

# APPENDIX B

## ENTERPRISE HOUSING NEEDS ASSESSMENT

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## ACRONYMS AND DEFINITIONS

### **ACRONYMS**

**CMHC** Canada Mortgage and Housing Corporation

**CNIT** Core Need Income Threshold

**ECE** Education, Culture, and Employment

**GNWT** Government of the Northwest Territories

**LHO** Local Housing Organization

**NWTHC** Northwest Territories Housing Corporation

**SSDO** South Slave District Office

### **ACRONYMS of NWTHC and CMHC PROGRAMS**

**CARE:** Contributing Assistance for Repairs and Enhancements

**CARE Major:** Contributing Assistance for Repairs and Enhancements - for Major Repairs/Maintenance

**CARE-PM:** Contributing Assistance for Repairs and Enhancements through preventative maintenance

**CARE Mobility:** Contributing Assistance for Repairs and Enhancements for persons with low income and living with disability for home modifications that increase accessibility

**ERP:** Emergency Repair Program (Housing Programs on behalf of CMHC)

**HELP:** Homeownership Entry Level Program (Housing Choices)

**PATH:** Providing Assistance for Territorial Homeownership

**RRAP:** Residential Rehabilitation Assistance Program

**SAFE:** Securing Assistance for Emergencies

**SAIP:** Seniors Aging in Place

## **DEFINITIONS**

**Adequacy** means having running water, an indoor toilet, bathing and washing facilities, and must not require major repairs.

**Affordability** means that housing costs, including utilities, rent or mortgage payments, insurance, and taxes are less than 30% (about one third) of the total household income.

**Core Need** is a measurement tool taken each year by CMHC. It means that a person's income before taxes is not sufficient to access acceptable housing, and that the house they live in is unsuitable (does not meet their needs) or inadequate (requires repairs).

**Core Need Income Threshold (CNIT)** is a measurement tool that sets an income target that a household must have to be able to afford the costs of owning and operating a home or renting in the private market *without* government assistance (taxes, power, heating, water/sewer, insurance premiums, and maintenance costs).

**Couch Surfing** means sleeping at other people's house because you have no permanent housing.

**Crowding** means more people in a space than what is comfortable, healthy, or safe.

**Market Housing** means housing owned and operated outside of any government assistance.

**Non-Market Housing** means housing operated by or subsidized by the government.

**Suitability** means having the required number of bedrooms for the characteristics and number of occupants, as set out by the National Occupancy Standard requirements.

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# 1 INTRODUCTION

## 1.1 Project Overview

The Hamlet of Enterprise (Hamlet) and the Northwest Territories Housing Corporation (NWTHC) came together in March 2019 to discuss a partnership to develop a Housing Plan for the community.

The purpose of the Housing Plan is to assess the current housing situation and develop goals and actions to address housing needs and aspirations. The Housing Plan will guide the community leadership in decision-making and future housing investment. All parties signed a Participation Agreement to engage in the project in April 2019. Activities under the agreement include:

- hiring a local person as a “facilitator” to coordinate meetings, speak to local people about housing planning;
- conducting community engagements, documenting and analyzing community information and feedback, developing community housing priorities; and
- drafting the planning tool document.

The Agreement lays out the roles and responsibilities for each partner. The NWTHC requested that the Hamlet designate one member as the point of contact on the Community Housing Plan project. This member is the point of contact for the community, the Community leadership, and for the NWTHC.

## 1.2 Methods

Information for this report was gathered using a mixed methods approach. Both quantitative and qualitative data collection methods were used to generate a rich and detailed understanding of the housing situation in Enterprise.

Quantitative research began with a review of the information available through Statistics Canada, the Bureau of Statistics, NWTHC programming information, and reports from the Government of the Northwest Territories (GNWT). Qualitative information was gathered through multiple community engagement sessions over two community visits. The information shared builds the foundation for the Housing Plan moving forward.

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## 2 COMMUNITY CONTEXT

### 2.1 Location

Enterprise is the first NWT community past the NWT-Alberta border. The Hamlet holds the slogan “Gateway to the N.W.T.” Enterprise was developed at the same time the highway was constructed. It is located at the junction where Highway 1 (Mackenzie Highway) and Highway 2 (to Hay River) connect. Enterprise is just minutes away from the famous Alexandra Falls as well as the Twin Falls Gorge Territorial Park. The community benefits from breathtaking views of the Hay River gorge.<sup>1</sup>

Enterprise has forthcoming economic opportunity with the proposed wood pellet mill in its industrial area.<sup>2</sup> According to the developer, Brad Mapes, the mill could sustain approximately 220 jobs in the future.<sup>3</sup> Enterprise had a roadside gas bar and motel until it closed down in 2019 for financial reasons.<sup>4</sup> The community has potential to be a hub for transportation, industry, and commercial development.

### 2.2 Climate

Enterprise has similar weather to Hay River, with comfortable summers and frigid winters.<sup>5</sup> The community has rich vegetation therefore wildfires are a risk to the community in summer months. In 2018, Enterprise became the first NWT community to be FireSmart certified.<sup>6</sup> Fire safety requires ongoing efforts, such as maintaining a fire break to mitigate risk.

Enterprise can be grouped into the same general impacts that climate change has on Northern Canada. These affects include; permafrost thaw, unpredictable weather changes, and more

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<sup>1</sup> Northwest Territories Tourism, “Enterprise,” 2019, Retrieved` March 19, 2020, from <https://spectacularnwt.com/destinations/south-slave/enterprise>

<sup>2</sup> Bickford, Paul, “Brad Mapes soon to open first section of Enterprise industrial park,” NWT News North, November 18, 2019, Retrieved July 16, 2019, from <https://nnsi.com/hayriverhub/brad-mapes-soon-to-open-first-section-of-enterprise-industrial-park/>

<sup>3</sup> Mapes, Brad, February 2, 2020, Personal Communication.

