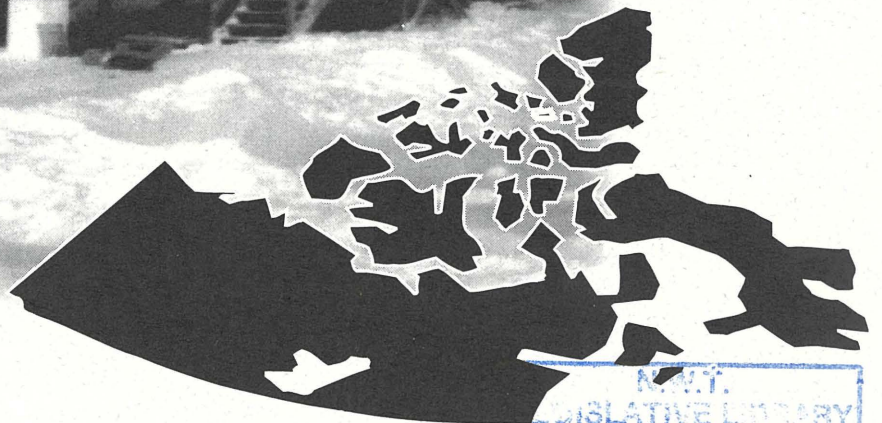


1996 HOUSING NEEDS SURVEY

Overall Results
Report No. 1, May 1997



N.W.T.
LEGISLATIVE LIBRARY
JUN - 5 1997
Yellowknife, N.W.T.



NORTHWEST TERRITORIES
HOUSING CORPORATION



Message from the Minister

1996 Housing Needs Survey: *Knowing the needs*

I am pleased to present the first of a series of reports containing the results of the 1996 Housing Needs Survey. Initial findings and analysis are presented in this report, with detailed analyses due over the next few months.

The survey results show that there are 4,350 households in need across the Northwest Territories, compared to 3,500 in 1992. Overall needs have grown, reflecting the nation's highest birth rate and new family formations. Our population has expanded, the number of families has grown larger and their needs have changed. In some communities, for example, there's no need for additional new houses, but rather for renovations or repairs to make the units suitable or adequate. Market communities such as Yellowknife, Hay River, and Inuvik, for example, face affordability problems, not housing shortages. This means residents must pay a higher proportion of their income for housing.

This first housing needs survey report has been changed from previous survey reports. This initial report presents overall findings; subsequent reports to be released in July and August this year will provide a detailed profile of each community's needs. Accordingly, the Corporation will be able to assist the communities to develop a plan to meet their specific housing needs. The survey results will also be used beginning in 1998/99 as the basis for targeting resources under Plan 2000, the new housing initiative to assist 2,000 families by the turn of the century. In cooperation with Local Housing Organizations and local municipal governments, the Corporation will tackle each community's problems with unique solutions.

Since the last survey in 1992, the environment in which the Corporation has worked to meet the northern housing need has changed dramatically. The Corporation receives significantly reduced funding from the federal government. As a result, the Corporation has worked to reduce costs and find new approaches to meet this challenge.

I wish to extend my thanks to all community housing organizations who went door-to-door doing interviews. Without their cooperation this survey would not have been possible.

Respectfully,

Honourable Goo Arlooktoo
Minister



1996 Housing Needs Survey

- Overall Results -

SECTION 1—OVERVIEW

1.1 Introduction

The Northwest Territories Housing Corporation 1996 Housing Needs Survey was completed in the winter of 1996.

The results of the survey are used by the Corporation to monitor changes in housing conditions and needs, as well as to assist in the targeting of housing resources to communities for initiatives such as *Plan 2000*. The survey will provide communities with the information needed to make decisions on where funding should be directed to address the specific housing problems and needs identified.

1.2 NWT Housing Corporation

The Northwest Territories Housing Corporation works in partnership with communities in providing, developing, maintaining, and managing housing in accordance with the Northwest Territories Housing Corporation Act.

The Northwest Territories Housing Corporation is committed to working in partnership with communities and to providing opportunities for communities to become more accountable for their own choices and delivery of housing programs. Through this shared responsibility, opportunities are provided for all community residents to have homes that support a healthy, secure, independent, and dignified lifestyle.

