue to remedy the current insurance issues in the NWT. Committee is interested to hear more about the work the territorial government will do with the Saskatchewan Government Insurance (SGI) a Crown Corporation, to learn what aspects of their program may apply to the NWT. Committee is also interested to hear more about whether SGI would consider providing services to the NWT.

Committee views the monthly Income Assistance allowance benefit, meant to help applicants pay for taxes, home insurance and other assessments, as an asset to address issues for NWT homeowners living where there is fluctuating employment and income. Committee would like to see this portion of the Income Assistance programming reviewed and expanded.

#### **Recommendation 11**

Standing Committee on Social Development recommends the Government of the Northwest Territories expand and develop the current home insurance benefit allowance to support future and existing homeowners.

#### **Recommendation 12**

Standing Committee on Social Development recommends the Government of the Northwest Territories develop a program to help homeowners access insurance and work with homeowners to keep costs low through housing improvements.

### **Government of the Northwest Territories provide a response to Recommendations**

#### **Recommendation 13**

The Standing Committee on Social Development recommends the Government of the Northwest Territories provide a response to the recommendations contained in this report within 120 days.

### **CONCLUSION**

The Standing Committee on Social Development thanks all stakeholders who provided written and public feedback and looks forward to working with the Territorial government on all recommendations. 🌐



## **APPENDIX 1: SUBMISSIONS**



# Housing in Fort Good Hope

Presented by  
Arthur Tobac, Wanda Grandjambe, KGHS  
& Christine Wenman, PlanIt North

# Agenda

- K'asho Got'ine Housing Society's (KGHS) history
- KGHS' strategic plan
- Current key projects
  - Kádúyile Men's Home
  - Integrated repair, maintenance, and education program
- Strengths and challenges
- Looking ahead

**4** This is the perfect opportunity right here, the perfect storm.

- Michel Lafferty, speaking at a public meeting in Fort Good Hope on housing about what the community can accomplish.



**2016**

K'asho Got'ine Housing Society is incorporated



**2017**

KGHS produces a community housing needs assessment for Fort Good Hope



**2018-2020**

KGHS completes a strategic planning process and defines homelessness



**2020**

KGHS receives Indigenous Homes Innovation Initiative funding to advance priorities




**2020**

Kádúyíle Men's Transition Home is renovated and hires a Manager



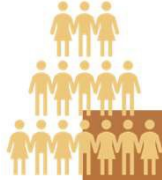
**A Housing Society formed by the people for the people**

# Housing challenges and need




## Homelessness

- In 2017, the community estimated 25 men, 3 women and 5 families were homeless in Fort Good Hope, living in insecure and transient situations



## Unsuitable or unaffordable


- 17.5% overcrowded
- 12.4% unaffordable
- Community estimates that 29 singles and 6 families need housing, living in unsuitable conditions



## Poor repair

- 57.7% of privately owned homes require major repairs
- Some households live without plumbing, electricity, or with roofs leaking or caving in

# Housing challenges and need



## Barriers to programs

- Few households in are accessing NWTTC programs for private homeowners
- Arrears, no insurance, no land tenure, co-payments, bureaucracy, traumatic history with the corporation



## Repair & maintenance challenges

- Lack of qualified trades people
- Remoteness makes renovations unaffordable
- Access to materials and credit are additional challenges

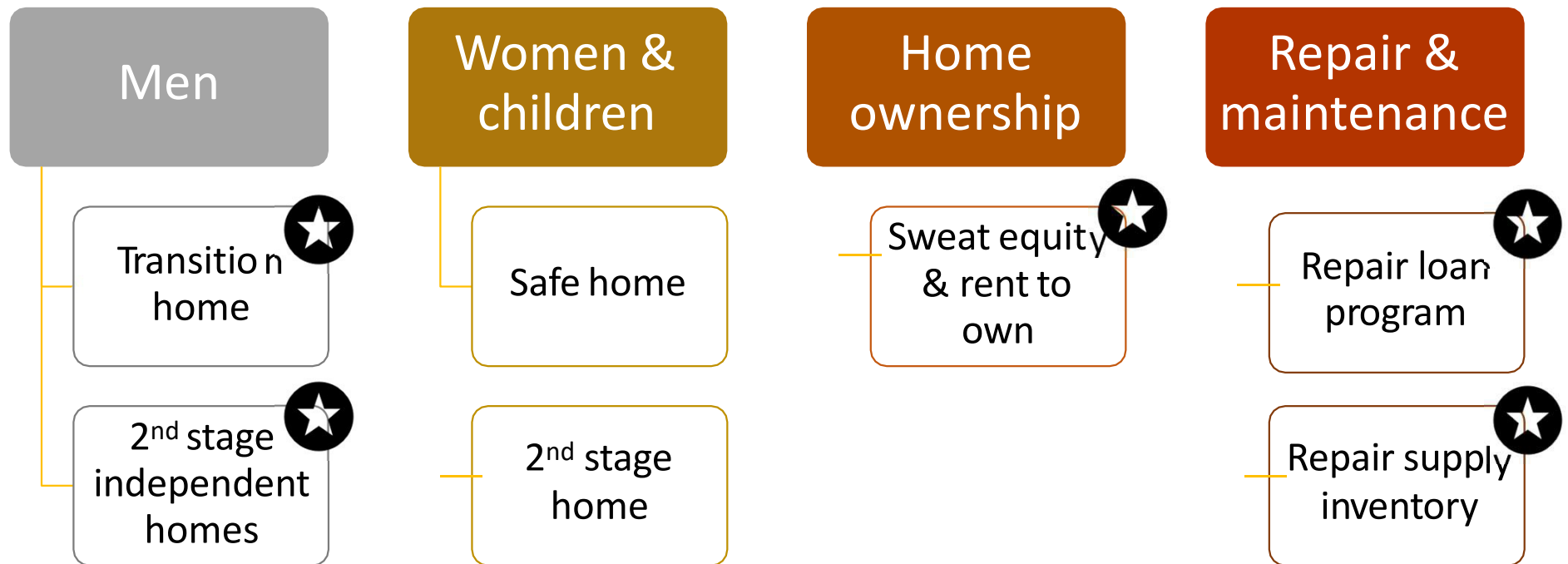
# 5 Five-year vision

With partners, K'ásho Got'íne Housing Society has addressed the most urgent housing needs in Rádeyilı Kó, relieving immediate pressures in the community, inspiring hope and building momentum for change. A network of emergency shelter and transition homes provide immediate support for residents in crisis, with programming that facilitates them to attain greater independence over time. Community members can access low-interest loans and materials to repair and maintain homes. Twenty new living spaces have been created, housing up to forty-four individuals through a mix of group homes, and units for rental and ownership.





# KGHS' strategic objectives



# Key cross-cutting goals

## Education

- Integrated repair program
- Support apprentices over time

## Local capacity

- Local hiring
- Strong, consistent networks, training, and support

## Strong & transparent governance

- Community-driven
- Non-profit structure; residents are members

## Community collaboration

- Land use planning
- Role of Interagency Committee

# KGHS' current key projects



# Impact this year



4 roof repairs + 4 structural repairs + 2 exterior repairs  
= 10 Major home repairs completed

Brought in **\$121,000** in materials for home repair and renovations on the barge that was sold to community members at cost.

Invested **\$125,000** in our community's economy through wages for labour for home repairs and renovations.

# Issues – Program funding

KGHS strengths	KGHS challenges	How can GNWT support?
<p>Integrated Supportive Housing</p> <ul style="list-style-type: none"> <li>- Pathways to Housing Model (NWT HC)</li> <li>- KGHS approach with Interagency collaboration</li> </ul>	<ul style="list-style-type: none"> <li>- Very little long-term program funding</li> <li>- Silo-ing of housing and programming in the GNWT</li> </ul>	<ul style="list-style-type: none"> <li>- Federal Reaching Home funding must be made available outside of Yellowknife</li> <li>- Advocacy to federal government to make \$ appropriate to NWT projects</li> <li>- Pathways to Housing Pilot Project expanded, permanent</li> <li>- Mechanisms for interdepartmental cooperation</li> </ul>

# Issues – Staffing

KGHS strengths	KGHS challenges	How can GNWT support?
Local, culturally appropriate staff	<ul style="list-style-type: none"> <li>- Qualified staffing for complex professional positions</li> <li>- Staff housing</li> </ul>	<ul style="list-style-type: none"> <li>- Secondments</li> <li>- Support communities to invest in market housing also</li> </ul>

# Issues – Addictions

KGHS strengths	KGHS challenges	How can GNWT support?
<ul style="list-style-type: none"> <li>- Addressing second stage addictions treatment options</li> <li>- Housing-first approach</li> </ul>	<ul style="list-style-type: none"> <li>- Addictions and housing are tied</li> </ul>	<ul style="list-style-type: none"> <li>- On-the-land programs are not sufficient if a person does not have a sober environment to live in</li> <li>- On-the-land programs are more accessible to healthier / wealthier individuals</li> </ul>

# Issues – Apprenticeships

KGHS strengths	KGHS challenges	How can GNWT support?
<p>Focus on education</p> <ul style="list-style-type: none"> <li>- Develop trades people</li> <li>- Integrate education is integrated into their paid job, before the apprenticeship starts</li> </ul>	<ul style="list-style-type: none"> <li>- Providing adequate time, support for upgrading and pre trade entrance qualifications</li> <li>- Families cannot give up work for education</li> <li>- Lack of qualified supervisors</li> </ul>	<ul style="list-style-type: none"> <li>- Pre-trades education wage subsidies</li> <li>- Aurora College, ECE collaborations to more strongly support pre-trades entrance upgrading</li> <li>- Consider new models for supporting apprenticeship work hours</li> </ul>



# Issues – Lands

KGHS strengths	KGHS challenges	How can GNWT support?
<p>Collaborating with the First Nation to address land issues</p>	<ul style="list-style-type: none"> <li>- Access to lands / title</li> <li>- Persistent colonial approach to lands administration</li> <li>- Obstacles to access funding (ex. Rapid Housing Initiative)</li> <li>- Process is lengthy; inaccessible; many unknowns</li> </ul>	<ul style="list-style-type: none"> <li>- Prioritize community lands administration and lands self-governance</li> <li>- More support for community lands administration capacity development</li> </ul>

# Issues – Ending dependency

KGHS strengths	KGHS challenges	How can GNWT support?
Responsible home ownership as guiding principle	<ul style="list-style-type: none"> <li>- Current system perpetuates dependance</li> </ul>	<ul style="list-style-type: none"> <li>- Focus on encouraging home ownership and self-sufficiency</li> <li>- Examine system of cumulative incentives and disincentives</li> </ul>

**I believe in self-sufficiency; that is the way we were raised."**

*– Edwin Erutse, March 29th, 2019*

# Looking ahead...

- Our goals are aligned
- We need to keep finding creative ways to work together towards shared goals
- Advocacy to federal government is key

"I love owning my own home, instead of living in public housing, moving here and there. A lot of pride goes into owning your own home."

- Tommy Kakfwi, speaking at a public workshop on housing in Fort Good Hope, June 2017.



**867-598-2033**



---

---

# YKDFN Housing Feedback

— Presentation to NWT Legislative Assembly Standing  
Committee on Social Development, April 30, 2021 —



+ together  
design lab

# Today's Discussion

## 1. Presentation

- a. Housing Strategy to date
- b. Issues and Ideas for Addressing key housing issues
  - i. Accessing financing
  - ii. Accomodation allowance
  - iii. Housing Repairs
  - iv. Infrastructure to support future housing

## 2. Discussion, Q&A

## 3. Tour of Dettah Community



# Yellowknives Dene First Nation Housing Strategy

# Housing by YKDFN, for YKDFN

YKDFN looking to move towards a by YKDFN for YKDFN housing system to address generations of inappropriate, unaffordable and inadequate housing available to its members.

**Housing Strategy vision: Supporting safe, caring and culturally respectful homes to enhance the life, learning and well-being of our people.**





# Housing Strategy Themes

Following feedback from YKDFN, the Housing Strategy is focused on four key themes that provide the project framework. Together these themes address the social, physical, political and economic aspects of the housing system.



# Housing Strategy Activities

Due to COVID-19, the project phases have become less chronological than originally anticipated, and have been reimagined as a series of activities. The themes are therefore being addressed through the project's main activities:

- Policy & Planning Review
- Housing Needs Assessment
- Housing Design Research and Workshops
- Design Iteration, Prototyping and Materials Testing
- Final Housing Design and Material Selection
- Community Planning
- Governance & Housing Action Plans
- Final Housing Strategy, Presentation, and
- Implementation



# Housing Need and Data Sovereignty

- Currently working to identify the existing housing need In Ndilo and Dettah
- Understanding populations-specific housing needs and those in greatest need
- Working towards understanding the conditions under which members living away from the community would return



# Local design

- After decades of external control of the housing system it is important to restore local capacity in decision-making (governance, design, etc.)
- Involves all community members (youth to Elders) to gain a diverse understanding reflective of full community views
- Generating varied designs to reflect diversity of family-structures, lifestyles and need across the housing continuum



# Housing administration

- Reviewing existing relationships (local, territorial, national) to understand policy and program needs to meet local goals/priorities
- Creating a local governance strategy which responds to local issues, needs and resources
- Ensuring that sustainable funding mechanisms are in place



# Issues and Ideas for Addressing Housing Need

# Accessing Financing

Relationship between land status, policy and private housing ownership

- Significant challenges to obtaining financing given varied land tenure
  - Loan guarantees (including MLGs) used elsewhere are not currently available in NWT
  - Need to create pathways for both individuals and community to access capital
-

# Ministerial Loan Guarantee

- Ministerial Loan Guarantees (MLGs) were first issued through Department of Indian and Northern Affairs in 1996 for individuals on reserve lands to guarantee loans for housing projects
- Goal of the program was to remove barriers for financing housing by providing a “double default loan insurance” through both BCR and through the minister, who guarantees the loan repayment should there be a default
- MLGs can be used for construction, renovation or acquisition of housing on-reserve
- A 2010 review of the MLG program recorded that, “over half of the key informants representing First Nations felt that without MLGs, there would be very limited options to obtain housing on reserve, some of these respondents described such a situation as a ‘disaster’ ”





# Ministerial Loan Guarantee

- While MLGs are most commonly issued on reserve, Appendix G of the MLG Manual defines First Nations, where MLGs can be provided as:
  - Lands which constitute "lands reserved for the Indians" under class 24 of section 91 of the Constitution Act, 1867, including lands, the legal title to which is vested in Her Majesty, that have been set apart as reserve for the use and benefit of a band under subsection 2(1) of the Indian Act, and may also include lands so defined or similarly defined under the terms specified in implemented self-government agreements or implemented land claims agreements, or
  - ***A designated Indian settlement where groups of Indians normally reside and the federal Crown holds title to this land or has acquired the right to use and occupy this land by agreement with the appropriate provincial or territorial government, or***
  - Category 1A or Category 1A-N lands as defined in the Naskapi and the Cree-Naskapi Commission Act, or
  - Any other lands that are within the legislative authority of Parliament as contemplated by class 24 of section 91 of the Constitution Act, 1867, but does not include:
  - Lands that are held in fee simple.



# Impact on YKDFN

- Both individuals and YKDFN have struggled to secure capital for housing development on IAB land
- This has created a position of long-term reliance on GNWT/NWTHC programs
- May also prohibit or limit ability for YKDFN to access direct federal housing loan programs including those offered by CMHC



# Recommendations

- Review existing programs with federal partners to ensure YKDFN and YKDFN members have access to full suite of available programs and services that they are eligible for, including MLGs
- Create territorial pathways towards securing individual and community access to capital for those interested on territorial lands
- Advocate for the expansion of programs currently available to on-reserve First Nations (and First Nations members) to First Nations in NWT



# Accommodation Allowance

Pathways towards secondary rental and community owned rental units

- Existing accommodation allowance policy is restrictive and punitive
  - Existing policy entrenches NWTHC monopoly
  - Policy expansion would allow for increased housing security and stability
  - Policy expansion would also provide a rental base for First Nations owned housing
-

# Accommodation Allowance Background

- Accommodation allowance is a “Basic Benefit” administered through ECE as part of Income Assistance Policy and governed by Social Assistance Act, 1990
- Social Assistance Act eligibility is outline by Section 1.1 of the Act and can be used towards:
  - A rental unit: a maximum amount equal to the actual cost of rent;
  - A subsidized unit: a maximum amount not exceeding the minimum rental rate;
  - An owned home: a maximum amount not exceeding current taxes, home insurance and other assessments and not exceeding the rental allowance they would be eligible for;
  - A home with mortgage payment: a maximum amount not exceeding current taxes, interest on a mortgage, principal, fire insurance and other assessments but also not exceeding the rental allowance they would be eligible for.



# Accommodation Allowance Background

- However, barriers exist to obtaining accommodation allowance for rental properties, which do not exist for other Basic Benefits, and are uniquely punitive
- Applicants can only obtain accommodation allowance if they are on the NWTHC housing waitlist
- Applicants can be denied eligibility for the waitlist based on criteria administered by local LHOs which lie outside the eligibility criteria in the Social Assistance Act (including NWTHC arrears, utility arrears and residency)
- Applicants must move to NWTHC housing if it becomes available





# Impact on YKDFN

- Private homes often house, temporarily or permanently, to multiple families who cannot access any other long-term housing. They cannot pay rent to private owners but the crowding is contributing to housing adequacy
- YKDFN unable to create affordable housing program targeting members in greatest need because it cannot be guaranteed that members in need will receive benefit
- Reduces ability for YKDFN members in greatest need to access secure housing
- While this may have been intended to ensure that housing benefits offered by NWT HC are being used, NWT HC does not have sufficient units to meet current need





# Recommendations

- Accommodation allowance should be decoupled from NWTHC policy and instead follow the “person in need” criteria outlined in the Income Assistance Regulations of the Social Assistance Act, 1990.
- Accommodation allowance should be a portable benefit allowing recipients to access housing they determine appropriate in the location of their choosing.
- Accommodation allowance should ensure that it supports applicant's ability to obtain safe and secure housing as quickly as possible regardless of provider



# Housing Repairs

The need to ensure housing adequacy in private homes to avoid systems failure

- Need to consider the adequacy of entire housing stock and support lifecycle approaches to housing
  - Focus on preventative maintenance to avoid the substantial costs and risks associated with a house falling into disrepair
-

# Housing Repair Issues

- Existing NWT HC housing stock and private rentals cannot meet the needs of all YKDFN members (waitlist and low vacancy rate)
- Private housing makes up a significant portion of available housing serving YKDFN members
- However private housing is often in a worse state of repair as a result of increasingly high maintenance and renovation costs
- Long-term this creates the potential for significant strain on the housing system if members living in private housing are forced into NWT HC or private rental units



# Housing Repair Recommendations

- Further increase program eligibility and decouple from existing NWTTC eligibility requirements
- Create long-term approach focused on preventative maintenance which is more cost effective than major renovation and renewal
- Increase homeowner (and renter) capacity and accessibility to repairs and maintenance



# Infrastructure Investment

Ensuring community readiness  
for housing growth

- Housing requires a system of infrastructure be available
  - Federal fundings announcements create opportunities for First Nations but only fund housing
  - Partnership and planning required to support infrastructure development
-

# Infrastructure Issues

- YKDFN is looking to take control of their local housing system but has very few serviced areas in which community can grow
- Existing funding mechanisms are limited to within lot lines and do not support subdivision or infrastructure expansion
- Challenges associated with land status/tenure community boundaries and other jurisdictional issues make subdivision expansion difficult
- Without immediate action YKDFN will not be able to take advantage of unique/generational funding programs being made available by federal government



# Infrastructure Recommendations

- Support the implementation of YKDFN's housing strategy
- Partner with federal government (CIRNAC/ISC) to identify joint pathways towards subdivision and infrastructure expansion
- Use lifecycle approaches to ensure that infrastructure is developed in an appropriate and cost effective manner while considering population growth projections
- Housing requires a systems approach and the distinction between housing and infrastructure is artificial but creates significant barriers to development



# In Summary

- YKDFN is moving forward with the implementation of a YKDFN directed housing program, which will require support through policy changes to allow it to function in the fullest capacity
- Support pathways towards securing individual and community access to capital, including government supported loan guarantees
- Reassess how accommodation allowance is provided in the Territory to align provision with Social Assistance Act, 1990 and other Territories and provinces
- Further increase homeownership repair program eligibility and decouple from existing NWTHC eligibility requirements
- Support the implementation of YKDFN's housing strategy through housing and infrastructure support





**Date** April 28, 2021 **Project** YKDFN Housing Strategy  
**To** YKDFN Housing Strategy Working Group  
**From** Together Design Lab  
**Subject** Review of Housing Policies and Programs – Accommodation Allowance

As part of the Yellowknives Dene First Nation (YKDFN) Housing Strategy, a review and analysis of housing policies and governance structures has been undertaken, which responds to the lack of understanding around existing programs and policies as identified by YKDFN members. YKDFN members also identified a distrust of current housing programs, feeling that policies were imposed on their community rather than created with them for their benefit. Accommodation allowance managed by the Department of Education, Culture and Employment (ECE) is one such program which impacts YKDFN members' ability to access housing. This memo offers a summary and analysis of the program as well as recommended changes to this program to increase access to housing and create greater equity for YKDFN members.

### Summary of Findings

- Accommodation allowance is a 'Basic Benefit' for persons in need under the Social Assistance Act and Income Assistance Program (IAP), which provides support for those living in rental, subsidized rental, and privately-owned units.
- In order to receive rental accommodation allowance, recipients must be on the Northwest Territories Housing Corporation (NWT HC) Low Cost Housing Waitlist (hereafter: the Waitlist). The residency requirements and arrears restrictions for the Waitlist extend beyond the eligibility tests outlined in the Income Assistance Regulations – Section 1.1 – in the Social Assistance Act.
  - Using rental and utility arrears as a disqualifying factor for the Waitlist, and therefore for accommodation allowance, is punitive. This income assistance eligibility measure is unique to the Northwest Territories within Canada (see attached chart showing comparison)
  - Requiring applicants to live in specific communities for six months before applying to the Housing Waitlist presents a significant barrier to obtaining housing in the applicant's desired community given the limited availability of market rental housing in YKDFN.
- Accommodation allowance also excludes viable forms of shelter, limiting possibilities to obtain housing, including hotels and motels. This exclusion leaves individuals at a greater risk of becoming homeless.
- These barriers demonstrate examples of structural discrimination against people in smaller communities in the Northwest Territories, where housing options are limited.

### Recommendations

1. Accommodation allowance should be decoupled from NWT HC policy and instead follow the "person in need" criteria outlined in the Income Assistance Regulations of the Social Assistance Act, 1990.
2. Accommodation allowance should be a portable benefit allowing recipients to access housing they determine appropriate in the location of their choosing.

Accommodation allowance, considered a 'Basic Benefit', is administered through ECE as part of IAP<sup>1</sup> and governed by Social Assistance Act, 1990 and its Income Assistance Regulations. The program is designed to assist "persons in need", which is defined broadly as any person who, "by reason of inability to obtain employment, loss of the principal family provider, illness, disability, age or other cause of any kind that makes the applicant unable to provide adequately for himself or herself and his or her dependants or any of them"<sup>2</sup>. The specific criteria for measuring applicant eligibility are described in Section 1.1 of the Social Assistance Act. Accommodation allowance can be provided as the following four subsidies:

1. In a rental unit: a maximum amount equal to the actual cost of rent;
2. In a subsidized unit: a maximum amount not exceeding the minimum rental rate;
3. In an owned home: a maximum amount not exceeding current taxes, home insurance and other assessments and not exceeding the rental allowance they would be eligible for; and
4. In a home with mortgage payments: a maximum amount not exceeding current taxes, interest on mortgage, principal, fire insurance and other assessments but also not exceeding the rental allowance they would be eligible for<sup>3</sup>.

However, barriers exist to obtaining accommodation allowance for rental properties beyond those which exist for other Basic Benefits. The current Income Assistance Policy Manual states that obtaining accommodation allowance for market and subsidized rental units is contingent on an applicant's eligibility for the Waitlist. This Waitlist is administered by Local Housing Organizations (LHOs), the administrative arm of the NWT HC in each community. Applicants may be denied eligibility for the Waitlist by a set of criteria which exceeds those set out to define a "person in need" by the Social Assistance Act, 1990. This criteria includes: residency, arrears to NWT HC, and arrears to utility companies<sup>4</sup>, however, utilizing rental and utility arrears as a disqualifying factor for the Waitlist is punitive and unique to the Northwest Territories within Canada (see attached chart showing comparison). This additional criteria unique to the Waitlist for obtaining a Basic Benefit exceed those permitted by legislation and are as a result discriminatory.

Accommodation allowance being contingent on the Waitlist that includes a residency requirement, in which applicants to reside within Yellowknife, Ndilo or Dettah for six months prior to applying, provides a further complication for individuals looking to access rental housing. In Ndilo, only one NWT HC market rental unit exists, and two exist in Dettah (soon to be three). Therefore, if accommodation allowance is issued to those looking to rent housing, its use towards private accommodation in the applicant's community is extremely limited, forcing community members to move to Yellowknife where housing is also expensive. In order for accommodation allowance to ensure recipients are appropriately housed it must be portable, allowing residents of the Northwest Territories to move within the Territory without losing access to their housing benefit or impacting their eligibility for NWT HC programs.

The exclusion of specific forms of shelter from accommodation allowance presents an unnecessary barrier to individuals securing long-term housing solutions. Temporary accommodation has been

---

<sup>1</sup> Government of the Northwest Territories *Income Assistance Policy Manual*. Department of Education, Culture and Employment (ECE), October 2020, [https://www.ece.gov.nt.ca/sites/ece/files/resources/90\\_income\\_assistance\\_policy\\_manual\\_-\\_october\\_2020.pdf](https://www.ece.gov.nt.ca/sites/ece/files/resources/90_income_assistance_policy_manual_-_october_2020.pdf)

<sup>2</sup> Government of Northwest Territories, *Income Assistance Regulations – Social Assistance Act*, Legislation Division, Department of Justice, R.R.N.W.T. 1990,c.S-16, <https://www.justice.gov.nt.ca/en/files/legislation/social-assistance/social-assistance.r1.pdf>

<sup>3</sup> Government of the Northwest Territories *Income Assistance Policy Manual*. Department of Education, Culture and Employment (ECE), October 2020.

<sup>4</sup> Ibid.

identified as an important pathway for preventing immediate risk to health and safety. While NWT HC programs exist to support transitional housing or shelters, they are one-off applications that do not provide recipients with stable subsidy which can provide the certainty needed for accessing longer-term forms of housing tenure.

**Context: The Yellowknives Dene First Nation Housing Strategy**

YKDFN have identified the availability of adequate, affordable and appropriate housing for their membership as an ongoing major concern. The uniqueness of YKDFN– its climatic, geographic and cultural factors– have meant one-size-fits-all solutions created nationally or by the territorial government have failed to appropriately house members. The Yellowknives Dene First Nation Housing Strategy (YKDFNHS) aims to put community members in control of their housing system: administration, building, design, governance, and planning. The Housing Strategy is being created through a process of extensive community engagement and collaboration with partners to provide a community-based approach to housing.

Attached: Canadian Income Assistance Eligibility Comparison across Provinces & Territories chart

	Northwest Territories	Alberta	BC	Manitoba	Newfoundland and Labrador	New Brunswick	Nova Scotia	Nunavut	Ontario	Prince Edward Island	Quebec	Saskatchewan	Yukon
<b>Can be used for private rental market?</b>	Only if on low-cost housing wait list  (Department of ECE Government of NWT, 2020, p.68)	Yes  (Government of Alberta, 2019)	Yes  (Government of British Columbia, n.d)	Yes  (Province of Manitoba, n.d)	Yes  (Department of Immigration, Skills, Labour - Government of Newfoundland and Labrador, 2019)	Yes  (Government of New Brunswick, n.d)	Yes  (Government of Nova Scotia, n.d.)	Yes  (Department of Family Services - Nunavut, 2020).	Yes  (Government of Ontario, n.d.)	Yes  (Government of PEI, 2007)	Yes  (Gouvernement du Quebec, 2021)	Yes  (Government of Saskatchewan, n.d)	Yes  (Government of Yukon, 2021)
<b>Eligibility tied to low cost housing waitlist?</b>	Yes  (Department of ECE Government of NWT, 2020, p.68)	No  (Government of Alberta, 2020)	No  (Government of British Columbia, n.d)	No  (Province of Manitoba, n.d)	No  (Department of Immigration, Skills, Labour - Government of Newfoundland and Labrador, 2019)	No  (Government of New Brunswick, n.d.)	No  (Government of Nova Scotia, n.d.)	No  (Phone call with Housing Corp. April 21, 2021)	No  (Government of Ontario, n.d.)	No  (Government of PEI, 2007)	No  (Gouvernement du Quebec, 2021)	No  (Government of Saskatchewan, n.d)	No  (Government of Yukon, 2021)
<b>Impact of arrears on eligibility to access shelter allowance?</b>	Yes  (Department of ECE Government of NWT, p.69-70)	No  (Government of Alberta, 2020)	No  (Government of British Columbia, n.d)	No  (Province of Manitoba, n.d)	No  (Department of Immigration, Skills, Labour - Government of Newfoundland and Labrador, 2019)	No  (Government of New Brunswick, n.d.)	No  (Government of Nova Scotia, n.d.)	No  (Phone call with Housing Corp. April 21, 2021)	No  (Government of Ontario, n.d, 6.3)	No  (Government of PEI, 2007)	No  (Gouvernement du Quebec, 2021)	No  (Government of Saskatchewan, n.d)	No  (Government of Yukon, 2021)
<b>Situations with Arrears</b>	Must sign repayment agreements to allow direct payments to LHOs. Must honour 6 months of payments to access waitlist, to then access accommodation allowance.  (Department of ECE Government of NWT, 2020, p.69-70)  Must sign repayment agreements to allow direct payments to utility companies, to access waitlist, to then access accommodation allowance.  (Department of ECE Government of NWT, 2020, p.69-70)		Essential utilities crisis supplement: one-time payment to prevent imminent danger to physical health or the removal of a child  (Government of British Columbia, n.d)	EIA will pay property tax arrears and associated penalties if required to retain shelter.  "the EIA program may pay rent directly to a landlord: with the participant's written approval, if he or she is two or more weeks in arrears."  (Government of Manitoba, n.d)	Rental arrears cannot be considered. The Department may intercede by paying future rent directly to the landlord/ landlady if there is clear evidence of the client's continued inability or unwillingness to pay the rent to the homeowner. Where requested by the recipient, the amount of the direct payment to the landlord/landlady may be increased (using a portion of the Family/Individual Benefit) to gradually decrease the arrears owing.  (Department of Immigration, Skills, Labour - Government of Newfoundland and Labrador, 2019)  Redirection of payments to power companies from Income Support to avoid cut-off. (Department of Immigration, Skills, Labour - Government of Newfoundland and Labrador, 2019)	Under the Emergency Rent, Mortgage, Accommodation, no Social Development Housing (i.e. subsidized rent, public housing, non-profit housing) arrears are to be paid under this benefit.		If a tenant has arrears, they will be asked to take the arrears notice to IA so get support from IA towards arrears, duration of 4 months. (arrears only during which are eligible for IA)  (Phone call with Housing Corp. April 21, 2021)	Payment of rent, utility or heating arrears is part of shelter costs if shelter costs are below the maximum shelter amount. Otherwise, payment of arrears related to rent, utilities or heating may be covered as . health-related discretionary benefit.  (Government of Ontario, n.d, 6.3)	A maximum of two months' shelter or utility arrears may be paid without recovery where accrued prior to application for assistance.  (Government of PEI, 2007)			Discretionary aid on temporary basis for arrears to utility payments.  (Government of Yukon, 2012, 34)
<b>Emergency or Transient Living Conditions</b>	Rent allowance is not provided to persons who reside in emergency shelters, hotels, motels, hostels or other tourist establishments.  (Department of ECE Government of NWT, 2020, p.75)	Available benefits for costs to leave family violence: one of which is costs to stay in a hotel or motel for a short time if shelters are full or not available  (Government of Alberta, 2021)  Emergency financial assistance for unforeseeable circumstances beyond your control, includes temporary accommodation.  (Government of Alberta, 2021b)	Support Allowance includes emergency shelters or transition houses  (Government of British Columbia, n.d)	Income assistance to persons in crisis intervention facilities  (Province of Manitoba, n.d, 9.3.1)	Emergency Income Support benefits may be provided to recipients/applicants to meet an immediate need when:  there is no eligibility for basic Income Support or eligibility for Income Support has not yet been determined or cannot be determined, but an emergency situation exists  (Department of Immigration, Skills, Labour - Government of Newfoundland and Labrador, 2021)	Yes - Emergency Benefit: For those who are not eligible for basic assistance, emergency services may be granted for a total maximum period of up to eight (8) days, during which time the individual(s) must secure alternate accommodations.  (Government of New Brunswick, n.d.)	Yes - "If you are in need of financial assistance because of an emergency, let a worker know so that they may help you get assistance faster. Here are some examples of emergencies:  You have no food. You are in danger of losing your home. You need help to protect your health and safety or that of your spouse or dependent child"  (Government of Nova Scotia, n.d.)	Extended Benefits are available for incidentals, expenses related to education and training, household furnishings, damage deposits, emergency assistance and the daycare subsidy.  (Department of Family Services - Nunavut, n.d).	Specific assistance for applicants in interval or transition home for victims of family violence, who retain or do not retain community accommodation.  (Government of Ontario, n.d, 6.16)	Emergency Assistance: financial assistance granted to an applicant on a one-time basis for a period of time not exceeding one month  (Government of PEI, 2007)		Short Term Emergency Assistance may be considered to address emergency situations that are unforeseen and when failing to do so would result in harm.  (Government of Saskatchewan, n.d)	Emergency aid: discretionary aid may be provided to the person whether or not the person is eligible for assistance to alleviate immediate risk.  (Government of Yukon, 2012, 33)

Department of Education, Culture and Employment - Government of North West Territories (ECE). (February 2020). "Income Assistance Policy Manual." Government of the Northwest Territories. Accessed April 28, 2021. [https://www.ece.gov.nt.ca/sites/ece/files/resources/90.\\_income\\_assistance\\_policy\\_manual\\_-\\_october\\_2020.pdf](https://www.ece.gov.nt.ca/sites/ece/files/resources/90._income_assistance_policy_manual_-_october_2020.pdf)

Department of Family Services - Nunavut. (2020). "Fact Sheet: Income Assistance: Rent and Utility Payments". Accessed April 15, 2021: [https://gov.nu.ca/sites/default/files/2020-11-09\\_rent\\_and\\_utilities\\_1\\_0.pdf](https://gov.nu.ca/sites/default/files/2020-11-09_rent_and_utilities_1_0.pdf)

Department of Family Services - Nunavut. (n.d). "Income Assistance". Accessed April 15, 2021: <https://www.gov.nu.ca/family-services/programs-services/income-assistance-ia>

Department of Immigration, Skills, and Labour. (2019). "Income and Employment Support Policy and Procedure Manual - Chapter 6 Shelter Benefits (ii) Rent and Mortgage". Government of Newfoundland and Labrador. Accessed September 30, 2020. <https://www.gov.nl.ca/isl/files-policymanual/policymanual-pdf-is-shelter-rent-mortgage.pdf>

Department of Immigration, Skills, and Labour. (2019). "Income and Employment Support Policy and Procedure Manual - Chapter 6 Shelter Benefits (iv) Utilities". Government of Newfoundland and Labrador. Accessed September 30, 2020. <https://www.gov.nl.ca/isl/files-policymanual/policymanual-pdf-is-shelter-hydro-power.pdf>

Department of Immigration, Skills, Labour - Government of Newfoundland and Labrador. (2021). "Chapter 9 - Special Needs Benefit - (v) Emergency Assistance". Income and Employment Support Policy and Procedure Manual. Accessed: <https://www.gov.nl.ca/isl/files-policymanual/policymanual-pdf-is-spneeds-emergency-assist.pdf>

Government of Alberta. (18, March 2020). "Core Shelter". Income and Employment Supports Policy Manual. Accessed: <http://www.humanservices.alberta.ca/AWOnline/IS/4847.html>

Government of Alberta. (2021). "Family violence – Get help with costs to leave". Accessed April 28, 2021: <https://www.alberta.ca/family-violence-costs-leave.aspx>

Government of Alberta. (2021). "Emergency financial assistance". Accessed April 28, 2021: <https://www.alberta.ca/emergency-financial-assistance.aspx>.

Government of British Columbia. (n.d). "Support, shelter and Special Care Facilities". Accessed: <https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/support-and-shelter/support-shelter-and-special-care-facilities>

Government of Manitoba. (n.d). "Section 19 - Shelter, Utilities, Fuel - 19.1.1 Rental Guidelines." EIA Administrative Manual. Accessed: [https://www.gov.mb.ca/fs/eia\\_manual/19.html](https://www.gov.mb.ca/fs/eia_manual/19.html)

Government of New Brunswick. (n.d). "3.9 Special Benefits/Supplements". Social Assistance Policy Manual. Accessed: [https://www2.gnb.ca/content/gnb/en/departments/social\\_development/policy\\_manual/benefits/content/special\\_benefits.html#3.9.3](https://www2.gnb.ca/content/gnb/en/departments/social_development/policy_manual/benefits/content/special_benefits.html#3.9.3)

Government of Nova Scotia. (n.d). "Income Assistance". Accessed April 15, 2021: [https://novascotia.ca/coms/employment/income\\_assistance/index.html](https://novascotia.ca/coms/employment/income_assistance/index.html)

Government of Nova Scotia. (n.d). "Who can receive Income Assistance". Accessed: [https://novascotia.ca/coms/employment/income\\_assistance/Eligibility.html](https://novascotia.ca/coms/employment/income_assistance/Eligibility.html)

- Government of Ontario. "Ontario Works." Government of Ontario. Accessed September 30, 2020. <https://www.mcsc.gov.on.ca/en/mcsc/programs/social/ow/index.aspx>.
- Government of Ontario. "Ontario Works Directives | 6.3: Shelter." Government of Ontario. Accessed September 30, 2020. [https://www.mcsc.gov.on.ca/en/mcsc/programs/social/directives/ow/6\\_3\\_OW\\_Directives.aspx](https://www.mcsc.gov.on.ca/en/mcsc/programs/social/directives/ow/6_3_OW_Directives.aspx).
- Government of Ontario. "Ontario Works Directives | 6.16: Emergency Hostels and Shelters – Consolidated Municipal Service Managers (CMSMs) and District Social Services Administration Boards (DSSABs)." Government of Ontario. Accessed September 30, 2020. <https://www.mcsc.gov.on.ca/documents/en/mcsc/social/directives/ow/0616.pdf>
- Government of Prince Edward Island. (2007). "Eligibility General". Accessed: [https://www.princeedwardisland.ca/sites/default/files/publications/3-1social\\_assistance\\_policy\\_eligibility\\_general.pdf](https://www.princeedwardisland.ca/sites/default/files/publications/3-1social_assistance_policy_eligibility_general.pdf)
- Government of Prince Edward Island. (2007). "Shelter - Rent/Mortgage". Accessed: [https://www.princeedwardisland.ca/sites/default/files/publications/5-1-0social\\_assistance\\_policy\\_shelter\\_rent\\_mortgage.pdf](https://www.princeedwardisland.ca/sites/default/files/publications/5-1-0social_assistance_policy_shelter_rent_mortgage.pdf)
- Government of Prince Edward Island. (2007). "Arrears - Shelter/Utilities". Accessed: [https://www.princeedwardisland.ca/sites/default/files/publications/6-13-0social\\_assistance\\_policy\\_arrears\\_shelter\\_utilities.pdf](https://www.princeedwardisland.ca/sites/default/files/publications/6-13-0social_assistance_policy_arrears_shelter_utilities.pdf)
- Government of Prince Edward Island. (2007). "Emergency Assistance". Accessed: [https://www.princeedwardisland.ca/sites/default/files/publications/3-13-0social\\_assistance\\_policy\\_emergency\\_assistance.pdf](https://www.princeedwardisland.ca/sites/default/files/publications/3-13-0social_assistance_policy_emergency_assistance.pdf)
- Government of Quebec. (2021). "Aid Granted". Accessed April 28, 2021: <https://www.mani.mess.gouv.qc.ca/?sujet=42418>
- Gouvernement du Quebec. (2021). "How to find out if you are eligible". Social Assistance and Social Solidarity webpage. Accessed April 15, 2021: <https://www.quebec.ca/en/family-and-support-for-individuals/financial-assistance/social-assistance-social-solidarity/how-to-apply/verification-eligible>
- Government of Quebec. (2021). "Tenant". Accessed April 28, 2021: <https://www.mani.mess.gouv.qc.ca/?sujet=42559>
- Government of Saskatchewan. (n.d). "Saskatchewan Income Support". Accessed April 15, 2021: <https://www.saskatchewan.ca/residents/family-and-social-support/financial-help/saskatchewan-income-support-sis#further-information>
- Government of Yukon. (2021). "Apply for Social Assistance". Accessed: <https://yukon.ca/en/legal-and-social-supports/supports-adults-and-seniors/apply-social-assistance>
- Government of Yukon. (2012). "Social Assistance Act". Accessed September 30, 2020. [http://www.gov.yk.ca/legislation/regsoic2012\\_083.pdf](http://www.gov.yk.ca/legislation/regsoic2012_083.pdf)

**Date** October 21, 2020 **Project** YKDFN Housing Strategy  
**To** YKDFN Housing Strategy Working Group  
**From** Together Design Lab  
**Subject** Review of Housing Policies and Programs – Ministerial Loan Guarantees (MLGs)

As part of the Yellowknives Dene First Nation (YKDFN) Housing Strategy, a review and analysis of housing policies and governance structures has been undertaken. This review responds to ongoing discussions with government partners about the future of housing funding mechanisms and governance structures in YKDFN. Ministerial Loan Guarantees (MLGs), provided by Indigenous Services Canada (ISC), offer loan security to First Nations accessing housing funding from a list of approved lenders. This memo offers a summary and analysis of the program and challenges assertions that have been made about its applicability to YKDFN.