<sup>4</sup> Murphy, Kristen, “People are getting stranded with no gas and they are not always able to get gas easily, say SAO,” CBC North, January 22, 2019, retrieved March 19, 2020 from <https://www.cbc.ca/news/canada/north/enterprise-gas-station-close-1.4988128>

<sup>5</sup> Cedar Lake Ventures Inc, “WeatherSpark.com,” Average Weather in Hay River, Canada. Accessed March 19, 2020, <https://weatherspark.com/y/2258/Average-Weather-in-Hay-River-Canada-Year-Round>

<sup>6</sup> Government of the Northwest Territories (GNWT), “Enterprise becomes first FireSmart community in the NWT,” GNWT, 2018, Retrieved March 20, 2020 from <https://www.gov.nt.ca/newsroom/news/enterprise-becomes-first-firesmart-community-nwt>

extreme weather. Melting permafrost in particular is noteworthy as it has direct impacts on the infrastructure and housing of a community.<sup>7</sup> In a youth summit co-hosted by Ecology North and the Pembina Institute in 2015, participants visited Enterprise and other communities to hear how communities are tackling climate change. Some community members expressed the concern for wildlife (a decrease in certain species and an increase in new species), forest fires, lower water levels and animals relocating closer to the community.<sup>8</sup>

Electricity in the NWT is currently generated by hydroelectric plants supplemented by diesel generators, however, the territory is looking to shift away from diesel to a cleaner energy source.<sup>9</sup> <sup>10</sup> Alternatives include the proposed wood pellet initiative, placing Enterprise at the forefront of a clean energy project in the territory. Wood pellet systems can reduce heating bills by 20 percent while also cutting emissions.<sup>11</sup> This could reduce the cost of living in Enterprise making it more affordable for residents.

## 2.3 Governance

The Hamlet of Enterprise is governed by the Hamlets Act.<sup>12</sup> The Hamlet Council is lead by a Mayor and holds regular elections. The Hamlet Government is responsible for community planning and land administration within the municipal boundary.

The Hamlet recently completed the *Hamlet of Enterprise Community Plan Bylaw (2017)* and associated *Hamlet of Enterprise Zoning Bylaw*. During this planning process, a vision was created for the community:

“We enjoy a family-oriented community and aspire in twenty years to have more services to cater to our population, such as a senior’s facility, recreational facilities and educational facilities. We are a community that promotes diversified growth and strives to protect the safety of our residents and neighborhood through appropriate separation

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<sup>7</sup> Government of the Northwest Territories, n.d., *2030 NWT Climate Change Strategic Framework*, Accessed March 26, 2020, [https://www.enr.gov.nt.ca/sites/enr/files/resources/128-climate\\_change\\_strategic\\_framework\\_web.pdf](https://www.enr.gov.nt.ca/sites/enr/files/resources/128-climate_change_strategic_framework_web.pdf)

<sup>8</sup> Kyle Muzyka, “Climate Change Summit Inspires NWT Youth,” *CBC*, August 29 2015, accessed 20 May 2020, <https://www.cbc.ca/news/canada/north/climate-change-summit-inspires-n-w-t-youth-1.3208525>

<sup>9</sup> Northwest Territories Power Corporation, *A Vision for the NWT Power System Plan, 2013*, accessed May 20, 2020, [https://www.inf.gov.nt.ca/sites/inf/files/a\\_vision\\_for\\_the\\_nwt\\_power\\_system\\_plan\\_-\\_december\\_2013.pdf](https://www.inf.gov.nt.ca/sites/inf/files/a_vision_for_the_nwt_power_system_plan_-_december_2013.pdf)

<sup>10</sup> Emily Blake, “Scrap Taltson Expansion Plan, Saya Climate Change Study,” *Cabin Radio*, May 3 2020, accessed 20 May 2020, <https://cabinradio.ca/36067/news/environment/scrap-taltson-expansion-plan-says-climate-change-study/>

<sup>11</sup> Emily Blake, “Scrap Taltson Expansion Plan, Saya Climate Change Study,” *Cabin Radio*, May 3 2020, accessed 20 May 2020, <https://cabinradio.ca/36067/news/environment/scrap-taltson-expansion-plan-says-climate-change-study/>

<sup>12</sup> Government of the Northwest Territories, *Hamlets Act*, Department of Justice, 2004 [amended January 8, 2019], accessed April 17, 2020 <https://www.justice.gov.nt.ca/en/files/legislation/hamlets/hamlets.a.pdf>

of land uses. We are a forward thinking community that is working toward greater control of the growth and development of our community by creating a planning system that works for us while respecting the land, residents and regional initiatives.”<sup>13</sup>

A noteworthy mention in the vision is the desire for a senior’s facility, which could be a future housing project.

The plan highlights some assumptions for future housing development: <sup>14</sup>

- the population is expected to maintain approximately 125 people, with the number of older residents increasing
- the Hamlet has sufficient surveyed tilted land for a mix of land uses up to 5,000 people
- the water and sewer system would need to be upgraded if the population exceeds 1,000 people

Opportunities are also identified in the plan, including the potential for private development on land recently acquired from the Territorial government within the community boundary. <sup>15</sup>

Relevant Residential policies:

- The Hamlet shall maintain an inventory supply of at least five surveyed residential lots, with an annual review of the expected demand
- Private developers that acquire and develop more than two lots at a time, will be responsible for the costs associated with subdividing and servicing the lots
- The Hamlet will encourage redevelopment of vacant or derelict properties currently surveyed in the existing community core before new residential areas are developed. Once the existing areas are re-developed, new development will first occur in the area identified on the Land Use Concept Map as Phase 1 Residential
- The Hamlet will work with the Office of the Fire Marshall to make sure the National Building Code is followed for all new residential development
- Any new residential subdivisions will be designed to incorporate the existing trail network.

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<sup>13</sup> Dillon Consulting, *Hamlet of Enterprise Bylaw #2017-73 Community Plan*, November 27, 2017, Pp 1-16.

<sup>14</sup> Dillon Consulting, *Hamlet of Enterprise Bylaw #2017-73 Community Plan*

<sup>15</sup> Dillon Consulting, *Hamlet of Enterprise Bylaw #2017-73 Community Plan*

- A natural vegetation buffer of at least 20 m will be provided between all residential and industrial uses<sup>16</sup>

The Community also developed the *Community Wellness Plan Hamlet of Enterprise 2018-2023*. A vision and goals were developed as part of this planning process.<sup>17</sup>

### Vision

- Enterprise is to provide a safe, clean, environmentally friendly, sustainable community with manageable growth
- Enterprise will provide local access to quality education, health, and social services, and receives support from volunteers and organizations
- Enterprise will provide a broad range of economic development opportunities that provide local employment and quality services

### Relevant Goals

- Plan our capital for sustainable development, assess needs, consider feasibility of new community public infrastructure and set priorities
- Partnership to develop and enhance education, health and social services, and support senior citizens
- Promote economic development and tourism for our community
- Beautify and control land use without our community boundaries
- Investigate and promote energy efficiencies and renewable energy in our community to improve energy use and the environment

