TERRITORIAL HOUSING NEEDS ASSESSMENT

NORTHWEST TERRITORIES

Hıdó gonuzǫ gha kıonıwe

yunéthé nezǫ xá ʔedǫ búnıdhí

Yundaa ts'ę gonozų gha keots'ęnıhthı

Diidavee Gwiheezàa Geenjit Zhat Gàtr'ìgwìhee'yàh

A starting point for a brighter future

Poser les bases d'un avenir meilleur

Aolaktigeokvikhak aleanaktomik hivonikhamut

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Isuma isaktuaq taimaunga

nikanihk asici wasenakwan macihta ohci ekwa

Dzǫ gots'ǫ ıdàà gots'ǫ goxè hǫzì hòʔǫ gha

March 2026
Mars 2026

ÉVALUATION DES DES BESOINS EN MATIÈRE LOGEMENT

AUX TERRITORIES DU NORD-OUEST

Le présent document contient la traduction française du sommaire

Government of Northwest Territories | Gouvernement des Territoires du Nord-Ouest

HOUSING Northwest Territories | HABITATION Territoires du Nord-Ouest

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Executive Summary

Housing Northwest Territories (Housing NWT) completed the Territorial Housing Needs Assessment (THNA) to better understand the current and future housing situation across the Northwest Territories (NWT). This assessment provides the first comprehensive, territory-wide analysis of housing supply, demand, challenges, and gaps since 2000.

The THNA combines quantitative data—including population trends, housing conditions, affordability, and core housing need—and qualitative insights gathered through engagement with community leadership, Indigenous governments and Indigenous organizations, and housing partners. A public housing survey received more than 450 responses, offering valuable local perspectives to inform the analysis. Together, these sources identify the key factors shaping housing need and outline the types and amounts of housing required to meet the needs of residents now and in the years ahead.

The report presents findings at the territorial, regional, and community levels, covering all 32 communities outside of Yellowknife. Yellowknife completed its own Housing Needs Assessment (HNA) in 2024 (City of Yellowknife, 2024a) and was therefore not a direct focus of this THNA. However, residents from the city participated in the THNA's online survey, and relevant findings were included to support territory-wide analysis of particular housing needs.

As the report's findings show, the NWT faces significant challenges around housing. Right now, there is a deficit of at least 1,700 homes across the territory, and an additional 1,000 homes are projected to be needed over the next 20 years. The report also highlights how particular populations—including seniors, young adults, single parents, and families—face particular housing needs, and how these needs can vary by community and region.

By illustrating how housing needs vary across different regions, the THNA provides a stronger evidence base for planning, investment, and collaboration between Housing NWT, the GNWT, Indigenous governments, community governments, and federal partners. Ultimately, the THNA serves as a key tool to inform housing programs and policies, strengthen advocacy for federal funding, and guide strategic actions to improve housing outcomes for all residents across the NWT.

Sommaire

Habitation TNO a réalisé l'Évaluation des besoins en matière de logement (ÉBL) aux Territoires du Nord Ouest (TNO) pour mieux comprendre la situation actuelle et future du logement du territoire. Il s'agit de la première analyse complète de l'offre, de la demande, des problèmes et des écarts en matière de logement aux TNO réalisée depuis 2000.

L'ÉBL réunit des données quantitatives sur les tendances démographiques, sur la condition et l'abordabilité des logements et sur les besoins impérieux en matière de logement, entre autres, ainsi que des informations qualitatives recueillies en collaborant avec les dirigeants de la collectivité, les gouvernements et les organisations autochtones, et les partenaires du secteur. Une enquête sur le logement social menée aux TNO a permis de recueillir plus de 450 réponses, offrant ainsi des points de vue précieux pour éclairer l'analyse. Toutes ces sources permettent de déterminer les principaux facteurs qui influencent les besoins en matière de logement et de définir les types et le nombre de logements nécessaires pour répondre aux besoins des résidents aujourd'hui et dans les années à venir.

Le rapport présente les résultats obtenus à l'échelle territoriale, régionale et communautaire, et couvre toutes les collectivités des TNO, à l'exception de Yellowknife. Comme la Ville a réalisé sa propre ÉBL en 2024 (Ville de Yellowknife, 2024a), elle n'est pas visée directement par la présente évaluation. Les résidents de Yellowknife ont toutefois pu répondre au sondage en ligne sur l'ÉBL, et les informations pertinentes ont été incluses à l'évaluation pour approfondir l'analyse de la situation du logement aux TNO.

Comme l'indiquent les conclusions du rapport, les TNO sont confrontés à des enjeux importants dans le domaine du logement. À l'heure actuelle, il manque au moins 1 700 logements aux TNO, et on prévoit que 1 000 logements supplémentaires seront nécessaires au cours des 20 prochaines années. Le rapport souligne également les besoins particuliers de certaines populations en matière de logement (personnes âgées, jeunes adultes, parents célibataires, familles) et leur variation d'une collectivité ou d'une région à une autre.

En illustrant la diversité des besoins en matière de logement selon les régions, l'ÉBL fournit des données probantes plus fiables pour favoriser la planification, l'investissement et la collaboration entre Habitation TNO, le GTNO, les gouvernements autochtones, les administrations communautaires et les partenaires fédéraux. En somme, l'ÉBL est un outil de planification essentiel pour orienter les programmes et les politiques en matière de logement, renforcer les activités de promotion pour l'obtention de financement fédéral et guider les mesures stratégiques visant à améliorer les conditions de logement de tous les Ténois.

Key Terms and Acronyms

Adequacy (or **adequate housing**) refers to housing that has running water, an indoor toilet, bathing and washing facilities, and is not in need of major repairs.

Affordability refers to a household's housing costs, including utilities, rent or mortgage payments, insurance, and taxes, being less than 30% (about one-third) of the total gross household income. When housing costs are above this threshold, it is deemed unaffordable.

Affordable Housing can also refer to specific housing projects whose cost to households living in them is set at a rate of no more than 30% of the household's total gross income, or at a certain percentage of the market rental rate for an area (usually 80%).

Area Median Household Income (AMHI) is a Statistics Canada indicator that identifies the median household income in a particular geography, and allows for the allocation of households into Very Low, Low, Moderate, Median and High-Income categories.

Core Housing Need (CHN) is a measurement used to determine households with particular housing challenges. A household is considered to be in core housing need if it meets two criteria:

- A household is experiencing a problem with housing adequacy, suitability, and/or affordability standards; and,
- The household would have to spend 30% or more of its before-tax household income to access alternative local housing that meets all three standards.

A **Local Housing Organization (LHO)** is a local organization that acts as an agent of Housing NWT and is responsible for the administration of public housing rental and maintenance in most communities across the NWT.

Market communities refers to a differentiation between NWT communities based on the presence, or lack, of a traditional housing or real estate market. The market communities include Yellowknife, Hay River, Inuvik, Fort Smith, Fort Simpson, and Norman Wells, while the remaining 27 communities are considered **non-market communities**.

Market housing is housing that is priced for ownership or rental at a non-subsidized rate.

Market rental units in the context of Housing NWT refers to an inventory of rental units found in many communities that are typically intended for higher-income households or professional workers. These units are not part of Housing NWT's Public Housing portfolio, and are priced at a rate based on 90% of Yellowknife's past-year average market rate with a community cost factor applied.

Non-market communities. See definition for **Market communities**.

Non-market Housing is housing that is subsidized and/or operated by governments or non-profit organizations to make homes more affordable for people who need them, by being priced below the standard market rate for the area. Public housing, housing co-operatives, transitional housing, and shelters are some examples of non-market housing.

Public Housing is subsidized rental housing that leases homes to individuals with low to moderate income, operated by Housing NWT and managed by LHOs.

Suitability (or **suitable housing**) refers to housing that has the required number of bedrooms for the characteristics and number of its occupants, as set out by the National Occupancy Standard requirements. Unsuitable housing often causes overcrowding.

Unit Condition Ratings (UCRs) are ratings conducted by Housing NWT and LHOs to provide information on the general overall physical condition and functional performance of Housing NWT homes, and are scheduled every two years. The UCR scale is from 0 to 100. The higher the percentage, the better the overall condition of the building.

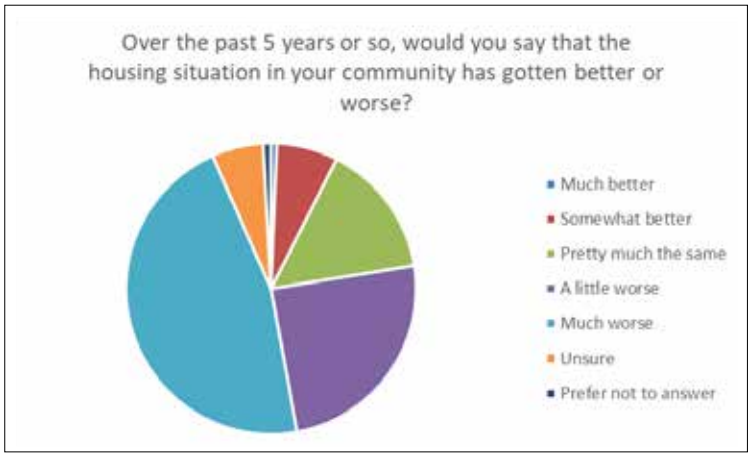
PART 1

INTRODUCTION AND TERRITORY PROFILE

Introduction

The challenging housing situation in the Northwest Territories (NWT) is well-known to residents. In a recent survey Housing NWT conducted as part of this project, we asked respondents if the housing situation in their community has gotten better or worse over the past 5 years or so, and the results were resounding: almost half said the housing situation had gotten much worse with another 25% saying it had gotten a little worse, while only 7% said the situation had gotten any better.

Figure 1 – Satisfaction with Community Housing Situation Survey



This may be a similar sentiment to elsewhere in Canada, but the NWT has a very different environment and faces different challenges than most other parts of the country, and our communities each face their own different challenges related to housing. We believe this report helps to portray this, and in so doing, serves as a tool toward improving the situation. While we play a key role in the territory's housing landscape, it is important to acknowledge that Housing NWT cannot address all housing issues in the territory on our own. To this point, this report summarizes housing needs of all kinds in the NWT, not just those within Housing NWT's mandate. However, working with Indigenous government partners as well as communities, non-profit housing providers, and the private sector throughout the territory, we believe that a better housing future in the NWT is possible.

Purpose of this Report

It can be hard to describe the extent of the territory's housing needs, and the different challenges that communities face across our vast landscape, due to geographic variability and the availability of accurate data. This report attempts to address both of these areas, and in doing so, serve as an evidence-based foundation for planning how to improve housing in the NWT.

As part of the mandate of the Government of the Northwest Territories (GNWT) for the 20th Legislative Assembly, Housing NWT committed to developing a Territorial Housing Needs Assessment to support evidence-based decision-making and strengthen advocacy for housing investment across the NWT (GNWT, 2024). While most Housing Needs Assessments (HNAs) in Canada are completed at the community or municipal level, this study is unique in its territory-wide scope, offering the first comprehensive assessment of housing needs across all the NWT communities since 2000.

The THNA evaluates the current state of housing in the NWT and identifies future housing requirements over the coming years. It examines housing need through the lenses of affordability, adequacy, and suitability, while also assessing accessibility and diversity of housing options across the housing continuum. By combining statistical data with community engagement, the THNA ensures that the unique realities of northern housing are accurately represented and grounded in lived experience.

The main objectives guiding the THNA are to:

- Identify gaps in the housing supply across the northern housing continuum;
- Provide a basis for advocacy to increase access to suitable, adequate, and affordable housing for all residents;
- Enable evidence-based planning and decision-making among housing partners;
- Serve as a baseline to measure progress in housing improvements; and
- Communicate the unique housing challenges faced in the NWT.

In addition to its planning and research functions, the THNA also serves as a key advocacy tool, strengthening the territory's position in federal discussions on housing investment and highlighting the urgency of addressing northern housing challenges.

Report Layout

For easier reading, this report is broken down into smaller sections, so readers can focus on their areas of interest without needing to read the whole report. The first section profiles the NWT as a whole with mostly statistical data, while the second section takes a regional and community focus, including describing feedback received from community engagement, before the third section summarizes identified housing needs.

A section is included for each of the 6 regions, with subsections covering all NWT communities, as laid out below.

Beaufort Delta Region
Aklavik, Fort McPherson, Inuvik, Paulatuk, Sachs Harbour, Tsiigehtchic, Tuktoyaktuk, Ulukhaktok

Sahtu Region
Colville Lake, Délı̨nę, Fort Good Hope, Norman Wells, Tulita

Dehcho Region
Fort Liard, Fort Simpson, Jean Marie River, Nahanni Butte, Sambaa K'e, Wrigley.

Tłı̨chǫ Region
Behchokǫ̀, Gamètì, Wekweètì, Whatì

South Slave Region
Enterprise, Fort Providence, Fort Resolution, Fort Smith, Hay River, Kakisa, Kátł'odeeche First Nation

North Slave Region
Dettah and N'dilǫ, Yellowknife, Łutselk'e

What is a Housing Needs Assessment?

An HNA is a report that attempts to understand needs related to housing for a particular area, in this case, the NWT, with the goal typically being to illustrate a level of current need, project future needs over a certain timeframe, and identify particular populations who might be in greater housing need than others. This information can then be used to inform community, housing, program and policy planning and development (Housing, Infrastructure and Communities Canada, 2025).

As a housing needs assessment, this report describes the territory's current housing need and estimates future housing need in the NWT. However, this report does not set out a plan for how to address this need.

Methods and Data Collection

The THNA was developed by Housing NWT using a combination of methods that meshed statistics (quantitative data) with feedback from residents and communities (qualitative data) to inform this final report. It was important to take this approach because numbers do not tell the whole story about housing in the NWT, and when we are talking about people's communities and homes, it is important to have context beyond the numbers.

The project began with statistical analysis of a wide range of data around housing and other relevant areas. In 2024, a partnership was established with the Housing Assessment Resource Tools (HART) team from the University of British Columbia, who provided Housing NWT with a detailed report on housing in the territory using custom 2021 census tables. This report included data collected from the census beyond what is published in Statistics Canada's census profiles and is referred to throughout the THNA as the HART Housing Report. While this report gives an in-depth overview of the territory's housing situation, including projecting future needs, HART itself acknowledged some limitations, owing to the small populations in the territory, and the incompleteness of core housing need (CHN) data (HART, 2025). The HART Housing Report data was supplemented with more current data from the NWT Bureau of Statistics, most of which was collected in their 2024 Community Survey. Finally, we incorporated Housing NWT's own data on programs and infrastructure, which is regularly updated. Together, these three data sources provided the quantitative foundation for the THNA.

To ensure that the THNA reflects community realities, it was important to hear from communities and residents directly and bring that feedback into the report. To do this, Housing NWT engaged PlanIt North, a northern consulting firm, to plan and lead an extensive community engagement process over the spring and summer of 2025, with the goal of meeting with Indigenous government and community government leaders in as many communities as possible. Meetings were held with 20 communities from across the NWT, with results summarized into "what we heard" reports. The table below lists the communities we were able to engage with, by region.

Table 1 – Community Engagement Summary

Region	Communities Engaged
Beaufort Delta	Aklavik, Inuvik, Paulatuk, Sachs Harbour, Tsiigehtchic, Tuktoyaktuk, Ulukhaktok
Sahtu	Colville Lake, Fort Good Hope, Norman Wells, Tulita
Dehcho	Fort Liard, Fort Simpson, Jean Marie River, Nahanni Butte, Sambaa K'e, Wrigley
South Slave	Fort Smith, Hay River
Tłı̨chǫ and North Slave	Whatì

While it would have been ideal to meet with leadership in every community, circumstances such as wildfires, elections, and community bereavement made it impossible to meet with everyone within this timeframe. However, community engagement was augmented with feedback from residents through an online survey that ran throughout August 2025 and received 454 responses from almost every community. The feedback from both the community engagement and survey was analyzed and coded to understand the key themes shared across communities, as well as community-specific priorities. Together, these methods allowed us to better understand community perspectives around housing need in every corner of the NWT. It should be noted that GNWT departments were generally not engaged as part of this project.

Limitations

The NWT faces a number of challenges, gaps and limitations around housing data that need to be pointed out upfront. These include:

- **Statistical Data Suppression:** To protect the confidentiality of individuals, statistical bureaus suppress or aggregate certain data for small population centres including several NWT communities. As a result, community-level information on variables such as household income, housing condition, tenure, and demographic characteristics is often unavailable or incomplete, especially for smaller communities.
- **Rounding of Data:** In small communities, Statistics Canada typically rounds results to the nearest number ending in 0 or 5. With the small populations of many NWT communities, this can significantly impact results and can also mean a misalignment between totals and subcategory results (HART, 2025).
- **Limited Availability of Community-Level Data:** For many small communities, particularly those not included in recent surveys (e.g., Enterprise), demographic and housing data are either outdated or unavailable. In some cases, only territorial or regional-level estimates exist, which may not accurately reflect local conditions at a community-level. As an example, while the HART Housing Report presents data at the territorial and regional levels as well as for the 8 largest communities, analysis was not possible for the remaining communities. We have attempted to offset the lack of quantitative data through qualitative research collected through engagement with community leadership and stakeholders.
- **Influence of the Canada Emergency Response Benefit (CERB):** Core housing need data from the 2021 Census was impacted by the CERB implemented by the federal government in response to the Covid-19 pandemic, which temporarily (and theoretically) lifted many households out of core housing need (HART, 2024). Rates of core housing need from this dataset are therefore lower than in reality and any analysis made based on this data needs to keep that in mind.
- **Inconsistent Data Sources:** Given the challenges illustrated above in developing a complete picture of quantitative data related to housing in the NWT, we have drawn on multiple sources to offer the most complete and up-to-date picture possible. However, this approach brings the challenges of different methodologies and reporting periods, making direct comparisons challenging. Wherever possible, this report presents data from the NWT Bureau of Statistics—in particular, its 2024 Community Survey—due to its recent collection period. Where newer information was not available, data from the 2021 Statistics Canada Census of Population was used. It should also be noted that Enterprise was not included in the 2024 Community Survey.

- **Differing Region Definitions:** Because this report draws on multiple data sources, each source may define regions differently. To ensure consistency, most data have been reorganized to follow a single, standardized set of regional boundaries for this report, and where this was not possible, it is indicated.
- **Weighting of Yellowknife on Territorial Data:** Given that Yellowknife has the largest population in the NWT, data from the city can have a strong influence on territorial averages and trends. As a result, some indicators may reflect conditions in Yellowknife more heavily than those in smaller or more remote communities. Readers should keep this in mind when interpreting territorial-level data, as it may not fully represent the experiences of smaller or remote communities.
- **Weighting of Regional Centres on Regional Data:** Similarly, larger regional centres can have a greater influence on regional averages than smaller surrounding communities. This may cause regional results to reflect the circumstances of those centres more strongly than the broader region. Readers are encouraged to consider the local context of individual communities when comparing or interpreting regional data.

All statistical data are subject to certain limitations. Census data are affected by random rounding and, in some cases, represent only a 25% sample of the total population. As a result, small community-level figures should be interpreted with caution.

In addition, there are inconsistencies between federal and territorial datasets (and between some territorial sources), including differences in how communities are grouped by region and variations in data collection methods. These inconsistencies make it challenging to directly compare results across sources. Certain priority populations are not captured in current data sources. The Census does not include information that would allow for the identification of some groups experiencing unique housing challenges, such as 2SLGBTQ+ individuals and survivors of domestic or gender-based violence (HART, 2025). This limits the ability to fully assess the housing needs of all residents across the NWT, including many in populations identified as having high housing need through this project, and therefore housing strategies intersecting with such groups will need additional effort to fully understand their housing needs.

Despite these limitations, the THNA combines the best available data with local and regional knowledge to provide the most accurate and comprehensive picture of housing conditions and needs across the NWT.

KEY FINDINGS

The NWT has an estimated existing **housing deficit of between 1,750 and 2,700 units**, meaning this many homes are needed to fully address current housing need in the territory.

In addition, by 2044, it is projected that **between 771 and 1,030 new households will be needed** to address projected future housing need.

Housing NWT's public housing stock is aging, with **437 homes** currently at the end of their service life, and **more than 1,000** approaching the end of their service life by 2044.

There is limited housing availability across all areas of the housing spectrum. The **availability of non-market and affordable rental housing** in particular is limited, especially housing designed for singles and small families.

While affordability is a significant issue, the NWT differs from most of the rest of Canada in that inadequacy is the most common issue, **affecting 18% of all households in 2024.**

Though data suggests unaffordable housing is primarily an issue in Yellowknife and larger centres, engagement through this project suggests that **affordability challenges are more widespread** across the territory than the data shows.

In 2024, **more than one third** of all homes in the NWT experienced at least one of the housing problems of being unaffordable, needing major repairs, or being overcrowded.

With more than **800 households** on the waiting list for public housing across the NWT, there remains significant demand for lower-income, non-market housing.

While the **greatest need is for small (1- to 2-bedroom)** homes at all income levels, given the age of many larger homes in the territory, there is a continuing need for larger homes too.

There is a disproportionate number of Indigenous households in CHN: roughly 51% of all households identified as Indigenous, but Indigenous households represented **71% of households** in CHN in 2021. In 4 regions, Indigenous households represent more than 90% of the regional households in CHN.

Homelessness is a growing challenge across the territory, with increased visibility in larger communities, but hidden homelessness also presents in every community to some degree.

The **lack of housing** in most communities impacts the ability to hire staff, including healthcare and education workers.

With an aging population, there is a **significant need for accessible homes** suitable for Elders and seniors to age in place.

The core housing need indicator has limited value in the NWT due to the **high cost of living and the limited availability** of alternative housing in most communities. Because of this, while CHN can still offer some insights, the indicator likely under-estimates.

There is a **significant need for transitional housing** across the territory and particularly in the regional centres, to offer pathways from homelessness to other forms of housing.

Land is a limiting factor to housing development, due to a lack of developed residential land, and often complex processes for acquiring land to develop.

Homeowners, particularly in communities beyond the regional centres, are **in need of more support for maintaining their homes.**

Single-mother-led households recorded the highest rate of CHN among CMHC's priority populations in 2021, at **30% of all such households.**

Right now, there are limited pathways to homeownership in most communities, though increasingly **Indigenous governments are developing programs** to support members in this area.

Territorial Profile

As the second-largest territory in area, the NWT covers approximately 1.3 million square kilometers. It is home to 33 diverse communities, with a total population of just over 45,000 residents, spread across six administrative regions. The NWT is characterized by a diverse geography, strong and distinct Indigenous cultures, and a mixed economy that includes resource development, tourism, government services, and traditional harvesting. Nine Indigenous languages join English and French as the NWT's 11 official languages reflecting the territory's cultural diversity. The NWT covers a vast region in northern Canada, stretching from dense boreal forests in the south to Arctic tundra in the north. Its landscape includes rocky shield terrain shaped by permafrost, wide river systems, and some of the largest freshwater lakes in the world. Many communities are accessible only by small airplane, seasonal winter roads, or water transport, while others are connected by an all-season highway network.

There are two historic Treaties that cover much of the NWT: Treaty 8 south of Great Slave Lake, and Treaty 11 north of Great Slave Lake to the Inuvialuit Settlement Region. Four regional land claim agreements are in place in the territory, with one—the Tłı̨chǫ Land Claims and Self-Government Agreement—also including self-government provisions. A community-level self-government agreement is in place with Délı̨nę. Another community-level self-government agreement has recently been signed with the Tłegǫ́hłı̨ Got'ı̨nę (the Sahtu Dene and Métis of Norman Wells), and is pending ratification by Canada and the GNWT. Several other lands, resources and self-government agreements are under negotiation. Communities in the NWT differ greatly in size, location, and available infrastructure, ranging from small, remote settlements accessible only by air or seasonal transportation routes, to regional centres with more services and amenities. These variations influence the availability, condition, and cost of housing and contribute to the unique housing needs and challenges experienced across the territory.

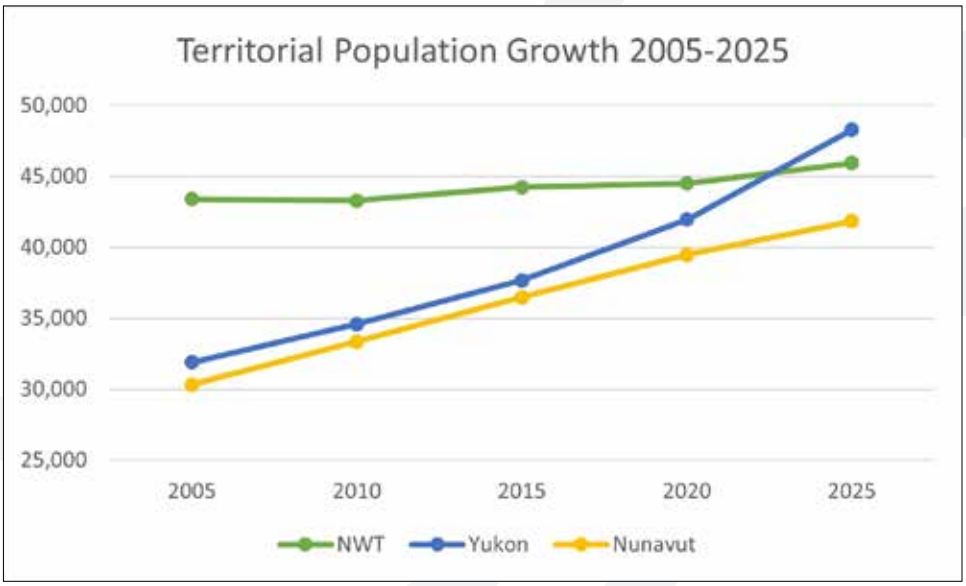
Demographics

This section shares statistics to give an overview of the NWT, including population and age trends, cultural identity, and migration patterns. These indicators help build a clearer picture of how housing needs may differ across age groups and cultural and ethnic backgrounds.

Population

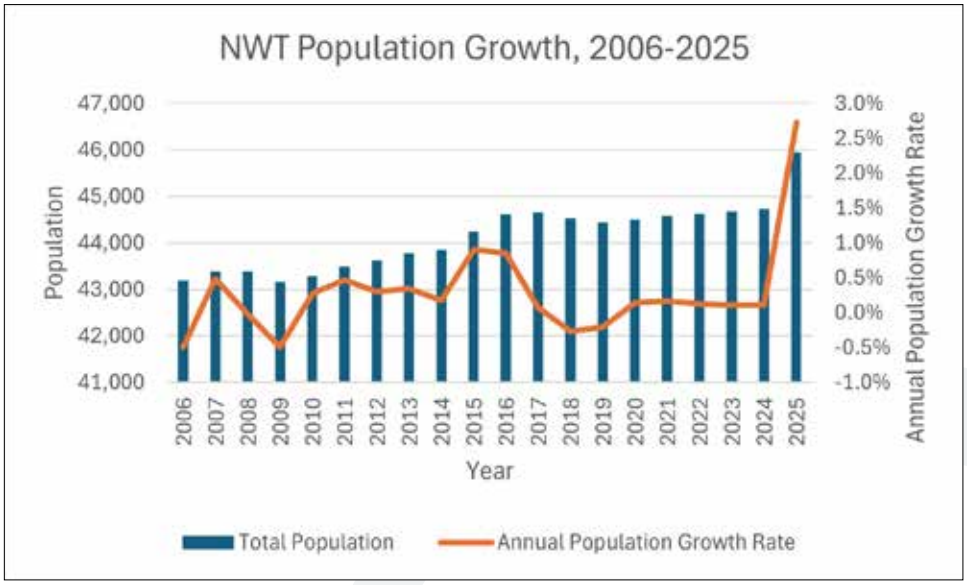
According to Statistics Canada, the NWT had an estimated population at 45,950 people as of July 1, 2025. This represents an increase of 693 people, or 1.6%, from the previous year. Most of this growth came from natural increase (more births than deaths) and international migration. Between July 2024 and July 2025, the NWT recorded 471 births and 276 deaths, resulting in a natural increase of 195 people. Migration also continues to play a significant role in shaping population trends. During this period, the territory experienced 1,864 in-migrants from other provinces and territories and 1,874 out-migrants, resulting in a net loss of 10 people. However, this was offset by international migration, which brought a net gain of 508 new residents to the NWT (NWT Bureau of Statistics, 2025a). Over the longer term, the NWT's population has grown slowly. Between 2005 and 2025, the population grew by 2,551 people, an overall increase of 5.9%, or an average of about 0.3% per year. In comparison, as shown in Figure 2 below, both the Yukon and Nunavut have experienced much more significant growth over the same period (Statistics Canada, 2025).

Figure 2 – Territorial Population Growth 2005 to 2025



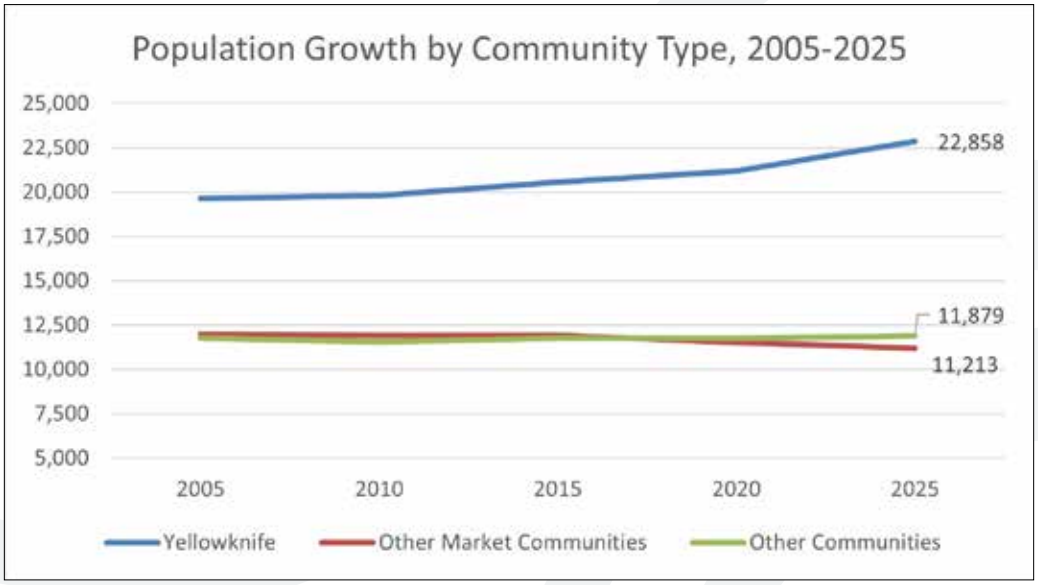
While overall population growth remains slow compared to national averages, the territory's population trends reflect the combined impacts of economic conditions, employment opportunities, migration patterns, and demographic changes, all of which contribute to regional variations in housing demand and community development needs across the NWT. Figure 3 below presents the NWT's population growth trend over the past 20 years (NWT Bureau of Statistics, 2025b).

Figure 3 – NWT Population Growth, 2006 to 2025



Looking at population growth over the past two decades by community type as shown in Figure 4 below, some trends are visible (NWT Bureau of Statistics, 2025q). First, the majority of population growth over this period has been concentrated in Yellowknife, which has seen around 16% growth over this period. In comparison, the other market communities of Inuvik, Norman Wells, Fort Simpson, Fort Smith and Hay River have seen a slight collective population decline of about 6.5% over this period (though Fort Simpson in particular has seen steady growth). Meanwhile, the remaining communities have collectively remained stable with slight population growth over this period, though again with some outliers such as Paulatuk, Ulukhaktok, Colville Lake, Délı̨nę, Sambaa K'e, Whatı̨ and Behchokǫ̀ exhibiting relatively steady growth.

Figure 4 – Population Growth by Community Type, 2005 to 2025

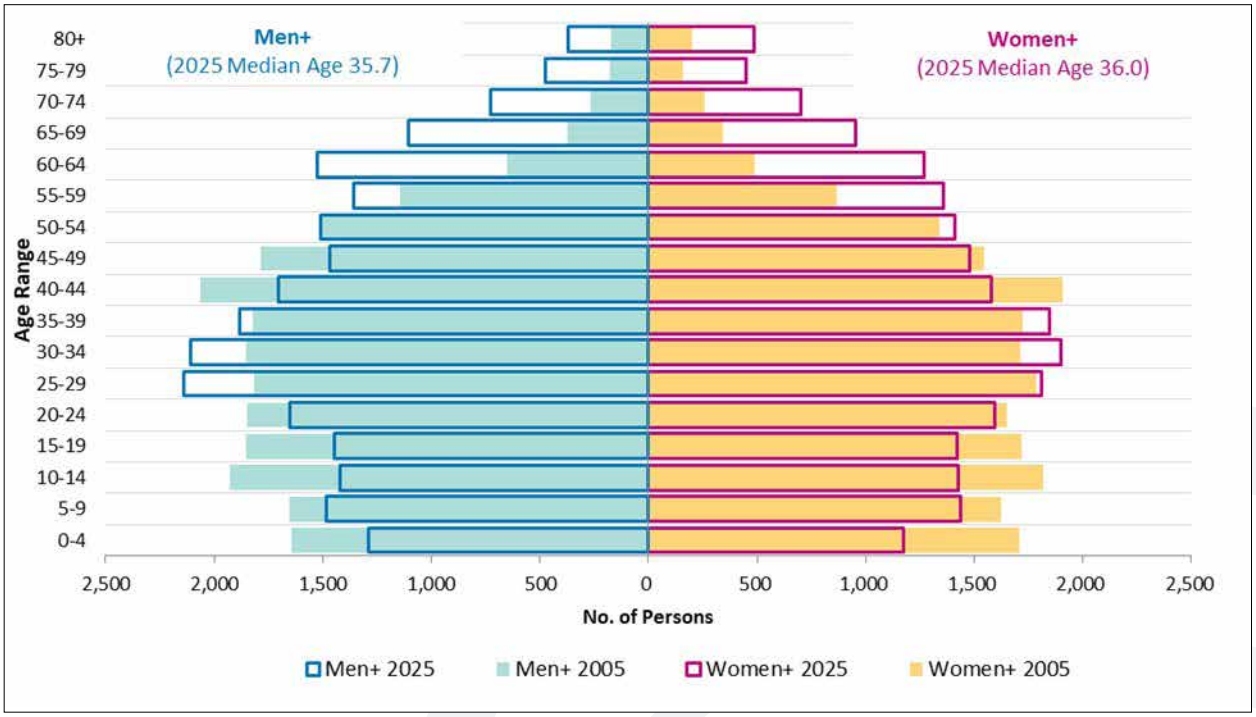


Age and Gender

The NWT has one of the youngest populations in the country, with a median age of 35.8 years in 2025, compared to 40.6 years for Canada as a whole (NWT Bureau of Statistics, 2025a). The median age for men (35.7 years) was slightly lower than for women (36.0 years) in 2025. However, the NWT's population is aging, as the territory's median age was 30.1 years in 2001 and has increased since then.

The number and percentage of senior residents (aged 60 and older) in the territory have grown significantly in recent decades. In 2005, there were 3,085 residents aged 60+ representing 7.1% of the territory's population, while in 2025 there were 8,056 residents in the same age range, representing 17.5% of the territory's population. In contrast, over the same period the population aged 24 years and under has declined from 40% to 31% of the territorial population (NWT Bureau of Statistics, 2025b). Figure 5 clearly shows how the territory's population distribution has changed across age groups over the past 20 years (NWT Bureau of Statistics, 2025c). This data by region is provided in a later section.

Figure 5 – NWT Population Distribution by Age and Gender, 2005 and 2025



1. "Men+" includes men (and/or boys), as well as some non-binary persons.
2. "Women+" includes women (and/or girls), as well as some non-binary persons.

The NWT's population is roughly 52% men and 48% women. This balance has stayed consistent from 2005 to 2025, with only small year-to-year changes. The distribution between age groups is also fairly even. There are slightly fewer girls in the 0-4 age range and a higher proportion of women in the 80+ age group, reflecting a higher median age but a longer life expectancy among women (NWT Bureau of Statistics, 2025b).

According to the NWT Bureau of Statistics (2022), in 2022, approximately 8,030 residents or 25.7% aged 15 and older reported having a disability. Just over half of those reporting a disability were between the ages of 25 to 60. Pain-related disabilities were the most common, followed by challenges with flexibility, mobility, and mental health-related disabilities. Accessibility barriers that affect daily life were also reported, including difficulties related to physical features inside and outside public spaces, communication barriers, limited or inability to access the internet, and negative behaviours, assumptions, or misconceptions from others.

In 2023, the NWT Bureau of Statistics reported that among the 25,952 residents who identified as current drinkers, 37% consumed alcohol more than once per week and 14% drank once per week. Individuals aged 15 to 34 accounted for nearly 40% of all current drinkers (NWT Bureau of Statistics, 2023). Mental health-related disabilities and alcohol use were both noted as factors that can contribute to challenges in daily functioning, which may have implications for service needs and housing stability across the territory.

Culture and Language

Understanding the different cultures and ethnic groups that make up the NWT is important for housing planning that fits the needs of its diverse communities. Nearly half of the NWT's residents identify as Indigenous, and many Indigenous households seek housing that is culturally appropriate and supports traditional ways of living. This preference was highlighted during community engagement sessions. In 2025, about 22,124 people identified as Indigenous while 23,826 were non-Indigenous (NWT Bureau of Statistics, 2025d). Over the past two decades, the ratio of Indigenous to non-Indigenous residents has stayed fairly balanced, although there has been a slight decrease in the proportion of Indigenous residents since 2022 as seen in Figure 6.

Among the Indigenous population, the Dene, which consists of five main groups in the NWT, make up about two-thirds of the Indigenous population and around one-third of all residents in the NWT. The Inuit represent around 22% of the Indigenous population, primarily living in the Inuvialuit Settlement Region in the Western Arctic, while Métis make up about 9% of the population, mainly located in communities south of Great Slave Lake (NWT Bureau of Statistics, 2025e).

