

APPENDIX B

WHATÌ HOUSING ASSESSMENT

ACRONYMS AND DEFINITIONS

ACRONYMS

CG Community Government

TG Tłıchq Government

NWTHC Northwest Territories Housing Corporation

GNWT Government of the Northwest Territories

CMHC Canada Mortgage and Housing Corporation

CNIT Core Need Income Threshold

LHO Local Housing Office

NSDO North 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 before tax income is not sufficient to access acceptable housing, and that the house they live in is house is unsuitable (does not meet their needs) or inadequate (requires repairs).

Core Need Income Threshold (CNIT) is a measurement tool created by the NWT HC 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.

INTERVIEW WITH CHIEF ALFONZ NITSIZA

The Chief of the Whatì Community Government and Whatì resident, Alfonz Nitsiza, provided some context on housing in Whatì in a phone interview with the NWT HC. He shared his insights on the history of housing, housing needs today, and solutions ideas for the future. The information below summarizes the history of housing from his perspective.

Housing Over Time

The community of Whatì was a trading post back in old days. There were few houses at the time, not even ten. The government came to the community around 1962 providing some cabins - at this time people were camping, trapping, and hunting. A day school opened in 1955 causing more people to stay in the community for kids to go to school. By the late 1960s, the government was encouraging services and more housing. At this time, some people still lived in tents, "I grew up in a tent...but we did have a log structure in Whatì."

Eventually, the government brought public housing to Whatì, but Elders didn't want to live in public housing. They said "we would get lazy" and resisted it. In the late 80s, the NWT HC introduced the HAP (Homeownership Assistance Program), which used sweat equity to build housing. This program was successful because "with sweat equity people feel pride and ownership."

In the late 1990s, Whatì struck a partnership with the NWT HC and more housing was built. Eventually that funding disappeared.

Housing Needs Today

In recent years, there has not been any construction. Units are aged and in dire need of repair. There is a growing need for market housing as people have higher incomes with mining work, but mortgages are still too high. The short winter road season is another challenge because it limits the amount of materials that come into the community to build housing. Housing problems are worse now and people recognize the need for partnership. One major concern is education on how to maintain your home. Locals need to be educated and involved in housing decisions, "It works well when communities lead their housing decisions."

Ideas for the Future

The Federal Government is working to help close the housing gap, but there is need for more money. Partnership works, but it is complex in the North. It has to be done right which takes discussion. "We need to share ideas, doing nothing will make it worse...You need a good plan, the money, and you start construction and see progress."

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1 INTRODUCTION

1.1 Project Overview

The Whatì Community Government Chief and Council and the Northwest Territories Housing Corporation (NWT HC) came together in October 2018 to discuss a partnership to develop a Housing Plan for the community of Whatì.

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.

Both parties signed a Participation Agreement to engage in the project in November 2018. 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, including a community housing forum; looking to the community to provide direction on housing priorities, and documenting and analyzing community information and feedback; and
- drafting the planning tool document.

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

1.2 Methods

Information for this report was gathered over a 12-month period 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 Whatì.

Quantitative research began with a review of the information available through Statistics Canada, the Bureau of Statistics, NWT HC programming information, and GNWT and private reports.

Qualitative information was gathered through multiple community engagement sessions over three community visits. The process of engagement attempts to capture as many voices as possible in the community. The information shared builds the foundation for the Housing Plan moving forward.

2 COMMUNITY CONTEXT

2.1 Location

Whatì (formerly known as Lac La Martre) is located on Lac La Martre Lake and is one of four Tłıchq communities under the Tłıchq Agreement.¹ Whatì is currently a fly in community with a proposed all-weather road² and adjacent mining development to open in the future³.

2.2 Population and Demographics

In 2018, 501 people lived in Whatì with 462 identifying as Aboriginal.⁴ As of December 2018, 681 people were registered with the Government of Canada as Wha Ti First Nation members.⁵ Not all members live in the community of Whatì.

In recent years, the population of Whatì has experienced ups and downs. The average annual population growth rate for the total population of Whatì is 0.4%, based on a 10-year period from 2008-2018.⁶ Looking at the trends by cohort, they show a decline in youth population and an increase in the elder population.

¹ Tłıchq Government, "Whatì," Accessed November 16, 2018 <https://www.tlicho.ca/community/whati>

² Government of the Northwest Territories, "Tłıchq All-Season Road Project," Accessed December 1, 2019, <https://www.inf.gov.nt.ca/en/TASR>.

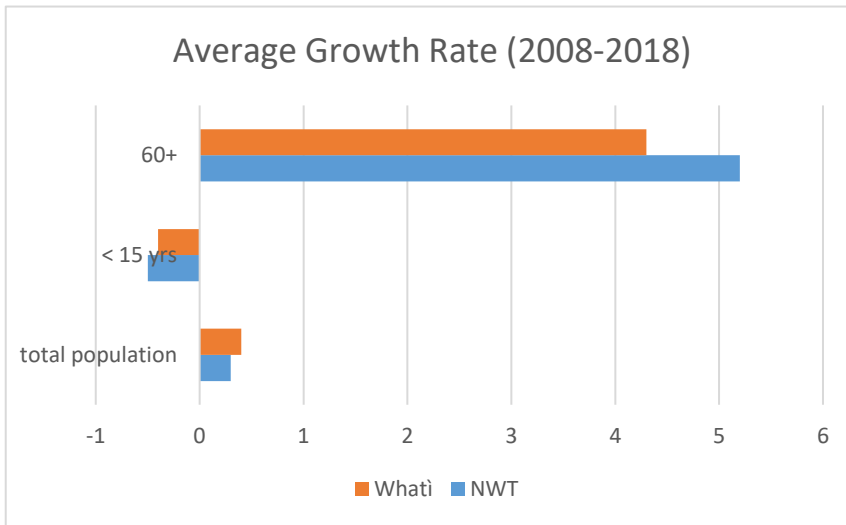
³ Fortune Minerals Limited, "NICO Cobalt-Gold-Bismuth-Copper Project," Fortune Minerals Limited, Accessed November 16, 2018, <https://www.fortuneminerals.com/assets/nico/nico-location/default.aspx>.

⁴ Northwest Territories Bureau of Statistics, "Whatì," GNWT, Accessed December 10, 2019, <https://www.statsnwt.ca/community-data/infrastructure/Whati.html>.