### Summary of Findings

- First offered on-reserve in 1966 as a means of facilitating home building, MLGs provide double default loan insurance through Band Council Resolution and the minister, who guarantees loan repayment should there be a default
- The program has been expanded beyond reserve lands to include, “a designated Indian settlement where groups of Indians normally reside and the federal Crown holds title to this land or has acquired the right to use and occupy this land by agreement with the appropriate provincial or territorial government”
- Outside of land, eligibility criteria focus on the applicant First Nation being in good financial standing and the project meeting relevant environmental assessment legislation
- Indian Affairs Bureau (IAB) lands in both Ndilo and Dettah and YKDFN meet all of the requirements for an MLG listed in the Terms and Conditions of Ministerial Loan Guarantees

---

### Ministerial Loan Guarantee Eligibility

Ministerial Loan Guarantees (MLGs) were first issued through the Department of Indian and Northern Affairs in 1966 for individuals on reserve lands to guarantee loans for housing projects. The goal of the program was to remove barriers for financing housing by providing a “double default loan insurance” through the Band via a Band Council Resolution vouching for the applicant, and through the minister, who guarantees the loan repayment should there be a default.<sup>i</sup> Under Section 89(1) of the Indian Act, land or real property on-reserve cannot be used as security or seized by a non-Indian or lender.<sup>ii</sup> The MLG issued to the lender provides the security required for a loan.<sup>iii</sup> Since its original inception, the program has expanded what lands are eligible. MLGs can be used for the construction, renovation or acquisition of housing on-reserve or other lands as defined by the MLG Terms and Conditions.<sup>iv</sup>

While MLGs are most commonly issued on reserve, Appendix G of the Ministerial Loan Guarantees Manual defines First Nations Lands, those where MLGs can be provided, as the following:

- a) lands which constitute "lands reserved for the Indians" under class 24 of section 91 of the Constitution Act, 1867, including lands, the legal title to which is vested in Her Majesty, that have been set apart as reserve for the use and benefit of a band under subsection 2(1) of the Indian Act, and may also include lands so defined or similarly defined under the terms specified in implemented self-government agreements or implemented land claims agreements, or
- b) a designated Indian settlement where groups of Indians normally reside and the federal Crown holds title to this land or has acquired the right to use and occupy this land by agreement with the appropriate provincial or territorial government, or
- c) Category 1A or Category 1A-N lands as defined in the Naskapi and the Cree-Naskapi Commission Act, or
- d) any other lands that are within the legislative authority of Parliament as contemplated by class 24 of section 91 of the Constitution Act, 1867, but does not include:
- e) lands that are held in fee simple (in Quebec: full ownership).<sup>v</sup>

Indian Affairs Bureau (IAB) land which form the majority of existing land tenure in the built areas of the YKDFN communities of Dettah and Ndilo are defined as, "Federal Crown Lands set aside for the use and benefit of Indian Bands and are managed cooperatively with the Bands under Federal Jurisdiction, but are not owned by the Bands."<sup>vi</sup> IAB Lands were set aside for "essential Aboriginal community needs, especially residential, prior to land claim settlements."<sup>vii</sup> YKDFN is responsible for land use and granting permission to occupy IAB lands to its members. A permission to occupy does not grant any rights or interests to land creating a barrier for occupants to access financing for housing such as mortgages.<sup>viii</sup> IAB land, like reserve land cannot be leased, bought or sold.

IAB land meets the MLG definition of First Nations Lands as Federal Crown Land set aside for the purposes of providing residence for Indigenous communities.

Six additional eligibility requirements for obtaining an MLG are outlined in Section 1.4 of the Ministerial Loan Guarantees Manual. Criteria 1, 2, 5 & 6 outline financial and auditing requirements which must be met by the applicant First Nation; criteria 3 ensures that the project meets the relevant environmental requirements and criteria 4 verifies the land definitions detailed above.<sup>ix</sup> There is no reason that YKDFN should fail to meet any of these criteria.

### The Impact of Accessing MLGs

From their inception, MLGs have looked to remove barriers for First Nations in accessing capital to build housing. A 2010 review of the MLG program recorded that, "over half of the key informants representing First Nations felt that without MLGs, there would be very limited options to obtain housing on reserve. Some of these respondents described such a situation as a "disaster"<sup>x</sup>. While Dettah and Ndilo are not reserve land, as noted above, IAB land faces the same challenges in obtaining securities. As a result, YKDFN has not been able to secure financing or build housing of its own in this time and has been forced into a position of reliance on the Northwest Territories Housing Corporation (NWTHC) for the provision of housing programs. Operating in a system without MLGs, YKDFN have faced the very consequences cautioned in the report including, "that the number of new units would decrease and overcrowding rates may rise."<sup>xi</sup>



As YKDFN develops its housing strategy and looks to build appropriate housing tailored to its climate, culture and geography access to capital is needed. An extension of the MLG program to YKDFN, given that it meets all program criteria would reduce reliance on NWT HC programs and support community self-determination in housing.

**Context: The Yellowknives Dene First Nation Housing Strategy**

YKDFN have identified the availability of adequate, affordable and appropriate housing for their membership as an ongoing major concern. The uniqueness of YKDFN– its climatic, geographic and cultural factors– have meant one-size-fits-all solutions created nationally or by the territorial government have failed to appropriately house members. The Yellowknives Dene First Nation Housing Strategy (YKDFNHS) aims to put community members in control of their housing system: administration, building, design, governance, and planning. The Housing Strategy is being created through a process of extensive community engagement and collaboration with partners to provide a community-based approach to housing.

Attached: Land Tenure map of Community of Dettah, Land Tenure map of Community of Ndilo

---

<sup>i</sup> Sylvia Olsen, “Making Poverty: A History of On-reserve Housing Programs, 1930-1996”, PhD Diss., (University of Victoria, 2016)

<sup>ii</sup> Canada, Indian and Northern Affairs Canada, “Evaluation of Ministerial Loan Guarantees: Final Report” (Project #: 1570-7/07068), 2010. [https://www.rcaanc-cirnac.gc.ca/DAM/DAM-CIRNAC-RCAANC/DAM-AEV/STAGING/texte-text/ev\\_mlg\\_1349202396212\\_eng.pdf](https://www.rcaanc-cirnac.gc.ca/DAM/DAM-CIRNAC-RCAANC/DAM-AEV/STAGING/texte-text/ev_mlg_1349202396212_eng.pdf).

<sup>iii</sup> Olsen, “Making Poverty: A History of On-reserve Housing Programs, 1930-1996”, p. 268-9.

<sup>iv</sup> Canada, Indigenous Services Canada, “Ministerial Loan Guarantees Manual”, last modified April 1, 2019. <https://www.sac-isc.gc.ca/eng/1322577517724/1533298085138>

<sup>v</sup> Ibid.

<sup>vi</sup> Canada, Indigenous and Northern Affairs Canada, “Technical Report Presentation Prairie Creek All Season Road”, 2017. [http://reviewboard.ca/upload/project\\_document/EA1415-01\\_INAC\\_Hearing\\_Presentation\\_\\_Day\\_1\\_.PDF](http://reviewboard.ca/upload/project_document/EA1415-01_INAC_Hearing_Presentation__Day_1_.PDF)

<sup>vii</sup> Canada, Indian and Northern Affairs Canada, “IAB Lands & Property Tax”, 2010. [https://www.aadnc-aandc.gc.ca/DAM/DAM-INTER-NWT/STAGING/texte-text/iab\\_1313789965844\\_eng.pdf](https://www.aadnc-aandc.gc.ca/DAM/DAM-INTER-NWT/STAGING/texte-text/iab_1313789965844_eng.pdf)

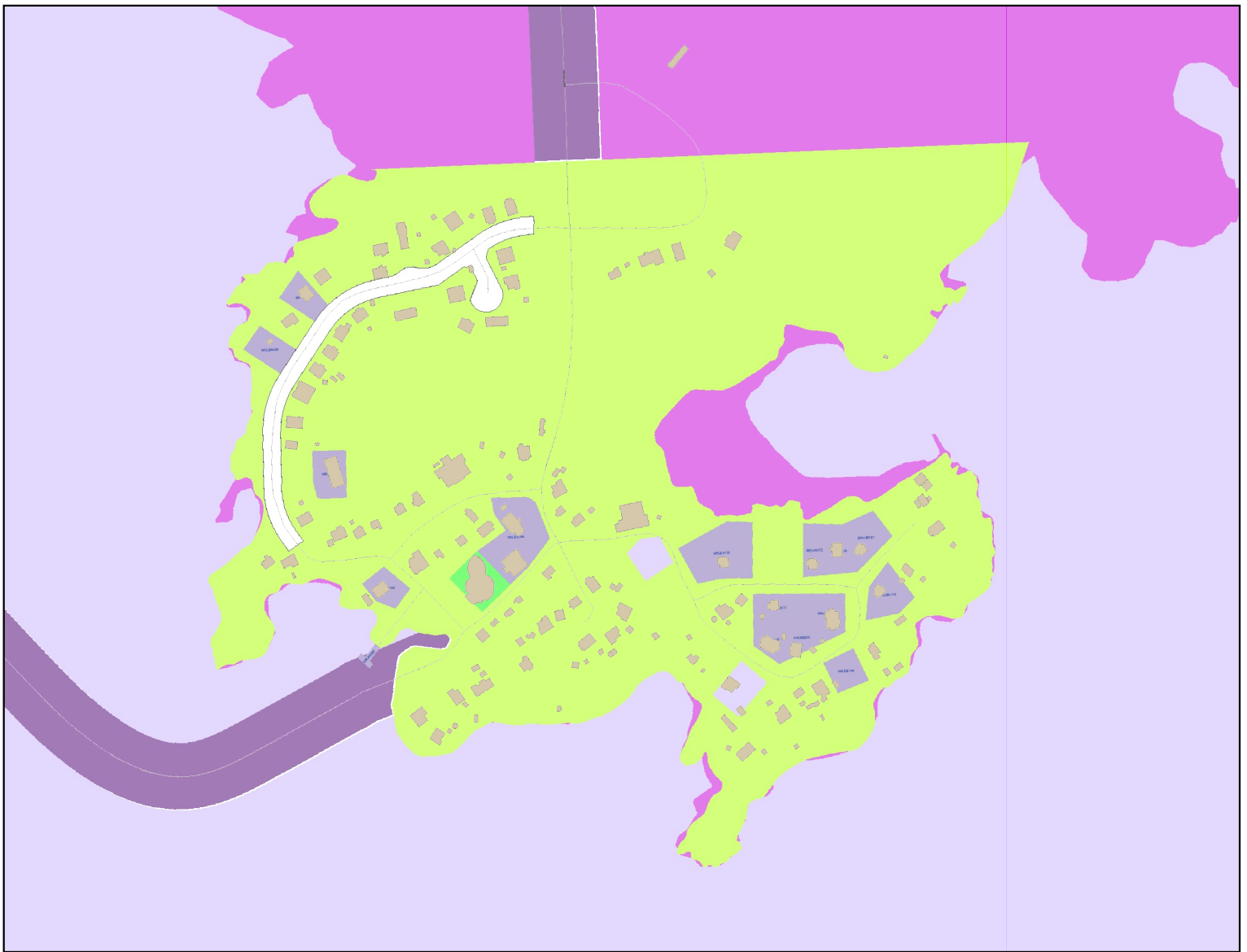
<sup>viii</sup> Ibid.

<sup>ix</sup> Canada, Indigenous Services Canada, “Ministerial Loan Guarantees Manual

<sup>x</sup> Canada, Indian and Northern Affairs Canada, “Evaluation of Ministerial Loan Guarantees: Final Report”

<sup>xi</sup> Ibid.

# Yellowknives Dene First Nation: Community of Dettah



## Land Tenure

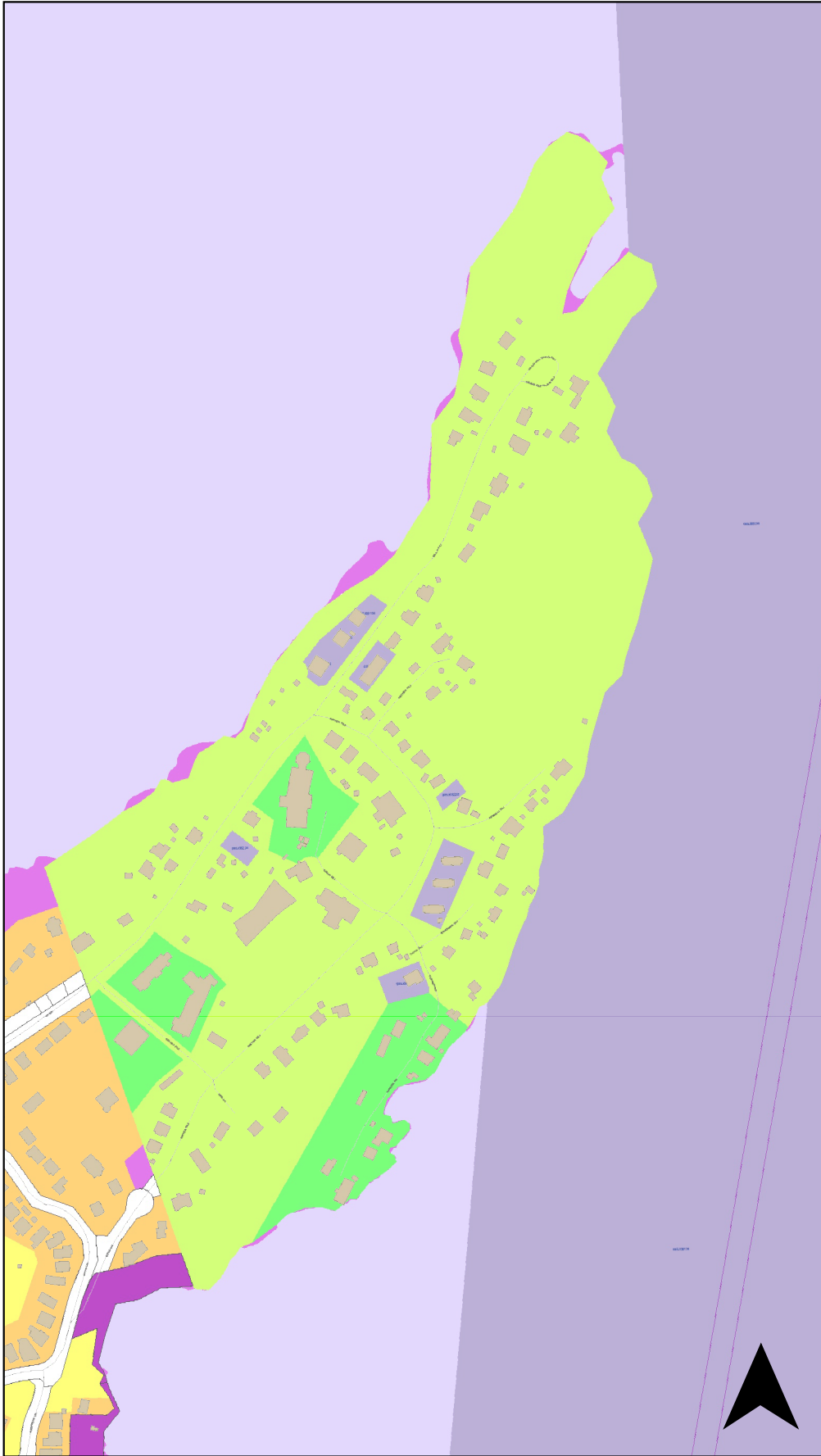
- Surveyed Parcels - No Information Available
- Federal Land
- Indian Affairs Branch (IAB) Land
- Commissioner's Land
- Territorial Land
- Territorial Protected Area
- Public Highway
- Municipal Land
- Private Land
- Inuvialuit Land
- Gwich'in Land
- Sahtu Land
- Tłı̄chq Land
- Hay River Reserve
- Salt River Reserve

0 0.1 0.2 Kilometres

1:5,500

Projection: NAD 83 UTM Zone 11N  
Source: Department of Lands,  
Government of Northwest Territories

# Yellowknives Dene First Nation: Community of Ndilo



## Land Tenure

-  Surveyed Parcels - No Information Available
-  Federal Land
-  Indian Affairs Branch (IAB) Land
-  Commissioner's Land
-  Territorial Land
-  Territorial Protected Area
-  Public Highway
-  Municipal Land
-  Private Land
-  Inuvialuit Land
-  Gwich'in Land
-  Sahtu Land
-  Tłı̄chǫ Land
-  Hay River Reserve
-  Salt River Reserve

Projection: NAD 83 UTM Zone 11N  
Source: Department of Lands,  
Government of Northwest Territories

0 0.05 0.1 0.15 Kilometres



1:5,500



4802 - 50th Avenue Unit 13  
Yellowknife, NT X1A 1C4  
Tel (867) 920-9505 Fax (867) 873-4174  
Email: [admin@nwtchamber.com](mailto:admin@nwtchamber.com)  
Web: [www.nwtchamber.com](http://www.nwtchamber.com)

*Representing Northern Business Since 1973*

Norman Wells and District Chamber of Commerce  
PO Box 400  
Norman Wells, NT  
X0E 0V0

Attn: Kevin Diebold

Dear Kevin,

As per our communications it would be a great pleasure to provide the NWT Chamber of Commerce's support to the Norman Wells and District Chamber of Commerce's letter in regards to NWT Market Housing Program.

According to the GNWT's 2017 statistics Norman Wells population 809, of that 475 was between the ages of 25-59 (59% of the population) of that population only 130 own their home (16% of the population and 27% of the "working population") and 190 rent and of this 200 are families. This means that only 67% of the population aged from 25-59 have housing. Housing at all levels is of high demand in each community and with the opportunity to have private enterprise build rental units and alleviate the demand for housing off the GNWT would be a win for Norman Wells and each community in the NT. This would bring skilled employment to the respective community for the build as well as the ability for both public and private industry to start recruiting that may have not been able to do in the past due to the lack of suitable housing which in turn increases the tax base.

The NWT Chamber of Commerce looks forward to working with the Norman Wells and District Chamber of Commerce as well as all levels of government on this critical project to the NT as a whole.

Regards,

A handwritten signature in blue ink, appearing to read "Renée Comeau".

Renée Comeau  
General Manager, NWT Chamber of Commerce

A handwritten signature in black ink, appearing to read "Trevor Wever".

Trevor Wever  
President, NWT Chamber of Commerce

Cc'd: Honorable Bob McLeod, Premier of the Northwest Territories; Honorable Alfred Moses, MLA Minister Responsible for the Northwest Territories Housing Corporation; Daniel McNeely, MLA



December 12, 2018

Based on our discussion at Norman Wells & District Chamber of Commerce board meeting (Dec 10\_18), we have identified concerns with the GNWT's market housing program. The framework is effecting local business and entrepreneurs from being in the property rental business. While we believe it's imperative for the GNWT to have a strong housing policy in the north to support lower income residents and families in need of housing, they need to be cautious of the impact to the local economy and private sector when it comes to having the control of establishing fair market value for rent.

The market housing program is the program that has the most economic impact to the market as these tenants are the people who would be in the rental market for apartments, dwelling and houses. Not only does the current structure prohibit business or individuals from being able to get a fair return on investment in the rental business; it effects real estate prices, new private development, and growth of the tax base for the town.

In Norman Wells, the GNWT market housing rate is \$1470.00 (see attachment, outlining the market housing rates) and includes fuel, but no water / power. In Norman Wells a 3 bedroom house would be typically be rented for \$1600.00 - \$1950.00 plus all utilities. So people will continue to make the choice to rent with the government, versus with the private sector.

Our thoughts on a potential solution to these are;

1. Allow fair market value rent to be established by the market supply & demand.
2. The GNWT could calculate a subsidy under the housing program based on income and qualification requirements as a deduction from fair market value established by the private rental sector.
3. It could also be considered by the GWNT to provide subsidies for people qualified under the program not only living in public rental housing, but allow them the same subsidy if they were living in private rental housing.

Regards,

Kevin Diebold, Vice President  
Norman Wells & District Chamber of Commerce



**Market Housing Program Information For Potential Tenants**

**Zone A:**      **Yellowknife**                      **Hay River**  
                   **Fort Smith**                              **Inuvik**  
                   **Fort Simpson**                            **Norman Wells\***

<b>ZONE A</b>		Average Power and Water Costs/Month
Rent rate includes Fuel and Tenant Pays Power & Water		
1 Bedroom	\$1,110	\$150
2 Bedroom	\$1,280	\$180
3 Bedroom	\$1,470	\$220

**Zone B:**      **Dettah**                                      **N'Dilo**  
                   **Hay River Reserve**                      **Enterprise**  
                   **Behchoko**                                    **Fort Liard**  
                   **Fort Providence**                          **Kakisa**  
                   **Jean Marie River**                          **Nahanni Butte**  
                   **Fort Resolution**                          **Gameti**  
                   **Wha Ti**    **Trout Lake**  
                   **Wekweeti**                                      **Wrigley**

<b>ZONE B Communities</b>		Average Power and Water Costs/Month
Rent rate includes Fuel and Tenant Pays Power & Water		
1 Bedroom	\$1,080	\$150
2 Bedroom	\$1,250	\$180
3 Bedroom or More	\$1,430	\$220

**Zone C:**      **Fort McPherson**                      **Tsiigehtchic**  
                   **Tulita**    **Lutsel K'e**  
                   **Tuktoyaktuk**                                  **Deline**  
                   **Fort Good Hope**                              **Paulatuk**  
                   **Sachs Harbour**                              **Ulukhaktok**  
                   **Colville Lake**

<b>ZONE C Communities</b>		Average Power and Water Costs/Month
Rent Rate includes Fuel and Tenant pays Power & water.		
1 Bedroom	\$1,220	\$150
2 Bedroom	\$1,410	\$180
3 Bedroom or More	\$1,610	\$220



23 Mitchell Dr PO Box 1093  
Yellowknife, NT X1A 2N8  
Tel (867) 920-9505 Cell (867)445-7680  
Email: [admin@nwtchamber.com](mailto:admin@nwtchamber.com)  
Web: [www.nwtchamber.com](http://www.nwtchamber.com)

*Representing Northern Business Since 1973*

April 21, 2021

Caitlin Cleveland, Chair  
Standing Committee on Social Development  
[caitlin\\_cleveland@ntassembly.ca](mailto:caitlin_cleveland@ntassembly.ca)  
[Gerry\\_Burla@ntassembly.ca](mailto:Gerry_Burla@ntassembly.ca)

RE: NWT Housing Review – Homeowners and Private Landlords

Dear Caitlin Cleveland,

Thank you for this opportunity to allow the NWT Chamber of Commerce to provide feedback to the Standing Committee on Social Development regarding the NWT Housing Review – Homeowners and Private Landlords. On behalf of our 110 members, 5 Community Chambers, and over 6,000 businesses in the NWT, we have been advocating for many of the stated questions. Changes to homeownership and private landlords outside of Yellowknife are an excellent way to develop positive social outcomes and economic diversification for our communities.

We are facing a real housing crisis in the NWT, one that is for all of us to solve, private industry included. But we need a level playing field for the private sector to enter into the rental market. Currently, the NWT Housing Corporation holds a monopoly on the rental market in every community in the NWT except Yellowknife. There is no private company, regardless of size, that can compete with these rental prices and provide utilities at no cost. Currently, we have professionals in housing units as there is nowhere else to house them. In one community, you have had teachers living in the old age home. These professionals are more than capable of paying fair market rent plus utilities. As we move towards settling land claims and self-government, there will be an even higher demand for professionals to move into our communities. Private industry has repeatedly attempted to purchase abandoned and derelict homes from either the federal government or the Housing Corp with minimal success. If so, they cannot afford the project as they can not compete with the market rent as dictated by the Housing Corp. Norman Wells & District Chamber and ourselves have highlighted the issues and concerns in a letter from 2018 to then Minister Alfred Moses. We have also included the rental rates per community which are nowhere near what market rates are. This is a great example of private industry taking over the burden of liabilities for the Housing Corp as well as adding not only continued skilled labour, but a stream of economy into a community

[Norman Wells Letter](#)



23 Mitchell Dr PO Box 1093  
Yellowknife, NT X1A 2N8  
Tel (867) 920-9505 Cell (867)445-7680  
Email: [admin@nwtchamber.com](mailto:admin@nwtchamber.com)  
Web: [www.nwtchamber.com](http://www.nwtchamber.com)

*Representing Northern Business Since 1973*

### **What are challenges for homeowners in the NWT?**

In the federal budget of 2016/17, there were changes to Low-Ratio Mortgage Insurance Eligibility Requirements. This essentially makes any home that is not permanently affixed to ground/ permanent foundation, which most homes on leased land fall into this category due to lease restriction, ineligible. These homes typically need to be a CLIP mortgage. This requires CMHC insurance to purchase and hold during the entirety of any mortgage on the said property and, therefore, causes current legislation the impossibility to refinance. This has been the case since November 30th, 2016. Thus, any home on leased land cannot be financed by a financial institution which leaves the option of homeownership outside of Yellowknife, Hay River, Fort Smith, Norman Wells, Inuvik and portions of Fort Simpson impossible. The first step to this would be to have changes done to the mortgage rules for which the financial institutions are governed by and have all land within municipal bounds turned over to that municipality.

<https://www.whichmortgage.ca/mortgage-guide/owners-of-manufactured-homes-banned-from-refinancing/229597>

Together with the Fort Simpson Chamber of Commerce we sent a letter to then Minister Louis Sebert in 2019 outlining the need to convert leased land into titled land in Fort Simpson highlighting the economic benefits for both the community as well as the Village themselves.

### [Leased Land vs Titles Land Supporting Letter](#)

We have discussed this issue at length as well with Minister Shane Thompson. An excerpt from a note to Minister Thompson in December 2019:

"We have requested that all leased land within the municipal boundaries be converted to a title which will provide consistent ownership of land through all the residents and business owners. This will remove one of the most significant barriers to entry for a growing local economy. Still, the increase of property taxes that the Village of Fort Simpson will collect will help improve the social and municipal offering they can provide to their residents. We understand that some discussion around this has taken place, and our understanding is that the focus is on residential with commercial to come after the fact. We hope that all land, both residential and commercial, will be converted.

As indicated in the attached letters, this creates sole source revenue for the Village and a real estate economy in Fort Simpson. Traditionally, commercial lots pay higher taxes, thus providing a higher income source to the Village that can then be spent on social programs; once titled, commercial businesses can consider opening/expanding, which would then have a positive ripple effect with the residential properties. Existing employees would now be able to improve and possibly expand their homes in addition to the increased demand for new homes for new employees.

With tax revenue increasing to the Village, this reduces the funding required from the GNWT, which could then be focused on government housing. With all lots being titled, this also opens up the possibility for the private industry's current demand to purchase the abandoned and degrading Housing Corp homes from the Housing Corporation, rebuild/renovate with their own money, and work with the GNWT to either lease or





23 Mitchell Dr PO Box 1093  
Yellowknife, NT X1A 2N8  
Tel (867) 920-9505 Cell (867)445-7680  
Email: [admin@nwtchamber.com](mailto:admin@nwtchamber.com)  
Web: [www.nwtchamber.com](http://www.nwtchamber.com)

*Representing Northern Business Since 1973*

sell. This would remove a huge financial burden from GNWT as well increase the supply of appropriate housing to meet the ever-increasing demand."

In conclusion before the GNWT moves forward on any further programming, etc. for homeownership outside of Yellowknife, land needs to be converted from leased land to titled land as it is against federal regulations for banks to mortgage/finance property on leased land.

### **What are challenges for private landlords in the NWT?**

As highlighted in the letters above the biggest barrier to entry for private landlords is the NWT Housing Corporation holding the monopoly on market rents outside of Yellowknife and the GNWT refusing to be a willing leasee.

"Currently, the NWT Housing Corporation holds a monopoly on the rental market in every community in the NWT except Yellowknife. There is no private company, regardless of size, that can compete with these rental prices and provide utilities at no cost. Currently, we have professionals in housing units as there is nowhere else to house them. In one community, you have had teachers living in the old age home. These professionals are more than capable of paying fair market rent plus utilities. As we move towards settling land claims and self-government, there will be an even higher demand for professionals to move into our communities. Private industry has repeatedly attempted to purchase abandoned and derelict homes from either the federal government or the Housing Corp with minimal success"

In order for a private landlord to be able to finance a rental project the land needs to be on titled land and the landlord needs to prove the profitability of the project for the term of financing with a strong tenant(s). In most communities this would be the GNWT bringing in professionals such as teachers; nurses; etc. Time and again both ECE and HSSA refuse to sign any form of lease. These professionals make significant salaries and are able to pay market rent not the low housing rate that is usually quoted as well they do not want to be living in run down homes. The lack of suitable housing is continuously one of the top reasons for not being able to fill these positions.

### **How can the government improve programs and supports to homeowners in the NWT?**

Until homes can be financed there is nothing that will assist those outside of titled communities to become homeowners. The converting of leased land into titled land, specially in areas with settled land claims is a matter of reconciliation.

### **How can the government improve programs and supports for private landlords in the NWT?**

We need to remove the monopoly that the NWT Housing Corporation holds in the rental market outside of Yellowknife as well, the GNWT has to become a willing leasee and support private landlords by leasing privately run homes for professionals that they hire.

### **What should be done to expand privately owned housing and program options?**

Both the federal government and the GNWT have to work with private businesses to allow for the purchase of houses in core need, over 20% of the GNWT inventory. These are homes that are deemed unfit to be occupied but still sit abandoned and are a liability asset. Potential private landlords need to be consulted



23 Mitchell Dr PO Box 1093  
Yellowknife, NT X1A 2N8  
Tel (867) 920-9505 Cell (867)445-7680  
Email: [admin@nwtchamber.com](mailto:admin@nwtchamber.com)  
Web: [www.nwtchamber.com](http://www.nwtchamber.com)

*Representing Northern Business Since 1973*

on how the GNWT can be a better partner/lease. By working together, many of these builds can alleviate the financial burden that these abandoned homes are costing and create a whole new level of housing inventory that would be beneficial in lowering the backlog of needed housing.

We applaud the Standing Committee of Social Development taking on these issues and hope that real change will come from this review. The biggest barrier to all of this is the ability to finance a home outside of our regional hubs, until this gets changed, there is nothing that can be done to promote private homeownership and increase private landlords. If these changes can be done effectively and to the benefit of the residents of the NWT, the 19<sup>th</sup> Legislative Assembly will be able to make significant strides in eliminating homelessness on all levels; create skilled jobs in the communities; reduce the cost of living and create a new sector of the economy.

Sincerely,

A handwritten signature in black ink, appearing to read "J. Bruce".

Jenni Bruce  
President  
NWT Chamber of Commerce

A handwritten signature in blue ink, appearing to read "Renée Comeau".

Renée Comeau  
Executive Director  
NWT Chamber of Commerce



23 Mitchell Dr PO Box 1093  
Yellowknife, NT X1A 2N8  
Tel (867) 920-9505 Cell (867)445-7680  
Email: [admin@nwtchamber.com](mailto:admin@nwtchamber.com)  
Web: [www.nwtchamber.com](http://www.nwtchamber.com)

*Representing Northern Business Since 1973*

June 26, 2019

Honorable Louis Sebert, Minister of Lands  
PO Box 1320, Yellowknife, NT X1A 2L9  
Email: [Louis\\_Seibert@gov.nt.ca](mailto:Louis_Seibert@gov.nt.ca)

**RE: Leased Land vs Titled Land in the Village of Fort Simpson**

Dear Hon. Sebert,

The NWT Chamber of Commerce would like to provide our support to the Fort Simpson Chamber of Commerce's attached letter. As indicated in the Chamber's letter the Village of Fort Simpson is the economic hub for the Deh Cho and is situated in prime real estate location for mineral exploration, conservation economy, tourism economy, logistical companies as well as the number of other supporting industries. The largest barrier for attracting new or getting existing businesses to expand is the inconsistency of lease land vs titled land. As well in order for a community to have a flourishing real estate market all housing and land needs to be on titled land in order any financial institution to be able to finance the land.

The ability for both business owners and residents to purchase and use their real estate equity to help grow brings a level of economic independence that is lacking in Fort Simpson. As well this would open up the opportunity for private builders to come into Fort Simpson to build private homes and/or upgrade existing homes. Based on the information from NWT Statistics, Fort Simpson has the highest percentage of housing units that require core needs of the 6 major communities as well as the second highest with 6 or more people living in a home (5.2% Fort Smith was 5.6%). Housing at all levels is of high demand in each community and with the opportunity to have private enterprise build rental units and alleviate the demand for housing off the GNWT would be a win for each community. This would bring skilled employment to the community for the building as well as the ability for both public and private industry to start recruiting employees that may have not been able to do so in the past due to the lack of suitable housing and land which in turn increases the tax base.

We ask that the GNWT look at moving all residential and commercial land in the Village of Fort Simpson from leased land to titled land to provide consistent ownership of land through all the residents and business owners. This will remove one of the largest barriers to entry for a growing local economy but this will also increase the amount of property taxes that will be able to be collected by the Village of Fort Simpson which will help improve the social and municipal offering that they can provide to their residents.



23 Mitchell Dr PO Box 1093  
Yellowknife, NT X1A 2N8  
Tel (867) 920-9505 Cell (867)445-7680  
Email: [admin@nwtchamber.com](mailto:admin@nwtchamber.com)  
Web: [www.nwtchamber.com](http://www.nwtchamber.com)

*Representing Northern Business Since 1973*

Regards,

A handwritten signature in blue ink, appearing to read "Renée Comeau".

Renée Comeau  
Executive Director  
NWT Chamber of Commerce

A handwritten signature in blue ink, appearing to read "Jenni Bruce".

Jenni Bruce  
President  
NWT Chamber of Commerce

*CC: Hon. Bob McLeod, Premier of the Northwest Territories; Shane Thompson, MLA-Nanendeh; Hon. Wally Schumann, Minister of Industry, Tourism and Investment; His Worship Sean Whelley, Mayor Fort Simpson; Darrell White, SAO Fort Simpson; Kirby Groat, President Fort Simpson Chamber of Commerce*



Fort Simpson Chamber of Commerce  
P.O. Box 244  
Fort Simpson, NT X0E 0N0  
Phone: (867) 695-6538  
Fax: (867) 695-2311

[www.footsimpsonchamber.ca](http://www.footsimpsonchamber.ca)  
[fscofc@gmail.com](mailto:fscofc@gmail.com)

**Honourable Louis Sebert  
Minister of Lands  
GNWT, Yellowknife**

**June 25, 2019**

**Attn: Minister Sebert**

**RE: Leased Land vs Titled Land in the Village of Fort Simpson**

Encouraging growth in the NT's smaller communities is faced by an unrelenting number of barriers. The most common in all communities, including the larger centers, is land. In each community the access to land is a significant issue and a deterrent for private businesses. Even more so when there appears to be no consistency in a community that is split between leased land and titled land. In the Village of Fort Simpson all land within the corporate limits is a kaleidoscope of leased and titled land for both residential and commercial land use.

The Village of Fort Simpson is the economic hub for the Deh Cho. It is situated in a prime real estate location for mineral exploration, conservation economy, tourism economy, logistical companies, and a number of other supporting industries. The largest barrier for attracting new or getting existing businesses to expand is the inconsistency of lease land vs titled land. As well, in order for our community to have a flourishing real estate market, all housing and land need to be on titled land in order for any financial institution to offer mortgages or business loans.

Financial institutions will only mortgage titled land. Needless to say, without financial backing it is impossible for business to afford the cost of purchasing and maintaining a commercial business through their own cash flow. The largest contributor to the value of a property as a whole is the lot and if that lot is not titled mortgages are not available. A titled lot allows a business to access the equity in the lot as well as the building(s) on the lot to help grow a business and potentially expand.

Having titled commercial lots are also an advantage to the community as commercial titled lots tend to develop more and pay a higher rate of property taxes that goes directly back to the community. With leased land the taxes go to the GNWT with only a portion being returned to the community. Additionally, lease lands only pay 10% of appraised value. When the lot is not owned by the business the lot is not included in the appraised value thereby reducing the value of the property.

Based on information from NWT Statistics, Fort Simpson has the highest percentage of housing units of the 6 major communities as well as the second highest with 6 or more people living in a home (5.2% compared to Fort Smith with 5.6%).

Housing at all levels is in high demand in each community. Providing private enterprises with the opportunity to build rental units and alleviate the demand for housing off the GNWT would be a win for each community. Some immediate benefits of this would be 1) to bring skilled employment to the community during the construction phase and 2) to encourage recruitment and retention of employees for both the private and public sectors.

The inconsistent mix of titled and leased land hampers not only private builders' ability to grow a real estate economy but also denies individuals the opportunity to purchase a home. As mentioned earlier, financial institutions will not finance purchases, or even refinance upgrades on homes, that are on leased land. This puts those homeowners at a disadvantage.

We ask that the GNWT look at moving all residential and commercial land in the Village of Fort Simpson from leased land to titled land. This will provide consistent ownership of land for all residents and business owners. Providing title will not only remove one of the largest barriers for a growing local economy but will also increase property tax revenue for the Village of Fort Simpson. This extra revenue will in turn help improve the social and municipal offering that the Village can provide to their residents.

Kirby Groat

President  
Fort Simpson Chamber of Commerce



# Social Impact Approach to Employment

*Local Business Perspective*





## About Us:

- Summit Roofing Ltd established in 2019
- 2 self-employed owners
- 5 full-time employees
- What we do? - Roofing specialist
  
- Personal past experience – 4 years public housing program officer





## Human resource vision:

- **Pay employees a livable wage**
- **Encourage further education and growth**
- **Lead by example**



## Livable wage:

- Financial stability
- Standard of living can be elevated
- Social housing –
  - Debt-income situation already established
  - Rent increases due to employment/  
increased income
    - From \$80  $\rightarrow$  \$610 (+\$24/hr x  
40hrs/wk) based on the NWT HC rent  
scale
  - Any supports provided for the transition?  
Re-evaluation?



## Livable wage: (cont'd)

- Cost increases with wage increases
- More debt accumulation
- Livable wages does not guarantee stable financial situation
  - Financial education is needed



## Further education:

- **Apprenticeship program**
  - **Trade exams barrier:**
    - **Literacy**
    - **Level of education**
    - **Proving learning disability**
      - **Advocacy on behalf of employees**



## Further education: (cont'd)

- **Safety/ supervisor training**
  - **WSCC compliance**
  - **Literacy barrier**
  - **Time consuming – multiple days with wages covered by employer**
  - **Failure puts employment at risk**
  - **No support for employer re risk**
    - **Wage subsidy for training time**



## Further education: (cont'd)

- CDETNO – provides vouchers for safety clothing
- WSCC – could provide a program to the unemployed with:-
  - Fall protection
  - First Aid
  - WHIMS
  - Etc.
- Community benefits
- Dramatically increases employability



## Growth:

- Annual goal setting
  - Increase wages? Work on X skills
  - Apprenticeship? Register for exam
  - Personal goals we can assist with
    - E.g. Building a cabin
- *Which barriers are they facing to achieve success that we can assist them with?*



Lead by example:

- Rudimentary financial advice is provided
- Financial responsibility is encouraged
  - Saving for home or used vehicle
  - Improve credit score
  - Know where your money is going
- #1 – financial health crusher – car loan
  - E.g. no cars on payment
- Apprenticeship training





## Take away:

- **Social housing strategy**
  - include financial education – if not already taught in schools
  - People with jobs still get evicted from their homes
- **Predatory debt – perpetuates poverty**
- **Support employers by keeping the employees employable**
  - **Entry-level barriers**
    - Training
    - Education

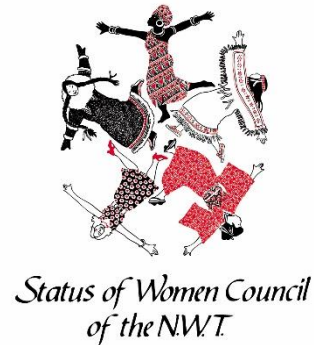


Questions?

Standing Committee on Social Development  
Northwest Territories Legislative Assembly

April 30, 2021

Dear Mr. Burla:



Re: NWT Housing Review – Homeowners and Private Landlords

The Status of Women Council of the Northwest Territories is committed to listening to and advocating on behalf of NWT women. With regard to the review of housing, it is important to note that female home ownership is on the rise, but there is a gap still exists. According to the 2019 Canadian Mortgage and Housing Corporation (CMHC) Mortgage Consumer survey, 61% of first-time and repeat homebuyers in Canada were female. In the case of couples going through a divorce, there's a rising number of women who are buying out their male counterparts so they can remain in and own their primary residence. The process, the resources, the quality of housing inventory, and the supports provided by the GNWT must be responsive to this trend.

The Northwest Territories (NWT) Bureau of Statistics 2019 NWT Community Survey focused on nationally accepted housing indicators such as affordability, suitability, and adequacy. In 2019, 42.7% dwellings in the NWT had at least one of these housing problems. These housing problems disproportionately affect women as homeowners and private or potential private landlords. According to the 2016 Census, NWT women earn \$0.88 for every dollar earned by NWT men (full time, full year employment income data). This fact significantly impacts their ability to access affordable home ownership. Additionally, 21.7% of NWT families are single parent households, the second highest percentage in Canada. The Canadian government recognizes the financial challenges of being a single parent and offers some options to help single parents ease their financial burden and hopefully help them to ensure long-term home ownership – the NWT should follow suit. Creating a single source access point for all these resources and information would ensure those who need it are aware of it.

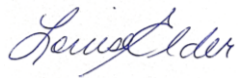
In addition, providing the necessary support and education for all female buyers on the homebuying process in the NWT to empower them and to help fill the gap in private rental

accommodations. The right information at the right time supports making smart financial decisions. Therefore, making this information more accessible to women will help more female buyers feel confident, understand the process, and avoid financial mistakes when buying a home.

At the Status of Women Council of the NWT, we believe that improvement in the process and the housing inventory available will help all new homeowners regardless of their gender.

Thank you for the opportunity to provide feedback on the NWT Housing Review – Homeowners and Private Landlords. Please feel free to contact us for more information or clarification and we look forward to learning the outcomes of this review.

Sincerely,

A handwritten signature in blue ink that reads "Louise Elder". The signature is written in a cursive, flowing style.

Louise Elder  
Executive Director  
Status of Women Council of the Northwest Territories


Housing and homelessness in Indigenous communities in the Tłı̨chǫ region

Sandeep Agrawal, PhD, AICP, RPP  
Professor & Director, School of Urban and Regional Planning  
University of Alberta

- I am located on Treaty 6 territory. My institution U of Alberta and I respect the histories, languages and cultures of First Nations, Metis, Inuit and all First peoples of Canada whose presence continues to enrich our vibrant community.
- I would like to acknowledge Celine Zoe at the Tłı̨chǫ Govt without whom this research would not have been possible.
- I have provided you with a report submitted to the TG and a paper written which was published in Housing Policy Debate.

Reasons for the study

- Many of the homeless on the streets of Yellowknife were originally residents of the Tłı̄chǫ region.
- Reports of multiple house fires and deaths
- High incidents of TB

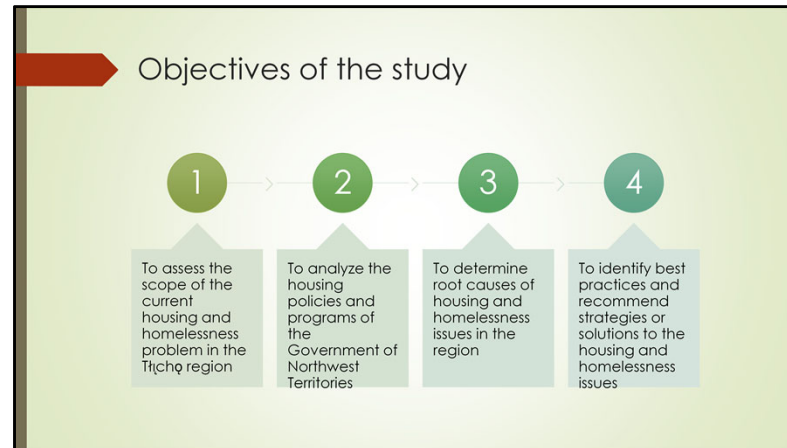


The study focuses on specific area in Canada – the Tłı̄chǫ region. It sits on Treaty 11. I will expand on it a bit later. The document that precipitated the need for this study is the “10-Year Plan to End Homelessness” report by the City of Yellowknife (2017). The report found that many of the homeless on the streets of Yellowknife were originally residents of the Tłı̄chǫ region—specifically, from the Behchokǭ community.

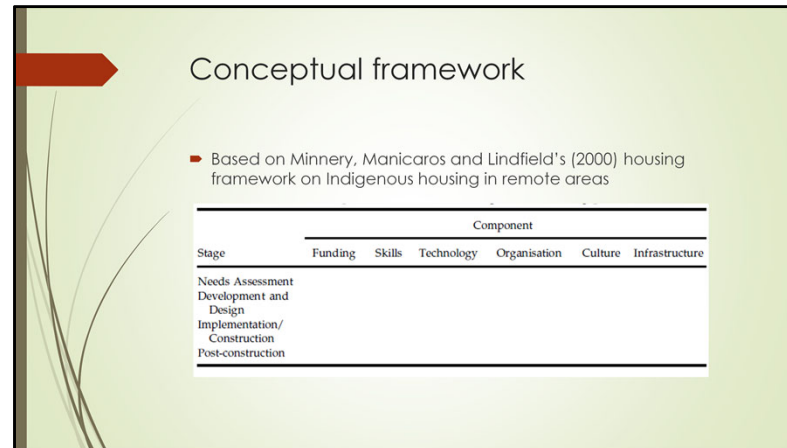
A number of house fires were reported.