## 2.4 Population and Demographics

In 2018, 131 people lived in Enterprise with 59 identifying as Aboriginal.<sup>18</sup> Between 2008 and 2018 the population has seen slight ups and downs in an overall slow growth pattern. Based on the same ten-year period, the average annual growth rate for the total population is 2.3%.<sup>19</sup> Since 2015, the population has increased by 20 people.<sup>20</sup>

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<sup>16</sup> Dillon Consulting, *Hamlet of Enterprise Bylaw #2017-73 Community Plan*

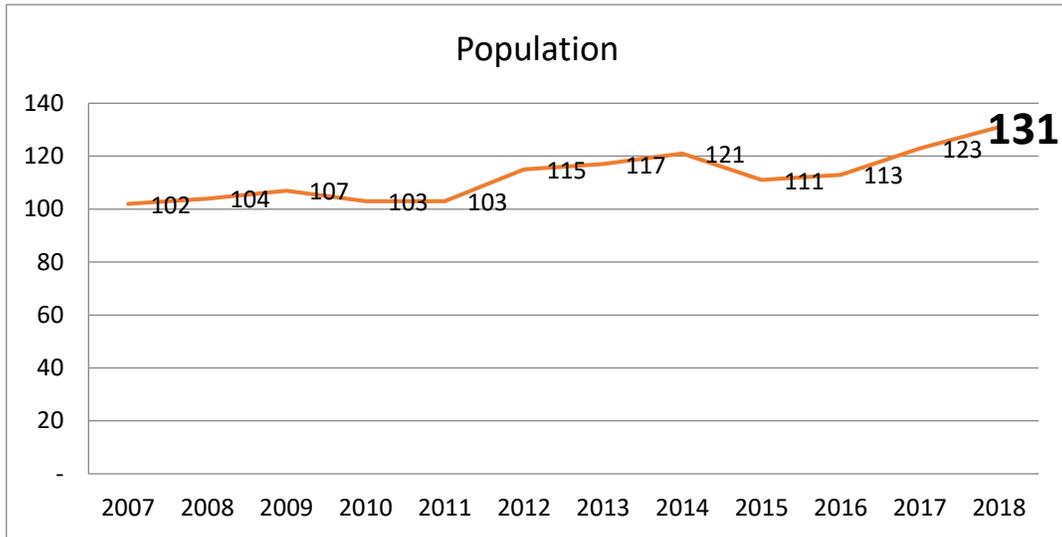
<sup>17</sup> Health and Social Services (HSS), *Community Wellness Plan Hamlet of Enterprise 2018-2023*, GNWT, 2018, Retrieved March 19, 2020 from <https://www.hss.gov.nt.ca/sites/hss/files/enterprise-community-wellness-plan.pdf>

<sup>18</sup> Northwest Territories Bureau of Statistics, "Enterprise," GNWT, Accessed March 20, 2020, <https://www.statsnwt.ca/community-data/Profile-PDF/Enterprise.pdf>

<sup>19</sup> Northwest Territories Bureau of Statistics, "Enterprise"

<sup>20</sup> Northwest Territories Bureau of Statistics, "Enterprise"

**Figure 1 Population change over time**

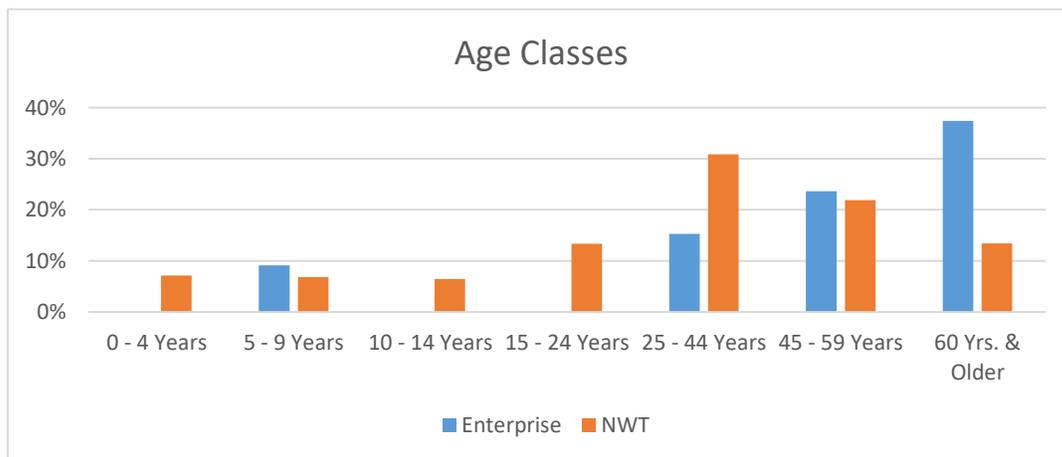


(Source: NWT Bureau of Statistics)

According to the Bureau of Statistics, the population of Enterprise is anticipated to decline from 131 to 126 by 2035.<sup>21</sup> However, the Town of Hay River (about 40km away) has an anticipated population growth of approximately 200 people. Community members in Enterprise expect to assume some of that growth.

Enterprise has an older population with approximately 37% being 60 years and older. The figure below shows the age class breakdown, note some of the data is not shown due to low numbers.

**Figure 2 Population Age Classes**



(Source: NWT Bureau of Statistics)

<sup>21</sup> NWT Bureau of Statistics, "Population Projections," GNWT, Accessed March 20, 2020 from <https://www.statsnwt.ca/population/community-projections/>

According to the *2019 Seniors Planning Study: A Territorial Seniors Housing Assessment*, Enterprise has about 40 households (55+), of those 80% are owners and 20% are renters with an average household size of 1.9 persons. Ten of these households have a problem with adequacy (things need fixing in the home).<sup>22</sup>

Enterprise is expected to have an increase of 32 seniors in the next ten years, which translates into approximately 17 additional households. Two market/affordable units per year are required to meet the future needs.<sup>23</sup>

This study also developed recommendations to address the need for housing due to the increase in senior population over the next ten years. The recommendations include developing multigenerational housing, secondary and accessory units. The study suggests using ground-oriented design (meaning direct access to street level) with one to two units per structure. The study also recommends introducing a senior's home and yard maintenance program.<sup>24</sup>

When planning for future development, having land ready to develop is crucial. "Developed" lots typically means they are ready to have housing built, they are cleared and connected to services. "Undeveloped" lots means they may still need to be cleared and are likely not currently connected to services. These definitions provide a general idea for understanding and are not the official criteria used to determine lot status. Enterprise currently has 75 surveyed residential lots. Out of the 75 lots, 68 are developed and seven are undeveloped (five of which are large tracks that could be subdivided into smaller lots).<sup>25</sup>

Out of the developed lots, about 16 are currently vacant and five are partially vacant. There is an opportunity to develop the vacant land to meet future housing needs.