The Corporation has been forced to change the program focus significantly over the last five years. The Corporation responded to the elimination of federal funding for new social housing by increasing and fine-tuning the Home Ownership programs so more families can access these programs, freeing up social housing units for families with lower incomes.

The last comprehensive housing needs survey in the Northwest Territories was completed in 1992. Since that time, the Corporation has invested nearly \$160 million into the NWT housing stock. This has resulted in a total delivery and repair of over 1,430 units during the 1992 to 1996 period.

1.3 Community Participation in the Survey

Community participation played a key role in the development and administration of the 1996 survey. The Corporation, in partnership with community organizations, designed a survey questionnaire that focused on creating an accurate assessment of housing needs in each community. By assisting in the completion of the survey, communities demonstrated their commitment to help develop and implement appropriate community-based housing solutions.

1.4 Survey Methodology

The 1996 Housing Needs Survey was completed in the months of November and December 1996. In order to obtain the information on housing conditions and needs, interviewers were trained to complete the survey in every community in the Northwest Territories.

Administrative records from local housing organizations provided the information needed for public housing units, including the dwelling condition rating to more accurately determine the need for major repairs. Qualified staff determine the condition rating as part of regular maintenance of public housing units. The use of the condition rating for identifying the need for major repairs removes the subjectivity of this measure and has reduced the number of public housing units with adequacy problems.

Due to their relatively large population size, it was more economical and efficient to use sampling in the larger communities. The sampled communities were: Iqaluit, Inuvik, Fort Simpson, Hay River, Fort Smith and Yellowknife.

SECTION 2—HIGHLIGHTS

2.1 Definitions

The key measure in describing the number of households that are facing housing pressures in the Northwest Territories is *core need*. The definition of core need and the related housing problems are nationally set and must be used for targeting of federal funding. Although defined below, core need can generally be described as a household that has a housing problem and has a total household income below the community core need income threshold.

The following are definitions of terms that are used to describe housing conditions in the Northwest Territories in this report.

a) Housing Problem

Housing problems included in this survey are divided into three categories: suitability, adequacy, and affordability.

Suitability

Suitability refers to the problem of overcrowding or whether a household has enough bedrooms appropriate for the number of people. The number of bedrooms required for a household is determined by the National Occupancy Standards, which specify:

- a minimum of one and a maximum of two persons per bedroom;
- parents are eligible for a separate bedroom from their children;
- household members aged 18 or more are eligible for a separate bedroom, unless married or cohabiting spouses; and
- dependants aged five or more of the opposite sex do not share a bedroom.

Adequacy

Adequacy refers to the physical condition of a dwelling or whether a household has basic facilities to provide a safe and healthy environment.

A household has an adequacy problem if the dwelling is:

- without hot and cold running water; or
- without an indoor toilet; or
- without installed bath or shower; or
- requiring major repairs as evaluated by the household (dwelling condition rating used for public housing). Major repairs include more serious defects in the structural condition of the dwelling, as well as in the plumbing, electrical and heating systems.

Affordability

Affordability problems exist when a household pays an excessive amount for shelter. A household has an affordability problem if more than 30% of a household's income is paid to shelter costs (see detailed costs under the CNIT definition).

b) Core Need Income Threshold (CNIT)

The CNIT is an income limit for each community that represents the amount of income a household must have to be able to afford the cost of owning and operating a home without government assistance. The NWT Housing Corporation also uses the CNIT to assist in determining an applicant's eligibility for social housing. Factors that go into calculating the CNIT for each community are: building costs; land costs; taxes; power; heating; water and sewer; insurance premiums; and, maintenance costs.

c) Core Need

If a household has any one housing problem (suitability, adequacy, or affordability) or a combination of problems, *and* a total household income below the CNIT, the household is considered to be in core need.

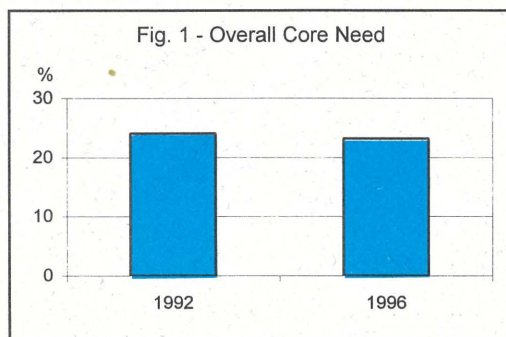
2.2 Overall NWT Results

Total Households

There were 18,738 occupied dwellings in the Northwest Territories at the time of the 1996 Housing Needs Survey (Table 1). In 1992, some 14,537 households were interviewed. The increase of 28.9% from 1992 to 1996 reflects growth in the number of dwellings and changes in survey methodology from the 1992 survey. In order to allow for meaningful comparisons between the two surveys, percentages from the 1996 survey are provided with percentages based on information from the 1992 survey.