V high incidence of TB in the Tłı̄chǫ region.

So, I was asked by the Tłı̄chǫ First Nations Govt to look into the issues.



1. To assess the scope of the current housing and homelessness problems in the Tlicho region.
2. To analyze the housing policies and programs of the Govt of NWT
3. To determine root causes of housing and homelessness issues in the region
4. To identify best practices and recommend strategies or solutions to the housing and homelessness issues



A few things it builds on:

1. seeing housing as a process rather than merely a product.

**2. Follows Australian Indigenous housing scholars, Paris, Beer and Sanders (1993, pp. 28–32) describe housing as a system made up of various parts (including dwellings, households and organizations) and of regular relationships and interactions among these constituent parts.**

3. It takes into account the remote Indigenous areas where private sector has no or very little role in Indigenous housing in remote areas; a strong role of the government.

The model can be used as a checklist and a conceptual framework.

Two-dimensional matrix of housing provision – one dimension describes the stages of the housing provision process and the other dimension represents the components of housing provision.

The rows:

Needs assessment: evaluation of the existing stock and future housing needs

Development and design: cultural needs

Implementation: construction of housing stock, use of local skills

Post-construction: ongoing maintenance, rent collection



The columns:

Funding: sources and availability of funds

Skills development and skills: developing or even using existing Indigenous community skills and training;

Technology: appropriate and innovative materials and construction techniques

Organization: the role of public and private sector agencies; co-ordination amongst agencies

Cultural factors: approaches to consultation, relationships

Hard and soft Infrastructure: transport and access; electricity, water, sewage, social services etc.

Policy?

	Funding	Skills	Technology	Organization	Cultural	Infrastructure
<b>Needs assessment</b>	<ul style="list-style-type: none"> <li>Adequate resources included in funding</li> <li>Prioritize investment in terms of needs and not of funding schemes</li> <li>Benchmark audits</li> </ul>	<ul style="list-style-type: none"> <li>Skills/capacity building assessed in terms of community's ability to supply and utilize them on a continuing basis</li> </ul>	<ul style="list-style-type: none"> <li>Appropriate to culture, environment, location and skills</li> <li>Considers on-going maintenance etc. as well as current needs</li> </ul>	<ul style="list-style-type: none"> <li>Coordination</li> <li>Avoid overlaps of responsibility</li> <li>Agency acceptable to community</li> <li>Communication with community over options</li> </ul>	<ul style="list-style-type: none"> <li>Clearly identified</li> <li>Differences recognised</li> </ul>	<ul style="list-style-type: none"> <li>Audit of needs</li> <li>Appropriate for area, culture etc.</li> <li>Includes skills needed to operate facilities</li> </ul>
<b>Design and development</b>	<ul style="list-style-type: none"> <li>Technically adequate and address priority areas</li> <li>Included in funding</li> <li>Leveraging included</li> </ul>	<ul style="list-style-type: none"> <li>Use of professional expertise</li> <li>Community skills harnessed</li> </ul>	<ul style="list-style-type: none"> <li>Innovation</li> <li>Appropriate to culture and environment</li> <li>Use of local resources</li> </ul>	<ul style="list-style-type: none"> <li>Organizational links to both housing and context</li> <li>Long term commitment</li> <li>Good design of agency structure</li> </ul>	<ul style="list-style-type: none"> <li>Culturally appropriate</li> </ul>	<ul style="list-style-type: none"> <li>Plans linked to housing</li> </ul>
<b>Implementation/ Construction</b>	<ul style="list-style-type: none"> <li>Flexible funding in a longer-term framework</li> <li>Adequate performance monitoring</li> <li>Reinforce leveraging and different sources for different functions</li> </ul>	<ul style="list-style-type: none"> <li>Local skills development</li> <li>Use of local skills</li> </ul>	<ul style="list-style-type: none"> <li>Remoteness considered</li> <li>Local resources</li> </ul>	<ul style="list-style-type: none"> <li>Project management</li> <li>Integration of local expertise</li> </ul>	<ul style="list-style-type: none"> <li>Cultural timeliness</li> <li>Link to cultural mores</li> </ul>	<ul style="list-style-type: none"> <li>Phased implementation</li> <li>Skills development</li> <li>Issues of remoteness considered</li> </ul>
<b>Post-construction</b>	<ul style="list-style-type: none"> <li>Adequate performance monitoring of rent collection etc.</li> <li>Life-cycle funding sustainable in terms of operators and management initially, and then capital funding</li> <li>Continuing accountability</li> <li>Long-term sustainability</li> </ul>	<ul style="list-style-type: none"> <li>Adequate management</li> <li>Continuing improvement</li> </ul>	<ul style="list-style-type: none"> <li>Low maintenance</li> <li>Life-cycle approach</li> <li>Sustainable environmental and social impacts</li> </ul>	<ul style="list-style-type: none"> <li>Skills in management</li> <li>On-going training</li> <li>Payments collectable</li> <li>Continuing accountability and responsiveness</li> </ul>	<ul style="list-style-type: none"> <li>Community 'ownership'</li> <li>Review in light of community values</li> </ul>	<ul style="list-style-type: none"> <li>Community 'ownership'</li> <li>Continuing maintenance and management</li> <li>Sustainable environmental and social impacts</li> </ul>

1. Are designs of housing culturally appropriate?
2. Are local skills utilized in the construction of housing?
3. Is housing low maintenance?
4. Are rental payments being collected?



The Tłı̨chǫ region is just north of Great Slave Lake with a population of 3,176 across a land mass of 39,000 sq km, but the population is concentrated in four disparate communities. Behchoko is close to the capital of the Territory – Yellowknife. Whati, Wekweeti and Gameti are fly-in and fly-out communities.

The Tłı̨cho First Nations govt was formed with an agreement in 2005 (second only to Nunavut, which is the first comprehensive agreement). Self-governing First Nations can make their own laws and policies and have decision-making power in a broad range of matters. This includes matters internal to their communities and integral to their cultures and traditions. Under self-government, First Nations move out from under the *Indian Act* and chart their own course toward their own future.

The *Indian Act* imposed a colonial governance system on First Nation communities where authority rested with the federal Minister.

Canada has now embarked on a journey of **reconciliation** between Indigenous and non-Indigenous peoples and First nations' self-determination.

## Socio-demographic profiles

Region	Population (as of 2017)	Public housing units (2018)	Affordable units (2018)	Market units (2018)	Waitlist (2018)	Unemployment (2016)	Labour force participation (in 2016)	No high school diploma (in 2016)	Income support as of Nov 2018; monthly	Core need of housing in 2016	Overcrowding (in 2016)
Tłıchq	3176	227	40	34	128	21%	50.60%	58% (427 (19%))	43%	20%	
Communities											
Behchoko	2227	175	21	18	110	24%	48%	58% (361 (24%))	44%	28%	
Whati	522	33	10	7	15	16%	53%	66% (52 (24%))	47%	22%	
Gamefi	291	17	4	7	3	16%	60%	66% (12 (5.5%))	49%	20%	
Wekweeti	136	2	5	2	0	20%	56%	42% (2 (2%))	18%	12%	

- NWTHC provided housing types
  - Public housing – rent geared to income (\$80 - \$1,625/month)
  - Affordable housing – rent to own (through the HELP program)
  - Market housing – at market rent to critical staff working in the community

These communities are fraught with significantly low education, high-income inequities, and relatively few adults who are engaged in the labour force.

More than half of the Tłıchq citizens did not have a **high school diploma** (at 58%) compared to only 24% who lacked this across the residents of the NWT more generally. Of those community members who are 15 years of age or older, just about half (49.4%) were not in the **labour force** while this number was only 26% across the NWT.

Just about 19% of all Tłıchq citizens above the age of 15 were on **government assistance** as opposed to only 8.5% across the Territory. Interestingly, the median economic **family income** was over \$100,000 annually. This figure is not low and, in fact, is well above the comparable Canadian figure, but it is nevertheless below the median income across the NWT. What this means is that those who have jobs are well-paid, but those who do not—which is a significant number—are perpetually on government income support.

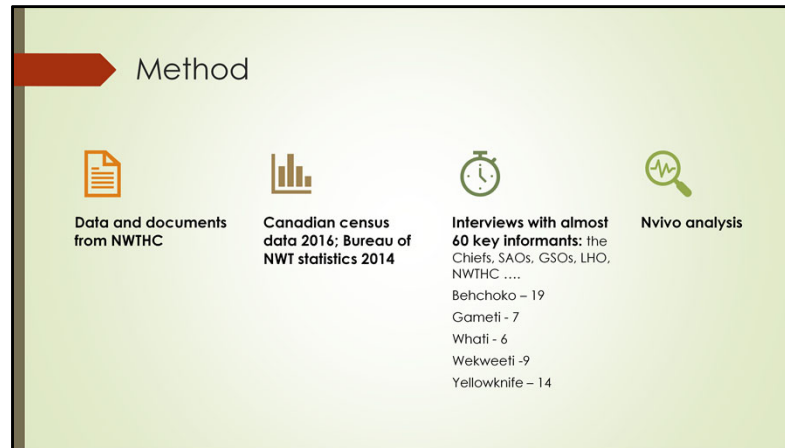
In 2016, a **core need** for housing existed in 43% of households in the Tłıchq communities. As per CMHC (n.d.), “Core need” is defined as households that have affordability, adequacy, and/or suitability issues, as well as a total household income below the Core Need Income Threshold (CNIT). Over 35% of homes also required major repairs. This is more often a problem with private homes, which have not been maintained properly or are now of an age that they require significant repairs due to regular wear and tear and the harsh northern climate. Also, 20% of households lived in an **overcrowded state**, which means more than six people. Overcrowding is frequently a symptom of a core housing need.

Housing is the responsibility of the Territorial government, not the Tłıchq Govt. In terms of housing, 43% of the housing stock is owned and built by the Northwest Territories Housing Corporation (NWTHC). The remainder of the private housing has been largely built through government programs over the years, although a few homes were constructed by

owners themselves using their own construction materials and skills.

The NWT HC offers three types of rental housing: public, affordable, and market.

1. Rents for public housing are geared to income, ranging anywhere from \$80/month to \$1,625/ month.
2. Affordable housing is offered through the Homeownership Entry Level Program (HELP) program (rent to own)
3. Market housing units are available for market rent to critical non-Indigenous staff working in local schools, Tłıchq and community government offices, and other institutions within each community.



We interviewed the Chiefs, the SAOs (Senior Administrative Officers), housing managers, beneficiaries of any government programs, homeless folks, and staff of the NWTHC and the City of Yellowknife.



The housing need is severe.

Among the four, Behchoko has the most dire need.

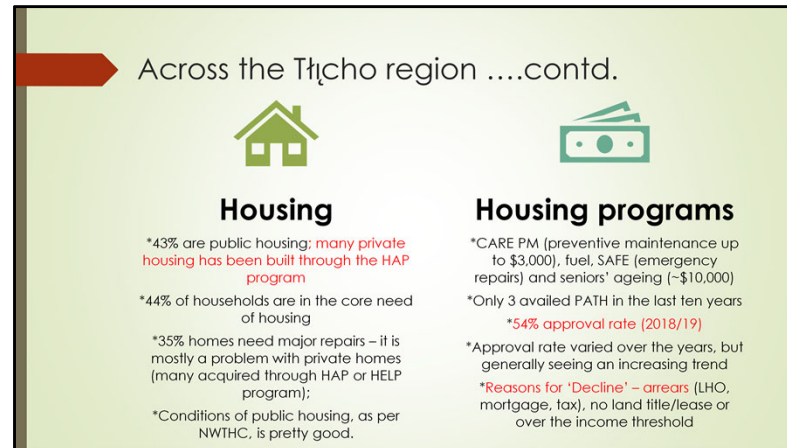
Socio-economic conditions: low education, income inequities, few in labour force, high % on income support and overcrowding is an issue.

[21% unemployment; 58% no high school diploma; full time employment 27%; economic family income – over \$100K; 42% not in the labour force. = 955/2250

(national level) – unemployment- 5.6%;high school diploma: 86%; labour force participation: 65%

NWT – unemployment- 10%; high school diploma 76% ; labour force participation: 75%

513 beneficiaries]



At the end of 1991-1992 fiscal year, after expending over \$75 million to build 1071 units (i.e. \$70,000 per unit) during the 8 year life of the program, HAP was discontinued. This program involved owner's **sweat equity**. HAP was designed as a five-year forgivable loan of the full value of the package of building materials, including delivery, freight, allowance for the construction of gravel pad and the installation of the electrical components.

Core Need indicates households that have affordability, adequacy and/or suitability issues and a total household income below the Core Need Income Threshold.

There are a number of housing programs:

CARE PM : Provides support for annual preventative maintenance <3,000

SAFE: Provides support for emergency repairs <10,000

Seniors' ageing: Provides support to improve the sustainability of a home to allow seniors to remain in their home <\$10,000

Fuel initiative: Provides assistance in covering the costs of replacing aging above ground fuel tanks <\$10,000

PATH: home assistance (\$125K) for the first time buyer





Behchokò is the largest community among the four Tłıchq communities, next to the Great Slave lake, with a population size of over 2000 people (2,227 as of 2017) and 471 dwelling units. It is the community closest to Yellowknife, the capital of the Territory, and is connected by an all-season road.

10% are in the state of chronic homelessness (~125 Bko + 90 in YK).

**Missing**

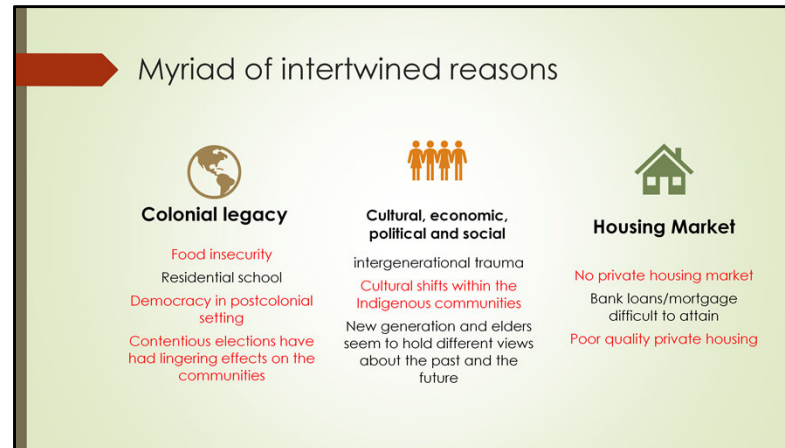
Year around 24/7 Warming shelter (I believe that there is now a warming shelter)

Transition shelter (but very few)

Counselling centre

Treatment centre

Permanent supportive housing




Homelessness and housing issues are a legacy of Canada’s colonial past, intimately tied to the ongoing impacts of residential schooling and intergenerational trauma. [Homelessness is much more than someone’s lack of housing or shelter, it is at a spiritual, social and material level, a manifestation of dispossession, displacement and disruption of people, family and community.] Multiple and intertwined factors contribute to homelessness. I will not go through all of them here.

Colonial legacy – [the political changes in governance caused by the Indian Act. As I understand, the basic political unit of self-governing traditional First Nations was extended families. The extended family as the focal point of governance was true for the majority of the First Nations in Canada. In the words of the Royal Commission on Aboriginal Peoples [RCAP], “In most Indigenous nations, political life has always been closely connected with family.” less hierarchical and more egalitarian in nature. ]

A key operating principle of western democratic governance has been the political participation of the community members through representative democracy. First nations historically conducted themselves through direct democracy and by consensus.

I consider democracy in a post colonial setting develops very differently – construction of state, limits of domestic capacities, cultural concept of the relationship between community and individual.

**Contentious elections have had lingering effects on the communities, and they affect the most precious item i.e. housing.**




## Food insecurity - Quote

"It started off with food (in)security. The only food security that [Indigenous] people could understand at the time was a caribou. And so, when the numbers went down, the government brought the [Indigenous] people from the bush into the community and introduced welfare. And never really looked at the recovery or sending people back once the crisis was over. And it was back in the 1920s. Well, it starts earlier than that.


The community...was mainly nomadic and thrived on the resources available on the land, like caribou, moose, beaver, and other animals. The settlers began to draw from the resources and provisions available, and the companies like Hudson's Bay Company began to use furs and other resources as commodities. In the early 1900s, the government offered land, housing, and money to Indigenous people [to] come out of the bushes and live in one place in communities."

Myriad of intertwined reasons




**Colonial legacy**

- Food insecurity
- Residential school
- Democracy in postcolonial setting
- Contentious elections have had lingering effects on the communities



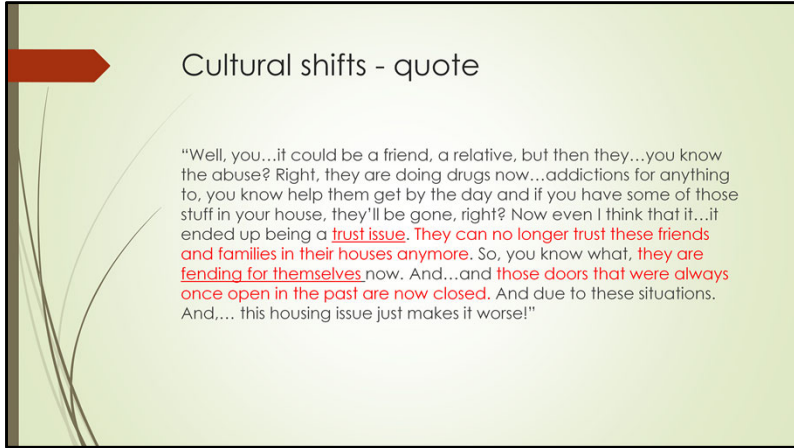
**Cultural, economic, political and social**

- intergenerational trauma
- Cultural shifts within the Indigenous communities
- New generation and elders seem to hold different views about the past and the future



**Housing Market**

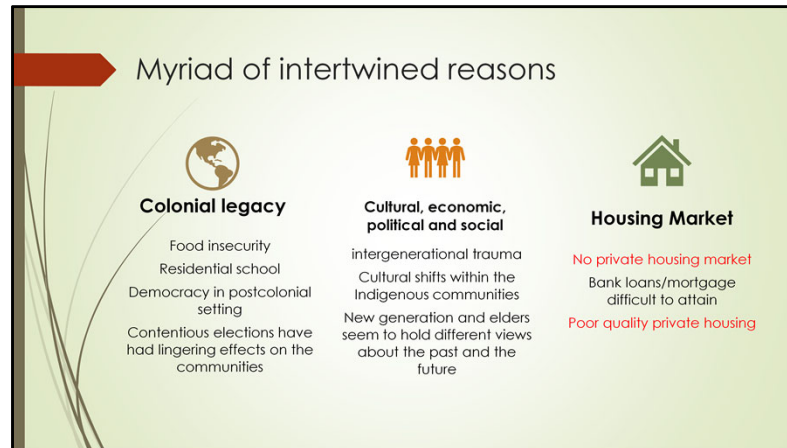
- No private housing market
- Bank loans/mortgage difficult to attain
- Poor quality private housing




### Cultural shifts - quote

"Well, you...it could be a friend, a relative, but then they...you know the abuse? Right, they are doing drugs now...addictions for anything to, you know help them get by the day and if you have some of those stuff in your house, they'll be gone, right? Now even I think that if...it ended up being a trust issue. They can no longer trust these friends and families in their houses anymore. So, you know what, they are fending for themselves now. And...and those doors that were always once open in the past are now closed. And due to these situations. And.... this housing issue just makes it worse!"

Homelessness did not exist before. Everybody helped each other out.



I want to emphasize that many of the homeless people have their own private housing. But they have not been able to maintain it or pay the utility bills, resulting in the disconnection of power. The house becomes inhabitable.



### Private housing condition - quote

"My dad moved out on us [and] my mom moved out on us while we were young, and my dad got sick. So, he wanted us to stay with my aunty. So, that house was locked, and then my sister had a home, but she got kicked out too. So, we moved back to my dad's...well my dad passed away. We break-and-enter-ed. We just stayed there. I stayed there when I came back from Fort Smith...I was staying there and then my boyfriend and I, we took off to the bush for the weekend, and then we came back Monday to see my best house caught on fire. So that's why I am just standing here."

One other homeless person described her ordeal, caused by family dysfunctionality, sick parents, and a house fire, eventually leading to her becoming homeless



Thomas King (the Inconvenient Indian) said – for individual, one of the definition of insanity is doing the same thing over and over again and expecting different results. For a government, such behavior is called – policy.

**Two-week stay policy** - Not welcome anyone because they are afraid that it may increase their rents.

Income eligibility: housing is available to people of all incomes although the lower income may be getting priority. The household with income \$80K or more represents over 10% of all the units, although this number may appear small, and is indeed significant—especially where (dis)possession of every unit is precious and the wait lists for access to them is long.

Costly maintenance: One reason for high maintenance costs is NWTHC's reliance on its journeyman workers located in Yellowknife, who have to fly into far-flung communities of the NWT to attend to repairs, however minor or major they may be. This results in unnecessary delays (and frustration on the renter's part), and means that NWTHC incurs high repair costs.



Reasons ...contd.



Substance abuse and unavailability of social services



The high cost of power is prohibitive, making housing largely unaffordable.

Diesel is transported long distances over winter roads.

All the diesel supplies are transported within 3 months of the opening of the winter roads.

At 35¢ per KWh, assuming an average monthly use of 415 KWh, a household would have to pay as much as \$145 per month.

Non-payment of a power bill results in the power company terminating their services.

	Funding	Skills	Technology	Organization	Cultural	Infrastructure
<b>Needs assessment</b>	<ul style="list-style-type: none"> <li>Adequate resources included in funding</li> <li>Prioritize investment in terms of needs and remoteness of funding schemes</li> <li>Benchmark audits</li> </ul>	<ul style="list-style-type: none"> <li>Skills/capacity building assessed in terms of community's ability to supply and utilize them on a continuing basis</li> </ul>	<ul style="list-style-type: none"> <li>Appropriate to culture, environment, location and skills</li> <li>Considers on-going maintenance etc. as well as current needs</li> </ul>	<ul style="list-style-type: none"> <li>Co-ordination</li> <li>Avoid overlaps of responsibility</li> <li>Agency acceptable to community</li> <li>Communication with community over options</li> </ul>	<ul style="list-style-type: none"> <li>Clearly identified</li> <li>Differences recognised</li> </ul>	<ul style="list-style-type: none"> <li>Audit of needs</li> <li>Appropriate for area, culture etc.</li> <li>Includes skills needed to operate facilities</li> </ul>
<b>Design and development</b>	<ul style="list-style-type: none"> <li>Technically adequate and address priority areas</li> <li>Included in funding</li> <li>Leveraging included</li> </ul>	<ul style="list-style-type: none"> <li>Use of professional expertise</li> <li>Community skills harnessed</li> </ul>	<ul style="list-style-type: none"> <li>Innovation</li> <li>Appropriate to culture and environment</li> <li>Use of local resources</li> </ul>	<ul style="list-style-type: none"> <li>Organizational links to both housing and context</li> <li>Long term commitment</li> <li>Good design of agency structure</li> </ul>	<ul style="list-style-type: none"> <li>Culturally appropriate</li> </ul>	<ul style="list-style-type: none"> <li>Plans linked to housing</li> </ul>
<b>Implementation/ Construction</b>	<ul style="list-style-type: none"> <li>Flexible funding in a longer-term framework</li> <li>Adequate performance monitoring</li> <li>Resource leveraging and different sources for different functions</li> </ul>	<ul style="list-style-type: none"> <li>Local skills development</li> <li>Use of local skills</li> </ul>	<ul style="list-style-type: none"> <li>Remoteness considered</li> <li>Local resources</li> </ul>	<ul style="list-style-type: none"> <li>Project management</li> <li>Integration of local expertise</li> </ul>	<ul style="list-style-type: none"> <li>Cultural timeliness</li> <li>Link to cultural mores</li> </ul>	<ul style="list-style-type: none"> <li>Phased implementation</li> <li>Skills development</li> <li>Issues of remoteness considered</li> </ul>
<b>Post-construction</b>	<ul style="list-style-type: none"> <li>Adequate performance monitoring of rent collection etc.</li> <li>Life-cycle funding sustainable in terms of operators and management fidelity, and then capital funding</li> <li>Continuing accountability</li> <li>Long-term sustainability</li> </ul>	<ul style="list-style-type: none"> <li>Adequate management</li> <li>Continuing improvement</li> </ul>	<ul style="list-style-type: none"> <li>Low maintenance</li> <li>Life-cycle approach</li> <li>Sustainable environmental and social impacts</li> </ul>	<ul style="list-style-type: none"> <li>Skills in management</li> <li>On-going training</li> <li>Payments collectable</li> <li>Continuing accountability and responsiveness</li> </ul>	<ul style="list-style-type: none"> <li>Community 'ownership'</li> <li>Review in light of community values</li> </ul>	<ul style="list-style-type: none"> <li>Community 'ownership'</li> <li>Continuing maintenance and management</li> <li>Sustainable environmental and social impacts</li> </ul>

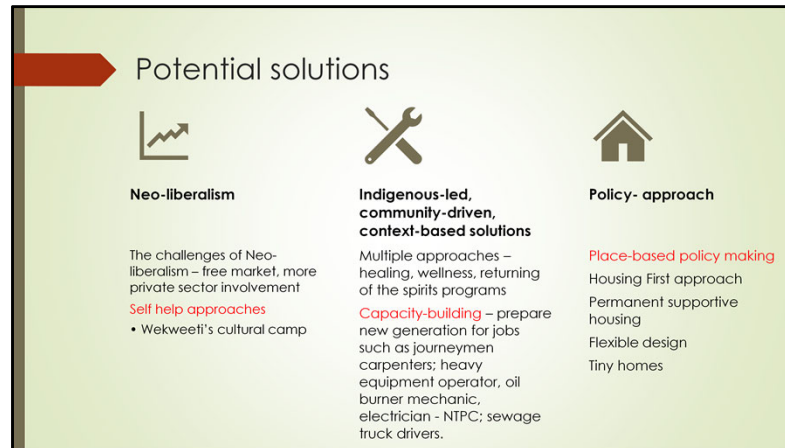
None or a very, very few here that I can checkmark for the Tlcho region. None of these criteria can seem to be satisfied.

The ones that I have been considered are:

Remoteness

Community plans are being linked to housing

The Housing Corporation audit of needs



Neo-liberalism – sees more privatization of essential services. Retreat of the Govt especially the housing sector. One of the keyways to deal with it through self-help approaches and using local skills.

Capacity-building: prepare new generation for jobs such as journeymen carpenters; water tester; heavy equipment operator, winter road driver, oil burner mechanic, electrician - NTPC; sewage truck drivers, water technicians


Place-based policies:

This approach includes policies or strategies that are geographically targeted, but with the intent and structure of helping the disadvantaged residents of the various locales/ A good example is NWT HC's recently implemented Behchokò Housing Stability Program. The program is for a housing support worker to work with the public housing tenants to address housing challenges. Not sure if it is continuing.




1. Build resiliency and community capacity. The cultural camp in Wekweèti and the community gardens in Gamèti are excellent examples of what communities can do themselves through unity and camaraderie, and without much government assistance. The building of the cultural camp in Wekweèti is a symbol of community mobilization and a showcase for the talent that exists in the community. The community garden in Gamèti is one of the biggest in the NWT, about half the size of a football field. Lettuce, sunflowers, potatoes, chives, and other vegetables grow in the garden, along with chickens and goats. It not only provides food but also boosts morale and engage members of the local community.
2. Actively seek opportunities to partner with other government or non-governmental agencies, which may have some tangible benefits for the Tłıchq residents. As an example, many mentioned Tłıchq's woodstove program—an efficient, cheap way of heating homes. It brought electricity bills down for many households. The project came to fruition with a partnership between the Tłıchq government and Arctic Energy Alliance.


Potential solutions ....contd



**Government agencies have to partner and work together to coordinate services**



**NWTHC Housing Programs**  
*\*Monitor which programs work and which don't; reasons*  
 \*HAP – home assistance program – worked in the past – discontinued in the 1990s  
 \*CARE, HELP seemed to have been working – suggestions to increase the income cap (\$100K) for HELP.  
 \*Rent to own program  
 \*Provide subsidies to high income earners to help them vacate public housing  
 \*Apprenticeship and trade programs – tests need to be made more accessible and practical  
 \*Basic home economics



**A greater role of the Tlicho government**  
*Tlicho's woodstove program – small, efficient and cheaper*  
*Create a unit that writes proposals to get Federal/territorial government funding; helps Tlicho citizens to fill out applications*  
*Engage more in social service programs*  
 • Financial literacy  
 • Parent education  
 • Counseling services  
 • Employment program for homeless  
*Involvement of civil society organizations.*

The respondents expected the Tlicho government to be their voice and it should do something about housing. Wherever the Tlicho Govt took the lead for instance, the woodstove program, or educating its citizens about the importance of paying rents for the public housing, and not getting into arrears, it worked. The First Nations government is working to get all public housing be transferred over to them. And they intend to manage it by themselves.



# Recommendations for the NWT HC



## Short term

Adopt and expand a place-based policy approach  
Closely monitor rental, homeownership, and homelessness policies and programs  
Simplify apprenticeship and journeyman certification tests



## Long term

Bring back the 1980s HAP program in some form  
Research and invest in new, innovative construction and flexible design approaches

➔ Recommendations for the Tłı̨cho Government

**Short term**

- Engage in social service, training, and employment programs
- Communicate with its citizens more effectively
- Actively involve and engage local civil society organizations

**Long term**

- Invest in today's youth
- Actively seek to partner with other government or non-governmental agencies
- Build resiliency and community capacity





# Housing Review

## Standing Committee on Social Development

**Robert Warburton**  
**Cofounder**  
**Cloudworks**



- **Housing Policy and Advocacy**
- **Small Business Incubation**
- **Commercial and Residential Property  
Owner and Operator**

# What Needs Fixing?



- **Housing Policies and Market Financing**
- **Property Insurance**
- **Using What We Have**

# Housing Policies and Market Financing



- **Financing structures for small vs large property owners**
- **ECE Income Support Policies**
- **Housing Corporation Market Leasing**
- **New Housing Process**

# Property Insurance



- **Significant year over year increases**
- **Decreased coverage options and providers**
- **Barrier to home ownership and market rentals**
- **Public sector option needs to be provided**

# Using What We Have



- **Inefficient Asset Management**
- **Current Funding Policies and Processes Result in Vacant Housing**
- **Toxic Risk Aversion**



# HOUSING AND HOMELESSNESS IN THE TLICHO REGION

## ABSTRACT

This report is commissioned by the Tłı̨cho Government to assess the extent of the current housing and homelessness problem in the Tłı̨cho region and to identify the factors responsible for it. The report concludes that the housing and homelessness issue is severe, with Behchokò as ground zero of the crisis. It elaborates on how multiple, inter-related factors such as ongoing impacts of Canada's colonial past, sociocultural shifts, welfare system, and past and current housing policies contribute to housing insecurity and homelessness and offer some potential solutions.

Sandeep Agrawal, PhD, AICP, MCIP  
January 2019

# Housing and Homelessness in the Tłı̨chǫ Region

## 1. Introduction

This report has been commissioned by the Tłı̨chǫ Government (TG) to examine the housing and homelessness issues in the Tłı̨chǫ region. The study has several objectives:

1. To assess the scope of the current housing and homelessness problem in the Tłı̨chǫ region
2. To analyze the housing policies of the Government of Northwest Territories (GNWT)
3. To determine the root causes of housing and homelessness issues in the region
4. To identify best practices and recommend effective strategies or solutions to ameliorate these housing and homelessness issues

This report argues that the housing crisis plagues the entire region but is most severe in Behchokǫ̀, ground zero of the crisis. The report begins with the research method, followed by an exploration of the context and background of the issues. It then lays out the socio-economic characteristics and demography of the entire region before delving in to each of the four communities: Behchokǫ̀, Gamètì, Wekweètì, and Whatì. This section is followed by a detailed description of the Northwest Territories Housing Corporation's (NWTHC) housing policies and programs, including an assessment of their effectiveness. Next, the findings section identifies the reasons for housing and homelessness issues in the Tłı̨chǫ region. The report concludes with a set of recommendations for the NWTHC as well as for the TG.

## 2. Method

I used a mixed-method approach, which included quantitative and qualitative methods, to collect relevant data, policy information, and program documents from the NWTHC. I then matched these data with the 2016 Canadian census data and the 2014 Bureau of Northwest Territories statistics data pertaining to the Tłı̨chǫ region. The NWTHC staff also prepared a few statistical analyses based on the 2014 data.

Interviews with close to 60 individuals<sup>1</sup> across the region over a period of seven months (July-Dec 2018) complemented the above quantitative sources. These individuals included the current and former grand chiefs, the chiefs, the senior administrative officers, council members, the elders in the communities, and housing managers in each of the four communities. Also interviewed were members of the Local Housing Organization in Behchokǫ̀, the staff at the Behchokǫ̀ detachment of RCMP, and select staff members of the Tłı̨chǫ Government, the four community governments, the City of Yellowknife, and the NWTHC. I also interviewed several homeless individuals in Behchokǫ̀ and in Yellowknife who are Tłı̨chǫ citizens.

The length of the interviews varied based on the individual's availability and knowledge of the topic, with the average length being about an hour. I personally conducted almost all the interviews in English and in person with the help of Celine Zoe, a Tłı̨chǫ staff. Where a translation was required, Celine Zoe acted as the interpreter during the interview. A few individuals chose to

---

<sup>1</sup> The participants of the study are kept anonymous for privacy and confidentiality reasons

respond to the study questions in writing. All of this qualitative data was imported into Nvivo, a software package that helps with coding and analyzing qualitative information.

Celine and I visited each of the four Tłı̨chǫ communities at least once and interviewed our study participants in the community, at their homes or workplaces, or even at the airports while waiting for a flight in or out of the community. We visited Behchokǫ̀ several times because of the community size and the scale of the issues afflicting the community.

### 3. Background

Indigenous people are overrepresented in the homeless population in Canada. In Canada's Northern and remote areas, this may be linked to the unique challenges that pervade housing and homelessness in that region (Christensen, 2012; Canadian Polar Commission, 2014; Dickens & Platts, 1960; Falvo, 2011; Lazarus, Chettiar, Deering, Nabess, & Shannon, 2011). For example, the housing stock available to Canada's First Nation Communities is in need of major repair, including plumbing and electrical works, and also requires mould elimination (Webster, 2015). The housing situation in the Northwest Territories (NWT) and the Tłı̨chǫ region in particular is similar to, or even worse than, that of other Indigenous people in the rest of Canada.

While visible homelessness was largely uncommon in NWT prior to the late 1990s, it has steadily increased since then (Christensen, 2016). Recently, this issue has received considerable local and national media coverage (Mandeville, 2016a, 2016b, 2016c), and the chiefs of the TG have also repeatedly asked the GNWT to take necessary steps to resolve the housing issues. To impress upon the GNWT the severity of the situation, the TG has now recognized the need to document the extent of the issue in a systematic fashion, which is the impetus for this research project. Thus, this study is intended to act as a building block to develop a Tłı̨chǫ housing and homelessness strategy.

Another document that precipitated the need for this study is the "10-Year Plan to End Homelessness" report by the City of Yellowknife (2017). The report found that many of the homeless on the streets of Yellowknife were originally residents of the Tłı̨chǫ region—specifically, from the Behchokǫ̀ community. It also described the Tłı̨chǫ communities as having especially pressing and prominent gaps in their housing needs, which are currently not adequate (over 40%), not suitable (27.5%), and not affordable (12.5%). Furthermore, core housing needs—a compilation of housing adequacy, suitability, and affordability—is not met for 45% of this group. Behchokǫ̀ has the highest core housing need in the entire NWT.

According to NWT's 2016 census, the Tłı̨chǫ have just over 700 private households with almost half containing four or more persons. Just about half of all the households rent their homes from the GNWT. Many of the Tłı̨chǫ households suffer from the problems of housing affordability (which is when a household spends more than 30% of the income on shelter), adequacy (housing needs significant repairs), and suitability problems (not enough bedrooms leading to overcrowding).

The Canadian urban planning and geography literature covers various aspects of providing affordable housing for Indigenous families living in inner-city areas of Canadian cities (Alaazi,



Masuda, Evans, & Distasio, 2015; Anderson & Collins, 2014; Deane & Smoke, 2010; Walker, 2003, 2006). However, only a few have looked at housing in the First Nations communities in the Northwest Territories. One of them is Christensen (2011), whose doctoral work focused on the issue of homelessness in Inuvik and Yellowknife. She attributed the cause of homelessness to the complex interactions between a (neo)colonial history, rapid sociocultural change within Indigenous community, uneven economic development across the NWT, and dependency on government for housing and income support.

Christensen (2013) argued that Indigenous homelessness across settler colonial contexts is a multi-layered and multi-scalar phenomenon. She suggested it occurred because of a collective experience of “disbelonging,” resulting from the settler colonial project. As well, individual experiences of literally “being without secure shelter” exacerbated this. Christensen (2016) attributed the current state of public housing and its inadequacy in the North to the following few factors:

- Multiple housing authorities with different and sometimes conflicting mandates
- Phasing out of government support
- An escalating crackdown on rental arrears and increased surveillance of tenants and their guests, resulting in evictions
- Public housing as the only source of low-income housing, which is in short supply

Christensen called out the need for a culturally safe approach to housing policy aimed at alleviating homelessness—one that not only fulfills core housing needs but also recognizes the particularities of an Indigenous approach to homemaking, which relies largely on family bonds.

Other academic literature suggests additional factors, often inter-related, that directly or indirectly contribute to homelessness and the housing crisis in Indigenous communities. They are as follows:

1. Social exclusion (Falvo, 2011a; Schmidt, 2014) and poverty (Durbin, 2009, Kelly, 2015)
2. Alarming living conditions and social health (Isbister-Bear, Hatala, & Sjoblom, 2017), coupled with mental stress and trauma (Daley, 2017; Menzies, 2009)
3. Upsetting natural and social environments (Christensen, 2016; Ford, Couture, Bell, & Clark, 2018)
4. Diverging political choices (Belanger, 2013; Durbin, 2009; Lazarus et al., 2011), social segregation (Belanger, 2013), and phased out government policies (Christensen, 2016) and governance strategies (Patrick, 2014)
5. The demands of women seeking empowerment through access to housing (Lazarus et al., 2011)
6. Substandard design materials (Kelly, 2015), inadequate living space (Isbister-Bear, Hatala, & Sjoblom, 2017; Patrick, 2014); and weak building structures (Christensen, 2016; Webster, 2015)
7. Economic inequality (Anderson & Collins, 2014) and lack of employment (Patrick, 2014)



Figure 1: Map of the Tlicho region, and pictures of public and private housing (Photo credit: Author)

Overcrowding can have serious impacts on health, including the spread of respiratory disease (Webster, 2015). For example, documentation shows that Tłı̨cho families' show increased incidents of tuberculosis (GNWT, 2016). Overcrowding also leads to numerous related social issues, like high levels of family violence and addictions, and lower levels of school attendance and school achievement. Many of these issues are present in the Tłı̨cho communities and have been growing at an alarming rate.

#### 4. The Tłı̨cho Region

The Tłı̨cho region is just north of Great Slave Lake with a population of 3,176 across a land mass of 39,000 sq km, but the population is concentrated in four disparate communities (see Figure 1). These communities are fraught with significantly low education, high-income inequities, and relatively few adults who are engaged in the labour force. In 2016, the unemployment rate<sup>2</sup> was 21%, almost double that of the NWT (10.6%). More than half of the Tłı̨cho citizens did not have a high school diploma (at 58%) compared to only 24% who lacked this across the residents of the NWT more generally (see Figure 2). Of those community members who are 15 years of age or older, just about half (49.4%) were not in the labour force<sup>3</sup> while this number was only 26% across the NWT. Just about 22% of all Tłı̨cho citizens above the age of 15 were on government assistance<sup>4</sup> as opposed to only 8.5% across the Territory. Interestingly, the median economic

<sup>2</sup> Refers to persons who during the week prior to the survey in 2016: (i) were without work, and had actively looked for work in the previous four weeks and were available for work; or (ii) had been on temporary lay-off and expected to return to their job; or (iii) had definite arrangements to start a new job within the next four weeks.

<sup>3</sup> Refers to persons who, during the week prior to the survey in 2016, were either employed, unemployed or looked for employment in the four weeks prior to the survey.

<sup>4</sup> The eligibility age for income support is 19. Among the adults of the age 19 or above, this proportion may be higher.

family<sup>5</sup> income was over \$100,000 annually. This figure is not low and, in fact, is well above the comparable Canadian figure, but it is nevertheless below the median income across the NWT. What this means is that those who have jobs are well-paid, but those who do not—which is a significant number—are perpetually on government income support.

In terms of housing, 43% of the housing stock is owned and built by the Northwest Territories Housing Corporation (NWTHC). The remainder of the private housing has been largely built through government programs over the years, although a few homes were constructed by owners themselves using their own construction materials and skills.

Region	Population (as of 2017)	Public housing units (2018)	Affordable units (2018)	Market units (2018)	Waitlist (2018)	Unemployment (2016)	Labour force participation (in 2016)	No high school diploma (in 2016)	Income support as of Nov 2018; monthly	Core need of housing in 2016	Overcrowding (in 2016)
Tłı̨cho	3176	227	40	34	128	21%	50.60%	58%	427 (19%)	43%	20%
<b>Communities</b>											
Behchoko	2227	175	21	18	110	24%	48%	58%	361 (24%)	44%	28%
Whati	522	33	10	7	15	16%	53%	66%	52 (24%)	47%	22%
Gameti	291	17	4	7	3	16%	60%	66%	12(5.5%)	49%	20%
Wekweeti	136	2	5	2	0	20%	56%	42%	2 (2%)	18%	12%

Figure 3 Summary of community characteristics (Data source: NWTHC and NWT Bureau of Statistics)

In 2016, a core need for housing existed in 44% of households in the Tłı̨cho communities. As per CMHC (n.d.), “Core need” is defined as households that have affordability, adequacy, and/or suitability issues, as well as a total household income below the Core Need Income Threshold (CNIT). Over 35% of homes also required major repairs. This is more often a problem with private homes, which have not been maintained properly or are now of an age that they require significant repairs due to regular wear and tear and the harsh northern climate. According to the NWTHC, the condition of public housing was fairly good (rated at 85 or above, according to their rating system) in 2017 and have improved steadily over the past few years (Figure 3). Also, 20% of households lived in an overcrowded state, which means more than six people. Overcrowding is frequently a symptom of a core housing need.

<sup>5</sup> “Economic families” refer to people living in the same house who are related by blood, marriage, common-law, or adoption.