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<sup>22</sup> Dillon Consulting, *Seniors Planning Study: A Territorial Seniors Housing Assessment*, Northwest Territories Housing Corporation, Tabled Document 355-18(3) Tabled on February 26, 2019, [https://www.assembly.gov.nt.ca/sites/default/files/td\\_355-183.pdf](https://www.assembly.gov.nt.ca/sites/default/files/td_355-183.pdf).

<sup>23</sup> Dillon Consulting, *Seniors Planning Study: A Territorial Seniors Housing Assessment*

<sup>24</sup> Dillon Consulting, *Seniors Planning Study: A Territorial Seniors Housing Assessment*

<sup>25</sup> In authors possession

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## 3 HOUSING CONTEXT

### 3.1 Households

The table below provides a comparison of the characteristics of households in Enterprise with the rest of the territory.

**Table 1 Household Characteristics**

All Households <sup>26</sup>	Enterprise	NWT
Unemployment Rate (2016)	18%	11%
Income Assistance Beneficiaries (monthly average in 2018)	3 people	-
Renter Households <sup>27</sup>		
Households that rent (2016)	15 households	-
Median Monthly shelter costs (2016)	\$1,204	\$1,298
Households in Subsidized housing (2016)	0%	41%
Owner Households <sup>28</sup>		
Households that own (2016)	30 households	-
Median Monthly shelter costs (2016)	\$717	\$1,581
Households with a mortgage (2016)	50%	61%
Average value of dwellings	\$212,517	\$346,427

(Source: NWT Bureau of Statistics and Statistics Canada)

According to the 2016 Census completed by Statistics Canada, Enterprise has about 40 households.<sup>29</sup> Enterprise has a high rate of owner households. Those who do rent, pay much higher shelter costs than the median owner household. There are no subsidized rental units in the community.

Building units in Enterprise is more expensive than in southern regions. Construction costs in the north range between \$285 to \$420 per square foot, whereas in Edmonton, the average costs are between \$115 to \$159 per square foot.<sup>30</sup> There is a modular home manufacturing

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<sup>26</sup> Northwest Territories Bureau of Statistics, "Enterprise," GNWT, Accessed March 20, 2020, <https://www.statsnwt.ca/community-data/Profile-PDF/Enterprise.pdf>

<sup>27</sup> Statistics Canada, "Census Profile, 2016 Census Enterprise, Hamlet [Census subdivision], Northwest Territories [Territory]," Statistics Canada Catalogue no. 98-316-X2016001, Ottawa, Released November 29, 2017, <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>

<sup>28</sup> Statistics Canada, "Census Profile, 2016 Census Enterprise, Hamlet [Census subdivision], Northwest Territories [Territory]."

<sup>29</sup> Statistics Canada, "Census Profile, 2016 Census Enterprise, Hamlet [Census subdivision], Northwest Territories [Territory]."

<sup>30</sup> NWT HC, *Scope of NWT Housing Needs*, GNWT, PDF.

company called “Blackstone Homes” located in Enterprise. This type of housing is typically more affordable to develop.

The average household size in Enterprise was 2.3 people in 2016.<sup>31</sup> In 2014, 10.5% of households reported they had six (6) or more persons living there. Data from more recent years is not available. This is higher than the territorial average of 5%.<sup>32</sup>

## Housing Indicators

The Canada Mortgage and Housing Corporation (CMHC) uses housing indicators to monitor and measure housing standards across Canada. Core Need is a measure that is used to identify who is in need of housing assistance. According to CMHC, a household is in core housing need if it falls below the **affordability** standard, that is, the household spends 30% or more of its total before-tax income to pay the median rent. The household may also have an issue with another housing acceptability standard (**adequacy or suitability**) however, it must fall below the affordability standard to be considered in core need.<sup>33</sup>

- Affordable housing means dwellings costs less than 30% of total before-tax household income (a household must fall below this standard to be considered core need)
- Adequate housing means not requiring any major repairs (considered core need if it falls below adequate and affordable housing)
- Suitable housing means a house has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. (considered core need if it falls below suitable and affordable housing)

In 2014, about **21%** of Enterprise households were in core need, compared to roughly 20% of the territory.<sup>34</sup>

The NWT Bureau of Statistics conducts a Community Needs Survey every four years to measure housing need. In 2019, this survey was completed with 43 households in Enterprise. The survey

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<sup>31</sup> Statistics Canada, “Census Profile, 2016 Census Enterprise, Hamlet [Census subdivision], Northwest Territories [Territory],” Statistics Canada Catalogue no. 98-316-X2016001, Ottawa, Released November 29, 2017, <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>

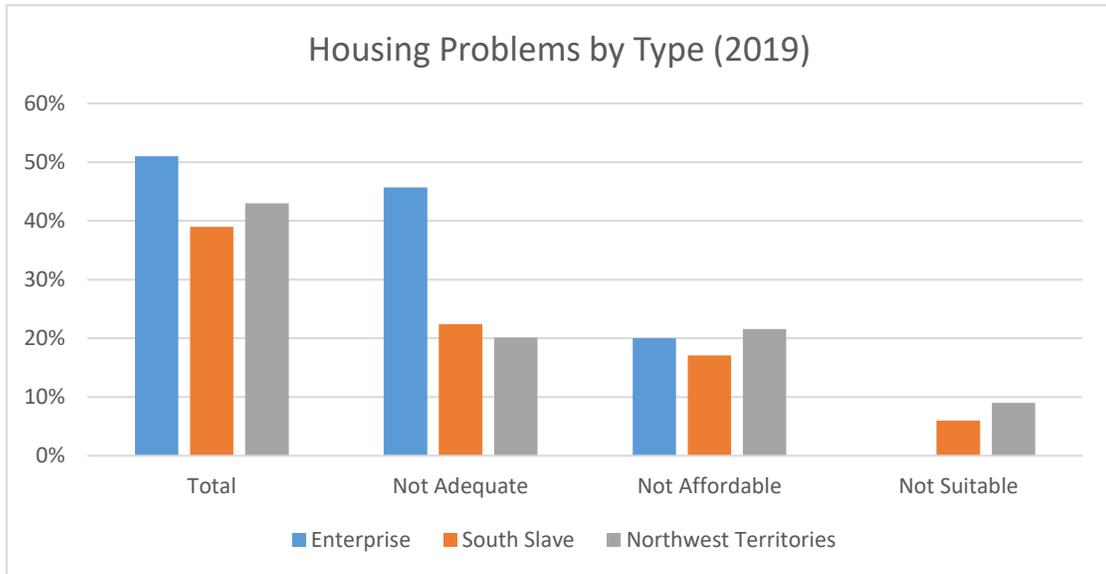
<sup>32</sup> Northwest Territories Bureau of Statistics, “Housing Conditions,” GNWT, Accessed December 10, 2019 <https://www.statsnwt.ca/Housing/housing-conditions/>.