Figure 6 – NWT Indigenous and Non-Indigenous Population, 2005 to 2025

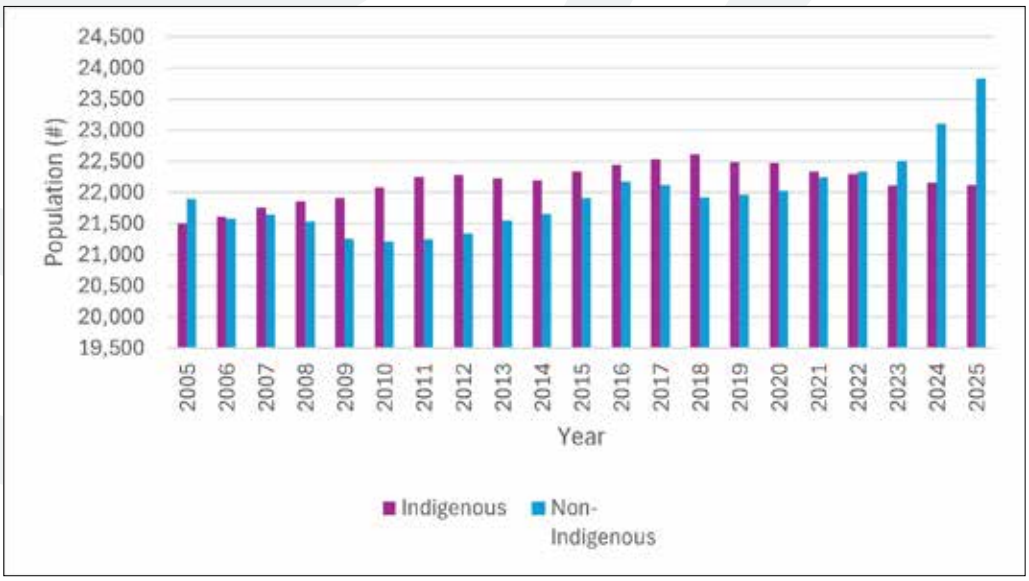
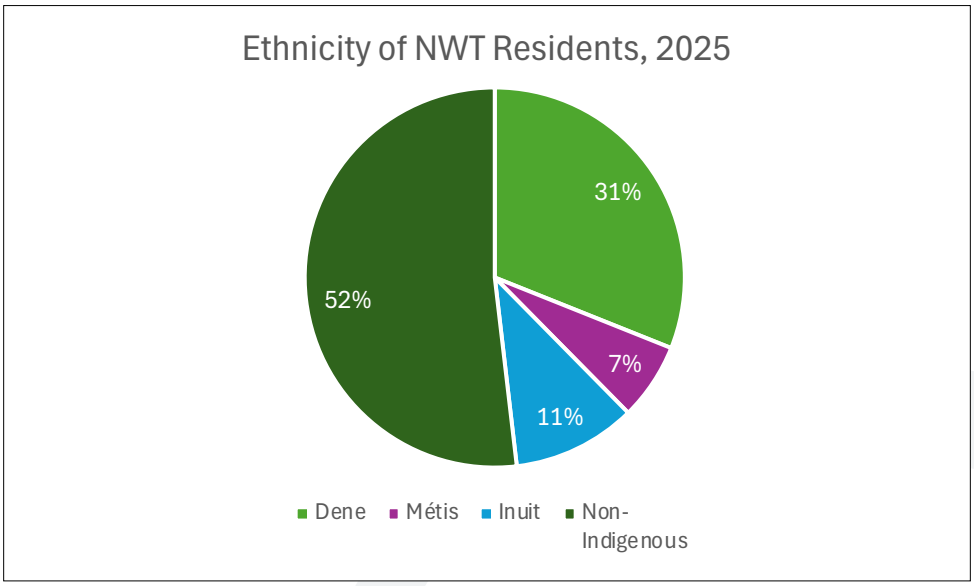


Figure 7 – Percentage of NWT Population by Ethnicity, 2025



The NWT is one of the most linguistically diverse regions in Canada, with 11 official languages--nine of which are Indigenous: Dene Kədə́, Dëne Sųłıné, Dene Zhatıé, Dinjii Zhu' Ginjik, nēhiyawēwin, Tłı̨chǫ, Inuktitut, Inuvialuktun, and Inuinnaqtun. The remaining two are English and French (Education, Culture and Employment, n.d.). Many other languages are also spoken across the territory, reflecting its rich cultural diversity and strong Indigenous heritage.

In 2024, a total of 4,196 Indigenous individuals reported being able to speak an Indigenous language. The ability to speak these languages differs by age. Only about 7% of young people aged 0 to 24 can speak an Indigenous language, while nearly half (48.9%) of Indigenous residents aged 65 years and older can do so (NWT Bureau of Statistics, 2024a). Since 2004, the percentage of Indigenous language speakers over the age of 15 has dropped from 44% to 22.7%. However, a larger number of Indigenous residents can understand at least one Indigenous language. In 2024, 11,138 Indigenous residents could understand an Indigenous language, either fully or partially, which is about 50% of the total Indigenous population.

Cultural practices play a central role in identity and community life across the territory. The crafting of beading moccasins, mitts, and other garments is widely practiced, with patterns that vary between regions and families. Additionally, drumming and dancing also have regional variations; for example, Yellowknives Dene drummers often wear intricately beaded vests made from tanned moose or caribou hide, while Inuvialuit drummers and dancers in the Western Arctic perform in fur-trimmed parkas suited to the northern climate. In 2023, among the population aged 15 and older, 5,513 individuals (15.2%) produced arts and crafts, 13,167 people (36.4%) engaged in hunting or fishing, 2,329 (6.7%) participated in trapping, and 7,967 (22.0%) gathered berries and other wild plants.

Immigration and Mobility

According to the 2021 Census, 10% of residents in the NWT were immigrants, and 2% were recent immigrants. Of the immigrant population, almost two-thirds (64%) arrived between 2001 and 2021. The majority of immigrants originated from Asia or Africa, with the Philippines accounting for the largest segment at 1,175 immigrants (28.3%). Statistics Canada also collects data on residents' recent mobility at points in time 1- and 5-years prior to census data collection. This data for the NWT is shown in Table 2 below. Between 2016 and 2021, 4,685 residents migrated to the NWT from another province or territory and 860 residents migrated to the NWT who did not live in Canada in 2016 while 1,995 residents relocated from one NWT community to another. Over the prior 5 years, a further 8,115 people moved residences within the same census subdivision (Statistics Canada, 2023).

Table 2 – Mobility Status of NWT Residents 1-year and 5-years Previous (2021)

Mobility status 1 year ago			**Mobility status 5 years ago**		
	Total (#)	Total (%)		Total (#)	Total (%)
Total – Mobility status 1 year ago	39,800	100	Total – Mobility status 5 years ago	37,555	100
Non-movers	34,345	86.3	Non-movers	21,900	58.3
Movers	5,460	13.7	Movers	15,655	41.7
Non-migrants	3,340	8.4	Non-migrants	8,115	21.6
Migrants	2,120	5.3	Migrants	7,545	20.1
Internal migrants	2,000	5.0	*Internal migrants*	6,680	18.0
Intraprovincial migrants	495	1.2	*Intraprovincial migrants*	1,995	5.1
Interprovincial migrants	1,505	3.8	*Interprovincial migrants*	4,685	12.9
External migrants	120	0.3	*External migrants*	860	2.1

Source: Statistics Canada, 2021 Census

In 2024, the NWT Bureau of Statistics reported that more people entered the NWT than left, with net interprovincial and international migration accounting for 804 new residents, an increase from 31 net new residents from migration in 2023, which is helping contribute to recent population growth (NWT Bureau of Statistics, 2025a).

Economy, Labour and Costs

This section provides an overview of economic, labour force, and cost of living indicators that help describe the territorial context in which housing demand and housing systems operate in the NWT.

Income

Both average household and personal incomes in the NWT continue to rise steadily and remain the highest in Canada. In 2023, the average family income reached $158,672, reflecting an increase of nearly 28% since 2013 (NWT Bureau of Statistics, 2023b). The average personal income was $74,048, reflecting a 27% increase over the same period (NWT Bureau of Statistics, 2023c). According to the 2023 Canadian Income Survey conducted by Statistics Canada, the national median after-tax income for all households and individuals not in a household was $74,200, while the average personal income was $39,900.

To support housing affordability analysis, the HART methodology using Statistics Canada's Area Median Household Income (AMHI) indicator was used to define income brackets. Median household income changes from year to year and varies at different geographic levels. Therefore, a given household may be in a different income group depending on the median household income of that community, region, or territory-wide, or if their income changes more or less than the median. However, this data is useful in understanding the needs of populations with different income levels, and allows proposed housing solutions to better align with certain income categories. This methodology uses the median household income of an area (in this case, the entire NWT), to establish ranges of household income under the categories of 'very low,' 'low,' 'moderate,' 'median' and 'high' income, based on percentages of the median.

According to the NWT Bureau of Statistics, the median annual household income in the NWT in 2024 was $104,000 (NWT Bureau of Statistics, 2025f). As Table 3 below shows, nearly two-thirds of all households reported an income considered in the median or high categories (meaning they earned at least 81% of the territory's AMHI), with 43% of those in the highest category, earning more than 120% of the AMHI. On the other hand, many households fall well below the median. Approximately 2,000 households (13.2%) are considered low-income (21-50% of AMHI), and 767 households (5%) are considered very low income (<20% of AMHI), while about 2,600 households (17%) are in the moderate income category (51-80% of AMHI). This segment warrants particular attention as these households may have income that exceeds thresholds for support, while not earning enough income to fully meet household needs. The table also shows what affordable monthly shelter costs would theoretically be for households in each category, ranging from more than $3,120 for the high income category to under $512.50 for the very low income category (NWT Bureau of Statistics, 2025f).

Table 3 – Territory-wide Area Median Household Income Ranges

Area Median Household Income (AMHI)		Below 20% AMHI	21-50% AMHI	51-80% AMHI	81-120% AMHI	Above 120% AMHI
	AMHI	Very Low	Low	Moderate	Median	High
Northwest Territories	**$104,000**	Household Income Ranges				
Household Income Ranges		**< $20,500**	**$20,501 to $52,000**	**$52,001 to $83,200**	**$83,201 to $124,800**	**> $124,800**
Affordable Monthly Shelter Cost Range		< $512.50	$512.50 - $1,300	$1,300 - $2,080	$2,080 - $3,120	> $3,120
Households in Category		767	2,031	2,609	3,343	6,607
% Households in Range		5.0%	13.2%	17.0%	21.8%	43.0%

While this table presents territorial data, it is important to recognize that household income levels also vary significantly across regions and communities, and, as we heard throughout our community engagement, from year to year. Income levels in regional centres are generally much higher than in the surrounding smaller communities, which makes the regional averages seem higher than what is actually experienced in most communities. This highlights the importance of looking beyond territorial averages when assessing housing need.

Cost of Living

Despite the NWT having relatively high average incomes compared to the rest of Canada, it also has one of the highest costs of living in Canada, and this is particularly true for more remote communities. According to the 2018 Living Cost Differentials data (NWT Bureau of Statistics, 2018), which uses Edmonton costs as a baseline with a value of 100, cost differentials in the NWT varied from 120-125 for Yellowknife (meaning goods cost roughly 20% more in Yellowknife than they do in Edmonton), to as high as 190-195 in Sachs Harbour, Ulukhaktok and Paulatuk (meaning goods cost almost double what they do in Edmonton). This also shows how the cost of living varies within the territory, as will be further explored in the regional profile section.

Utility costs are one area where the cost of living is felt by households. Many small communities rely on heating fuel as the main source to heat their homes. Heating oil and vehicle fuel service to many small communities is provided by the GNWT Department of Infrastructure. The prices of fuel change multiple times during the year and vary depending on the location of the community. The Petroleum Products Program provided by the GNWT supports small businesses that distribute/dispense heating oil and vehicle fuel in small communities. As of April 1, 2025, the NWT carbon tax has been removed for all consumers except large emitters, but fuel costs remain higher than national averages, with GNWT-provided heating fuel prices in July 2025 ranging from $1.72/L in Whatì and Wrigley, to as high as $2.61/L in Sachs Harbour (Department of Infrastructure, 2025). The high cost of heating fuel was a challenge that was commonly brought up in community engagement sessions and survey responses.

Education

There are 49 schools in the NWT, managed by five different authorities across the territory. Aurora College is currently the only public institution offering post-secondary education, with campuses in Yellowknife, Inuvik, and Fort Smith, that each offer different programming. Residents who want to pursue a university degree or any program not offered by Aurora College must continue their studies out of the territory. Aurora College is in the process of transforming into a polytechnic university, which may expand future programming options.

Education levels in the NWT have increased steadily over the past two decades. In 2024, 75% of residents aged 15 and older had a high school diploma or higher, an increase of about 11% since 2004, though still below the Canadian rate of 82% (2021). Among NWT residents aged 15 and older, about 21% held a certificate or diploma, and roughly 27% had a university degree (NWT Bureau of Statistics, 2024c).

Educational attainment is generally highest in Yellowknife and in the regional centres, where obtaining high school programs and post-secondary education is more accessible. Many smaller communities do not offer full high school programming, only K-9, which limits opportunities to complete secondary education close to home. One notable exception is seen in the Tłı̨chǫ region, where Wekweètì reported a higher share of residents with a high school diploma or higher than Behchokǫ̀ in 2024, at about 50% compared to 47%.

Regional differences also shape the territorial average. Higher attainment in the Yellowknife Area and South Slave region raises the overall rate for the NWT, with other regions seeing lower levels. The Tłı̨chǫ region had the lowest proportion of residents with a high school diploma or higher at about 47%, followed by the Dehcho region at around 57%. At the community level, Colville Lake reported the lowest high school diploma attainment rate in 2024, at approximately 27% (NWT Bureau of Statistics, 2024c).

Labour

In November 2025, about 22,200 NWT residents of working age were employed, while about 1,200 were unemployed, resulting in an employment rate of 62.9% (compared to Canada's rate of 60.8%) and an unemployment rate of 5.1% (NWT Bureau of Statistics, 2025g).

Labour conditions across the territory can have a notable influence on housing supply and demand. Many NWT communities rely heavily on temporary and seasonal employment, particularly in resource development, construction, education, and service sectors. In 2021, 1,485 fixed-term positions (1 year or more) and 2,855 casual, seasonal, or short-term positions (less than 1 year) were recorded, underscoring the prevalence of non-permanent employment (Statistics Canada, 2023).

In larger centres such as Yellowknife, Inuvik, and Fort Smith, the public sector provides a base of stable employment that supports consistent housing demand and a functioning private rental market. As of March 31, 2025, there were more than 6,600 employees in the NWT public service according to the GNWT's Public Service Annual Report (significantly exceeding the total number of public administration sector employees in the 2021 Census), with more than 4,700 located in those three communities, including 3,471 in Yellowknife alone (GNWT, 2025). A number of these positions can be temporary for a defined term or for relief employees, but these still drive particular needs and contribute to some level of a housing market, particularly in the rental sector, as hires from outside communities tend to seek rental housing initially. Many communities without an adequate supply of market rental housing therefore face persistent challenges in recruiting and retaining public sector staff. Apart from the Public Sector, other main industries include health care and social assistance, educational services, and trade, shown below in Table 4 (NWT Bureau of Statistics, 2025h).

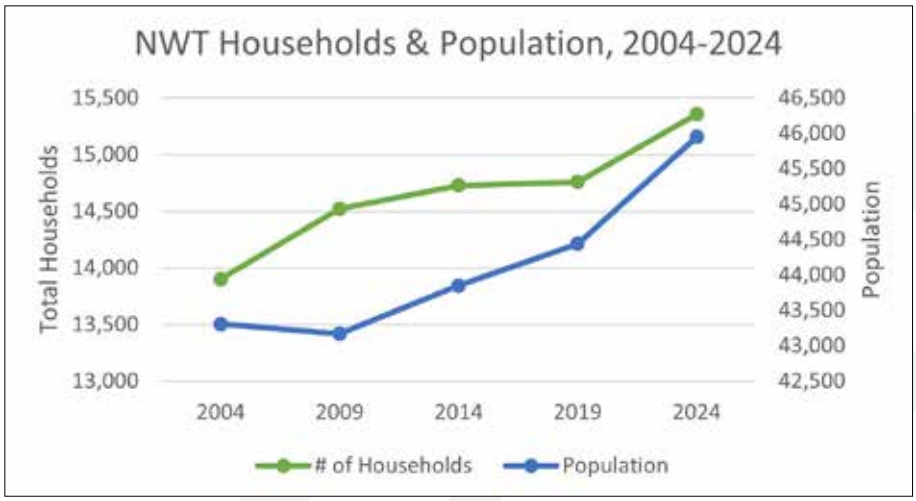
Table 4 – Top 10 Industries in the NWT by Number of Employees, 2025

Top 10 Industries, NWT, 2025		
Number of workers by industry (Territorial top 10 only)	Public administration	6,300
	Health care and social assistance	3,300
	Trade	2,600
	Educational Services	2,100
	Forestry, fishing, mining, oil and gas	1,400
	Construction	1,300
	Transportation and Warehousing	1,200
	Accommodation and food services	1,000
	Information, culture and recreation	800
	Professional, scientific and technical services	800

Households

In 2024, there were an estimated 15,356 households in the NWT. This was an increase of about 1,450 households since 2004, a 10.5% growth (NWT Bureau of Statistics, 2025i). Figure 8 shows this growth alongside the territory's population growth in the same period, showing a slightly higher rate of population growth than growth in the number of households over the past ten years.

Figure 8 – NWT Population and Number of Households, 2004 to 2024



Owner and Renter Households

Households can be broken down by whether they own or rent the home they are living in; otherwise known as the form of housing tenure. Figure 9 shows the trends of each indicator since 2000 (the first year with data following Nunavut's split from the NWT). This chart shows that since 2014, homeownership rates territory-wide have increased notably, with the corresponding decrease in households that rent (NWT Bureau of Statistics, 2000; 2004, 2010, 2019, and 2025j; NWT Housing Corporation, 2014). In 2024, more than 57% of households in the NWT owned their home, the highest number on record. Figure 10 breaks the homeownership trends down by region from 2004 to 2024 (data from 2000 was not available by the same regions as currently used, and no regional data was available for 2014; a number of communities also changed region according to the Bureau of Statistics over time). This shows clearly how rates of homeownership differ among regions, with the Beaufort Delta and Sahtu regions having significantly (and consistently) lower rates of homeowners than the others, at 34% and 42% of households, respectively, in 2024. The other key observation is that no improvements have been made to these rates over the past two decades, with the Sahtu even seeing a slight decline in its rate since 2009.

Figure 9 – Percentage of NWT Homes that are Rented and Owned, 2000 to 2024

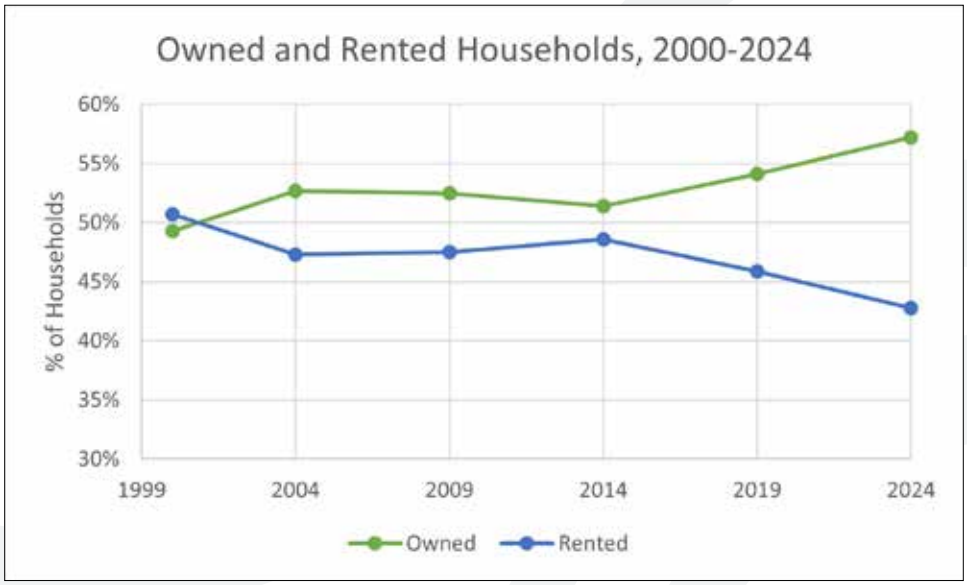
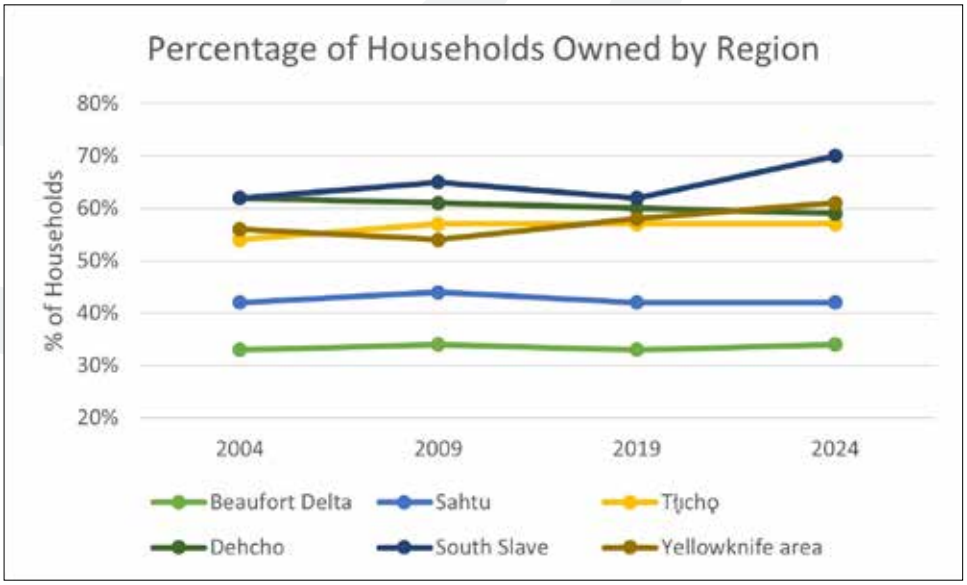
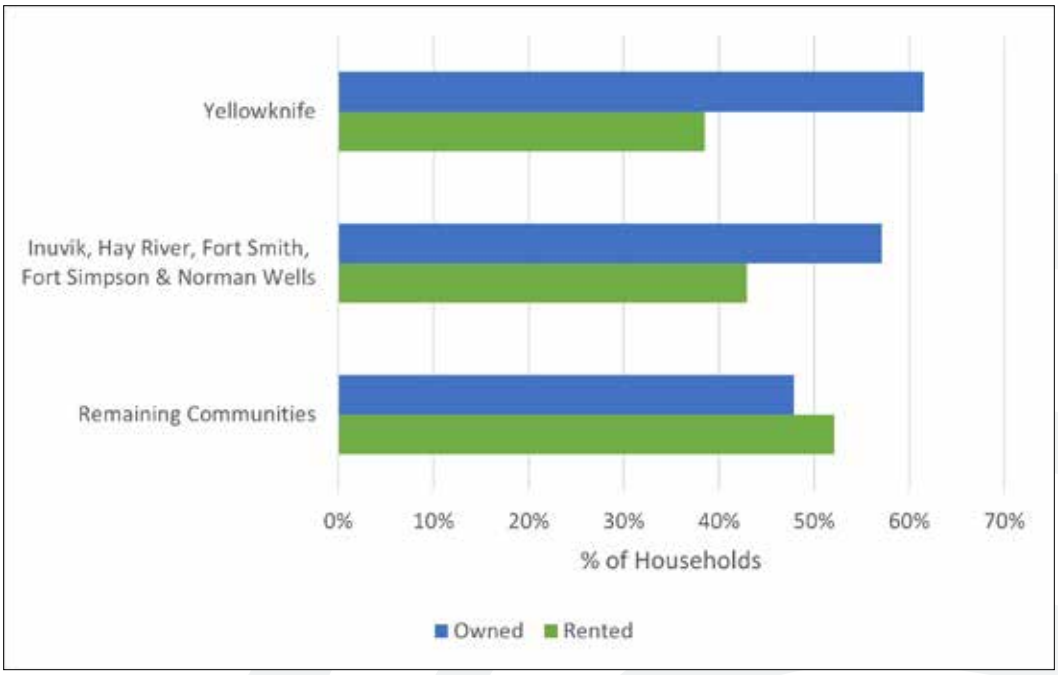


Figure 10 – Percentage of All Households that are Owned by Region, 2004 to 2024



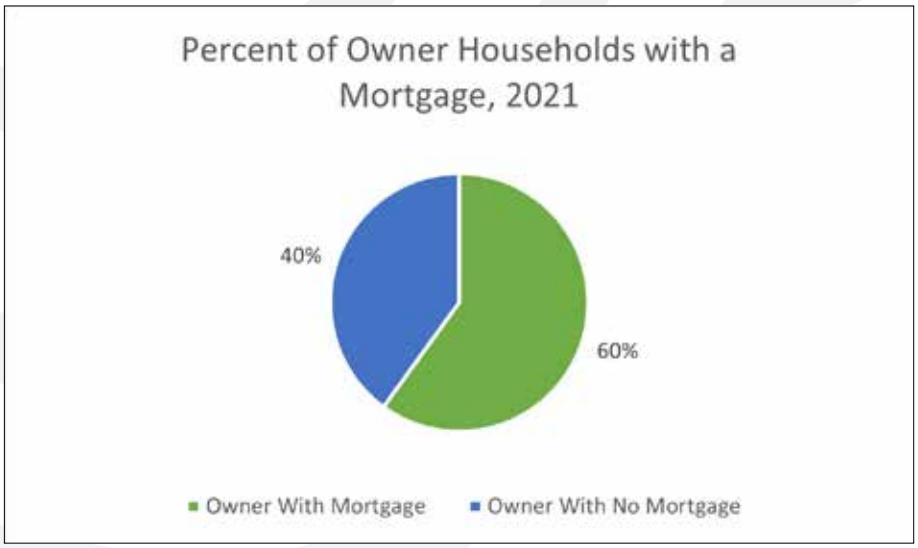
Looking at the rates of homeownership by the type of community also provides some insight into the NWT's geographically divergent housing landscape. As Figure 11 shows, homeownership rates are noticeably higher in Yellowknife and the other five "market" communities than in the remaining "non-market" communities, where there continue to be more renter households than owners (NWT Bureau of Statistics, 2025j).

Figure 11 – Home Ownership and Rental Rates by Type of Community, 2024



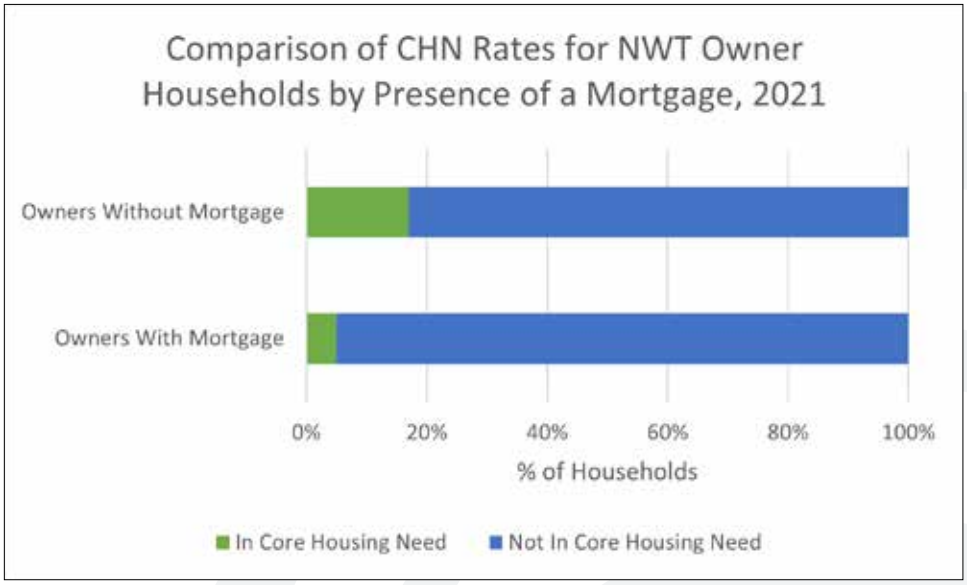
It is also possible to compare owner and renter households by income, which the HART Housing Report detailed. According to the 2021 census, the median annual income for renter households across the NWT was $96,000 while the median annual income for owner households was $162,000; in other words, the average owner household had a household income more than two-thirds higher than the average renter household (HART, 2025). The 2021 census also offers insights into homeowner households, in particular whether owner households have a mortgage or not. This data is presented in Figure 12 below, showing 60% of all owner households in the NWT had a mortgage in 2021, and 40% did not, aligning with the national average (Statistics Canada, 2023). There are regional variations to this data, as will be shown in a subsequent section. Depending on the reason for it (typically either an inability to obtain a mortgage, or it has been paid off), the lack of a mortgage can have implications for the ability for a household to make repairs or modifications to the home. Households who cannot obtain traditional financing likely see value in funding programs offered by Housing NWT or Indigenous governments.

Figure 12 – Percentage of NWT Owner Households with a Mortgage, 2021



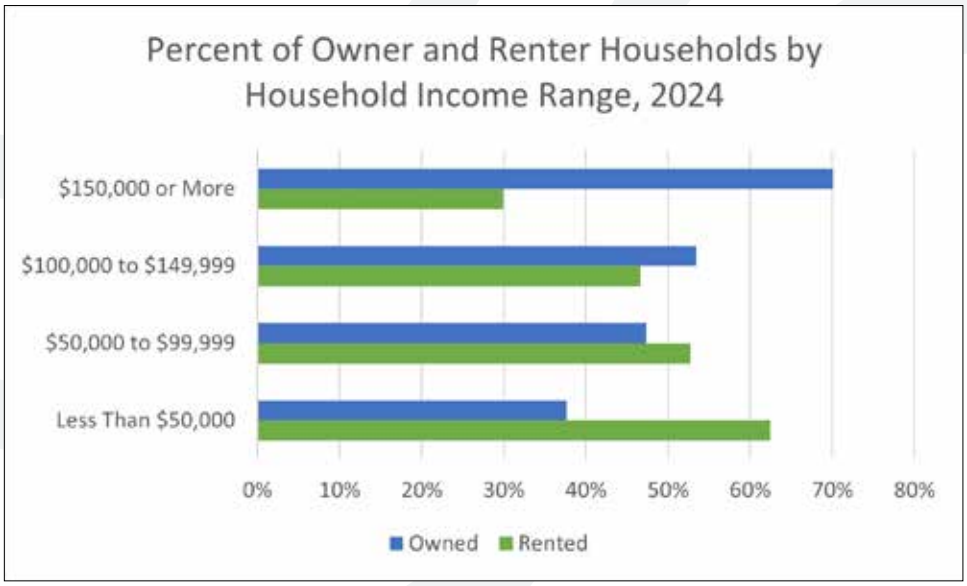
The HART Housing Report provides additional important data on the subsection of owner households without a mortgage. According to 2021 census data and as shown in Figure 13 below, owner households without a mortgage were much more likely than those with a mortgage to be in core housing need (a trend that differs from the rest of Canada, where there was no significant difference between these subsections), and further 69% of all owner households without a mortgage in CHN (totalling 305 households in 2021) lived in housing that needed major repairs (HART, 2025).

Figure 13 – Rates of Core Housing Need in NWT Owner Households by Presence of Mortgage, 2021



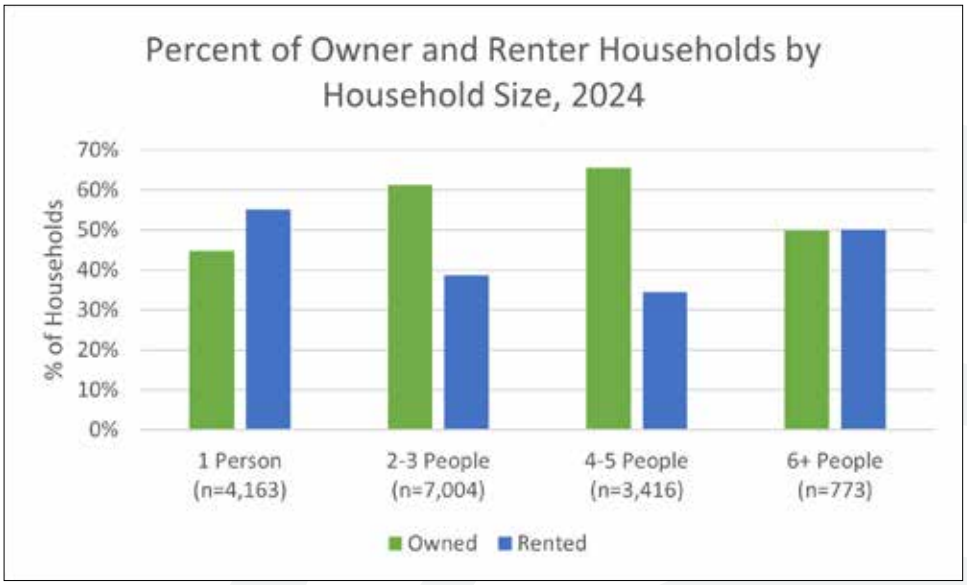
Comparisons between NWT owner and renter households can provide additional insights, as the following four tables indicate. First, a comparison is made by household income in Figure 14, showing the percentage of households in each income range that are owners or renters (NWT Bureau of Statistics, 2025j). At the higher ranges, owner households are more common, while renter households make up a larger percentage of the lower income ranges. It should be noted that the ranges do not have equal numbers of households, with more than 40% of households found in the '$150,000 or more category.' As a result, homeowner households earning $150,000 or more represent by far the largest category in this table, numbering 4,554 households (more than all owner households in the other income ranges combined). This data aligns with 2021 census data showing owner households having a median annual income of $162,000, while the median annual income for renter households was $96,000 (HART, 2025).

Figure 14 – Percentages of NWT Owner and Renter Households by Household Income Range, 2024



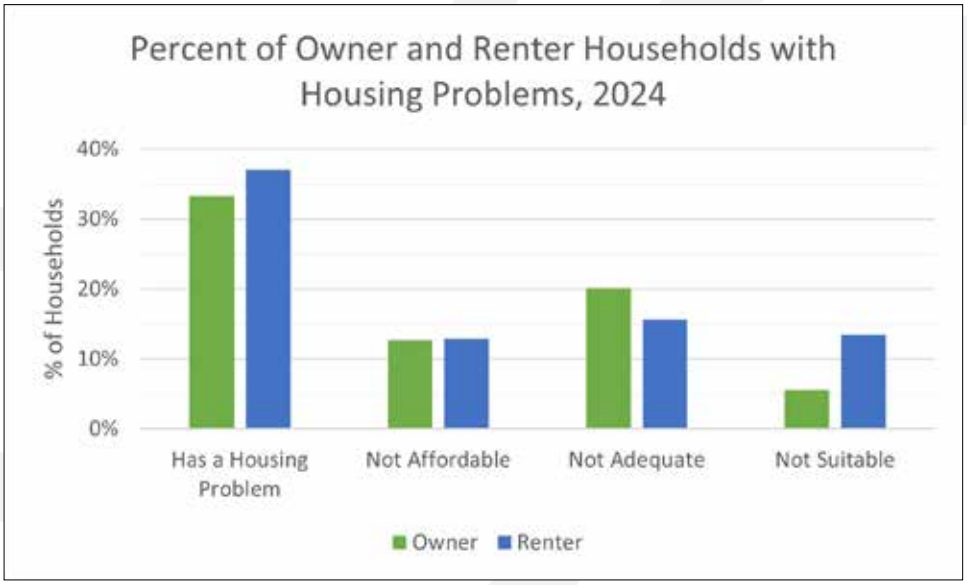
Turning to household size, Figure 15 compares owner and renter households in the NWT by the number of people in the household (NWT Bureau of Statistics, 2025j). This shows that 1-person households are most likely to be renters, while households with between 2 and 5 members are much more likely to be owners, and the relatively small number of households with 6 or more people are evenly split between owning and renting. The higher rate of single-person renter households likely contributes somewhat the lower median annual income for renter households noted above.

Figure 15 – Percentages of NWT Owner and Renter Households by Household Size, 2024



For the final comparison between NWT owner and renter households, we examine the presence of the 'housing problems' of inadequacy, unaffordability and unsuitability. Figure 16 shows rates of each for both owner and renter households (NWT Bureau of Statistics, 2025j). This data indicates that renter households are slightly more likely to have at least one housing problem than owner households, though because there are more owner households in the territory, there were actually about 500 more owner households with a problem than renters in 2024. Interestingly, the rates of unaffordable housing are approximately the same for both, but owners are more likely to live in a home needing major repairs, while renters are more likely to live in a home that is unsuitable for the number of occupants.

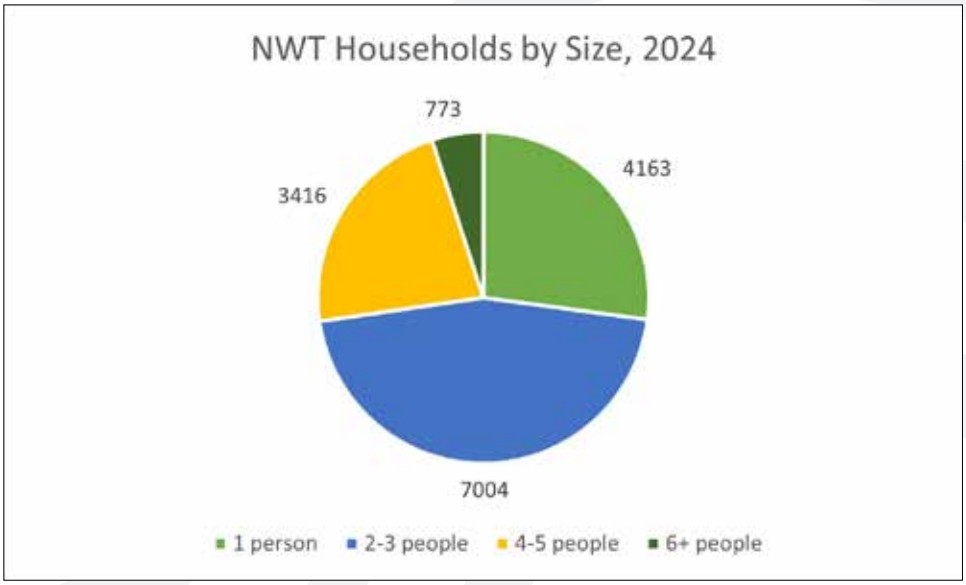
Figure 16 – Percentages of NWT Owner and Renter Households with a Housing Problem, 2024



Household Characteristics

In 2024, the average household size in the NWT was 2.95 people according to NWT Bureau of Statistics data, with regional variations evident (NWT Bureau of Statistics, 2025j). This is slightly higher than the 2021 census rate of 2.7 people per average household, which can likely be attributed to the different data sources. In any case, the NWT has a larger average household size than Canada, with a national average of 2.4 people per household (Statistics Canada, 2023). The NWT average has seen a slight decline in recent decades, from 3.12 people in 2004, following a general Canadian trend of smaller households, which results in more households needed for the same population. Nearly half of households in the territory have either 2 or 3 people, and more than a quarter are single-person households, as shown in Figure 17. Just 5% of households had 6 or more people in 2024, down from 7.8% of NWT households in 2000 (NWT Bureau of Statistics, 2025k).

Figure 17 – Number of NWT Households by Household Size, 2024



When looking at the age of the primary household maintainer (or "head of household"), we can see from Figure 18 below that the largest segment in the NWT in 2024 was those aged 30-49 at nearly 40% of all households (NWT Bureau of Statistics, 2025f). Key takeaways include the relatively low number of households led by someone under 30 years old, and the large percentage of senior-led households (as well as those approaching 65 years old within the next five years). Figure 19 provides further insight into the senior population segment, by breaking down the rate of households with only people aged 60 years or older by whether they live in owned or rented homes (NWT Bureau of Statistics, 2025j). This shows that almost two-thirds of all such households in the territory are homeowners, pointing to a need to ensure appropriate programming is in place to support senior homeowners.