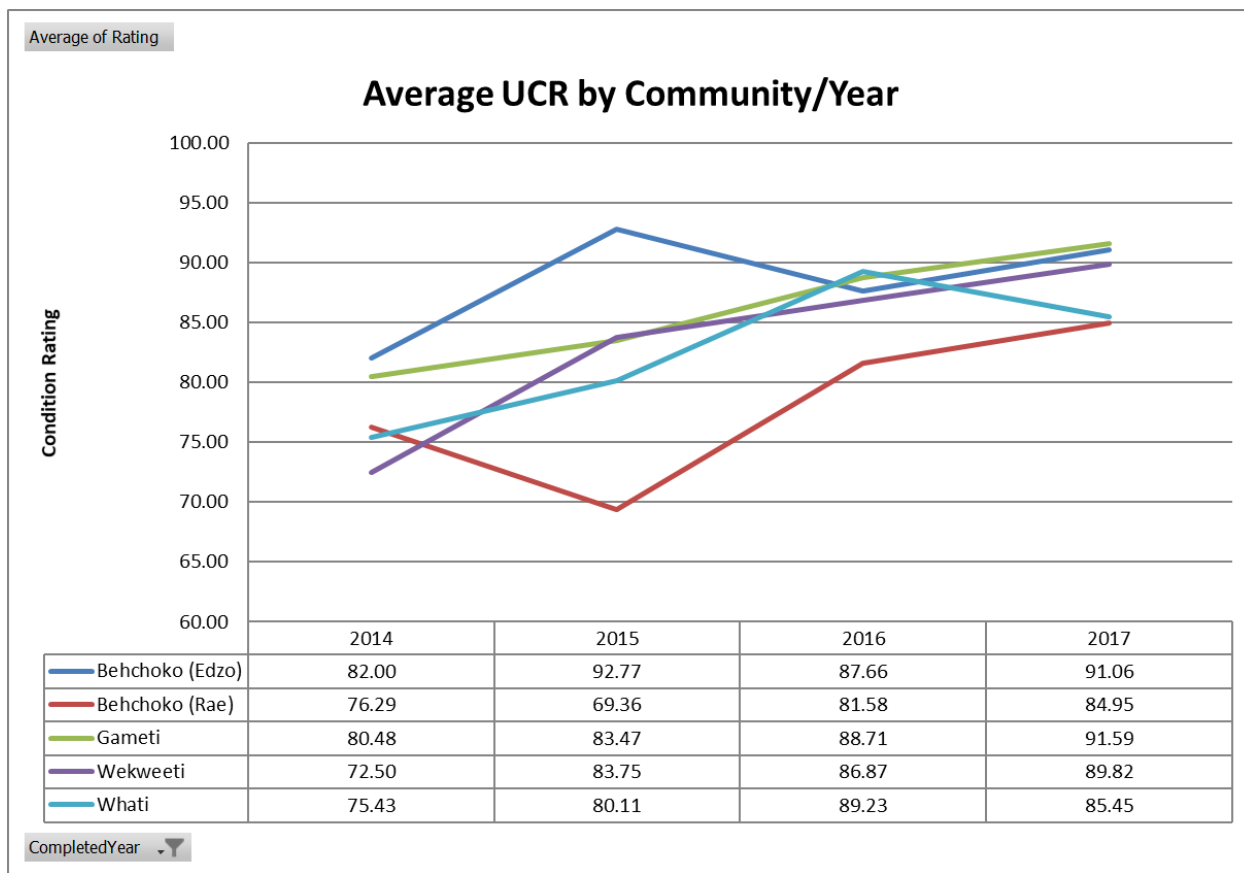


Figure 3: Condition of NWT HC housing in the Th̄chō region (source: NWT HC)

## 5. NWT Housing Corporation and Housing Programs

As of 2017, the NWT HC operated approximately 2,800 housing units across the NWT, out of which 301 are in the Th̄chō region. The Housing Corporation spends about \$100 million annually on new construction, maintenance, and tenancy, along with a variety of homelessness prevention programs. The total revenues from rentals, sales of units, mortgage payments, and other activities comprise about \$123 million. In the Th̄chō region, the NWT HC spent \$235,000 in various housing repairs and maintenance programs and \$1.25 million in major retrofits of the housing units in the fiscal year 2018–2019.

### Rental and homeownership programs

The NWT HC offers three types of rental housing: public, affordable, and market. About 2400 public housing units are operated by the NWT HC. Rents for public housing are geared to income, ranging anywhere from \$80/month to \$1,625/ month. This amount is determined by a public housing rent scale, which was developed from gross household income, in combination with the NWT geographic zone in which the units are located (see Figure 4 for details). All four Th̄chō communities fall under Zone B<sup>6</sup>.

<sup>6</sup> Zones are defined by NWT HC based on the locations and clustering of the communities across the NWT.

Here are some rent examples:

- A household earning less \$1,667/ month living in Zone B pays \$75 per month excluding utilities.
- The same household will pay \$80 in Zone A, which includes Yellowknife, Hay River, Fort Smith, and other communities.
- A household with a gross monthly income of \$8,334 or more in Zone A pays \$1,625, but only \$1,545 in Zone B.
- Tenants are also currently subsidized for power, paying \$0.21 per kWh.
- The average usage of power was 415 kWh for a public housing unit per month between April 2016 and March 2017. So, tenants pay another \$87/month towards power, on average.

Monthly Income

	Monthly Rent		
	Zone A	Zone B	Zone C
< \$1,667	\$80	\$75	\$70
\$1,667 - \$2,499	\$160	\$150	\$140
\$2,500 - \$3,749	\$365	\$345	\$325
\$3,750 - \$4,999	\$610	\$580	\$555
\$5,000 - \$6,674	\$890	\$845	\$790
\$6,675 - \$8,333	\$1,295	\$1,230	\$1,155
\$8,334 or More	\$1,625	\$1,545	\$1,445

**Zone A Communities:** Yellowknife, Hay River, Fort Smith, Inuvik, Norman Wells, and Fort Simpson.

**Zone B Communities:** Detah/N'dilo, Hay River Reserve, Enterprise, Behchoko, Fort Liard, Fort Providence, Kakisa, Jean Marie River, Nahanni Butte, Fort Resolution, Gameti, Whati, Trout Lake, Wekweeti, and Wrigley.

**Zone C Communities:** Fort McPherson, Tsiigehtchic, Tulita, Lutselk'e, Aklavik, Tuktoyaktuk, Deline, Fort Good Hope, Paulatuk, Sachs Harbour, Ulukhaktok, and Colville Lake.

Figure 4: Monthly rents of public housing (source: NWT HC)

Public housing is administered through 30 local housing organizations (LHOs) that are accountable to the NWT HC. The LHOs are responsible for the allocation of units, the assessment of rent, the collection of rents, and the provision of preventative and maintenance services. In the Tłı̨chó region, Behchokò, Whatı̀, and Gametı̀ have LHOs, but Wekweetı̀ does not. Whatı̀ and Gametı̀' s LHOs are the most recent additions but are currently functioning without a board.

Affordable housing is offered through the Homeownership Entry Level Program (HELP) program, under which NWTHC manages 222 units. This program is intended for prospective first-time homebuyers and provides an opportunity for persons not able to secure mortgage financing, or who are unsure of their abilities as homeowners, to assume the responsibilities of homeownership before purchasing a home.

The NWTHC also has approximately 177 market housing units as of 2017, which are available for market rent to critical non-Indigenous staff working in local schools, Th̄chō and community government offices, and other institutions within each community. Depending upon the location of the unit within the NWT and number of bedrooms, the rents (including utilities) can vary from \$1,080 for a 1-bedroom unit in Zone B to \$1,610 for a 3-bedroom or more unit in Zone C.

The NWTHC offers nine programs to help Northerners with repairs, maintenance, fuel, and homeownership. For instance, Contributing Assistance for Repairs & Enhancements (CARE) provides support for annual preventative maintenance of less than \$3,000, major repairs up to \$100,000 or home modifications related to mobility issues for a financial assistance of up to \$100,000; Securing Assistance for Emergencies (SAFE) provides support for emergency repairs worth less than \$10,000. The Seniors' Aging program provides support to improve the sustainability of a home, limited to \$10,000, so that seniors can remain in their homes. The Fuel Initiative program assists in covering the costs of replacing aging, above-ground fuel tanks for up to \$10,000.

HELP and PATH (Providing Assistance for Territorial Homeownership) are two key programs that assist applicants in attaining homeownership. HELP is like a rent-to-own program. If the tenant living in the public housing unit wishes to purchase their unit within the first four years, they can earn an equity contribution of up to \$20,000 towards the cost of the home. The applicants, however, must be under the CNIT. This income threshold is based on the household size and the community where the household is located. So, for instance, the income threshold for a two-bedroom household in Behchok̄, based on national occupancy standards, in , would be \$86,100.

The PATH program, on the other hand, provides forgivable loans, ranging from \$10,000 to \$125,000, to households who wish either to build or purchase a home. The program, however, requires that eligible households must have sufficient monthly income, such that they pay no more than 30% of before-tax income on shelter. So, for instance, the income threshold for a two-bedroom household in Behchok̄ (based on national occupancy standards) in , would be \$129,100.

The analysis of the NWTHC data shows that the current approval rate across all programs in the Th̄chō region as of 2018 is 54%. Although the approval rate has varied over the years, generally, the general trend is on the upside. The most often applied for and approved programs have been CARE PM (preventive maintenance up to \$3,000), Fuel Tank Replacement Initiative, SAFE (emergency repairs) and Seniors' Aging (~\$10,000). Unfortunately, only three applicants have received approval for PATH in the past 10 years. Also, over the years, the rejection for the HELP applicants is particularly high.

This rejection level piqued my curiosity: Why were so many applicants being denied? I found that three reasons predominate in these disqualifications:

1. Applicants carrying any type of arrears (such as LHO, mortgage, tax)
2. Applicants with no land title/lease
3. Applicants who are over the income threshold

The first two reasons for rejection are the most common. Further, a large portion of Wekweètì and Whatì are still under community lease, which means no individual land titles or leases are available.

Many of the private homes were built during the 1980s using the government's Homeownership Assistance Program (HAP). HAP was a once-in-a-lifetime proposition for those who could afford to operate and maintain their own home but who did not have access to funds to build or buy it. This program began in 1983 and helped build 1071 housing units, at the cost of \$75 million to the government, which amounts to just \$70,000 per unit. This is equal to about \$117,000 to \$130,000 in today's dollar value. The construction cost of a unit today runs between \$225,000 to \$300,000 depending upon their location in the NWT.

HAP was designed as a five-year forgivable loan of the full value of the package of building materials, including delivery, freight, allowance for the construction of gravel pad, and the installation of the electrical components. However, the homeowner had to put their sweat equity into the construction of the house. A complete material package for a wood-frame house was offered to eligible clients, who were then expected to construct their own homes using blueprints supplied by the NWTHC.

Many residents today reminisce about this program and how helpful it was for them. The homeownership brought pride and care among the occupants of the units. Many of these units, commonly referred to as log houses, are still standing and are a common sight throughout the Tł̨cho communities, despite coming almost to the end of their 50-year life (Figure 5). Some, however, do show signs of being run-down because of neglect and owners' inability to keep up with the maintenance.



Figure 5: HAP-built log houses (Photo credit: Author)

Clearly, this program seemed to have achieved a lot in a short time, in the most cost-effective way. However, after running for about eight years, the program came to an end in the 1991–1992 fiscal year. According to government records, in the latter part of the program, the profile of the new

applicants began to shift. Many applicants lacked the necessary construction skills to complete their units. Even with additional supervisory and skilled labour assistance, successful completion became a huge challenge. This is one of the key reasons for the ultimate demise of the program.

## **Homelessness prevention programs**

The NWT HC also offers seven programs to reduce homelessness in the NWT: Homelessness Assistance Fund, Shelter Enhancement Fund, Small Community Homelessness Fund, Northern Pathways to Housing Pilot, Housing First Pilot, Rapid Re-housing, and creating semi-independent units.

*The Homelessness Assistance Fund* is to assist homeless residents to access housing, prevent tenants from being evicted, or provide assistance for residents to return to more stable housing situations in their home community. It also provides one-time financial assistance, in the form of \$3,000, for support or travel to the home community for persons who are homeless or in danger of becoming homeless. Each year, approximately 60 applications get approved, the majority of which are rental arrears payments to prevent eviction. *Annual budget: \$125,000.*

*The Shelter Enhancement Fund* provides one-time funding for repairs and capital purchases, based on proposals by shelter proponents. *Annual budget: \$100,000.*

*The Small Community Homelessness Fund* allows communities to implement their own homelessness initiatives. These can take many forms, such as soup kitchens, food banks, or supplies to support individuals, as in clothing or furniture banks and rent banks. *Annual budget: \$200,000*

*Northern Pathways to Housing Pilot* supports working with a proponent in a small community to provide housing and coordinate wraparound supports for homeless persons such as supportive services like counselling, treatment, and mental health. The program aims to help about 12 individuals who are experiencing homelessness. The budget allocates \$70,000 each to a single project in three different communities, as well as \$1.2 million towards the renovation of the three buildings necessary for these projects. Currently, the process is underway to strike an agreement between the NWT HC and the Community Government of Behchokq̓. *3-year budget: \$2 million.*

*The Housing First Pilot* philosophy is to first provide the opportunities for independent rental housing, along with the provision of wraparound supports, to address underlying homelessness factors. The pilot project funds housing-related expenditures, such as rent supplements, damage bank, damage deposits, and utility deposits. At present, it is only available in Yellowknife. *3-year budget: \$450,000*

*Rapid Re-housing* consists of multiyear agreements to increase financial resources to NGOs engaged in providing housing, individual support, and rental assistance to individuals experiencing homelessness. The 2018–2019 funding targets 30 individuals and families who are experiencing episodic or transitional homelessness, rather than chronic homelessness. The goal is to quickly provide them with access to housing, rental assistance, and case management support so that they can maintain their housing. *Annual budget: \$300,000*



*Semi-independent units* in homeless shelters allow for the creation of semi-independent spaces in underused spaces in overnight emergency shelters. The aim of the program is to increase housing assistance for single people who are experiencing homelessness. As an example, a single room occupancy is created within a multiyear agreement (2016–2018) between NWT HC and Yellowknife Women’s Society for single room units in the society’s unused spaces (across the three years, this is worth \$600,000). NWT HC is currently working with the Salvation Army in Yellowknife for 2018–2019 to develop their unused space towards this end. *Annual budget:* \$375,000

## 6. Community Characteristics

### Behchokǝ

Behchokǝ is the largest community among the four Tłı̨cho communities, with a population size of over 2000 people (2,227 as of 2017) and 471 dwelling units. It is the community closest to Yellowknife, the capital of the Territory, and is connected by an all-season road (Figure 6). This community is overwhelmed with many socio-economic problems: a high unemployment rate (24%), very low education (58% with no high school diploma) and the fewest adults participating in the labour market (only 48%). Those who are employed, slightly over half (51%) work for various levels of the government providing services such as health, social services, and education. A few are employed in the natural resource industries like mining. While median household income is about \$80,000 and average family income is about \$89,000, income inequity is a serious issue. Almost a third of families (29%) earn less than \$30,000, while 46% earn more than \$75,000. Many Behchokǝ residents (24%)<sup>7</sup> are dependent on government income support.

About half (48%) of the housing stock is NWT HC-owned housing, mostly in good to excellent condition, while a significant number of private homes are in need of major repairs. About 10% of the NWT HC housing units are on the HELP program. About 44% of all households have a core need for housing<sup>8</sup>. Major repairs are required for about 38% of all homes, most of which are private (Figure 7). Further, the waitlist for public housing units is fairly long. The most recent data show that 110 families/individuals are wait-listed. More than a quarter of households (28%) live in a state of overcrowding, an indicator of inadequate housing and at increased risk of spreading infectious diseases, particularly among children.

<sup>7</sup> This figure is for the month of November 2018, although the figures vary monthly. The monthly average of 2017 was 28%. The proportion could be higher as it includes ages from 15 and above, even though the eligible age is 19+.

<sup>8</sup> Core need” is defined as households that have affordability, adequacy, and/or suitability issues, as well as a total household income below the Core Need Income Threshold.

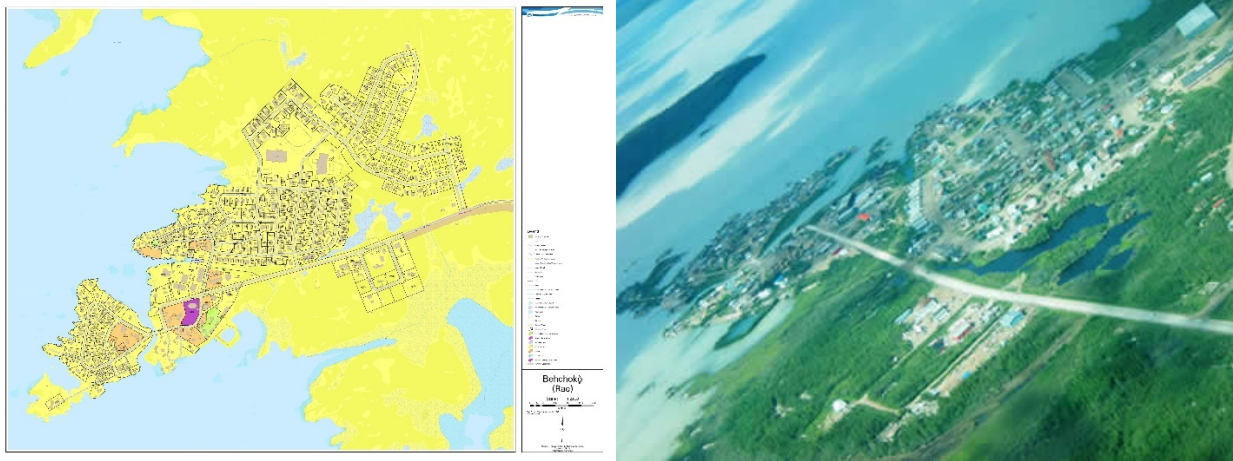


Figure 6: Behchok̓` community plan (source: NWTHC)

Only three of Behchok̓` families have availed PATH between 2006 and 2016 to acquire homeownership. Among the 214 NWTHC-owned housing units, 175 are rental units and 21 affordable units, with the remaining 18 units set aside as market housing, meant mainly for non-Indigenous staff working in various institutions in the community (schools, the TG and community government, the RCMP detachment, and so on).

Homelessness is a grave issue in Behchok̓`. The statistics collected by the Behchok̓` (Rae-Edzo) Friendship Centre, a civil society organization based in Behchok̓`, and the City of Yellowknife, show that about 10% of Behchok̓` natives are in a state of chronic homelessness. Translated into raw numbers, the best estimate is that around 125 individuals in Behchok̓` and about 90 in Yellowknife, who have moved from Behchok̓`, are homeless. Many of these homeless include young children, women,<sup>9</sup> and families.



Figure 7: Housing in Behchok̓` (Photo credit: Author)

Unemployment, alcohol or drug addiction, or mental issues are prime contributing factors to homelessness. Other related factors that play an important role are intergenerational trauma, dysfunctional family situations, and domestic abuse. Lack of an adequate number of public

<sup>9</sup> The Friendship Centre's Behchok̓` Homelessness Needs Assessment Survey (2018) included more men than women participants. However, the City of Yellowknife's "Point in Time" Homeless Count (2018) had participation from slightly more women than men, as well as higher number of children and youth than their previous count.

housing units, private housing in a state of disrepair, lack of a year-round warming shelter,<sup>10</sup> and other wraparound supportive services like counselling, treatment, and mental health are other important reasons that contribute to the current crisis.

## Whatì

This community is located north-west of Behchokò next to Lac La Martre, one of the largest lakes in the NWT (Figure 8). Whatì is a small community, with a population of 522. The socio-economic conditions of Whatì are slightly different from those of Behchokò, with 66% of the Whatì residents without a high school diploma, higher than that of Behchokò. However, the unemployment rate (16%) is much lower than Behchokò's, which is why the community's economic (and social) conditions are slightly better. Just over half of the residents (53%) are employed in government-run services such as health, social services, and education. Some work at the nearby uranium mine. The other factor that helps the situation is that income inequity is not as stark as that seen in Behchokò. While 23% of families earn less than \$30,000, 31% earn more than \$75,000. However, like Behchokò, 24% were on government income support as of November 2018.



Figure 8: Whatì's community plan (source: NWTHC)

The housing stock in Whatì has a slightly lower proportion of NWTHC-owned housing (51 out of 128, or 40%). Ten out of 51 housing units have availed the HELP program while the remaining seven are market units. Some 47% of households do not have their core housing needs met and 22% live in overcrowded conditions, while 39% of homes need major repairs. Fifteen families/individuals are on the wait-list for a public housing unit. The NWTHC completed a new senior's 9-plex in August 2017, but it has been sitting vacant since then (Figure 9).

<sup>10</sup> The RCMP's warming shelter opened in March of 2018, but it is scheduled to be open overnight only during the winter months and only for 12 hours—from 7 p.m. in the evening till 7 a.m. in the morning.



Figure 9: Old and new housing in Whatì (Photo credit: Author)

The homelessness issue in Whatì is not as dire as it is in Behchokǝ́. However, some instances of hidden homelessness exist in the form of couch surfers (perhaps 10 or fewer), according to study participants. Unemployment, missing preventive services, and temporary shelters are some of the causes of homelessness in this community.

### Gamètì

Gamètì is further north of Behchokǝ́ and Whatì, located along the waterways connecting Great Slave Lake to Great Bear Lake. The community is smaller than Behchokǝ́ and Whatì with a population size of 291 (Figure 10). The socio-economic conditions in Gamètì appear slightly better than those of Behchokǝ́ and Whatì. While 66% of the population lack a school high school diploma, the unemployment rate is 16%, and 40% are not in the labour force, which is the lowest among the four communities. Income inequity does exist as evident, in that 29% of families earn income less than \$30,000, although 43% earn above \$75,000, with the average family income at \$87,500. Median household income is \$86,016, which is one of the highest in the Tłı̨cho region. Only 5.5% of the population is on income support.

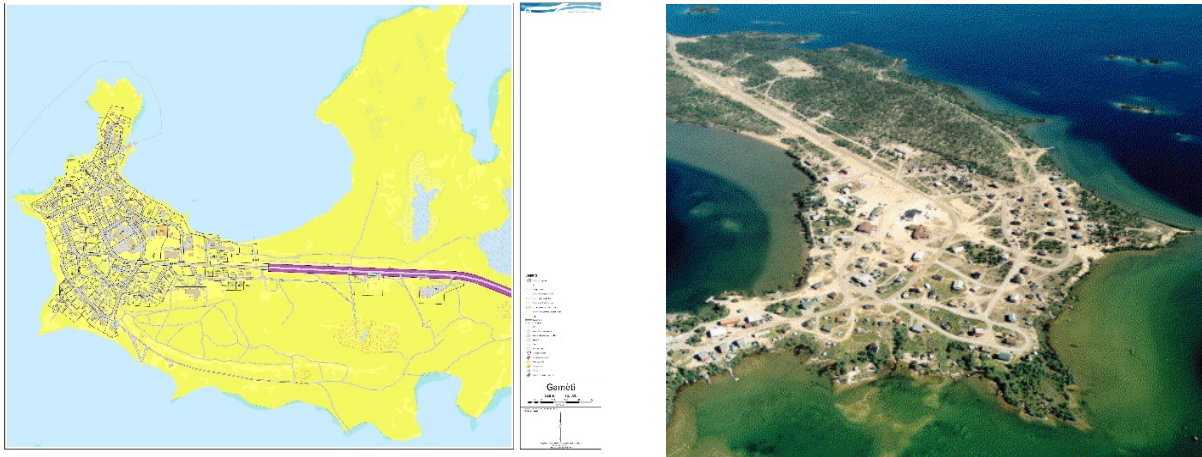


Figure 10: Gamètì's community plan (source: NWT HC)

The housing stock in Gamètì consists of 37% NWT HC-owned housing, which is less than that found in Behchokǝ́ and Whatì. The core housing needs of 49% of households are not being met and 20% of households live in overcrowded conditions. 46% of homes need major repairs (Figure 11). This higher percentage, compared to Behchokǝ́ and Whatì, could be due to there being a

higher proportion of private housing in this community. The NWTHC operates 28 public housing units, and the waitlist for public housing is fairly short, at only three names.

Homelessness is not visible in this community. Those who are homeless stay with their relatives or friends in the community. Or they do find a way to have a roof over their heads but live in poor-quality private rentals with no power, heating, or running water. According to one participant's estimate, about 20 individuals in the community live in such situations.



Figure 11: Housing conditions in Gamètì

## Wekweètì

Wekweètì is the northern-most community in the Tłı̨chǫ region, situated next to Snare Lake. It is the smallest of the four communities, with a population of just 136 as of 2017 (Figure 12). Of these, 42% do not have a high school diploma, a better statistic than the rest of the Tłı̨chǫ communities. The current unemployment rate sits at 20%, with 44% of the adult population not in the labour force—one of the lowest among the four communities. A good majority (63%) of the adults are employed in the public sector that provides education, social, and health services. Very few, just two out of 109 potentially eligible adults<sup>11</sup>, are on income support. Income is less than \$60,000 in 41% of the families, while the rest (59%) earn more than this amount.

---

<sup>11</sup> This number includes those who are 15 or above. The eligibility for income support is 19+.



Figure 12: Wekweètì's community plan (source: NWTHC)

The housing situation seems far better than the other three communities. Almost a third of all housing is public, at 30%, with only 18% of the households in need of core housing and only 12% living in overcrowded conditions. As well, only 18% of homes need major repairs (Figure 13). The community has nine NWTHC-owned housing units, and the wait-list for public housing is nil. One or two individuals or families may be at risk of homelessness, according to one study participant. Another participant, however, observed that possibly 10 or 15 people in the community have no electricity or food at home, even though they may have a roof over their heads.



Figure 13: Housing in Wekweètì

## 7. Factors responsible for Housing Issues

Homelessness is a legacy of Canada's colonial past, intimately tied to the ongoing impacts of forced assimilation techniques, such as residential schooling and the "Sixties Scoop"<sup>12</sup>, intergenerational trauma, and the Canadian welfare system. Homelessness is much more than someone's lack of housing or shelter; rather, it unfolds at a spiritual, social, and material level, a manifestation of dispossession, displacement, and disruption of people, family, and community (Christensen, 2011). The following sub-sections describe multiple and intertwined factors that participate in this

<sup>12</sup> The Sixties Scoop refers to the government policies in Canada, which allowed Indigenous children be forcibly taken, or "scooped up" from their families and communities for adoption or placement in non-Indigenous foster homes. While this practice began in the late 1950s, it continued into the 1980s.

phenomenon, such as cultural shifts within the Indigenous community, conflicting intergenerational views, First Nations governance, government policies and programs, lack of available social services, neoliberalism, poor-quality private housing, and an almost non-existent private housing market.

## **Food insecurity**

When asked about the dominant causes of homelessness, a few study participants opined that it was the food (in)security and changes to the nomadic life forced upon them by the colonial powers and later by the Government of Canada that precipitated the eventual housing crisis. This all started with the fur trade. The commercial fur trade between the Indigenous peoples and the settlers lasted for over 400 years. However, in the early 1800s, the intense competition among multiple fur trading companies including the Hudson's Bay Company resulted in over-trapping, which in turn led to serious depletion of furbearing wildlife, followed by restrictions imposed on hunting and trapping later in early 1900s. Despite guaranteed hunting and trapping rights in Treaty 11<sup>13</sup> in 1921, the treaty obligations were not fully respected by the government. This caused dramatic shifts in Indigenous people's way of living. It moved them away from their subsistence lifestyle based on hunting and trapping to settling down in one place and relying on resources in their immediate proximity.

In the words of one participant:

It started off with food security. The only food security that people could understand at the time was a caribou. And so, when the numbers went down, the government brought the [First Nations] people from the bush into the community and introduced welfare. And never really looked at the recovery or sending people back once the crisis was over. And it was back in the 1920s. Well, it starts earlier than that.

The community...was mainly nomadic and thrived on the resources available on the land, like caribou, moose, beaver, and other animals. The settlers began to draw from the resources and provisions available, and the companies like Hudson's Bay Company began to use furs and other resources as commodities. In the early 1900s, the government offered land, housing, and money to Indigenous people [to] come out of the bushes and live in one place in communities.

## **First Nations governance**

Another colonial legacy resides in the political changes in First Nations governance caused by the Indian Act<sup>14</sup>. Because of the Tlicho land claim and self-government agreement (2005), bands no longer exist in the Tlicho region. However, the governance at the community and regional level follow the system set out in the Indian Act.

---

<sup>13</sup> Treaty 11 is the last of the Numbered Treaties, signed between First Nations and the Canadian government in 1921. It covers a large part of the present-day Yukon, Northwest Territories and Nunavut.

<sup>14</sup> First passed in 1876, the Indian Act defines how the Government of Canada interacts with First Nations bands and reserves and their members, how reserves and bands can operate, and who is recognized as Indian. Since the enactment, the Act has been amended numerous times. The most recent amendment was done in 2013.

The Act forced First Nations to abandon their traditional governance structures and adopt the foreign system of band governance. According to Fox (2017), the Act required the First Nations to fundamentally change their practices; they had to replace their traditional way of accountability with upward ministerial accountability; their disbursement of power with a concentration of powers; their consensus decision making with majority rule; and, most importantly, their collectivist lifestyle with individualism.

The basic political unit of self-governing traditional First Nations was extended families. The Royal Commission on Aboriginal Peoples (1996) acknowledged in its report that in most Indigenous nations, political life has always been closely connected with family. Thus, their political organization was often less hierarchical and more egalitarian in nature.

Importantly, democracy in a post-colonial setting develops very differently from how it evolves in the construction of a state, where the limits of domestic capacities are tied with cultural concepts about the relationship between a community and the individuals who constitute it. Relevant here is a key operating principle of Western democratic governance—that political participation of the community members arises through representative democracy. Contrary to this, First Nations historically conducted themselves through direct democracy and by consensus.

The post-colonial, imposed way of Western governance has divided Indigenous communities along political lines. The concentration of power has led to favouritism in the distribution of housing, which is a scarce commodity in these First Nations communities (Fox, 2017). One study participant, a homeless person, hinted at this issue:

I was looking at the list, and there's not one homeless [person] on that list. All people that are...are well off, you know like, people who go [to] school or working, they're all in there! Took the whole lands department staff in there too! They're not homeless! Why they get paid for that one too! It's like that for a couple (mumbles) in our community. It's our own money they are using. They get, from TG, [\$]28,000 per individual every year. And us, we only take child support, income support from TG. I wonder where the money goes! That's what I'd like to know.

Another homeless person mentioned the issue of favouritism when asked about the employment situation:

Every time...like, let's just say, here [at the] Culture Centre they, if they have a feast and they hire anybody, but not anybody but (mumbles) same old person they hire. They get paid \$200 a day! Just for feeding people when they are having a feast, yeah. It's always the same old people. They don't look at us as we can do the same thing what...what they do, but they don't seem to look at us.

## **Cultural shifts in the Indigenous community**

Indigenous communities themselves have gone through significant cultural shifts, which include their outlook towards the economy, societal values, and traditional practices. One of the interesting shifts is that unlike traditional families, increasingly more contemporary families are becoming



nuclear. In earlier days, multiple generations lived together, irrespective of their ages. Nowadays, children who are the age of 19 or older prefer to live independently, separate from their parents. All of this pushes up the demand for more housing units.

In the words of a participant:

Let me touch on this homelessness thing first. You know, traditionally, when I was a young kid, people lived in their homes with their parents. Some of them pretty well all of their lives. Now, with the changes taking place and the people end up being 18, 19 years old...[they] gotta live on their own. That's when homelessness started. There was no homelessness before. When I was a kid, there was no such thing.

Everybody lived together. Whether you're 40 years old, you still live with your parents, 'cause you work with your dad, you work with your mom, and people work together, and they shared all the work in the household. And, people owned their own home because they built their own home. They were self-sufficient at the time. And then Housing [Corporation] started, and public housing started and, people started living in public housing...and then people that are old enough, and now they have to move out, and, that's when homelessness started. I remember people that were 50 years old were still living with their parents. That's the way it was, but now it's different, eh.

The same participant spoke about the housing issue in Behchok̄, which was related to the government asking everyone to move out of Behchok̄ because of poor drainage and soil conditions for building houses, exacerbated by melting permafrost:

And, the reason [behind the shortage of] housing nowadays is that back in the early or later part of the 60's and in the 1970s, they started another community, called Edzo today. You know, they started building houses in Edzo, and because the government wanted people to all move to Edzo originally. And people did....

They moved there, and...and they [GNWT] put a freeze on housing in Behchok̄, and they never built houses...and we never did catch up with housing since then, because they [GNWT] wanted people to move to Edzo...but, those people that did...eventually all [of them] ended up moving back here to Behchok̄.

One participant pointed out that earlier residents used to accommodate each other, including taking in those were homeless. However, very few extend that helping hand any more<sup>15</sup>, evidencing a loss of trust community members and in the benefit of mutual help. This cultural shift has been compounded by factors that include extensive addiction and violence and the related issues that

---

<sup>15</sup> A few exceptions exist in Behchok̄. I came across two individuals - one living in a public housing unit and the other in a private home - who open their doors to homeless people if and when they need a shelter or want to get away from the cold.

accompany these concerns. The participant summed it up by saying that people now only fend for themselves and do not think about the community.

In the words of another participant:

Well, you...it could be a friend, a relative, but then they...you know the abuse? Right, they are doing drugs now...addictions for anything to, you know help them get by the day and if you have some of those stuff in your house, they'll be gone, right? Now even I think that it...it ended up being a trust issue. They can no longer trust these friends and families in their houses anymore. So, you know what, they are fending for themselves now. And...and those doors that were always once open in the past are now closed. And due to these situations. And,... this housing issue just makes it worse!

The participants also spoke about the dependency afflicting the younger generation because of income support:

Some of them work...build their own homes, but some of them don't work. That's why we have homelessness because they don't work. Some of them ...'cause lack of education...they don't have enough...education to find...you know, a job that they can do, you know...man...there are others that just don't wanna work, because they're being spoiled by the income support, you know...that the government has...has introduced to this generation...

I'm over 60 years old now, and my wife is over 60...We had to learn from our parents that we had to work. You have to work. That's how we grew up. Today, the younger generations feel that...they want free handouts. And so...you know, that's...that's why they're homeless, because they're...some of them are just lazy, eh...but there are others that...depend on that income support that... they don't want to work, because...they even say it, you know...that I don't wanna work because it's gonna affect my income support, you know...so, that kind of thing, eh. So, that's why...like, even housing is...it's always been that way.

### **Generational gap between elders and the younger generation**

Another interesting observation is that intergenerational community members hold conflicting views about their society and societal values. For instance, while Indigenous elders mentioned the land healing program, trapping education, and a canoe tour, the young generation is more concerned about how they can be a part of the new wage economy and find jobs that support them. The fragile and fraught relationship between Indigenous Elders and youth as explained below is a contributing factor in the rise of housing issues in both segments of the society.

The elders—the older, spiritual and cultural leaders who are the only connection to the past, and are the guiding light for the Indigenous community through their knowledge of traditional ways, teachings, stories, and ceremonies—are now seemingly losing their touch and respect in the community, which they once enjoyed. In their defense, many of contemporary elders are shaped by the residential school system, government institutions, and widespread prejudices and

discrimination, which have eroded their traditional values, skills, and even language. As a result, some have turned to drinking and gambling, and have fallen prey to all forms of addictions.

One youth participant said:

There are so many negative things that they [the elders] are in. So, why should I respect this person that's out drinking with other youth? Why should I do anything for this person if they can drink? Well, they can certainly do their own.

When asked about the relation between the elders and today's youth, one elder had this to say:

As for [if] the youth have any respect for elders, no. Because when you talk to them, some of them pretend they're paying attention. But, how can they pay attention if they don't speak or understand Tḥcho? And, they don't speak [it]...

Some of them don't understand, but some understand Tḥcho, so if I am talking to a young person, the young person is gonna know what I am saying, and that young person mumbles back in English, so the young person understands, but it shows disrespect to an elder if you're mumbling back...there is no, you know...respect for the elder, and that's because nowadays kids don't speak Tḥcho.

Indigenous communities thrived throughout history because of their strong self-reliance and mutual support—spiritually, socially, or economically. Intergenerational support was also a pillar of community strength. Youngsters helped elders and took care of seniors in various ways, while elders passed on traditional wisdom, values, and language to the young members of their communities. Nowadays, the interactions between elders and the youth seem to have become more transactional. The community that thrived on helping each other, including taking care of seniors and providing housing for those who lost their homes, has acquired capitalist tendencies. One participant elaborated on the erosion of respect for elders and how the two generations are moving apart from each other:

Elders don't want to wait until you learn. They get frustrated with you or youth don't have the patience to sit down and learn. They [youth] usually want it the easy way, like, there's an app now. Can I just use my app to say or to learn how to say this word? But the way you used to do it back then was, you sat down with an elder, and you learned the language...and because of that a lot of respect has been lost between elders and youth, and before, youth would be the backbone of elders I would say. Like, they help them. They went to their house if they needed wood. They grabbed them snow water if they needed it, and now it's so hard to ask a young person to go through this stuff without them asking for some sort of compensation. And it's not only that I would say [this]. Many of our prominent elders have passed on, and the ones that are left are suffering through addictions, through other things that they can't, you know, deal with. And because of that many youths don't see them as people whom you should respect.

One elder mentioned today's youth's distorted attitude towards life and their nonchalant attitude towards parental advice, which is leading to homelessness:

They don't listen to their parents, or the parents just let it go. So, ...there's a few of them, I know that. They can't get a house. They don't work. They could work for money, but I don't know why... 'cause it's the parents really.

Yeah. You know, they drink, they don't listen to their parents...they do what they want their own way. That's why the parents kicked them out. That's why they're homeless. They could work, but...I don't know; there are no jobs. How could they work?"

This individual thought that the parents were to be blamed equally for today's homelessness situation. For him, the lack of parental guidance and moving away from the traditional practice of living off the land were key causes in the current situation of homelessness -

They don't take kids out on the land, you know...hunting, trapping, fishing...they don't do that. There's good money outta that if you want...if you're broke, you go out on the land, you get some money. If you are hungry, you go on the land, you eat.

That's...[the land] our fridge there, our bank, you know...If I'm broke, I'd had no money, I'd set my trap. There's my money. I'd take my money for the bank. If I'm hungry, I'd just kill something, I'd open my fridge...I'd eat. That's the way we learn our kids when we don't do that. Maybe no skidoo, no nothing in the family...some families, they're poor. They don't have anything, hey. How can they do it with the kids? Yeah."

Along the same lines, another elder said this:

There are a lotta young people, you know...they are of [an] age who prefer to live off income support, and they just don't want to work because they already [have a] guaranteed income, and as for other young people, they just don't have it...the incentive to get a job because they just don't want to work.

When asked about a solution to the issues, she added the following comment:

You could do counselling or healing programs in the community, and to deal with any healing or grieving...stuff like that in the community [is] going on, and another thing to that...you know, with everything that has...been going on about income support and stuff like that....Maybe...they do the trip around the lake every year."

### **Non-existent private housing market**

Throughout the NWT, the private sector generally has limited involvement in building housing. Also, a private housing market—consisting of a willing buyer and a willing seller—is virtually non-existent in the Th̄chō region. People do not view housing as an investment or commodity, or indeed, as having any kind of economic value, in the same way as it is viewed elsewhere. It is not seen as something that appreciates in value, or will provide something of value, over time. Because the housing does not develop any or very little equity, bank mortgages or loans are not available,

and if available may come with a number of conditions; for instance, banks may require 10% or more as a down payment.

One participant said of this:

One of the issues here is that there's not a lot of private housing for sale. So, if I were to build a house, get Th̄ch̄q̄ prospectation to build a 2000 square foot house at \$200 a square foot, [that] is \$400,000. So, I'd go ahead and...and build this a...for a client. He pays on it for 10 years, and he tries just to sell it. The market doesn't sustain itself here like it would in Yellowknife! And the same would go on in Whāt̄i or in Gam̄et̄i, where there's only so many people out there that can afford that type of house. So, the banks don't like you borrowing \$400,000 for a house that's only going to be worth \$240,000, right? So, the only way to make this work is subsidizing and unfortunately, that's the nature of the beast you have here. This is not Yellowknife, where the market keeps appreciating every year! It goes up and up and up a little bit.

Along the similar lines, another participant had this to say:

I think one of the interesting things about the housing problem here, or one of the differences between Behchok̄q̄ and even Yellowknife or communities down south, is there's very little private investment here in the housing market. I think that's one of the problems that I see....There is no private market for housing here. If we were living in Yellowknife, people buy and sell houses every day. So, there's a commercial market, where you can buy and sell. That does not exist in the North Slave region or in the Th̄ch̄q̄ region. One or two homes sell here a year. So, there's virtually no private investment here at all.

I'm financially able to build a house at one stage. And, my issue with it was it would cost me perhaps \$300-400,000 to build a house. And at the end of it, it's commercial value would maybe be 100 grand. So, if I was to put out my own money, and go get a mortgage from the bank, by the time my construction is finished, my house would be worth way less [than] what I put into it. So, you don't see people, even people who have jobs and people who work at the mine and people who have money, going out to the bank and financing houses.

### **Poor quality private housing**

Participants cited examples of the run-down property of theirs, with carpet beetle infestations, mould, and poor heating; some have even burned down due to fire causing deaths as recently as September 2018 (Blake, 2018). Interestingly, many of the homeless who participated in the study had their own property. Once their parents passed away, they could not afford its upkeep, or if a disaster like fire or something hit them, it became uninhabitable, rendering them homeless (Figure 14). The data bear out the conditions of the housing (for instance, 35% of housing requires major repairs), as do my multiple visits to the communities. Indeed, the private housing is in dire condition of disrepair—as noted, some are burned down to the ground while others are plagued with mould or infested with roaches, bugs, or beetles.



Figure 14: A homeless person in front of his parental house (Photo credit: Author)

A participant who has a property that belonged to him, but which is in a state of complete disrepair, said the following about this aspect:

We lived in public housing for about six years since my mom's house was fire damaged and, we are living there ever since, and then the last two years, my mom passed away. It was an elder's unit for housing here in Behchokq̃. And there's no [or] not enough housing for single people, so there's people ahead of you like, a 100 people ahead of you. And you gotta' wait until the unit opens.

Long waiting list! Even my uncle had to wait seven years just to get a unit! ...I don't want to wait that long, eh? Cause', right now I'm homeless, and I'm trying to work on my mom's house, but it's the fire damage to it...not sure what's going to happen with that one. That's where I'm [at]...that state right now. Yeah, I am trying to move out of the homeless situation.

One other homeless person described her ordeal, caused by family dysfunctionality, sick parents, and a house fire, eventually leading to her becoming homeless:

My dad moved out on us [and] my mom moved out on us while we were young, and my dad got sick. So, he wanted us to stay with my aunty. So, that house was locked, and then my sister had a home, but she got kicked out too. So, we moved back to my dad's...well my dad passed away. We break-and-enter-ed. We just stayed there. I stayed there when I came back from Fort Smith...I was staying there and then my boyfriend and I, we took off to the bush for the weekend, and then we came back Monday to see my best house caught on fire. So that's why I am just standing here.

One study participant with children and in a common-law relationship described their living conditions in a private rental in these terms:

Before I moved here, we're living in the outhouse with one bedroom...no furnace, no running water, [no heating or electricity]...for six years, you know...I didn't get any receipt for the rent...because we're paying under the table.

She said she knew at least two other families living in similar living conditions. She was thankful to the housing corporation for getting her a public housing unit, which is where she currently lived, but had hoped for a bigger unit. She would like to be part of a rent-to-own program like HELP.

A few study participants living in private homes complained that the high cost of power is prohibitive, making them largely unaffordable. At 35¢ per KWh<sup>16</sup>, assuming an average monthly use of 415 KWh, a household would have to pay as much as \$145 per month. Non-payment of a power bill results in the power company terminating their services. Our participants mentioned living in their own homes, but without any heat or power for a long time or sometimes indefinitely. To keep themselves warm, many in such situation resort to burning wood or whatever they can lay their hands on, without taking adequate precautions, resulting in multiple incidents of homes catching fire.