<sup>33</sup> Statistics Canada, “Dictionary, Census of Population, 2016: Core housing need,” Statistics Canada, Release date November 15, 2017, Accessed January 3, 2019, <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>.

<sup>34</sup> Northwest Territories Bureau of Statistics, “Housing Conditions,” GNWT, Accessed December 10, 2019 <https://www.statsnwt.ca/Housing/housing-conditions/>.

found that **51%** of households (22 homes) had at least one housing problem.<sup>35</sup>

**Figure 3 Housing Problems by Type in 2019**



(Source: NWT Bureau of Statistics)

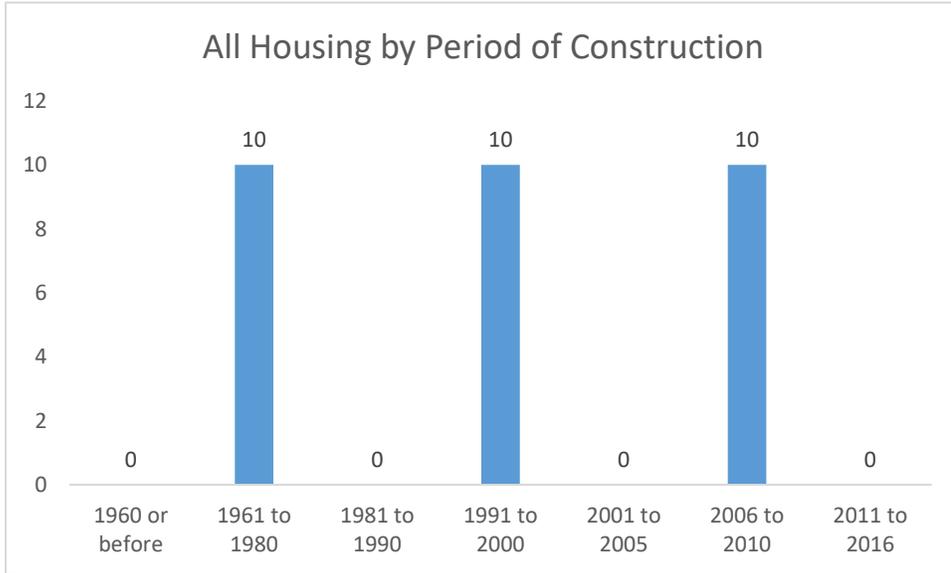
According to the survey, adequacy and affordability are issues in the community. During the community visits, people talked about home repair challenges and unaffordability, particularly with high rents and expensive utilities. Some mentioned it was cheaper to go south for the winter than to live in Enterprise all year round.

The housing stock in Enterprise was built in clusters from 1961 to 2010.<sup>36</sup> Homes built in earlier years are aging.

<sup>35</sup> Northwest Territories Bureau of Statistics, "Housing Conditions."

<sup>36</sup> Statistics Canada, "Census Profile, 2016 Census Enterprise, Hamlet [Census subdivision], Northwest Territories [Territory]," Statistics Canada Catalogue no. 98-316-X2016001, Ottawa, Released November 29, 2017, <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>

**Figure 4 Housing by Construction Year**

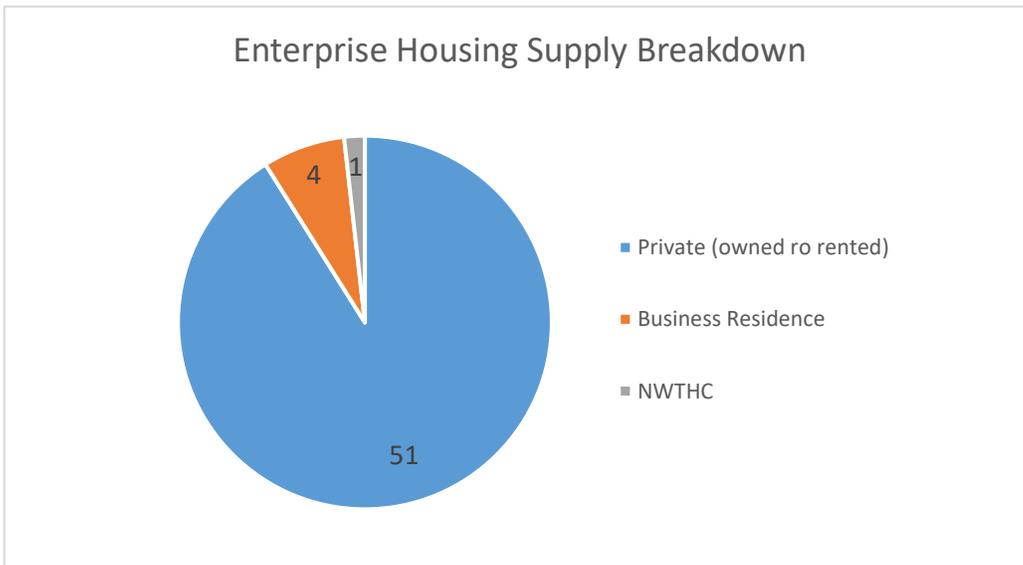


(Source: Statistics Canada)

### 3.2 Housing Supply

In 2019, an inventory of housing in Enterprise was collected by the NWT HC in coordination with local partners. A total of **56** housing units were counted with **8** vacant. A breakdown of developed lots is provided, see pie chart below.