Figure 18 – Percentages of Primary Household Maintainers by Age Category, 2024

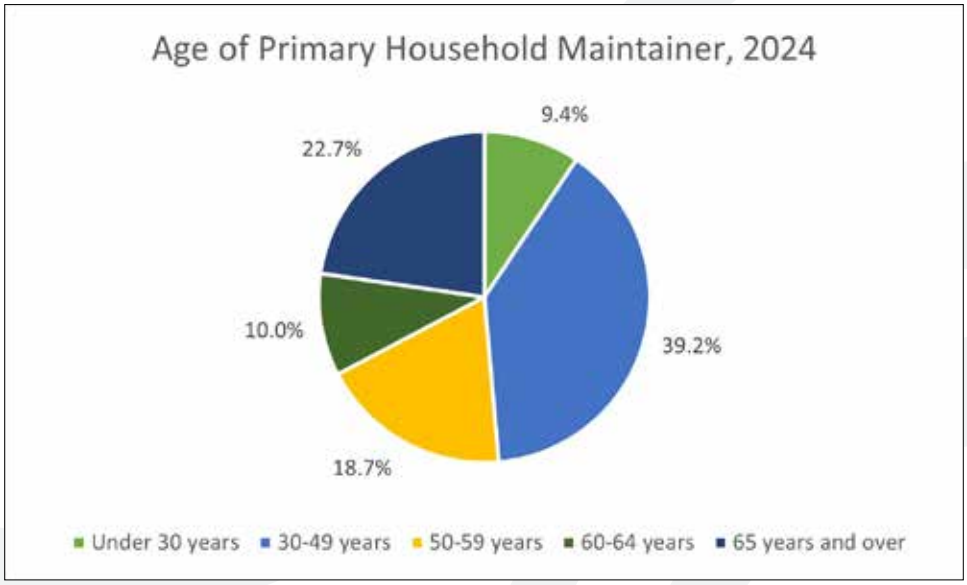
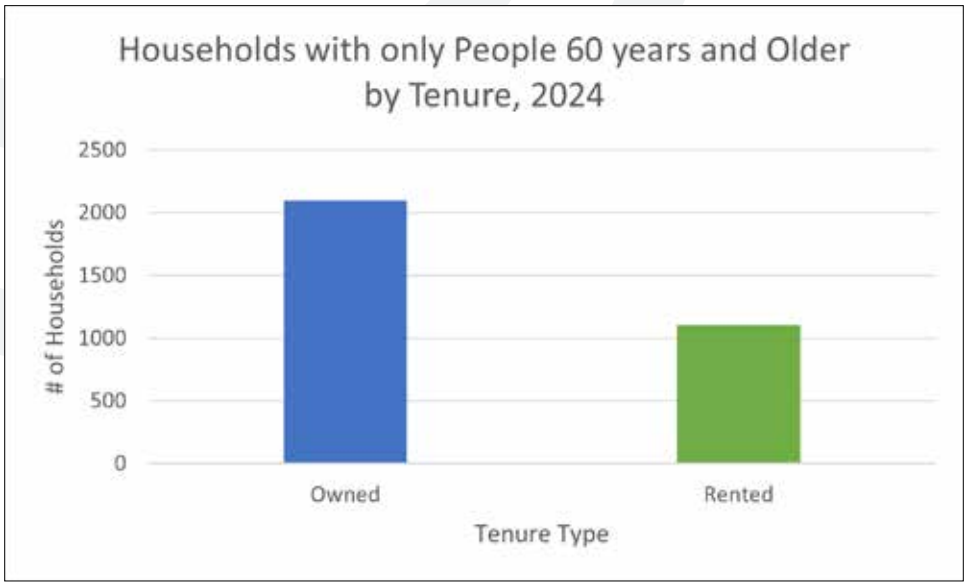
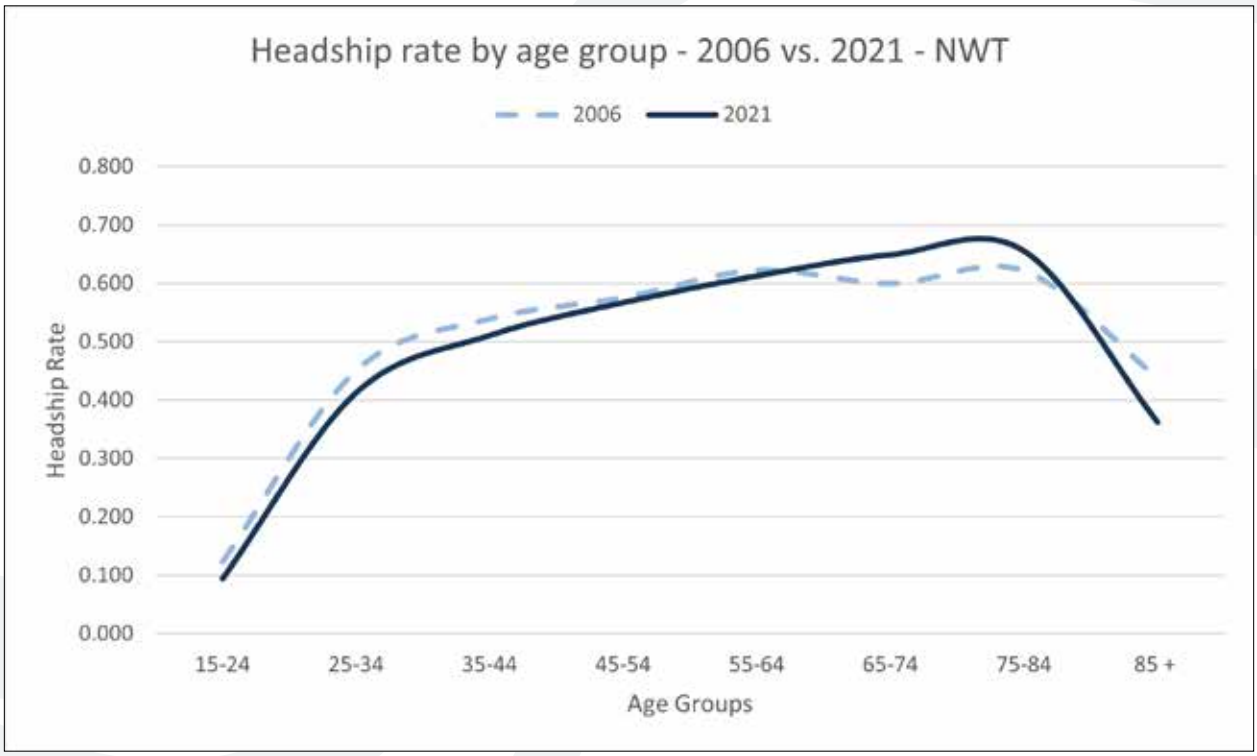


Figure 19 – Number of NWT Households with only People 60 years and older by Tenure Type, 2024



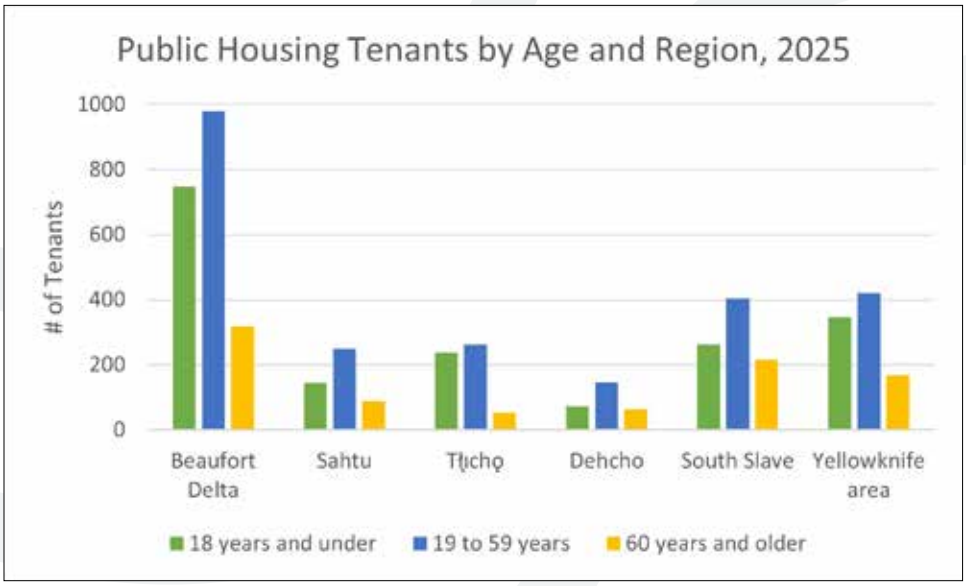
Census data provides more important insights around the age of household maintainers, using a statistic known as the "headship" rate, which refers to the proportion of the population within an age range that "heads" a household. This data is visualized for the NWT in Figure 20 below, showing headship rates from 2006 and 2021 (HART, 2025). What this data indicates, if accurate, is that younger adults in the NWT are forming households at a lower rate than previously. While the graph shows a relatively small change in headship rates, it actually reflects notable numbers of households. For example, if households headed by 25-to 34-year-olds formed at the same rate in 2021 as they did in 2006, there would have been an additional 246 households in this category. This number is referred to as "suppressed households" and can be an indicator of housing demand for individuals who would prefer to live in a different situation than they currently do (HART, 2025). Community engagement confirmed that, in particular, young adults face challenges finding housing in many communities, and as a result end up continuing to live with family members instead of forming their own households.

Figure 20 – NWT Headship Rate by Age Group, 2006 vs. 2021



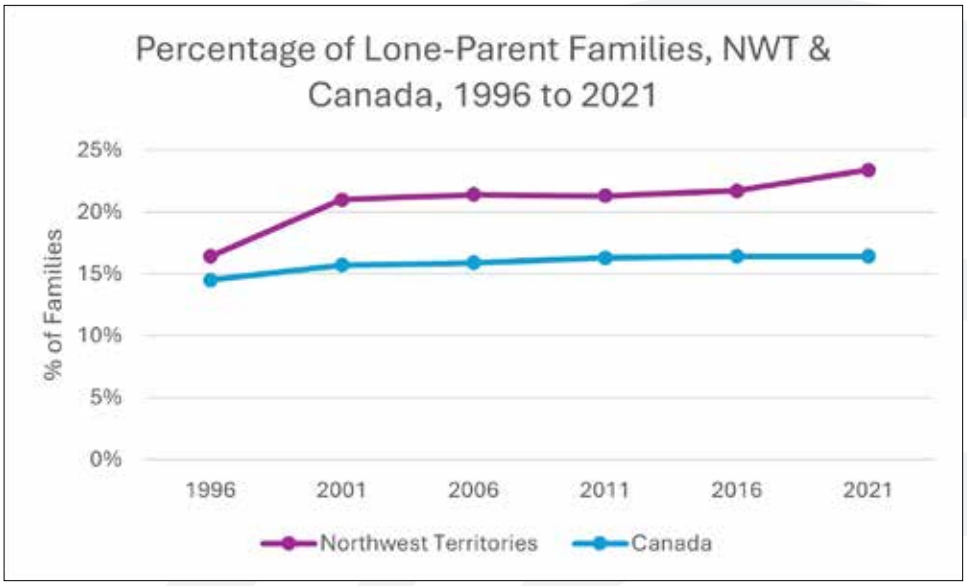
Turning to public housing, the average age of public housing tenants across the territory in November 2025 was 34 years old (Housing NWT, 2025a). Figure 21 shows a breakdown of public housing tenants by age range across the territory, showing some differentiation in the proportion of ages by region. The percentage of tenants aged 60 years and older is highest in the South Slave, while the proportion of youth is highest in the Tłı̨chǫ region. In absolute numbers, the highest amounts of tenants in all age ranges are found in the Beaufort Delta, where public housing makes up a large portion of homes in the region.

Figure 21 – NWT Public Housing Tenants by Age and Region, 2025



With respect to family size, which has a direct impact on housing needs, there were just over 11,000 census families in the territory as of 2021, with an average size of 3.0 people, though the most common size by far were households with 2 people (whether that includes 2 adults or 1 adult and 1 child). The average number of children per family was 1.8 (Statistics Canada, 2023). The NWT has seen an increase in recent decades in the number of lone-parent families, as shown in Figure 22 below (Statistics Canada, 2022). The most recent data indicates almost one quarter of families have one parent, significantly higher than the Canadian average. Of these, 1,880 or 73% were families where the parent was a woman. As discussed later, this population segment is experiencing higher than average rates of core housing need, and indeed was clearly identified as a population in housing need in our community engagement.

Figure 22 – Percentage of Lone-Parent Families, NWT & Canada, 1996 to 2021



The NWT Bureau of Statistics collects data through its community surveys on households with someone living with them who does not ordinarily live there but cannot get their own home. In 2024, 1,394 households or 9.1% of all NWT households indicated they had someone living with them that couldn't get their own home; however, this trend was most pronounced in the smaller communities as shown in Figure 23 (NWT Bureau of Statistics, 2025l). Despite the much smaller number of total households in those communities than in Yellowknife, the actual numbers of household having someone in such a situation living with them were very close (600 in Yellowknife and 552 in the smaller communities).

Figure 23 – Percentage of Households with Someone Living There Who Can't Get Their Own Home by Type of Community, 2024

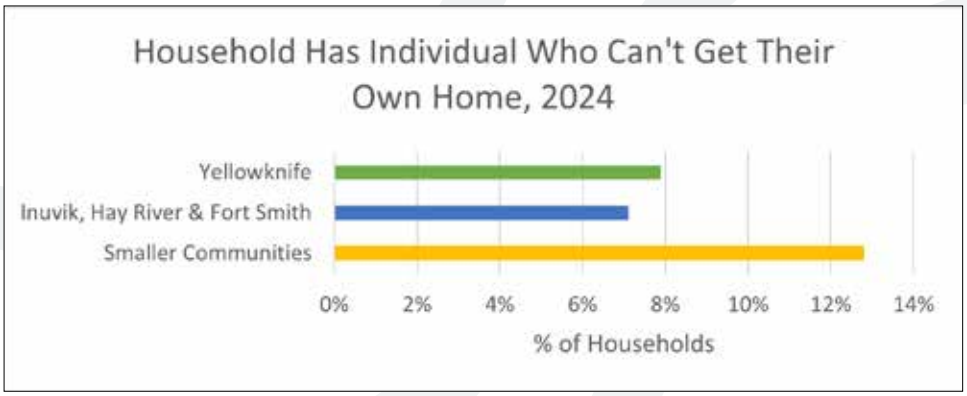
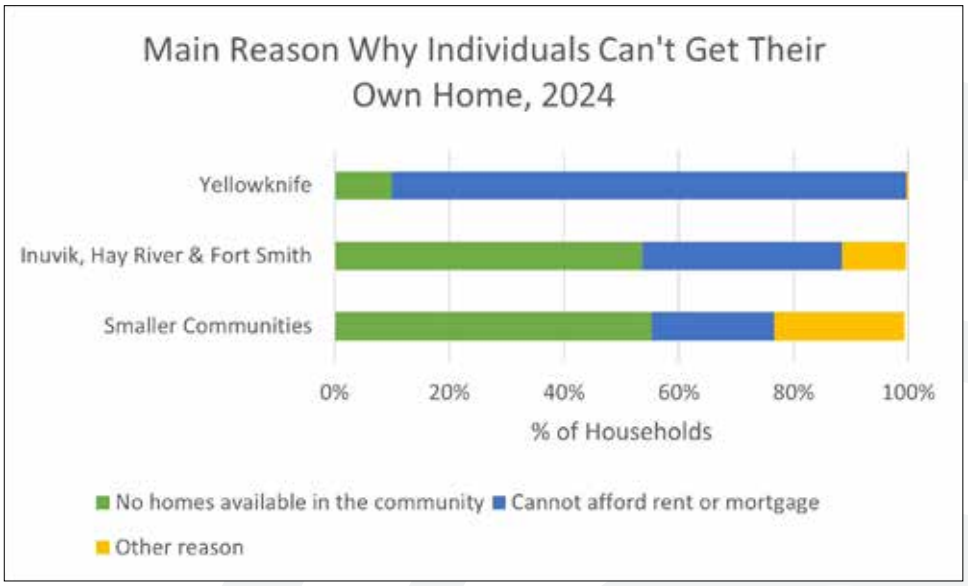


Figure 24 expands on this data by presenting the main reason individuals in this situation perceived why they could not get their own home, and the variation is notable between community types. In Yellowknife, 90% said it was because they could not afford rent or mortgage payments. In both the large regional centres and smaller communities, the most common reason was a lack of available housing in the community. In smaller communities, more individuals mentioned other reasons, which included some directly related to public housing such as needing to pay damages or arrears, or being in the application process (NWT Bureau of Statistics, 2025l).

Figure 24 – Main Reason Individuals Can't Get Their Own Home by Type of Community, 2024



Homes in the NWT

This section describes the housing landscape of the NWT, including the physical structures and the types of housing present, along with their characteristics. We begin by briefly summarizing the landscape of housing in the territory, before exploring relevant statistics.

Housing Landscape

While exact numbers of stock for different segments of the NWT's housing landscape are not available, an overview of the territory's housing stock is provided in this section. Generally, the NWT's housing stock is characterized by a small number of players in comparison to southern Canada. In contrast to southern Canada where municipalities often play a more active role in social housing provision, the territorial housing corporation, Housing NWT, is the main provider of subsidized housing in the territory and has been for more than 50 years, under the name of the NWT Housing Corporation prior to 2022. Currently, Housing NWT offers an extensive public housing program that consists of approximately 2,500 deeply-subsidized units across 31 communities, in addition to more than 150 units dedicated to a subsidized homeownership program (Housing NWT, 2025b). This level of inventory has remained generally consistent for the past two decades due to declining federal funding for operations, with a 100-unit incremental increase in public housing stock during the 19th Legislative Assembly a notable outlier. Otherwise, most new units serve as replacements for older units approaching the end of their service life. At the time of writing, 437 of Housing NWT's public housing units were in buildings at least 50 years old, with a further 523 units in buildings at least 40 years old and approaching the end of their service life (Housing NWT, 2025c).

The ecosystem of below-market housing options in the NWT also includes non-governmental providers such as the North Slave Housing Corporation, the NWT Community Services Corporation, YWCA, Yellowknife Women's Society, and Homebase Yellowknife, as well as—increasingly—Indigenous governments and community-based housing societies such as the K'asho Got'ine Housing Society. In some cases, Indigenous governments are providing below-market rentals to members, while others are supporting affordable homeownership either through downpayment assistance or rent-to-own programs. The growing presence of Habitat for Humanity NWT in Yellowknife and Hay River is another example of affordable homeownership. There are also three housing co-operatives in the territory (the Inukshuk and Borealis Housing Co-operatives in Yellowknife and Garden City Housing Co-operative in Fort Smith), counting just over 130 units in total (Borealis Housing Co-operative, n.d.; Inukshuk Housing Co-op, 2026; Garden City Housing Co-operative Association, n.d.). In the realm of dedicated seniors' housing, the Avens Pavilion project recently opened in Yellowknife has added more than 100 affordable units for seniors in the city. Territory-wide, as of 2026, Housing NWT operates 269 public housing units dedicated for seniors (Housing NWT, 2026).

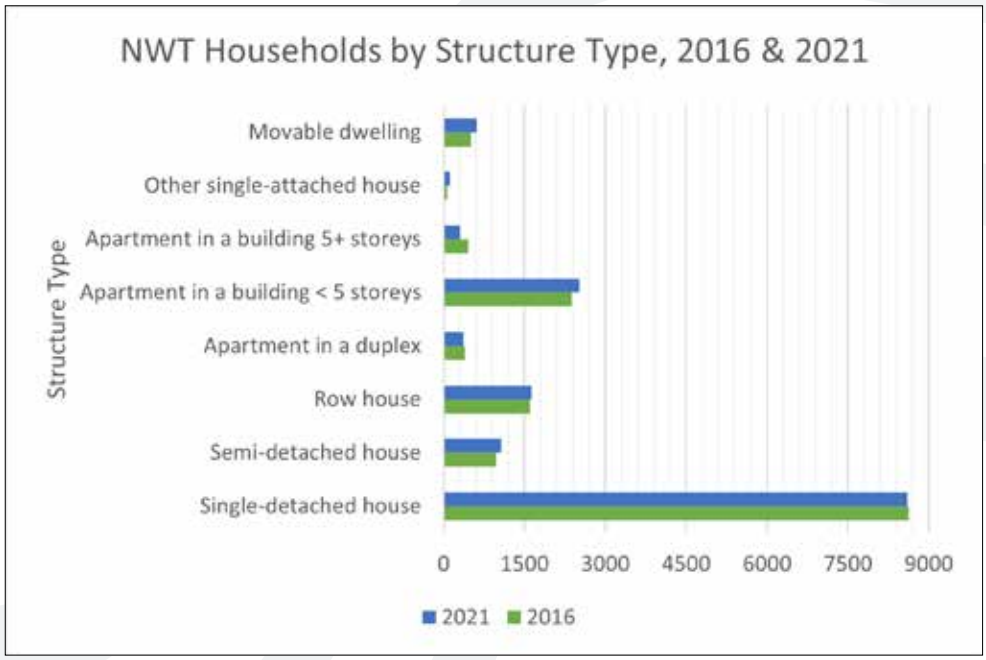
The private rental market is dominated by southern-based landlords such as Northview REIT (which has a significant presence in both Yellowknife and Inuvik) and Midwest Property Management, with a number of locally-based landlords operating in the larger centres as well. In most smaller communities, there is a lack of private market rentals, which has had impacts to staffing education and healthcare positions, in particular. To address this gap, Housing NWT has developed a portfolio of approximately 250 market rental units in several communities, the vast majority of which are found outside the regional centres, with the notable exception of Norman Wells, where Housing NWT

operates more than 30 market rental units to meet local demand (Housing NWT, 2025c). Despite this inventory in Norman Wells, in November 2025 there were 24 households on a waitlist for Housing NWT's market rental housing, most seeking 1- or 2-bedroom units (Housing NWT, 2025d).

Housing Stock

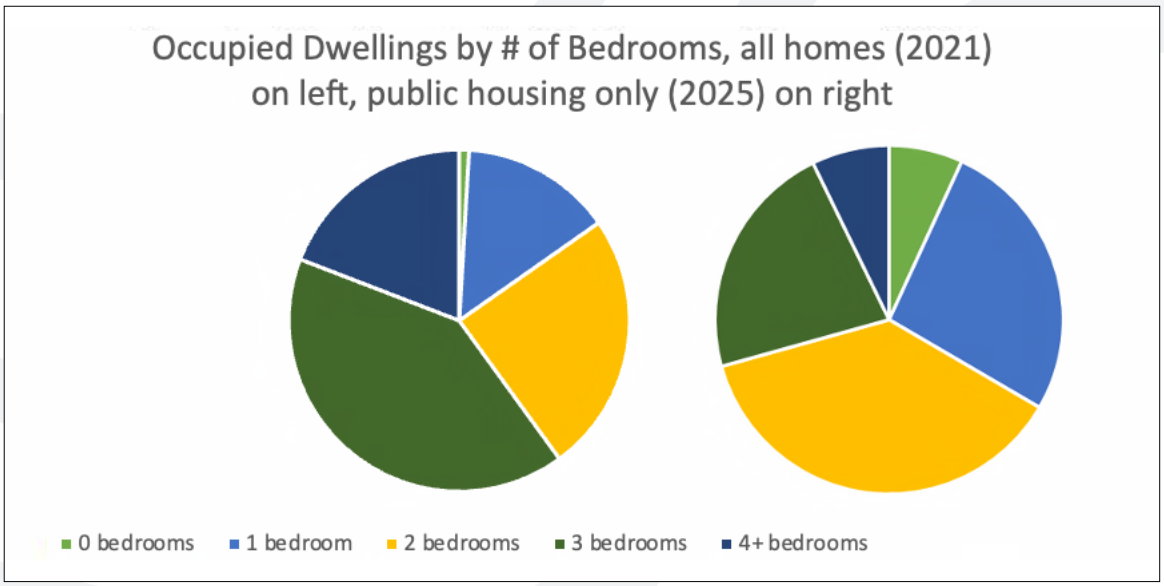
As Figure 25 below shows, over half of all homes in the NWT are single-detached houses, with apartments under 5 storeys being the next most common residential structure type, followed by row houses and semi-detaches houses (Statistics Canada, 2023). In 2021, there were an estimated 300 households living in apartment buildings over 4 storeys tall, all located in Yellowknife. The number of households in this category decreased from 2016 to 2021 because of the fire at the Mackenzie Place high-rise in Hay River, the only such structure located outside Yellowknife.

Figure 25 – NWT Homes by Structural Type, 2016 & 2021



In terms of the size of homes by the number of bedrooms, Figure 26 below provides the data for all NWT households (on the left) and for public housing units only (on the right). This shows that overall, 3-bedroom homes are most common, followed by those with 2-bedrooms (Statistics Canada, 2023). Homes with no bedrooms (known as studio or bachelor suites) or a single bedroom are least common, and engagement through this project has indicated there is a significant need for these smaller homes. When looking at public housing only, the pie chart on the right shows a slightly different makeup of home sizes, with a smaller average number of bedrooms (Housing NWT, 2025b). We can see that 2-bedroom homes are the most common size, and studio units make up a greater percentage of the total. Together, this suggests that—on average—homes in the private market are most likely to have 3 or more bedrooms, while public housing homes are most likely to have 2 bedrooms or less.

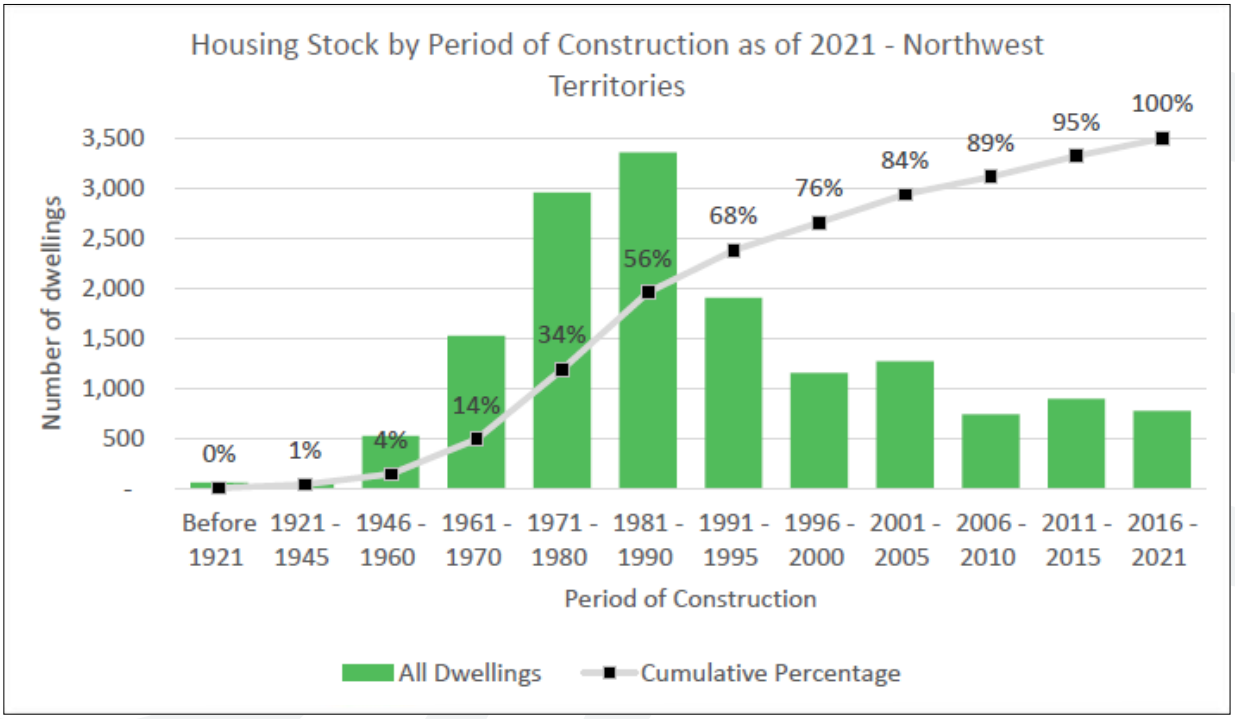
Figure 26 – Number of Bedrooms, All NWT Dwellings (2021) on left and Public Housing Units (2025) on right



Age of Homes

In general, the territory's housing stock is aging. As Figure 27 below shows, more homes in the territory were built between 1981 and 1990 than in any other decade, and more than half of all homes are at least 35 years old according to the 2021 census (HART, 2025). Many homes around this age see increased maintenance and repair needs, and this was a common theme among survey respondents. This aligns with census data on repair needs, which indicates that more than 60% of NWT homes built between 1961 and 1990 are in need of some form of repair, and 23% of all homes built between in 1971 and 1990 are in need of major repairs (HART, 2025).

Figure 27 – NWT Housing Stock by Period of Construction as of 2021



A key takeaway from Figure 28 is the shift since around 2015 to a greater percentage of new homes constructed being medium- or high-density (density in this case referring to the concentration of residents in a building, with medium- and high-density generally including rowhouses and apartments larger than duplexes), with high-density housing in particular seeing growth during this period (HART, 2025). This likely largely reflects new apartment and condominium construction in Yellowknife. This data also suggests that much of the territory's low-density housing is aging, and this segment is seeing less new construction (aside from the category of movable dwellings, which has seen a notable increase).

Figure 28 – NWT Housing Stock by Dwelling Type and Period of Construction, 2021

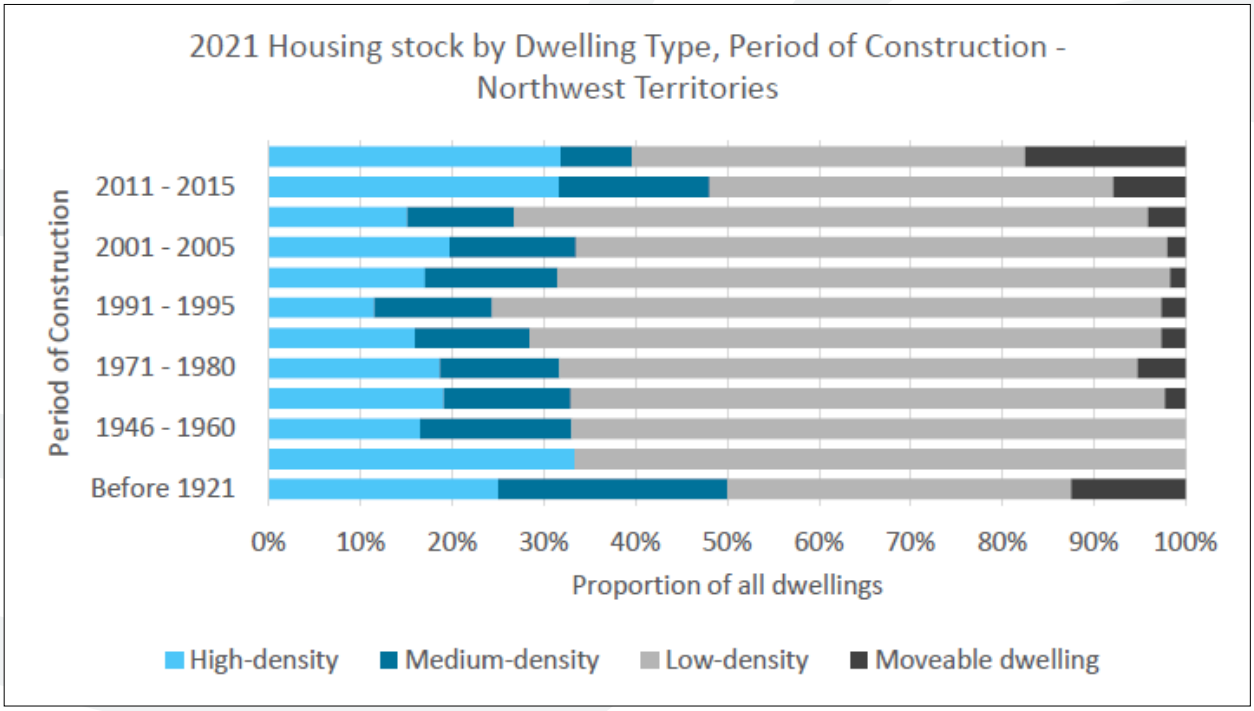
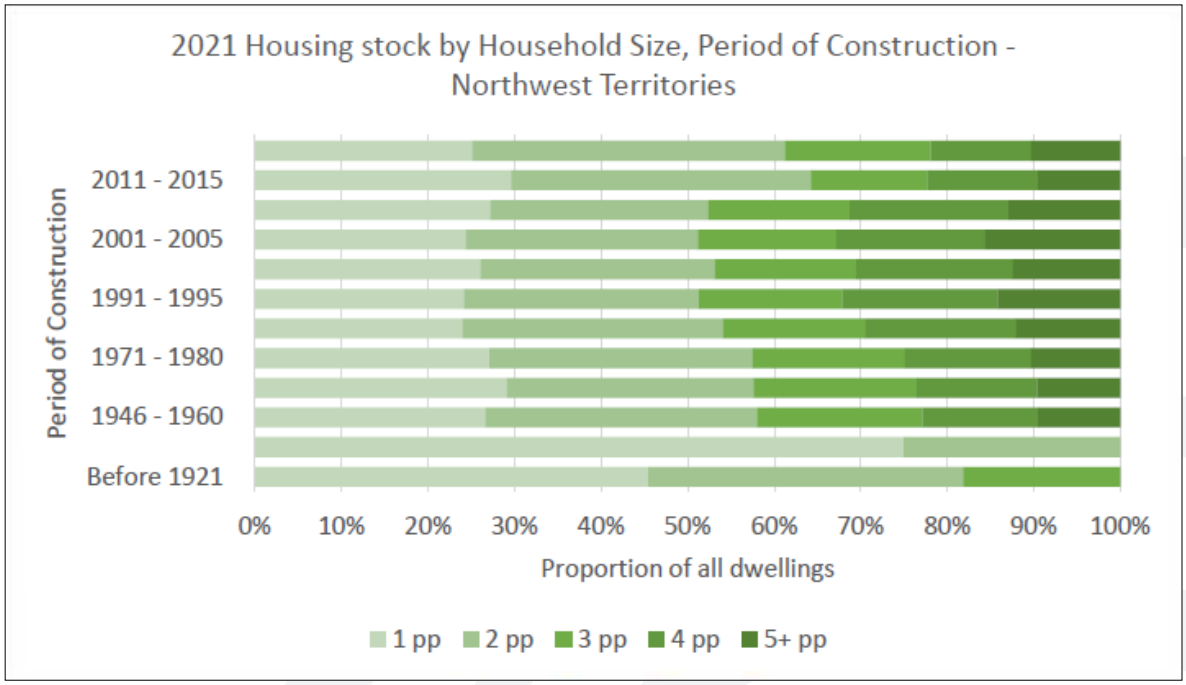


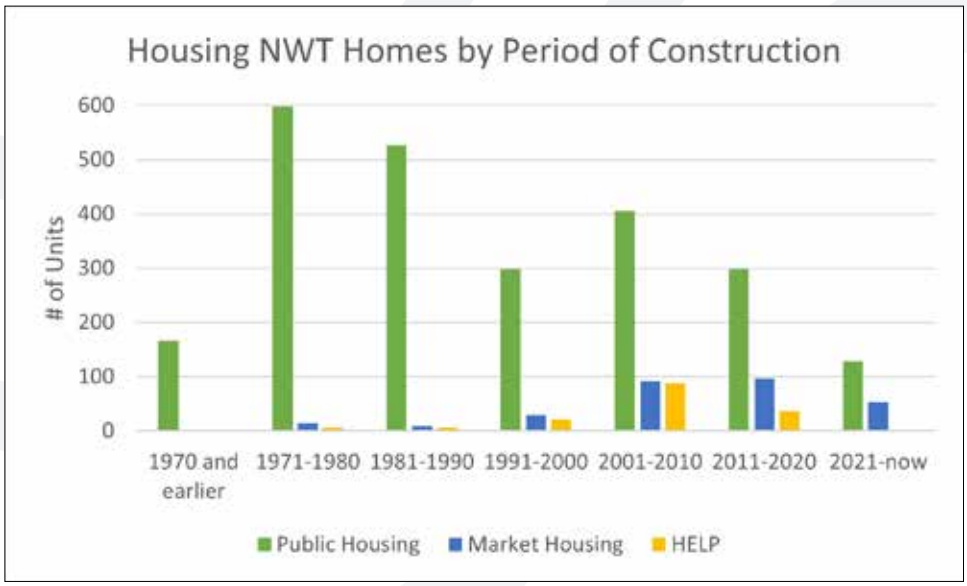
Figure 29 shows homes in the NWT by their age, focusing on the period of construction of homes and by the number of people living in them (HART, 2025). The key finding from this graph is that since 2011, regardless of their number of bedrooms, more than 60% of new homes constructed are occupied by either one- or two-person households, signalling a possible shift toward smaller units being built in the NWT in recent years, but also a shift to smaller household sizes.

Figure 29 – NWT Housing Stock by Household Size and Period of Construction, 2021



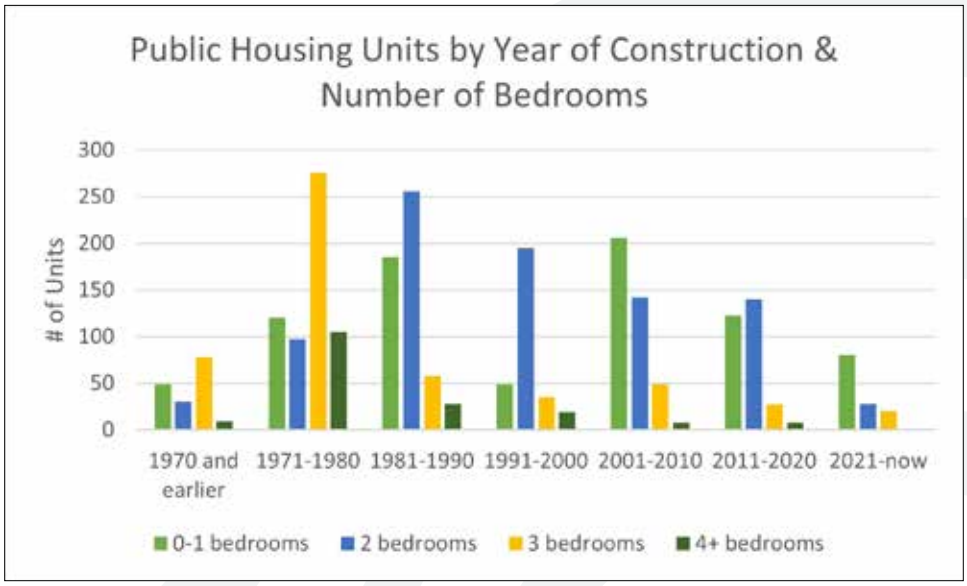
It is also possible to examine Housing NWT's inventory by year of construction, as shown in Figure 30 below, which includes public housing, market rental units, and a small number of homes that were dedicated to the Homeownership Entry Level Program (HELP). This graph shows that most public housing units were built between 1971 and 1990, with construction rates generally declining since while other unit types have become more prominent (Housing NWT, 2025b). As an example, since 2001 market housing construction has increased, at a rate of about 10 units per year. Units under the HELP program were mostly built in the first decade of the 2000s, with some in surrounding years but none since 2021. Overall, this data shows an aging public housing stock, and a market housing stock that generally still has several years of service life remaining. It should be noted that this data includes Housing NWT units that are either in the process of being surplused, or under construction, as well as those that are occupied.

Figure 30 – Housing NWT Homes by Period of Construction, 2025



Looking at public housing units specifically by age and number of bedrooms per unit, as shown in Figure 31 below, it is possible to discern some trends (Housing NWT, 2025b). Of the current public housing inventory, the most common home size prior to 1980 was 3 bedrooms, with more than 350 such units from this period still being used, representing 65% of all of Housing NWT's current 3-bedroom public housing units. Similarly, 64% of public housing with 4 bedrooms or more were also built at least 45 years ago. In contrast, recent decades have seen an increased focus on smaller homes, from bachelor to 2-bedroom units. This aligns with community feedback that smaller homes are needed for single individuals and young families. However, with the amount of larger homes at or approaching the end of their service life, there will continue to be a prominent need for larger family-sized homes along with the smaller units.

Figure 31 – NWT Public Housing Units by Year of Construction and Number of Bedrooms, 2025



Condition of Homes

While age is a key factor in housing condition, it doesn't tell the whole story, as climate effects (including extreme weather, erosion, permafrost thaw, etc.), resources, and maintenance levels can all impact a home's condition. Census data shows that 11% of NWT homes constructed between 2016 and 2021 already had a need for some level of repairs, compared to 5% of homes built during that period nationally (HART, 2025).