⁵ Government of Canada, Indigenous and Northern Affairs Canada, "First Nations Profiles," Government of Canada, Last modified September 26, 2019, http://fnp-ppn.aadnc-aandc.gc.ca/fnp/Main/Search/FNRegPopulation.aspx?BAND_NUMBER=769&lang=eng

⁶ Northwest Territories Bureau of Statistics, "Whatì"

Figure 1 Average Growth Rate from 2008 to 2018



(Source: NWT Bureau of Statistics)

According to the *2019 Seniors Planning Study: A Territorial Seniors Housing Assessment* (a recent study done on seniors housing across the territory), Whati is expected to have an increase of 21 elders in the next 10 years.⁷

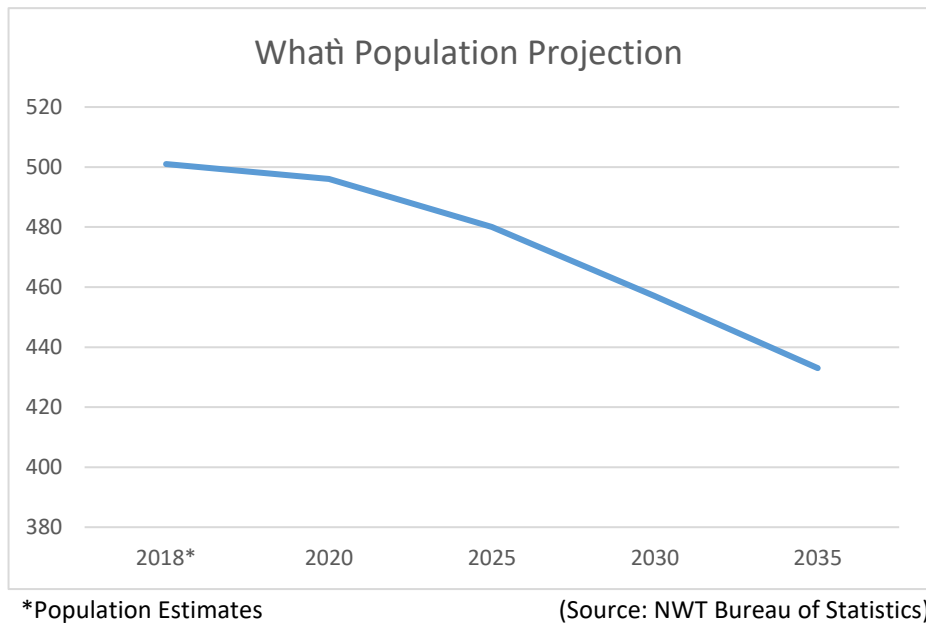
This study developed recommendations to address the need for housing due to the increase in senior population. The recommendations include multigenerational housing, secondary units, and single detached homes with 1 to 2 units per structure to meet the need for elders over the next 10 years. The study also recommends introducing a preventative maintenance program for seniors to help them maintain their homes.

Looking to the future, the 2019 NWT Bureau of Statistics Community Projection information estimates that the total population of Whati will decrease by 68 people by 2035.⁸

⁷ 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.

⁸ Northwest Territories Bureau of Statistics, "Population Projections," GNWT, Accessed December 11, 2019 <https://www.statsnwt.ca/population/community-projections/>.

Figure 2 Whatì Population Projection



Population projections can be affected by external factors, such as economic activity. With the promise of a new mine and the Tłıchq All-Season Road⁹, new jobs and easier access may draw back community members who have left Whatì and may welcome newcomers. If the population increases due to these external factors, pressure may increase on housing stock in Whatì.

Whatì currently has 191 surveyed lots designated for residential. Out of the 191 residential lots, 48 are currently not developed. There are **44 lots vacant lots which are suitable for development** and 7 lots vacant that are not suitable for development, meaning the lot is either too small or on swampy ground.

In addition to the 44 vacant lots ready to develop, there are a number of vacant derelict houses located near the waterfront, the Community Government has already begun demolishing old units to free up space for new development.

⁹ Tłıchq Government, "Tłıchq Government and Fortune Minerals Update," Tłıchq Government, Accessed Jan 22, 2019, <https://tlicho.ca/news/tlicho-government-and-fortune-minerals-update-nov-29-2019>.

3 HOUSING CONTEXT

3.1 Households

According to the 2016 Census completed by Statistics Canada, Whatì has about 130 households. The table below provides a comparison of the characteristics of households in Whatì with the rest of the Territory.

Table 1 Household Characteristics

All Households ¹⁰	Whatì	NWT
Lone Parent Households (2016)	33%	22%
Average Family Income (2017)	\$98,038	\$134,057
Income less than \$30,000 (2017)	15%	13%
Unemployment Rate (2016)	16%	11%
Income Assistance Beneficiaries (monthly average in 2018)	73 people	-
Renter Households ¹¹		
Households that rent (2016)	55 households	-
Median Monthly shelter costs (2016)	\$750	\$1,298
Households in Subsidized housing (2016)	40%	41%
Owner Households ¹²		
Households that own (2016)	75 households	-
Median Monthly shelter costs (2016)	\$667	\$1,581
Households with a mortgage (2016)	27%	61%
Average value of dwellings	\$243,347	\$346,427

(Source: NWT Bureau of Statistics and Statistics Canada)

The average household size in Whatì was **3.6** people in 2016.¹³ However, in 2019, **19%** of households reported they had six (6) or more persons living there. This is significantly higher than the territorial average of 5%.¹⁴

¹⁰ Northwest Territories Bureau of Statistics, "Whatì," GNWT, Accessed December 10, 2019, <https://www.statsnwt.ca/community-data/infrastructure/Whatì.html>.