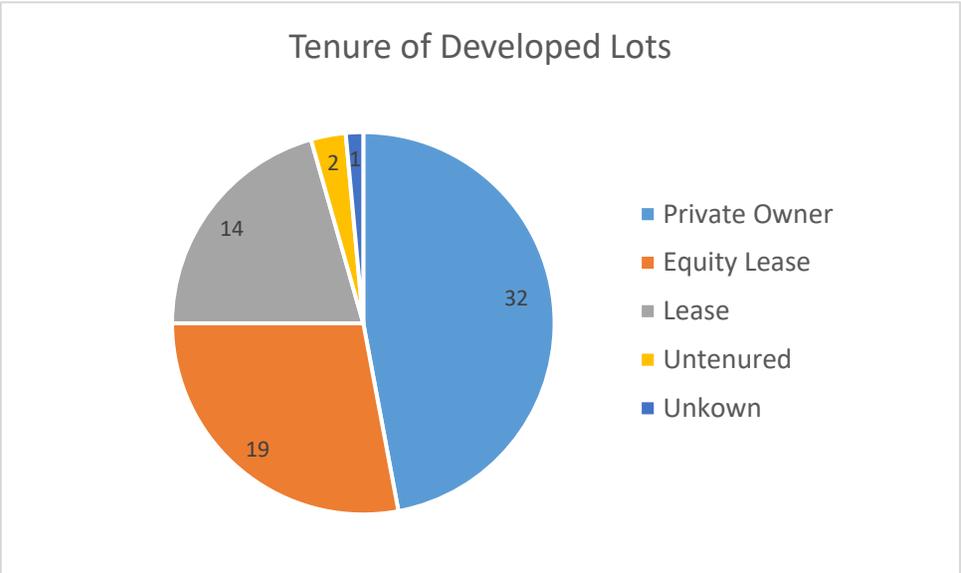
**Figure 5 Enterprise Housing Supply Breakdown**



Most housing in Enterprise is part of the private market (rented or owned). In 2016, about 75% of housing in Enterprise was owned.<sup>37</sup> There is one NWT HC unit in Enterprise that is being transferred over to the Hamlet. When talking to community members, people mentioned that no one had ever lived in the NWT HC unit, due to being illegible for the housing program. There are about four business residences as well, some located north of the railroad tracks.

The tenure of developed lots is mostly split between privately owned and leased. The pie chart below shows the breakdown.

**Figure 6 Tenure of Developed Lots**



At the time this data was collected, 32 people owned their lot, 19 had equity leases, and 14 had other leases. An “equity lease” means that the lessee is making payments to eventually own that lot. Regular leases do not result in eventual ownership.

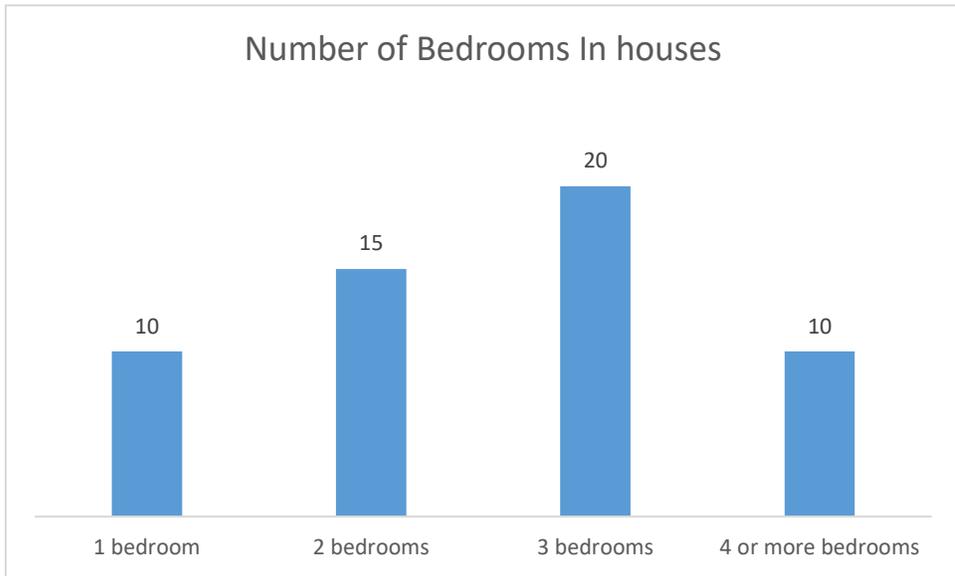
All the housing in Enterprise is single detached dwellings.<sup>38</sup> Most houses are two or three-bedroom units. There are a few one bedroom and a few four or more bedroom units.<sup>39</sup>

<sup>37</sup> Northwest Territories Bureau of Statistics, “Enterprise.”

<sup>38</sup> Statistics Canada, “Census Profile, 2016 Census Enterprise, Community Government [Census subdivision], Northwest Territories [Territory],” Statistics Canada Catalogue no. 98-316-X2016001, Ottawa, Released November 29, 2017, <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>.

<sup>39</sup> Statistics Canada, “Census Profile, 2016 Census Enterprise, Hamlet [Census subdivision], Northwest Territories [Territory].”

**Figure 7 Number of Bedrooms in Houses**



(Source: Statistics Canada)

## NWTHC Housing

There is currently no public housing in the community of Enterprise. The NWTHC provided one non-market housing unit in Enterprise, however, this unit is in the process of being donated to the Hamlet. Housing Programs and services are administered through the Hay River Housing Authority, called a Local Housing Organization (LHO), supported by the NWTHC South Slave District Office (BDDO). The table below lists the housing programs offered by the NWTHC.

**Table 2 Housing Program Descriptions**

Program Name	Description
<b>NWTHC Programs</b>	
Public Housing (managed by Hay River LHO)	The Public Housing Program provides income-based subsidies to residents with low-to-middle income. Eligibility is based on the monthly income threshold. <sup>40</sup> In Enterprise, the rental threshold is \$8,342 per month and the homeownership threshold is \$5,617. <sup>41</sup> There are currently no public housing units in Enterprise.
Contributing Assistance for	CARE is for homeowners to make repairs to their home. Up to \$100,000 as a forgivable loan is provided to subsidize the cost of

<sup>40</sup> NWT Housing Corporation, "Public Housing," GNWT, Accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/public-housing>

<sup>41</sup> NWT Housing Corporation, *Territorial Housing System*, NWT Housing Corporation Information Management System, Version 5.1.6. n.d.