Focusing on homes with a need for major repairs, or what is considered "inadequate" housing, Figure 32 shares data from the NWT Bureau of Statistics' last four community surveys (NWT Bureau of Statistics, 2025j; 2019 and 2010; NWTHC, 2014). In 2024, 18.2% of all homes in the NWT were in need of major repairs, which was a slight decrease from five years earlier, but still nearly three times higher than the Canada-wide rate, which was at 6.1% in 2021 (Statistics Canada, 2023). Among the territory's 3,529 households in core housing need in 2024, almost half—1,698 households—were in inadequate housing (NWT Bureau of Statistics, 2025f). The same year, 10% of all NWT households indicated they had a problem with mould in their home in the previous 12 months, and 8% had experienced a pest infestation, with significant regional variation as Figure 33 shows (NWT Bureau of Statistics, 2025m).

Figure 32 – Percentage of NWT Households in Need of Major Repairs, 2009 to 2024

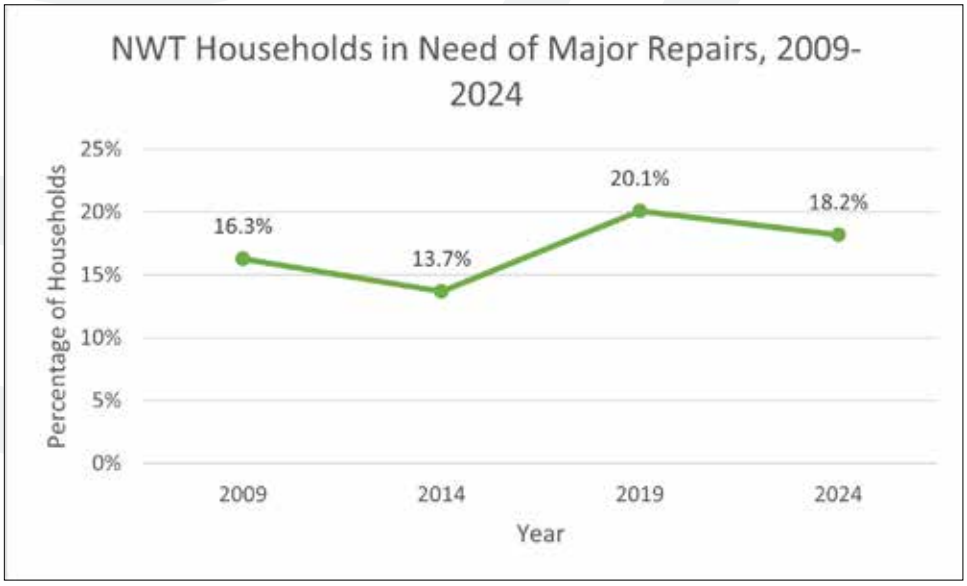
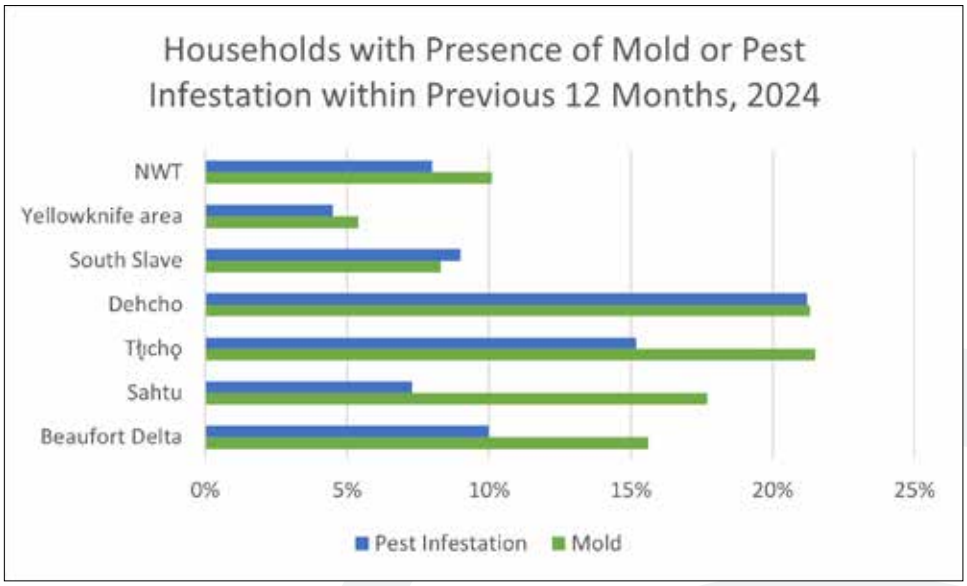
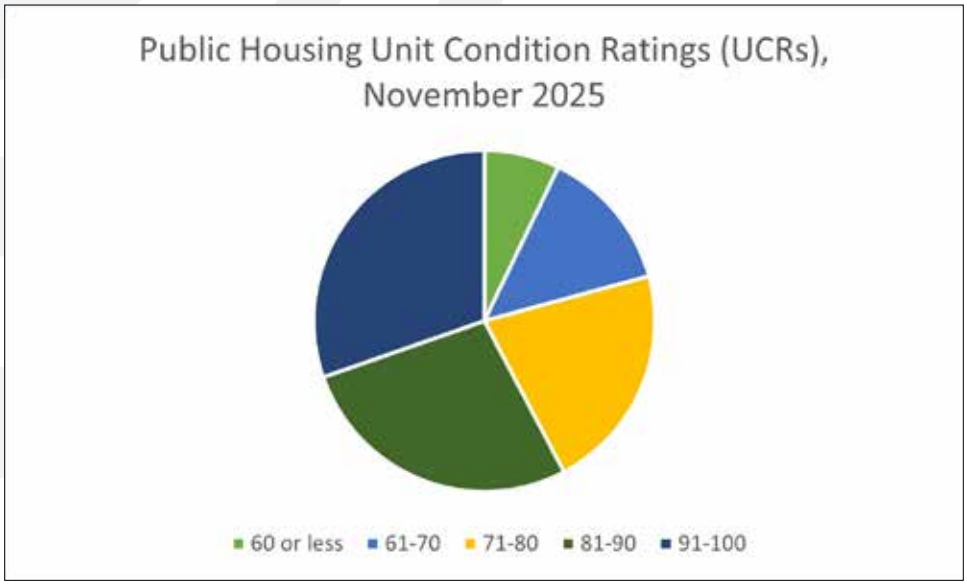


Figure 33 – Percentage of NWT Households Reporting the Presence of Mold or a Pest Infestation within the Previous 12 Months, 2024



For public housing units, Housing NWT and the Local Housing Organizations (LHOs) regularly track the condition of homes using a measure known as the Unit Condition Rating, or UCR, which assesses a home's condition on a scale of 1 to 100, with 100 being the best condition. Though issues have been raised with the UCR method, it offers a snapshot of the general condition of public housing units. In November 2025, the average UCR across the territory was 82. As Figure 34 shows, well over half of all public housing units had a UCR above 80, and more than three quarters had a UCR above 70 (Housing NWT, 2025b). Note that this data includes public housing units currently vacant requiring repairs or designated for surplus, both cases of which typically result in lower UCRs.

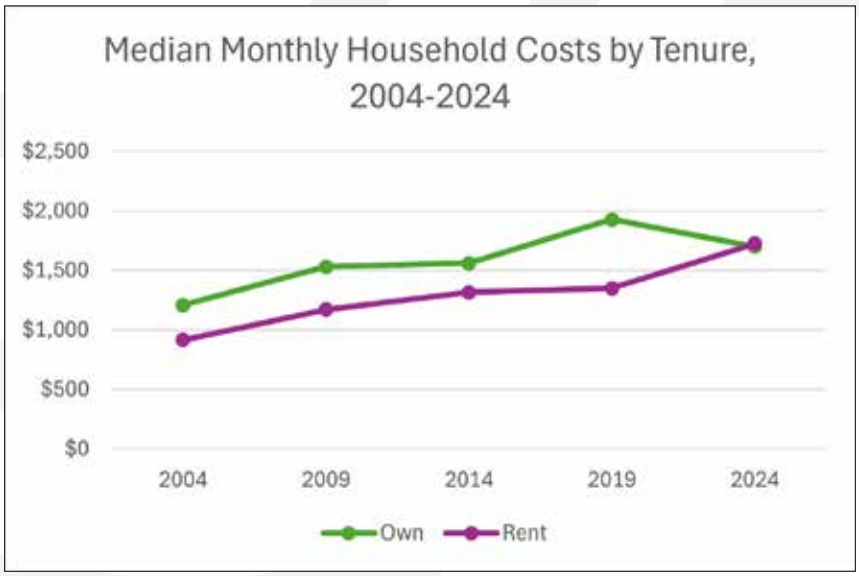
Figure 34 – NWT Public Housing Unit Condition Ratings, November 2025



Costs

One of the most common themes heard in the survey, regardless of community, was the challenge of affordability. The NWT Bureau of Statistics offers a glimpse into household costs paid by owner and renter households. This includes not only direct housing-related payments such as rent or mortgage, but also related costs such as parking or any applicable utilities. In 2024, median monthly household costs for owners territory-wide were $1,706, while the median for renters was $1,700 (NWT Bureau of Statistics, 2025f). Figure 35 provides a visualization of how costs for both categories of households have evolved over the past two decades. It should be noted that CMHC's 2024 Rental Market Report identified an average Yellowknife rent (excluding utilities) of $1,974 per month, ranging by size from $1,397 for a bachelor unit to an average of $2,386 for 3 bedrooms or more (CMHC, 2024). The average renter household cost is therefore likely significantly moderated by the large public housing inventory.

Figure 35 – NWT Median Monthly Household Costs by Tenure, 2004 to 2024



The core housing need statistic also helps us understand the growing affordability crisis. It represents households who have at least one of the main housing problems of inadequate, unsuitable or unaffordable housing, and who could not afford alternative housing in their community. We can see from Figure 36 below that the rates of CHN have been steadily increasing in the NWT for both renters and owners over the past two decades, though renter households are about 25% more likely than owners to be in CHN (NWT Bureau of Statistics, 2025j; 2019 and 2010; NWTHC, 2014). However, this continuing trend for both housing types demands attention.

Figure 36 – Rates of Core Housing Need by Tenure Type, NWT Households, 2004 to 2024

Data on home sale prices in the NWT is limited; however, the census collects data on estimated values of owned dwellings in the territory. In 2021, the territorial average value of owned dwellings was $385,000, substantially lower than the national average of $618,500, and below the averages from the other territories, at $488,800 in the Yukon and $410,800 in Nunavut (Statistics Canada, 2025). The territorial average masks significant regional variation, with the average in Yellowknife being $494,000, while regional centres such as Hay River ($302,000) and Fort Smith ($296,000) were lower, and the average in small communities was lower still, at $194,000 (Statistics Canada, 2023). It is important to note that these average values are considerably lower than current costs for new construction.

Communities and Land

This section provides a brief summary of two areas that intersect with the NWT housing landscape: community governments and land.

Communities

In the NWT, community governments generally have little direct involvement in housing provision and development, however they do create the environment for housing through the municipal responsibilities of land development, community planning and zoning, and—in some cases—taxation. This establishes where housing (of different types) can be built in a community, and the process of gaining approval to do so. There are several types of communities in the NWT, with different legislation, powers, and responsibilities (NWT Association of Communities, 2025). Each type is outlined below.

Cities, Towns and Villages

The territory's one city (Yellowknife), four towns (Inuvik, Norman Wells, Hay River and Fort Smith), and one village (Fort Simpson) are grouped together as they fall under the same piece of municipal legislation: the *Cities, Towns and Villages (CTV) Act*. These communities are sometimes referred to as municipal taxing authorities (MTA's) as, unlike all other communities, they are responsible for property taxation. Each CTV has adopted community plan and zoning bylaws, as well as land administration bylaws, which govern how the municipality acquires and disposes of land.

Hamlets

The NWT has twelve Hamlets established pursuant to the Hamlets Act: Aklavik, Enterprise, Fort Liard, Fort McPherson, Fort Providence, Fort Resolution, Paulatuk, Sachs Harbour, Tsiigehtchic, Tuktoyaktuk, Tulita, and Ulukhaktok. Hamlets share many of the same bylaw-making powers as cities, towns and villages, with a main difference being that no hamlets are MTA's. Instead, the GNWT collects property taxes directly, and returns the majority to the municipality. Most hamlets have adopted community plans by bylaw, and many also have zoning bylaws and land administration bylaws in place.

Charter Communities

There is currently a single charter community in the NWT, Fort Good Hope. Charter communities are a unique form of municipal government established pursuant to the Charter Communities Act, where the municipality and the First Nations Band have some degree of connection, with the Chief of the Band generally heading the municipality, and a mix of public and Band councillors making up the municipal council. Property taxation processes and bylaw-making authority are otherwise similar to those of hamlets.

Tłı̨chǫ Community Governments

The four Tłı̨chǫ Community Governments or TCG's—Behchokǫ̀, Gamètì, Wekweètì, Whatì—are municipal governments that were established pursuant to the Tłı̨chǫ Land Claims and Self-Government Agreement (TLCSGA), with responsibilities and authorities outlined in the *Tłı̨chǫ Community Government Act*. Property taxes are collected by the GNWT with the majority remitted to the municipalities, and the TCG's have authority for community planning and zoning within their boundaries. A unique aspect of the TCG's relates to land; each TCG holds fee simple title ownership to nearly all land within their boundaries, which is then leased to individuals or organizations for purposes including housing in accordance with the local land administration bylaw. In accordance with the TLCSGA, TCG land cannot be sold.

Self-Governments

There is currently one self-governing community in the territory, Délı̨nę, with authorities for the Délı̨nę Got'ı̨nę Government (DGG) outlined through the Délı̨nę Final Self-Government Agreement (DFSGA). This includes typical municipal responsibilities such as community planning and zoning. Property taxation is a DGG responsibility, and the DGG also administers the majority of land within the community. As other self-government agreements are finalized in the NWT, the responsibilities and authorities under each may differ pursuant to the wishes of each community and the contents of each agreement.

First Nations Designated Authorities

The remaining nine communities are known as Designated Authorities as the local First Nation serves as the primary authority for providing municipal services, though there is no formally established municipal government. These communities are Colville Lake, Dettah, Jean Marie River, Kakisa, Kátł'odeeche First Nation (KFN), Łutselk'e, Nahanni Butte, Sambaa K'e and Wrigley. Without formal municipal status, there are several distinctions between Designated Authorities and the other categories. First, there is no bylaw-making power, with band council resolutions (BCR's) used instead. Community planning documents and zoning regulations can be implemented by BCR, though they do not fall under the *Community Planning and Development Act* as municipal planning and zoning documents do. Many Designated Authorities have land use plans in effect to guide development in the place of community plans and zoning bylaws. Importantly from a housing perspective, First Nations themselves (and therefore Designated Authorities) are currently unable to directly hold land in the NWT, meaning in these communities, an established development corporation or non-profit society must hold land on the First Nation's behalf.

Land

As all housing development occurs on land, it is important to provide the context of the NWT. In various ways, land was one of the most common themes heard through the engagement with Indigenous leaders and community leadership groups, and it was also raised in survey responses. The central land-related factors that affect housing development are the availability and suitability of land to build homes on, and land tenure or ownership. These are briefly described from the NWT context here.

Land Availability and Suitability

Housing development requires land on which to build, specifically land that is designated for residential use and has been cleared of vegetation, potentially levelled, provided road access and power, and typically (though not always) legally surveyed. Together, this is referred to as land development. In the NWT until the early 2000s, the GNWT through the Department of Municipal and Community Affairs (MACA) led land development in most communities, before it shifted to being a municipal government responsibility. The general result of this shift has been that—with competing municipal priorities and limited funding—land development has been less of a priority, and there is often little developed, residentially-zoned land in many communities. The cost of land development is also high in the NWT, and this cost is usually passed along to purchasers of land. In some cases where municipalities have been able to develop a subdivision in recent years, the high cost of the land, reflective of its development costs, has resulted in lots remaining vacant. It is important to point out that in general, municipalities are the land developer in the NWT, rather than private developers as in southern Canada.

Climate and landscape also impact the suitability of land for housing in many communities, sometimes including land where homes already exist. There are also significant regional differences in land preparation needs across the territory, with the availability (or lack) of aggregate sources a complicating factor where gravel pads are needed. In the community engagement, leaders from Fort Good Hope and Tuktoyaktuk spoke of the impacts of riverbank and shoreline erosion, respectively, and the ensuing need for home relocations. Meanwhile, communities like Jean Marie River, Fort Simpson and Hay River have seen historic floods in recent years and are now exploring options for land development outside of flood-prone areas. The cost of such new developments often requires partnerships with multiple levels of government, increasing the time for such projects to move forward. It is worth noting that data on land suitability for housing in the NWT is currently lacking, though there is ongoing work taking place in this area around permafrost, floodplain and soil mapping in and around communities.

Land Ownership and Tenure

Compared to other locations in Canada, the NWT has a unique land ownership framework that plays a role in housing development. In the "market communities" and some of the smaller communities, most of the built-up areas are privately-owned, fee simple title land, such as would be seen in southern Canada. However, much of the remaining land that has not been developed in communities is often under the administration and control of the GNWT. In regions where land claims have been settled, a further layer of land ownership is often added, though the extent of this varies by land claim agreement. Unlike other communities in the NWT, Délı̨nę Got'ine Government and Tłı̨chǫ Community Governments own most undeveloped land within their communities. Tłı̨chǫ Community Governments administer and grant interests in Tłı̨chǫ community lands, usually through leasing. The Gwich'in and the Sahtu Dene and Métis privately own some municipal lands. Where Aboriginal rights negotiations are ongoing, some land within communities may be "withdrawn" from the ability to be sold or leased.

In many smaller communities, the GNWT and the federal government retain significant amounts of land, which—in the case of the GNWT—can be leased (or sometimes sold) to someone if they wish to build a home. In a number of these communities, the leasing process was raised in our community engagement as a constraint to housing

improvements due to the timeline, including the time required for consultation, and costs for getting a lease, as well as the difficulty it adds to getting a mortgage due to institutions that can be unfamiliar with the NWT context. In some of the smallest communities such as Jean Marie River and Kakisa, many homes were built on land that the federal government set aside for the First Nation to administer for members, referred to as “Indian Affairs Branch” or IAB land (INAC, 2011). In many communities, some residents live on GNWT administered land while others remain on IAB land, with different lease pricing and taxation structures.

Acquiring GNWT administered land can add an additional step to raw land development, therefore the GNWT has established a bulk land transfer process for municipalities (GNWT, 2023). Only the City of Yellowknife has initiated a process to acquire all non-withdrawn GNWT administered land within their boundaries to date.

Altogether, this overview shows the layers of considerations around land in the NWT that play a role in housing development (or a lack thereof). Further discussions on this topic are found throughout the regional and community profiles.

PART 2

REGIONS AND COMMUNITIES

Regional Comparison

This section gives an overview of the housing situation in each of the six regions of the NWT, including a profile of housing need for each community. This section combines statistics from the NWT Bureau of Statistics, Statistics Canada, and Housing NWT with local knowledge, feedback, and stories shared through community meetings and the THNA survey. Together, this information helps to show how housing needs and conditions vary across the NWT, while providing a clear picture of the challenges and priorities identified by communities. First, we present certain key statistics that were shared in the previous section at a territorial level, broken down by region. We then move into region-by-region and community-by-community profiles.

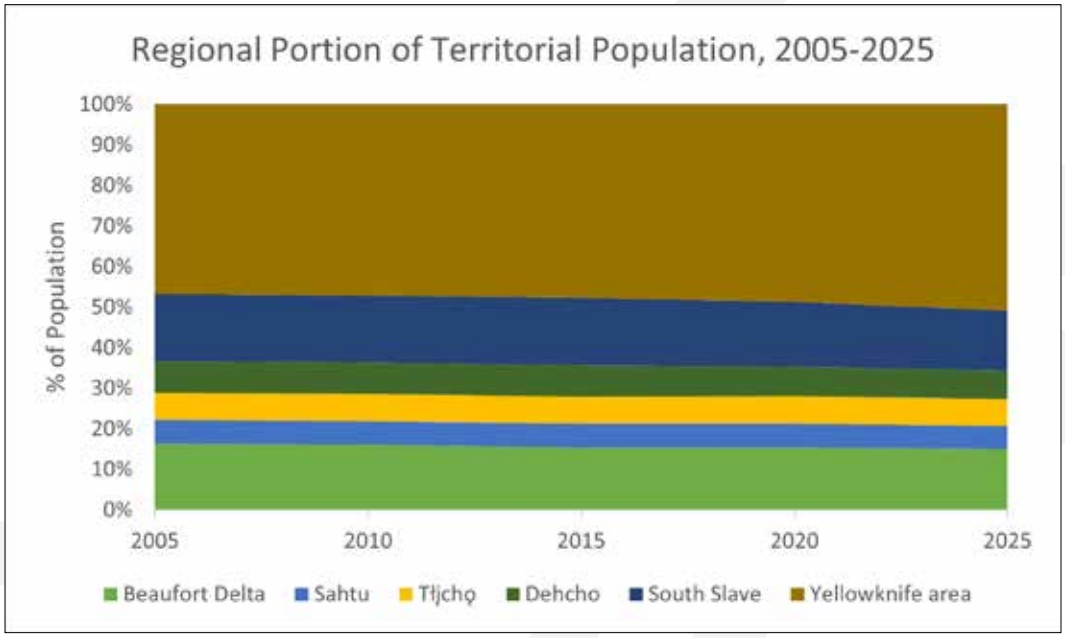
Population

The Yellowknife area has consistently made up close to half of the territory's population, with the Beaufort Delta and South Slave the next most populous regions (NWT Bureau of Statistics, 2025a). As Figure 37 shows, there has been little variation in the regional population split in the NWT over the past two decades, with the main changes being an increase in the Yellowknife area (and a slight increase in the Tłı̨chǫ region), and declines of various rates elsewhere. Table 5 shows the regional populations as of 2025.

Table 5 – NWT Regional Populations, 2025

Region	2025 Population
Beaufort Delta	6,870
Sahtu	2,659
Tłı̨chǫ	3,042
Dehcho	3,234
South Slave	6,791
Yellowknife area	23,354

Figure 37 – Regional Portions of Territorial Population, 2005 to 2025



Figures 38 through 43 on the following pages provide age distribution pyramids from 2005 and 2025 for each region, showing how regional population makeups have evolved over this period and how the territory's population makeup differs regionally, while Figure 44 explores regional populations by their makeup of different age ranges in 2025 (NWT Bureau of Statistics, 2025n & 2025b). While there are some similarities across regions, including a general aging trend and declining youth populations to varying degrees, two key observations can be made. First, the Dehcho has the highest proportion of population aged 60 or older, at just over 25%. The South Slave region also has a significant senior population (23.2%), while all other regions have a rate below 18%. Second, the Beaufort Delta and Tłı̨chǫ regions have higher proportions of youth under the age of 15, being the only regions with more than 20% of the population under this age. The Tłı̨chǫ and the Sahtu regions also have proportions of young adults 15-24 that are 2 to 5 percentage points higher than other regions, and this population represents an important segment of existing—and coming—housing need.

Figure 38 – Population Distribution by Age and Gender, Beaufort Delta, 2005 and 2025

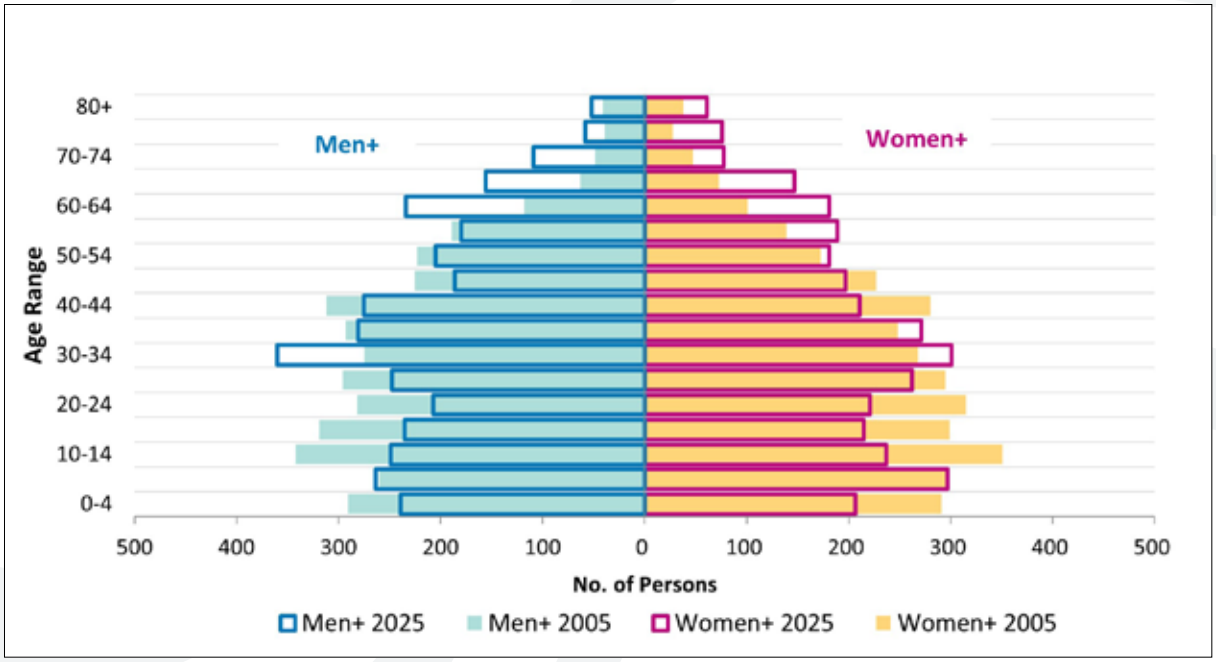


Figure 39 – Population Distribution by Age and Gender, Sahtu, 2005 and 2025

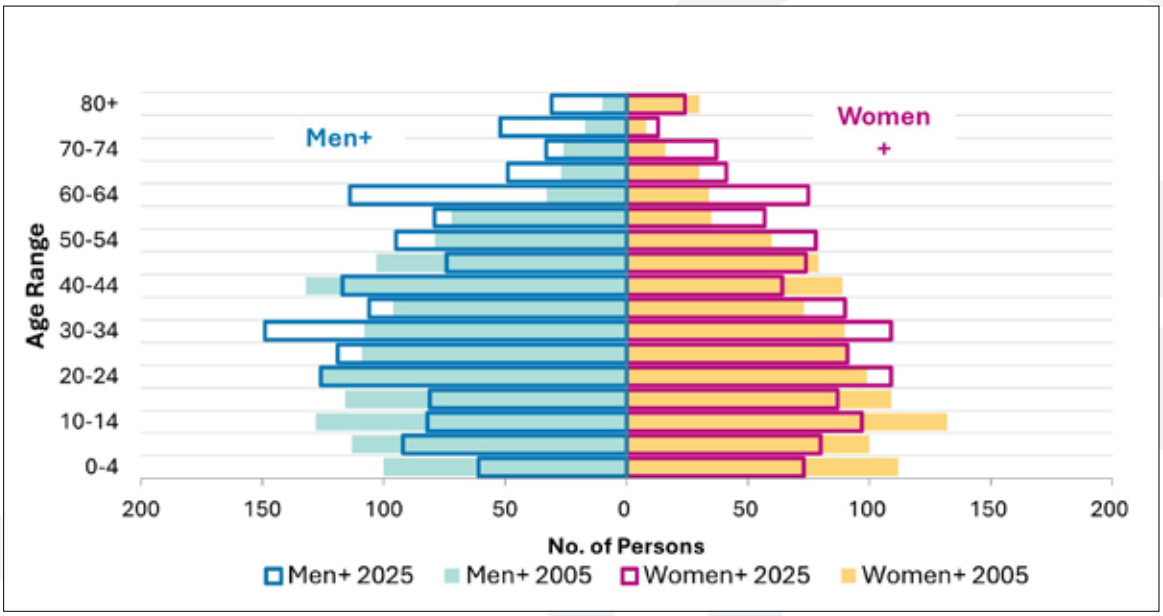


Figure 40 – Population Distribution by Age and Gender, Tłı̨chǫ, 2005 and 2025

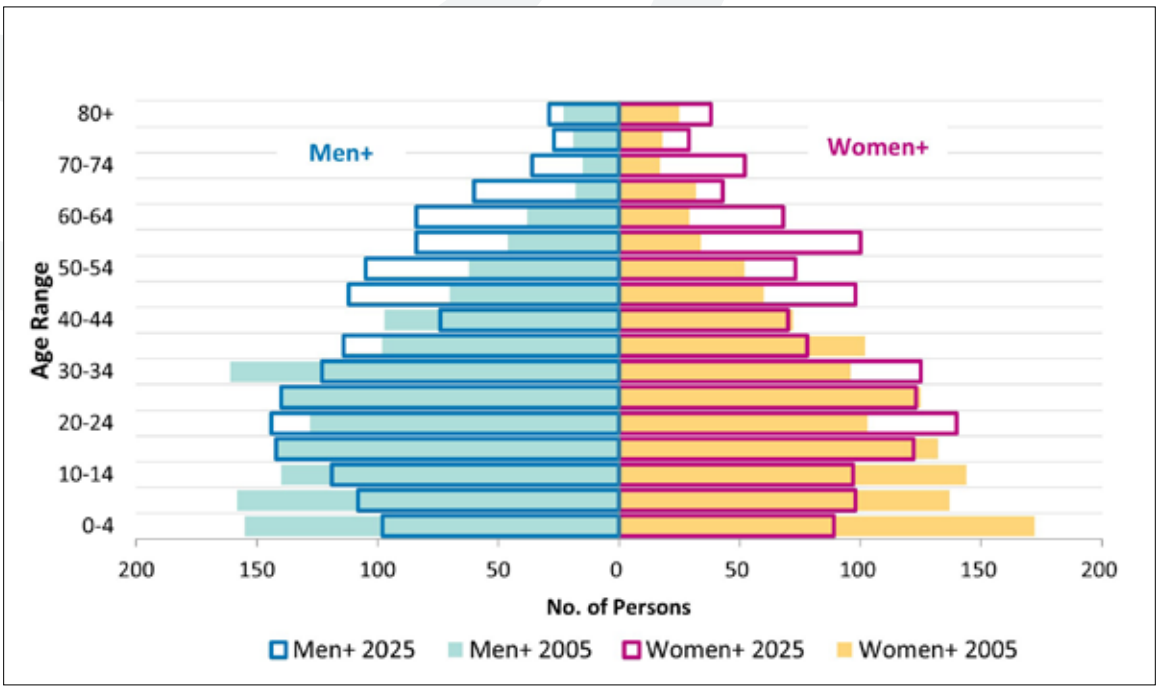


Figure 41 – Population Distribution by Age and Gender, Dehcho, 2005 and 2025

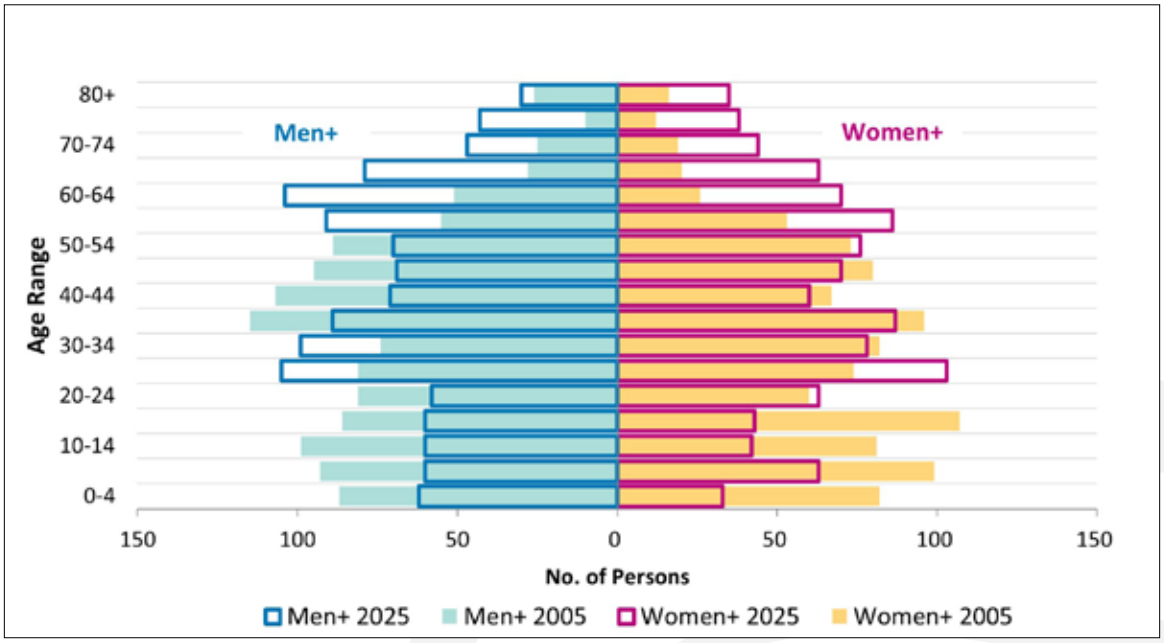


Figure 42 – Population Distribution by Age and Gender, South Slave, 2005 and 2025

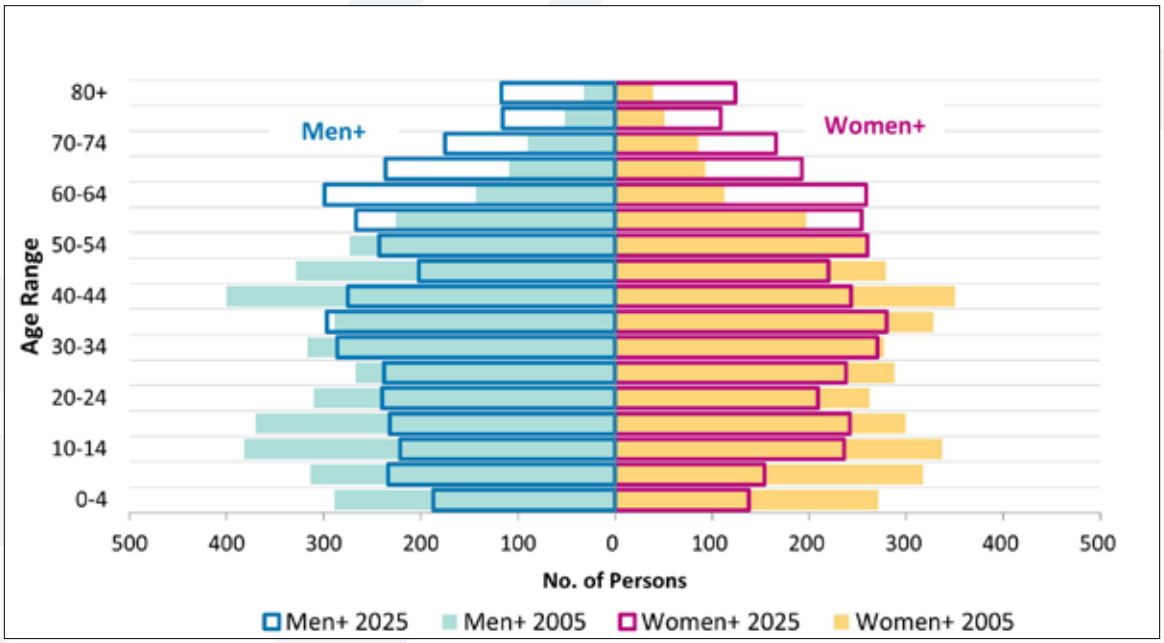


Figure 43 – Population Distribution by Age and Gender, North Slave, 2005 and 2025

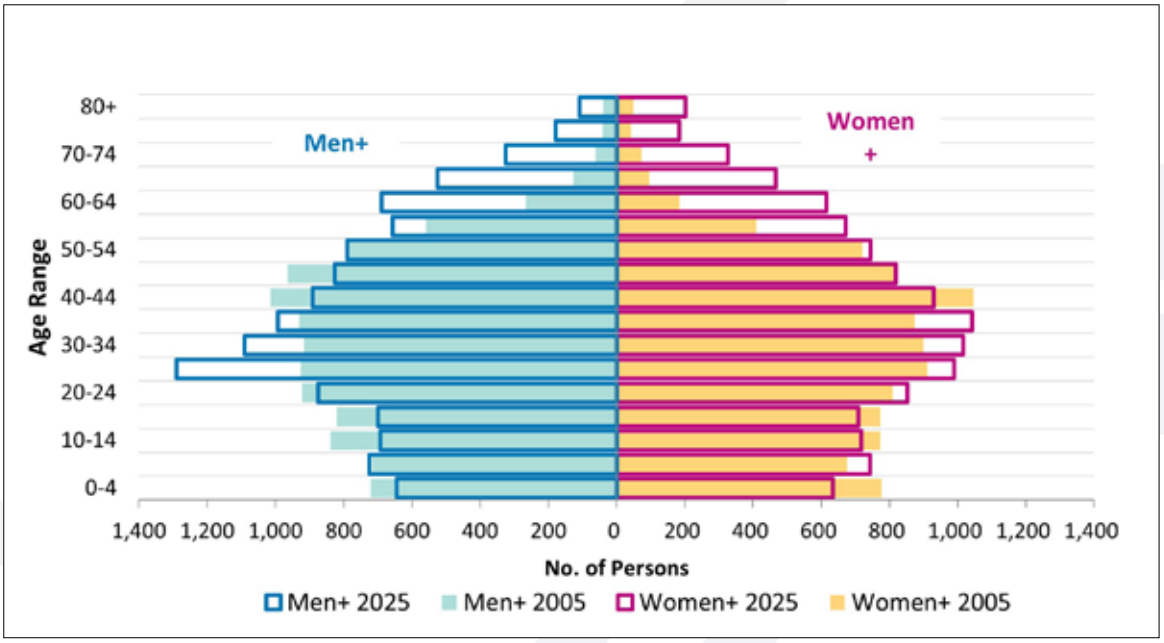
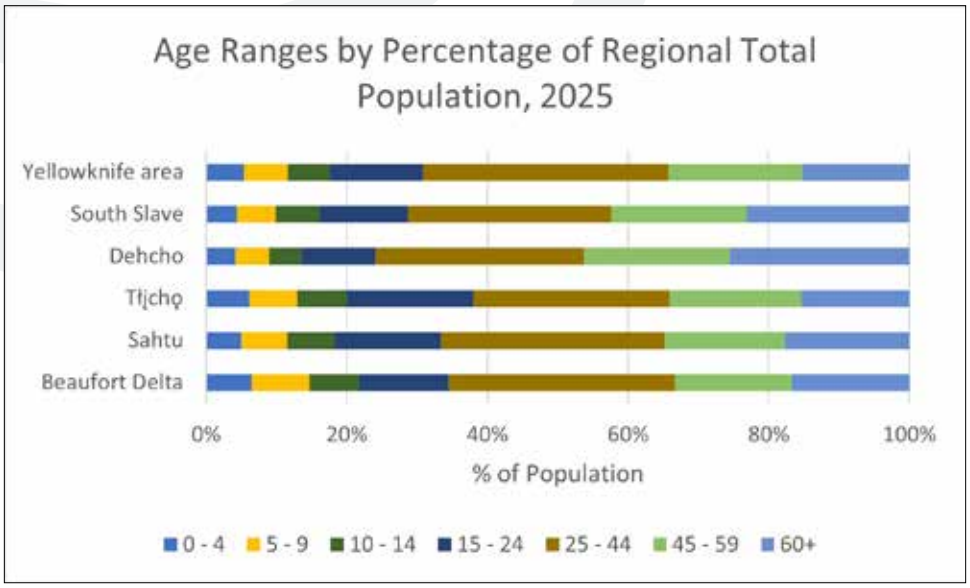
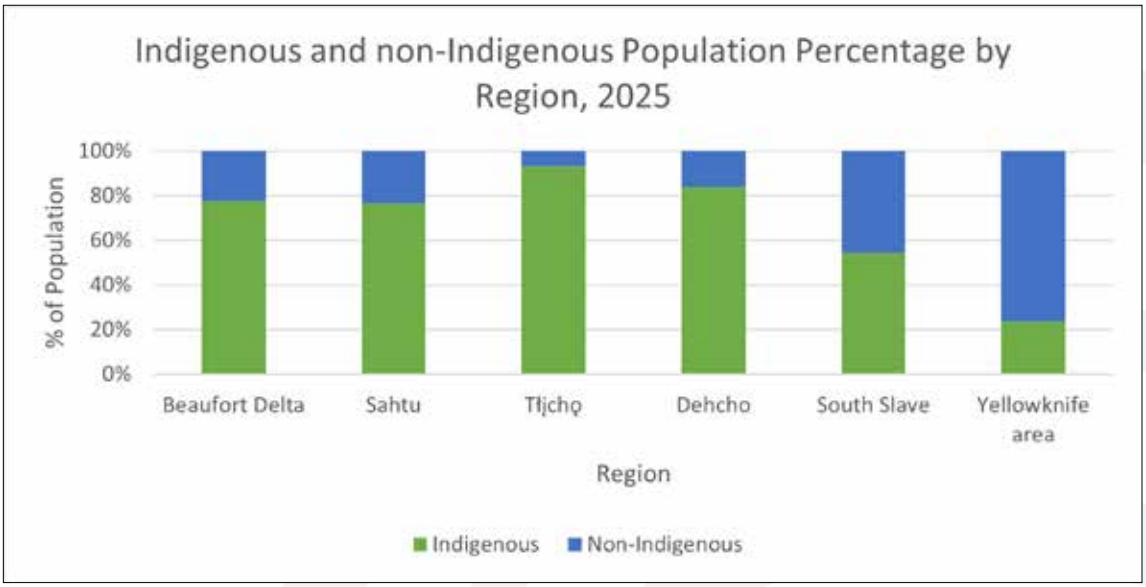


Figure 44 – Age Ranges by Percentage of Regional Total Population, 2025



The NWT's regions also vary significantly in population composition. Figure 45 shows this via comparing the percentage of each region's population that is Indigenous and non-Indigenous (NWT Bureau of Statistics, 2025d). In the Yellowknife area, Indigenous residents make up just under 25% of the population, and a little over half of the population in the South Slave. Meanwhile, in the other four regions, the Indigenous population ranges from just under 80% in the Beaufort Delta and Sahtu to more than 93% of Tłı̨chǫ residents. It is important to note that the rate of Indigenous residents increases further in all regions when comparing the smaller communities to the regional centres.

