



October 10, 2024

JANE WEYALLON ARMSTRONG
MLA, M̄QWHÌ**Oral Question 184-20(1) Affordable Housing for Elders**

This is in response to your May 27, 2024, Oral Questions regarding Affordable Housing for Elders.

Thank you for your questions on the reasons elders are falling into arrears, fast tracking homeownership for elders, and writing off arrears for clients over 60 years old.

Mortgage clients, including seniors, fall into arrears due to a number of reasons, including loss of income, missing payments for other reasons and then having a difficult time getting caught up and other similar reasons where people fall behind on bills.

If clients address the matter quickly, they can enter into a payment plan with Housing NWT for the few months that they have missed payments for. If clients have found that they cannot make the regular mortgage payments, they also have the option to refinance under the Revised Mortgage Payment Plan. Seniors are also eligible for Housing Northwest Territories (Housing NWT) entire suite of programming including Public Housing.

Housing NWT offers counselling to clients, including seniors, to assist with arrears and accumulated debts that clients may be experiencing. This counselling can be ongoing and translators are provided when needed.

Thank you,

A handwritten signature in blue ink, appearing to read 'Lucy Kuptana'.

Lucy Kuptana
Minister Responsible for
Housing Northwest Territories

- c. Clerk of the Legislative Assembly
Director, Legislative Affairs and House Planning