Repairs and Enhancements (CARE) Major	preventative maintenance checks, repairs and renovations for their existing home. The forgiveness period is dependent on the amount of assistance being provided. Applicants are expected to make a contribution toward the project costs, depending on household income. Additional assistance is available for improving the accessibility of dwellings for persons with disabilities. <sup>42</sup>
CARE Preventative Maintenance	CARE preventative maintenance provides assistance for minor repairs. Clients can apply for up to \$3,000 annually and can apply for this support on a year-round basis. <sup>43</sup>
CARE Mobility	CARE Mobility provides low-income homeowners with disabilities up to \$100,000 to carry out modifications to their home to improve accessibility and support independent living. <sup>44</sup>
Securing Assistance for Emergencies (SAFE)	SAFE is an emergency repair program that is available year-round for situations like freeze-ups. The program is for low and modest income homeowners, including seniors on fixed incomes. There is up to \$10,000 in assistance for emergency repairs as a forgivable loan. Applicants are expected to make a contribution toward the project cost, based on income. <sup>45</sup>
Homeownership Entry Level Program (HELP)	HELP provides first-time homebuyers who cannot get a mortgage or want an opportunity to try homeownership before purchasing a home. Tenants lease units from the NWT HC at affordable rents. The program offers homeownership educational opportunities through STEP courses. At any time within four years of leasing, the tenant may purchase the unit. A purchase incentive of \$20,000 is provided for purchasing the unit within two years of leasing and \$10,000 if it is purchased between two to four years of leasing. After four years, rents are increased for tenants that do not buy. The program is open to tenants in the Public Housing Program and senior adults. <sup>46</sup> There are currently no HELP units in Enterprise.
Homeowner Education Courses (STEP)	STEP is a series of courses including counselling and education to help people gain skills to be successful homeowners. <sup>47</sup>
Providing Assistance	PATH provides homeownership assistance to NWT residents to

<sup>42</sup> NWT Housing Corporation, "Repairs and Enhancements," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/repairs-and-enhancements>

<sup>43</sup> NWT Housing Corporation, "CARE Mobility," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/care-preventative-maintenance>

<sup>44</sup> NWT Housing Corporation, "CARE Preventative Maintenance," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/care-mobility>

<sup>45</sup> NWT Housing Corporation, "Emergency Repairs," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/emergency-repairs>

<sup>46</sup> NWT Housing Corporation, "Leasing a Home," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/leasing-home>

<sup>47</sup> NWT Housing Corporation, "Homeownership Education courses," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/homeownership-education-courses>

for Territorial Homeownership (PATH)	provide purchase support. The amounts are determined using income level, family size and community based construction costs. <sup>48</sup>
Fuel Tank Replacement	Helps homeowners in covering the costs of replacing aging above ground fuel tanks that do not meet current standards or are in poor condition. A one-time forgivable loan of up to \$10,000. <sup>49</sup>
Seniors Aging-in-Place (SAIP) Retrofits	Provides energy-saving retrofits that lower utility costs for seniors or other repairs that will improve the sustainability of the home. Targeted at NWT residents who are 60 years of age or older that own their homes and do not have high incomes. Up to \$10,000 forgivable loan is available. <sup>50</sup>
Market Housing	The NWT HC provides housing units available for market rent to critical staff. <sup>51</sup> There are currently no market units in Enterprise.
Homelessness Assistance Fund (HAF)	This fund provides one-time emergency funding to people experiencing a crisis and at risk of becoming homeless. Available to youth and adults to prevent homelessness or help find affordable and stable housing. <sup>52</sup>
Transitional Rent Supplement Program (TRSP)	The TRSP program is for NWT residents living in a private rental, paying more than 30% of their income on rent. The program can pay up to \$500 of your rent for up to 2 years. <sup>53</sup>
<b>CMHC Programs</b>	
Residential Rehabilitation Assistance Program (RRAP)	This fund provides up to \$60,000 or more for all First Nations or First Nation members who require major repairs to their homes. This includes, but not limited to; structural, electrical, plumbing, heating and fire safety. This program can also provide support for overcrowded homes. <sup>54</sup>
Emergency Repair Program (ERP)	The ERP provides funding for a First Nation or a First Nation member that requires immediate repairs to their home for up to \$20,000 or

<sup>48</sup> NWT Housing Corporation, “Homeownership Assistance,” GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/homeownership-assistance>

<sup>49</sup> NWT Housing Corporation, “Fuel Tank Replacement,” GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/fuel-tank-replacement>

<sup>50</sup> NWT Housing Corporation, “Senior Home Modifications,” GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/seniors-home-modifications>

<sup>51</sup> NWT Housing Corporation, “Caroline Cochrane: Market Housing for Community Staff,” GNWT, accessed December 10, 2019, <https://www.gov.nt.ca/en/newsroom/news/caroline-cochrane-market-housing-community-staff>

<sup>52</sup> NWT Housing Corporation, “Homelessness Assistance,” GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/homelessness-assistance>

<sup>53</sup> NWT Housing Corporation, “Rent Assistance,” GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/rent-assistance>

<sup>54</sup> Canadian Mortgage Housing Corporation (CMHC), “Residential Rehabilitation Assistance Program (RRAP) – Regular,” accessed May 27, 2020, <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities/on-reserve-renovation-programs/residential-rehabilitation-assistance-program>

	more. <sup>55</sup>
Home Adaptation for Seniors Independence Program (HASI)	HASI provides funds for those 65 years or older and either a First Nation or First Nation member that requires minor home modifications for independent living. <sup>56</sup>

The table below shows the housing program uptake in Enterprise from 2007 to 2019.

**Table 3 Housing Program Uptake from 2006/7 to 2018/19**

Status <sup>57</sup>	CARE PM <3000	CARE Major >3000	CARE Mobility	HELP	SAFE	FUEL	RRAP	ERP	SAIP	TOTAL
Approved	13	1	-	-	10	2	1	3	2	32
Declined	8	-	-	6	-	-	-	-	-	14
Cancelled	-	1	-	-	-	-	-	-	-	1
Incomplete	-	1	-	3	1	-	-	-	-	5
Withdrawn	3	1	1	-	-	1	-	-	2	8
<b>Total</b>	<b>24</b>	<b>4</b>	<b>1</b>	<b>9</b>	<b>11</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>4</b>	<b>64*</b>

\*four programs not selected

HELP, which is an affordable housing program for potential homeowners, has never been approved in Enterprise, with eight declined applications. CARE Major (>3000), which is a maintenance program, has several declined applications over the years. The table below, represents NWT HC program data on reasons for declined applications.

**Table 4 Top Reasons for Declined Program from 2007 to 2019 (accessed March 2020)**

Program <sup>58</sup>	Top Reasons for Declined Applications (2006-2018)
HELP	Below minimum income, bad credit, high debt, LHO arrears, Tax/lease arrears
CARE (Major & PM)	Over CNIT (Core Need Income Threshold), budget limitations, residency requirement, bad credit, other

<sup>55</sup> CMHC, "Emergency Repair Program (ERP)," accessed May 27, 2020, <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities/on-reserve-renovation-programs/emergency-repair-program-on-reserve>

<sup>56</sup> CMHC, "Home Adaptations for Seniors' Independence (HASI)," accessed May 27, 2020, <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities/on-reserve-renovation-programs/home-adaptations-for-seniors-independence>

<sup>57</sup> NWT Housing Corporation, *Territorial Housing System*, NWT Housing Corporation Information Management System, Version 5.1.6, n.d.