Figure 45 – Indigenous and Non-Indigenous Population Percentage by Region, 2025



Income

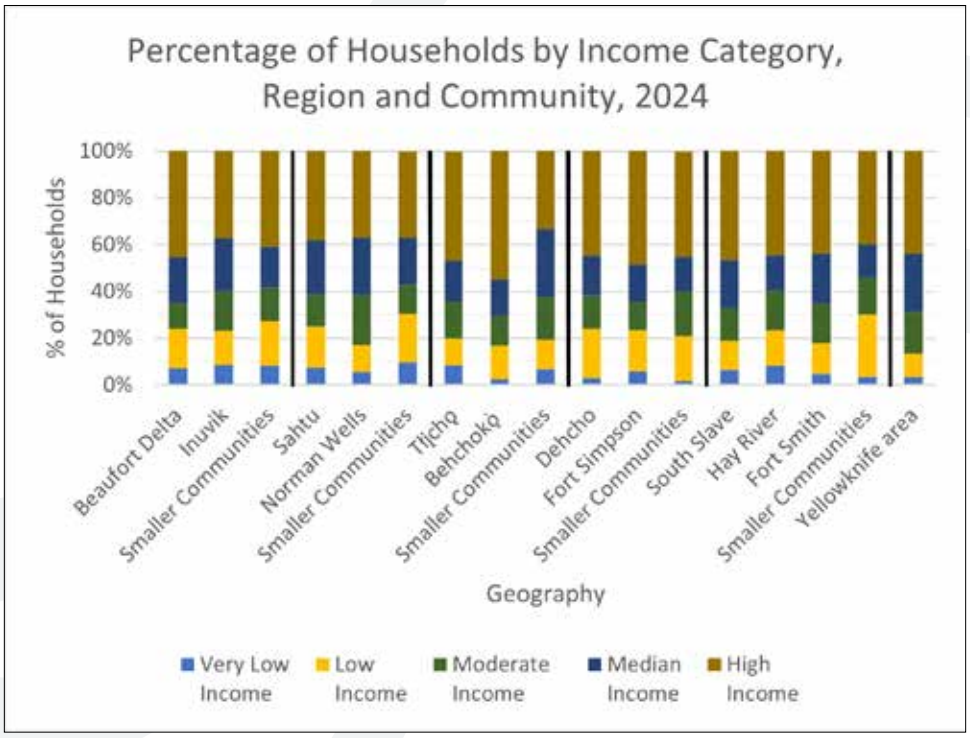
The NWT's regions also differ significantly in economic factors, including income. The following table and graph detail the median household income by region, a statistic referred to as the area median household income or AMHI, which was described in the previous section. This measure is particularly useful in understanding how many households in a region have an income higher or lower than the median, and in understanding the costs for housing that would be seen as "affordable" for each category. Table 6 below provides the 2024 AMHI for each region, as well as the regional centres and aggregated smaller communities in each region, along with the resultant household incomes that would be included in each category, for each geography (NWT Bureau of Statistics, 2025f).

Table 6 – Regional Area Median Household Income and Income Ranges, 2024

Area Median Household Income (AMHI)		Below 20 % AMHI	21-50% AMHI	51-80% AMHI	81-120% AMHI	Above 120% AMHI
	AMHI	Very Low	Low	Moderate	Median	High
		Household Income Ranges				
Beaufort Delta	**$98,000**	**< $20,500**	**$20,501 to $52,000**	**$52,001 to $83,200**	**$83,201 to $124,800**	**> $124,800**
Inuvik	$125,000	< $25,000	$25,001 to $60,000	$60,001 to $100,000	$100,001 to $150,000	> $150,000
Smaller Communities	$84,000	< $16,000	$16,001 to $42,000	$42,001 to $67,200	$67,201 to $100,000	> $100,000
Sahtu	**$107,994**	**< $20,000**	**$20,001 to $54,000**	**$54,001 to $85,000**	**$85,001 to $128,000**	**> $128,000**
Norman Wells	$125,000	< $25,000	$25,001 to $61,200	$61,201 to $100,000	$100,001 to $150,000	> $150,000
Smaller Communities	$100,000	< $20,000	$20,001 to $50,000	$50,001 to $80,000	$80,001 to $120,000	> $120,000
Tłı̨chǫ	**$100,000**	**< $20,000**	**$20,001 to $50,000**	**$50,001 to $80,000**	**$80,001 to $120,000**	**> $120,000**
Behchokǫ̀	$84,500	< $16,000	$16,001 to $42,000	$42,001 to $66,000	$66,001 to $101,000	> $101,000
Smaller Communities	$114,250	< $20,000	$20,001 to $57,000	$57,001 to $91,000	$91,001 to $136,000	> $136,000
Dehcho	**$90,000**	**< $18,000**	**$18,001 to $45,000**	**$45,001 to $72,000**	**$72,001 to $106,800**	**> $106,800**
Fort Simpson	$100,000	< $20,000	$20,001 to $50,000	$50,001 to $80,000	$80,001 to $120,000	> $120,000
Smaller Communities	$80,500	< $15,000	$15,001 to $40,000	$40,001 to $64,000	$64,001 to $96,000	> $96,000
South Slave	**$104,994**	**< $21,000**	**$21,001 to $52,000**	**$52,001 to $84,000**	**$84,001 to $126,000**	**> $126,000**
Hay River	$120,000	< $24,000	$24,001 to $60,000	$60,001 to $96,000	$96,001 to $144,000	> $144,000
Fort Smith	$125,000	< $25,000	$25,001 to $62,000	$62,001 to $100,000	$100,001 to $150,000	> $150,000
Smaller Communities	$75,000	< $15,000	$15,001 to $37,000	$37,001 to $60,000	$60,001 to $90,000	> $90,000
Yellowknife area	**$140,000**	**< $27,000**	**$27,001 to $70,000**	**$70,001 to $112,000**	**$112,001 to $168,000**	**> $168,000**

Figure 46 expands on this data by showing the percentage of households in each geography that had a 2024 household income in each AMHI category (NWT Bureau of Statistics, 2025f). It is important to note that each category is based on that area's income, so households in different categories in different areas could have the same income. It is also the nature of this statistic that the high income category will generally have by far the largest proportion of households, and the very low income category will have the smallest, but there is still variation that allows for insights. We can see that of the regional centres, Inuvik and Hay River have the largest percentage of very low income households, while Behchokǫ̀ and Yellowknife have the smallest. Behchokǫ̀ and Fort Simpson have the largest percentage of high income households among regional centres, with Behchokǫ̀ in particular having a small number of very low income households (though this likely owes to the low AMHI, meaning a lower threshold to be considered very low income). Combined, this suggests a high level of income inequality. Looking at smaller communities, those in the Sahtu, South Slave and Beaufort Delta regions see a high rate of low and very low income households, at or approaching 30% of all households in each case. In the South Slave (with the lowest AMHI for small communities), this means 30% of all small community households earn $37,000 or less.

Figure 46 – Percentage of Households by Income Category, Region, and Type of Community, 2024

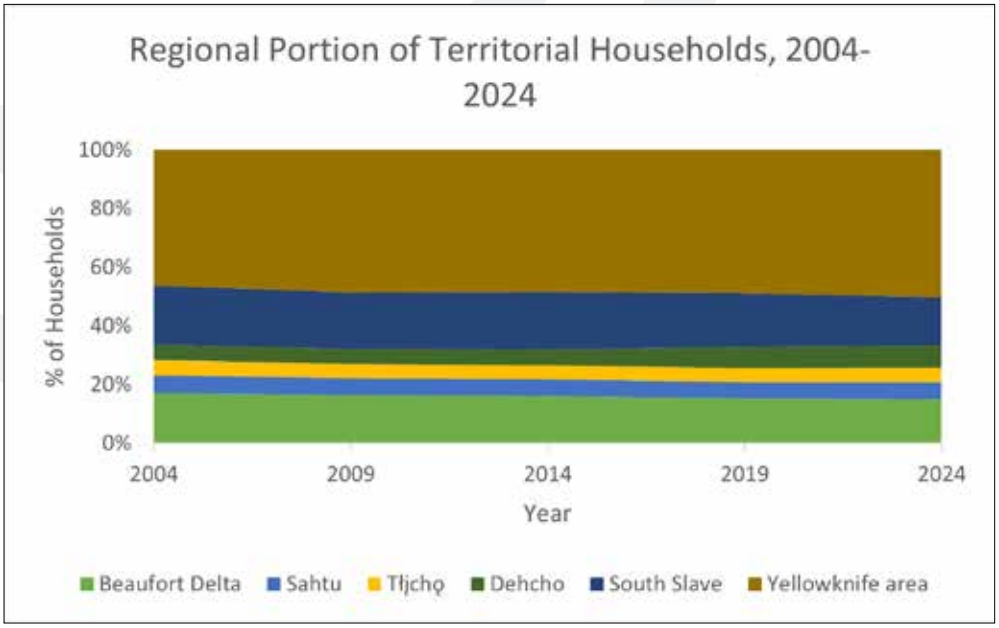


Households

Of the 15,356 households in the NWT in 2024, 7,707 (just over 50%) were located in the Yellowknife area. This was followed in number by the South Slave (2,534 households/16.5%), Beaufort Delta (2,313 households/15.1%); Dehcho (1,165 households/7.6%), Sahtu (887 households/5.8%) and Tłı̨chǫ (751 households/4.9%) regions (NWT Bureau of Statistics, 2025j).

Figure 47 visualizes this data by showing the portion of all households in the territory found in each region, and how that ratio has changed over the past two decades. As with population, the Yellowknife area has consistently had about half of all households, with the South Slave and Beaufort Delta following, and the Dehcho, Sahtu and Tłı̨chǫ having the smallest percentages. This data provides insights when compared with the population chart shown in Figure 37. When a region's percentage of the population is larger than its percentage of households, this indicates a larger average number of occupants per household. This is the case most notably with the Tłı̨chǫ region, which in 2024 represented 6.8% of the NWT population, but only 4.9% of its households. The reverse is true for the South Slave region, with 15.2% of the territory's population, but 16.5% of its households in 2024. While these percentages may seem small, this represents almost a person and a half more on average living in a Tłı̨chǫ region home, compared to a home in the South Slave.

Figure 47 – Regional Portion of Territorial Households, 2004 to 2024



In the past 20 years, the proportion of households with 6 or more residents has been declining in the NWT, but it remains the highest in the Beaufort Delta region (NWT Bureau of Statistics, 2025k). The following Figures 48 and 49 explore household sizes by region, showing some significant differentiation that is important for housing planning. Figure Y shows the split between different household sizes for the NWT as a whole (top row) and for each region, helping to show when regions have a presence of certain household sizes that is lower or higher than the territorial average (NWT Bureau of Statistics, 2025o). Immediately apparent is the Tłı̨chǫ region having by far the largest rates of households with 5 or more people than any other region (while also having the largest rate of households with 4 people) and being well below the territorial average in the smaller size categories.

Figure 48 – Regional Split of Household Sizes, 2024

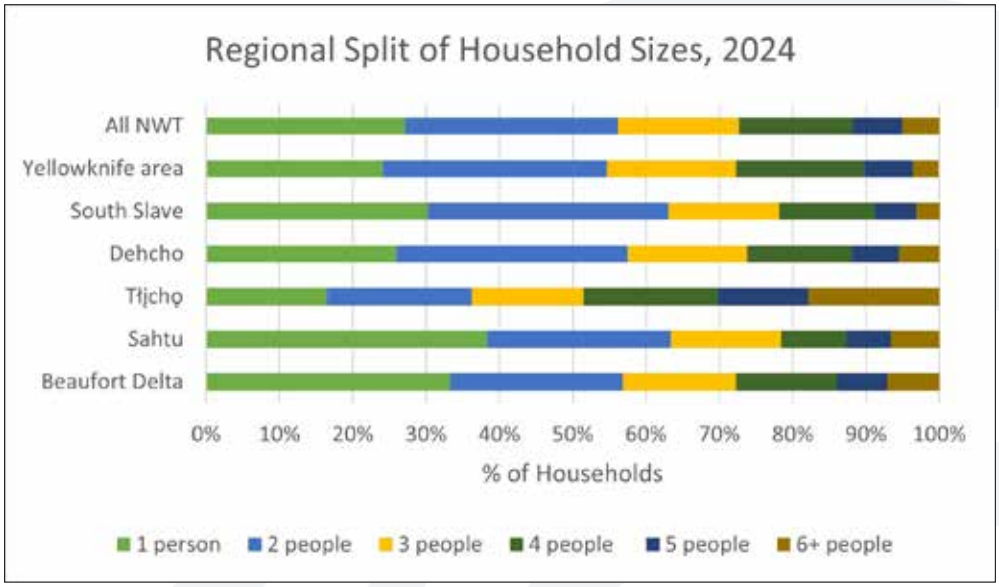
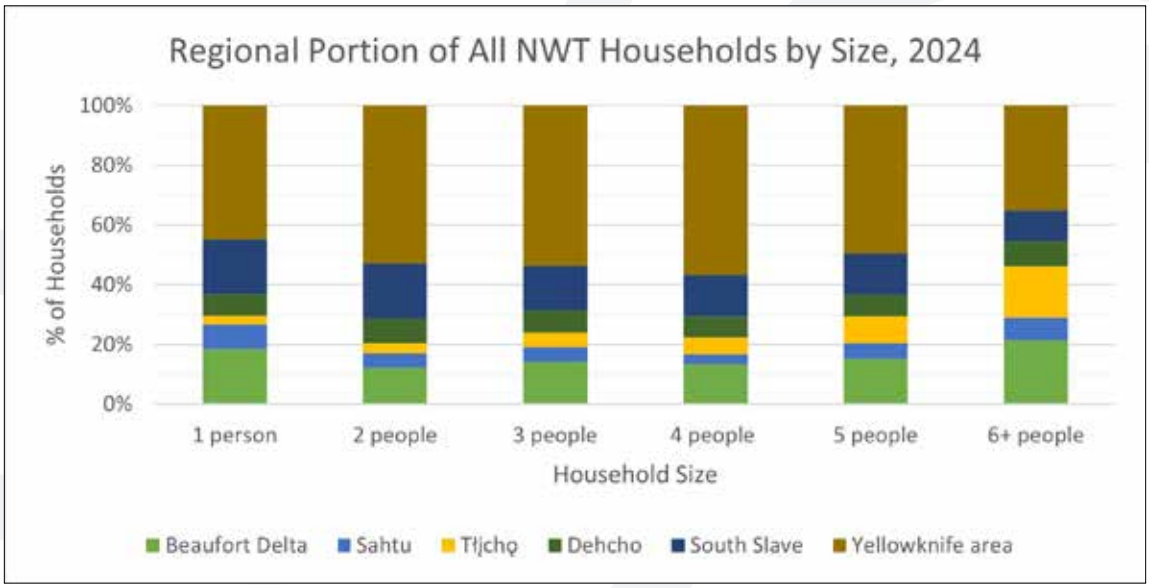


Figure 49 expands on this data by analyzing the portion of all NWT households in each size category found in each region (NWT Bureau of Statistics, 2025o). From this we can see the oversized share of larger-sized households found in the Beaufort Delta and Tłı̨chǫ regions, while the Yellowknife area has a significantly lower proportion of households of 6 or more people than its total proportion of NWT households. On the other side, the Beaufort Delta and Sahtu regions see a greater share of the territory's 1-person households than their percentage of all households would suggest, while again the Yellowknife area is under-represented.

Figure 49 – Regional Portions of all NWT Households by Size, 2024



We saw in Figure 10 in the previous section that the regions see significant differentiation in rates of owner and renter households, with the South Slave having by far the highest rate of homeownership in 2024, while the Beaufort Delta and Sahtu regions both had a significantly higher rate of renters than of homeowners. Within the categories of owner and renter households, it is possible, using census data, to further differentiate: between owners with and without a mortgage, and between renters in subsidized and non-subsidized housing. Regional statistics for each are provided in the following 2 graphs.

First, Figure 50 shows the rates of owner households with a mortgage, showing nearly 75% of owner households in the Yellowknife area have a mortgage, as do approximately half of owners in the South Slave and Beaufort Delta regions, while the percentage drops sharply for the other regions to a low of less than 30% of Tłı̨chǫ region owner households (Statistics Canada, 2023). This may indicate challenges for homeowners to obtain financing in smaller communities, as we heard in community engagement across regions.

Figure 50 – Rate of Owner Households with a Mortgage by Region, 2021

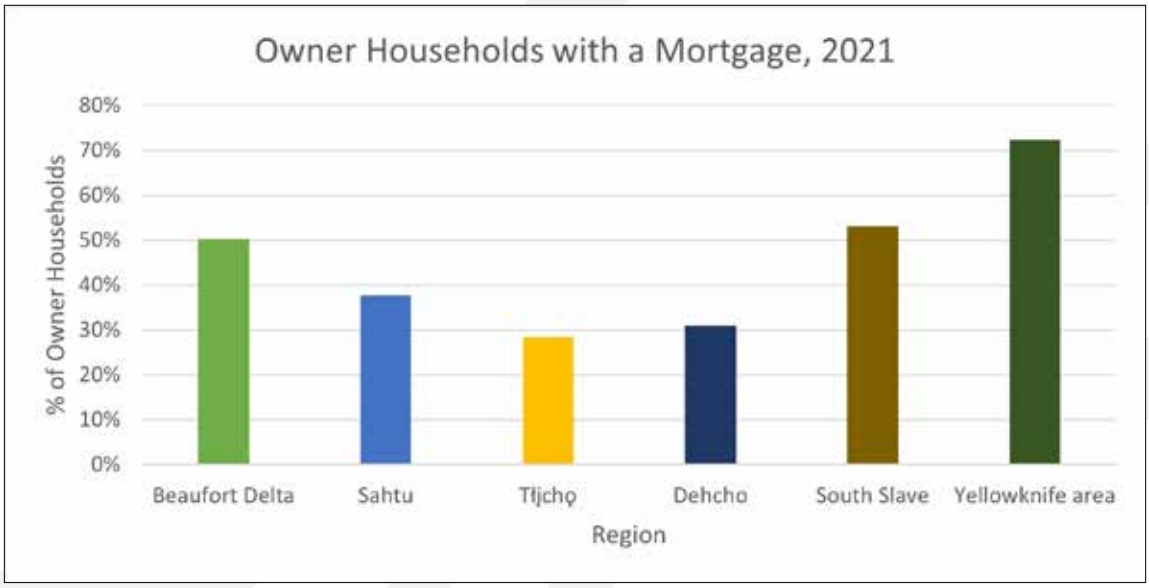


Figure 51 shows the percentage of renter households in each region living in subsidized housing in 2021, with near inverse rates to the previous graph (Statistics Canada, 2023). However, the data invites some question given the low rate of subsidized Beaufort Delta households, despite the large number of households in public housing in that region. The Tłı̨chǫ regional rate raises similar questions, and this speaks to the challenges around data accuracy in the NWT, particularly from the census. Indeed, Figure 52 which follows shows the percentage of regional population that is living in public housing as of November 2025 according to Housing NWT and NWT Bureau of Statistics data, showing that the Beaufort Delta has by far the largest rate at over 30% of the population living in public housing, followed by the Sahtu and Tłı̨chǫ regions, both around 18% of the population, with the other regions seeing even smaller percentages, including the North Slave at just 4.2% of the population (Housing NWT, 2025a & NWT Bureau of Statistics, 2025a).

Figure 51 – Rate of Renter Households Living in Subsidized Housing by Region, 2021

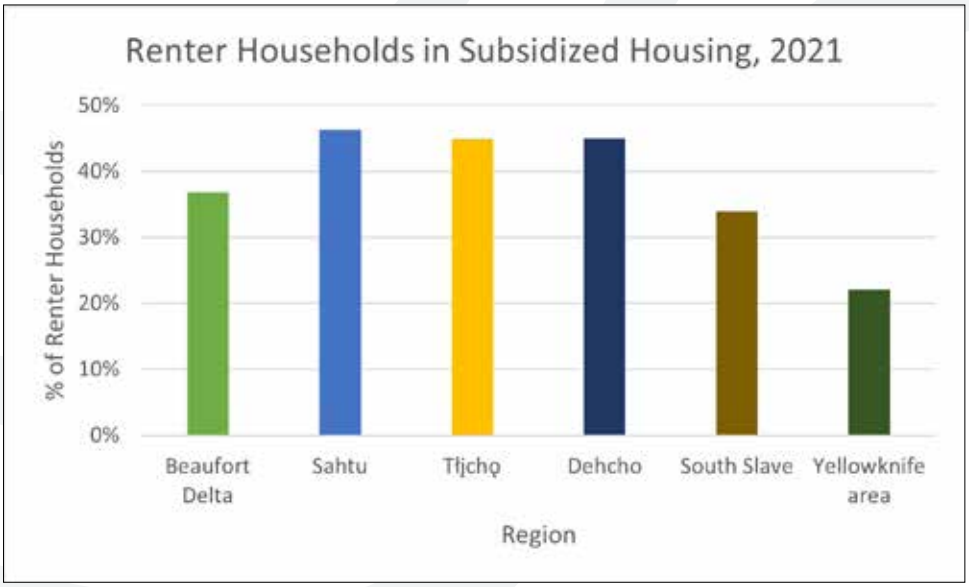


Figure 52 – Percentage of Regional Populations Living in Public Housing, November 2025

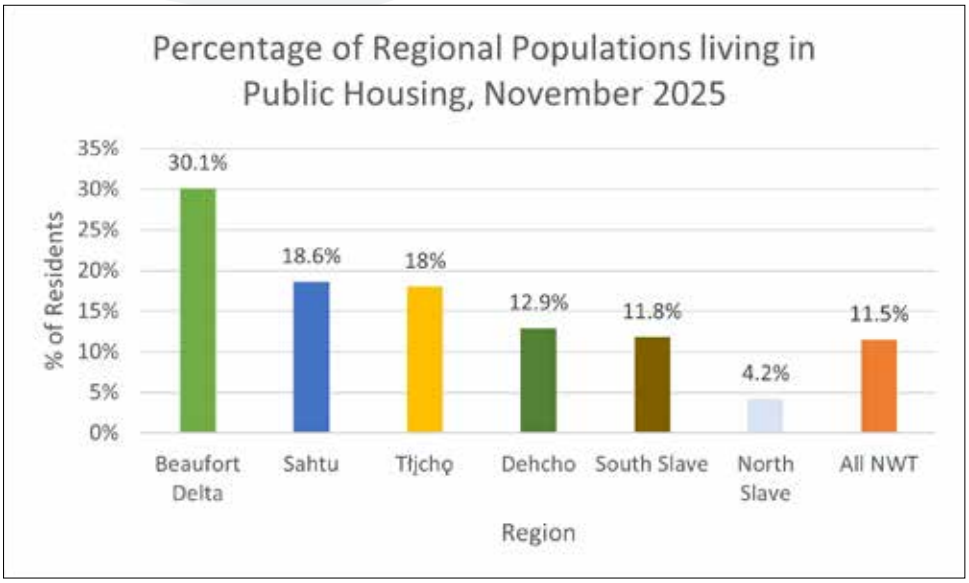
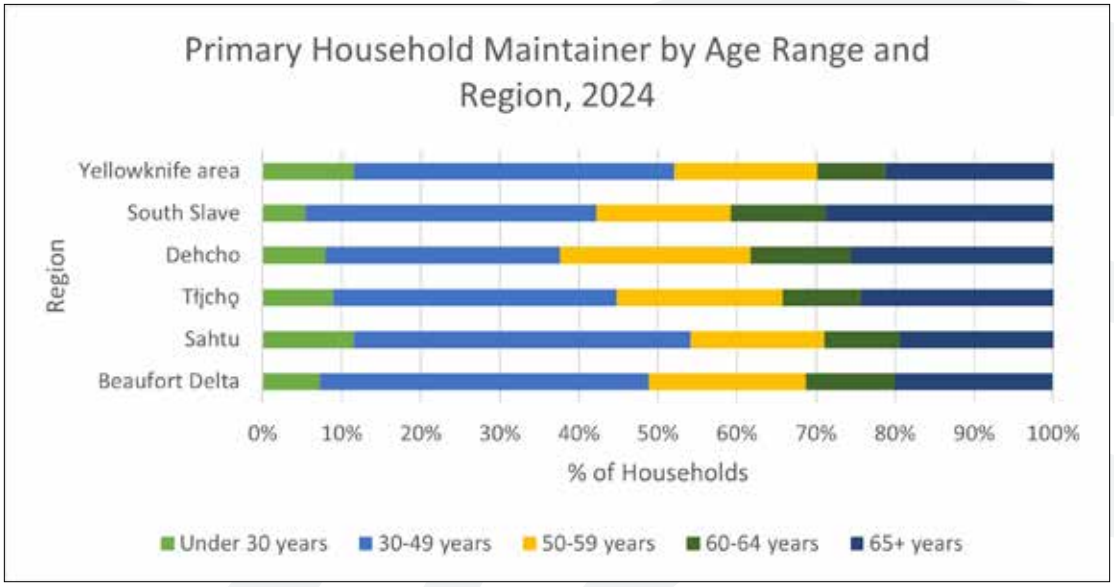


Figure 53 shows data on the age of primary household maintainers by region from 2024 (NWT Bureau of Statistics, 2025f). Some trends this data shows include that the Sahtu and Yellowknife area are the only regions where more than half of all households have a primary maintainer under the age of 50, while conversely, in the Dehcho region more than 60% of all household maintainers are 50 years or older, with the South Slave region just below this mark but having the highest percentage of senior household maintainers 65 years and older, at 28.8%. This data appears to corroborate the findings from the HART Housing Report and community engagement that younger adults are generally struggling to start their own households, though it is important to recognize the different regional demographics that would also contribute to the rates of household maintainers by different age groups.

Figure 53 – Primary Household Maintainer by Age Range and Region, 2024



Housing Conditions

We saw in an earlier section that 3-bedroom households make up the largest segment of households by size in the NWT. Figure 54 breaks down this data by region, showing that 3-bedroom homes are indeed the most common size in each region, though to varying degrees (Statistics Canada, 2023). The South Slave and Tłı̨chǫ regions have the highest share of homes with 4 or more bedrooms, at more than 25% each, while the Beaufort Delta has the highest percentage of homes with 0 or 1 bedroom, and was the only region where more than half of homes had 2 bedrooms or less.

Figure 54 – Percentage of Regional Households by Number of Bedrooms, 2021

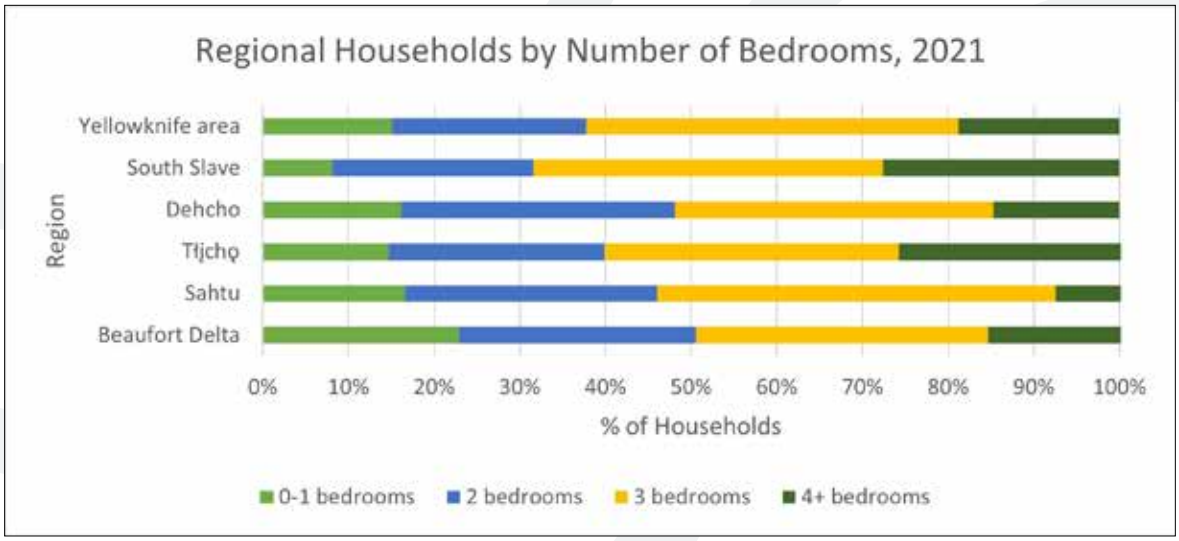
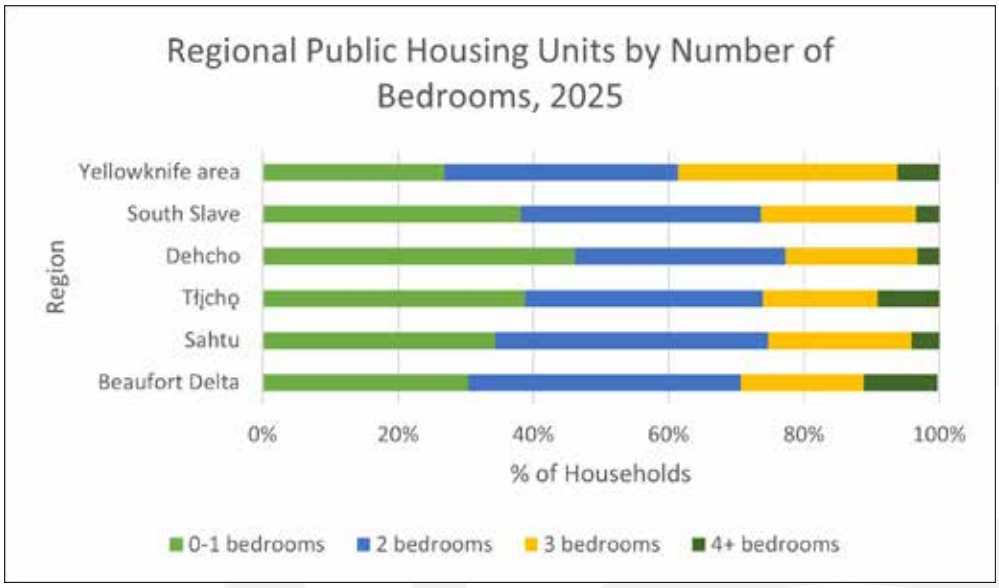


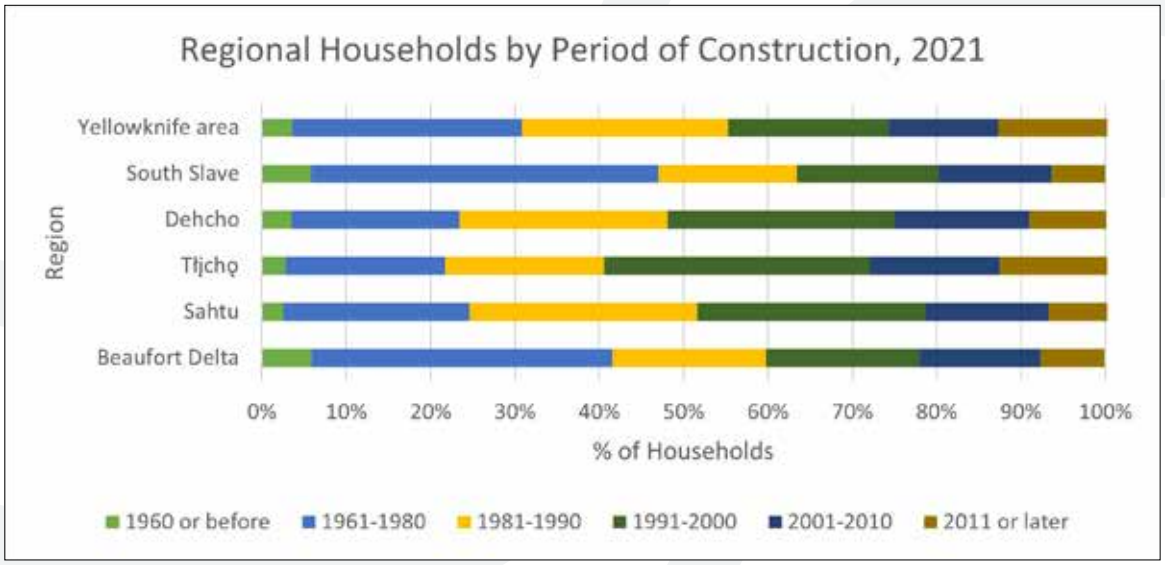
Figure 55 presents the same data but from 2025, and for Housing NWT's public housing units only (Housing NWT, 2025b). Some differentiation is clearly visible, including a much higher percentage of public housing homes with 2 bedrooms or less in the public housing inventory. Two notable outliers are the Dehcho region having nearly half of its public housing either 0 or 1 bedroom, and the Yellowknife area (including Łutselk'e in this case) having 3-bedroom public housing units make up a much larger percentage of the inventory than any other region (9% more than the next closest region).

Figure 55 – Percentage of Regional Public Housing Units by Number of Bedrooms, 2025



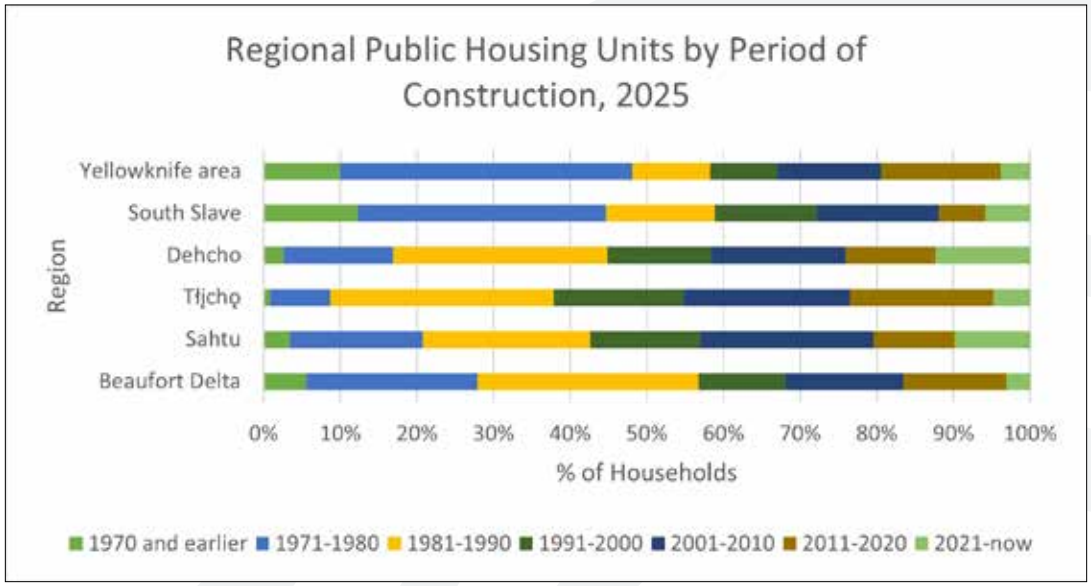
Moving to the age of homes, Figure 56 presents census data showing the percentage of homes in each region by the period in which they were constructed (Statistics Canada, 2023). According to this data, the regions with the most construction since 2000 are the Tłı̨chǫ, Dehcho and the Yellowknife area. Conversely, the Beaufort Delta and South Slave regions have the oldest housing stock in the NWT, with 47% of South Slave and 41% of Beaufort Delta households built at least 45 years ago.