Households in Core Need

The number of households in need in the Northwest Territories in 1996 totalled 4,356 or 23.2% of all households (Fig. 1). This compares with the 1992 result of 24.1% of all households in need (over 3,500 dwellings).

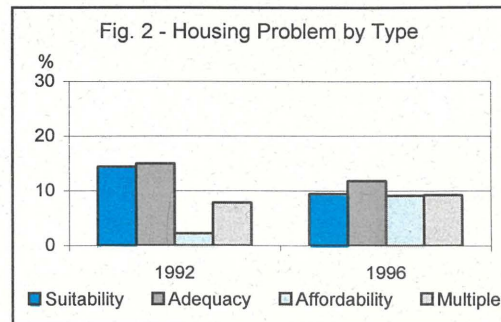


Although there was little change in the overall proportion of households in core need, the incidence of need in the Northwest Territories is still two times the national rate.

Housing Problems

Examining the number of households that had a housing problem at the time of the 1996 survey, indicates that some 7,397 households, or 39.5% of all households had at least one of the housing problems of suitability, adequacy or affordability. However, over 3,000 of these households had sufficient income to solve their housing problem without government assistance (and are therefore not in core need).

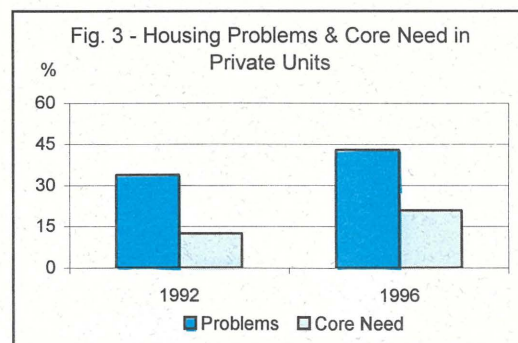
Although this result is the same as the 1992 survey where 39.5% of all households identified at least one housing problem, the specific nature of housing problems in the NWT has changed between 1992 and 1996 (Fig. 2).



While adequacy and suitability both declined as housing problems in the Northwest Territories between 1992 and 1996, these two remained the most common housing problems. There was a significant increase in the number of dwellings that indicated an affordability problem between 1992 and 1996.

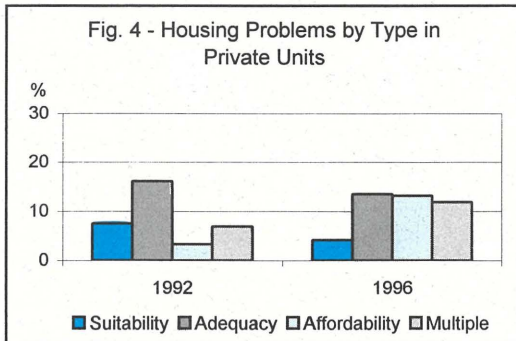
Private Housing Units

Private housing represented 68.9% of all households in 1996. This compares with the 1992 survey, where private housing represented 66.8% of all dwellings (Table 1).



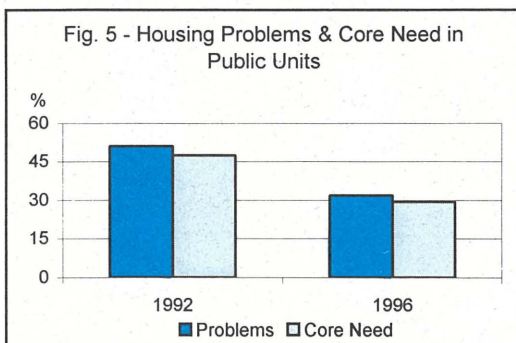
Both the proportion of private dwellings with housing problems and those in core need increased between 1992 and 1996 (Fig. 3). At the time of the 1996 survey, some 20.8% of private units were in core need compared with 12.5% in 1992.