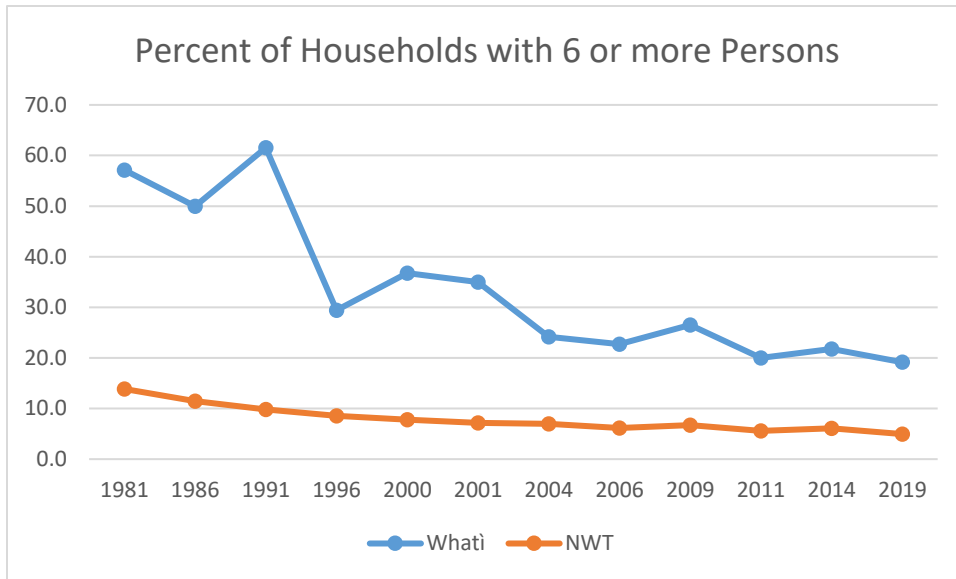
¹¹ Statistics Canada, "Census Profile, 2016 Census Whatì, Community Government [Census subdivision], Northwest Territories [Territory]," Statistics Canada Catalogue no. 98-316-X2016001, Ottawa, Released November 29, 2017, <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>.

¹² Statistics Canada, "Census Profile, 2016 Census Whatì, Community Government [Census subdivision], Northwest Territories [Territory]."

¹³ Statistics Canada, "Census Profile, 2016 Census Whatì, Community Government [Census subdivision], Northwest Territories [Territory]."

¹⁴ Northwest Territories Bureau of Statistics, "Housing Conditions," GNWT, Accessed December 10, 2019 <https://www.statsnwt.ca/Housing/housing-conditions/>.

Figure 3 Percentage of Households with 6 or more People (1981-2019)



(Source: NWT Bureau of Statistics)

Housing Indicators

The Canadian Mortgage and Housing Corporation (CHMC) 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 its housing falls below at least one of the housing acceptability standards, including **adequacy, affordability or suitability**. Also, the household spends 30% or more of its total before-tax income to pay the median rent of other local housing that is acceptable.¹⁵

- Affordable housing means dwellings costs less than 30% of total before-tax household income.
- Adequate housing means not requiring any major repairs.
- Suitable housing means a house has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

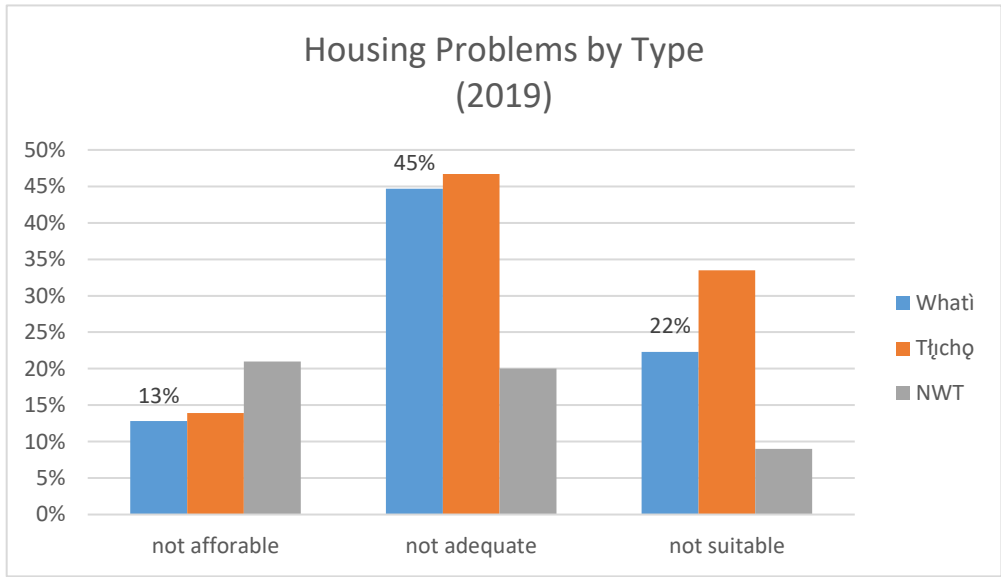
In 2014, about **47%** of Whati households were in core need, compared to about 20% for the territory as a whole.¹⁶

¹⁵ 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>.

¹⁶ Northwest Territories Bureau of Statistics, "Housing Conditions," GNWT, Accessed December 10, 2019 <https://www.statsnwt.ca/Housing/housing-conditions/>.

The NWT Bureau of Statistics conducts a Community Needs Survey every four years to measure housing need. This survey was completed by with 121 households in Whatì. The survey found that **60%** of households (72 homes) had at least one housing problem.¹⁷

Figure 4 Housing Problems by Type in 2019



(Source: NWT Bureau of Statistics)

According to the survey, adequacy is a significant issue in the community of Whatì. During the community visits, the Chief and Council and community members confirmed that many houses are in poor repair. Using data from the 2016 Census, housing problems can be broken down by owner and renter households.

Table 2 Owner and Renter Housing Problems

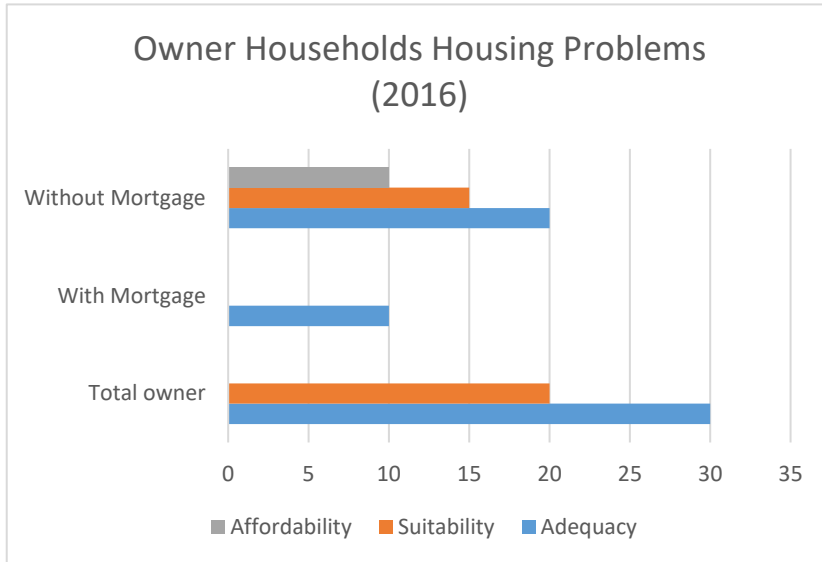
Housing Indicator	Total Households	Owner			Renter		
		Total owner	With Mortgage	Without Mortgage	Total renter	Subsidized housing	Not subsidized
Total	125	75	20	55	55	20	30
Adequacy	45	30	10	20	15	10	0
Suitability	30	20	0	15	10	10	10
Affordability	15	0	0	10	0	0	0

(Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016231)

¹⁷ Northwest Territories Bureau of Statistics, "Housing Conditions."