Figure 56 – Percentage of Regional Households by Period of Construction, 2021



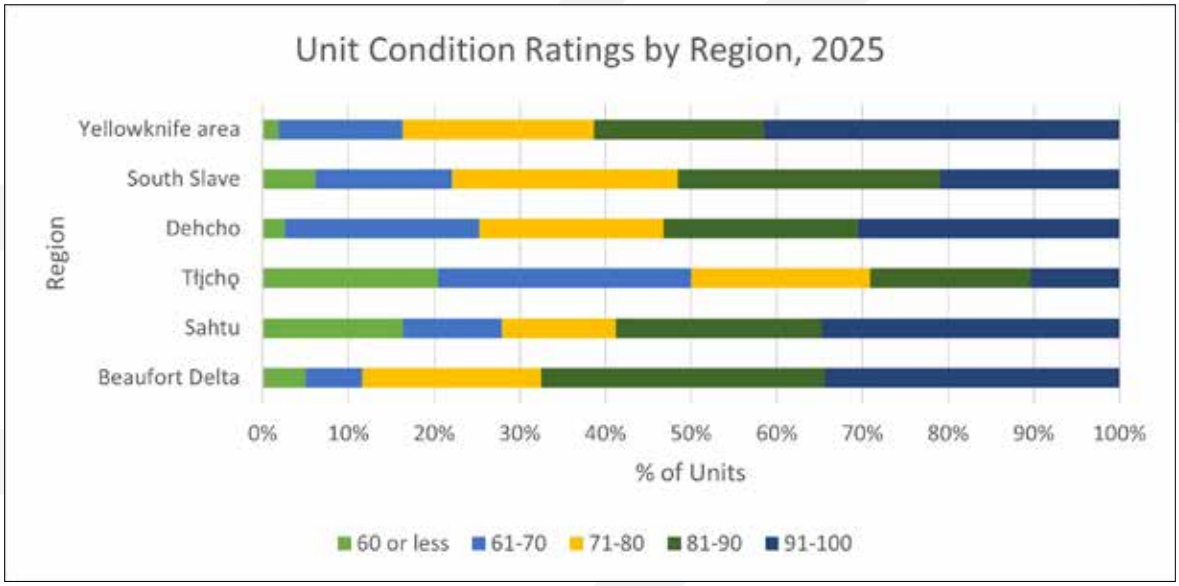
Again, looking at similar data for public housing units alone in Figure 57 below, we can see some similarities and differences (Housing NWT, 2025b). Due to the different data sources, the ranges of years differ slightly. The South Slave sees a similar rate of public housing from 1980 and earlier as its entire housing stock (45% of public housing, 47 % of all homes). However, the Yellowknife area, which has the highest proportion of public housing units in buildings constructed more than 45 years ago of all regions, has a noticeably higher rate of public housing of that age than of the general housing stock. On the other end of the spectrum, the Dehcho and Tłı̨chǫ regions have seen the most new public housing construction (since 2010) as a portion of their total public housing stock. Units constructed since 2010 make up the smallest regional proportion in the South Slave at just under 12%, followed by the Beaufort Delta at 16%.

Figure 57 – Percentage of Regional Public Housing Units by Period of Construction, 2025



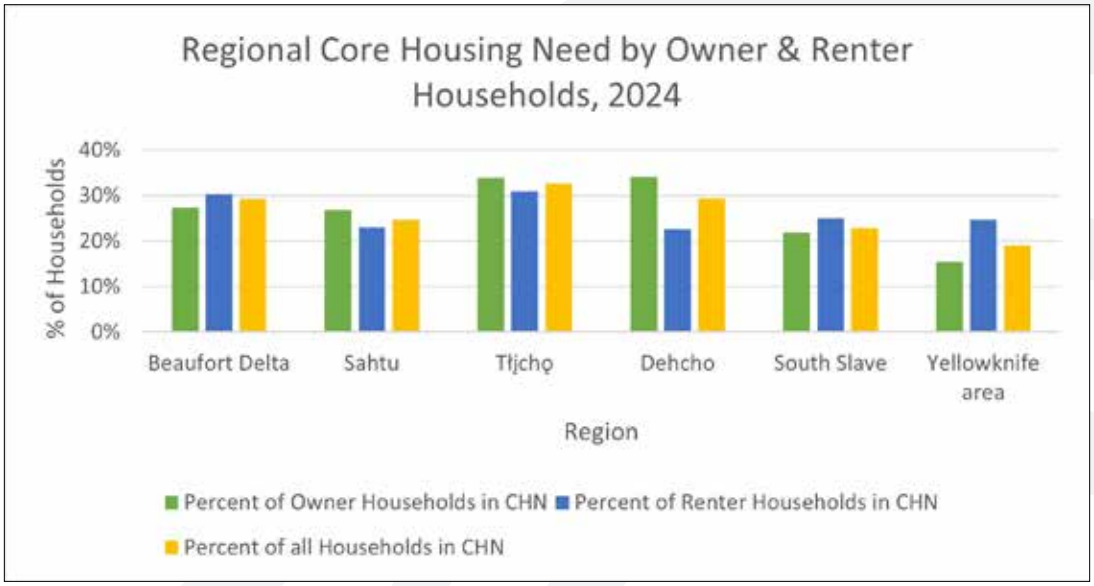
Looking at the Unit Condition Ratings for the public housing inventory by region in Figure 58, some further findings can be made. It is important to note that this dataset includes units that are beyond economic repair, which in many cases likely makes up much of the stock with ratings under 60, and also that as with most indicators, UCRs are not exact. However, we can see that in all regions aside from the Tłı̨chǫ, at least half (if not more) of all public housing units have a UCR above 80, meaning the home is in good condition (Housing NWT, 2025b). However, in the Tłı̨chǫ communities, less than 30% of public housing units have a UCR above 80, while half have a UCR of 70 or less, indicating a need for repair or replacement.

Figure 58 – Public Housing Unit Condition Ratings by Region, November 2025



Turning to rates of housing problems, the following two graphs detail regional rates of CHN from 2024, first by the rates for owner and renter households, and then by the specific types of housing problems faced. In Figure 59, we can see that the Tłı̨chǫ, Dehcho and Beaufort Delta regions have higher rates of CHN than the other regions, with the Yellowknife area the lowest at 19% of all households (NWT Bureau of Statistics, 2025f). Some interesting trends can be observed. While the Yellowknife area has the lowest CHN rate overall, its rate of renter households in CHN is comparable to other regions, owing to the affordability crisis in the city's rental market. Owner households experience the highest rates of CHN in the Tłı̨chǫ and Dehcho regions, at around 34% of all owner households in each case. Interestingly, we saw in an earlier figure that these regions also had the lowest rates of owner households with a mortgage.

Figure 59 – Regional Core Housing Need Rates by Owner and Renter Households, 2024



Using 2021 census data analyzed by HART, and keeping in mind the challenges with CHN data from that census, we can delve further into CHN data for owner and tenure households, by examining rates for owner households with and without mortgages, and renter households that are subsidized or not subsidized, as shown in Figure 60 below which provides this data by region (HART, 2025). Some key takeaways include the high number of subsidized renters in CHN in the Beaufort Delta and Yellowknife area (where there is also a significant number of non-subsidized renters in CHN), and the consistent rate of owner households without mortgages outpacing those with a mortgage in CHN numbers in all regions except for the Yellowknife area.

Figure 60 – Households in Core Housing Need by Tenure Specifics and Region, 2021

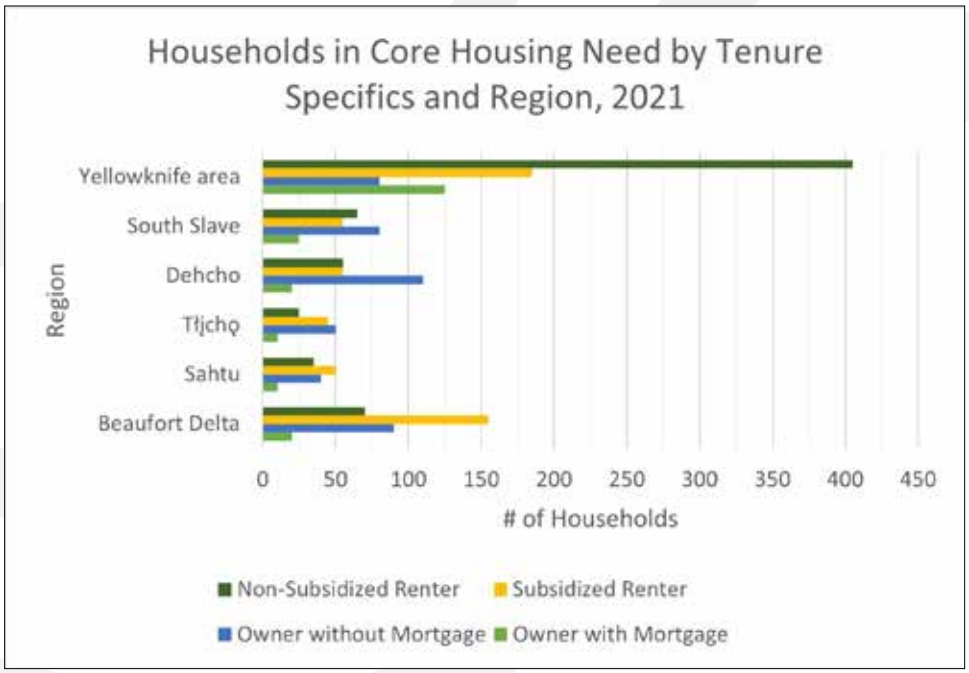
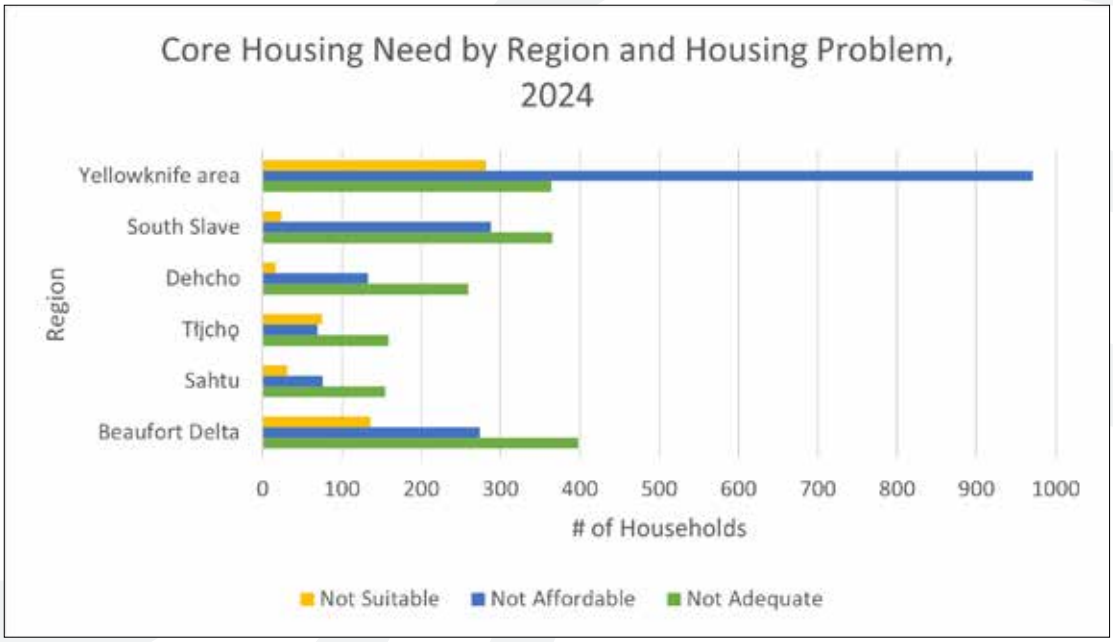


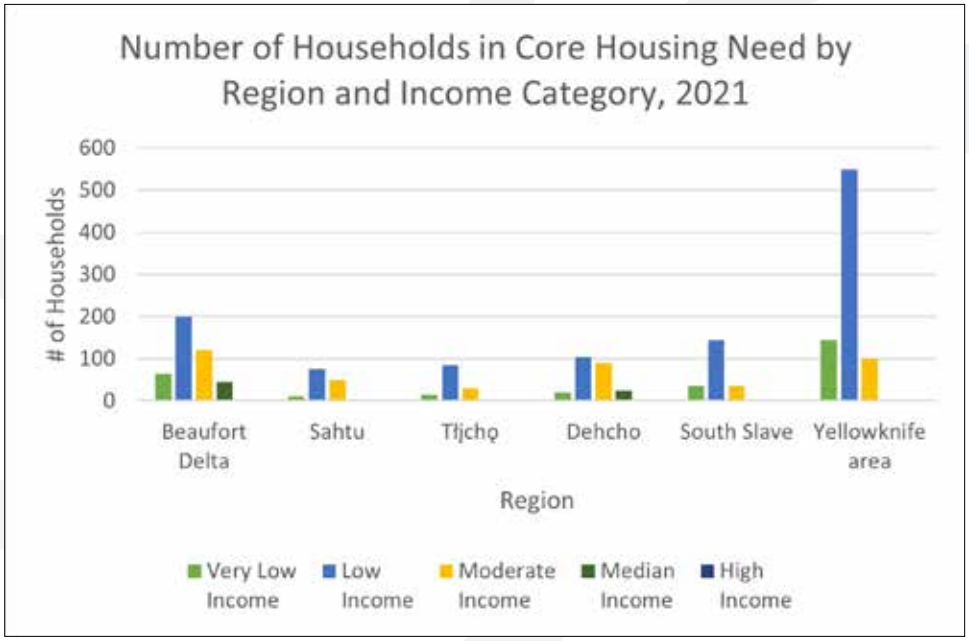
Figure 61 expands on regional CHN data by looking at the actual numbers of households in each region that are in CHN, by the specific problem(s)—unaffordable, unsuitable or inadequate housing—that they are facing (NWT Bureau of Statistics, 2025f). Immediately apparent is that while we saw in the previous figure that the Yellowknife area has the lowest rate of households in CHN, due to its population it has the largest actual number of households in CHN by a large margin, with unaffordable housing the biggest challenge. These statistics provide insights into other regions, particularly the number of households throughout the territory dealing with an adequacy problem while being in CHN, with more than 1,100 such households in the Yellowknife area, South Slave, and Beaufort Delta alone. We can also see that inadequate housing makes up the largest number of households in CHN in every region, except for the Yellowknife area. Meanwhile, the Tłı̨chǫ is the only region where unsuitable housing outpaces unaffordability, though the Beaufort Delta has the most households with a suitability problem in CHN outside of the Yellowknife area.

Figure 61 – Core Housing Need by Region and Housing Problem, 2024



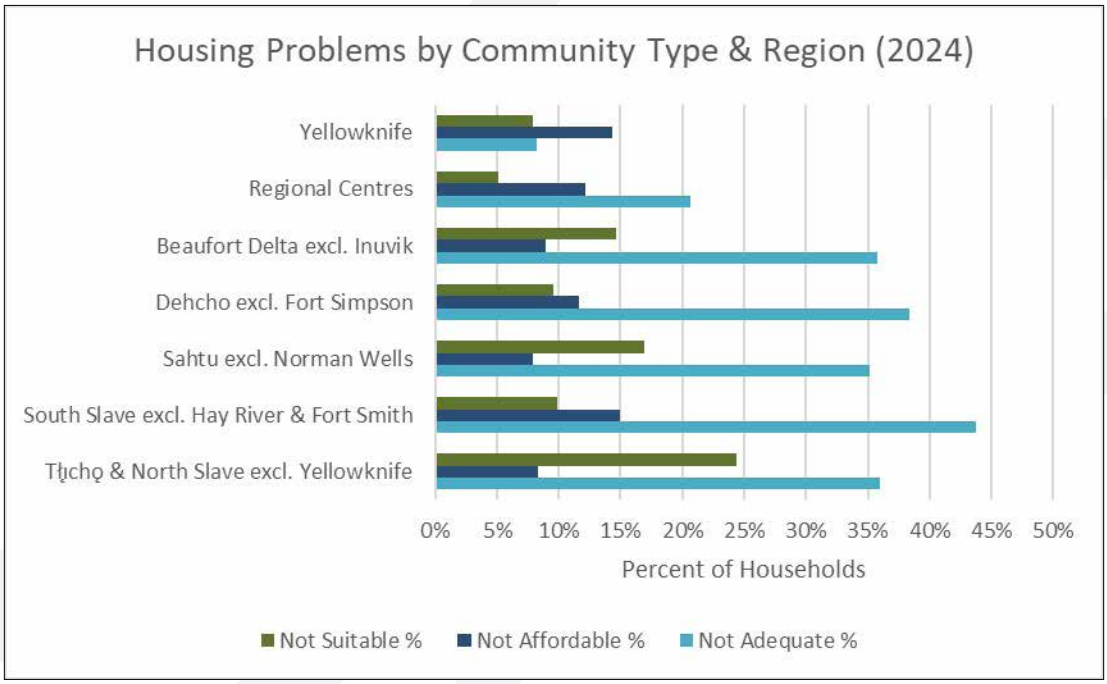
Thanks to HART (2025), we can also examine the prevalence of CHN by AMHI income category and region, based on 2021 census data. This is shown below in Figure 62, which shows that over half of all NWT households experiencing CHN in 2021 were low income households (1,160 in total), while a further 20% were moderate households, within the 51-80% of AMHI range. While the number of very low income households in CHN was lower, recall that certain populations such as homeless individuals are not assessed for CHN by Statistics Canada, and that CERB payments temporarily lifted many households out of the very low income category at the time of this data collection.

Figure 62 – Number of Households in Core Housing Need by Region and Income Category, 2021



While the previous figures focused on households in CHN, the graph below looks at the presence of one of the three housing problem categories by geography, regardless of whether a household is in CHN (NWT Bureau of Statistics, 2025p). As CHN has a theoretical element—assuming that appropriate alternative housing exists in a community—that does not reflect the NWT reality, looking at housing problems without the CHN element is arguably just as valuable. Figure 63 visualizes the percentage of households with a housing problem by community type and region, with the "market" regional centres (Hay River, Inuvik, Fort Smith, Fort Simpson and Norman Wells) assessed in their own category, to get a better understanding of housing problems in smaller communities. This allows for two clear observations: the extreme rate of housing inadequacy in small communities in every region, and the significantly higher rate of unsuitable housing in smaller communities than in Yellowknife and the regional centres. From a data analysis perspective, this also shows the value in analyzing statistics at a sub-territorial (and sub-regional) level, and the insights that can be missed with territory-wide indicators.

Figure 63 – Housing Problems by Community Type and Region, 2024



This overview of regional data is not comprehensive, but it does show the different contexts between regions across the NWT. With this context in mind, the next sections profile each of the individual regions and the communities that within each.

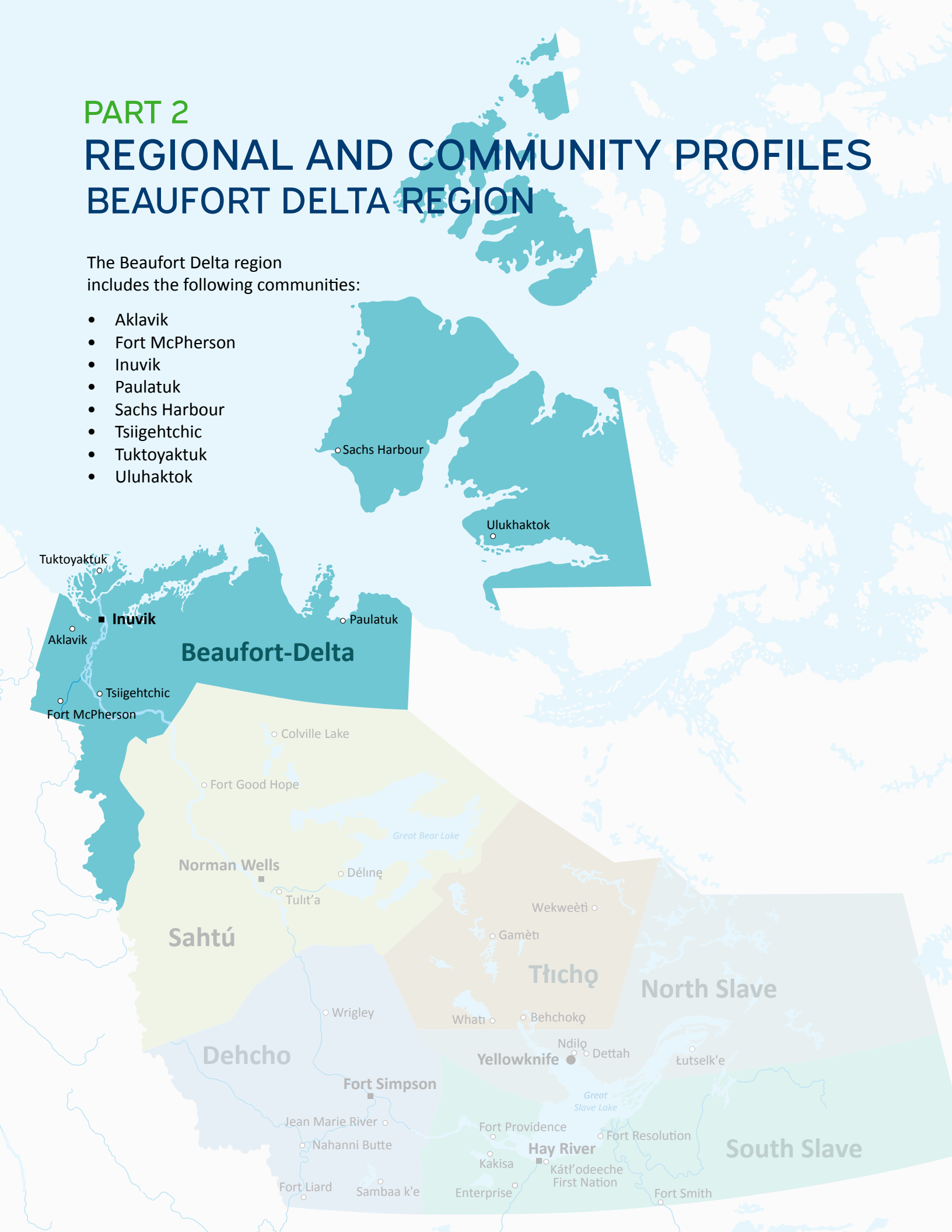
PART 2

REGIONAL AND COMMUNITY PROFILES

BEAUFORT DELTA REGION

The Beaufort Delta region includes the following communities:

- Aklavik
- Fort McPherson
- Inuvik
- Paulatuk
- Sachs Harbour
- Tsiigehtchic
- Tuktoyaktuk
- Uluhaktok



AKLAVIK

Hamlet

Population (2025): **648**

Indigenous Population (2025): **89%**

Households (2024): **214**

Owned/Rented (2024): **31% / 69%**

Average Family Income (2024): **$101,857**

Not Adequate (2024): **31%**

Not Affordable (2024): **9%**

Not Suitable (2024): **12%**

Core Housing Need (2024): **32%**

Public Housing Waitlist (Dec. 2025):
10 households

THE COMMUNITY

Aklavik (or *Aktlarvik*, meaning "Barrenground Grizzly Place") is located along the Peel Channel of the Mackenzie River delta, near the base of the Richardson Mountains. The Hamlet is home to about 648 residents and is the westernmost community in the Northwest Territories. Established in 1912 as a Hudson's Bay Company trading post during the height of the fur trade, Aklavik quickly became an important hub and was the main service centre of the western Arctic until recurrent flooding led to the construction of Inuvik in the 1950's. The community's motto, "Never Say Die", reflects its enduring resilience following this period and strong sense of pride.

Indigenous residents make up the majority of Aklavik's population, and the community is unique (along with Inuvik) in being implicated in two settled land claim agreements: the Inuvialuit Final Agreement, and the Gwich'in Comprehensive Land Claim Agreement, with large populations of beneficiaries to both agreements. Governance organizations in the community include the Aklavik Community Corporation, the Ehdiitat Gwich'in Council, the Aklavik Indian Band, and the Hamlet of Aklavik. The community can be accessed from Inuvik by air year-round, as well as by boat in the summer or by ice road in the colder months, with the road open an average of around four months (December to April) over the past five years. It experiences periodic flooding and significant permafrost thaw, and there are limited nearby gravel sources, all of which impacts the ability to develop land for housing.

HOUSING IN AKLAVIK

Homes in Aklavik are generally a mix of privately-owned homes, public housing, and a small amount of market rentals including 8 owned by Housing NWT. In November 2025, Housing NWT had 133 public housing units in Aklavik, including 15 that are vacant, and not accounting for four older units that are in the process of being surplused. This made up more than half of all homes in the community, and includes the Joe Greenland Centre, an 8-bedroom Elders' independent living facility. The Aklavik Housing Association manages this inventory on Housing NWT's behalf. Housing NWT also supports a 4-unit transitional housing project operated by the Aklavik Indian Band, through the Northern Pathways to Housing program. The median year of construction for public housing units in the community is 1989, and according to the 2021 census, 69% of homes in Aklavik are at least 35 years old. However, some recent new construction has occurred, including 3 new homes built by the Gwich'in Tribal Council (GTC) under their homeownership program.

Diidavee
Gwiheezàa Geenjit
Zhat Gàtr'ìgwìhee'yàh

Isuma isaktuaq
taimaunga

HOUSING NEEDS

Housing needs in Aklavik are significant. In November 2025, there were 10 households on the public housing waitlist for the community (9 for a 1-bedroom unit, and the other for a 2-bedroom unit). This may under-estimate actual need, as community members noted that some people who need housing are discouraged from joining the waitlist because they see little progress toward receiving housing, and they see the process as lacking transparency in terms of who is allocated available units. In addition, GNWT departments identified a need for at least 4 additional market rental units to meet staff needs in areas such as health and education.

Community engagement pointed to young adults and Elders as populations in particular need—a need that sometimes intersects when homes are shared by multiple generations, creating stress and limiting privacy. It was suggested that small, independent units in a modular format could help alleviate the housing situation for young adults. Participants noted that when the Joe Greenland Centre shifted from a long-term care facility to independent living, this displaced some Elders from the community, and they would like to see accessible spaces where Elders could age in place in Aklavik. Participants also pointed out that the allocation of public housing homes could better align with family sizes and types to ensure that Elders and families are in the most suitable housing.

Beyond these segments of the population, Aklavik participants focused on three key areas of need: more support for affordability challenges for homeowners, improved Housing NWT programming that reflects the realities of small communities, and a need for land reclamation and redevelopment. Participants also shared a strong feeling that most decisions affecting the community's housing were being made elsewhere, and suggested that a more grassroots survey of residents would have been more effective at portraying Aklavik's housing needs for this project.

Aklavik is an expensive community to live in, and for homeowners, bringing in supplies for repairs is a significant expense. For renters who would like to be homeowners, rent and the cost of living make it difficult to save for a downpayment. It was noted that the only current Housing NWT program supporting the transition to homeownership available in Aklavik—the Homeownership Initiative—has limited effectiveness because it only applies to public housing tenants living in a single-detached home, while there may be tenants who would otherwise be eligible but live in a duplex, for example. The current income thresholds for accessing Housing NWT repair programs were also highlighted as an issue, as it was noted that residents who earn slightly above the thresholds cannot access support, and struggle with the costs of homeownership. Given the community's location within a floodplain, there is little available land for new housing, but many older properties that could be reused. However, the age of the buildings means hazardous materials may be present, increasing the cost of remediation and reducing the likelihood of these lands being re-used.

A starting point for a brighter future

FORT MCPHERSON

Hamlet

Population (2025): **742**

Indigenous Population (2025): **93%**

Households (2024): **251**

Owned/Rented (2024): **46% / 54%**

Average Family Income (2024): **$101,972**

Not Adequate (2024): **27%**

Not Affordable (2024): **13%**

Not Suitable (2024): **11%**

Core Housing Need (2024): **30%**

Public Housing Waitlist (Dec. 2025): **25 households**

A starting point for a brighter future

THE COMMUNITY

Fort McPherson (or *Teetł'it zheh*, meaning "Head of the waters-town") is the home of the Teetł'it Gwich'in. The community is located on a bluff along the east bank of the Peel River, overlooking the Richardson Mountains to the west. Fort McPherson was established in 1840 as the first Hudson's Bay Company trading post in the region, originally being located six kilometres upstream before being moved to its current location in 1848. Today, Fort McPherson has an estimated population of 742 residents, more than 90% of whom are Indigenous, with the majority Gwich'in.

The community is within the Gwich'in Settlement Area established under the Gwich'in Comprehensive Land Claim Agreement (GCLCA), and there are many parcels of Gwich'in municipal land within the community. The Tetł'it Gwich'in Council is the Designated Gwich'in Organization (DGO) established pursuant to the GCLCA for the community, while the Tetł'it Gwich'in Band Council is a First Nations Band and the Hamlet of Fort McPherson is the municipal government. Fort McPherson has year-round road access via the Dempster Highway north to Inuvik and south to the Yukon, aside from the spring break-up and fall freeze-up, when the Mackenzie and Peel River ferries are closed and ice crossings are not yet available. During these periods, regular scheduled flights to Inuvik are available. While the community sits on a bluff, the surrounding landscape is lower and experiences occasional flooding from the Peel River, as occurred most recently in 2023 when cabins were lost and both roads out of the community were closed. This also limits the available land for immediate development beyond the existing built-up area of the community.

Diidavee Gwiheezàa Geenjit Zhat Gàtr'ìgwìhee'yàh

HOUSING IN FORT MCPHERSON

Fort McPherson has the highest rate of homeownership in the Beaufort Delta region, at about 45% of households. Of the remaining renter households, most are homes rented from Housing NWT, including 13 market rental units and 6 homes dedicated to a homeownership support program. In November 2025, Housing NWT had 130 public housing units in Fort McPherson, including 14 that were vacant, and not counting four older units that were in the process of being offered for surplus. This number includes an 8-bedroom Elders' independent living facility with a caretaker unit, that was opened in 2019. Housing NWT had four new units under construction at the time of writing. The Fort McPherson Housing Association manages these units on Housing NWT's

behalf. Just over 30% of the community's population lives in public housing, and Fort McPherson has the highest percentage of Elder public housing tenants in the Beaufort Delta, at 24%. The median year of construction of the community's public housing units was 1991, and according to the 2021 census, about 47% of all homes in Fort McPherson are at least 35 years old. With the age of homes meaning increased costs to heat in many cases, a local company, Dinjii Zhuh Solutions, recently received funding from the federal government to support homeowners in making their homes more energy efficient. The community has seen a degree of recent housing construction, with more than 30 new units built by Housing NWT since 2010, and the GTC recently adding 8 new homes as part of their homeownership program.

HOUSING NEEDS

Survey respondents from Fort McPherson noted that these new homes recently brought into the community by the GTC have helped the situation, but there remains a high degree of housing need in Fort McPherson. This is shown by a public housing waitlist in November 2025 of 25 households representing 39 individuals, with two further households on Housing NWT's market housing waitlist. Together, this represents 5.5% of the entire population of Fort McPherson on a housing waitlist. The majority of demand is for 1-bedroom units, but five households were seeking 2- or 3-bedroom units. The community's draft housing plan from 2021 corroborates this need, with community members estimating 25 individuals were couch surfing in the community at that time. Beyond the waitlists, GNWT departments identified a need for at least 2 additional market rental units to meet staff needs in the community.

Local responses to the survey pointed to some particular areas of housing need in Fort McPherson. The most frequently raised issue was a general lack of housing in the community in comparison to the need, which is shown by the waitlist length. Community members indicated that young, single adults—including single parents—face particular challenges due to the lack of suitable housing for them, with one respondent highlighting the challenges of single men in particular. Others highlighted a challenge in accommodating families in appropriate-sized homes, and the fact that some Elders in Fort McPherson live in homes that are not fully accessible to them. One respondent preferred not to answer this survey question, given the magnitude of need perceived across all populations.

Respondents also want to see improved governance around housing in the community, with some raising issues with Housing NWT's rent assessment process and how public housing units are allocated, while another respondent wanted to see pets allowed in Housing NWT rental units, pointing out that not allowing pets in market rental units can make it hard for professionals like nurses, teachers and social workers to want to move to the community. There was also a belief that public housing policies are ill-equipped to deal with illegal activities occurring in units. Finally, there was a suggestion that all levels of government work together to address the community's housing challenges, reflecting a point from the 2021 housing plan.

Finally, addressing home maintenance issues is another priority area of need identified. In 2024, more than a quarter of households in Fort McPherson were living in inadequate housing, with the age of many homes being a contributing factor. Foundation issues and shifting due to permafrost is a particular issue in the community, which some local solutions are attempting to address for homeowners.

INUVIK

Town

Population (2025): **3,337**

Indigenous Population (2025): **64%**

Households (2024): **1,216**

Owned/Rented (2024): **37% / 63%**

Average Family Income (2024): **$150,205**

Not Adequate (2024): **19%**

Not Affordable (2024): **14%**

Not Suitable (2024): **9%**

Core Housing Need (2024): **25%**

Public Housing Waitlist (Dec. 2025): **75 households**

THE COMMUNITY

Inuvik, meaning "Place of People" in Inuvialuktun, is the largest community in the Beaufort Delta region and serves as its primary administrative and service centre. Located on a plateau along the East Channel of the Mackenzie River on the edge of the Mackenzie Delta, with more than 3,300 residents, Inuvik is the largest community in Canada north of the Arctic Circle. Developed as the first planned town north of the Arctic Circle and intended to offer similar services and amenities to southern Canadian towns, the community was established in 1958 and incorporated as a town in 1970. It is home to the Inuvik Regional Hospital, Aurora College's Aurora Campus, and the Inuvik Satellite Station Facility, among other notable institutions.

Inuvik lies within the Gwich'in Settlement Area and borders the Inuvialuit Settlement Region. It is home to the headquarters of both the GTC and the Inuvialuit Regional Corporation (IRC). Local governance organizations include the Nihtat Gwich'in Council, the Inuvik Community Corporation, the Inuvik Native Band, and the Town of Inuvik. The population is a diverse mix that includes Gwich'in, Inuvialuit, and Métis residents, as well as non-Indigenous residents including growing Filipino and Muslim communities. With 608 employees in the NWT public service, government is a significant employer, however the town has also historically seen employment in the oil and gas industry as well as in transportation. Inuvik has year-round road access to the south via the Dempster Highway (aside from break-up and freeze-up), and north to Tuktoyaktuk via the Inuvik-Tuktoyaktuk Highway, as well as a modern airport with daily flights to Yellowknife and Edmonton as well as regular connections to surrounding communities. It is also a freight terminal for Marine Transportation Services' barge system.

HOUSING IN INUVIK

Inuvik is well-known for its utilidor system and its characteristic colourful rowhouses, many of which have aged or been replaced in recent years. Unique among the NWT's largest communities, Inuvik's housing stock is primarily rental-based, with renters making up about 63% of all households. This includes a significant Housing NWT inventory, as well as a number of private market rentals. In November 2025, Housing NWT operated 269 total units in the community, including 237 public housing units, 19 market rental units (most of which are allocated to the RCMP),

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and 13 homes dedicated to a homeownership support program. At the time of writing, 50 public housing units were vacant, most of which were undergoing or pending repairs or maintenance. The Inuvik Housing Authority manages this public housing portfolio on Housing NWT's behalf.

Indigenous governments are also active in housing development. In 2023, the IRC purchased a number of vacant lots from the Town of Inuvik, with plans to construct new single-family homes designed to meet local needs. The IRC is additionally planning a 24-unit apartment complex, expected to be completed by September 2026. The Gwich'in Tribal Council and Inuvik Native Band also offer housing options for their members. Aurora College also offers student housing for both single students and families, including a 30-unit residence and a selection of 2- 3-bedroom family rental units distributed throughout the community.

The private rental and homeowner markets play an equally important role in meeting local housing needs. Market rental availability changes seasonally and rent tends to be higher compared to other communities in the region, due to demand from government, industry, and rotational workers.

There are some emergency and transitional housing supports available in Inuvik, with three emergency shelters operating in the community. These facilities serve individuals experiencing homelessness, those leaving unsafe conditions, and residents in need of temporary accommodation.

HOUSING NEEDS

There is high need for affordable and non-market housing in Inuvik, as shown by the 75 households on Housing NWT's public housing waitlist in November 2025. Of these applications, about two-thirds are for 1-bedroom units, with a further 14 seeking 2-bedroom units, 10 seeking 3-bedroom units, 1 household seeking a 4-bedroom home, and 2 households seeking a 5-bedroom home. This indicates a high level of need across family sizes.

With an active private market, Housing NWT does not maintain a market housing waitlist for Inuvik. However, GNWT departments have indicated a need for at least 37 additional market rental units in the community to fully meet staff housing needs. Community engagement identified challenges with the development of rental housing, including the limited availability of land for development. There is a great number of vacant and derelict homes, which, along with the presence of asbestos and the high costs of demolition and remediation, were noted to be barriers for redevelopment.

Youth, young families, single people, and elders were identified as the groups most in need in Inuvik during community engagement. The Nihtat Gwich'in Council is currently developing a tiny home village that will offer some housing support to women and children fleeing violence. It was also noted that there is a high need for affordable rental options, as well as smaller units and 1-2 bedroom apartments for these demographics. As well, more supports are needed to support seniors aging in place.

Although there are emergency supports, there is currently a lack of dedicated transitional housing and supports, including addiction recovery housing, and long-term housing options to accompany transitional housing programs. However, the recently-announced Transitional Housing for Addiction Recovery project (THARP) collaboration between Housing NWT and the Department of Health and Social Services is hoped to help fill this gap.

A starting point for a brighter future

PAULATUK

Hamlet

Population (2025): **355**

Indigenous Population (2025): **93%**

Households (2024): **98**

Owned/Rented (2024): **22% / 78%**

Average Family Income (2024): **$98,000**

Not Adequate (2024): **61%**

Not Affordable (2024): **6%**

Not Suitable (2024): **25%**

Core Housing Need (2024): **48%**

Public Housing Waitlist (Dec. 2025): **8 households**

A starting point for a brighter future

THE COMMUNITY

Paulatuk, (or *Paulatuuq*, meaning "place of coal" in Inuvialuktun), is an Inuvialuit community located on the Arctic coast near the western entrance of the Northwest Passage, close to the Horton River and Tuktut Nogait National Park. Paulatuk has a population of around 355 people, most of whom are Inuit, and the community has seen steady population growth of more than 20% over the last decade.

One of the newer communities in the NWT, the Paulatuk area was first settled by Inuit families in the 1920's and saw more permanent settlement in the 1950's following the establishment of the nearby Cape Parry Distant Early Warning Line site. However, the first residential land survey did not occur until the 1980's. The community is only accessible by air with three weekly flights year-round from Inuvik, and it receives a resupply barge in the late summer. Many residents maintain a close connection to the land, with traditional activities such as hunting, trapping, and fishing continuing to play an important role in community life. Paulatuk is located in the Inuvialuit Settlement Region, with Inuvialuit lands immediately adjacent to the community, though much of the land within the community is Commissioner's land. Governance organizations include the Hamlet of Paulatuk and the Paulatuk Community Corporation (PCC).

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HOUSING IN PAULATUK

Paulatuk has the second-highest rate of renter households of any community in the NWT, with 77 of its 98 households renting (78%), and also has the second-highest percentage of the population living in public housing, at just over 50% of all residents. With 74 units in the community, most renters are Housing NWT tenants. While this is mostly public housing (65 units), there are also 7 market housing units operated by Housing NWT and two homes dedicated to a homeownership support program, as of November 2025. The Paulatuk Housing Association manages the community's public housing inventory on behalf of Housing NWT. The median year of construction for Paulatuk's public housing is 2001, making the housing stock somewhat younger than other communities in the region, owing to 37 units built since 2000. However, there are also 14 public housing homes dating to before 1980 (including two from 1966). The average public housing UCR score was 78.

There are also just over 20 privately owned homes in the community, and many of these are older homes. The 2021 census indicated 25 homes in Paulatuk were built before 1980, and another 20 were built between 1981 and 1990. With Paulatuk's coastal location and harsh climate, home maintenance is a challenge, particularly for homeowners. The community recently released a community energy plan that highlights the importance of ensuring homes are energy efficient, noting many homes have shifted over time, creating cracks and drafts. Paulatuk also developed a community housing plan in partnership with Housing

NWT in 2022, which highlighted the importance of supporting homeowners in maintaining their homes, noting the limited local availability of tradespeople and materials—observations that were reflected in our community engagement as well. Maintenance of public housing units can also be a challenge, with one comment from community meetings noting that staff housing is well-maintained compared to units where locals live, creating visible inequality.