## **Government's housing policies and programs**

The policy is usually a one-size-fits-all approach to a problem in that it is applied equally to every person and every geography. Worse, however, is that in these communities this can act as a double-edged sword. While policies can be beneficial in many respects, they can be detrimental as well, carrying both intended or unintended consequences. In the past, the government policies as applied to Indigenous communities were policies of domination and assimilation. They affected the Indigenous peoples in the most powerful ways, yielding disastrous results and changing the community in a profound manner. Government policies have enabled the provision of public housing to these Indigenous people; similarly, they are eligible for government income support when they turn 19. Scholars like Christensen (2011) and others, as well as the study participants, have argued that these provisions largely created institutionalization and dependency on government handouts.

### **Two-week stay policy**

Another interesting effect of the Northern housing policy is that an Indigenous person living in public housing is often reluctant to offer another community member who is in need either temporary shelter or the opportunity to live with them. This is largely because the government policy determines rent based on the incomes of all members of a household (that is, those living under one roof). Some of the inhabitants are logically afraid that by aiding another person they may inadvertently end up with higher rents.

The NWTHC's two-week stay policy allows an adult, who is not on the lease, to stay with their family or friend living in a public housing unit for no more than two weeks. The rationale behind this policy is that it protects many, especially, single mothers or elders, in situations where a

---

<sup>16</sup> The average Canadian electricity price was 12.9¢ per kWh in 2016.

disruptive family member will not leave or has refused to contribute financially. Another reason for the policy is to ensure that no one with arrears or an otherwise poor record with the NWTHC is staying in a public housing unit. However, the unintended consequence of enforcing a 2-week limit is that it can make an individual homeless almost immediately.

#### Lack of housing for single adults

Single adults are particularly hit hard by the limited amount of affordable public housing available for singles; the result is that many of them are left homeless. One study participant explained the lack of housing for singles, intertwined with unfair prioritization and the effects of arrears -

[If] housing is available like, for single units. They [Housing Authority] should have first priority, uh...for homeless people, right? They always give housing to the people that are well-off, have jobs, you know going to school, have kids... [they]...always get first priority. [They] supersede, ...homeless people! That's why they...there's more every year....they ask you "Did you...do you owe arrears?" And if you owe arrears, then they kick you out and they kick you to the bottom of the list again. And you have to go back way back up and it takes years.

NWTHC responded to the community need by building several one-bedroom units, although this remains insufficient to fulfill the needs of the single adults who are either homeless or badly in need of housing. NWTHC has built housing based on strict numbers of bedrooms or age groups (for seniors or elders in the community), but this approach has not helped the situation much. For instance, the nine-plex for elders in Whati is still empty. On the other hand, some families looking for public housing complained that many available units are bachelor's units and thus NWTHC would not allot these to them.

#### Arrears and evictions

The data on both the criteria for the various housing programs and the reasons for Indigenous applicants' rejections in these programs show that a significant proportion of them carry arrears or lack land titles or leases. The PATH program exemplifies one such a program that has not been used—one that is meant for families to develop homeownership. The non-payment of rent or mortgage affects the NWTHC's ability to deliver its programs (NWTHC, 2014). The NWTHC argues that it would be hard-pressed to offer housing repairs, maintenance and other forms of assistance without generating sufficient revenues from rents and mortgages.

Evictions are another problem that study interviewees raised. According to NWTHC, previously evictions were enforced more stringently, but it has slowed down over the past year or so. A NWTHC staff shared this opinion about this:

"We try to really work and we won't evict anybody unless the minister gives us a go ahead, but now to evict is quite a process ... and we really try to help them and give them, what I call 5 last chance agreements because we always bend over, and they [tenants] can pay 25 bucks a month towards their arrear...that's all they have to pay, or \$50 dollars...whatever it is.."



Behchokq̃ faced of the most evictions in 2016 and its community members had the highest amount of accumulated mortgage arrears. Back in 2013, both Behchokq̃ and Whatì had the most incidents of tenants' arrears; they were both listed in the inventory of communities with markedly lower rent and mortgage payments.

Since then, however, the eviction numbers have gone down. This is partly because of TG's public engagement exercise. According to NWT HC documents, TG reached out to its citizens through public service announcements on the radio about the importance of paying rent and catching up on past rent. As a result, several tenants came forward and entered repayment plans offered by the NWT HC. TG's involvement in increasing public awareness about the issue and the availability of the NWT HC program helped to significantly raise collection rates in the past three years, from 84% to 132% in 2015–2016. This >100% figure indicates that tenants are paying their monthly assessed rent, as well as past arrears. This development effectively demonstrates the positive outcomes that can result when regional governments coordinate their efforts.

This, however, has now led to a new point of friction between the NWT HC and the TG. It is to do with how and where all the collected amounts are being spent. TG insists that they be allocated to Behchokq̃ and other TG communities for repairs, retrofits or builds to new housing units. NWT HC has committed more than \$1 million to retrofit the existing housing stock in the TG communities, but this amount is far less than what they have been collecting through arrears over the past few years.

#### Vacant housing units

A few participants complained about vacant public housing units in their communities and questioned why they could not be rented out to those in need, rather than leaving them vacant. While this is a perception in the community, the data from NWT HC paint a slightly different picture. As of 2017, 187 units (out of 2800) were vacant, amounting to 7.7% of all units across the NWT. Out of these, 136 were under repairs, while 51 units were under allocation. So, essentially, the vacancy rate is 2.1%. In Behchokq̃, 10 units out of 214 units (i.e., 5%) are vacant and under repair. In Whatì, as of 2018, 14 out of 51 units were vacant, but of those, 12 were repaired and are ready for occupancy. In Gamètì, three out 29 units were vacant, of which one was ready for occupancy. In Wekweètì, one of nine units was vacant because it required repairs. The NWT HC staff supported and expanded on this data, adding that no vacant units exist as such. They admitted that while a few units are, in fact, vacant, this is due to damage caused by tenants, wild animals or other factors. These units cannot be rented until they are repaired and brought back to habitable conditions. The vacancy situation is much worse in Behchokq̃ where the frequency of tenant damage is higher.

#### Income eligibility

A few participants mentioned another angle of housing policy that contributes to homelessness, which is that housing is available to people of all incomes. According to them, some of the public housing units are tied up by those earning high incomes, but who occupy public housing that is already in short supply.

The diamond mines converted [Indigenous people] from bush life, or bush activities on land activities, hunting, trapping, and that to become miners. And all of a sudden, they are making big bucks. Not all, but most of them. And those were the perfect clients to get homeownership programs. Perfect. You could've got them out of public housing like, a long time ago. Twenty years ago. And along the way these people have been working, could have owned their own houses by now. But once again, like the policy states, you have to be a middle-income earner [so, they remained in public housing].

So, it didn't really benefit anybody. It really didn't benefit us at all. And that design, we've been trying to say, it's got to be changed. Now imagine this, if those people were ineligible, you probably would've had lots of work in the community, building houses, and that those would have moved those people out of public housing. And you would have had people being accommodated in the [public housing]. I think we wouldn't have ever had homelessness, right?

To ascertain the validity of this claim, I sought a dataset from NWT HC with incomes cross-tabulated with types of housing in each of the Th̄ch̄ō communities, drawn from the NWT 2014 survey. It showed households in all three middle- and high-income groupings in these communities: \$80K–\$100K, \$100K–\$125K, and \$125K and above. However, the numbers are small (<10) and therefore are suppressed for confidentiality reasons. Wekwēti has only two public housing units (excluding affordable and market units), while Gam̄et̄i has 17. If we assume an average of five households from each income category, for Behchok̄ and What̄i, there could be up to 30 out of 227 public housing units occupied by those who are earning \$80K or more. Even though this number may appear small, it is over 10% of all the units and is indeed significant—especially where (dis)possession of every unit is precious and the waitlists for access to them is long.

### **Lack of coordination among various levels of government**

The Th̄ch̄ō region is governed by four levels of government: the federal government, TG, the GNWT, and community governments. Barring TG, every other level of government is directly or indirectly involved in housing provision for a mere 3,000+ people. One apparent benefit of these multiple levels of government, visible in these communities, is that they create and provide jobs to people in regions where the private sector is almost non-existent. Unfortunately, a serious lack of coordination among the four levels of government exists when it comes to housing, adding further woes to the housing situation. Many residents do not learn of the various available housing programs due to the bureaucracy and the poor communication from government officials to the general population.

I also observed that Th̄ch̄ō residents do not clearly understand the roles and responsibilities of the different levels of the government. Many from the local community approach their chief regarding housing, who often informs them that neither the community government nor the TG is responsible for housing. One participant mentioned how the introduction of the community government added further confusion about which office has what responsibility. The four

community governments<sup>17</sup> in the Tłı̨chǫ territory were created in 2005 with the passage of the Tłı̨chǫ Community Government Act 2004. He said this about concern:

We had chief and council in the community, but the government came in and introduced the municipal government...there were changes again. They introduced the community government to the community...called hamlet councils...the municipality, and...new councils. So...back in those days, we had our own leadership called Chief and Council, but the government said that this municipal government is there to run the community, not to run the nation. You know, that kind a thing, so the people have adapted to that.

We have [had] a territorial government for over 40 years...people still don't know anything about that, never mind expecting them to have learned everything about what the Tłı̨chǫ government is doing. So, that's why they say the government doesn't do anything for us. Territorial government is stranded. They're like a welfare government.

### **Uneven economic geography in the NWT and within the Tłı̨chǫ region**

The communities in the NWT have been rife with spatial isolation and economic disparities, which is reflected in income and housing conditions (Christensen, 2011). A good example of this unevenness is found in the Tłı̨chǫ region itself. Three out of four communities are not on the highway system and are accessible only by air or winter ice road. Only Behchokǫ̀ is accessible by all-season road, although an all-season road to Whatı̨ has recently been approved.

Infrastructure, such as roadways, is a key element in economic development because it brings the costs of goods and services down, increases access to health and social services, and lends the potential for more sustainable community participation in the economy. Some argue however that with prosperity comes social ills and greater substance abuse (Mackenzie Valley Review Board, 2018). The Review Board's report (2018) warns of the adverse impact of the road on the well-being of the Whatı̨ residents, due especially to possible increases in harmful behaviours associated with increased access to drugs and alcohol as well as traffic accidents, the safety of young women, and changes in harvest success.

As settlements in the NWT were not formed around a sustainable wage economy, a critical shortage of regular paid employment opportunities is the norm in most Northern settlements (Christensen, 2011; Collings, 2005; Bone, 2003). The concentration of employment opportunities in certain parts is inherent to the nature of the territorial economy—an economy that is heavily reliant upon non-renewable resource development. This phenomenon is evident even within the Tłı̨chǫ region. Diamond and gold mines near Wekweèti, a gold mine near Gamèti, and a uranium

---

<sup>17</sup> The community government in a Tłı̨chǫ Community is a municipal corporation, like any other municipal government, with responsibilities for community planning, public works, and community improvements. Public utilities (such as water quality, water delivery, and sewage services), as well as emergency response planning and fire protection, recreation, and other services (like bylaw enforcement) also fall under the community government's jurisdiction. In addition, it administers all lands within the community, and regulates land use and development through its Community Plan, zoning by-laws, leasing, and development permit processes. A Community Government Council consists of 10 members and is lead by a Chief, elected every four years.

mine (and a potential for a new Cobalt-Gold-Bismuth-Copper mine) near Whatì have generated employment opportunities for the residents of these communities (see Figure 15 for mine locations). These employment opportunities are reflected in slightly better housing conditions in these communities. While there are several mines operating within the Tłı̨chǫ region, none is close to Behchokǫ̀.



Figure 15: Location of mines and mining exploration in the Tłı̨chǫ region (Photo credit: Author)

## Neoliberalism

During the past four decades, the rise of neoliberalism has substantially changed the economic and political relationships of the citizens, states, and the market. As Harvey (2007) suggests, neoliberal economic practices—characterized by strong private property rights, free markets, and free trade—aim to enhance human well-being.

Arguably, a neoliberal economic ideology would then target improvements to the economic autonomy of the Indigenous people, purportedly supported by their political autonomy.

This ideology is premised on the following two arguments:

1. By reducing the state’s responsibilities for social welfare, the Indigenous individuals will take control of their social well-being.
2. Furthermore, by introducing individual entrepreneurship and private property rights, and restricting the existing economic and institutional structures, Indigenous communities will have the opportunity to become active participants in market transactions, instead of relying on government assistance.

However, to the contrary, neoliberalism can be a destructive mechanism that heavily embraces market independence, deregulation, and privatization. As Slowey (2008) suggests, neoliberalism “could ultimately threaten the well-being of First Nations communities [in Canada] through its

restructuring of market-state-First Nations relations” (p. xiv). Individuals who rely on government assistance would be specially and severely deprived in the absence of state welfare schemes. As most First Nations communities have already been marginalized in many ways in most of Canada, withdrawing government assistance would neither improve the living conditions nor transform the individuals in these communities into entrepreneurs of the local economies. Instead, without state interventions, they will become even more alienated.

Neoliberalism also generally means more privatization of essential services. The retreat of the government, especially the housing sector, will further deteriorate the living conditions of First Nations people. Canada’s North has already seen a decrease in government funding for housing over the past two decades. In 1993, the federal government froze new spending on social housing and stopped its off-reserve, Indigenous-specific housing assistance. Further, it has been gradually fading out funding for public housing maintenance since 2004. With the exception of some locally-funded projects, little, if any, new Indigenous-specific social housing has been built for non-reserve Indigenous households since 1993.

In 2006, the federal government allocated \$300 million for social housing units in Canada’s three northern territories. Of this, the NWT received \$50 million, which was matched by the Territorial government under its Affordable Housing Initiative (CBC 2009a; NWTHC 2009). However, as Falvo (2011b) points out, these funds did not result in an increase in public housing units; instead, they were used to increase homeownership units and replace aging public housing units.

The Trudeau government has recently invested funds in Northern housing, specifically targeting Indigenous communities. However, since most of the funding is meant for on-reserve housing, many of the NWT communities initially did not qualify for it. Just a couple of months ago (November 2018), the Governments of Canada and the NWT agreed on the 10-year deal, which will invest nearly \$140 million to protect, renew, and expand social and community housing, and support the NWT’s priorities related to housing repair, construction, and affordability.

However, this investment is nowhere close to meeting the needs of these regions. The NWTHC records indicate that the current funding from CMHC for the operating and amortization costs of the public housing is on the decline and will end entirely in the next 20 years. Also, more than \$15 million of current CMHC operation and maintenance funding is on the decline, which will come to an end in the fiscal year 2038-2039.

### **Substance Abuse and unavailability of appropriate social services**

Many of the study participants mentioned addiction as one of the primary reasons for individuals and families being unable to either access housing or afford to remain in housing. Many admitted to their own addictions, which eventually rendered them homeless.

One participant said this:

Addiction and drinking and all that. That has a thing to do with it [homelessness].  
Because that’s like, taking over most of their life.

I'm living under income support, yeah. And I don't owe anything with the housing arrears. I paid off everything before I had a unit. Still, I got evicted because of my drinking, and they took my daughter.

Employment is the key to access housing and stay in it. Mining jobs are available in the Th̄cho region, but almost all mining jobs require drug and alcohol testing. Any kind of substance and alcohol abuse, if detected, is grounds to deny employment. A few participants alluded to addiction as one of the key reasons many are not hired for the mining jobs despite their availability.

One participant pointed to intergenerational drug or alcohol addiction and dysfunctional families as another reason for homelessness.

I guess our past got the good of us...because...we were abused, left alone when we were children, and we had to fend for ourselves. So, I remember when I was a kid (mumbles) I had to push a table. Gotcha' to stool, just to cook something. So I had to push my brother up, cause' he couldn't get up to the stove...So...we made a porridge, and we ate it 'cause our parents abandoned us. And, 'cause they were drinking too much, I guess.

A couple of participants mentioned that the extent of drinking is such that without access to liquor, many are drinking Lysol, hairspray, or anything else they can find. One participant had this to say about this behaviour:

They're drinking all the garbage drinking, you know? No wonder my uncle died. He died of drinking hairspray. Why don't they [TG] open a liquor store in Behchok̄? They got some government! Instead of arguing over nothing, [they] can probably make more money! Instead of killing your own people!

In the NWT, according to the 2014 NWT Community Survey, among those who consume alcohol, 72% are heavy drinkers<sup>18</sup>, most of whom are between the ages of 25 and 44. The highest consumption is among those who have less education. Among the Indigenous people, those who consume alcohol regularly (57%) have a higher proportion of heavy drinkers, at 83%. This figure can be compared to the overall higher amount of non-Indigenous people in the North who consume alcohol, 73%, but who would not be described as heavy drinkers. Across the whole Th̄cho region, 70% of the Indigenous population are heavy alcohol drinkers, with the highest alcohol addiction in Behchok̄ and Wekweètì, at 72% and 87% respectively.

Mental health issues were also pointed out as a reason for homelessness. One participant said this:

What is contributing to homelessness, I think it's the combination of addictions, mental health, but that obviously has its roots also. I don't think I have the legs to talk about that, but, definitely, mental health and addictions. These issues are the indicators that are causing eviction and the immediate homelessness.

---

<sup>18</sup> That is, drinking 5 or more drinks at a time as per the NWT Community Survey, 2014. Frequency, however, varies between fewer than once a month to once a week or more.

According to the 2014 Canadian Community Health Survey, 52% of Indigenous people in the NWT stated that their self-perceived mental health is not good. Among non-Indigenous people, this figure is only 28%.

Participants highlighted the need for sobering centres, addiction counselling services, and a women's shelter. Currently, the communities do not have any emergency, transition, or women's shelters, particularly in Behchokò where the need is most acute. Additionally, a warming shelter opened in March of 2018 in Behchokò, under the leadership of the local RCMP detachment, but it operates only during winter months for 12 hours for a limited number of occupants. Participants mentioned using the local RCMP detachment "drunk tank" as an emergency shelter; it is the only place available that provides a warm place to sleep for people who engage, often intentionally, in public drunkenness.

## 8. Conclusion and Recommendations

It is abundantly clear that the housing and homelessness in the Th̀chò region are in a critical state, especially in Behchokò, where it is a full-blown crisis. Homelessness is visible in Behchokò, which constitutes unsheltered homeless people, making up a portion of a larger at-risk population in the community. Hidden homelessness seems more prevalent in the other three communities where the homeless are provisionally accommodated by their friends or families.

The discussion in the previous section explains that a myriad of intertwined factors is responsible for the current situation. Today's crisis arises from several combined factors: years of colonialism, intergenerational trauma, the past few decades of neoliberal tendencies, First Nations governance structure, and federal and territorial policies, and changes within the Indigenous culture.

The findings of the study are largely consistent with the existing literature. They, however, uncover a few more nuanced aspects of housing that were not fully captured in previous studies, for instance, seismic socio-cultural shifts occurring within Indigenous communities, the effects of neoliberalism, and the unintended consequences of some housing policies. I put forward the following few recommendations which suggest a set of responsibilities to be shouldered by two key stakeholders—NWT HC and TG.

### NWT Housing Corporation

As discussed before, the NWT HC is responsible for providing housing in the entire territory, which is a herculean task in itself, given the vastness of the Territory, the climate, and the communities that are spread out, many not connected by roads. The following few suggestions directed to the NWT HC propose ways this corporation can re-think its approach, philosophy, and program-specific ideas.

1. ***Adopt and expand a place-based policy approach.*** This approach includes policies or strategies that are geographically targeted, but with the intent and structure of helping the disadvantaged residents of the various locales/ A good example is NWT HC's recently implemented Behchokò Housing Stability Program. This approach differs from people-based policies, in that it is oriented aims to helping the disadvantaged, without regard to where they live or how

concentrated they are. Income support or welfare schemes are good examples of such an approach.

2. ***As a place-based policy approach, the Behchokò` pilot is a two-year program*** intended to work with the public housing tenants in this location to address their housing challenges. The program also funds a housing support worker who is based in Behchokò` and who works directly with the tenants in Behchokò`. This recently hired housing support worker, who has been recently hired, is to provide individualized interventions aimed at supporting households that have precarious housing situations, especially those households in public housing and other NWT HC rental programs. As well, 24 households will be supported to achieve a range of independent living capabilities and to maintain their tenancies. The program is in its infancy, so it is too early to judge the success of the program.
3. ***Closely monitor rental, homeownership, and homelessness policies*** and programs to determine which work and which do not. One specific suggestion for the HELP program is to lift the income cap above CNIT ; this could help to motivate those who are in higher income brackets and occupy public housing units to purchase a house.
4. ***Bring back the 1980s HAP program.*** This housing program seemed to still resonate with the study participants. Even if only a few take advantage of this program, it could nevertheless take some pressure off building new units by the NWT HC.
5. ***Simplify apprenticeship and journeymen certification tests***, as well as build capacity at the community level for general maintenance and repair of public housing units and private homes. Currently, a certified journeyman must fly from Yellowknife to look after any plumbing, electricity, or furnace-related issues. Construction and carpentry skills are available within the community, as I witnessed in the cultural camp developed by the Wekweètì community. Simplifying the certification tests could harness the local talents and skills.
6. ***Build a warming shelter and an emergency shelter*** in Behchokò` that operate 24/7. The current piecemeal approach is not a good strategy. In the long run, a sobering centre and permanent supportive housing are also needed.
7. ***Research and invest in new, innovative construction and flexible design*** approaches to bring the cost of new units down. Tiny homes, modular construction, and energy efficiency approaches are a few ideas to explore further. The flexible design could help the housing unit be used for single or multiple occupancy purposes based on the need of the day.

## **The Tłı̨chǫ government**

The study participants sought a greater role for the Tłı̨chǫ government in the provision of housing. Specifically, they want TG to be their ardent advocate at inter-governmental discussions with Federal and Territorial governments and, and to engage in social service and employment-generation programs and activities at the community level. The following few suggestions are derived from the community's input in this study:



1. ***Actively seek opportunities to partner*** with other government or non-governmental agencies, which may have some tangible benefits for the Tłı̨chǫ residents. As an example, many mentioned Tłı̨chǫ’s woodstove program—an efficient, cheap way of heating homes. It brought electricity bills down for many households (Figure 16). The project came to fruition with a partnership between the Tłı̨chǫ government and Arctic Energy Alliance.



Figure 16: An efficient wood stove, a result of partnership between TG and Arctic Energy Alliance (source: [www.tlicho.ca](http://www.tlicho.ca))

2. ***Create a Proposal Writing Unit in the TG*** and hire grant writers in the unit. This unit will be responsible for identifying appropriate grants available at other levels of government and writing grant proposals to get federal/territorial government funding. Federal and territorial government grants are available for various purposes, such as housing, vocational, and youth training, but most require the submission of an application and a proposal, a skill set currently lacking in the TG. This proposed unit could take on these challenges. This unit would also, at the community level, help Tłı̨chǫ citizens fill out application forms to find employment, receive income support, and apply for public housing units. They would also be available to identify relevant programs available at different levels of the government and to communicate this important information to Tłı̨chǫ citizens.
3. ***Engage in social service, training, and employment programs.*** Tłı̨chǫ citizens urgently need to develop understanding of basic home economics, such as how to run a household within one’s financial means. So, financial literacy, parent education, and counselling services are the keys here. TG could engage in providing employment opportunities to the homeless, even something as small as picking up garbage or serving food at various events. The Solutions To Educate People (STEP) program that is currently being offered by NWTTC should be TG’s

responsibility. STEP provides education and counselling assistance to prepare participants for the responsibilities of homeownership. This includes working on the applicants' financial skills, knowledge of the home purchase process, basic home maintenance, and repairs. If offered by TG in the Tłı̨chǫ language, with Indigenous-style education, it may be more effective.

4. ***Communicate with its citizens more effectively***, especially about available employment opportunities and the NWT HC housing programs. Some good examples are TG's effective communications about the importance of paying for rent and catching up on past rent, the need to clear out any outstanding rental and tenant damage arrears, the value of enrolling in any available repayment plans, and the grounds for evictions from public housing.
5. ***Actively involve and engage local civil society organizations***, such as the Rae-Edzo Friendship Centre, or other organizations like Habitat for Humanity, the Salvation Army, Inuvik Ingamo Hall Friendship Centre, Inuvik Homeless Shelter, and Inuvik Youth Centre. NWT HC is currently in talks with the Rae-Edzo Friendship Centre to help with a homeless or transition shelter.
6. ***Build resiliency and community capacity***. The cultural camp in Wekweèti and the community gardens in Gamèti are excellent examples of what communities can do themselves through unity and camaraderie, and without much government assistance (Figure 17). The building of the cultural camp in Wekweèti is a symbol of community mobilization and a showcase for the talent that exists in the community. The community garden in Gamèti is one of the biggest in the NWT, about half the size of a football field. Lettuce, sunflowers, potatoes, chives, and other vegetables grow in the garden, along with chickens and goats. It not only provides food but also boosts morale and engage members of the local community.



Figure 17: The cultural camp in Wekweèti (on the left) and the community garden in Gamèti (on the right). Photo credit: Author

7. ***Invest in today's youth***. TG should engage in Indigenous, community-driven, and context-based solutions for the spiritual well-being of the youth. However, they must also provide or partner with relevant agencies to train them for wage economy jobs that are plentiful, like journeyman carpenter, heavy equipment operator, oil burner mechanic, electrician, and sewage truck driver. Many times, lack of locally available talent leads to these jobs being offered to people from outside the community.

## 9. References

- Alaazi, D. A., Masuda, J. R., Evans, J., & Distasio, J. (2015). Therapeutic landscapes of home: Exploring Indigenous peoples' experiences of a Housing First intervention in Winnipeg. *Social Science and Medicine*, 147, 30–37.
- Anderson, J. T., & Collins, D. (2014). Prevalence and Causes of Urban Homelessness Among Indigenous Peoples: A Three-Country Scoping Review. *Housing Studies*, 29(7), 959–976. <https://doi.org/10.1080/02673037.2014.923091>
- Belanger, Y. D. et al. (2013). Homelessness, urban Aboriginal People, and the need for a national enumeration. *Aboriginal Policy Studies*, 2(2), 4–33.
- Blake, E. (2018, September 24<sup>th</sup>). Behchoko grieves after woman found dead in burning structure. <https://www.cbc.ca/news/canada/north/behchoko-fire-womans-death-1.4836755>
- Bone R. (2003). *The Geography of the Canadian North*. Oxford: Oxford University Press.
- Christensen, J. (2011). Homeless in a homeland: housing (in)security and homelessness in Inuvik and Yellowknife, Northwest Territories, Canada. Unpublished PhD Thesis. McGill University. Montreal, QC
- Christensen, J. 2013. 'Our home, our way of life': spiritual homelessness and the socio-cultural dimensions of Indigenous homelessness in the Northwest Territories (NWT), Canada. *Social Cultural Geography*. 14, 804–828.
- Christensen, J. (2012). "They want a different life": Rural northern settlement dynamics and pathways to homelessness in Yellowknife and Inuvik, Northwest Territories. *Canadian Geographer*, 56(4), 419–438.
- Christensen, J. (2016). Indigenous housing and health in the Canadian North: Revisiting cultural safety. *Health and Place*, 40, 83–90. <https://doi.org/10.1016/j.healthplace.2016.05.003>
- City of Yellowknife. 2017. 10 year Plan to End Homelessness. <https://www.yellowknife.ca/en/living-here/resources/Homelessness/EVERYONE-IS-HOME--YELLOWKNIFE-10-YEAR-PLAN-TO-END-HOMELESSNESS-FINAL-REPORT-JULY-2017.pdf>
- CMHC (n.d.). Definitions of Variables. [https://cmhc.beyond2020.com/HiCODefinitions\\_EN.html](https://cmhc.beyond2020.com/HiCODefinitions_EN.html)
- Collings, P. (2005). Housing policy, aging, and life course construction in a Canadian Inuit Community. *Arctic Anthropology*, 42(2): 50-65.
- Canadian Polar Commission. (2014). Housing in the Canadian North: Recent advances and remaining knowledge gaps and research opportunities. [http://www.polarcom.gc.ca/sites/default/files/housing\\_summary\\_1.pdf](http://www.polarcom.gc.ca/sites/default/files/housing_summary_1.pdf)
- Daley, K. (2017). Meeting the northern housing challenge. *Government of Canada*, 1, 2016–2019. <https://doi.org/10.3402/ijch.v75.29954>

- Deane, L., & Smoke, E. (2010). Designing affordable housing with Cree, Anishinabe, and Métis People. *Canadian Journal of Urban Research*. Summer, 19(1), 51–70
- Dickens, H. B., & Platts, R. E. (1960). Housing in northern Canada: Some recent developments. *Polar Record*, 10(66), 223–230. <https://doi.org/10.1017/S0032247400051123>
- Durbin, A. (2009). Canada's response to the on-reserve housing crisis: A study of the Kelowna Accord. *Pimatisiwin: A Journal of Aboriginal and Indigenous Community Health*, 7(2), 181–200.
- Falvo, N. (2011a). Homelessness in Yellowknife: An emerging social challenge. Retrieved from <http://homelesshub.ca/yellowknife>
- Falvo, N. (2011b). Who pays, when, and how? Government-assisted housing in the Northwest Territories and the role of the federal government. in Christopher Stoney and Bruce Doern (eds.) *How Ottawa Spends, 2011-2012: Life Under the Knife (Again)*. Montreal: McGill-Queen's University Press. 243–261.
- Ford, J. D., Couture, N., Bell, T., & Clark, D. G. (2018). Climate change and Canada's north coast: Research trends, progress, and future directions. *Environmental Reviews*, 26(1), 82–92. <https://doi.org/10.1139/er-2017-0027>
- Fox, T. (2017). *Effective First Nations Governance: Navigating the legacy of colonization*. (Unpublished PhD Thesis). University of Victoria, Victoria, BC.
- Government of Northwest Territories. 2016. Tuberculosis Rates in the Northwest Territories. Retrieved from <http://www.hss.gov.nt.ca/sites/www.hss.gov.nt.ca/files/resources/tuberculosis-rates.pdf>
- Harvey, D. (2007). *A Brief History of Neoliberalism*. Oxford, England: Oxford University Press.
- Isbister-Bear, O., Hatala, A. R., & Sjoblom, E. (2017). Strengthening Âhkamêyimo among Indigenous youth: The social determinants of health, justice, and resilience in Canada's north. *Journal of Indigenous Wellbeing*. 2(7), 76–89.
- Jade, K. (2016). Parity-policy responses to Maori urban homelessness. *Parity*, 29(8), 11–12.
- Kelly, S. (2015). *“Mother” Earthship: Alternative solutions to Canada's First Nations housing crisis*. Unpublished Thesis (Master's). Vancouver, UBC.
- Lazarus, L., Chettiar, J., Deering, K., Nabess, R., & Shannon, K. (2011). Risky health environments: Women sex workers' struggles to find safe, secure and non-exploitative housing in Canada's poorest postal code. *Social Science and Medicine*, 73(11), 1600–1607.
- Mackenzie Valley Review Board (2018). Report of Environmental Assessment and Reasons for Decision: Tł̨chq̨ All-season Road Project. Retrieved from <http://reviewboard.ca/registry/ea-1617-01>

Mandeville, C. 2016a. No water, power or furnace: Life in an abandoned home in Behchokq̃, N.W.T. *CBC News*. Retrieved from <http://www.cbc.ca/news/canada/north/no-water-power-or-furnace-life-in-an-abandoned-home-in-Behchokq̃-n-w-t-1.3850940>

Mandeville, C. 2016b. Evicted and homeless: Housing crisis in Behchokq̃, N.W.T. has no easy solutions. *CBC News*. Retrieved from <http://www.cbc.ca/news/canada/north/evicted-and-homeless-housing-Behchokq̃-reaction-1.3858684>

Mandeville, C. 2016c. Eviction leaves Behchokq̃ family of 7 scrambling. *CBC News*. Retrieved from <http://www.cbc.ca/news/canada/north/eviction-leaves-Behchokq̃-family-of-7-scrambling-1.3852732>

Menzies, P. (2009). Homeless Aboriginal men: Effects of intergenerational trauma. *Finding Home: Policy Options for Addressing Homelessness in Canada*. [www.homelesshub.ca/FindingHome](http://www.homelesshub.ca/FindingHome). Cities Centre, University of Toronto.

Royal Commission on Aboriginal Peoples. (1996). Highlights from the report of the Royal Commission on Aboriginal Peoples. *Minister of Supply and Services Canada*. Retrieved from <https://www.aadnc-aandc.gc.ca/eng/1100100014597/1100100014637>

Patrick, C. (2014). *Aboriginal homelessness in Canada: A literature review*. Retrieved from <http://homelesshub.ca/sites/default/files/AboriginalLiteratureReview.pdf>

Slowey, G. (2008). *Navigating Neoliberalism: Self-Determination and the Mikisew Cree First Nation*. Vancouver, BC: UBC Press.

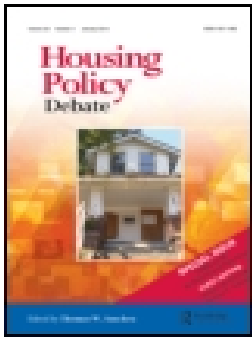
Walker, R. (2003). Engaging the urban Aboriginal population in low-cost housing initiatives: Lessons from Winnipeg [Summer Supplement], *Canadian Journal of Urban Research*, 12, 99-118.

Walker, R. (2006). Searching for Aboriginal/Indigenous self-determination: Urban citizenship in the Winnipeg low-cost-housing sector. *Canada Environment & Planning A*, 38(12), 2345-2363.

Webster, P. C. (2015). Housing triggers health problems for Canada's First Nations. *The Lancet*, 385(9967), 495-496.

Zelniker, R. (2017, October 17). Homelessness top priority for Yellowknifers, according to city survey. *CBC News*. <https://www.cbc.ca/news/canada/north/yellowknife-budget-priorities-homelessness-1.3807720>

Zufferey, C., & Chung, D. (2015). "Red dust homelessness": Housing, home and homelessness in remote Australia. *Journal of Rural Studies*, 41, 13-22.



## Housing and Homelessness in Indigenous Communities of Canada's North

Sandeep K. Agrawal & Celine Zoe

To cite this article: Sandeep K. Agrawal & Celine Zoe (2021): Housing and Homelessness in Indigenous Communities of Canada's North, Housing Policy Debate, DOI: [10.1080/10511482.2021.1881986](https://doi.org/10.1080/10511482.2021.1881986)

To link to this article: <https://doi.org/10.1080/10511482.2021.1881986>



Published online: 12 Apr 2021.



Submit your article to this journal [↗](#)



View related articles [↗](#)



View Crossmark data [↗](#)



# Housing and Homelessness in Indigenous Communities of Canada's North

Sandeep K. Agrawal<sup>a</sup> and Celine Zoe<sup>b</sup>

<sup>a</sup>School of Urban and Regional Planning, University of Alberta, Edmonton, Canada; <sup>b</sup>Tłı̨chǫ Government, Yellowknife, Canada

## ABSTRACT

A disproportionate number of Indigenous people are homeless in Canada—a situation that is particularly grave in Canada's North. This study assesses the extent of the current housing and homelessness problem and identifies contributing factors in the Tłı̨chǫ region of the Northwest Territories (NWT). It concludes that the housing and homelessness issue is severe, with one of the four communities in the region—Behchokǫ—being the site with the most persistent and longstanding concerns. It asserts that the territorial government's housing approach in the Tłı̨chǫ region fails to align with the best practice model employed for Indigenous housing in remote geographies. The study elaborates on how multiple, interrelated factors, such as ongoing impacts of Canada's colonial past and welfare system, sociocultural shifts within the Indigenous community, the constraints of a remote geography, and past and current housing policies, contribute to housing insecurity and homelessness. The study also offers some potential solutions and recommendations to deal with this crucial housing issue.

## ARTICLE HISTORY

Received 16 September 2020  
Accepted 24 January 2021

## KEYWORDS

housing; Indigenous; Canada; Northwest Territories; Tłı̨chǫ First Nations

## Introduction

Indigenous people are overrepresented in the homeless population in Canada. Belanger, Awosoga, and Weasel Head (2013) argue that across the country, homelessness among Indigenous peoples is 8 times more prevalent than among all others. Falvo (2019) claims that the problem has worsened over the years, so much so that Indigenous peoples are now about 11 times more likely to be homeless than non-Indigenous people are. In the country's Northern and remote areas, the situation is equally serious, if not more so. Falvo (2011a) and, more recently, the City of Yellowknife (2018) contend that almost all homeless people in the Northwest Territories (NWT), particularly in Yellowknife, are Indigenous. This dire situation in the North<sup>1</sup> reflects the unique challenges that pervade housing and homelessness in that region (Canadian Polar Commission, 2014; Christensen, 2012; Dickens & Platts, 1960; Falvo, 2011a, 2011b; Lazarus, Chettiar, Deering, Nabess, & Shannon, 2011). For example, the housing stock available to Canada's First Nations communities needs major repair, including plumbing and electrical work, and also requires mold elimination (Webster, 2015).

Whereas visible homelessness was largely uncommon in NWT prior to the late 1990s, it has steadily increased since then (Christensen, 2016). Recently, this issue has received considerable local and national media coverage (Mandeville, 2016a, 2016b, 2016c), and the chiefs of the Tłı̨chǫ Government<sup>2</sup> (TG) have also repeatedly asked the Government of the Northwest Territories (GNWT) to take the necessary steps to resolve the housing issues. To impress upon the GNWT the

severity of the situation, TG has now recognized the need to document the extent of the issue in a systematic fashion, which is the impetus for this research project. Thus, this study is intended to act as a building block to develop a Tłı̄ch̄q housing and homelessness strategy.

The report entitled *10-Year Plan to End Homelessness* by the City of Yellowknife (2017) also underscored the need for this study. This report found that many of the homeless on the streets of Yellowknife were originally residents of the Tłı̄ch̄q region—specifically, from the Behchok̄ community. It also described the Tłı̄ch̄q communities as having especially pressing and prominent gaps in their housing needs. Furthermore, core housing needs—a compilation of housing adequacy, suitability, and affordability—are not met for 45% of this group. Behchok̄ has the highest core housing need in the entire NWT.

According to the 2016 census (Statistics Canada, 2016), the Tłı̄ch̄q has just over 700 private households, with almost half containing four or more persons. Just about half of the households rent their homes from the GNWT. Many Tłı̄ch̄q households suffer from problems of housing affordability (which is when a household spends more than 30% of its income on shelter), adequacy (housing needs significant repairs), and suitability (not enough bedrooms, leading to overcrowding).

This article aims to examine the housing and homelessness issues in the Tłı̄ch̄q region, which comprises four disparate communities: Behchok̄, Gamètì, Wekweètì, and Whatì. The study objectives were three-fold:

- (1) To determine the root causes and the extent of housing and homelessness issues in the region;
- (2) To analyze the housing policies of the GNWT; and
- (3) To identify best practices and recommend effective strategies or solutions to ameliorate these housing and homelessness issues.

The present work is among the few systematic studies focused on homelessness and housing in First Nations communities in Canada's North. The studies on homelessness among Indigenous peoples in Canada remain largely limited to urban parts of the country. Barring work by a small pool of scholars such as Christensen (2011, 2012, 2013, 2016), Falvo (2011a, 2011b), and a few others, the topic has remained largely unexplored in academic and professional circles. Thus, this article makes novel contributions to the body of knowledge about housing and homelessness in the North.

The research method will be detailed first, followed by an exploration of the context and background of the issues, and of a best practice model. We then present the socioeconomic characteristics and demography of the entire region. This section is followed by a detailed description of the Northwest Territories Housing Corporation (NWTHC)'s housing policies and programs, including an assessment of their effectiveness. Next, the findings section identifies the reasons for housing and homelessness issues in the Tłı̄ch̄q region; we argue that the housing crisis plagues the entire region but is most severe in Behchok̄, with multiple intertwined factors contributing to the crisis: decades of colonialism, long-standing issues with the First Nations governance structure, the territorial government's heavy-handedness, the nonexistent private market, the region's remoteness, and changes within the Indigenous culture, including substance abuse and alcoholism. The study concludes with recommendations for the NWTHC as well as for TG.

## Method

Our method employed both quantitative and qualitative data sets. The quantitative data came from several sources:

- The 2016 Canadian census data from Statistics Canada;
- The 2014 community survey data from the NWT Bureau of Statistics;
- Detailed statistics on housing, such as unit types or amounts, their conditions, and those who have benefited from the housing programs or are still waiting for one—all provided by the NWTHC staff.



We then produced descriptive statistics from these various sources, to which we added the NWT HC-prepared customized statistical analyses of the 2014 NWT census data.

The qualitative data complemented the above quantitative sources. These included key-informant interviews, policy and program documents from TG and the NWT HC, and meeting notes from the TG-NWT HC Housing Working Group. Specifically, we conducted interviews with 67 individuals<sup>3</sup> across the region over a 7-month period (July–December 2018). These individuals included the current and former grand chiefs, the chiefs, the senior administrative officers (SAOs), council members, the elders in the communities, and housing managers in each of the four communities. Also interviewed were members of the Local Housing Organization (LHO) and a local civil society organization – The Behchokò Friendship Centre in Behchokò, staff at the Behchokò detachment of the Royal Canadian Mounted Police (RCMP) and select TG staff members, the four community governments, the City of Yellowknife, and the NWT HC. We also interviewed several homeless individuals in Behchokò and in Yellowknife who are Tłı̄chò citizens, half of whom were women. TG provided prepaid cards worth CAD \$200 to buy food, groceries, and other daily needs of the homeless participants. The elders who participated in the study were also compensated for their time, through direct payment of CAD \$500 from TG. Table 1 shows the participant details.

The coauthor, who is a Tłı̄chò citizen and is a part of TG, was key to identifying and providing access to almost all study participants. The interviews varied in length based on the individual's availability and knowledge of the topic, with the average being about an hour. We conducted almost all the interviews in English and in person. When translation services were required, the coauthor acted as the interpreter. A few individuals chose to respond to the study questions in writing. All of the qualitative data were imported into NVivo, a software package useful for deciphering recurring patterns and common themes. Coding and concept formation in NVivo followed the guidelines of Dey (1993) and Neuman (2011).

We visited all four Tłı̄chò communities at least once and interviewed our study participants in the community, at their homes or workplaces, or even at the airports while waiting for a flight in or out of the community. We visited Behchokò several times because of the community's size and the scale of the issues afflicting the community. All travel supports were provided by TG.

The study is also informed by the discussions at the TG-NWT HC Housing Working Group, which met several times in Yellowknife between May and November 2018. One or both authors attended the Housing Working Group's meetings. The purpose of the Housing Working Group was to bring together key leaders and representatives of the NWT HC and TG, to identify and prioritize issues and to implement actions as needed. The Working Group identified several housing-related issues, such as rental arrears, evictions, repairs and maintenance, and limited availability of housing.