The chart below shows owner household housing problems. Note that where bars are missing means that the identified group did not report that housing problem.

Figure 5 Owner Households Housing Problems (2016)

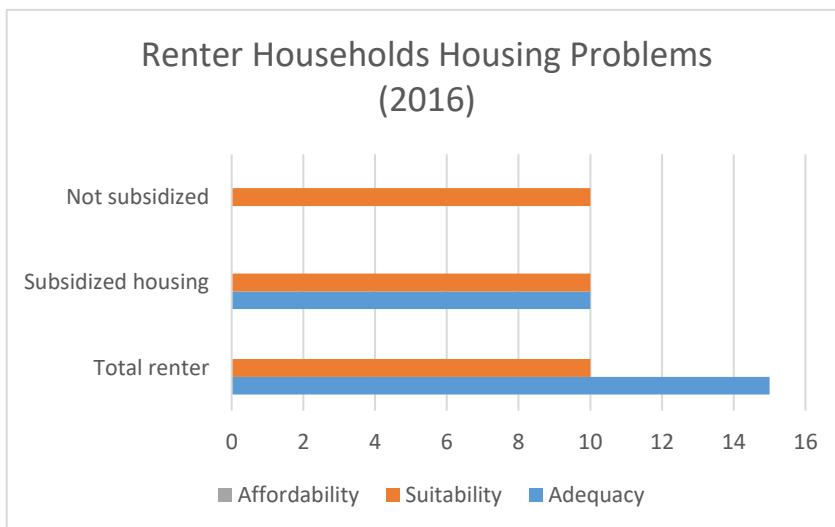


(Source: Statistics Canada)

Owner households, particularly those without a mortgage, have a high occurrence of adequacy problems with their housing. Owners also face suitability and affordability problems.

Looking at renter households (see chart below), Suitability is reported as a common housing problem. Adequacy is also a problem for subsidized renter households.

Figure 6 Renter Households Housing Problems (2016)

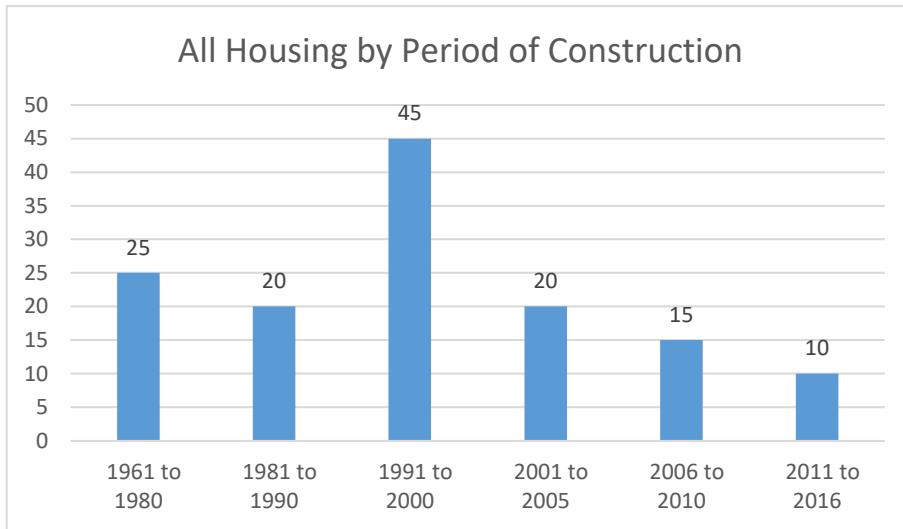


(Source: Statistics Canada)

Many factors contribute to housing struggling with adequacy, such as limited ability to do preventative maintenance, high cost of contractors, lack of employment, or high cost of living.

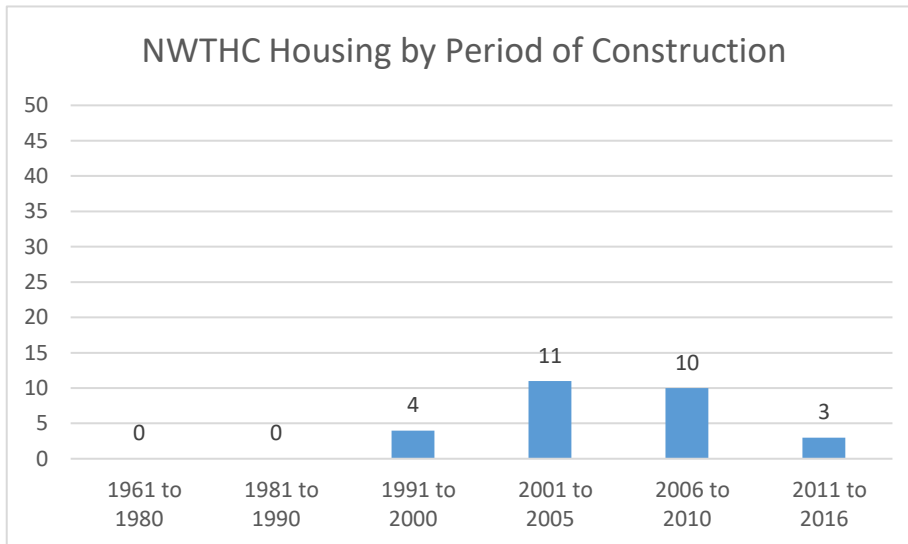
The housing stock in Whatì is aging. The majority of the housing was built between 1961 to 2000, meaning most homes are about 20 to 60 years old.¹⁸ Newer stock in the community is largely due to investments by the territorial government through the NWTHC.

Figure 7 Housing by Construction Year



(Source: Statistics Canada)

Figure 8 NWTHC Housing by Construction Year



(Source: NWTHC internal records)

¹⁸ Statistics Canada, "Census Profile, 2016 Census Whatì, 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>.