HOUSING NEEDS

In 2024, Paulatuk had the highest rate of households with a housing problem in the Beaufort Delta region, and the second highest rate in the whole NWT. While most of these households (60%) are in inadequate housing, Paulatuk also has one of the highest rates of unsuitable housing and correspondingly, one of the higher average people per household. Combined, these stats indicate a significant need for new homes. In November 2025, there were 8 households on the public housing waitlist for Paulatuk, with all but 2 seeking a 1-bedroom unit. While this number is lower than in years past, it still reflects the shortage of housing in the community. GNWT departments also identified a need for 3 more units to meet staff housing needs. Beyond the clear need for new homes, Paulatuk residents and leaders identified specific needs around suitable home design, addressing overcrowding, the removal of derelict homes, and affordability.

While some new homes have arrived in the community in recent years, residents have noted that they are not well-suited for Paulatuk's extreme climate, particularly the high winds, snow loads, and extreme cold. The community would like more input around home design and construction to ensure new homes are suited for local conditions and would like to see more decision-making power over housing at a community level in general. In response to this issue which was also raised in Paulatuk's community housing plan, Housing NWT engaged with the PCC on its two most recent builds in the community, and incorporated feedback into the final designs.

With one of the territory's largest average household sizes, overcrowding was a frequent topic of discussion in Paulatuk. Participants noted the existence of hidden homelessness that was difficult to quantify, as well as young families crowding into their parents' homes, which creates a number of challenges. This was attributed to a lack of 3-to-4-bedroom homes in good condition in the community, and indeed most new public housing construction has been 2-bedroom units or smaller, with the average age of 3-or-more-bedroom public housing units 37 years old. This reinforces that while small homes are needed for young adults and singles, there remains a need for newer stock of larger homes. Paulatuk is also one of the most expensive places to live in the NWT, with a 2019 community price index of 187 relative to Yellowknife's baseline of 100, the second highest in the territory. Paulatuk also has the second-highest heating fuel rate among GNWT-supplied communities. Residents noted that after rent, other living expenses leave little income left, pointing out that the affordability standard of 30% of your income is not reflective of an Arctic community. The impact of small increases of income on rent or program eligibility was also highlighted.

In terms of land for new housing, community leaders noted that there is land available, but it is generally either occupied by abandoned homes that are costly to remove, subject to instability or erosion, or requires new pads and servicing such as power, as in the case of land along the old runway. The Hamlet is currently working toward some new land development.

SACHS HARBOUR

Hamlet

Population (2025): **118**

Indigenous Population (2025): **84%**

Households (2024): **34**

Owned/Rented (2024): **32% / 68%**

Average Family Income (2024): **-**

Not Adequate (2024): **60%**

Not Affordable (2024): **12%**

Not Suitable (2024): **-**

Core Housing Need (2024): **44%**

Public Housing Waitlist (Dec. 2025): **4 households**

THE COMMUNITY

Sachs Harbour (or *Ikaahuk*, meaning "place to which you cross") is the northernmost community in the NWT and the only permanent settlement on Banks Island. The community was named after the Mary Sachs, one of the vessels used by explorer Vilhjalmur Steffanson's vessels during the Canadian Arctic Expedition of 1913. Home to around 118 residents in 2025, Sachs Harbour is a small and close-knit Inuvialuit community known for its strong connection to the land and traditional harvesting practices. It is located within the Inuvialuit Settlement Region, and about 90% of the population was Inuit in 2024. The municipal government is the Hamlet of Sachs Harbour, while the Sachs Harbour Community Corporation represents local Inuvialuit beneficiaries.

The surrounding area is rich in wildlife, including the world's largest population of muskoxen and North America's largest colony of snow geese, as well as many polar bears, each of which is important to the local economy and culture. The community is also the gateway to Aulavik National Park and has a small Parks Canada office. As one of the most remote communities in the NWT, Sachs Harbour is only accessible by plane from Inuvik, with three weekly flights year-round, while a yearly barge brings most supplies and fuel to the community. In 2022, the barge was cancelled, showing the vulnerability of the community's supply chain to climate impacts.

HOUSING IN SACHS HARBOUR

There are about 34 households in Sachs Harbour, with about a third homeowners, and the remaining two-thirds renters. In November 2025, Housing NWT had 26 units in the community, with 6 being market rentals and the remaining 20 public housing, though three were vacant and awaiting repairs. The Sachs Harbour Housing Association manages this inventory on behalf of Housing NWT. Nearly half of the population (53 individuals) lives in public housing. Sachs Harbour has the lowest rate of Elders living in public housing in the region, at just 5.7%. The community has a generally older stock of housing, with public housing units having a median age of 33 years, with no new construction since 2019 and some units dating back to the 1970's. The community's entire housing stock consists of single detached or duplex homes, with some short-to-medium term units mostly for staff housed within the Ikahuk Co-op and the health centre.

The dozen or so homeowner households in the community face particular challenges with high costs, including the highest heating fuel rates of any GNWT-supplied community, and the highest 2019 community price index in the territory, indicating prices of goods are nearly double that of Yellowknife, on average. The extreme weather conditions also create a challenging environment for upkeep, and access to tradespeople and materials is costly.

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HOUSING NEEDS

In November 2025, there were 4 households on the waiting list for public housing in Sachs Harbour, with 3 seeking a 1-bedroom home and the other seeking a 2-bedroom home. While this number is smaller than many communities' waitlists, given the size of Sachs Harbour and the limited number of new units, this still likely represents a lengthy period on the waitlist. The lack of small, 1-bedroom-type units in the community for young adults was identified as a significant need during our meetings, as without their own space, these individuals rely on temporary arrangements with friends or family. It was also noted that hidden homelessness is increasing, and some residents are even staying in makeshift shelters.

In 2024, almost two-thirds of households in Sachs Harbour had a housing problem, with 60% indicating their home needed major repairs, the third-highest rate in the NWT and more than three times the territorial average of household inadequacy. This issue was clearly heard throughout our community engagement, with residents noting most homes require extensive work and replacement. The quality of repairs that have been completed was largely criticized as being superficial and generally not well-done, with the community wanting to see more community-led repair programs to help build local skills and improve the quality of repairs, while reducing costs. It was also pointed out that Housing NWT's current repair programs do not provide sufficient support to most homeowners, and that program design needs to account for high freight and construction costs to be effective in Sachs Harbour.

Given the combined issues of current homes needing significant repairs, and there not being enough homes to begin with (with little recent construction), residents indicated a need for between 10 and 20 new homes immediately, with most either accessible, single-level homes for Elders or 1-to-2-bedroom homes for singles and young couples. If such development were to occur, there would need to be enough suitable land available, which is a challenge as shoreline erosion has impacted several lots along the south side of Panikpak Street, and most undeveloped land would need significant preparation due to soft ground and spring runoff. However, residents believe that the area of the playground may have suitable land if it were relocated, while removing derelict homes would also create available land. This is a challenge, though, due to landfill requirements and capacity, meaning the materials would likely need to be barged out, adding further expenses.

Unsurprisingly, affordability was the other main challenge identified by community members, with utility and specifically, heating fuel, costs cited as extreme, with monthly costs occasionally reaching $3,000 and more. As a result, some households are forced to make difficult choices between essential expenses. It was also noted that home insurance and mortgage financing—if even available—is inaccessible to most due to the high costs.

A starting point for a brighter future

TSIIGEHTCHIC

Hamlet

Population (2025): **183**

Indigenous Population (2025): **84%**

Households (2024): **60**

Owned/Rented (2024): **40% / 60%**

Average Family Income (2024): **$108,625**

Not Adequate (2024): 3**1%**

Not Affordable (2024): **10%**

Not Suitable (2024): **13%**

Core Housing Need (2024): **31%**

Public Housing Waitlist (Dec. 2025):
7 households

A starting point for a brighter future

THE COMMUNITY

Tsiigehtchic, meaning "Mouth of Iron River" in Gwich'in, is a small community of about 183 people located at the confluence of the Arctic Red and Mackenzie Rivers. The area has long been an important gathering place for the Gwichya Gwich'in, serving for generations as a summer fish camp and a trading site. Today, many residents continue to net fish year-round and trap in the winter with traditional methods of making dry fish and dry meat, maintaining a strong connection to the land and waterways that have sustained the community for many years. Around 88% of the population is Indigenous, with most Gwich'in as well as some Inuit residents. Tsiigehtchic is located within the Gwich'in Settlement Area, and several parcels of Gwich'in municipal lands are found within the community along with Commissioner's land and private land.

The Gwichya Gwich'in Council is the DGO for the community, while the Gwichya Gwich'in Band is the First Nations Band, and the Hamlet of Tsiigehtchic is the municipal government. Until recently, Tsiigehtchic was one of two Charter Communities in the NWT, a governance structure where the Band and municipality were interconnected. Tsiigehtchic is accessible via the Dempster Highway from Inuvik to the north and Fort McPherson to the west year-round aside from break-up and freeze-up, with the Louis Cardinal ferry connecting the community to the highway in the summer, while an ice crossing is maintained in the winter. It is one of the few NWT communities without an airstrip, though helicopter access is available during periods of no road access.

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HOUSING IN TSIIGEHTCHIC

There are about 60 households in Tsiigehtchic, making for an average household size of 3 people. About 40% of households are homeowners, with the remaining 60% renters, most of whom are Housing NWT tenants, with some Hamlet-owned staff housing as well. In November 2025, Housing NWT had 25 public housing units, 3 market rental units, and one home dedicated to a homeownership support program, with all occupied aside from one of the market rentals. The Tsiigehtchic Housing Association manages the public housing on Housing NWT's behalf. The public housing inventory is generally newer than many communities, with a median age of 21 years and an average UCR of 93, indicating relatively good conditions.

Like most smaller communities, Tsiigehtchic's housing is largely a mix of single detached homes and duplexes, though there are also 2 four-plexes: an Elders' home with 4 public housing units dedicated to seniors, and a teachers' staff housing apartment run by the Hamlet. Privately-owned homes are found throughout the community, with Tsiigehtchic having the second-highest rate of homeownership in the Beaufort Delta region. The GTC is currently developing some lots in the community to use for their homeownership program.

HOUSING NEEDS

In November 2025, there were 7 households on the public housing waitlist for Tsiigehtchic, all seeking 1-bedroom homes. Meanwhile, in 2024 there were 7 households dealing with a suitability problem, together indicating a need for more homes in the community. GNWT departments also expressed a need for at least 2 more market rental units in the community to fully meet their staff's needs, and community members noted there are people with connections to Tsiigehtchic who would like to return home, but there is nowhere for them to live.

Beyond the outright need for more homes, during our community engagement residents and leaders identified a number of housing-related needs around local governance, land, homeownership, affordability, and more. People felt that Tsiigehtchic held little control over decisions made around housing, and while there is an LHO, there is no local board governing it. Participants pointed out how local organizations could better spend housing funding, giving the example of the Band stretching small amounts of funding over more repairs than Housing NWT could. The issue of governance also tied into land: people commented on the lengthy approval for applications for Commissioner's land to be processed, land being a barrier to getting a mortgage, and that leases are too expensive. As with many communities, there are also derelict buildings that are tying up land that could be used for housing, as there are no more surveyed lots available in Tsiigehtchic.

The community also wants to see more homeownership opportunities, and more effective programs to support homeownership. Residents noted Housing NWT's focus on rental housing and wanted to see more homeownership supports, mentioning the old Housing Assistance Program (HAP) which involved sweat equity to obtain a home, as well as rent-to-own programs and more innovative approaches such as housing co-operatives or land trusts to boost homeownership.

For existing homeowners, though, challenges exist around repairs and affordability, particularly given the age of many owned homes in Tsiigehtchic. It was noted that home insurance is difficult or impossible to secure in many cases, while home maintenance is often unaffordable due to rising costs, particularly for fuel and utilities. All in all, this creates an environment where even dual-income families in Tsiigehtchic are struggling to afford homeownership.

Finally, community members identified Elders, young adults and residents recovering from addictions or violence as key populations in housing need. The existing Elders' home was identified as insufficient, lacking security, accessibility and privacy, and the community would like to see an 8-unit Elders' home with a caretaker suite, like those in Aklavik, Fort McPherson and Fort Good Hope. Meanwhile, some form of local transitional housing is needed, and residents want to see one-bedroom "starter homes" for young adults, to help reduce overcrowding.

TUKTOYAKTUK

Hamlet

Population (2025): **1,026**

Indigenous Population (2025): **90%**

Households (2024): **300**

Owned/Rented (2024): **26% / 74%**

Average Family Income (2024): **$98,283**

Not Adequate (2024): **33%**

Not Affordable (2024): **7%**

Not Suitable (2024): **19%**

Core Housing Need (2024): **32%**

Public Housing Waitlist (Dec. 2025): **16 households**

THE COMMUNITY

Tuktoyaktuk (or *Tuktuuyaqtuuq*, meaning "resembling a caribou" in Inuvialuktun) is a community of just over 1,000 residents located on the shores of the Arctic Ocean. Formerly known as Port Brabant, the community officially restored its traditional name in 1950, becoming the first place in Canada to do so. A largely Inuit community (about 90% in 2024), Tuktoyaktuk is located in the Inuvialuit Settlement Region. The Hamlet of Tuktoyaktuk is the municipal government, and the Tuktoyaktuk Community Corporation represents local Inuvialuit beneficiaries. The community has seen steady population growth over the last 15 years, which has contributed to its housing challenges, with 148 more residents since 2009, but only about 10 new homes built since then according to the 2021 census.

The community is well-known as the home of several pingos (unique permafrost mounds) and as the end of the Inuvik-Tuktoyaktuk Highway, the only public highway reaching the Arctic Ocean in North America. The opening of this highway in 2017 has led to a tourism boom in the community, particularly in the summer, and has also allowed for year-round road access to Inuvik, which could previously only be accessed by air or a seasonal ice road. Beyond tourism, Tuktoyaktuk has historically played a role in the NWT's oil and gas industry which has declined, though the IRC is currently developing a gas well through the Inuvialuit Energy Security Project about 16 kilometres south of Tuktoyaktuk. The community also sits on a natural harbour and hosts a freight terminal for Marine Transportation Services. In recent years, it has experienced a number of severe weather events that have caused shoreline erosion on the peninsula at the north end of the community, resulting in several homes being relocated to the Reindeer Point neighbourhood. The Hamlet is currently reviewing its community plan and zoning bylaw to help address the need for suitable land for housing, while also beginning to develop a longer-term plan to re-locate the community to address the continuing coastal erosion.

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HOUSING IN TUKTOYAKTUK

Tuktoyaktuk has the highest percentage of residents living in public housing of any NWT community of 1,000 people or more, at just under 50%, and has more public housing tenants than the much larger community of Inuvik as of November 2025. The community also has the Beaufort Delta region's highest rate (and actual number) of youth aged 18 and under living in public housing. In 2024, Tuktoyaktuk had 300 households, with about a quarter homeowners and the remaining 75% renters. Many of those renters are Housing NWT tenants, with Housing NWT maintaining 186 units in the community, 167 of those being public housing, 16 being market rentals, and 3 being homes dedicated

to a homeownership support program. The Tuktoyaktuk Housing Association manages the public housing inventory on Housing NWT's behalf.

Homes in Tuktoyaktuk are generally aging, and the public housing stock is no different, with a median age for public housing units of 40 years old, and more than a dozen homes dating as far back as 1969. Despite this, the average UCR for public housing units is 88, meaning in a good condition, though community engagement did indicate some repair challenges with Housing NWT units. Overall, the community has an average household size of 3.4 people, which is higher than the territorial average. In terms of physical structure, while approximately half the households in Tuktoyaktuk are single detached, there is a significant amount of denser housing, mostly rowhouses of varying sizes. Of the roughly 75 owner households in Tuktoyaktuk, only about 35% had a mortgage in 2021, compared to 60% of all owner households in the territory.

HOUSING NEEDS

Tuktoyaktuk's waitlist for public housing in November 2025 was 16 households, almost evenly split between 1-, 2- and 3-bedroom applications. However, community feedback noted that this does not accurately represent the community's housing needs, as many people never apply, as they know it takes too long to get housing. In general, meeting participants believed more 1- and 2-bedroom homes were the most urgent need, to help young families with their own space, though larger homes were needed too. These needs are also reflected in the high number of households living in unsuitable housing—56 households as of 2024. There was frustration expressed that Housing NWT generally only replaces aging homes, rather than actually expanding the housing stock to meet the community's growing population needs. Beyond public housing, there were also two applicants on Housing NWT's market housing waitlist, both seeking 1-bedroom units. GNWT departments also indicated a need for 8 additional market rental units to meet staffing needs. Community members also noted that many people want to move to Tuktoyaktuk, but the community's acute housing shortage limits this possibility.

Community leaders in Tuktoyaktuk raised several other issues, with some of the most common surrounding homeownership support, governance and policies, land availability, and affordability. It was noted that there are many young adults in the community who are employed and would like to own a home, but nothing is available. Some community members had applied to own their home through Housing NWT's Homeownership Initiative, which is a form of a rent-to-own program. However, there was frustration at administrative delays with the program, including the length of time it took to transfer land. There were broader concerns raised with Housing NWT's policies, particularly around unit allocation and income thresholds, which community members believed were outdated and not in line with the actual cost of living in Tuktoyaktuk. Further, it was believed that water delivery to public housing units did not account for the overcrowding in many homes, leaving people without sufficient water for all their household needs.

The availability of suitable land for housing was another identified need, as the community is limited in this regard. While the Hamlet is working on a new community plan, there was some discussion around innovative solutions for more land for housing, including relocating the airport and using that land for housing, or (with government support) reclaiming some of the man-made waterbodies from pits that supported DEW Line construction years ago. Where land is available, community leaders noted that it is important, given the permafrost, that new gravel pads are allowed to settle before homes are placed on them, with one participant stating: "we tell the GNWT to wait until a gravel pad has 'settled,' but they don't listen, and they keep on having to do repairs as a result."

Affordability in many regards was another key topic, with residents noting that statistics do not accurately reflect housing affordability given all the costs associated with living in the far north. Again, Housing NWT's income thresholds were identified as being too low, making homeowner repair programs inaccessible to many who struggle to make ends meet. With more than a third of owner households in the community in core housing need, this creates challenges. It was also noted that home insurance is being prohibitively expensive, partly due to climate change impacts, and that fuel subsidies are not enough for the community.

ULUKHAKTOK

Hamlet

Population (2025): **461**

Indigenous Population (2025): **94%**

Households (2024): **140**

Owned/Rented (2024): **18% / 82%**

Average Family Income (2024): **$91,182**

Not Adequate (2024): **44%**

Not Affordable (2024): **9%**

Not Suitable (2024): 1**3%**

Core Housing Need (2024): **38%**

Public Housing Waitlist (Dec. 2025): **11 households**

THE COMMUNITY

Ulukhaktok, meaning "the place where ulu parts are found" in Inuvialuktun, is a community located on the west coast of Victoria Island. Settled as recently as 1937 and formerly known as Holman or Holman Island, the community was officially renamed on April 1, 2006. With a population of around 461 residents, with 97% being Inuit, Ulukhaktok has seen generally steady growth over the past decade. The community is located within the Inuvialuit Settlement Region. The Hamlet of Ulukhaktok is the municipal government, and the Ulukhaktok Community Corporation represents local Inuvialuit beneficiaries.

Ulukhaktok has a strong cultural foundation rooted in traditional activities such as hunting, fishing, and trapping. The community has also become well known for its print-making and arts and crafts such as mitts and moccasins, which now represent a major source of local income. There is also an active local co-operative that operates a grocery store and hotel, and the community is also increasingly visited by cruise ships as the Northwest Passage becomes navigable for longer periods. Due to its location, Ulukhaktok is only accessible by air, with three flights weekly from Inuvik year-round, as well as two weekly flights to Yellowknife. Most supplies and fuel arrive by barge in late summer.

HOUSING IN ULUKHAKTOK

Ulukhaktok has the highest rate of renter households in the NWT, at 82% of all households, with the majority of these Housing NWT tenants. In fact, the community has the highest proportion of residents living in public housing in the territory, at about 60% of the population. There are 94 public housing units in the community, along with 11 Housing NWT market rental units and 3 homes dedicated to a former homeownership support program. Like Tuktoyaktuk, the community's public housing stock is generally aging, with a median age of 40 years. About a dozen public housing units still in use date back to 1968 and 1969. The average public housing UCR is 82, indicating generally good condition. The Ulukhaktok Housing Association manages the public housing stock on Housing NWT's behalf. There has been a fair amount of new construction by Housing NWT, with 12 units built since 2018, half market rentals and half public housing. The relatively small number of homeowners (25 households in 2024) in Ulukhaktok likely reflects the challenges with owning a home in the community, not to mention with acquiring or building one in the current environment.

Isuma isaktuaq taimaunga

Aolaktigeokvikhak aleanaktomik hivonikhamut

HOUSING NEEDS

The public housing waitlist in Ulukhaktok was 11 households long in November 2025, with most applicants seeking a 1-bedroom home, along with a handful looking for 2- or 3-bedroom units. Currently, there are few 1-bedroom public housing units in the community. Residents noted that this creates significant challenges for young adults as they have few options to live independently or start families; sometimes 3 generations are living under the same roof. While 2-bedroom units are more common, it was believed there is still more demand for them to meet the needs of young families. Overcrowding was also identified as an issue for families with multiple children as there are long wait times for larger public housing units. In 2024, 13% of households had a suitability problem. Beyond public housing, there were also 2 households on the market housing waitlist in November 2025, as well as an identified need for 2 further market rental units to meet GNWT staff housing needs.

During our community engagement, a number of other challenges were identified by Ulukhaktok residents, around Housing NWT programs, Elders' housing, and home repairs. Residents lamented the rigidity of housing programs, suggesting they do not take into account the cost of living (and building) in Ulukhaktok, noting funding amounts are too low after materials and freight are paid for. One resident stated, "every time there's a new housing program, it feels like it's for other communities. We don't see much change here." Another noted that "we need programs that are designed for the North and not for cities where it's easier to get supplies and workers." As with many communities, there were fond memories of the HAP program, with its skill development aspect praised. While the homeownership rate in Ulukhaktok is low, community members noted that families do want to own homes, not just rent older public housing units, but residents wanted to see better programs to support homeownership, with a rent-to-own model suggested. In the public housing context, as with many communities, there was discussion of the impact of small income changes on rent calculations, and how this can discourage people from working full-time or taking seasonal jobs.

Along with young adults, Elders were identified as a priority population in housing need. Many live in their own homes, but they require better support for maintenance and accessibility upgrades to age in place safely. Meanwhile, the community would like to see an Elders' home similar to the Joe Greenland Centre in Aklavik and would like some form of supportive living to ensure community Elders can remain in Ulukhaktok and still receive care.

Affordability challenges connected to many of these areas of need, as Ulukhaktok is one of the most expensive communities in the NWT. In 2019, it had a community price index of 180 (relative to Yellowknife's baseline of 100), and it currently has the third-highest price of heating fuel among GNWT-supplied communities, at $2.53/litre. The cost of home repairs is also often prohibitive, as materials and workers need to be brought in from Inuvik or elsewhere, increasing costs significantly. To help address this issue, it was suggested there needs to be investment in local skill development and trades training. If more repairs could be taken on locally, it could reduce some repair costs while creating local jobs at the same time.

A starting point for a brighter future

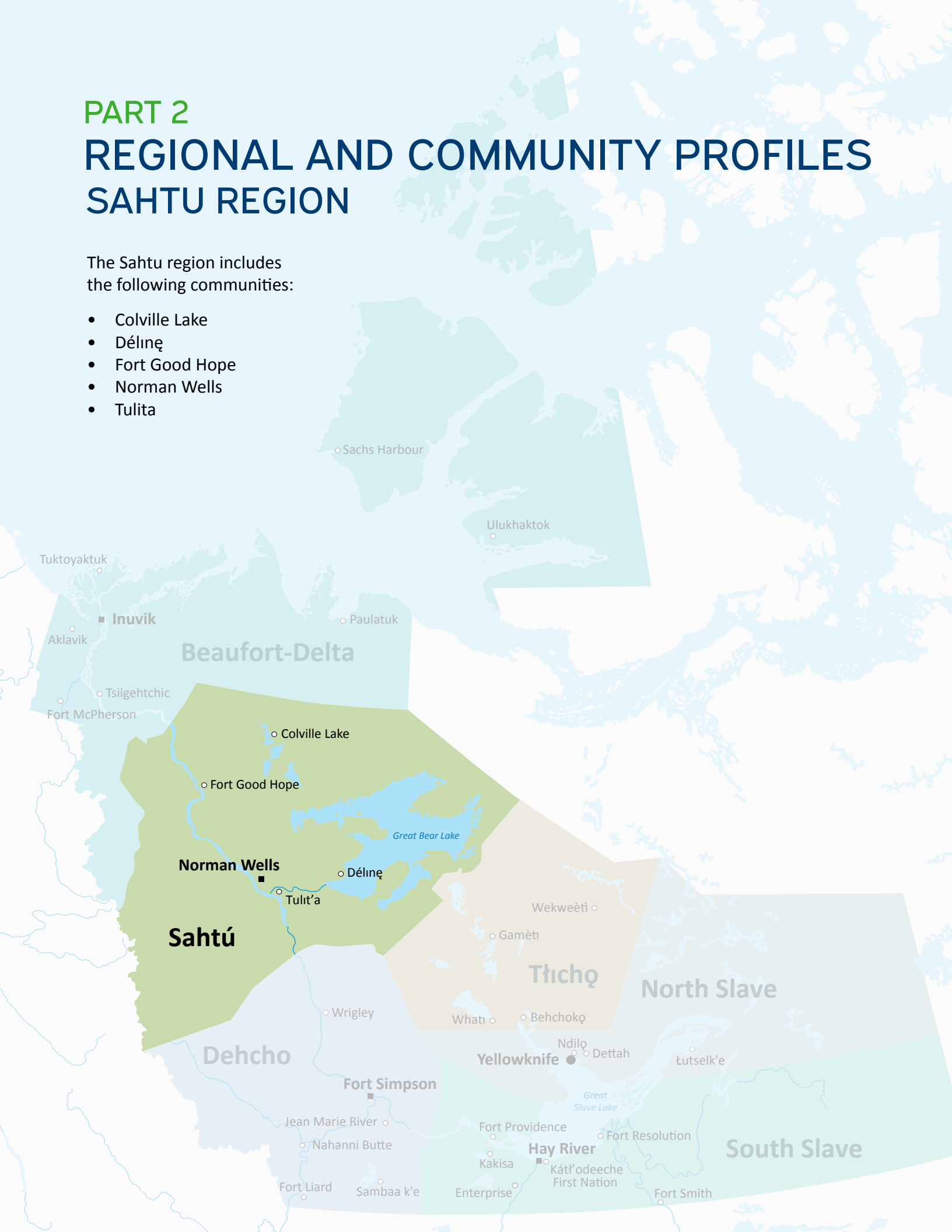
PART 2

REGIONAL AND COMMUNITY PROFILES

SAHTU REGION

The Sahtu region includes the following communities:

- Colville Lake
- Délınę
- Fort Good Hope
- Norman Wells
- Tulita



COLVILLE LAKE

Designated Authority

Population (2025): **154**

Indigenous Population (2025): **90%**

Households (2024): **41**

Owned/Rented (2024): **60% / 40%**

Average Family Income (2024): **-**

Not Adequate (2024): **-**

Not Affordable (2024): **-**

Not Suitable (2024): **49%**

Core Housing Need (2024): **-**

Public Housing Waitlist (Dec. 2025): **3 households**

THE COMMUNITY

Colville Lake, or *K'áhbamı̨́túé*, meaning "ptarmigan net place", is the smallest community in the Sahtu region, with a population of around 154 residents, 90% of whom are Indigenous. The community is located just north of the Arctic Circle on a lake with the same name. The area has long been important for hunting, fishing, and trapping by the Sahtúot'ı̨nę, though the community was not permanently settled until the 1960's. The Behdzi Adha First Nation is the Designated Authority, with municipal-like responsibilities, and the community is currently negotiating the Delà Got'ı̨ne Self-Government Agreement. The community is located within the Sahtu Settlement Area and there are several parcels of Sahtu settlement lands within the community, though most land remains Commissioner's land. The transfer of Commissioner's lands that are no longer required for the delivery of GNWT programs and services is currently under active negotiations as part of the self-government agreement.

Colville Lake is also the youngest community with the smallest proportion of Elders in the region (11% of the population or 17 people) and an average age of just over 30. The community is only accessible by air, either from Fort Good Hope, Norman Wells or Yellowknife, or by a winter road from Fort Good Hope during the colder months. Without barge access, this creates additional considerations for material transportation and home construction.

HOUSING IN COLVILLE LAKE

Colville Lake has the highest rate of homeownership in the Sahtu region, at about 60% of the 41 households. The rest of the homes in the community are rentals through either the Band or Housing NWT, who has an inventory of 2 market rentals, 4 public housing units, and 5 units dedicated to a homeownership support program. With the public housing units (both duplexes) dating from 2015 and 2023, the market rental duplex dating to 2018, and the homeownership support units dating to 2005 and 2006, Colville Lake has one of the youngest stocks of Housing NWT units of any NWT community. With their recent construction, the UCR's for the public housing units are quite high, though the homeownership units are more varied, with some in excellent condition and others with UCR's in the 60s. Colville Lake has a sawmill and some community members have been building their own homes in recent years.

Hı̨dó gonuzǫ́ gha kíoníwe

HOUSING NEEDS

Colville Lake continues to face a severe housing shortage, as indicated by the highest rate of unsuitable housing in the NWT (49% of all homes), indicating significant overcrowding. Community members reported that no new housing has been built for 15-20 years, and many existing homes are old and in poor condition. During community engagement, residents described 2- and 3-bedroom homes with 8-10 people living in them, often across multiple families. It is believed that self-government will create new jobs in the community with associated funding, but that the lack of housing will create barriers to employment. The community estimates that around 50 to 60 new homes are needed between now and the next 10 years to support population growth and upcoming self-government responsibilities, including a mix of family homes, Elder units with a caretaker suite, smaller units for youth and single adults, and market rental housing for professionals from outside the community. The community also identified a need for a safe home for women and children and a transitional home for men.

Housing conditions are also affected by high repair and maintenance needs. While no data is available from 2024, according to the NWT Bureau of Statistics, in 2019, 55% of households in Colville Lake were in CHN and 84% of homes required major repairs. Many older units were built on swampy ground with shifting permafrost and poor drainage, leading to sinking foundations and ongoing structural problems. Residents stated that some homes are now beyond repair and need full replacement, contributing to the new housing needs described above.

Participants described Housing NWT's repair programs as difficult to access and not responsive to local needs, with concerns about the quality of completed work from non-local contractors. Some residents expressed interest in building their own homes, but noted several barriers: expensive materials, limited supply options, high transportation costs, and a shortage of suitable land, as well as the perceived need to have a land lease to access repair programs. To address these issues, community members suggested establishing a local maintenance program and training local workers to increase community capacity and reduce reliance on external contractors. This included youth training trades programs, establishing apprenticeship opportunities, and increasing education on homeownership and financial literacy, among other community-led housing initiatives.

Affordability is a major concern in Colville Lake. The Sahtu is among the most expensive areas in the NWT, and while official data from 2019 (2024 data was suppressed) reported that 7% of community homes were unaffordable, residents emphasized that the real number feels much higher, with one stating, "even if they say only 7% [of homes are unaffordable], we know it's most of us." Heating costs, repair expenses, and high prices for building materials contribute significantly to financial stress, as do land lease fees and associated arrears, which have prevented Elders in particular from accessing programs in the past. The local Kapami Co-op is the only grocery store in the community, and residents often rely on traditional harvesting or seasonal travel to Norman Wells or Fort Good Hope for groceries and supplies. When the winter road is closed, goods must be flown in, adding to the high cost of living. As with many other communities, given these factors, there was a belief that Housing NWT's income thresholds are not realistic.

A starting point for a brighter future

DÉLĮNĘ

Self-Government

Population (2025): **647**

Indigenous Population (2025): **91%**

Households (2024): **197**

Owned/Rented (2024): **36% / 64%**

Average Family Income (2024): **$122,286**

Not Adequate (2024): **27%**

Not Affordable (2024): **6%**

Not Suitable (2024): **16%**

Core Housing Need (2024): **25%**

Public Housing Waitlist (Dec. 2025): **18 households**

THE COMMUNITY

Délıne, meaning "where the waters flow," is a Sahtúot'ıne community of about 650 people located on the shore of Great Bear Lake, the eighth-largest lake in the world. It is the only settlement on the lake. Formerly known as Fort Franklin, the community as a permanent settlement dates back about 200 years to the establishment of a Hudson's Bay Company outpost, which was used by Sir John Franklin during one of his Arctic expeditions. The community is well-known as one of the birthplaces of hockey. Délıne is located within the Sahtu Settlement Area, but in 2016 became the first NWT community to implement community-level self-government (and the first combined Indigenous and public government in Canada), with the Délıne Final Self-Government Agreement (DFSGA). Since then, the Délıne Got'ıne Government (DGG) has been in place as the community's governing body, with municipal responsibilities but also jurisdiction well beyond that of other municipalities.

Hıdó gonuzǫ́ gha kıonıwe

Since implementation of the DFSGA, Délıne has seen steady growth of about 13.5%, and the community is now the second-largest in the Sahtu region (as recently as 2010, it was the fourth-largest). Self-government has created jobs in the community, with public administration the most common industry of employment in 2021. The community also sees some tourism tied mostly to fishing on Great Bear Lake. Délıne can be accessed by air year-round from Norman Wells and Yellowknife, and there is also a winter road that connects to Tulita for about 3 months every year. As there is no regular barge service to the community due to the rapids on the Great Bear River, most fuel and supplies arrive on the winter road.

HOUSING IN DÉLĮNĘ

In 2024, there were 197 households in Délıne, with an average household size of 3.25 people. About 64% of households were renters, the second-highest rate of all communities outside the Beaufort Delta region. With about 180 residents living in public housing, this accounted for 27% of all residents in 2025. About 25% of residents living in public housing were aged 18 years or younger, while a further 21% were aged 60 years or older, representing a slightly older trend than the territorial average. Housing NWT has an inventory of 112 homes in Délıne, including

95 public housing units, 9 market rentals, and 8 homes dedicated to a homeownership support program. At the time of writing, 6 public housing units and 2 market rentals were vacant, awaiting repairs. The median year of construction of public housing units in the community was 1990, and the average UCR is 80. In terms of size, about three-quarters of all public housing units were 2-bedrooms or less, including 6 studio-sized units built in the past 5 years. The Délı̨nę Housing Association manages the public housing inventory on behalf of Housing NWT.

Almost a third of all household maintainers in the community were aged 65 years or older in 2021. Of owner households, only 20% had a mortgage, compared to the territorial rate of 60% of owner households. Approximately half of all homes in the community were built prior to 1990, though a fair amount of new construction has also occurred. Recently, the DGG has begun bringing modular homes and a tiny home into the community to support homeownership. Through the DFSGA, the DGG acquired most of the land in the community and was able to pass its own laws regarding land use, and regulations indicate that residential lots can be leased to Délı̨nę residents (of 5 years or more) for just $10 per year, essentially removing a housing-related cost that exists for many households in other communities. In 2023, Housing NWT and the DGG signed a memorandum of understanding to work together on shared housing goals.

A starting point for a brighter future

HOUSING NEEDS

As of November 2025, Délı̨nę has an extensive public housing waitlist for a community of its size, with 18 applicants seeking 1-bedroom homes, 6 applicants looking for a 2-bedroom home, and 5 applicants seeking a 3-bedroom home, for a total of 29 households on the waitlist. While the completion of repairs on the vacant units noted above will likely create openings for some of these households, most will remain on the waitlist. There were also 5 households on Housing NWT's market housing waitlist, seeking either 1- or 2-bedroom units. GNWT departments also identified a need for a further 5 market rental units to meet staff housing needs. Together, this indicates a broad shortage of homes across the spectrum of income levels in Délı̨nę.

In 2024, Délı̨nę had rates of housing problems and core housing need that were slightly above the territorial average, and right in line with the Sahtu regional average. There were 81 households (41%) who were experiencing at least one housing problem, while 48 households were in CHN. The most common issue was a need for major repairs (affecting 52 homes), followed by suitability or overcrowding, which impacted 32 homes in the community. Of the 48 households in CHN, 15 were homeowners while the remaining 33 were renter households. While housing-specific affordability was apparently less of an issue to Délı̨nę households, it is likely that many struggle with rising costs as in other communities. In 2019, the community price index was 171 (compared to Yellowknife's baseline of 100), and heating fuel is priced by the GNWT at $2.01/litre, representing a significant cost for homeowners in particular.

FORT GOOD HOPE

Charter Community

Population (2025): **584**

Indigenous Population (2025): **91%**

Households (2024): **179**

Owned/Rented (2024): **55% / 45%**

Average Family Income (2024): **$103,731**

Not Adequate (2024): **51%**

Not Affordable (2024): **9%**

Not Suitable (2024): **11%**

Core Housing Need (2024): **36%**

Public Housing Waitlist (Dec. 2025): **11 households**

A starting point for a brighter future

THE COMMUNITY

Fort Good Hope, also known as *Rádeyı̨lı̨kóé* ("home at the rapids"), is a Sahtúot'ı̨nę community located along the Mackenzie River below the Rampart Rapids. One of the oldest communities in the NWT, it was first established in 1805 by the North West Company as the first fur trading post in the region of the lower Mackenzie Valley. Fort Good Hope has a current population of around 584 residents, 91% of whom are Indigenous, including small populations of Métis and Inuit residents in addition to the majority Dene. Located within the Sahtu Settlement Area, Fort Good Hope is the last remaining Charter Community in the NWT, meaning its local government includes representation from the local First Nation, and the Chief is the community leader. The Yamoga Land Corporation and Fort Good Hope Métis represent local beneficiaries. The K'ahsho Got'ine of Fort Good Hope as represented by the K'áhshó Got'ı̨nę Government Negotiations Secretariat, are currently negotiating module one of the K'ahsho Got'ine Self Government Agreement.

In recent years, Fort Good Hope has been impacted by climate events including both forest fires and flooding, as the older part of the community near the outlet of Jackfish Creek is prone to flooding. The community is also experiencing riverbank erosion on the bank of the Mackenzie River. Fort Good Hope remains a community where traditional lifestyles of hunting, trapping and fishing play a strong role, and the community is known for its independent nature. Fort Good Hope can be accessed by air from Norman Wells year-round, and by winter road for a period of time each winter. Most supplies historically arrived by barge, but low water levels on the Mackenzie River in recent years have created challenges.

Hı̨dó gonuzǫ́ gha kíoníwe

HOUSING IN FORT GOOD HOPE

As of 2024, there were about 179 households in Fort Good Hope, for an average household size of 3.27 people. In contrast to the Sahtu regional average, there was a much higher rate of homeownership in the community, owing to past community leaders who pushed for greater community control over housing. About 55% of homes in the community were owned in 2024. Among renter households, many are Housing NWT units, including 54 public housing units, 13 market rental units, and 12 homes dedicated to a homeownership support program. Of these, at the time of writing 12 units were vacant, with 8 (7 public housing, 1 market rental) ready for occupancy and 4 awaiting the completion of repairs. Just under 20% of the population lives in public housing, with a higher-than-average rate of youth, who make up more than 42% of Fort Good Hope residents in public housing. The community's public housing inventory is relatively young, with a median year of construction of 2008 (and an average UCR of 90), as few units were built in Fort Good Hope between

the 1970's and the 2000's. In 2020, Housing NWT opened a new seniors independent living facility with 8 1-bedroom units, and a four-plex with smaller units opened in 2023, though the community provided some feedback that denser housing styles such as this can create conflict between neighbours. The Rádeyı̨lı̨ Kóé Housing Association manages the public housing inventory on Housing NWT's behalf.