## Literature Review: Factors Contributing to Northern Housing Issues

The Canadian urban planning and geography literature covers various aspects of providing affordable housing for Indigenous families living in inner-city areas of Canadian cities (Alaazi et al., 2015; Anderson & Collins, 2014; Deane & Smoke, 2010; Walker, 2003, 2006). However, only a few authors have looked at housing in First Nations communities in remote areas of the country such as the NWT. One such author is Christensen, whose doctoral work (2011) focused on the issue of homelessness in

**Table 1.** Description of study participants.

Location	No. of participants	Description
Behchokò	26	The chief (1); SAO (incoming and outgoing) (2); housing managers (incoming/outgoing/acting) (3); TG (1); elders/former grand chiefs (2); RCMP (1); LHO (1); homeless people (8); Tłı̄chò Corporation (1); Tłı̄chò Friendship Centre staff (2); youths (3); resident/GNWT official (1)
Gamèti	10	The chief (1); SAO (incoming/outgoing/trainee) (3); housing manager (1); local council members (2); elders (2); housing resident (1)
Whati	7	The chief (1); housing manager (1); SAO (1); elders (4)
Wekweèti	10	The chief (1); SAO (1); housing managers (incoming/outgoing) (2); elders (3); youths (2); TG (1)
Yellowknife	14	Representatives of the TG (3); representatives from the NWT Housing Corporation (4); homeless Tłı̄chò citizens (5); the City of Yellowknife (1); elder/TG scholar (1)
Total	67	

Inuvik and Yellowknife. She attributed homelessness there to the complex interactions among a (neo)colonial history, rapid sociocultural change within the Indigenous community, uneven economic development across the NWT, and dependency on the government for housing and income support.

Christensen (2013) argued that Indigenous homelessness across settler-colonial contexts is a multilayered and multiscalar phenomenon. She suggested it occurred because of a collective experience of “disbelonging,” resulting from the settler-colonial project. As well, individual experiences of literally “being without secure shelter” exacerbated this. In her later writing, Christensen (2016) attributed the current state of public housing and its inadequacy in the North to the following factors:

- Multiple housing authorities with different and sometimes conflicting mandates;
- Phasing out of government support;
- An escalating crackdown on rental arrears, and increased surveillance of tenants and their guests, resulting in evictions; and
- Public housing as the only source of low-income housing, which is in short supply.

The economic disparities and inadequate employment opportunities in Indigenous communities are fundamental factors of housing insecurity. In broad terms, the increasing poverty and unemployment have affected Indigenous people in Canada’s North more than the general population (Abele, Falvo, & Hache, 2010). Owing to insecure employment and economic inequalities, a larger portion of Indigenous people have become persistent users of the shelter system for most of their lives (Falvo, 2011a; Patrick, 2014).

The literature also demonstrates that health inequities, inadequate living conditions (including overcrowding), and addictions such as alcoholism have been significant challenges of Indigenous housing across Canada (Bingham et al., 2019; Falvo, 2011a). The issues related to health and housing are inseparable from colonialism’s lasting effects, such as the mental stress and trauma associated with the experience of residential schools and cultural disintegration (Christensen, 2016; Menzies, 2008, 2009). Overcrowding can have serious impacts on health, including the spread of respiratory disease (Webster, 2015). Inadequate housing contributes to countless health issues, mental distresses, and addictions (Christensen, 2016; Isbister-Bear, Hatala, & Sjoblom, 2017).

Like the economic and social problems, conflicting political and policy decisions have been a barrier to fulfilling the core housing needs of Indigenous people. Most housing policies have been unsuccessful because of the adverse effects of mainstream politics and structural obstacles created or upheld by the federal government (Durbin, 2009; Moore, Walker, & Skelton, 2011; Walker, 2008). Also, many social housing approaches and strategies were unable to meet expectations because they neglected the cultural complexities and traditional values of Indigenous communities (Christensen & Andrew, 2016; Peters & Christensen, 2016).

The high cost of building new housing and the use of substandard construction materials have had an impact on housing provision. Before the 1950s, most Indigenous communities in the NWT used local resources such as wood, bones, and stones to build their settlements, making them largely self-sufficient (Christensen, 2016). Building new houses in the North has been an expensive task for the territorial government because of high transportation costs, finding construction materials, and the absence of skilled site labor in Northern territories (Dickens & Platts, 1960; Robson, 1995; Stebbing, 1988). Although the federal government attempted to bring potential residents into the construction process, such strategies failed to achieve the expected outcome. Collings (2005) indicates that most social housing solutions were futile because of residents’ low income levels and the inferior quality of the construction materials. Additionally, the substandard designs and construction materials of Indigenous housing programs caused some severe health issues for the residents (Webster, 2015).

## Best Practice Framework

This study employs Minnery, Manicaros, and Lindfield's (2000) housing framework on Indigenous housing in remote areas, which encapsulates many of the aspects discussed in the above. Minnery et al.'s work is based on the research of Paris et al. (1993), who described housing as a process rather than merely a product—one consisting of various parts such as dwellings, households, and organizations, as well as the relationships and interactions among these constituent parts. More importantly, it considers the uniqueness of the remote Indigenous areas, where the private sector has no or a minimal role in Indigenous housing and, instead, the national or regional government plays a strong role in housing provision.

Minnery et al.'s (2000) model is not only a conceptual framework but also a checklist describing housing provision in a two-dimensional matrix (see Table 2 for details). The first column includes four stages of housing provision: needs assessment, development and design, implementation, and post construction. The first row presents six components relevant to the process of housing provision. They are funding, skills development and training, technology, organization, cultural factors, and hard and soft infrastructure. To deepen understanding of the model, we take two elements of the model to illustrate its applicability. For instance, the model suggests the practice of local skills development and the use of local skills in housing construction. The best practice for postconstruction infrastructure is the recognition of community ownership and sustainable managing of housing.

## The Tłıchǵ Region

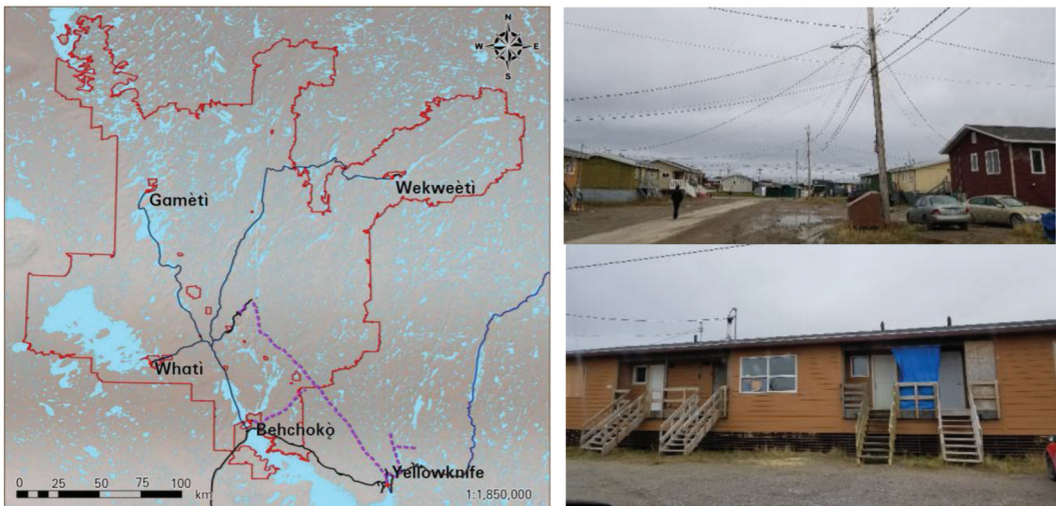
The Tłıchǵ region is just north of Great Slave Lake, with a population of 3,176; it covers a landmass of 39,000 km<sup>2</sup>, although the population is concentrated in four disparate communities (see Figure 1). These communities are fraught with significantly low education, high income inequities, and relatively few adults who are engaged in the labor force. In 2016, according to Statistics Canada (2016), the unemployment rate<sup>4</sup> was 21%, almost double that of the NWT overall (10.6%). More than half (58%) of the Tłıchǵ citizens did not have a high school diploma, compared with only 24% of residents of the NWT more generally (see Table 3). Just over half (51%) were in the labor force,<sup>5</sup> whereas this number was 74% across the NWT. Just about 22% of all Tłıchǵ citizens were on government assistance,<sup>6</sup> as opposed to only 8.5% across the territory. Interestingly, the median economic family<sup>7</sup> income was over CAD \$100,000 annually. This figure is not low and, in fact, is well above the comparable Canadian figure, but it is nevertheless below the median income across the NWT. This reveals that those who have jobs are well paid, but those who do not—a significant number—are perpetually on government income support.

The socioeconomic conditions vary considerably across the four Tłıchǵ communities. For instance, Behchokǵ performs the worst, whereas Wekweètì does slightly better in almost all socioeconomic indicators, such as unemployment, education, labor force participation, and government-provided income support, as explained below.

Behchokǵ is the largest of the four Tłıchǵ communities, with a population of more than 2,000 (2,227 as of 2017) and with 471 dwelling units. It is the closest of the four communities to Yellowknife, the territory's capital, connected by an all-season road. Behchokǵ is overwhelmed with many socioeconomic problems: a high unemployment rate (24%), very low education (58% of residents have no high school diploma), and the fewest adults participating in the labor market (only 48%). Of those who are employed, slightly over half (51%) work for various levels of the government, in areas such as health, social services, and education. A few are employed in natural resource industries like mining. Although the median household income is about CAD \$80,000 and the average family income is about CAD \$89,000, income inequity is a serious issue. Almost a third of families (29%) earn less than CAD \$30,000, whereas 46% earn more than CAD \$75,000. Many Behchokǵ residents (24%) are dependent on government income support.

**Table 2.** Best practice model for remote Indigenous housing provision (after Minnery et al., 2000).

	Funding	Skills	Technology	Organization	Cultural	Infrastructure
Needs assessment	<ul style="list-style-type: none"> <li>• Adequate resources included in funding</li> <li>• Prioritize investment in terms of needs and not of funding schemes</li> <li>• Benchmark audits</li> </ul>	<ul style="list-style-type: none"> <li>• Skills/capacity building assessed in terms of community's ability to supply and utilize them on a continuing basis</li> </ul>	<ul style="list-style-type: none"> <li>• Appropriate to culture, environment, location, and skills</li> <li>• Considers ongoing maintenance etc. as well as current needs</li> </ul>	<ul style="list-style-type: none"> <li>• Coordination</li> <li>• Avoid overlaps of responsibility</li> <li>• Agency acceptable to community</li> <li>• Communication with community over options</li> </ul>	<ul style="list-style-type: none"> <li>• Clearly identified</li> <li>• Differences recognized</li> </ul>	<ul style="list-style-type: none"> <li>• Audit of needs</li> <li>• Appropriate for area, culture, etc.</li> <li>• Includes skills needed to operate facilities</li> </ul>
Design and development	<ul style="list-style-type: none"> <li>• Technically adequate and addresses priority areas</li> <li>• Included in funding</li> <li>• Leveraging included</li> </ul>	<ul style="list-style-type: none"> <li>• Use of professional expertise</li> <li>• Community skills harnessed</li> </ul>	<ul style="list-style-type: none"> <li>• Innovation</li> <li>• Appropriate to culture and environment</li> <li>• Use of local resources</li> </ul>	<ul style="list-style-type: none"> <li>• Organizational links to both housing and context</li> <li>• Long-term commitment</li> <li>• Good design of agency structure</li> </ul>	<ul style="list-style-type: none"> <li>• Culturally appropriate</li> </ul>	<ul style="list-style-type: none"> <li>• Plans linked to housing</li> </ul>
Implementation/construction	<ul style="list-style-type: none"> <li>• Flexible funding in a longer-term framework</li> <li>• Adequate performance monitoring</li> <li>• Reinforce leveraging and different sources for different functions</li> </ul>	<ul style="list-style-type: none"> <li>• Local skills development</li> <li>• Use of local skills</li> </ul>	<ul style="list-style-type: none"> <li>• Remoteness considered</li> <li>• Local resources</li> </ul>	<ul style="list-style-type: none"> <li>• Project management</li> <li>• Integration of local expertise</li> </ul>	<ul style="list-style-type: none"> <li>• Cultural time frames</li> <li>• Link to cultural mores</li> </ul>	<ul style="list-style-type: none"> <li>• Phased implementation</li> <li>• Skills development</li> <li>• Issues of remoteness considered</li> </ul>
Post construction	<ul style="list-style-type: none"> <li>• Adequate performance monitoring of rent collection etc.</li> <li>• Life-cycle funding sustainable in terms of operations and management, initially, and then capital funding</li> <li>• Continuing accountability</li> <li>• Long-term sustainability</li> </ul>	<ul style="list-style-type: none"> <li>• Adequate management</li> <li>• Continuing improvement</li> </ul>	<ul style="list-style-type: none"> <li>• Low maintenance</li> <li>• Life-cycle approach</li> <li>• Sustainable environmental and social impacts</li> </ul>	<ul style="list-style-type: none"> <li>• Skills in management</li> <li>• Ongoing training</li> <li>• Payments collectible</li> <li>• Continuing accountability and responsiveness</li> </ul>	<ul style="list-style-type: none"> <li>• Community ownership</li> <li>• Review in light of community values</li> </ul>	<ul style="list-style-type: none"> <li>• Community ownership</li> <li>• Continuing maintenance and management</li> <li>• Sustainable environmental and social impacts</li> </ul>



**Figure 1.** Map of the Tłı̨chǫ region (outlined in red), and photographs of public and private housing (photographs by the author).

Wekweèti is the northernmost community in the Tłı̨chǫ region, situated next to Snare Lake. It is the smallest of the four communities, with a population of just 136 in 2017. Of these, 42% do not have a high school diploma—a better proportion than in the remaining Tłı̨chǫ communities. The current unemployment rate sits at 20%, with 44% of the adult population not in the labor force—among the lowest in the four communities. A good majority of the adults (63%) are employed in the public sector, which provides education, social, and health services. Very few—just two of 109 potentially eligible adults—are on income support. The income of 41% of the families is less than CAD \$60,000, whereas the rest (59%) earn more than this amount.

In terms of housing, 43% of the housing stock was built, and is owned, by the NWT HC. The remainder of the private housing was largely built through government programs over the years, although a few homes were constructed by owners themselves using their own construction materials and skills.

In 2016, a core need for housing existed in 44% of households in the Tłı̨chǫ communities. The Canadian Mortgage Housing Corporation (CMHC, *n.d.*) defines households in “core housing need” as those with affordability, adequacy, and/or suitability issues as well as a total household income below the Core Need Income Threshold (CNIT). Over 35% of homes also required major repairs. This is more often a problem with private homes, which have not been maintained properly or are now of an age that they require significant repairs because of regular wear and tear and the harsh northern climate. According to the NWT HC, the condition of public housing was fairly good (rated at 85 or above, according to their rating system) in 2017 and has improved steadily over the past few years. Also, 20% of households lived in an overcrowded state (meaning more than six people share the same dwelling). Overcrowding is frequently a symptom of core housing need.

### **NWT Housing Corporation and Housing Programs**

As of 2017, the NWT HC operated approximately 2,800 housing units across the NWT, of which 301 are in the Tłı̨chǫ region. The NWT HC spends about CAD \$100 million annually on new construction, maintenance, and tenancy, along with various homelessness prevention programs. The total revenues from rentals, unit sales, mortgage payments, and other activities comprise about CAD \$123 million. In the Tłı̨chǫ region, the NWT HC spent CAD \$235,000 on various

**Table 3.** Summary of community characteristics (Data source: Statistics Canada, NWTHC, and NWT Bureau of Statistics).

Region	Population (2017)	Public housing units (2018)	Affordable units (2018)	Market units (2018)	Wait list (2018)	Unemployment (2016)	Labor force participation (in 2016)	No high school diploma (in 2016)	Income support as of November 2018; monthly	Core need for housing in 2016	Overcrowding (in 2016)
Tłı̄chò	3,176	227	40	34	128	21%	51%	58%	427 (22%)	43%	20%
Communities											
Behchokò	2,227	175	21	18	110	24%	48%	58%	361 (24%)	44%	28%
Whatì	522	33	10	7	15	16%	53%	66%	52 (24%)	47%	22%
Gamèti	291	17	4	7	3	16%	60%	66%	12 (6%)	49%	20%
Wekweèti	136	2	5	2	0	20%	56%	42%	2 (2%)	18%	12%

housing repairs and maintenance programs and CAD \$1.25 million on major retrofits of the housing units in the fiscal year 2018–2019.

The NWT HC offers three types of rental housing: public, affordable, and market. Rents for public housing are geared to income, and range from CAD \$70/month to CAD \$1,625/month. The designated amount for a given unit is determined by a public housing rent scale, developed from gross household income, in combination with the NWT geographic zone in which the units are located. For instance, a household earning less than CAD \$1,667/month living in the Tłıchq area pays CAD \$75/month, excluding utilities. Tenants are also subsidized for power, paying CAD \$0.21 per kWh. The average power usage was 415 kWh per month for a public housing unit, between April 2016 and March 2017. This results in tenants paying another CAD \$87/month toward power, on average.

Public housing is administered through 30 LHOs, accountable to the NWT HC, that allocate units, assess rent, collect rents, and provide preventative and maintenance services. In the Tłıchq region, Behchokq, Whati, and Gamèti have LHOs, but Wekweèti does not. Whati and Gamèti's LHOs are the most recent additions, but currently function without a board. As of 2017, the NWT HC has approximately 177 market housing units available for market rent to critical non-Indigenous staff working in local schools, Tłıchq and community government offices, and other institutions within each community. The NWT HC also offers nine programs to help Northerners with homeownership, repairs, maintenance, and fuel (see Table 4), with two focused in particular on homeownership.

The Homeownership Entry Level Program (HELP) offers affordable housing, through which NWT HC manages 222 units across the territory. HELP is like a rent-to-own program, intended for prospective first-time homebuyers, giving people unable to secure mortgage financing, or unsure of their abilities as homeowners, a chance to assume homeownership responsibilities before purchasing a home. If the tenant living in the public housing unit wishes to purchase their unit within the first 4 years, they can earn an equity contribution of up to CAD \$20,000 toward the cost of the home. The applicants, however, must be under the CNIT. This income threshold is based on the household size and the community where the household is located. For instance, the (maximum) income threshold for a two-bedroom household in Behchokq, based on national occupancy standards, would be CAD \$86,100.

Providing Assistance for Territorial Homeownership (PATH) is another program to assist applicants in attaining homeownership. Unlike the HELP program, PATH provides forgivable loans, ranging from CAD \$10,000 to CAD \$125,000, to households wishing to either build or purchase

**Table 4.** NWT HC's housing programs.

Programs	Description	Maximum Assistance	Arrears	Land tenure
HELP	Provides opportunities to assume homeownership before purchasing a home	Not applicable	Not allowed	Not applicable
PATH	Provides homeownership assistance to first-time home buyers	CAD \$125,000	Not allowed	Yes
CARE Major	Provides support for major repairs	CAD \$100,000	Not allowed	Yes
CARE PM	Provides support for annual preventative maintenance	CAD \$3,000	Not allowed	Yes
CARE Mobility	Provides support for modifications to aid residents with disabilities	CAD \$100,000	Not allowed	Yes
SAFE	Provides support for emergency repairs	CAD \$10,000	Allowed	Yes
Seniors' Aging	Provides support to allow seniors to remain in their home	CAD \$10,000	Not allowed	Yes
Fuel Tank Replacement Initiative	Provides assistance to cover the costs of replacing aging fuel tanks	CAD \$10,000	Not allowed	Yes
TRSP	Provides assistance to market renters paying more than 30% of their gross household income toward rent	CAD \$500/month	Not allowed	Not applicable

a home. The program requires, however, that eligible households have sufficient monthly income enabling them to pay no more than 30% of before-tax income on shelter. For instance, the (minimum) income threshold for a two-bedroom household in Behchokò (based on national occupancy standards) would be CAD \$129,100.

The Contributing Assistance for Repairs and Enhancements (CARE) program is divided into three strands of financial support for maintenance: (1) major repairs up to CAD \$100,000; (2) annual preventative maintenance of less than CAD \$3,000; and (3) home modifications related to mobility issues, also for up to CAD \$100,000. Another program, Securing Assistance for Emergencies (SAFE), provides support for emergency repairs valued at less than CAD \$10,000. The Seniors' Aging program provides support to improve the sustainability of a home, limited to CAD \$10,000, so that seniors can remain in their homes. The Fuel Tank Replacement Initiative program assists in covering the costs of replacing aging, above-ground fuel tanks, for up to CAD \$10,000. The Transitional Rent Supplement Program (TRSP) is meant to provide rent subsidies to market renters who are struggling to pay their rent.

The NWT HC runs Solutions to Educate People (STEP), a program geared toward those who wish to become successful homeowners, which does not provide direct financial assistance like the nine programs described above. Rather, it provides education and counseling assistance to prepare participants for the responsibilities of homeownership. This includes helping the potential homeowners improve their financial skills as well as knowledge of the home purchase process, basic home maintenance, and repairs.

The analysis of the NWT HC data shows that the current approval rate across all programs in the Tłı̄chq̄ region was only 54%, as of 2018. Although the approval rate has varied over the years, the general trend is increasing. The programs most often applied for and approved have been CARE PM (preventative maintenance up to CAD \$3,000), the Fuel Tank Replacement Initiative, SAFE (emergency repairs), and Seniors' Aging (~CAD \$10,000). Unfortunately, only three applicants have received approval for PATH in the past 10 years. Rejection of HELP applicants is similarly quite high over this period, which piqued our curiosity: Why were so many applicants being denied? We found three reasons predominate in these disqualifications:

- (1) Applicants carrying any type of arrears (such as LHO, mortgage, tax);
- (2) Applicants with no land title/lease; and
- (3) Applicants who are over the income threshold.

The first two reasons for rejection are the most common. Further, as of 2018, a large portion of Wekweèti and Whatì are still under community lease, which means no individual land titles or leases are available for this land.

Many of the private homes were built during the 1980s using the government's Homeownership Assistance Program (HAP). HAP was a once-in-a-lifetime proposition for those who could afford to operate and maintain their own home but who did not have access to funds to build or buy it. This program began in 1983 and helped build 1,071 housing units, costing the federal government CAD \$75 million, equaling just CAD \$70,000 per unit. This equates to about CAD \$117,000–CAD \$130,000 in today's dollar value. Today, constructing a unit runs between CAD \$225,000 and CAD \$300,000, depending upon its location in the NWT.

HAP was designed as a 5-year forgivable loan, worth the full value of the building materials package, including delivery, freight, gravel pad construction, and electrical component installation. However, the homeowner had to put their own sweat equity into the construction. A complete material package for a wood-frame house was offered to eligible clients, who were then expected to construct their own homes using blueprints supplied by the NWT HC.

Many residents today reminisce about this program and how helpful it was for them. The homeownership engendered pride and care among the units' occupants. Many of these units, commonly referred to as log houses, still stand and are a common sight throughout the Tłı̄chq̄



communities, despite being near the end of their 50-year life span. Some, however, show signs of being run down because of neglect and their owners' inability to keep up with maintenance.

This program seemed to achieve a lot in a short time, in a very cost-effective way. However, after running for about 8 years, it ended in the 1991–1992 fiscal year. According to the NWTHC, in the latter program years, new applicant profiles began to shift. Many applicants lacked the necessary construction skills to complete their units. Even with additional supervisory and skilled labor assistance, successful completion became a huge challenge. This is a key reason for the ultimate demise of the program.

The NWTHC also offers several programs to reduce homelessness in the NWT, such as the Homelessness Assistance Fund, Shelter Enhancement Fund, Small Community Homelessness Fund, Northern Pathways to Housing Pilot, Housing First Pilot, Rapid Re-housing, and Behchokò Housing Stability Program, as well as creating semi-independent units. We elaborate on two programs—the Housing First Pilot and the Behchokò Housing Stability Program—because we refer to them in later sections.

The Housing First pilot philosophy is to first provide opportunities for independent rental housing, along with providing wraparound supports to address underlying homelessness factors. The pilot project funds housing-related expenditures, such as rent supplements, damage bank, damage deposits, and utility deposits. At present, its 3-year budget is CAD \$450,000, and it is only available in Yellowknife. Housing First has proven to end homelessness rapidly and to provide housing stability, especially for those who suffer from substance abuse (Mental Health Commission of Canada, 2014).

The Behchokò Housing Stability Program is a 2-year, place-based pilot program intended to work with the public housing tenants in this location to address their housing challenges. It exemplifies a place-based policy program because it differs from people-based policies; rather, it is oriented to helping the disadvantaged, based on where they live or how closely located they are to each other. Income support or welfare schemes, in contrast, are illustrative of people-based approach.

The program funds a housing support worker, based in Behchokò, who works directly with the tenants in that community. This housing support worker, hired at the time of the study, provided individualized interventions to support households with precarious housing situations, particularly those living in public housing or beneficiaries of other NWTHC housing programs. The program is designed to support 24 households to achieve various independent living capabilities and to maintain their tenancies. The program is in its infancy, so it is too early yet to judge its success.

While we were conducting the study, the NWTHC embarked on preparing a community housing plan for every community in the territory, intended to facilitate appropriate housing investment in each community. The process involves compiling a list of the community's values and priorities, and then combining them with housing data, statistics, and program information to develop a comprehensive plan for suitable investment in housing.

### ***Housing Situation in Tłıchò Communities***

This section details the housing situation in the four Tłıchò communities. [Table 3](#) summarizes housing types and conditions, as well as the overcrowding in each community. The description highlights that among the communities, Behchokò has the worst housing situation with the highest homelessness rate. Whereas homelessness exists in the other communities, it tends to be hidden.

#### ***Behchokò***

In Behchokò, about half (48%) of the housing stock is NWTHC-owned housing, mostly in good to excellent condition, per the NWTHC's own survey, whereas a significant number of private homes (38%) need major repairs. About 10% of the NWTHC housing units are on the HELP program.

Approximately 44% of all households have a core need for housing. Further, the wait list for public housing units is rather long, with 110 families/individuals waitlisted (according to the most recent data from NWTTC). More than a quarter of households (28%) live in an overcrowded state, indicating inadequate housing and an increased risk of spreading infectious diseases, particularly among children.

Only three Behchokò families have used PATH between 2006 and 2016 to acquire homeownership. Among the 214 NWTTC-owned housing units, 175 are rental units and 21 affordable units, with the remaining 18 units set aside as market housing, meant mainly for non-Indigenous staff working in various institutions in the community (schools, TG and community government, the RCMP detachment, and so on).

Homelessness is a grave issue in Behchokò. The statistics collected by the Behchokò Friendship Centre (a civil society organization based in Behchokò) and the City of Yellowknife, show that about 10% of Behchokò natives are chronically homeless. Translated into raw numbers, the best estimate is that around 125 individuals in Behchokò and about 90 in Yellowknife (who moved from Behchokò) are homeless. Many of these homeless are young children, women,<sup>8</sup> and families.

Various factors contribute to the current crisis, including an inadequate number of public housing units, private housing in states of disrepair, and no year-round warming shelter<sup>9</sup> and other wrap-around supportive services, such as counseling, treatment, and mental health.

### *Whati*

The housing stock in Whati has a slightly lower proportion of NWTTC-owned housing (51 out of 128, or 40%). Ten out of 51 NWTTC housing units have availed the HELP program while seven are market units. Some 47% of households do not have their core housing needs met and 22% live in overcrowded conditions, whereas 39% of homes need major repairs. Fifteen families/individuals are on the wait list for a public housing unit. The NWTTC completed a new seniors' nineplex in August 2017, but it has been sitting vacant since then.

The homelessness issue in Whati is not as dire as it is in Behchokò. However, some hidden homelessness exists in the form of couch surfers<sup>10</sup> (perhaps 10 or fewer), according to study participants. Unemployment, missing preventative services, and temporary shelters are among the causes of homelessness in this community.

### *Gamètì*

The housing stock in Gamètì consists of 37% NWTTC-owned housing, which is less than that found in Behchokò and Whati. The core housing needs of 49% of households are not being met and 20% of households live in overcrowded conditions, whereas 46% of homes need major repairs (see [Table 3](#)). This higher percentage, compared with Behchokò and Whati, could be due to a higher proportion of private housing in this community. The NWTTC operates 28 public housing units, and the wait list for public housing is fairly short, with only three names.

Homelessness is not visible in this community. Those who are homeless stay with their relatives or friends in the community, or they find a way to have a roof over their heads but live in poor-quality private rentals with no power, heat, or running water. According to one participant's estimate, about 20 individuals in the community live in such situations.

### *Wekweètì*

The housing situation seems far better here than in the other three communities. Almost a third of all housing is public, at 30%, with only 18% of the households in core housing need and only 12% living in overcrowded conditions. As well, only 18% of homes need major repairs. The community has nine NWTTC-owned housing units, and the wait list for public housing is nil. One or two individuals or families may be at risk of homelessness, according to one study participant. Another participant,

however, observed that possibly 10 or 15 people in the community have no electricity or food at home, even though they may have a roof over their heads.

Clearly, the housing and homelessness situation varies from one community to another in the Tłıchq region. The statistics regarding the condition of housing, individuals waitlisted for housing, overcrowding levels, and numbers of homeless people indicate that Behchok̓ performs the worst on all of these scores, followed by (in order) Whatì, Gamètì, and Wekweètì.

## Factors Contributing to Housing Issues

Homelessness is a legacy of Canada's colonial past, intimately tied to the ongoing impacts of forced assimilation techniques, such as residential schooling and the Sixties Scoop,<sup>11</sup> intergenerational trauma, and the Canadian welfare system. Homelessness is much more than someone's lack of housing or shelter; it unfolds at a spiritual, social, and material level, and is a manifestation of dispossession, displacement, and disruption of people, family, and community (Christensen, 2011). Our analysis of 67 interviews with elected officials, bureaucrats, elders, and homeless people, and of the data from Statistics Canada, the NWT Bureau of Statistics, and the NWT HC, revealed multiple themes and factors contributing to the current situation of housing instability in the Tłıchq region.

The following subsections describe several intertwined factors contributing to this phenomenon, such as First Nations governance, cultural shifts within the Indigenous community, conflicting intergenerational views, a nonexistent private housing market, the poor-quality private housing, the government's role, the region's remoteness, and few available social services.

### First Nations Governance

The Indian Act caused political changes in First Nations governance, instigating a colonial legacy with long-standing consequences.<sup>12</sup> The act forced First Nations to abandon their traditional governance structures and adopt the foreign system of band governance. According to Fox (2017), the act required the First Nations to fundamentally change their practices: they had to replace their traditional form of accountability with upward ministerial accountability; their disbursement of power with a concentration of powers; their consensus decision-making with majority rule; and, most importantly, their collectivist lifestyle with individualism. Notably, the Tłıchq land claim and self-government agreement (2005) means bands no longer exist in the Tłıchq region. Rather, governance at the community and regional level follows the system set out in the Indian Act.

Extended families were the basic political unit of self-governing traditional First Nations. The Royal Commission on Aboriginal Peoples (1996) acknowledged in its report that in most Indigenous nations, political life has always been closely connected with family. Thus, their political organization was often less hierarchical and more egalitarian in nature. Importantly, democracy in a postcolonial setting develops very differently from how it evolves in the construction of a state, where the limits of domestic capacities are linked to cultural concepts about the relationship between a community and the individuals who constitute it. Relevant here is a key operating principle of Western democratic governance—that community members' political participation arises through representative democracy. Contrary to this, First Nations historically conducted themselves through direct democracy and by consensus.

The postcolonial, imposed style of Western governance has divided Indigenous communities along political lines. The concentration of power has led to favoritism in the distribution of housing, a scarce commodity in these First Nations communities (Fox, 2017). One study participant, a homeless person, hinted at this issue:

I was looking at the list, and there's not one homeless [person] on that list. All people that are...are well-off, you know like, people who go [to] school or working, they're all in there. Took the whole lands department staff in there too. They're not homeless! Why, they get paid for that one too. It's like that for a couple...in our community. It's our own money they are using. They get, from TG, [\$]28,000 per individual every year. And us, we only take child support, income support from TG. I wonder where the money goes. That's what I'd like to know.

Another homeless person mentioned the issue of favoritism when asked about the employment situation:

Every time...like, let's just say, here [at the] Culture Centre they, if they have a feast and they hire anybody, but not anybody...[the] same old person they hire. They get paid CAD \$200 a day! Just for feeding people when they are having a feast, yeah. It's always the same old people. They don't look at us as we can do the same thing—what...what they do, but they don't seem to look at us.

Whether the allegations are true or not, the participants, who were suffering from chronic homelessness, hinted at lobbying, favoritism, and possible bureaucratic malfeasance within the First Nations government.

### ***Cultural Shifts in the Indigenous Community***

#### ***Changing Traditional Families: Welfare Dependency***

Indigenous communities themselves have gone through significant cultural shifts, which include their outlook toward the economy, societal values, and traditional practices. One interesting shift is that increasingly more contemporary families are becoming nuclear, unlike traditional Indigenous families. In earlier days, multiple generations lived together, irrespective of age. Nowadays, children who are 19 years old or older prefer to live independently, separate from their parents. This change increases the demand for more housing units.

In the words of a participant:

You know, traditionally, when I was a young kid, people lived in their homes with their parents. Some of them [for] pretty well all of their lives. Now, with the changes taking place and the people end up being 18, 19 years old...[they] gotta live on their own. That's when homelessness started. There was no homelessness before. When I was a kid, there was no such thing. Everybody lived together. Whether you're 40 years old, you still live with your parents, 'cause you work with your dad, you work with your mom, and people work together, and they shared all the work in the household. And, people owned their own home because they built their own home. They were self-sufficient at the time. And then Housing [Corporation] started, and public housing started and, people started living in public housing...and then people that are old enough, and now they have to move out, and, that's when homelessness started.

The same participant spoke about the housing issue in Behchokò, which was related to the government asking everyone to move out of Behchokò because of poor drainage and soil conditions for building houses, exacerbated by melting permafrost:

And, the reason [behind the shortage of] housing nowadays is that back in the early or later part of the [19]60s and in the 1970s, they started another community, called Edzo today. You know, they started building houses in Edzo, and because the government wanted people to all move to Edzo originally. And people did... They moved there, and...they [GNWT] put a freeze on housing in Behchokò, and they never built houses...and we never did catch up with housing since then...but, those people that did [move to Edzo]...eventually all [of them] ended up moving back here to Behchokò.

One participant pointed out that earlier residents used to accommodate each other, including taking in those who were homeless. However, very few extend that helping hand any more,<sup>13</sup> evidencing a loss of trust among community members and in the benefit of mutual help. This cultural shift has been compounded by factors such as extensive addiction and violence, and the related issues accompanying these concerns. The participant summed this up by saying that people now only fend for themselves and do not think about the community.

In the words of another participant:

Well . . . it could be a friend, a relative, but then they . . . you know the abuse? Right, they are doing drugs now . . . addictions for anything to, you know help them get by the day and if you have some of those stuff in your house, they'll be gone, right? Now even I think that it . . . it ended up being a trust issue. They can no longer trust these friends and families in their houses anymore. So, you know what, they are fending for themselves now. And . . . those doors that were always once open in the past are now closed. And due to these situations . . . this housing issue just makes it worse.

The participants also spoke about the dependency afflicting the younger generation because of income support:

We have homelessness because they [younger generation] don't work. Some of them . . . 'cause [of] lack of education . . . they don't have enough . . . education to find . . . you know, a job that they can do . . . There are others that just don't wanna work, because they're being spoiled by the income support, you know . . . that the government has . . . introduced to this generation [to].

### ***Generational Gap Between Elders and the Younger Generation***

We observed that intergenerational community members hold conflicting views about their society and societal values. For instance, whereas Indigenous elders mentioned the land healing program, trapping education, and a canoe tour, the young generation was more concerned about how they can participate in the new wage economy and find jobs that support them. The fragile and fraught relationship between Indigenous elders and youths, as explained below, is a contributing factor to the rise of housing issues in both of these social groups.

The elders, the older spiritual and cultural leaders who provide the only connection to the past—and who are the guiding light for the Indigenous community through their knowledge of traditional ways, teachings, stories, and ceremonies—are now seemingly losing their touch and respect in the community, which they once reliably enjoyed. This may be because many contemporary elders have been shaped by the residential school system, government institutions, and widespread prejudices and discrimination, which have eroded their traditional values, skills, and even language. As a result, some have turned to drinking and gambling, and have fallen prey to all forms of addiction. One youth participant said:

"There are so many negative things that they [the elders] are in. So, why should I respect this person that's out drinking with other youth? Why should I do anything for this person if they can drink? Well, they can certainly do their own."

When asked about the relation between the elders and today's youth, one elder had this to say:

As for [whether] the youth have any respect for elders—no. Because when you talk to them, some of them pretend they're paying attention. But, how can they pay attention if they don't speak or understand Tłıchǰ? . . . Some of them don't understand, but some understand [the] Tłıchǰ [language], so if I am talking to a young person, and that young person mumbles back in English . . . [they] understand, but it shows disrespect to an elder if you're mumbling back . . . there is no respect for the elder, and that's because nowadays kids don't speak Tłıchǰ.

Indigenous communities thrived throughout history through their strong self-reliance and mutual support—spiritually, socially, and economically. Intergenerational support was also a pillar of community strength. Youngsters helped elders and took care of seniors in various ways, whereas elders passed on traditional wisdom, values, and language to the community's young members. Nowadays, the interactions between elders and the youth seem to have become more transactional. The community that thrived through helping each other selflessly, including taking care of seniors and providing housing for those who lost their homes, has acquired capitalist tendencies, meaning the youngsters expect to be compensated for the help they render. One participant elaborated on the erosion of respect for elders and how the two generations are moving apart from each other:

The way you used to do it back then was, you sat down with an elder, and you learned the language . . . and because of that, a lot of respect has been lost between elders and youth . . . Before, youth would be

the backbone of elders, I would say. Like, they help them. They went to their house if they needed wood. They grabbed them snow water if they needed it, and now it's so hard to ask a young person to go through this stuff without them asking for some sort of compensation. And it's not only that I would say [this]. Many of our prominent elders have passed on, and the ones that are left are suffering through addictions, through other things that they can't, you know, deal with. And because of that, many youths don't see them as people whom you should respect.

One elder mentioned today's youths' distorted attitude toward life and their nonchalant attitude toward parental advice, which is leading to homelessness:

They don't listen to their parents, or the parents just let it go. So...there's a few of them, I know that. They can't get a house. They don't work. ... You know, they drink, they don't listen to their parents...they do what they want their own way. That's why the parents kicked them out. That's why they're homeless. They could work, but...I don't know; there are no jobs. How could they work?

This individual thought parents of the homeless youths deserved equal blame for today's homelessness situation. For him, the absence of parental guidance and moving away from the traditional practice of living off the land were key causes in the current homelessness situation:

They don't take kids out on the land, you know...hunting, trapping, fishing...they don't do that. There's good money outta that if you want...if you're broke, you go out on the land, you get some money. If you are hungry, you go on the land, you eat... [The land is] our fridge there, our bank, you know... If I'm broke, I'd had no money, I'd set my trap. There's my money. I'd take my money for the bank. If I'm hungry, I'd just kill something, I'd open my fridge...I'd eat.

Along the same lines, another elder said:

There are a lotta young people, you know...they are of [an] age who prefer to live off income support, and they just don't want to work because they already [have a] guaranteed income, and as for other young people, they just don't have it...the incentive to get a job.

When asked about a solution to the issues, she added the following comment:

You could do counseling or healing programs in the community, and to deal with any healing or grieving... stuff like that in the community [is] going on, and another thing to that...you know, with everything that has...been going on about income support and stuff like that... Maybe...they do the trip around the lake every year.

Working with the Bloodfoot tribe in southern Alberta, Fox (2004) also elicits the different worldviews, priorities, and lifestyle between the two groups. However, she finds that the youths still hold elders in high esteem and are willing to learn the language and tradition from them. The eagerness to explore different ways to interact with each other was particularly notable.

Concomitantly, we witnessed a few examples of such interactions and community mobilization in the Tłı̨ch̨ region. The cultural camp in Wekweèti and the community gardens in Gamèti are such examples, demonstrating what communities can do themselves through unity and camaraderie, without much government assistance. The building of the cultural camp in Wekweèti showcases their construction and carpentry skills; it also demonstrates that local people can build their own homes and manage the intricacy of home-building. The community garden in Gamèti is one of the biggest in the NWT, about the size of half a football field. Lettuce, sunflowers, potatoes, chives, and other vegetables grow in the garden, and chickens and goats are raised there as well. It not only provides food but also boosts morale and engages local community members.

### ***Substance Abuse, Alcoholism, and Mental Health***

Many study participants mentioned addiction as a primary reason for individuals and families being unable to either access housing or afford to remain in housing. Many admitted to their own addictions, which eventually rendered them homeless.

One participant said:

Addiction and drinking and all that—that has a thing to do with it [homelessness]. Because that's like, taking over most of their life... I'm living under income support, yeah. And I don't owe anything with the housing arrears. I paid off everything before I had a unit. Still, I got evicted because of my drinking, and they took my daughter.

Employment is the key to accessing housing and stay in it. Mining jobs are available in the Tłıchǫ region, but almost all mining jobs require drug and alcohol testing. Any substance and alcohol abuse, if detected, is grounds to deny employment. A few participants alluded to addiction as one important reason many are not hired for the mining jobs, despite their availability.

Related to this, one participant pointed to intergenerational drug or alcohol addiction and dysfunctional families as another reason for homelessness.

I guess our past got the good of us...because...we were abused, left alone when we were children, and we had to fend for ourselves. So, I remember when I was a kid...I had to push a table...to [a] stool just to cook something. So, I had to push my brother up, cause' he couldn't get up to the stove... We made a porridge, and we ate it 'cause our parents abandoned us. And, 'cause they were drinking too much, I guess.

A few participants mentioned alcoholism on a scale where many individuals with no access to liquor would drink Lysol, hairspray, or anything else they could find with alcohol content. One participant had this to say about this behavior:

They're drinking all the garbage you know? No wonder my uncle died. He died of drinking hairspray. Why don't they [TG] open a liquor store in Behchokǫ? They got some government! Instead of arguing over nothing, [they] can probably make more money. Instead of killing your own people!

In the territory, according to the NWT Bureau of Statistics (2014), among those who consume alcohol, 72% are heavy drinkers,<sup>14</sup> most are between 25 and 44 years old, and those with less education consume the most. The Indigenous people who consume alcohol regularly (57%) include a higher proportion of heavy drinkers, at 83%. This figure can be compared with the overall higher proportion of non-Indigenous people in the North who consume alcohol (73%) but who would not be described as heavy drinkers. Across the whole Tłıchǫ region, 70% of the Indigenous population are heavy alcohol drinkers, with the highest alcohol addiction in Behchokǫ and Wekweètì, at 72% and 87%, respectively.

Mental health issues were also highlighted as a reason for homelessness. One participant said:

What is contributing to homelessness, I think it's the combination of addictions, mental health, but that obviously has its roots also. I don't think I have the legs to talk about that, but, definitely, mental health and addictions. These issues are the indicators that are causing eviction and the immediate homelessness.

The NWT Bureau Statistics (2014) survey shows that 52% of Indigenous people in the NWT stated their self-perceived mental health is not good. Among non-Indigenous people, this figure is only 28%.

Participants emphasized the need for sobering centers, addiction counseling services, and a women's shelter. Currently, the communities do not have any emergency, transition, or women's shelters, and the need is particularly acute in Behchokǫ. Additionally, a warming shelter opened in March 2018 in Behchokǫ, under the local RCMP leadership, but it operates only during winter months, for 12 hours per night, for a limited number of occupants. Participants mentioned using the local RCMP detachment drunk tank instead, as an emergency shelter; it is the only place available that provides a warm place to sleep for people who engage, often intentionally, in public drunkenness.

## **Private Housing Market and Homeownership**

### **Nonexistent Private Housing Market**

Throughout the NWT, the private sector generally has limited involvement in building housing. Also, a private housing market—consisting of a willing buyer and a willing seller—is virtually nonexistent in the Tłı̄ch̄q region. People do not view housing as an investment or commodity, or indeed as having any economic value in the same way as it is viewed elsewhere. It is not seen as something that appreciates in value, or will provide something of value, over time. Because this housing develops little or no equity, bank mortgages or loans are not available, or if available may come with several conditions; for instance, banks may require 10% or more as a down payment.