The type of housing problems reported by the 1996 survey, indicates that the proportion of private units with affordability problems was 13.2%; suitability problems were 4.2%; adequacy problems were 13.5%; and 11.9% of units had multiple problems (Fig. 4). The proportion of private housing units with affordability and multiple problems increased from 1992 levels, while suitability and adequacy problems both declined.



Public Housing Units

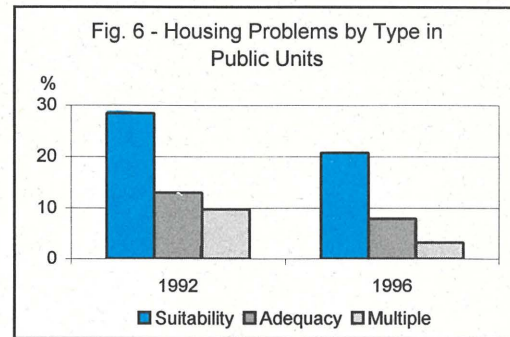
Public housing represented 31.1% of all households in the Northwest Territories in 1996. This compares with 33.2% of all dwellings in 1992 (Table 1). The Housing Corporation can no longer afford to build and operate a large number of new public housing units since federal housing assistance was withdrawn. Therefore the proportion of public housing units of the total number of dwellings in the Northwest Territories has declined.



The proportion of public dwellings with housing problems and those in need declined between 1992 and 1996 (Fig. 5). At the time of the 1996 survey, some 29.4% of public housing units were

in need compared with 47.4% in 1992. For public housing units only the problems of suitability and adequacy were identified. The problem of affordability did not need to be reported for public housing units as rent levels are designed to not exceed 30% of total household income.

The type of housing problems reported by the 1996 survey, indicates that the proportion of public housing units with suitability problems was 20.8%; while 7.9% had adequacy problems; and 3.2% of units had multiple problems (Fig. 6). The proportion of public housing units with each type of housing problems declined from 1992 levels.



SECTION 3—CONCLUSIONS

The overall number of dwellings in need increased between 1992 and 1996. This is not surprising given the challenges of rapid population growth; reduced funding for social housing by the Canada Mortgage and Housing Corporation (CMHC); and fiscal constraints faced by the territorial government.

This report has focused on the housing situation at the territorial level. The next step is to complete detailed analysis of the survey at the community level in order to identify specific changes in housing needs. The challenge will be to work in partnership with communities through initiatives such as *Plan 2000* to address each community's unique housing problems and needs.

**Table 1 - Profile of Housing Needs
Housing Needs Surveys, 1996 and 1992**

	1996	1992	Difference
Total Households	18,738	14,537	-
		Percent	
Core Need	23.2	24.1	-0.9
Housing Problems	39.5	39.5	0.0
Suitability Only	9.4	14.4	-5.0
Adequacy Only	11.8	15.0	-3.2
Affordability Only	9.1	2.2	6.9
Multiple Problems	9.2	7.8	1.4
Below the CNIT	55.0	59.5	-4.5
Above the CNIT	45.0	40.5	4.5
Private Housing Units	12,913	9,714	-
		Percent	
Core Need	20.8	12.5	8.3
Housing Problems	42.9	33.8	9.1
Suitability Only	4.2	7.5	-3.3
Adequacy Only	13.5	16.1	-2.6
Affordability Only	13.2	3.3	9.9
Multiple Problems	11.9	6.9	5.0
Below the CNIT	37.0	35.9	1.1
Above the CNIT	63.0	64.1	-1.1
Public Housing Units	5,825	4,823	-
		Percent	
Core Need	29.4	47.4	-18.0
Housing Problems	31.9	51.0	-19.1
Suitability Only	20.8	28.4	-7.6
Adequacy Only	7.9	13.0	-5.1
Multiple Problems	3.2	9.7	-6.5
Below the CNIT	94.9	96.1	-1.2
Above the CNIT	5.1	3.9	1.2

1996 Housing Needs Survey - Planned Releases -

Report No. 1	Overall Results	May 1997
Report No. 2	Community Results	July 1997
Report No. 3	Constituency Results	August 1997

For further information contact:

Northwest Territories Housing Corporation
PO Box 2100
Yellowknife, Northwest Territories
X1A 2L9

Phone: (403) 920-6533
Fax: (403) 669-7901

Visit our Web Site: <http://nwthc.gov.nt.ca>