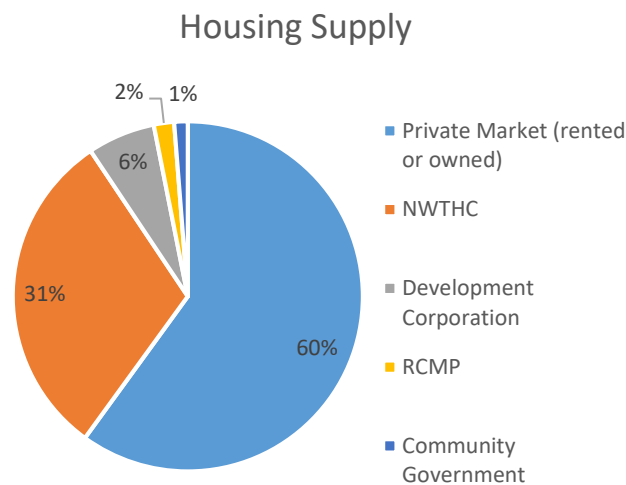
The lifespan of homes in northern isolated communities can be shorter due to climate impacts such as permafrost. Melting permafrost causes shifting ground, which affects the structure of buildings.¹⁹ In communities with limited access to housing resources, like contractors, hardware stores to fix up housing issues, units can deteriorate quickly.

3.2 Housing Supply

In 2018, an inventory of housing in Whatì was collected by the NWTHC in coordination with local partners. A total of **159** units (142 buildings) were counted with **18** vacant units. This data represents a point in time snapshot of what currently exists and may change over time.

During the inventory collection, we were able to identify NWTHC units, Development Corporation units, RCMP units, Community Government Staff units, and private market units. Note that this breakdown includes vacant units in the numbers.

Figure 9 2018 Whatì Housing Supply Breakdown

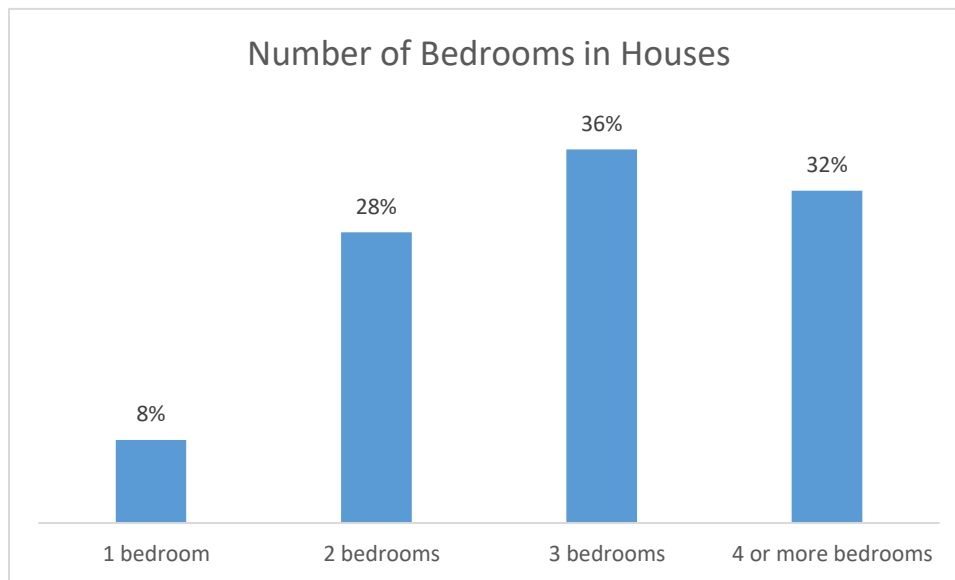


Whatì has a mix of non-market and market housing. The majority of housing is private market housing, including rental and homeownership. Most non-market housing in Whatì is public housing, operated by the NWTHC. Other housing includes units operated by the Development Corporation, RCMP housing, and Community Government owned units. There is no emergency shelter, transitional or supportive housing units in Whatì.

¹⁹ Northwest Territories Environment and Natural Resources (ENR), “NWT Climate Change Impacts and Adaptation Report,” Northwest Territories ENR, 2008, https://www.enr.gov.nt.ca/sites/enr/files/reports/nwt_climate_change_impacts_and_adaptation_report.pdf.

The most common form of housing in Whatì is a single detached dwelling (over 80% of the all housing).²⁰ There are several duplex dwellings, a 4-plex, and the recently developed 9-plex. Most houses have three (3) or more bedrooms, and many have four (4) or more bedrooms.²¹

Figure 10 Number of Bedrooms in Houses



(Source: Statistics Canada)

NWTHC Housing

The NWTHC provides all the non-market housing in Whatì, as well as some market units. Programs and services are administered through the Whatì Housing Authority, or a Local Housing Office (LHO) supported by the NWTHC and the North Slave District Office (NSDO). The tables below are based on internal records.

Table 3 NWTHC Housing Assets (as of December 2019)

NWTHC Housing Assets ²²	# of units	Single Detached	Duplex	Four plex	Nine plex
Public Housing	33 units (+1 caretaker unit)	13	4	1	1
Market Housing	6 units	4	1		
HELP units (homeownership)	9 units	9			

²⁰ Statistics Canada, "Census Profile, 2016 Census Whatì, 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>.

²¹ Statistics Canada, "Census Profile, 2016 Census Whatì, Community Government [Census subdivision], Northwest Territories [Territory]."

²² NWT Housing Corporation, *Territorial Housing System*, NWT Housing Corporation Information Management System, Version 5.1.6

There are seven (7) households on the public housing waiting list, requesting mostly one and two-bedroom units (as of December, 2019). The table below lists the housing programs available to Whatì residents.