One participant commented:

One of the issues here is that there's not a lot of private housing for sale. ... If I were to build a house, get The Tłı̄ch̄q Construction to build a 2,000 square foot house at CAD \$200 a square foot, [that] is CAD \$400,000. So, I'd go ahead and... build this... for a client. He pays on it for 10 years, and he tries just to sell it. The market doesn't sustain itself here like it would in Yellowknife. There's only so many people out there that can afford that type of house. So, the banks don't like you borrowing CAD \$400,000 for a house that's only going to be worth CAD \$240,000, right?... The only way to make this work is subsidizing and unfortunately, that's the nature of the beast you have here. This is not Yellowknife, where the market keeps appreciating every year.

Along similar lines, another participant said:

There's very little private investment here in the housing market. I think that's one of the problems that I see. ... There is no private market for housing here. If we were living in Yellowknife, people buy and sell houses every day. ... That does not exist in the North Slave region or in the Tłı̄ch̄q region. One or two homes sell here a year. So, there's virtually no private investment here at all. I was financially able to build a house at one stage. And, my issue with it was it would cost me perhaps CAD \$300–400,000 to build a house. And at the end of it, its commercial value would maybe be 100 grand. So, if I was to put out my own money, and go get a mortgage from the bank, by the time my construction is finished, my house would be worth way less [than] what I put into it. So, you don't see people, even people who have jobs and people who work at the mine and people who have money, going out to the bank and financing houses.

### **Poor-Quality Private Housing**

Participants cited examples of their run-down property, with carpet beetle infestations, mold, and poor heating. As recently as September 2018, some have even burned down, causing deaths (Blake, 2018). Interestingly, many homeless individuals who participated in the study had their own property. However, once their parents passed away, they could not afford its upkeep, or if a disaster such as fire struck, it became uninhabitable, rendering them homeless. The data bear out the housing conditions (for instance, 35% of housing requires major repairs), as do our multiple visits to the communities. Indeed, the private housing is in a dire condition of disrepair—as noted, some properties have burned to the ground whereas others are plagued with mold or infested with cockroaches, bugs, or beetles.

A participant who owns a property in complete disrepair said:

We lived in public housing for about 6 years since my mom's house was fire damaged and, we are living there ever since, and then... my mom passed away [2 years ago]. It was an elder's unit for housing here in Behchok̄. And there's no [or] not enough housing for single people, so there's people ahead of you like, 100 people ahead of you. And you gotta wait until the unit opens.

Another homeless person described her ordeal, caused by family dysfunctionality, sick parents, and a house fire, eventually leading to her become homeless:

My dad moved out on us [and] my mom moved out on us while we were young, and my dad got sick. So, he wanted us to stay with my aunty. So, that house was locked, and then my sister had a home, but she got kicked out too. So, we moved back to my dad's... well, my dad passed away. We break-and-entered. We just stayed there. I stayed there when I came back from Fort Smith... I was staying there and then my boyfriend and I, we took off to the bush for the weekend, and then we came back Monday to see my best house caught on fire. So that's why I am just standing here.



One study participant with children and in a common-law relationship described their living conditions in a private rental in these terms:

“Before I moved here, we’re living in the outhouse with one bedroom. . .no furnace, no running water, [no heating or electricity]. . .for 6 years, you know. . .I didn’t get any receipt for the rent. . .because we’re paying under the table.”

She said she knew at least two other families with similar living conditions. She was thankful to the NWTCH for getting her a public housing unit, which is where she currently lived, but had hoped for a bigger unit. She would like to be part of a rent-to-own program like HELP.

### ***High Cost of Utilities***

A few study participants living in private homes complained that the high cost of power is prohibitive, making housing largely unaffordable. At 35¢ per kWh,<sup>15</sup> assuming an average monthly use of 415 kWh, a household has to pay as much as CAD \$145 per month. Nonpayment of a power bill results in the power company terminating its services. Our participants mentioned living in their own homes, but without any heat or power for a long time or sometimes indefinitely. To keep themselves warm, many in such situations resort to burning wood or whatever they can lay their hands on, without taking adequate precautions, resulting in multiple incidents of homes catching fire. The high utility cost was a factor in the house fire cited by a study participant in the previous section.

As a potential solution, TG partnered with Arctic Energy Alliance, a local civil society organization dedicated to energy conservation, to develop an energy-efficient woodstove as a cheap way of heating homes. These efficient, cheap woodstoves were then distributed across the Tłıchǫ region. The project not only brought electricity bills down for many households but also created seasonal employment for people who harvested firewood for the woodstoves.

## ***The Role of the Government***

### ***Housing Policies and Programs***

Government policies often taken a one-size-fits-all approach to whatever issue they target. However, in the North, such a blanket strategy can carry negative consequences, both intended and unintended, given the unique constellation of peoples, cultures, geography, and climate in the region, as well as the historical colonial strategy of domination and assimilation. The past policies deployed in the North powerfully affected the Indigenous peoples, yielding disastrous results and profoundly changing the community. For instance, Government policies have enabled the provision of public housing to these Indigenous people, but also made them eligible for government income support when they turn 19. Scholars such as Christensen (2011) and others, as well as several study participants, have argued that these provisions largely created institutionalization and dependency on government handouts.

### ***Two-Week Stay Policy***

An interesting effect of the NWTCH policy is that an Indigenous person living in public housing is often reluctant to offer another community member who is in need either temporary shelter or the opportunity to live with them. This is largely because the government policy determines rent based on the incomes of all household members (that is, all those living under one roof). Therefore, some inhabitants are logically afraid that by aiding another person in this way they might be required to pay higher rent.

This 2-week stay policy allows an adult who is not on the lease to stay with their family or friend living in a public housing unit for no more than 2 weeks. The rationale behind this policy is that it protects many—especially single mothers or elders—in situations where a disruptive family member will not leave or has refused to contribute financially. Another reason for the policy is to ensure no one with arrears or an otherwise poor record with the NWTCH is staying in a public housing unit. However, the unintended consequence of enforcing a 2-week limit is that it can make an individual homeless almost immediately.

### *Lack of Housing for Single Adults*

Single adults are hit particularly hard by the few affordable public housing units available for singles; this results in many singles being left homeless. One study participant explained this housing absence as being intertwined with unfair prioritization and the effects of arrears:

[If] housing is available like, for single units, they [Housing Authority] should have first priority, uh... for homeless people, right? They always give housing to the people that are well-off, have jobs, ...going to school, have kids... [they]...always get first priority. [They] supersede...homeless people. That's why...there's more every year... They ask you, "Did you...do you owe arrears?" And if you owe arrears, then they kick you out and they kick you to the bottom of the list again. And you have to go way back up and it takes years.

NWTHC responded to the community need by building several one-bedroom units, although this additional provision remains insufficient to fulfill the needs of the single adults who are either homeless or badly in need of housing. NWTHC has built housing based on strict numbers of bedrooms or age groups (for seniors or elders in the community), but this approach has also failed to make much difference. For instance, the nineplex for elders in Whatì is still empty. On the other hand, some families looking for public housing complained that many available units are bachelor's units, and thus NWTHC would not allot these to them.

### *Arrears and Evictions*

Our analysis of the NWTHC data—both the criteria for the various housing programs and the reasons for Indigenous applicants' rejections in these programs—shows that a significant proportion of individuals carry arrears or lack land titles or leases. PATH exemplifies one such program that has not been used, although it is meant for families to develop homeownership. The nonpayment of rent or mortgage affects the NWTHC's ability to deliver its programs (NWTHC, 2014). The NWTHC argues that it would be hard pressed to offer housing repairs, maintenance, and other forms of assistance without generating sufficient revenues from rents and mortgages.

Evictions are another problem raised by study interviewees. According to NWTHC, evictions were previously enforced more stringently, but this slowed down over 2017. A NWTHC staff member shared their opinion about this situation:

We try to really work and we won't evict anybody unless the minister gives us a go ahead, but now to evict is quite a process... We really try to help them and give them what I call five last-chance agreements because we always bend over, and they [tenants] can pay 25 bucks a month towards their arrear[s]...that's all they have to pay, or 50 dollars...whatever it is.

Behchokò faced the most evictions in 2016, and its community members had the highest amount in accumulated mortgage arrears. In 2013, both Behchokò and Whatì had the most incidents of tenants' arrears. These two sites were also listed in the inventory of communities with markedly lower rent and mortgage payments. Since then, however, the eviction numbers have gone down. This is partly because of TG's public engagement exercise. According to NWTHC documents, TG reached out to its citizens through public service announcements on the radio about the importance of paying rent and catching up on past rent. As a result, several tenants came forward and entered repayment plans offered by the NWTHC. TG's involvement in increasing public awareness about the issue and the availability of the NWTHC program helped to significantly raise collection rates in the past 3 years, from 84% to 132% in 2015–2016. (This >100% figure indicates that tenants are paying their monthly assessed rent as well as past arrears.) This development effectively demonstrates the positive outcomes that can result when regional governments coordinate their efforts.

This, however, has since led to new friction between the NWTHC and TG regarding how and where all the collected amounts should be spent. TG insists they be allocated to Behchokò and other TG communities for repairs, retrofits, or builds to new housing units. NWTHC has committed more than CAD \$1 million to retrofit the existing housing stock in the TG communities, but this amount is far less than what they have collected through arrears over the past few years.

### ***Vacant Housing Units***

A few participants complained about vacant public housing units in their communities and questioned why they could not be rented out to those in need, rather than leaving them vacant. Although this is a perception in the community, the data from NWT HC paint a slightly different picture. As of 2017, 187 units (out of 2,800) across the territory were vacant, amounting to 7.7% of all units across the NWT. Of these, 136 were under repair, whereas 51 units were being allocated. So, essentially, the vacancy rate was 2.1%. In Behchokò, 10 of 214 units (i.e., 5%) were vacant and under repair. In Whatì, as of 2018, 14 of 51 units were vacant, but of those, 12 were repaired and were ready for occupancy. In Gamètì, three of 29 units were vacant, of which one was ready for occupancy. In Wekweèti, one of nine units was vacant because it required repairs. The NWT HC staff supported and expanded on this data, adding that no “vacant” units existed. They admitted that whereas a few units were vacant, in fact, this was due to damage caused by tenants or wild animals, or other factors. These units could not be rented until they were repaired and brought back to habitable conditions. The vacancy situation was much worse in Behchokò, where more tenant damage occurred.

### ***Income Eligibility***

A few participants mentioned another aspect of housing policy that contributes to homelessness: housing is available to people of all incomes. According to them, some public housing units, already in short supply, were tied up by those earning high incomes. One participant commented:

The diamond mines converted [Indigenous people] from bush life, or bush activities on land activities—hunting, trapping, and that—to become miners. And all of a sudden, they are making big bucks. Not all, but most of them. And those were the perfect clients to get homeownership programs. Perfect. You could’ve got them out of public housing like, a long time ago. Twenty years ago. And along the way these people have been working, could have owned their own houses by now. But once again, like the policy states, you have to be a middle-income earner [so, they remained in public housing]. So, it didn’t really benefit anybody. And that design, we’ve been trying to say, it’s got to be changed. Now imagine this, if those people were ineligible, you probably would’ve had lots of work in the community, building houses, and that those would have moved those people out of public housing. And you would have had people being accommodated in the [public housing]. I think we wouldn’t have ever had homelessness, right?

To ascertain the validity of this claim, we obtained a data set from NWT HC in which incomes were cross-tabulated with types of housing in each Tłı̄chò community, drawn from the NWT 2014 survey. It showed households in all three middle- and high-income groupings in these communities: CAD \$80,000–\$100,000, \$100,000–\$125,000, and \$125,000+. However, the numbers are small (<10) and therefore are suppressed for confidentiality reasons. Wekweèti has only two public housing units (excluding affordable and market units), whereas Gamètì has 17. If we assume an average of five households from each income category, for Behchokò and Whatì, up to 30 of 227 public housing units could be occupied by those who are earning CAD \$80 K or more. Although this number may appear small, it represents over 10% of all the units and is indeed significant—especially where (dis)possession of every unit is precious and the wait lists for access to them is long.

### ***Costly Maintenance***

NWT HC repeatedly mentioned the expense it incurs in dealing with repairs and maintenance of housing units. It argues that if it could reduce the repair costs, it could put those funds toward purchasing or building new housing units. One reason for high maintenance costs is NWT HC’s reliance on its journeyman workers located in Yellowknife, who have to fly into far-flung communities of the NWT to attend to repairs, however minor or major they may be. This results in unnecessary delays (and frustration on the renter’s part), and means that NWT HC incurs high repair costs.

The TG-NWTHC Housing Working Group explored this issue at length. The group members discussed numerous alternatives, such as potentially engaging local handypeople to attend to such needs; whereas they may not be certified to do the work, they could help expedite the process and might offer a cheaper and less time-consuming option. They also explored other alternatives, such as making journeyman exams more accessible to Indigenous people or engaging the local handyman to do the repairs subject to the NWTHC journeyman later confirming the quality of work performed. Unfortunately, the Working Group could not reach a solution agreeable to both TG and the NWTHC, primarily because of the liability issues involved.

### ***Lack of Coordination***

The Tłı̄chǝ region is governed by four levels of government: the federal government, TG, the GNWT, and community governments. Barring TG, every other government level is directly or indirectly involved in housing provision, for a mere 3,000+ people. These multiple government levels create jobs for people in regions where the private sector is almost nonexistent—an apparent benefit. Crucially, however, insufficient coordination exists among these four levels when it comes to housing, adding significant woes to the housing situation because of bureaucracy and poor communication from government officials to the general population. Thus, many residents do not learn of the various available housing programs.

We also observed that Tłı̄chǝ residents do not clearly understand the roles and responsibilities of the different governmental levels. Many from the local community approached their chief regarding housing, who often informed them that neither the community government nor the TG was responsible for housing. One participant mentioned how the introduction of the community government added further confusion about which office has what responsibility. The four community governments<sup>16</sup> in the Tłı̄chǝ territory were created in 2005 with the passage of the Tłı̄chǝ Community Government Act 2004. He said this about the concern:

So...back in those days, we had our own leadership called Chief and Council, but the government said that this municipal government is there to run the community, not to run the nation. You know, that kinda thing, so the people have adapted to that. We have [had] a territorial government for over 40 years. . .people still don't know anything about that, never mind expecting them to have learned everything about what the Tłı̄chǝ government is doing. So, that's why they say the government doesn't do anything for us. Territorial government is stranded. They're like a welfare government.

The government also does not coordinate well with local civil society organizations, such as the Behchokǝ Friendship Centre. Other organizations such as Habitat for Humanity, the Salvation Army, Inuvik Ingamo Hall Friendship Centre, Inuvik Homeless Shelter, and the Inuvik Youth Centre, which operate in NWT, are also kept at bay in housing provision. In late 2018, NWTHC began to engage the Rae-Edzo Friendship Centre to help in operating a homeless or transition shelter.

### ***Remoteness of the Region***

The communities in the NWT have been rife with spatial isolation and economic disparities, which are reflected in income and housing conditions (Christensen, 2011). A good example of this unevenness is found in the Tłı̄chǝ region itself. Three of the four communities are not connected to the highway system and are accessible only by air or winter ice road. Only Behchokǝ is currently accessible by all-season road, although construction of an all-season road to Whati was approved in 2017.

Infrastructure, such as roadways, is a key element in economic development because it brings down the costs of goods and services, increases access to health and social services, and generates the potential for more sustainable community participation in the economy. Some argue, however, that with prosperity come social ills and greater substance abuse (Mackenzie Valley Review Board,

2018). The Review Board's report (2018) warns of the adverse impact the road will have on Whati residents' well-being, linked especially to potential increases in harmful behaviors associated with greater access to drugs and alcohol, as well as more traffic accidents and loss of habitat.

As settlements in the NWT were not formed around a sustainable wage economy, a critical shortage of regular paid employment opportunities is the norm in most Northern settlements (Bone, 2003; Christensen, 2011; Collings, 2005). Employment opportunities concentrate in certain regions, typical of the territorial economy that relies heavily on nonrenewable resource development. This phenomenon is evident even within the Tłı̨chǫ region. Diamond and gold mines near Wekwętì, a gold mine near Gamètì, and a uranium mine (and the potential for a new cobalt/gold/bismuth/copper mine) near Whati have generated employment opportunities for these communities' residents. These employment opportunities are reflected in slightly better housing conditions in these communities. Although several mines operate within the Tłı̨chǫ region, none is close to Behchokǫ.

## Discussion

Clearly, myriad factors contribute to the current housing crisis afflicting remote Indigenous communities, such as the Tłı̨chǫ region. They range from long-standing issues with the First Nations governance structure to the government's heavy-handed role in providing housing, changes within the Indigenous culture, a nonexistent private market or homeownership, discriminatory and onerous housing policies, and the region's remote location.

A few study participants indicated that the roots of the current housing crisis go much deeper. They referred to food (in)security and changes to the nomadic life—forced upon them first by colonial powers and later by the Government of Canada—as critical triggers for the crisis. These problems began with the fur trade between the Indigenous peoples and the settlers, lasting for more than 400 years. However, in the early 1800s, the intense competition among multiple fur trading companies, including the Hudson's Bay Company, resulted in overtrapping; this, in turn, led to serious depletion of furred wildlife, followed by restrictions<sup>17</sup> imposed on hunting and trapping in the early 1900s. This caused dramatic shifts in Indigenous people's way of life: they moved from their subsistence lifestyle, based on hunting and trapping, to settling in one place and relying on resources in their immediate vicinity.

Viewing the Tłı̨chǫ housing situation through the lens of Minnery et al.'s (2000) framework, we observe that very few best practice elements apply in the housing production process there. The highlighted parts of Table 5 are the only few being practised. More specifically, as a part of the needs assessment, the NWT HC audits housing needs. However, it does not appear to consider or support assessing, using, or developing the community's ability or capacity to build or operate housing facilities independently.

The second housing phase—design and development—seems bereft of culturally appropriate designs, as the housing units employ a standardized design model. The NWT HC, however, has been sensitive to the changing needs within the communities. For instance, in 2018, it added more single-occupancy units to the inventory to accommodate the increasing number of homeless individuals who are ineligible for multiple-bedroom housing units. New housing meant specifically for seniors and elders has also been built. However, many of these units have remained unoccupied, as seniors and elders living with their children and grandchildren declined to move from their current living arrangement. Community housing planning is underway to better assess the community needs.

The implementation or construction phase of housing considers the remote locations where the need is most severe. However, several best practice elements, such as local resources, skills, or expertise, are grossly missing. This approach costs the NWT HC a great deal, by not accessing a tremendous amount of local skill and talent available within the community. The postconstruction phase also suffers serious deficits on multiple fronts: low maintenance of the units, poor



**Table 5.** Bold elements of Minnery et al.'s (2000) model employed in the Tichqo region.

	Funding	Skills	Technology	Organization	Cultural	Infrastructure
Needs assessment	<ul style="list-style-type: none"> <li>• Adequate resources included in funding</li> <li>• <b>Prioritize investment in terms of needs and not funding schemes</b></li> <li>• Benchmark audits</li> </ul>	<ul style="list-style-type: none"> <li>• Skills/capacity building assessed in terms of community's ability to supply and utilize them on a continuing basis</li> </ul>	<ul style="list-style-type: none"> <li>• Appropriate to culture, environment, location, and skills</li> <li>• Considers ongoing maintenance etc. as well as current needs</li> </ul>	<ul style="list-style-type: none"> <li>• Coordination</li> <li>• Avoid overlaps of responsibility</li> <li>• Agency acceptable to community</li> <li>• Communication with community over options</li> </ul>	<ul style="list-style-type: none"> <li>• Clearly identified</li> <li>• Differences recognized</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Audit of needs</b></li> <li>• Appropriate for area, culture, etc.</li> <li>• Includes skills needed to operate facilities</li> </ul>
Design and development	<ul style="list-style-type: none"> <li>• Technically adequate and addresses priority areas</li> <li>• Included in funding</li> <li>• Leveraging included</li> </ul>	<ul style="list-style-type: none"> <li>• Use of professional expertise</li> <li>• Community skills harnessed</li> </ul>	<ul style="list-style-type: none"> <li>• Innovation</li> <li>• Appropriate to culture and environment</li> <li>• Use of local resources</li> </ul>	<ul style="list-style-type: none"> <li>• Organizational links to both housing and context</li> <li>• Long-term commitment</li> <li>• Good design of agency structure</li> </ul>	<ul style="list-style-type: none"> <li>• Culturally appropriate</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Plans linked to housing</b></li> </ul>
Implementation/construction	<ul style="list-style-type: none"> <li>• Flexible funding in a longer-term framework</li> <li>• Adequate performance monitoring</li> <li>• Reinforce leveraging and different sources for different functions</li> </ul>	<ul style="list-style-type: none"> <li>• Local skills development</li> <li>• Use of local skills</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Remoteness considered</b></li> <li>• Local resources</li> </ul>	<ul style="list-style-type: none"> <li>• Project management</li> <li>• Integration of local expertise</li> </ul>	<ul style="list-style-type: none"> <li>• Cultural time frames</li> <li>• Link to cultural mores</li> </ul>	<ul style="list-style-type: none"> <li>• Phased implementation</li> <li>• Skills development</li> <li>• <b>Issues of remoteness considered</b></li> </ul>
Post construction	<ul style="list-style-type: none"> <li>• Adequate performance monitoring of rent collection etc.</li> <li>• Life-cycle funding sustainable in terms of operations and management, initially, and then capital funding</li> <li>• Continuing accountability</li> <li>• Long-term sustainability</li> </ul>	<ul style="list-style-type: none"> <li>• Adequate management</li> <li>• Continuing improvement</li> </ul>	<ul style="list-style-type: none"> <li>• Low maintenance</li> <li>• Life-cycle approach</li> <li>• Sustainable environmental and social impacts</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Skills in management</b></li> <li>• Ongoing training</li> <li>• Payments collectible</li> <li>• Continuing accountability and responsiveness</li> </ul>	<ul style="list-style-type: none"> <li>• Community ownership</li> <li>• Review in light of community values</li> </ul>	<ul style="list-style-type: none"> <li>• Community ownership</li> <li>• Continuing maintenance and management</li> <li>• Sustainable environmental and social impacts</li> </ul>

management, low ownership, and even low rent collection from the public housing residents, as discussed in the previous segments. Community ownership, an element of best practice, is actually a deterrent to locating public housing units, because of liability and land title issues.

During the past four decades, the rise of neoliberalism has substantially changed the economic and political relationships of citizens, especially Indigenous peoples, states, and the market. Several scholars, such as Helvin (2006), Scott (2006), and Slowey (2008), have argued that a neoliberal economic ideology would support the political autonomy of Indigenous people, thereby enhancing their economic autonomy. This ideology is premised on the following two arguments:

- By reducing the state's responsibilities for social welfare, Indigenous individuals will take control of their social well-being.
- By introducing individual entrepreneurship and private property rights, and restricting the existing economic and institutional structures, Indigenous communities will have the opportunity to become active participants in market transactions, instead of relying on government assistance.

However, to the contrary, neoliberalism can be a destructive mechanism that heavily embraces market independence, deregulation, and privatization (Hale, 2002; MacDonald, 2009, 2011; Smith, 2007). As Slowey (2008) acknowledges, neoliberalism “could ultimately threaten the well-being of First Nations communities [in Canada] through its restructuring of market–state–First Nations relations” (p. xiv). Individuals who rely on government assistance would be especially and severely deprived if state welfare schemes are absent. As most First Nations communities have already been marginalized in many ways in most of Canada, withdrawing government assistance would further alienate them.

Neoliberalism also generally means more privatization of essential services. Canada's North has already seen a decrease in government funding for housing over the past two decades. In 1993, the federal government froze new spending on social housing and stopped its off-reserve, Indigenous-specific housing assistance. Further, it has been gradually fading out funding for public housing maintenance since 2004. With the exception of some locally funded projects, little, if any, new Indigenous-specific social housing has been built for nonreserve Indigenous households since 1993. The government's continued retreat from the housing sector, in particular, will further undermine the living conditions of First Nations people—a situation already aggravated by the absence of a private housing market in the North.

Despite some federal government investment in Northern housing in 2018, specifically targeting Indigenous communities, the investment is nowhere close to meeting these regions' needs. The NWT HC records indicate current CAD \$15 millions funding from CMHC for public housing operation and amortization costs is on the decline and will end entirely in the next 20 years.

All in all, the NWT HC's approach to providing housing in the Tłı̄ch̄o region mostly fails when evaluated against Minnery et al.'s (2000) best practice model. The federal government's neoliberal approach significantly exacerbates the housing crisis in the Tłı̄ch̄o region.

## Conclusion and Recommendations

This study aimed to investigate the factors leading to the housing and homelessness situation in the Tłı̄ch̄o region, to analyze the efficacy of the housing policies, and to recommend potential solutions. It is abundantly clear that housing and homelessness in the Tłı̄ch̄o region are in a critical state, especially in Behchokò, where it is a full-blown crisis. Homelessness is visible in Behchokò, where unsheltered homeless people constitute a large at-risk population in the community. Hidden homelessness seems more prevalent in the other three communities, where the homeless are provisionally accommodated by their friends or families.

The findings of the study are largely consistent with the existing literature, especially regarding economic inequality, substance abuse, and governance issues. Our findings,

however, successfully elicited connections and impacts on housing and homelessness, uncovering nuanced aspects of housing that have not previously been fully captured. As the preceding sections explain, numerous intertwined factors contribute to the current crisis situation: decades of colonialism, the government's of neoliberal approach to housing, the First Nations governance structure, and the unintended consequences of several housing policies, seismic sociocultural changes occurring within Indigenous communities, and the remote geography of the region. The study employed Minnery et al.'s (2000) best practice model to understand the efficacy of the housing policies. It determined that the approach to housing in the Tłıchǫ region fails to live up to the best practice model employed for Indigenous housing in remote geographies, exacerbated by increasing neoliberal tendencies. We put forward the following few recommendations, which suggest a set of responsibilities to be shouldered by two key stakeholders—NWTHC and TG.

### ***NWT Housing Corporation***

As discussed, the NWTHC is responsible for providing housing in the entire territory, which is a Herculean task in itself, given the vastness of the territory, the harsh climate, and the widely dispersed communities—many not connected by roads. The following few suggestions directed to the NWTHC propose ways this corporation can rethink its approach, philosophy, and program-specific ideas on a short- and a long-term basis.

#### ***Short Term***

***Adopt and expand a place-based policy approach***—which includes geographically targeted policies or strategies, but with the intent and structure to help the disadvantaged residents of the various locales. A good example is NWTHC's recently implemented Behchokò Housing Stability Program.

***Closely monitor rental, homeownership, and homelessness policies and programs***—to determine which work and which do not. One specific suggestion for the HELP program is to lift the income cap above CNIT; this could help to motivate those who are in higher income brackets and occupy public housing units to purchase a house.

***Build a warming shelter and an emergency shelter*** in Behchokò that operates 24/7—as the current piecemeal approach is not a good strategy. In the long run, a sobering center and permanent supportive housing are also needed. The Housing First Pilot needs to be expanded to include Behchokò.

***Simplify apprenticeship and journeymen certification tests***—and build capacity at the community level for general maintenance and repair of public housing units and private homes. Construction and carpentry skills are available within the community, as we witnessed in the cultural camp developed by the Wekweèti community. Simplifying the certification tests could harness the local talents and skills.

#### ***Long Term***

***Bring back the 1980s HAP program***—This housing program seemed to still resonate with the study participants. The materials were provided by the government and the sweat equity was supplied by individual beneficiaries. Even if only a few take advantage of this program, it could nevertheless take some pressure off NWTHC to build new units.

***Research and invest in new, innovative construction and flexible design approaches***—to bring the cost of new units down. Tiny homes, modular construction, and energy-efficient approaches are a few ideas to explore. Flexible designs could help housing units be used for single- or multiple-occupancy purposes, based on the needs of the day.



## The Tłıchǫ Government

The study participants sought a greater role for TG in the provision of housing. Specifically, they want TG to be their ardent advocate at intergovernmental discussions with federal and territorial governments, and to engage in social service and employment-generation programs and activities at the community level. The following few suggestions for TG are derived from the community's input in this study.

### Short Term

**Engage in social service, training, and employment programs**—Tłıchǫ citizens urgently need to develop an understanding of basic home economics, such as how to run a household within one's financial means. So, financial literacy, parent education, and counseling services are the keys here, including taking over NWT HC-run STEP program. TG could also engage in providing employment opportunities to the homeless, even things as small as picking up garbage or serving food at various events.

**Communicate with its citizens more effectively**—especially about available employment opportunities and the NWT HC housing programs. Some good examples are TG's effective communications about the importance of paying for rent and catching up on past rent, the need to clear out any outstanding rental and tenant damage arrears, the value of enrolling in any available repayment plans, and the grounds for eviction from public housing.

**Actively involve and engage local civil society organizations**—such as the Rae-Edzo Friendship Centre, or other national or territorial organizations.

### Long Term

**Invest in today's youth**—TG should engage in Indigenous, community-driven, and context-based solutions for the spiritual well-being of the youth. However, they must also provide or partner with relevant agencies to train them for wage economy jobs that are plentiful, like journeyman carpenter, heavy equipment operator, oil burner mechanic, electrician, and sewage truck driver. Many times, little locally available talent leads to these jobs being offered to people from outside the community.

**Actively seek to partner with other government or nongovernmental agencies**—which may have some tangible benefits for the Tłıchǫ residents. Arctic Energy Alliance's woodstove program is a good example of this.

**Build resiliency and community capacity**—as demonstrated by the construction of the cultural camp in Wekweètì and the community gardens in Gamètì.

Although these recommendations are specific to the Tłıchǫ region, several key messages apply to other self-governed First Nations communities across Canada facing similar housing issues:

- Look at housing through an interdisciplinary lens, rather than as just a physical structure to house people.
- Adopt a place-based policy approach.
- Engage and collaborate with local and national civil society organizations.
- Harness Indigenous skills and knowledge in various phases of housing provision.
- Offer social service, training, and employment programs and invest in Indigenous youth.

## Notes

1. Canada's North refers to the political boundaries of three territories—Yukon, Northwest Territories, and Nunavut—as well as the northern regions, approximately 50° latitude and above, of the seven provinces of British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Quebec, and Newfoundland and Labrador.
2. The Tłı̨ch̨o Government is the result of the Tłı̨ch̨o Land Claims and Self-Government Agreement, signed on August 25, 2003, by the Tłı̨ch̨o representatives, the Government of the Northwest Territories, and the Government of Canada. Section 35 of Canada's Constitution Act, 1982, recognizes Indigenous self-government as an Indigenous right of First Nations, Inuit, and Métis. The Tłı̨ch̨o Agreement is the first combined land claim and self-government agreement in the Northwest Territories and nationally is second only to Nunavut's comprehensive land claims agreement.
3. Following the guidelines provided in the Government of Canada's Tri-Council Policy Statement on Ethical Conduct for Research Involving Humans (2018), the participants' identities are kept anonymous. They were also informed of their right to voluntarily leave the study at any time before publication.
4. The category *unemployed* refers to people who, during the week prior to the survey in 2016, (a) were without work, had actively looked for work in the previous 4 weeks, and were available for work; (b) had been on temporary layoff and expected to return to their job; or (c) had definite arrangements to start a new job within the next 4 weeks.
5. Being in the labor force refers to people who, during the week prior to the survey in 2016, were either employed, unemployed, or looking for employment in the 4 weeks prior to the survey.
6. The eligibility age for income support is 19.
7. *Economic families* refers to people living in the same house who are related by blood, marriage, common law, or adoption.
8. The Friendship Centre's Behchok̨o Homelessness Needs Assessment Survey (2018) included more men than women participants. However, the City of Yellowknife's Point in Time Homeless Count (2018) had participation from slightly more women than men, as well as more children and youths than in their previous count.
9. As of 2019, the Behchok̨o Friendship Centre runs a four unit transition shelter through the NWTCHC's Northern Pathways to Housing program.
10. A couch surfer is an individual who is homeless and finds couches in various homes to sleep on to survive.
11. The Sixties Scoop refers to Canadian government policies that allowed Indigenous children to be forcibly taken, or scooped up, from their families and communities for adoption or placement in non-Indigenous foster homes. This practice began in the late 1950s, but much of it occurred during the 1960s, and it continued into the 1980s.
12. Passed in 1876, the Indian Act defines how the Government of Canada interacts with First Nations bands and reserves and their members, how reserves and bands can operate, and who is recognized as Indian. Since its enactment, the act has been amended numerous times, most recently in 2013.
13. A few exceptions exist in Behchok̨o. We came across two individuals—one living in a public housing unit and the other in a private home—who open their doors to homeless people if and when they need shelter or want to get away from the cold.
14. Heavy drinking is defined as drinking five or more drinks at a time, per the NWT Community Survey (2014). The frequency of doing so, however, varies between less than once per month to once or more per week.
15. The average Canadian electricity price was 12.9¢ per kWh in 2017 (Canadian Energy Regulator, 2017), so the cost is almost triple in the NWT.
16. The community government in a Tłı̨ch̨o community is a municipal corporation, like any other municipal government, with responsibilities for community planning, public works, and community improvements. Public utilities (such as water quality, water delivery, and sewage services), as well as emergency response planning and fire protection, recreation, and other services (such as bylaw enforcement) also fall under the community government's jurisdiction. In addition, it administers all lands within the community, and regulates land use and development through its Community Plan, zoning bylaws, leasing, and development permit processes. A Community Government Council consists of 10 members and is led by a chief, elected every 4 years.
17. Despite guaranteed hunting and trapping rights in Treaty 11 of 1921, the government did not fully respect the treaty obligations. Treaty 11 is the last of the numbered treaties, signed between First Nations and the Canadian government in 1921. It covers a large part of the present-day Yukon, Northwest Territories, and Nunavut.

## Acknowledgment

The authors acknowledge the funding and logistical support provided by the Tłı̨ch̨o Government. Thank you to Laura Duncan, Jim Martin and all the Tłı̨ch̨o residents who hosted us and participated in the study.

## Disclosure Statement

No potential conflict of interest was reported by the authors.

## Notes on Contributors

**Sandeep K. Agrawal** is a professor and Inaugural Director of the School of Urban and Regional Planning at the University of Alberta, Canada. His research focuses on the intersections of planning policies and human and Indigenous rights, multiculturalism and international development.

**Celine Zoe** serves as a project advisor on the executive of the Tłı̨ch̨o Government in its Yellowknife office, Canada. She is involved in many Tłı̨ch̨o priorities such as housing and highway projects and economic and training strategies.

## References

- Abele, F., Falvo, N., & Hache, A. (2010). Homeless in the homeland: A growing problem for Indigenous people in Canada's North. *Parity*, 23(9), 21–23.
- Alaazi, D. A., Masuda, J. R., Evans, J., & Distasio, J. (2015). Therapeutic landscapes of home: Exploring Indigenous peoples' experiences of a housing first intervention in Winnipeg. *Social Science & Medicine*, 147, 30–37.
- Anderson, J. T., & Collins, D. (2014). Prevalence and causes of urban homelessness among Indigenous peoples: A three-country scoping review. *Housing Studies*, 29(7), 959–976.
- Belanger, Y. D., Awosoga, O., & Weasel Head, G. (2013). Homelessness, urban Aboriginal people, and the need for a national enumeration. *Aboriginal Policy Studies*, 2(2), 4–33.
- Bingham, B., Moniruzzaman, A., Patterson, M., Distasio, J., Sareen, J., O'Neil, J., & Somers, J. M. (2019). Indigenous and non-Indigenous people experiencing and mental illness in two Canadian cities: A retrospective analysis and implications for culturally informed action. *BMJ Open*, 9(4), 9.
- Blake, E. (2018, September 24). *Behchokò grieves after woman found dead in burning structure*. Retrieved from <https://www.cbc.ca/news/canada/north/Behchokò-fire-womans-death-1.4836755>
- Bone, R. (2003). *The geography of the Canadian North*. Oxford: Oxford University Press.
- Canadian Energy Regulator. (2017). *Market snapshot: Explaining the high cost of power in northern Canada*. Retrieved from [https://www.cer-rec.gc.ca/en/data-analysis/energy-markets/market-snapshots/2017/market-snapshot-explaining-high-cost-power-in-northern-canada.html#:~:text=Release%20date%3A%202017%2D02%2D16&text=h\)%20for%20electricity%20%E2%80%93%20the%20Canadian,h.&text=Yukon%20households%20pay%2013.6%20cents%20per%20kW](https://www.cer-rec.gc.ca/en/data-analysis/energy-markets/market-snapshots/2017/market-snapshot-explaining-high-cost-power-in-northern-canada.html#:~:text=Release%20date%3A%202017%2D02%2D16&text=h)%20for%20electricity%20%E2%80%93%20the%20Canadian,h.&text=Yukon%20households%20pay%2013.6%20cents%20per%20kW)
- Canadian Polar Commission. (2014). *Housing in the Canadian North: Recent advances and remaining knowledge gaps and research opportunities*. Retrieved from [http://www.polarcom.gc.ca/sites/default/files/housing\\_summary\\_1.pdf](http://www.polarcom.gc.ca/sites/default/files/housing_summary_1.pdf)
- Christensen, J. (2011). *Homeless in a homeland: Housing (in)security and homelessness in Inuvik and Yellowknife, Northwest Territories, Canada* (Unpublished doctoral dissertation). McGill University.
- Christensen, J. (2012). "They want a different life": Rural northern settlement dynamics and pathways to homelessness in Yellowknife and Inuvik, Northwest Territories. *The Canadian Geographer*, 56(4), 419–438.
- Christensen, J. (2013). "Our home, our way of life": Spiritual homelessness and the socio-cultural dimensions of Indigenous homelessness in the Northwest Territories (NWT), Canada. *Social Cultural Geography*, 14(7), 804–828.
- Christensen, J. (2016). Indigenous housing and health in the Canadian North: Revisiting cultural safety. *Health & Place*, 40, 83–90.
- Christensen, J., & Andrew, P. (2016). They don't let us look after each other like we used to": Reframing Indigenous homeless geographies as home/journeying in the Northwest Territories, Canada. In E. J. Peters & J. Christensen (Eds.), *Indigenous homelessness: Perspectives from Canada, Australia, and New Zealand* (pp. 24–48). Winnipeg: University of Manitoba Press.
- City of Yellowknife. (2017). *10-year plan to end homelessness*. Retrieved from <https://www.yellowknife.ca/en/living-here/resources/Homelessness/EVERYONE-IS-HOME—YELLOWKNIFE-10-YEAR-PLAN-TO-END-HOMELESSNESS-FINAL-REPORT-JULY-2017.pdf>
- City of Yellowknife. (2018). *Point-in-time homeless count*. Retrieved from <https://www.homelessnesslearninghub.ca/sites/default/files/resources/Yellowknife%20PiT%20Count%20report%202018.pdf>
- CMHC. (n.d.). *Definitions of variables*. Retrieved from [https://cmhc.beyond2020.com/HiCODefinitions\\_EN.html](https://cmhc.beyond2020.com/HiCODefinitions_EN.html)
- Collings, P. (2005). Housing policy, aging, and life course construction in a Canadian Inuit community. *Arctic Anthropology*, 42(2), 50–65.
- Deane, L., & Smoke, E. (2010). Designing affordable housing with Cree, Anishinabe, and Métis people. *Canadian Journal of Urban Research*, 19(1), 51–70.
- Dey, I. (1993). *Qualitative data analysis: A user-friendly guide for social scientists*. Abingdon: Routledge.
- Dickens, H. B., & Platts, R. E. (1960). Housing in northern Canada: Some recent developments. *Polar Record*, 10(66), 223–230.