<sup>58</sup> NWT Housing Corporation, *Territorial Housing System*

For HELP, the most common reason for declined applications is being below the minimum income required. This requirement helps ensure successful candidates will have a large enough budget to afford homeownership costs.

The Core Need Income Threshold (CNIT) is the most common reason for declined CARE applications. 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 costs of owning and operating a home, or renting in the private market without government assistance (taxes, power, heating, water/sewer, insurance premiums, and maintenance costs). According to the calculation from 2015-2016, the CNIT for homeowners in Enterprise is \$86,100.<sup>59</sup> The CNIT changes based on number of bedrooms (see table).

**Table 5 Core Need Income Threshold for Enterprise**

<b>Enterprise<sup>60</sup></b>	<b>1 Person</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>	<b>5 Bedroom</b>
CNIT	\$86,100	\$86,100	\$100,100	\$100,100	\$100,100

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## 4 COMMUNITY ENGAGEMENT ACTIVITIES

The NWT HC visited Enterprise in June 2019 to meet with community members to discuss housing. Community engagement was conducted using a mixed methods approach, relying heavily on qualitative community information. All ages from youth to seniors were given an opportunity to talk about housing.

The NWT HC worked with community members on visioning exercises and issue identification. Three main questions guided conversations:

- What do you like about housing in your community?
- What could be better?
- What do you want housing to look like in the future?

The questions helped to identify the current assets in the community, the challenges, and the possible changes to work toward. Sessions included a council working session (open to the

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<sup>59</sup> NWT Housing Corporation, *2015-2016 Homeownership Core Need Income Thresholds (CNIT) South Slave District*. GNWT, n.d.

<sup>60</sup> NWT Housing Corporation, *2015-2016 Homeownership Core Need Income Thresholds (CNIT) South Slave District*.

public), a senior’s society meeting, an after-school session with the youth, a community tour with two community members, and one-on-one conversations throughout the week.

Overall, there were an estimated **33** participants during our community visit. The chart below outlines the participation for each activity.

**Table 6 Community Housing Plan Activity Participation**

<b>Community Activity</b>	<b>Who Participated?</b>	<b>Number of Activities</b>	<b>Numbers of participants</b>
<b>Trip 1</b>			
Council working session (open to public)	Council Members, 1 member from the public	1	8
Senior’s Meeting	Senior residents	1	10
Community Tour	Community members	1	2
After School Session	Youth	1	10
One-On-One Discussions	SAO, Recreation Director, community member	3	3
<b>Total Participants Counted</b>			<b>33</b>

## 5 WHAT WE HEARD

### 5.1 Population Groups in Need

#### Homeowners

Most people living in Enterprise are homeowners. A significant proportion of homeowners are senior residents. Many are living in homes too large for their family size with no options to downsize. Some have equity leases and still do not have ownership of the land, making selling their home a challenge. Home maintenance and utilities are expensive for these homeowners, especially those with limited income and pensions. Common challenges are being unable to access subsidies for home repairs or retrofits for aging in place.

## People Renting

Enterprise has few rental options and the rents are expensive, much higher than the shelter costs for owners. There are no subsidized options for people in the community. The lack of affordable rental options causes people to leave the community and is a barrier for attracting young professionals and families. Further, with the proposed pellet mill there is an anticipated need to provide rental options for workers.

## 5.2 Key Themes

### Affordable Housing

Housing in Enterprise is all single detached dwellings. Community members talk about a lack of options for seniors to downsize and for singles or young families to get started. The rental options in the private market now are expensive and limited. With a lack of options community members see people moving away and being unable to attract young people.

“Housing here in Enterprise, there’s nothing.” – community member

“I’d like to see some sort of housing, one, two-bed, something affordable.” – community member

Community residents suggested investing in more units that are smaller and more affordable like one- and two-bedroom apartments, a multi-unit senior’s complex, or introducing a fixed rent with government funding.

### Housing Programs

Common housing program challenges included; being unable to access programs due to the income thresholds or other criteria, being unable to apply for housing when you own your house (but cannot afford it), or newcomers unable to access housing, and having no local NWTCH representative to talk to about options. Residents commented on the NWTCH unit that sat empty for years.

“Many people here tried to apply, but the rules were too strict (NWTCH house)” – community member

“Its an eyesore (NWTCH house)” – community member

Suggestions for housing programs included providing community feedback to NWTCH on their programs regularly, and to have a government service worker in the community to support

residents and help with information sharing. People suggested affordable units were a better fit for the community instead of public housing. Some senior residents suggested developing a private seniors' complex, to ensure autonomy.

## Home Repair and Design

Community members talked about some private houses being in poor shape. Some issues stem from a lack of community input in design, others from a lack of preventative maintenance.

Some suggestions to improve the situation included accessing retrofits for accessibility and providing opportunities for additions. People also discussed providing support for homeowners to do basic upkeep.

A design suggestion was to have common spaces built into any new multi-unit housing.

## Land and Community Planning

One of the common concerns that came up in conversation was uncertainty with land ownership. Many people are waiting on equity leases while others say the lack of available land is hindering new development.

“All the land is tied up with the government.” – community member

Residents stressed the need to work with developers on future residential projects and to continue to work with the GNWT to transfer leases. The proximity to Hay River and strategic location on the highway is an opportunity for growth if land is available.

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## 6 FINDINGS

In reviewing the key themes from the community discussions with baseline data, two main priorities were established. These priorities provide focus areas for moving forward to start addressing housing challenges.

### **Develop a Seniors' Housing Complex**

The population of Enterprise is largely 60+ years old with an expected increase of 32 seniors in the next ten years. There is an active senior society in Enterprise that draws people to the community from Hay River. Most people in Enterprise are homeowners, some with equity leases on the land. Seniors living in Enterprise expressed a desire to have a seniors' residence. It

is recommended that the community consider partnering with a developer to build a seniors' complex, and that the complex offer units at an affordable rate for those who want to downsize. Alternative options are encouraging additions of secondary and accessory units as an option to rent out and help with housing costs.

### **Create Affordable Housing Options for renters**

Enterprise has no subsidized options for people in the community. Renting options are limited and expensive. With the proposed pellet mill, there is an opportunity to provide rental options for workers and other residents. Having affordable rental options can help keep people in the community and attract young professionals and families. Recommended affordable options are a small affordable apartment complex or increasing secondary or accessory suit options.

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## 7 NEXT STEPS

Going forward, a housing forum will be held in Enterprise to review the key themes and start to develop goals and actions to address housing challenges. The results of the forum will provide the framework for the Enterprise Housing Plan.

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