Table 4 Housing Program Descriptions

Program Name	Description
Public Housing (managed by LHO)	The Public Housing Program provides income-based subsidies to residents with low-to-middle income. Eligibility is based on the monthly income threshold. ²³ In Whatì, the rental threshold is \$5,617 per month and the homeownership threshold is \$8,342. ²⁴
Contributing Assistance for Repairs and Enhancements (CARE) Major	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 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. ²⁵
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. ²⁶
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. ²⁷
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. ²⁸
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. ²⁹

²³ NWT Housing Corporation, "Public Housing," GNWT, Accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/public-housing>

²⁴ NWT Housing Corporation, *Territorial Housing System*, NWT Housing Corporation Information Management System, Version 5.1.6

²⁵ NWT Housing Corporation, "Repairs and Enhancements," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/repairs-and-enhancements>

²⁶ NWT Housing Corporation, "CARE Mobility," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/care-preventative-maintenance>

²⁷ NWT Housing Corporation, "CARE Preventative Maintenance," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/care-mobility>

²⁸ NWT Housing Corporation, "Emergency Repairs," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/emergency-repairs>

²⁹ NWT Housing Corporation, "Leasing a Home," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/leasing-home>

Homeowner Education Courses (STEP)	STEP is a series of courses including counselling and education to help people gain skills to be successful homeowners. ³⁰
Providing Assistance for Territorial Homeownership (PATH)	PATH provides homeownership assistance to NWT residents to provide purchase support. The amounts are determined using income level, family size and community based construction costs. ³¹
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. ³²
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. ³³
Market Housing	The NWT HC provides housing units available for market rent to critical staff. ³⁴
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. ³⁵
Transitional Rent Supplement Program (TRSP)	The TRSP program is for NWT residents living in a private rental and paying more than 30% of their income on rent. The program can pay up to \$500 of your rent for up to 2 years. ³⁶ Note this program will be ending soon, to be replaced by the Canada Housing Benefit.

³⁰ NWT Housing Corporation, "Homeownership Education courses," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/homeownership-education-courses>

³¹ NWT Housing Corporation, "Homeownership Assistance," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/homeownership-assistance>

³² NWT Housing Corporation, "Fuel Tank Replacement," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/fuel-tank-replacement>

³³ NWT Housing Corporation, "Senior Home Modifications," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/seniors-home-modifications>

³⁴ 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>

³⁵ NWT Housing Corporation, "Homelessness Assistance," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/homelessness-assistance>

³⁶ NWT Housing Corporation, "Rent Assistance," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/rent-assistance>

The table below shows the housing program uptake in Whatì from 2006 to 2018.

Table 5 Housing Program Uptake from 2006 to 2018 (accessed June 2019)

Status ³⁷	CARE <3000	CARE >3000	CARE MOBILITY	ERP	RRAP	SAFE	HELP	PATH	FUEL	SAIP	Lease Program	TOTAL
Approved	108	22	0	3	1	14	8	0	1	8	7	172
Declined	89	37	0	1	0	2	26	4	0	3	0	162
Cancelled	1	0	0	1	0	1	0	0	0	0	0	3
Incomplete	12	5	0	0	0	0	2	0	0	0	0	19
Withdrawn	11	4	2	2	0	5	6	0	0	12	0	42
Pending	0	0	0	0	0	0	2	0	1	3	0	6

CARE, which is a maintenance program administered annually, and HELP, which is an affordable housing program for potential homeowners, both have high application rates as well as decline rates in Whatì. The table below, represents NWT HC program data on reasons for declined applications.

Table 6 Top Reasons for Declined Program from 2006 to 2018 (accessed June 2019)

Program ³⁸	Top Reasons for Declined Applications (2006-2018)
CARE (major & PM)	No land tenure, property tax or lease arrears, mortgage arrears, over CNIT (Core Need Income Threshold),
HELP	Below income, LHO arrears
SAFE	Budget limitations, no co-payment
PATH	Over CNIT, bad credit
ERP	No land tenure
Seniors Aging in Place	No land tenure, property tax arrears

The Core Need Income Threshold (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 Whatì is \$86,100.³⁹ The CNIT changes based on number of bedrooms (see table below).

Whatì ⁴⁰	1 Person	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
CNIT	\$86,100	\$86,100	\$100,100	\$100,100	\$100,100

³⁷ NWT Housing Corporation, *Territorial Housing System*, NWT Housing Corporation Information Management System, Version 5.1.6

³⁸ NWT Housing Corporation, *Territorial Housing System*

³⁹ NWT Housing Corporation, *2015-2016 Homeownership Core Need Income Thresholds (CNIT) North Slave District*. GNWT, n.d.

⁴⁰ NWT Housing Corporation, *2015-2016 Homeownership Core Need Income Thresholds (CNIT) North Slave District*.

In reviewing the reasons for declined applications for the CARE and HELP program, key considerations for people in Whatì hoping to become homeowners in Whatì include:

- Cost of and access to resources require for housing maintenance
- Limited economy and jobs
- Arrears (Property tax arrears over \$5,000 [for CARE major and mobility], lease arrears, and mortgage arrears)
- Land tenure challenges (Whatì is under community lease – no individual land title)⁴¹

4 COMMUNITY ENGAGEMENT ACTIVITIES

Community engagement occurred over three trips to Whatì from December 2018 to July 2019. Community engagement was conducted using a mixed methods approach, relying heavily on qualitative community information. Multiple visits allowed NWT HC staff conducting the research to experience and talk about housing issues concerns and aspirations across seasons to provide a deep understanding for the current community context. The visits also helped to form trusting relationships between housing staff and community members to share in housing discussions. All ages from youth to elders were given an opportunity to talk about housing.

In December 2018, the NWT HC conducted the very first community engagement trip and worked with the local housing facilitator and 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 help identify the current assets in the community, the challenges, and the possible changes to work toward. The NWT HC participated in a mobile tour with the Local Housing Manger to develop a housing inventory. During the tour, the Local Housing Manger offered comments and insights on the housing situation in Whatì.

The second visit to Whatì was in February 2019. The NWT HC and the local housing facilitator held multiple sessions over a one-week period to understand the root causes behind housing concerns. Sessions included focus group discussions, youth sessions, home design workshop, homes visits, mobile engagement at the local store, and one-on-one conversations throughout

⁴¹ Agrawal, Sandeep, "Housing and homelessness in the Tlìcho Region," Tlìcho Government, 2019

the week. NWT HC staff also conducted phone interviews before and after the trip with the current Chief and other community members who live in the Whatì.

The third visit was in July 2019. The NWT HC and the local housing facilitator(s) held several housing workshops to develop goals and actions for the themes coming from previous engagement trips.

Overall, there were over **200** interactions with participants during the three community visits. The chart below outlines the participation for each activity.