- Durbin, A. (2009). Canada's response to the on-reserve housing crisis: A study of the Kelowna Accord. *Pimatisiwin: A Journal of Aboriginal and Indigenous Community Health*, 7(2), 181–200.
- Falvo, N. (2011a). *Homelessness in Yellowknife: An emerging social challenge*. Retrieved from <http://homelesshub.ca/yellowknife>
- Falvo, N. (2011b). Who pays, when, and how? Government-assisted housing in the Northwest Territories and the role of the federal government. In C. Stoney & B. Doern (Eds.), *How Ottawa spends, 2011–2012: Life under the knife (Again)* (pp. 243–261). Montreal: McGill-Queen's University Press.
- Falvo, N. (2019). *The use of homeless shelters by Indigenous peoples in Canada*. Retrieved from <https://www.homelesshub.ca/blog/use-homeless-shelters-indigenous-peoples-canada>
- Fox, T. (2017). *Effective First Nations governance: Navigating the legacy of colonization* (Unpublished doctoral dissertation). University of Victoria.
- Fox, T.-L. (2004). *Intergenerational communication & well-being in aboriginal life* (Unpublished Master's dissertation). University of Lethbridge.
- Government of Canada. (2018). *Tri-council policy statement: Ethical conduct for research involving humans*. Retrieved from [https://ethics.gc.ca/eng/nr-cp\\_2019-06-05.html](https://ethics.gc.ca/eng/nr-cp_2019-06-05.html)
- Hale, C. (2002). Does multiculturalism menace? Governance, cultural rights and the politics of identity in Guatemala. *Journal of Latin American Studies*, 34(3), 485–542.
- Helvin, C. (2006). *Dances with dependency: Indigenous success through self-reliance*. Vancouver: Orcsa Spirit Publishing.
- Isbister-Bear, O., Hatala, A. R., & Sjoblom, E. (2017). Strengthening Áhkamêyimo among Indigenous youth: The social determinants of health, justice, and resilience in Canada's north. *Journal of Indigenous Wellbeing*, 2(7), 76–89.
- Lazarus, L., Chettiar, J., Deering, K., Nabess, R., & Shannon, K. (2011). Risky health environments: Women sex workers' struggles to find safe, secure and non-exploitative housing in Canada's poorest postal code. *Social Science & Medicine*, 73(11), 1600–1607.
- MacDonald, F. (2009). The Manitoba government's shift to "autonomous" First Nations child welfare: Empowerment or privatization? In A. M. Timpson (Ed.), *First Nations first thoughts* (pp. 173–198). Vancouver: UBC Press.
- MacDonald, F. (2011). Indigenous peoples and neoliberal "privatization in Canada: Opportunities, cautions and constraints. *Canadian Journal of Political Science/Revue Canadienne De Science Politique*, 44(2), 257–273.
- Mackenzie Valley Review Board. (2018). *Report of environmental assessment and reasons for decision: Th̓chq̓ all-season road project*. Retrieved from <http://reviewboard.ca/registry/ea-1617-01>
- Mandeville, C. (2016a). *No water, power or furnace: Life in an abandoned home in Behchok̓, N.W.T.* CBC News. Retrieved from <http://www.cbc.ca/news/canada/north/no-water-power-or-furnace-life-in-an-abandoned-home-in-Behchok̓-n-w-t-1.3850940>
- Mandeville, C. (2016b). *Evicted and homeless: Housing crisis in Behchok̓, N.W.T. has no easy solutions*. CBC News. Retrieved from <http://www.cbc.ca/news/canada/north/evicted-and-homeless-housing-Behchok̓-reaction-1.3858684>
- Mandeville, C. (2016c). *Eviction leaves Behchok̓ family of 7 scrambling*. CBC News. Retrieved from <http://www.cbc.ca/news/canada/north/eviction-leaves-Behchok̓-family-of-7-scrambling-1.3852732>
- Mental Health Commission of Canada. (2014). National at home/Chez Soi final report. Retrieved from <https://www.mentalhealthcommission.ca/English/document/24376/national-homechez-soi-final-report>
- Menzies, P. (2008). Developing an Aboriginal healing model for intergenerational trauma. *International Journal of Health Promotion and Education*, 46(2), 41–48.
- Menzies, P. (2009). Homeless aboriginal men: Effects of intergenerational trauma. *Finding home: Policy options for addressing homelessness in Canada*. Cities Centre, University of Toronto. Retrieved from [www.homelesshub.ca/FindingHome](http://www.homelesshub.ca/FindingHome)
- Minnery, J., Manicaros, M., & Lindfield, M. (2000). Remote area indigenous housing: Towards a model of best practice. *Housing Studies*, 15(2), 237–258. doi:10.1080/026730300082379
- Moore, J., Walker, R., & Skelton, I. (2011). Challenging the new Canadian myth: Colonialism, post-colonialism and urban aboriginal policy in Thompson and Brandon, Manitoba. *The Canadian Journal of Native Studies*, 31(1), 17–42.
- Neuman, W. L. (2011). *Social research methods: Qualitative and quantitative approaches*. Boston: Allyn & Bacon.
- NWT Bureau of Statistics. (2014). *NWT community survey*. Retrieved from <https://www.statsnwt.ca/index.html>
- Paris, C., Beer, A., & Sanders, W. (Eds.). (1993). *Housing Australia*. South Melbourne: Macmillan Education.
- Patrick, C. (2014). *Aboriginal homelessness in Canada: A literature review*. Retrieved from <http://homelesshub.ca/sites/default/files/AboriginalLiteratureReview.pdf>
- Peters, E. J., & Christensen, J. (2016). Indigenous homelessness: Perspectives from Canada, Australia, and New Zealand. Retrieved from <https://uofmpress.ca/books/detail/indigenous-homelessness>
- Robson, R. (1995). Housing in the Northwest Territories: The post-war vision. *Urban History Review*, 24(1), 3–20.
- Royal Commission on Aboriginal Peoples. (1996). Highlights from the report of the royal commission on aboriginal peoples. *Minister of supply and services Canada*. Retrieved from <https://www.aadnc-aandc.gc.ca/eng/1100100014597/1100100014637>

- Scott, J. T. (2006). "Doing business with the devil": Land, sovereignty, and corporate partnerships in Membertou Inc. In T. L. Anderson, B. L. Benson, & T. E. Flanagan (Eds.), *Self-determination: The other path for native Americans* (pp. 242–272). Stanford: Stanford University Press.
- Slowey, G. (2008). *Navigating neoliberalism: Self-determination and the Mikisew Cree First Nation*. Vancouver: UBC Press.
- Smith, L. T. (2007). The native and the neoliberal down under: Neoliberalism and "endangered authenticities". In M. de la Cadena & O. Starn (Eds.), *Indigenous experience today* (pp. 333–352). Oxford: Berg.
- Statistics Canada. (2016). *Hidden homelessness in Canada*. Retrieved from <https://www150.statcan.gc.ca/n1/pub/75-006-x/2016001/article/14678-eng.htm>
- Stebbing, B. (1988). The problem of housing in the N.W.T. *Journal of the Society for the Study of Architecture in Canada*, 13 (2), 25–32. Retrieved from <https://dalspace.library.dal.ca/handle/10222/71636>
- Walker, R. (2003). Engaging the urban Aboriginal population in low-cost housing initiatives: Lessons from Winnipeg [Summer Supplement]. *Canadian Journal of Urban Research*, 12, 99–118.
- Walker, R. (2006). Searching for Aboriginal/Indigenous self-determination: Urban citizenship in the Winnipeg low-cost-housing sector. *Canada Environment & Planning A*, 38(12), 2345–2363.
- Walker, R. (2008). Aboriginal self-determination and social housing in urban Canada: A story of convergence and divergence. *Urban Studies*, 45(1), 185–205.
- Webster, P. C. (2015). Housing triggers health problems for Canada's First Nations. *The Lancet*, 385(9967), 495–496.

# Standing Committee on Social Development

## NWT Housing Review Homeowners and Private Landlords

April 8, 2021



[www.yellowknife.ca](http://www.yellowknife.ca)



CITY OF  
YELLOWKNIFE

# What are the challenges?

1. Non-Market Housing Side of the Spectrum
2. Cost of Building
3. Cost of Operating
  1. Electricity & Heat
  2. Insurance
  3. Taxes



# How can the govt improve programs and supports?

## Non-Market Housing Side of the Spectrum

- Implement and fund:
  - “An Action Plan to Reduce Poverty in the NWT 2019-2022” ->
  - “Mental Wellness and Addictions Recovery Action Plan”
- Government renewal exercise
- Federal funding

### Managing or ending homelessness?

**Shelter, jail, hospital:** \$66,000 to \$120,000 per year

**VS.**

**Housing with supports:** \$13,000 and \$18,000

## OUR ACTIONS

- Develop Community Housing Plans for every NWT community.
- Conduct a Seniors Housing Planning Study.
- Enhance the Seniors Home Heating Subsidy
- Implement New Home Program
- Access the federal government’s Co-Investment Fund.
- Develop a GNWT Homelessness Strategic Plan.
- Develop a Rapid Rehousing program, which aims to assist NGOs in providing housing stability actions that removes households and individuals from homelessness.
- Co-design a portable housing benefit program with the federal government.
- Design and implement a flexible partnership tool to support Indigenous and community governments in their housing aspirations.
- Develop Hands-on Maintenance Training for Homeowners.



# How can the govt improve programs and supports?

## Cost of Building

1. Government renewal exercise – Work with municipalities
2. Red Tape Reduction Working Group



# How can the govt improve programs and supports?

## Cost of Operating

### 1. Electricity & Heat

- Construction of biomass and co-generation district heating systems
- Waste heat recovery from diesel generators
- Renewable diesel subsidy

### 2. Insurance

- Funding or LIC program
- App

### 3. Taxes

- Transfer vacant Commissioner's Land within municipal boundaries to municipalities
- Close the municipal funding gap



Absolute  
Homelessness



Emergency  
Shelter



Transitional  
Housing



Supportive  
Housing



Social  
Housing



Private Market  
Rental

Home  
Ownership

# To End Homelessness in Yellowknife

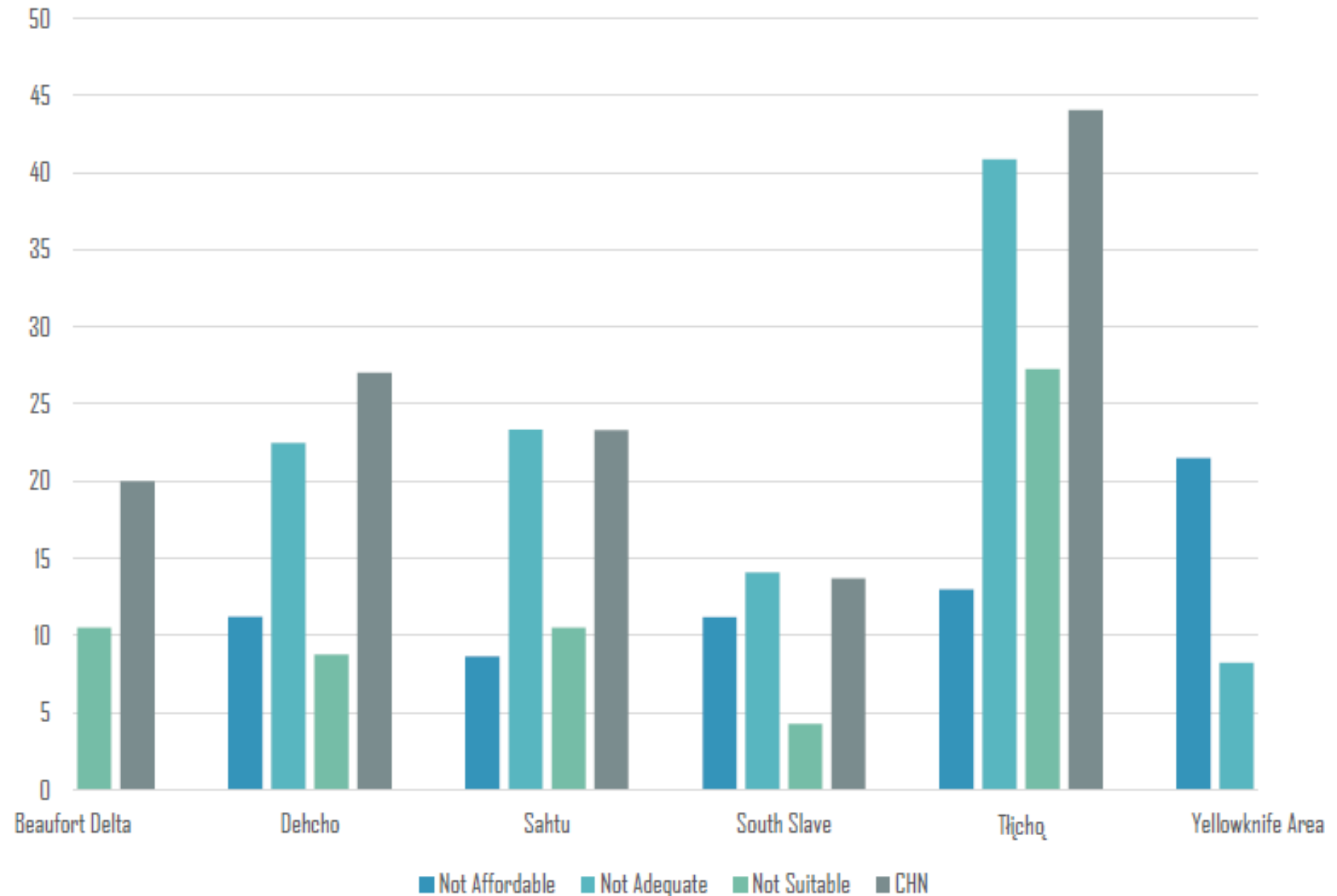
Table 3 Projected Changes in Homeless-Serving System by 2026



# Core Housing Needs

- Housing adequacy (housing in need of major repairs) and suitability (overcrowding) are notably higher in smaller communities compared to Yellowknife.
- Yellowknife certainly faces these challenges as well, but overall, **affordability** is the greatest factor in its Core Housing Need.

Figure 3 Percent of Households in Core Housing Need (CHN) in NWT Regions <sup>25</sup>



# Core Housing Needs

Core Housing Need has improved in rural areas, but doubled in Yellowknife due to affordability issues.

From 2009 to 2014 progress was made in housing conditions in smaller non-market and market communities, and Core Housing Need dropped from 42% to 32%, and from 16% to 13% respectively.

However, these improvements were countered by a doubling in Core Housing Need in Yellowknife from 9% to 18% between 2009 and 2014.

## NWT BUREAU OF STATISTICS 2009 & 2014 HOUSING NEEDS SURVEY

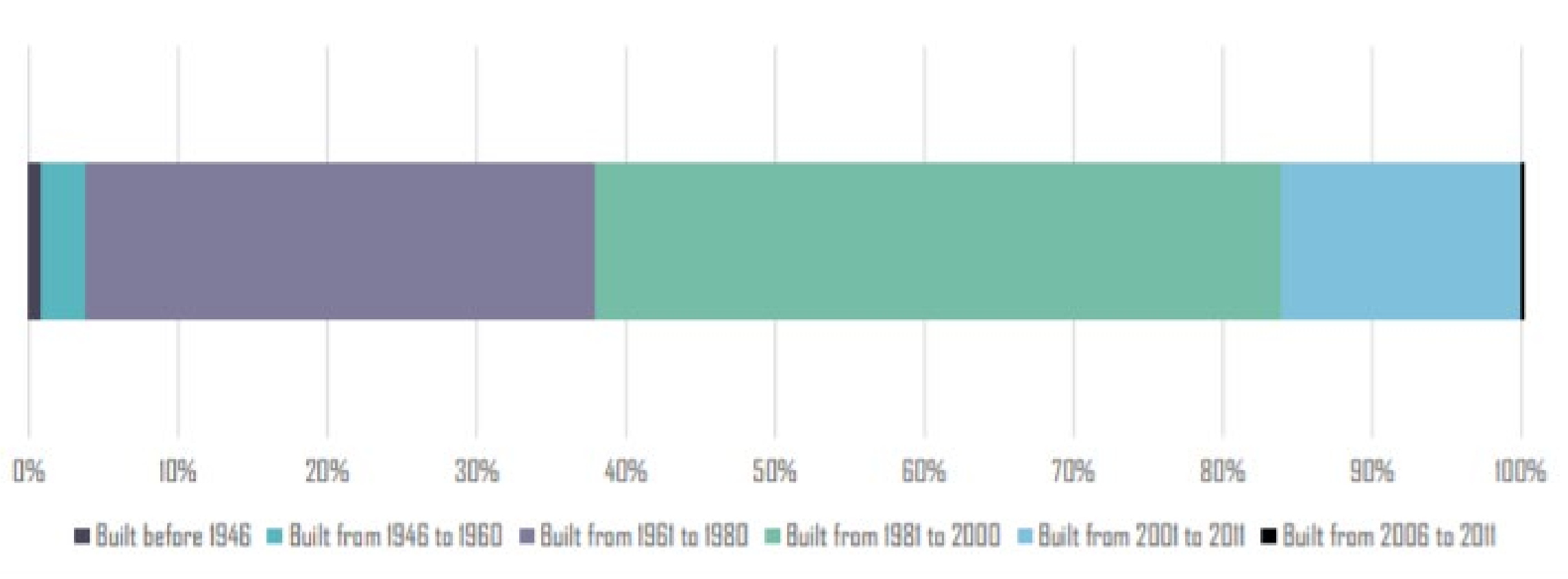
*Households in Core Housing Need*



## Yellowknife's housing stock is aging and in need of repair.

Nearly 35% of the entire housing stock was built prior to 1980, and another 45% was added in during the 1980s and 1990s. Many houses are therefore reaching the age where major structural components will need to be replaced, often at a high cost in order to bring the dwellings up to current codes.

Figure 13 Percent of Private Dwellings in Yellowknife by Year of Construction<sup>43</sup>

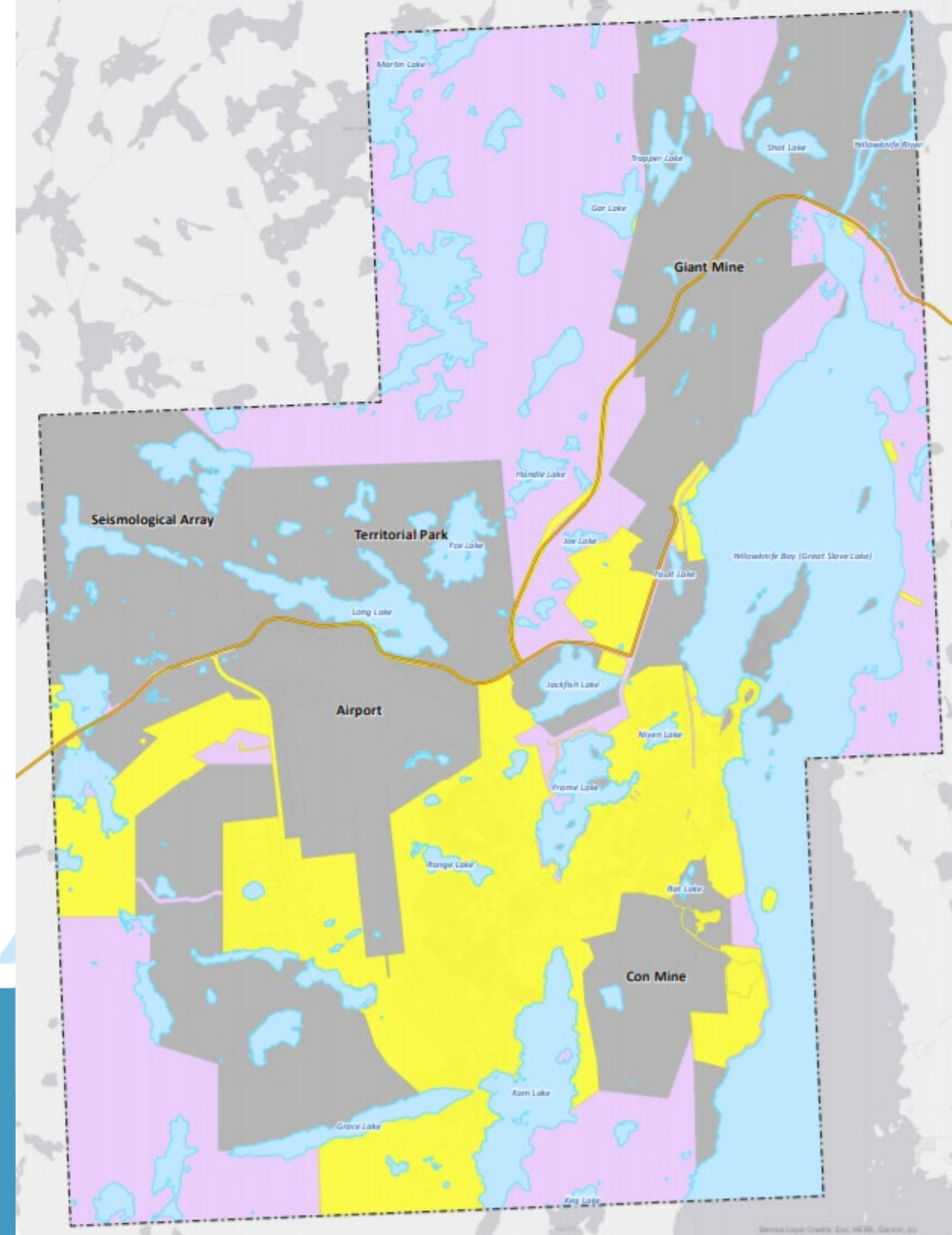


Yellowknife's housing stock is **not diversified**; rental construction is **declining**.

# Access to Land

Transfer vacant Commissioner's Land within municipal boundaries

- Purple = Vacant GNWT Land
- Yellow = Land that's been transferred to the City so far
- Grey includes Akaitcho Interim Land Withdrawal, Mines, Airport, etc.





- > INDIGENOUS GOVERNANCE**
- > COMPUTERS FOR SCHOOLS NWT (20 YEARS)**
- > PARTNERSHIPS WITH OVER 75 NWT ORGANIZATIONS**





- > PARTNERED WITH TOP MODULAR BUILDER FOR BC HOUSING**
- > GOAL: QUALITY CUSTOM HOMES AT EFFICIENT COSTS**
- > COSTS / OPTIONS PROVIDED TO NWT HC AND COMMUNITIES**



December 29, 2020.

To: Northwest Territories Housing Corporation (NWTHC)

Smart Communities is an Indigenous non-profit organization dedicated to improving the lives of Northwest Territories (NWT) residents and providing intelligent solutions to current challenges. The lack of access to adequate housing in the NWT has been rightfully declared a crisis at all levels of government. We look forward to working with NWT communities, organizations and governments to help to alleviate the suffering of our community members facing this dire need for homes and shelter.

Smart Communities has partnered with NRB Modular Homes to provide a complete design-build service for the NWT. NRB is currently the top design-builder for BC Housing and has a long history of working in the North, including in partnership with Northern Indigenous organizations.

Having met with NWTHC senior leadership, we are pleased to offer a Class C estimate for the fifteen (15) NWTHC units planned as part of the recent CMHC Rapid Housing Initiative funding call. We hope that our estimate will open up possibilities for your organization.

We are sharing options and costing with the many other interested NWT groups we are already in discussion with, from design to delivery and installation.

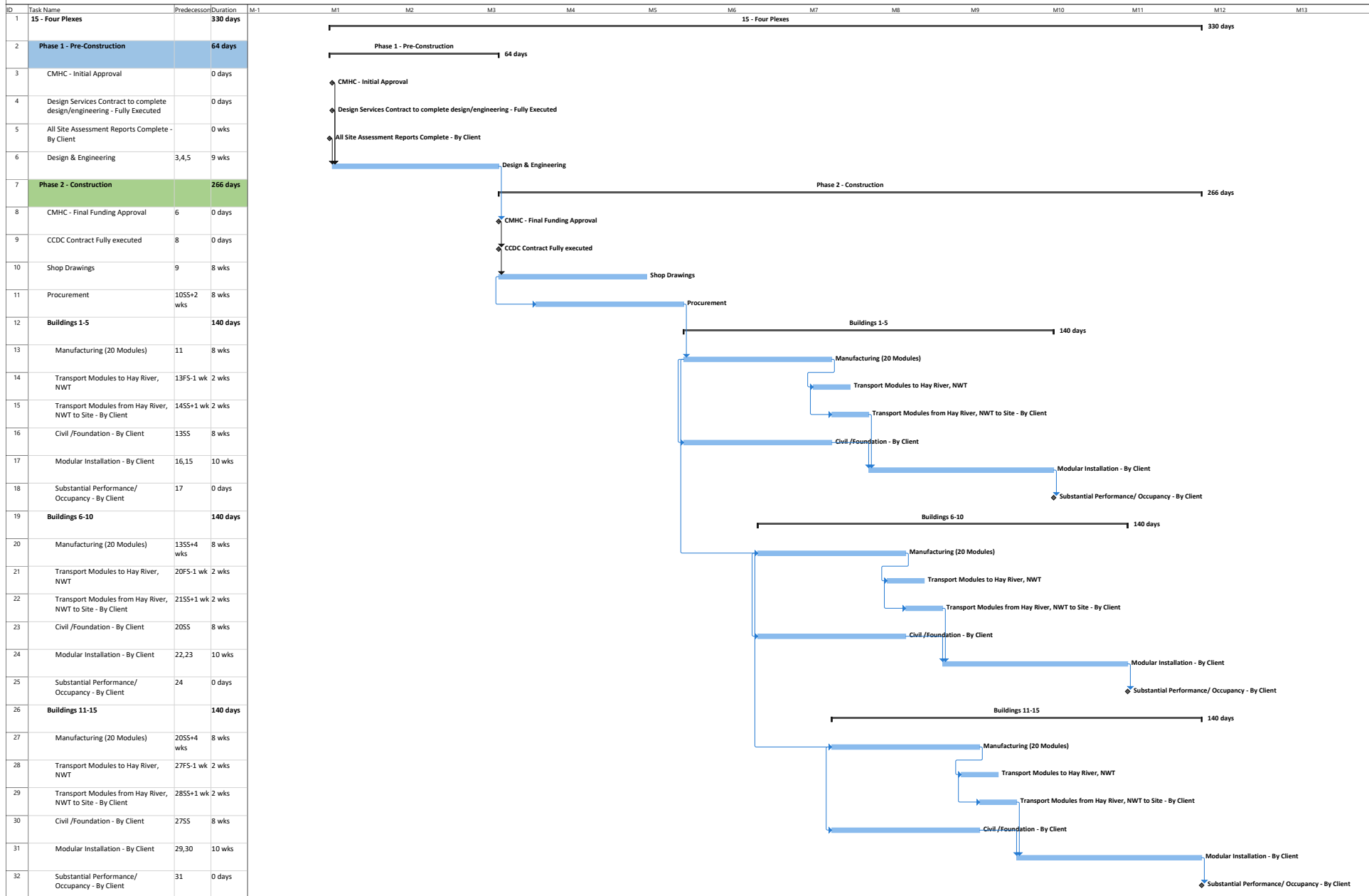
Please contact us at 867-445-3956 or [solutions@nwthomes.ca](mailto:solutions@nwthomes.ca) at any time, with any questions.

**Class C quote package - modular 4 unit residence for NWTHC RHI application (based on attached NWTHC preliminary drawings and specifications).**

Fourplex consisting of (2) 14'-5" x 54'-5" modules and (2) 14'-5" x 40'-1 3/4" modules.

FOB Hay River NWT - \$663,000 each - up to five (5) units - multiple build discounts available at larger volumes. Modular manufacturing is most effective when building multiple units at one time.

Additional information and costing for skirting, delivery from Hay River, foundation (we are working directly with Triodetic), stairs/landings, sewage/water, or site install can be provided, if required.



Notes:  
 - Based on a 15 Four Plex project on tripartite foundation with vinyl-clad drywall finish.  
 - Subject to no site issues.  
 - Assumes no permit approvals required.

# Modular Solutions



## Multi-Unit Residential

Affordable  
Supportive  
Senior  
Student  
Indigenous  
Multi-Family

## Commercial

Hotels and Hospitality  
Offices  
Education and Childcare Facilities  
Healthcare Facilities  
Government Infrastructure  
Booths and Kiosks  
Retail and Franchise  
In-Plant Facilities  
Laboratories  
Workforce Housing



Northwest Territories  
Housing Corporation

Infrastructure  
Services

Project

# 4PLEX HOUSING - MODULAR

2020

Mark	Date	Description

Project No: 000

Date: DEC 04, 2020

Drawn By: TN

Checked By: -

Copyright: N.W.T.H.C.

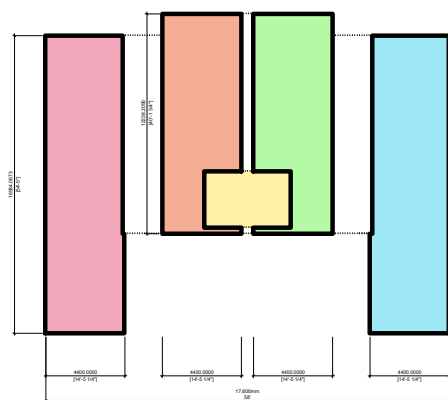
Sheet Title

## FLOOR PLAN

Drawing

A1

Sheet 1 of 2



### MODULAR DIAGRAM

SCALE N/A

#### BUILDING AREA (TO CONSTRUCTION FACE)

OVERALL BUILDING AREA: 2507 SQ.FT (233 SQ.M)

ACCESSIBLE 1 BEDROOM UNIT: 746 SQ.FT (69 SQ.M)

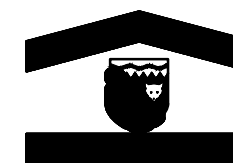
BACHELOR UNIT: 491 SQ.FT (46 SQ.M)

MECHANICAL ROOM: 159 SQ.FT (15 SQ.M)



### FLOOR PLAN

SCALE 1:100



Northwest Territories  
Housing Corporation

Infrastructure  
Services

Project

# 4PLEX HOUSING - MODULAR

2020

Mark	Date	Description

Project No: 000

Date: DEC 04, 2020

Drawn By: TN

Checked By: -

Copyright: N.W.T.H.C.

Sheet Title

## SECTIONS

Drawing

A2

Sheet 2 of 2

### ASSEMBLIES

INSULATION VALUES AND DIMENSIONS TYPICAL

(R1) **ROOF ASSEMBLY (UNVENTED)**- ~528mm  
R60 EFFECTIVE

ROOF COVERING  
SHEATHING  
STRUCTURE  
INSULATION  
SHEATHING  
VAPOUR BARRIER  
STRAPPING  
DRYWALL

(W1) **EXTERIOR WALL ASSEMBLY** - ~250mm  
R30 EFFECTIVE

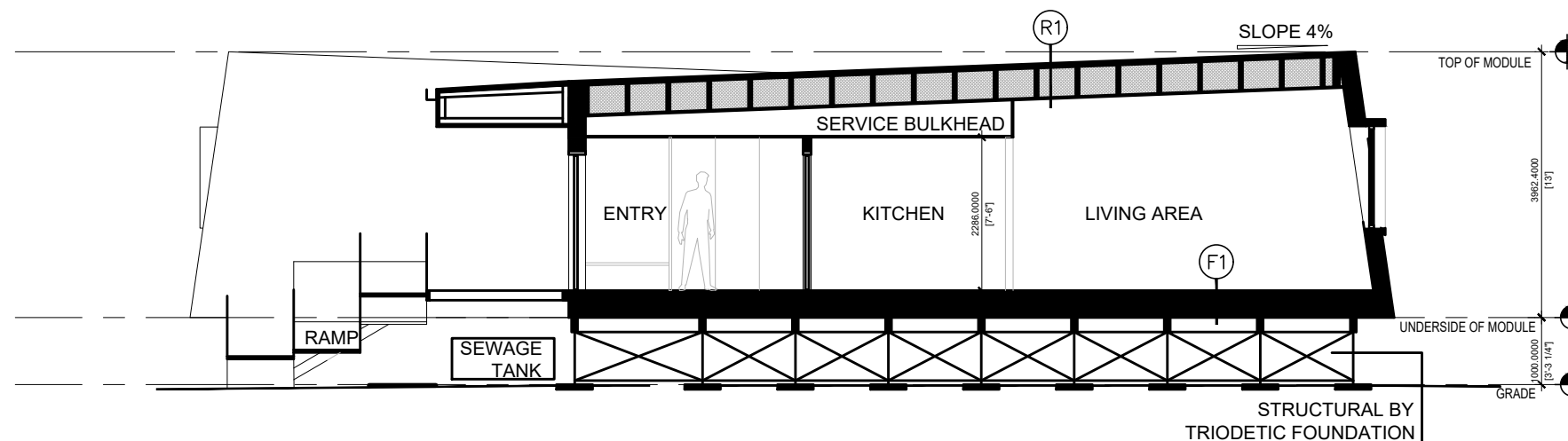
7/8 CORRUGATED METAL  
STRAPPING  
AIR BARRIER  
SHEATHING  
STRUCTURE  
INSULATION  
SHEATHING  
VAPOUR BARRIER  
STRAPPING  
DRYWALL

(F1) **FLOOR ASSEMBLY** - ~400mm  
R40 EFFECTIVE

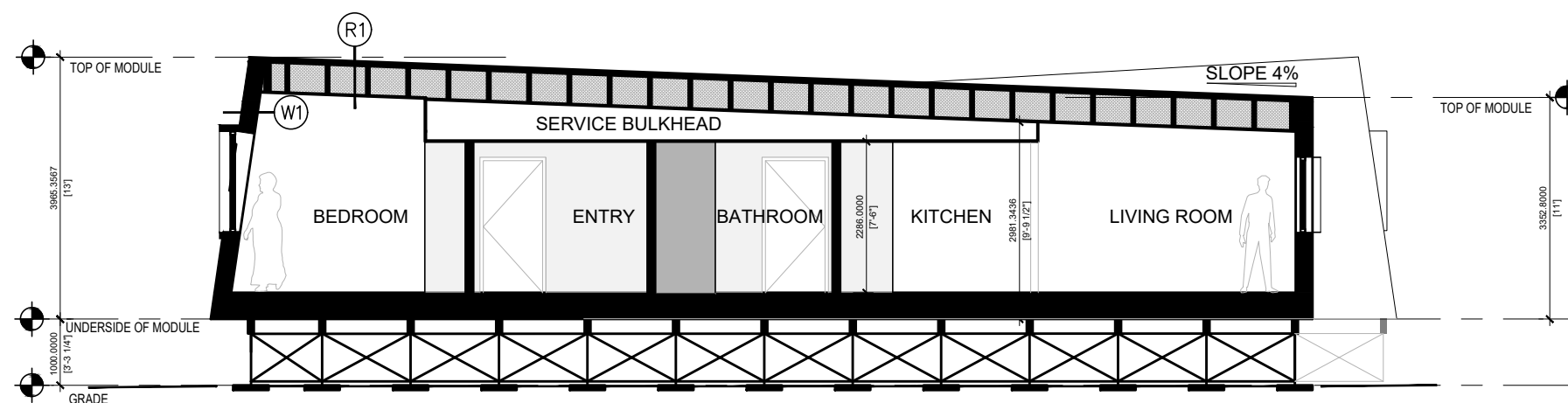
FINISHED FLOOR  
UNDERLAY  
SHEATHING  
STRUCTURAL FLOOR JOISTS  
BATT INSULATION  
AIR BARRIER  
SHEATHING

(W2) **TYPICAL PARTYWALL CONSTRUCTION** - 256mm  
1 HOUR FIRE RESISTANT RATING WITH S.T.C. 57

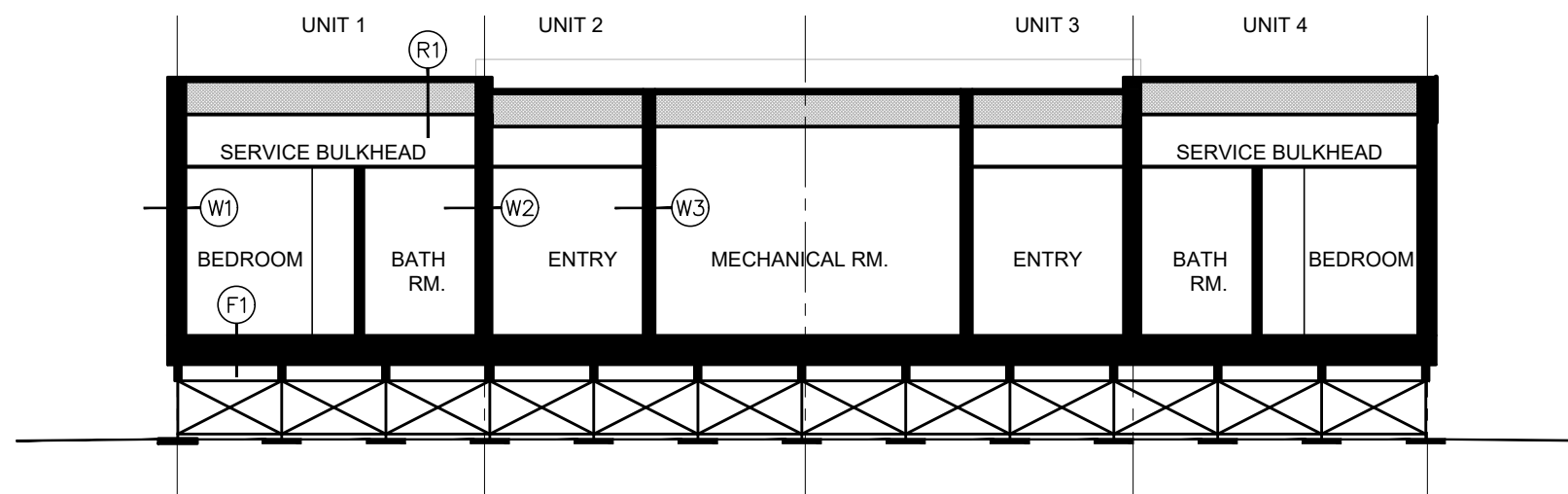
(W3) **TYPICAL PARTYWALL CONSTRUCTION** - 166mm  
1 HOUR FIRE RESISTANT RATING WITH S.T.C. 57



**SECTION 1**  
SCALE 1:100



**SECTION 2**  
SCALE 1:100



**SECTION 1**  
SCALE 1:100



**From:** [Chris Chimick](#)  
**To:** [Gerry Burla](#)  
**Subject:** Housing Challenges  
**Date:** March 28, 2021 7:35:10 AM

---

EXTERNAL: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender's name and email address and know the content is safe.

Good Day Mr. Burla

As a private landlord in Yellowknife, I'd like to share some of my major challenges in keeping a quality rental unit in Yellowknife.

The foremost challenge is the high cost of skilled labor in town. I know for fact this is partly to do with a shortage of skilled trades in the NWT. I have first hand experience trying to find skilled, competent trades people for large commercial projects as well as for my rental units with limited success. I once had an issue with a broken water valve in my rental and I called many plumbing companies in town and was told the minimum wait was at least a week. That is an unacceptable amount of time to wait without water. I was forced to rectify the problem myself. I also have two other projects I'd like to have completed in my rental and have been trying for years to have someone even come take a look. My efforts have been unsuccessful.

The second main challenge I believe has more to do with the nature of Yellowknife's transient population and socio-economic factors. Transient workers are much less likely to treat their rental unit as a home when their time here is limited. Also, the people who can only afford the lower rent units are less likely to treat their units with respect. It's no secret that drug and alcohol abuse is a major problem in the NWT. I have had more than one tenant cause damage to a unit and I believe it was triggered by substance abuse. Also, since it's so cold in Yellowknife winters, even smoking inside becomes a problem. My units are strictly non-smoking but I very much suspect my tenants have been smoking cigarettes and marijuana inside when it's too cold to go out. I have not had one single tenant that has left a unit in the condition that I would have. Because of these factors, I believe many landlords have developed the attitude that "Why should I fix up the place when the tenants are going to trash it anyway". I do use a property management company that screens potential tenants before they move in and still have these problems.

The third challenge I'd like to touch in is the price and availability of building materials. This is just the nature of living in a city where the nearest Home Depot is 13 hours away. This has certainly been exasperated by COVID. I recently completed a major renovation in one of my units and it probably took me 4 months longer than I would have down south. Just about every time I needed something major (windows, flooring, trim, cabinets, tile) it needed to be ordered in from the south. I know there are exceptions for example, flooring, I could have chosen an in stock item from a local building center but the majority of the stock they carry is cheap and low quality because that's what sells here. I wanted something higher quality and had to wait for it to be shipped. This is an incentive for renovators to use cheap low quality products that tend to wear faster and show their age sooner.

I would be very happy to share more insights or discuss anything in further detail.

Cheers, Chris



**From:** [Jack Rowe](#)  
**To:** [Gerry Burla](#)  
**Cc:** [Rocky Simpson](#); [RJ Simpson MLA](#)  
**Subject:** FW: NWT Housing Review- Homeowners and Private Landlords  
**Date:** March 22, 2021 11:37:50 AM

---

**EXTERNAL:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender's name and email address and know the content is safe.

Hello: We received a notice outlining that the GNWT is undertaking a review of housing in the north, and would like to provide a response to the questions identified:

1. What are challenges for homeowners in the NWT;
  - a. Access to affordable title land, so that lenders can provide mortgages.
  - b. The fact that the NWT Housing Corporation is the single largest owner, makes it difficult to develop a market economy.
  - c. Home ownership is not marketed as a benefit to residents and as a result, this jurisdiction lags behind the rest of Canada. It also takes away support mechanism where parents can transfer the home to their children which would allow them to move upward on the social scale, instead of being dependent on the government.
  - d. Limited maintenance support companies in the smaller communities, as the housing authorities provide that support for housing units, and private homeowners need to bring in plumbers, electricians and carpenters from the larger centers which increases their cost of ownership.
2. What are challenges for private landlords in the NWT:
  - a. The GNWT is the biggest competitor and they do not charge market rents, rather they provide a subsidized rental program, which artificially drives the overall rent scale down, such that when private landlords go looking for financing it appears as though rental income will not offset capital cost of construction.
  - b. Access to affordable title land, so that lenders can take clear security.
  - c. The marketplace does not allow developers to access lending institutions that will provide the same support as they do in southern Canada. This is mainly due to the first point, but it may be that CMHC can be encouraged to support development of rental accommodation by private developers.
  - d. In light of the market place that is so heavily influenced by Housing Corporation, investors can wind up with stranded assets as a result of public policy. For example if you had a private developer in a community where the Housing Corporation went in and built some subsidized housing the value of the units is diminished through no fault of the private company so that insecurity holds off potential investment.
3. How can the government improve programs and supports to homeowners in the NWT? ( also dealt with landlords in this section also)
  - a. The best thing that they can do right now is change the overall policy of the Housing Corporation, from being a big landlord to that of a transitional developer that starts with selling off all the single family dwellings that they have in inventory. The policy should be set such that after a tenant has been approved for a unit, finance staff assist the tenant in

- putting a plan together to a rent to own process that will move the tenants to home ownership. This will have some challenges, but it will get residents into home ownership and will see pride of that ownership. They can put things together to ensure that the units are not just flipped, and that can be done by retaining a covenant on the property for a period of time, but we need to away from the public housing program that currently exists.
- b. For multi family dwellings, the government had a program ( rent supplement) that had both private landlords and the government working together and that has to be supported and developed to deal with the shortfalls for both the landlord and the government.
  - c. If the two items were worked on concurrently this would reduce the need for housing authorities to have maintenance staff, who could enter the private market, or possibly go to work for the private landlords, thus creating more private opportunities.
4. What should be done to expand privately owned housing and program options?
- a. The NWT Housing corporation should work hand in hand with CMHC to ensure that their (NWT Housing or Local housing authorities) offices are open to everyone, not just people looking for public housing options.
  - b. As opposed to the government providing housing, they should be looking at providing guarantees to existing lenders that will assist people in acquiring or building housing units. These guarantees would have to be secured after the traditional lenders, but they can be registered on the title to provide security, and if the government has to provide that support, they need to set up ongoing education and support for homeowners to provide information on things like insurance, preventive maintenance schedules etc.
  - c. Create a positive image of home ownership. This is done successfully in the rest of Canada, and creates a situation where people are proud of their home and the fact that it is theirs. It will help the individuals and their communities.

Thank you

Jack Rowe, for

Metrow Construction- majority owned by Hay River Metis Local 51

25 Studney Drive

Hay River, NT

XOE 0R6

PH- 867-874-3243 ext 214

Fax-867-874-6558

Cell-867-875-2812

**From:** [james christie](#)  
**To:** [Gerry Burla](#)  
**Subject:** Consultation  
**Date:** March 16, 2021 11:44:11 AM

---

EXTERNAL: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender's name and email address and know the content is safe.

Hi Gerry,

To me it is important that there be supports to upgrade older homes making them more energy efficient. I am a pensioner who bought a house 5 years ago that had been built in 1970. In the last 5 years I have easily spent twice than the purchase price fixing it up to reduce energy costs and improve its appearance. I have a little ways to go yet but need some assistance bringing the electrical up to code, (I could not use net metering with the solar panels system I purchased because of this), I also have some more insulating to do. I have invested too much to look at any other options. I fully expect that when my home is done it will be usable for at least another generation.  
Thank you.

James Christie

## Stakeholder Feedback

Housing's incredible structural demand is fuelled by historically low interest rates. But what about supply? The root cause of supply shortages is the significant monetary and non-monetary impediments that local and provincial governments have introduced, either to raise money or to satisfy nimbyism. A study by the C.D. Howe institute has detailed these impediments and the significant cost of development charges, land transfer taxes, approval delays and other costs that end up increasing the cost of a home. These costs add up to more than \$200,000 per home in supply-restricted cities such as Toronto and Vancouver (Tom Makepeace).

1. What are the most serious challenges for homeowners in the NWT?
2. What are the most serious challenges for non-government owned and operated rental housing (or private landlords) in the NWT?
3. How can the government improve programs and supports to homeowners in the NWT?
4. How can the government improve programs and supports to non-government owned and operated rental housing (or private landlords) in the NWT?
5. What should be done to expand non-government owned and operated housing and program options?

There are many for homeowners, I will speak from a seniors perspective.

1: For myself, I live 25 Km from the town of Hay River, and not having the services such as having no garbage pickup, no water services due to the distance other than the water delivery, no fire hydrants should there be a fire, sewer pick up. Yet I pay taxes that are more than most that live in the Town of Hay River, As a homeowner no access for assistance for example new high energy windows or doors, also the cost of heat and power are very high and the cost of buying solar panels is way too expensive for myself to have efficient energy. No assistance to advise me and if there is, it is difficult because we don't live in Yellowknife to access any of the benefits without incurring costs which I cannot afford because of working fulltime and due to what I earn yearly I don't qualify. In other words I am a senior who works and earn too much for any assistance from the government as a homeowner and this doesn't encourage seniors to be homeowners to enable to be self-sufficient. 2: The most challenging for myself is the cost of home Insurance as a home owner and the cost of repairing rental housing.3: Having access to programs such as solar panels to alleviate costs for hydro, water and being environmental friendly. 4: Giving incentives to home owners to access for example costs to solar panels, windows and doors without going into debt or re-mortgaging a home to have access to home improvements such as mentioned in the previous comments. 5: All the above and reviewing government and town restrictions (Soaring Eagle Employment Officer).