Table 7 Community Housing Plan Activity Participation

Community Activity	Who Participated?	Number of Activities	Numbers of participants
Trip 1			
Leadership Working Session	Chief and Council	1	10
Community Tour	Whatì Housing Authority Manager & Elder	1	2
Open House	Community Members	1	23
Youth Drop In	Youth	1	12
Mobile Engagement at the Store	Community Members	1	4
Trip 2			
Interviews	Chief Alfonz Nitsiza, Community Members	2	3
Focus Group Discussions	Community Members	3	33
School Visit	Youth	2	41
One-On-One Discussions	CG Staff, TG staff, Health center Staff, School Principal & teachers, RCMP, Arctic Energy Alliance	6	19
Home Visits	Community Members	5	5
Home Design Workshop	Community Members	1	20
Trip 3			
Goal-Setting Workshops	Community Members	4	30
Home Visits	Community Members	6	6
Total Participants Counted			208

5 WHAT WE HEARD

Over the course of the three community visits, three main housing stories emerged. These stories talked about the needs and aspirations of people living in private homes, people renting, and people who did not have housing or homes of their own.

This section summarizes the main findings from the engagement activities. The themes mentioned repeatedly in discussions and those of particular interest are highlighted.



5.1 Population Groups in Need

People Living in Private Homes

A large portion of Whatì residents live in private homes. Many people live in homes passed down to them from other family members. Some live in abandoned homes without power or water. This group of people faces challenges around legal documents for their homes, accessing home repair programs, the burden of home maintenance in a harsh climate, and keeping up with the cost of living with limited or seasonal employment.

People Renting

People who rent their home may be public housing tenants, or people renting market homes from the NWT HC, the Lac La Matre Development Corporation, or private owners. Some challenges facing this group include not enough rental units, lack of affordable options for smaller families or singles, challenging requirements to get into public housing, rules in public housing not matching lifestyle, and troubles keeping up with rent payments as well as arrears repayment for those who have them.

People without their own housing

Community members talked about couch surfing as a common occurrence in Whatì. Community members talked about family or friends, who have moved to Yellowknife and who experience homelessness. Some face addiction or other challenges. Many people stay with friends or family in overcrowded situation. Individuals in this group may not qualify for public housing, be unable to afford their own housing, or face job loss or instability.



5.2 Key Themes

Home Repair

When talking about home repair issues, common issues discussed included the foundations of homes shifting causing tilted floors, water tank and pipe leaking, broken furnace, and broken windows and wall cracks. Many people shared concerns of fire safety with old fire extinguishers and CO2 monitors. Getting repairs done is challenging due to expensive contractors and lack of accountability for contractors, as some of the work that had been completed was described as poor and did not address problems. Community members talked about some individuals and families living in abandoned homes with no power or water. Connecting abandoned homes to the power grid is expensive and out of reach for these families. Some individuals described feeling stressed about home repair issues and unsure where to get help, especially elders who have multiple barriers to accessing services.

Community members talked about the cost of housing as unmanageable. Utility costs can be high, especially for fuel. Many residents go on the land in certain months and miss utility payments resulting in late fees. Others cannot afford payments and end up with freezing pipes, which lead to more costs.

“The house is cold, there are cold leaks everywhere” - Community Member

“People living in houses that don’t have power. Some families and single guys”
- Community Member

Many people talked about having wood stoves as a way to save money on fuel and have heat when the power goes out. Currently the Arctic Energy Alliance has a wood stove program and they do installations for people. Getting more local people with trades training was a common suggestion. Also, more oversight for homeowners such as yearly water tank and furnace checks.

Housing Programs

Community members mentioned multiple barriers to housing programs including arrears, income thresholds, home insurance, and high damage deposits. The income threshold for the HELP program was mentioned numerous times. People suggested the income threshold should be higher to access homeownership because there are no other market options. Community members expressed that policies are too restrictive and there is a general mistrust. People said that many singles are always on the waitlist while homes remain empty. Accessing repair programs has barriers such as arrears and home insurance requirements.

“It’s challenging because older houses have to have their power all redone, and lower

income people with arrears can't access repair programs.” - Community Member

Community members expressed a desire for more information on housing programs. Some people struggle with language barriers and will not apply for programs because they are unsure how to or what exists. One individual said that it would be helpful if NWT HC program advisors came to the community more often to share information about programs. Many people commented that having a community member as the local Housing Manager is positive for the community. Ideas for more programs included a Tłıchq Government run housing repair program and more homeowner grants and forgivable loans.

Education and Training

Education on home maintenance, paperwork, and money management was a common theme in discussions. Many homeowners in Whatì are unaware or unable to locate important documents like land leases and title. Community members expressed frustration about high contractor costs and inability to access repair programs. Some challenges mentioned include a lack of hardware supplies in the local store, appliance manuals not translated into Tłıchq language, high shipping costs to order new appliances, and limited access to banks.

“People don't look after the house.” – Community Member

“People are missing information on their home's history, don't know anything about land leases, taxes, or repair programs. It makes it hard for people to do anything about their homes because the problems are passed on with no documentation.” - Community Member

Creating opportunities to learn budgeting, basic home maintenance, and other life skills would benefit some community members in Whatì. Community members were interested in getting information on home appraisals as well as access to a lawyer to help sort out missing housing information. Some individuals expressed desire to get certification training in different trades. One idea was having Aurora College teach a trades program in the community. People were happy that the community already has WETT Certification (Wood Energy Technology Transfer) available.

More and Different Types of Housing

Community members suggested there is a need for more units in the community. Many homes have more than one family living together. Many elders live with adult children. Currently people do not have options to move out of crowded situations and employers limit the number of teachers and nurses that can come to the community based on housing availability.

“There’s too many people in houses, it’s a major problem” - community member

“We need an apartment for young people” - community member

Most houses in Whatì are single detached homes with some duplexes and four-plexes. Community members expressed the need for alternative options for elders, single people, and young families, such as townhouses, apartments or tiny homes. Many people said there is a need for one and two-bedroom units.

Community members are seeking units they can maintain and afford, but the market rate is currently unreachable for many. When building homes, people talked about the importance of affordability because the cost of living is high and many people work seasonally. One idea was housing co-ops for people who cannot afford market units but do not need highly subsidized housing.

Partnerships and Funding

There was a recognition by community members that partnerships are required to achieve housing goals. With the high cost of construction and little employment options to help pay rent, there is a need for funding and multiple partners. Community members stressed the need for affordable market units, especially in light of the all-season road coming to the community.

“We need to work together.” - Community Member

Temporary Options and Support Services

Currently, there is no supportive housing or warming shelter in Whatì. Some people leave the community because there is no place to stay, while others are staying in abandoned houses. Community members said that couch surfing is common and houses are crowded with a lack of space. Some reasons for couch surfing include being unable to access housing and having no where to stay, or being kicked out of the house for substance abuse or violence. Other reasons for homelessness is unemployment and lack of preventative services and shelter.⁴² Some individuals will stay in the RCMP cell for the night to stay warm.

“There are about twenty chronic system users.” - Community Service Provider

“They go to Yellowknife and are homeless there.” - Community Member

“Most incidents are fueled by drugs or alcohol...I’d say 98%.” - Community Service Provider

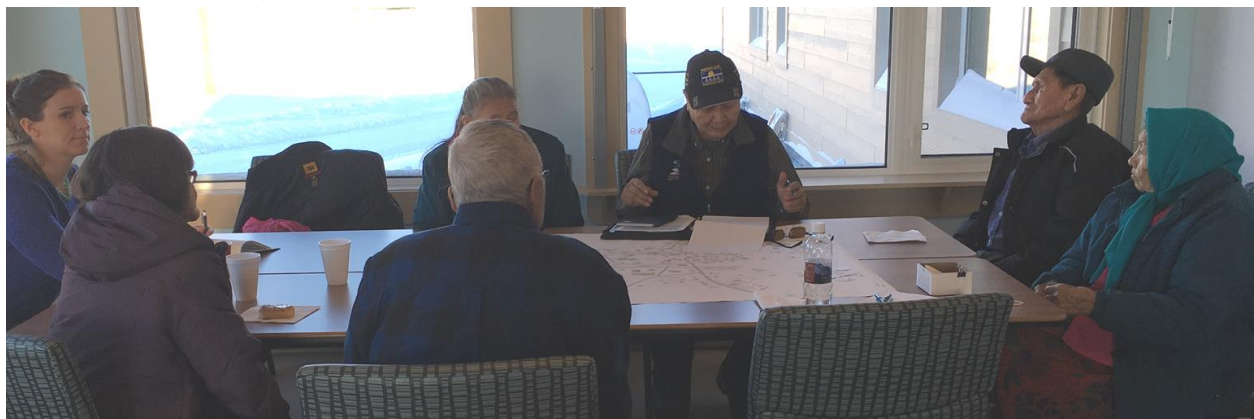
⁴² Agrawal, Sandeep, “Housing and homelessness in the Tlìcho Region,” Tlìcho Government, 2019

Community members talked about challenges in getting help with issues that affect their housing. Some reasons include lack of translation services, or staying silent about things like elder abuse to protect their children. The RCMP in Whati tend to act as a “catch all” because services are not mobile and there is no permanent social worker in the community. Community service providers spoke about issues such as trauma, abandonment, and the need for healing. Some suggestions for change include developing a guesthouse as a social enterprise or providing a drop-in center.

Community Participation in Home Design

Many community members felt they had no choice in the homes they live in. Many expressed concerns of home being too small with no space for their families. There was a desire for more community involvement in the design process to ensure homes suit their needs. Some examples of poor design included lack of space, inaccessible design, and heating systems that do not consider power outages. Others have safety concerns such as homes with single door exits because there would be no escape if there was a fire or an intruder.

Some ideas for better home design included open concept living space, gathering spaces inside and outside the home, and using plywood walls to save money. The idea of log homes and wood stoves came up in conversation many times, as this style of home is easier to maintain for community members. The log home was described as more aligned with community way of life. Utilizing local resources and labour come up many times. One community member suggested an old sawmill could be re-opened to supply wood.



6 HOUSING PRIORITIES

The key themes described in the previous section were used to develop questions for housing workshops. These questions helped guide discussion to develop goals and actions for the community to start addressing housing challenges in Whatì. The questions and relevant themes are listed below.

1. What can the community do to improve housing conditions?
 - Key themes: home repair, housing programs, education and training
2. What can the community do to create different types of homes? Who are the partners?
 - Key themes: more and different types of housing, partnerships and funding
3. What can the community do to support people to get housing and stay housed?
 - Key themes: temporary housing and support services, housing programs
4. What can the community do to make sure houses are designed to meet local needs?
 - Key themes: community participation in home design

At four separate goal-setting workshops, community members discussed each question in detail and developed goals and actions ideas. The results were compiled to form the key priorities for moving forward. These priorities are listed below with key action items.

6.1 Support existing homeowners to repair and maintain their homes

1. Develop a list of local contractors for homeowners to contact for basic repairs
2. Contract maintenance workers to do yearly water tank & furnace inspections
3. Inventory all housing to get the number of units with major repairs and units with minor repairs
4. Develop a proposal for funding for a new Tlicho home repair program
5. Hire a person to support homeowners to access resources
6. Review eligibility barriers for the repair program and work with NWT HC to address them

6.2 Support new homeowners through education and support programming

1. Provide workshops and information on homeowner basics including budgeting, financial management, home insurance, and home appraisal
2. Work with government departments and private industry to host workshops on housing topics (i.e. land title, property and land taxes, etc.)
3. Share information on programs and subsidies available (develop brochures, ect.)
4. Improve communication by developing an inter-agency working group that meets regularly

6.3 Develop more affordable rental stock through partnerships

1. Coordinate with service providers to ensure there are enough rental options for staff/professionals who work in Whatì (teachers, nurses, social workers, mine and road workers)
2. Conduct a study to determine the number, type, and cost to build different types of housing
3. Seek partnerships to build affordable housing (use local skills where possible)
4. Develop options for young people and small families who do not have affordable rental options

6.4 Create options and supports for people without housing

1. Develop homelessness programming with a housing support worker on staff
2. Pilot a project to build cabins for people experiencing homelessness
3. Meet with other communities delivering homelessness programming learn about their programs what works / challenges
4. Meet with NWT HC to review program and policy barriers that might contribute to homelessness and look for options for change

6.5 Increase community participation in home design

1. Build on initiatives already happening such as the Arctic Energy Alliance woodstove program
2. Conduct a study on northern housing design best practices for cost saving and longevity (connect with northern builders and researchers)
3. Create a mechanism for community members to be consulted on new home designs (i.e. open houses)
4. Develop home design guidelines (learn from traditional knowledge)

7 MOVING FORWARD

The goals and actions developed by community members were reviewed and prioritized by the Whatì Chief and Council. On December 17, 2019, a housing forum event was held in Whatì to bring together community leadership and other partners to review the community priorities and start action planning to achieve these goals.



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