Fort Good Hope has seen a significant amount of innovation in local housing governance over the years, most recently with the efforts of the K'asho Got'ine Housing Society (KGHS), and the development of the K'asho Got'ine Construction Centre. The KGHS is a local non-profit society that operates a 4-bedroom transition home for men and collaborates with the YWCA on a pilot project of a women's safe home, and has delivered a variety of home repair and maintenance programs in recent years in partnership with the local Ne'Rahten Developments Ltd., with funding from the Yamoga Land Corporation. This work has seen significant success at managing repairs locally, and at repairing homes that fall out of Housing NWT's program eligibility. The KGHS has also recently brought 6 new modular homes into the community. The K'asho Got'ine Construction Centre project has emerged from this work, and it aims to build new homes for communities in the Sahtu region, as well as be a hub for skill development and training.

HOUSING NEEDS

While the community has made many strides in the housing realm, there remain significant needs. In November 2025, there were 11 households on the public housing waitlist, with the majority seeking 1-bedroom units. In engagement, community members identified that the biggest need was indeed 1- and 2-bedroom units. While there were no households on the market housing waitlist, GNWT departments did identify a need for 8 additional market rental units to meet staff housing needs. Community members pointed out that the public housing four-plex recently built by Housing NWT is an example of a design that is suitable for workers coming from out of town with fewer belongings, but that it is less suitable for locals to live in long-term, due to the small size.

With its high rate of homeownership, it is not surprising that supporting homeowners (and supporting residents to become homeowners) was a key topic in Fort Good Hope. There was discussion around the benefits of the previous HAP homeownership program, as many homes built by their occupants remain in use in Fort Good Hope today. Residents did note the availability of Housing NWT's Homeownership Initiative but saw the program as backlogged. One participant in community engagement stated that "red tape is making it impossible for Indigenous people from being able to get or own a home." Among current homeowners, it was noted that many Elders live in older HAP homes, which are typically larger than they need and expensive and difficult to maintain, and there are few other options for them to move into, which would allow them to leave their home to their family. The need for Elders exceeds the capacity of the new seniors' facility. Community engagement did highlight the positive impact of recent community-led repair efforts through KGHS, pointing out how this can save costs and create efficiencies.

Community members noted that Fort Good Hope's approach of doing housing more "on their own" was a positive, in that it decreased reliance on the GNWT. However, there was a recognition that funding for community driven solutions generally has come from the federal government or the GNWT, and there were concerns about the sustainability of this funding, while also noting that federal funding does not generally include operational funding, while community members struggle to pay market rents, again raising sustainability challenges. With Commissioner's land still covering much of the community, residents also raised the issue of obtaining a land lease as a difficult process, costing too much and taking too long (from several months to years after a lease application is submitted to the GNWT), with one stating that "land is the main holdup to getting a mortgage." The high cost of surveying or reclaiming land adds challenges to development. The physical landscape of Fort Good Hope is also increasingly creating difficulties for housing due to riverbank erosion and flood risk, with a recent study indicating about 40 homes in the community are located in areas at risk of one of these two factors.

Community members also identified some groups in particular need: women and children leaving violent situations, younger adults whether single or with small, young families, and Elders or persons with disabilities trying to safely age in place. While there is a pilot program operating a shelter for women and children in the community, funding is set to expire in 2026, and community members noted that without housing opportunities, some women and children have no other place to go but back to their abuser, highlighting a key issue when a community has a severe housing shortage. Finally, there were discussions on housing costs and affordability, with Fort Good Hope residents (as with many other communities) noting that the public housing rental system is structured in a way that disincentivizes people from working to avoid their rents going up. For homeowners, fuel was identified as a "huge barrier to affordability," with heating fuel costing $2.18/litre in Fort Good Hope at the time of writing, the second-highest rate outside Beaufort Delta region among GNWT-serviced communities. With a 2019 community price index of 183 (relative to Yellowknife's baseline of 100), Fort Good Hope is among the most expensive communities in the territory.

NORMAN WELLS

Town

Population (2025): **745**

Indigenous Population (2025): **40%**

Households (2024): **315**

Owned/Rented (2024): **37% / 63%**

Average Family Income (2024): **$200,000**

Not Adequate (2024): **16%**

Not Affordable (2024): **9%**

Not Suitable (2024): **4%**

Core Housing Need (2024): **17%**

Public Housing Waitlist (Dec. 2025): **8 households**

THE COMMUNITY

Norman Wells, or *Tłegǫ́hłı̨* in Sahtúot'ı̨nę, meaning "where there is oil," is a town of almost 750 residents, making it the largest community in the Sahtu region, where it serves as the administrative centre. The community is located along the Mackenzie River between the Franklin and Mackenzie Mountains. In many ways, Norman Wells is unique among NWT communities. Its growth has centred around the oil and gas industry, with production having started in 1920, which was a catalyst for Treaty 11 and resulted in displacement of local Indigenous families. The oil and gas field is known as the Norman Wells Proven Area and Imperial Oil has been extracting from it for decades, giving the company an important role in the town, though production has been declining in recent years. It is anticipated that Imperial Oil will be ceasing local production in the coming years.

The community is located within the Sahtu Settlement Area. The municipal government is the Town of Norman Wells, and the Tłegǫ́hłı̨ Got'ı̨nę Government Incorporated (the "TGG"; formerly named the Norman Wells Land Corporation (NWLC)) represents the local Dene and Métis beneficiaries to the Sahtu Dene and Metis Comprehensive Land Claim Agreement. The TGG recently signed and the community recently ratified a final self-government agreement ("FSGA")recognizing the Tłegǫ́hłı̨ Got'ı̨nę Government. The TGG is structured differently in two phases. On Effective Date the TGG will become recognized under the FSGA as the exclusive Indigenous government for its Citizens. At some point in the future the TGG could become the public government of the community, if TGG Citizens reach a certain percentage of the town's population. The next steps for the agreement are GNWT and Canada ratification through the passage of federal and territorial implementing legislation. .

Currently, Norman Wells is one of only 4 NWT communities with more non-Indigenous than Indigenous residents, with 60% of residents non-Indigenous. The presence of the oil and gas industry as well as being a government administrative centre (with 176 public service employees in 2024) has led to Norman Wells being, on average, the highest-income community in the NWT and one of the highest in Canada. In 2023, the average family income in Norman Wells was $200,000, compared to the Sahtu regional average of $136,181. Year-round access is only available by air, with daily flights to Yellowknife as well as the surrounding Sahtu communities. Barges generally provide supplies during the summer, though this has been impacted in recent years by low water on the Mackenzie River. A winter road connects Norman Wells through Tulita to the Mackenzie Highway at Wrigley for about 3 and a half months on average and plans to develop an all-season highway are slowly unfolding.

Hı̨dó gonuzǫ́ gha kíoníwe

HOUSING IN NORMAN WELLS

The housing stock in Norman Wells is diverse, with a mixture of privately-owned detached homes, a significant amount of staff housing, mobile homes, work camps, and apartments, as well as Housing NWT public housing and market housing. Given the economic activity in Norman Wells, it is generally considered one of the territory's 6 communities with a housing market. The median value of homes in the community was $230,000 in 2021. The town's 315 households include about 37% owned homes, and 63% rentals of various types, with an average household size of just 2.37 people and nearly 60% of households being 1- or 2-person households in 2021. Interestingly, as participants in community engagement noted, homes are generally larger, with 61% of homes having 3 or more bedrooms in the 2021 census. As community members noted, homes are generally older, with 55% of all homes in Norman Wells built at least 35 years ago.

The makeup of Housing NWT's inventory in Norman Wells differs from most communities, with nearly identical numbers of public and market housing (35 and 34 units, respectively), owing to the high demand for, and limited supply of, market rentals in the town. The median age of public housing units is 25 years old, with an average UCR of 81, while the median age of market housing units (including 3 homes specifically leased to the RCMP) is 18 years old, with an average UCR of 85. The majority of Housing NWT's units of all types are duplexes (about 40 units), followed by 25 single detached homes and 2 four-plexes. Just 6.4% of the town's residents are public housing tenants, one of the lowest ratios of any NWT community. At the time of writing, 11 public housing and 5 market housing units were vacant, most awaiting completion of repairs. The Norman Wells Housing Authority manages public housing on Housing NWT's behalf.

HOUSING NEEDS

In November 2025, there were 21 households on Housing NWT's market housing waitlist for Norman Wells, with 13 applicants seeking 1-bedroom homes and 8 seeking 2-bedroom homes. Meanwhile, GNWT departments identified a need for 20 more market rentals in the community to meet staff housing needs. There were also 8 households on the public housing waitlist, all but one seeking a 1-bedroom home. Together, these numbers indicate a need for more housing across the housing continuum.

Norman Wells has the third-lowest CHN rate in the territory as of 2024 at 17.1%, but that still leaves 54 households in a situation of serious housing need. The most common housing problem in the town was a need for major repairs, while several households were also struggling with an affordability problem. The community has few contractors available to do repairs in a timely manner, and that is reflected in the condition of many homes. Local trades training and apprenticeship programs were suggested as a means of building local capacity in this area. Residents also noted how expensive it is to live in the community. With a community price index of 170 in 2019 (compared to Yellowknife's baseline of 100), while it is the lowest of the Sahtu communities, Norman Wells is the most expensive regional centre in the territory. Community leaders indicated that even households with stable employment struggle to make ends meet, while younger adults and single-income families often cannot afford to live independently. Housing NWT's recent increase of market rental rates was criticized as a result of the already-high cost of living.

Community members raised several issues around programming and governance of housing, with a belief that decision-making occurs too far from the community, and decisions on things like repair program applications take too long to occur. Community leaders would like to see more local input to ensure that programs align with local priorities, with one person stating: "programs are designed in Yellowknife, but they don't reflect how things work here."

In terms of the housing stock, community leaders would like to see a more diverse mix of housing, including more modular homes, duplexes, and even potentially tiny homes, with the goal of having homes that are right-sized for the community's households. It was noted that young adults in particular need affordable 1-bedroom homes to become independent. It was also noted that Elders in the community often live in housing that does not meet their accessibility or safety needs. There are cleared lots that may be available for new homes in the community such as the old health centre and some Imperial Oil properties, but they may require remediation, rezoning and new utility connections, adding costs.

A starting point for a brighter future

TULITA

Hamlet

Population (2025): **529**

Indigenous Population (2025): **91%**

Households (2024): **155**

Owned/Rented (2024): **42% / 58%**

Average Family Income (2024): **$100,250**

Not Adequate (2024): **38%**

Not Affordable (2024): **11%**

Not Suitable (2024): **31%**

Core Housing Need (2024): **31%**

Public Housing Waitlist (Dec. 2025): **15 households**

A starting point for a brighter future

THE COMMUNITY

Tulita, meaning "where the waters meet," is a community of about 530 residents located about 50 kilometres southeast of Norman Wells, at the confluence of the Great Bear and Mackenzie Rivers, across from Kweteniɔaá/Bear Rock. Formerly known as Fort Norman, the location was a meeting place for the Sahtu peoples long before the North West Company first established a fur trading post in 1810. The community is located within the Sahtu Settlement Area, and there are several parcels of Sahtu municipal land within the community. More than 90% of residents are Indigenous. There are several governance organizations in the community, including the Tulita Land Corporation, which represents Dene beneficiaries to the SDMCLCA, the Fort Norman Métis Land Corporation which represents local Métis beneficiaries to the SDMCLCA, the Tulita Dene Band which is a First Nations Band, and the Hamlet of Tulita which is the municipal government. The Sahtu Dene and Métis of Tulita, as represented by the Tulita Yamoria Community Secretariat, is in the process of negotiating a self-government agreement.

Hı̨dó gonuzǫ́ gha kíoníwe

Tulita is only accessible by road from Wrigley to the south, Norman Wells to the north, and Délı̨nę to the east by winter road for a few months every year, though plans to advance an all-season Mackenzie Valley Highway would connect the community to the territory's road network. These plans include the construction of a bridge across the Great Bear River at Tulita, for which planning is underway. The community also has an airport with frequent connections to Norman Wells and other Sahtu communities. Most supplies arrive by barge, though low water on the Mackenzie River has impacted this in recent years.

HOUSING IN TULITA

There are about 155 households in Tulita, with about 40% homeowners and the remaining 60% renters, and an average household size of 3.4 people. Over a quarter of Tulita residents live in public housing, with 76 public housing units in the community, though only 63 were occupied at the time of writing, with most of the remainder awaiting repairs. This large segment of units in need of repairs is reflected in the average UCR of public housing units, of 72. The public housing inventory is relatively old for the Sahtu region at a median age of 1991, though 8 new units ranging in size from studio to 2-bedrooms have been built since 2019. The Tulít'a Housing Association manages the public housing on Housing NWT's behalf. In addition to public housing, Housing NWT operates 11 market rental units

and 4 homes dedicated to a homeownership support program in Tulita, with 7 of the market rentals built within the past decade.

The Hamlet of Tulita has taken an active role in housing in recent years, first with the development of a 36-lot residential subdivision and subsequently by receiving funding for 8 modular units, which have now been placed in the subdivision. Five of these homes are designated for Elders' housing, while 2 have been designated as emergency housing for individuals who are forced from their housing situation. However, community members report the remaining lots still are not ready for housing. The community has also recently seen several homes placed on land owned by the local Mackay Range Development Corporation. Altogether, Tulita has seen more recent housing development than many similar-sized communities in the NWT.

HOUSING NEEDS

Despite the amount of recent housing added to the community, in November 2025 there were 15 households on the public housing waitlist, with 12 seeking a 1-bedroom home, 2 looking for 2-bedroom homes, and the last seeking a 3-bedroom home. This aligns with feedback from community members that there is a lot of overcrowding, and that homes are urgently needed for youth, single parents and Elders, as well as professionals working in the community. There were 2 households on Housing NWT's market rental waitlist in November 2025, and GNWT departments have identified a need for an additional 8 market rentals in the community in order to fully meet staff housing needs.

Over half of all households in Tulita had at least one housing problem in 2024, with a need for major repairs the most common issue (affecting 37.5% of households), while the rate of unsuitability was also significantly higher than the territorial average at 16.7% of households. Meanwhile, affordability issues affected more than 10% of Tulita households; the community had the lowest average family income in the region in 2023. Community members noted much of the local housing stock is aging and in need of replacement or repairs, but while several repair programs have been successful, current programs are inadequate given the high costs for materials and contractors to travel to the community. One community member noted Housing NWT offers fewer repair programs than previously, stating, "you're on your own if you own a house. You fix it, you take care of it." Middle-income households that make too much to qualify for assistance but are unable to buy or build a home were identified as having limited housing options. Frustration was expressed with Housing NWT programs and rents, with one resident noting that many people in the community want to own their homes, but programs do not reflect the community's reality that you cannot save for a downpayment when your bills are so high. With a 2023 community price index of 174 (compared to Yellowknife's baseline of 100), the cost of living in Tulita is very high.

With a number of local organizations involved in housing to some degree, a need for better coordination around planning future subdivisions and housing development was identified. There was also interest expressed in exploring the creation of a non-profit housing society similar to the KGHS in Fort Good Hope to support more coordinated local control of housing. An innovative approach mentioned was to explore local governments acting as a local mortgage provider, to support homeownership. When it comes to new housing for Elders, community members wanted to see those homes located in proximity to community services and other residents, to allow Elders to more actively participate in events, supporting their wellbeing.

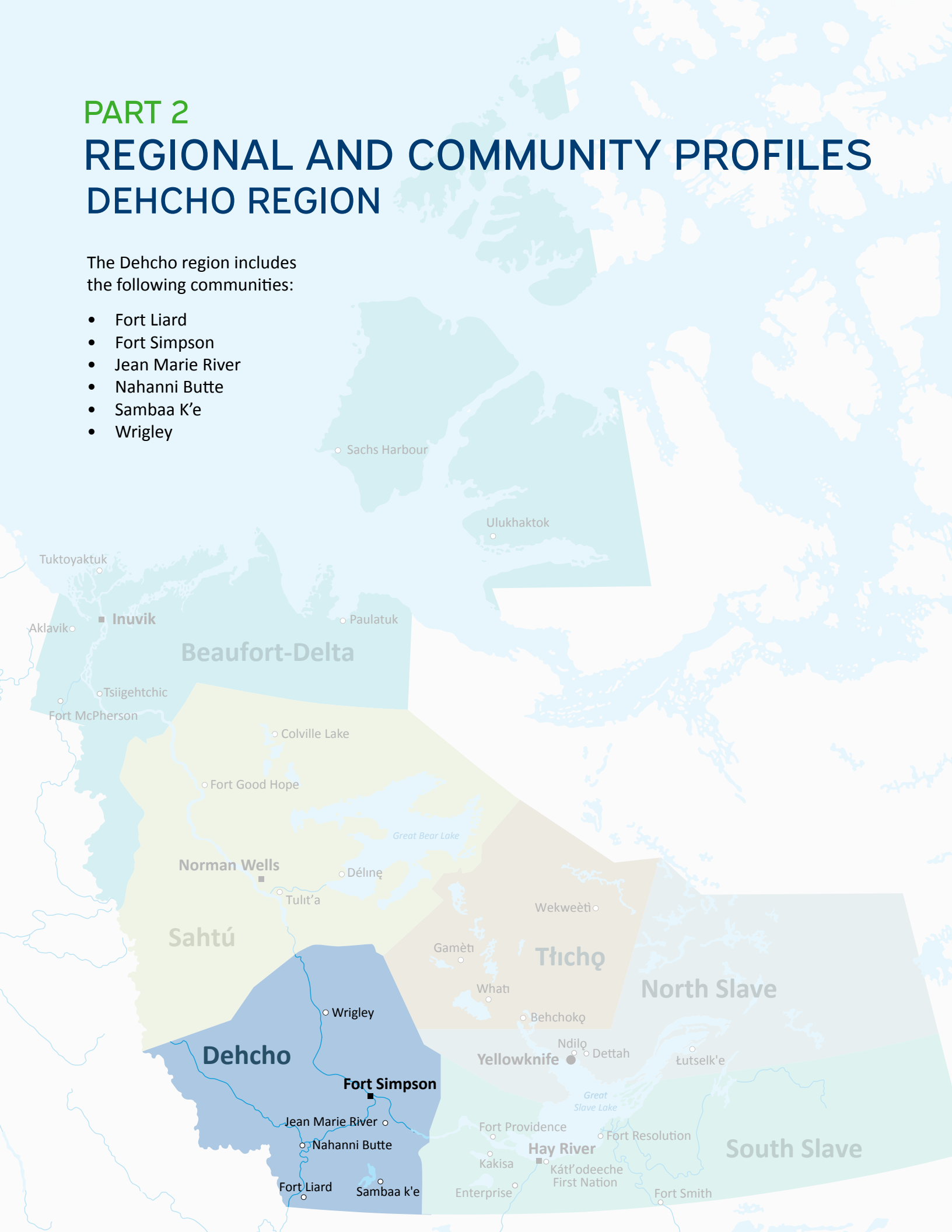
PART 2

REGIONAL AND COMMUNITY PROFILES

DEHCHO REGION

The Dehcho region includes the following communities:

- Fort Liard
- Fort Simpson
- Jean Marie River
- Nahanni Butte
- Sambaa K'e
- Wrigley



FORT LIARD

Hamlet

Population (2025): **501**

Indigenous Population (2025): **88%**

Households (2024): 182

Owned/Rented (2024): **63% / 37%**

Average Family Income (2024): **$101,538**

Not Adequate (2024): **29%**

Not Affordable (2024): **14%**

Not Suitable (2024): **11%**

Core Housing Need (2024): **34%**

Public Housing Waitlist (Dec. 2025): **13 households**

THE COMMUNITY

Fort Liard, or *Acho Dene Kue* in Dene Zhatıe, meaning "people from the land of the giants," is the second-largest community in the Dehcho region, with 501 residents. Located at a longstanding meeting place where the Petitot River meets the Liard River, a fur trading post was established in the early 19th century, and the community grew into a permanent settlement. About 88% of the population is Indigenous. The Acho Dene Koe First Nation (ADKFN) is the local Band, and it is currently engaged in lands, resources and self-government negotiations. The Hamlet of Fort Liard is the municipal government.

The oil and gas industry has been a main employer in the community, with nearby deposits in the territory as well as in nearby northern British Columbia. Residents maintain a deep connection to the land, and the community is well-known for the production of crafts such as birchbark baskets. Fort Liard is located just north of the British Columbia border, just off the Liard Highway which connects the community to the larger centres of Fort Simpson and Fort Nelson, B.C. Land in the community is a mix of privately-owned, and GNWT-administered under 2 separate pieces of legislation. Much of the built-up area of the community is within a floodplain, with the most recent severe flood in 2022 damaging several homes.

HOUSING IN FORT LIARD

There are about 182 households in Fort Liard, making for an average household size of 2.7 people. The community's households were made up of approximately 62.5% homeowners, and the remaining 37.5% renters. The community has the highest percentage of residents living in public housing of any Dehcho community, at just under 20% of the population. In November 2025 there were 38 public housing units in Fort Liard, with 1 vacant at the time of writing. The public housing inventory has an average age of just 15 years, though it is characterized by either very new homes or fairly old ones, with several homes dating to 1980. A new 8-unit seniors' independent living complex was opened in 2016. The average UCR for public housing units in the community is 89, indicating generally good condition. Most public housing consists of either 2- or 3-bedroom homes, though a four-plex was recently built with a combination of studio and 1-bedroom units. The Fort Liard Housing Authority manages the public housing on Housing NWT's behalf. Housing NWT also operates 13 market rental units in the community (with 4 vacant at the time of writing) as well as 6 homes dedicated to a homeownership support program.

Yundaa ts'ę gonozų gha keots'ęnıhthı

Private homes in Fort Liard are generally aging, with almost half of all homes in the community built before 1990 according to the 2021 census. The same data indicates 15.8% of homeowners in Fort Liard had a mortgage, a significantly lower rate than the territorial average of 60% of homeowners. The median value of homes in the community was $120,000, though community members noted that very little housing is bought or sold on the private market.

HOUSING NEEDS

There were 13 households on the public housing waitlist in November 2025, with 9 applicants seeking 1-bedroom homes, and the remaining applicants seeking either 2-, 3- or 4-bedroom homes. There were also 2 households on the market housing waitlist, both seeking 2-bedroom homes. GNWT departments also indicated a need for a further 5 market rental units to meet staff housing needs. The demand for market rentals aligns with feedback from community members that the lack of market housing is contributing to staff shortages. Even the Northern Store, which has 2 staff housing units and a third coming within the next few years, sees issues housing staff as their housing cannot accommodate multiple single workers without families. On the other hand, community members noted the recent increase to Housing NWT's market rental rates is leading some teachers and professionals to consider leaving the community.

Affordability in general was identified as a challenge in Fort Liard, due to limited employment opportunities and high costs such as heating, with an example given of heating costs rising in recent years from about $300/month to $600/month. In 2024, about 44% of Fort Liard households experienced a housing problem which was slightly below the Dehcho regional average, though the community's rate of households in CHN—at 34.4%—was higher than the regional average. Housing problems were generally dispersed across issues of inadequacy, unaffordability, and unsuitability, though inadequate housing was the most common issue. Community members indicated significant repairs are required to many homes, including some public housing units, and there are concerns about the quality of repairs that have taken place in the past. Some companies under the umbrella of ADK Holdings Ltd., ADKFN's business arm, can provide some repair services but there are limited skilled trades available locally, highlighting a need to build local capacity to undertake this work through partnerships.

The community's location in an area prone to flooding creates issues, such as limiting access to insurance for homes in those areas (with forest fire risk also contributing to this issue). There is a need to identify land for housing outside of the flood zone, with community members noting the area behind the airstrip as a potential location. It is also believed that the Hamlet's zoning bylaw needs updating to allow for modular homes in more areas, to help meet the community's housing needs.

Finally, certain populations' needs were a topic of discussion. It was noted that some Elders live in 2-storey homes unsuitable for their needs, but they can be reluctant to leave homes with family ties. Single-storey and supportive living housing is sought for the Elder population. Meanwhile, there is a desire for some form of transitional housing to support individuals living with addictions, and smaller units are needed to provide independent homes for young adults.

A starting point for a brighter future

FORT SIMPSON

Village

Population (2025): **1,330**

Indigenous Population (2025): **75%**

Households (2024): **501**

Owned/Rented (2024): **51% / 49%**

Average Family Income (2024): **$144,818**

Not Adequate (2024): **26%**

Not Affordable (2024): **11%**

Not Suitable (2024): **6%**

Core Housing Need (2024): **22%**

Public Housing Waitlist (Dec. 2025): **30 households**

THE COMMUNITY

Fort Simpson, also known as *Łíídlįį Kų́ę́*, "the place where the rivers come together" in Dene Zhatıe, is the regional administrative centre and largest community of the Dehcho region, with a population of 1,330. Located at the confluence of the Liard and Mackenzie Rivers, the area has been a meeting place for centuries. A fur trading post was established in the early 19th century, and a settlement gradually grew around it, making the community one of the oldest in the NWT. The community is home to the Łíídlįį Kų́ę́ First Nation (LKFN) and the Fort Simpson Métis Local 52, while the Village of Fort Simpson is the municipal government. Fort Simpson is the only village in the NWT. The population is about 75% Indigenous, with most of the Indigenous population identifying as Dene, as well as a sizable Métis population. Both LKFN and the Métis Local are part of the Dehcho First Nations, which has been working toward a land, resources and self-government agreement.

As a regional centre, government is a major employer in Fort Simpson, with 228 territorial public service employees in 2025. The community also has a sizable federal government presence, and the construction, transportation and retail sectors also employed many residents. As the main gateway to Nahanni National Park Reserve to the west, tourism plays an important role in the local economy. Fort Simpson has year-round road access via the Mackenzie Highway with the help of a winter ice crossing and the M.V. Lafferty ferry in summer, aside from the break-up and freeze-up periods. There is also an airport with daily flights to Yellowknife, and an airstrip adjacent to the community from where local operators fly charters to surrounding communities, Cooper Barging Services operates barges on the Liard and Mackenzie Rivers. The village has two distinct sections: the older community on an island, and the newer area across a causeway and up the hill. Most homes, services and government facilities are located on the island, while the hill includes industrial areas and some residential areas including Wild Rose Acres, a country residential-style subdivision. In 2021, a severe flood impacted the island, damaging several properties and leading to conversations around possibly relocating more services off the island.

HOUSING IN FORT SIMPSON

There are about 501 households in Fort Simpson, with a fairly even split between owner households (257) and renter households (244), and on average 2.6 people per household. About 11% of the village's residents live in public housing, with a relatively high percentage of Elder public housing tenants, at just under 30% of all tenants in public housing, owing largely to residents of the 30-unit Stanley Isiah Senior Citizens Complex.

Yundaa ts'ę́ gonozų gha keots'ę́nıhthı

Overall, Housing NWT has an inventory of 95 public housing units in Fort Simpson (including the seniors home) with 6 units vacant awaiting repairs at the time of writing. The median year of construction of public housing units in the community was 1987, with 8 new units built since 2020 of varying sizes, including some barrier-free homes. This reflects the general aging trend of homes in the community, with 55.5% of all homes built more than 35 years ago. The average UCR of the community's public housing units is 76. The Fort Simpson Housing Authority manages the public housing inventory on Housing NWT's behalf. In addition to public housing, Housing NWT also had 11 homes dedicated to a homeownership support program, and 23 market rental units in Fort Simpson, with 7 of those units dedicated specifically to RCMP staff housing. Housing NWT also provides funding to support the operation of an overnight shelter. The LKFN is also operating a shelter for women and children who are victims of domestic violence as a pilot project in collaboration with the YWCA, though future funding is uncertain.

Aside from Housing NWT's inventory, there is a sizable private housing market with various local landlords renting out properties, with about 140 non-subsidized renter households in Fort Simpson in 2021. Community members also noted that there are several—perhaps up to 16—vacant federal government-owned homes in the village that are sitting empty while also tying up land that could be used for new housing. Of owner households in Fort Simpson, 43.5% had a mortgage, lower than the territorial average of 60%. The median value of homes in 2021 was $260,000.

HOUSING NEEDS

In November 2025, there were 30 households on the waitlist for public housing in Fort Simpson, with the majority seeking 1-bedroom units, though some were also looking for 2-bedroom and 4-bedroom homes. In addition, there were 6 households on Housing NWT's market housing waitlist, most looking for 1-bedroom homes, though one was seeking a 3-bedroom home. GNWT departments indicated a further need for at least 5 additional affordable market rental units to meet staff housing needs in Fort Simpson. The issue of lack of housing options for professionals arose during community engagement as part of the reason why home repairs are difficult, as it is difficult to attract qualified trades workers when there is a lack of housing for them.

Given the age of the homes in Fort Simpson, there is a high need for repairs. Indeed, in 2024, 128 homes—more than a quarter of all homes in the community—were in need of major repairs. However, community members noted that it is difficult to get contractors to do work, and sometimes when it is done, it is not up to par. Often repair programs do not cover enough of the project costs to make it worthwhile, due to high labour and material costs. Residents want to see increased support for trades education and community-led programs that build skills while creating local employment.

Fort Simpson had a CHN rate of 22% of households in 2024, the lowest rate in the Dehcho by a large margin. The rate of unaffordable housing was about 11%. However, it was clear through community engagement that this may not be an accurate reflection of the community's housing situation. Increasing costs both directly and indirectly related to shelter are straining financial resources, and it was noted that many households struggle to make ends meet. Fort Simpson had a community price index of 148 in 2019 (compared to Yellowknife's baseline rate of 100). Many community members noted that homeownership was less realistic for many people, with ideas such as affordable financing and rent-to-own options suggested to help working families achieve homeownership. Current homeownership programs were not seen as effective due to high down payments and limited financing options. One community member summed up the situation by stating, "there is a large segment of residents in the middle who don't qualify for either public housing or homeownership." Another noted the issues with attempting to get financing for a home on IAB (Band) land.

The rate of households living in an unsuitable situation was 6% in 2024, representing 30 households. Community members noted many residents, particularly young adults, have few options beyond staying with family or couch surfing, and it was suggested that there is a need for smaller dwellings that would be suitable for this group, and would make use of the limited available land in the village. Finally, with various governments in the community involved in some aspect of housing, there was a need expressed for greater inter-governmental coordination around housing-related work, to avoid duplication of efforts.

JEAN MARIE RIVER

Designated Authority

Population (2025): **68**

Indigenous Population (2025): **91%**

Households (2024): **25**

Owned/Rented (2024): **67% / 33%**

Average Family Income (2024): **-**

Not Adequate (2024): **33%**

Not Affordable (2024): **21%**

Not Suitable (2024): **-**

Core Housing Need (2024): **29%**

Public Housing Waitlist (Dec. 2025): **0 households**

THE COMMUNITY

Jean Marie River, or *Tthets'ek'ehdeli*—"water flowing over clay" in Dene Zhatıe—is the smallest community in the Dehcho region, with a population of 68 residents, 91% of whom are Indigenous. Located on the bank of the Mackenzie River where the Jean Marie River flows into it, the community is home to the Tthets'éhk'edélı̨ First Nation, a member of the Dehcho First Nations with about 170 members including many living outside Jean Marie River.

Jean Marie River is accessible by the all-season Jean Marie River Access Road from Highway 1, which connects to Fort Simpson about one and a half hour's drive away. There is also a small airstrip but no scheduled flights. The community maintains a traditional lifestyle and a deep connection to the land, with many residents regularly hunting, trapping and fishing. In 2021, a significant flood impacted Jean Marie River during the Mackenzie River breakup, damaging many of the community's homes, and resulting in conversations about gradually relocating community infrastructure out of the flood area.

Yundaa ts'ę́ gonozı̨ gha keots'ę́nıhthı

HOUSING IN JEAN MARIE RIVER

Jean Marie River has about 25 households, the second-fewest of any NWT community after Kakisa. About two-thirds are homeowners (17 households), while the remaining third (8 households) are renters. On average, there are 2.56 people per household. There is a small inventory of 4 Housing NWT-owned homes, 3 of which are public housing units, while the fourth is dedicated to a homeownership support program. These homes, each located in the southeast portion of the community by the airstrip, were all built in 2021 as replacements for the previous units which were damaged by the flood. One of the flood-damaged units was not replaced as it had been vacant at the time of the flood. At the time of writing, one of the public housing units was vacant awaiting repairs. Altogether, about 10% of the community's population lives in public housing. As Jean Marie River does not have its own LHO, the Fort Simpson Housing Authority manages public housing in the community on Housing NWT's behalf.

Several of the owned homes in Jean Marie River were either replaced (and raised above the flood line) following the flood, or saw significant repairs, though community members have indicated many of these repairs were poorly done or not completed. Many of the modular flood replacement homes were built with a single exit. One such replacement home was destroyed in 2024 by a fire that began in the only doorway, and the Elder resident had to be rescued by ladder from a window. Second exits have now been added to these homes.

The First Nation is actively working to develop a new subdivision on the far side of the airstrip, which would be well outside the flood-prone area of the community. The First Nation successfully applied for the federal Housing Accelerator Fund in 2023 which is providing some funding toward this work. Community leaders have identified that many members would like to return to the community if housing were available.

HOUSING NEEDS

In November 2025, there were no households on the waitlist for public housing, and with no market rental units in the community, there were also no households on Housing NWT's market housing waitlist. However, GNWT departments have indicated a need for at least 2 additional market rental units to meet staff housing needs, and this was corroborated by community leadership, who also see a need for 1- and 2-bedroom homes for young adults and small families, as well as supportive housing options and more accessible homes for Elders.

Many of the key issues around housing raised by community leadership centre around land, and in particular, the lack of IAB land suitable for housing development outside of the flood zone. The central area of Jean Marie River is largely situated on IAB land, meaning the First Nation has significant control and households do not have to pay land lease fees, however this land is almost entirely within the flood area. Outside of this area, much of the community remains on land administered by the GNWT, with land leases required for development. Community members cited this as a significant issue, particularly as it was noted that families relocated after the flood are now having to pay land lease fees after being told they would not have to. It was noted that this creates inequities between residents and adds financial stress to low-income households. This issue has also arisen in the First Nation's efforts to develop a new subdivision, which would be on what is currently GNWT-administered land, but the community is hoping for it to be designated IAB land. One community member voiced frustration with the dependence on approvals from other governments, stating "every move we make, it's Crown land, and it shouldn't be."

In 2024, about 40% of households in Jean Marie River had a housing problem, with the most common issue being the need for major repairs (affecting 8 households), followed by unaffordability (affecting 5 households). Both of these issues were also highlighted by community members. It was noted that even newly-built homes are encountering major issues, while the shortage of contractors in the region has led to delayed or cancelled repairs and other approved work such as the construction of ramps for Elders, for whom the application process is burdensome to begin with.

The cost of living in Jean Marie River is high, and with no local store, residents must drive to Fort Simpson for most goods, adding costs. Homeowners in particular, many of whom have low or fixed incomes, struggle with costs such as utilities, along with insurance (if available) and land lease fees, in addition to groceries and other expenses. The cost of GNWT-provided heating fuel in the community is currently $1.79/litre. The community would like to see housing programs including subsidies that reflect the real costs in small communities.

A starting point for a brighter future

NAHANNI BUTTE

Designated Authority

Population (2025): **85**

Indigenous Population (2025): **86%**

Households (2024): **40**

Owned/Rented (2024): **93% / 7%**

Average Family Income (2024): **-**

Not Adequate (2024): **47%**

Not Affordable (2024): **-**

Not Suitable (2024): **-**

Core Housing Need (2024): **30%**

Public Housing Waitlist (Dec. 2025): **0 households**

THE COMMUNITY

Nahanni Butte (*Tthenáágó* or "strong rock" in Dene Zhatıe) is a small community of about 85 residents located along the South Nahanni River near its confluence with the Liard River, and across the river from the mountain of the same name. Permanently settled in the 1940's, it is estimated that 86% of the population is Indigenous. The community is home to the Nahɔ̨ą Dehé Dene Band (NDDB), who, as a Designated Authority, provides municipal services in the absence of a municipal government. The NDDB is a member of the Dehcho First Nations.

Located a short distance off the Liard Highway between Fort Simpson and Fort Liard, Nahanni Butte is not a remote community, but it is an isolated community. Road access is only available in the winter months when an ice crossing is built across the Liard River. In the summer, a river taxi provides access from the end of the Nahanni Butte Access Road, though the community is advocating for a bridge to improve connectivity. There is an airstrip in the community, and while there is no scheduled air service, several companies offer charter flights from Fort Simpson. Nahanni Butte is susceptible to spring flooding, which occurred most recently in 2012 when most homes were affected. The community recently developed a new Land Use Plan which has a central goal of mitigating flood risk for new developments. Nahanni Butte is also the gateway to Nahanni National Park Reserve, and Parks Canada maintains a small office in the community.

Yundaa ts'ę gonozų gha keots'ęnıhthı

HOUSING IN NAHANNI BUTTE

The most current data indicates there are currently about 40 households in Nahanni Butte, with 37 owned (93.3%) and 3 rented (6.7%), resulting in the second highest rate of homeownership in the NWT, though this rate will likely shift slightly when next counted with the inclusion of the NDDB's recently-developed affordable and market rental homes. On average, there are 2.2 people per household. The Band has been an active housing developer in recent years, receiving federal funding which has been put towards developing a new subdivision out of the flood zone with several new homes, with the Band indicating that by 2027, 19 new homes will have been built in the community (by the Band, Housing NWT and Parks Canada combined). The community has also seen some benefit from the new housing, including at least 1 Band member with children returning to the community.

Housing NWT has a relatively small inventory of homes in Nahanni Butte, with 5 public housing units including 4 bachelor and 1-bedroom units in a new four-plex, and 4 homes dedicated to a previous homeownership support program built between 2000 and 2011. Only two of these are occupied, with the other two deemed surplus as they are beyond economic repair. One public housing unit was also vacant as of November 2025. Altogether, 5.9% of the population lives in public housing, all between the ages of 19 and 59. As Nahanni Butte has no LHO, public housing is managed by the Fort Simpson Housing Authority.

HOUSING NEEDS

There were no households on the public housing waitlist for Nahanni Butte in November 2025. While there are currently no Housing NWT market rental units in the community, GNWT departments did indicate a need for at least 2 additional market rentals in the community to meet staff housing needs.

During our community engagement, the NDDB indicated some key needs and priorities around housing. Foremost was a high need for repairs, evidenced by nearly half of all homes (46.7%) being in need of major repairs in 2024. Repairs are expensive for the many homeowners in the community, and many have experienced issues accessing repairs, or frustration with the quality of repairs received, through Housing NWT's repair programs. As the Band has added significant housing stock and built housing capacity of its own, there was some interest expressed in establishing an organization similar to an LHO or housing society to take on repairs in the community. The Band is also seeking additional funding to complete repairs to homes in the community, with a previous assessment placing the total cost at more than $7 million. There is a belief that a modest amount of funding from the territorial government or Housing NWT can be a force multiplier for accessing larger federal funding opportunities.

Appropriate housing for Elders and youth was also identified as a significant need. Elders are in need of accessible housing options, while youth are in need of small (1-bedroom), affordable, independent living options. It was estimated that about 10 young people are couch surfing at the moment. Affordability is key, as Nahanni Butte is a very expensive community due to its isolation and seasonal road access. GNWT-provided heating fuel is currently priced at $1.88/litre, and in 2019 the community had a community price index of 169 (compared to Yellowknife's baseline of 100, and Fort Simpson's index of 148).

Finally, community leadership identified challenges with the ground in much of the community which is quite sandy, and causes shifting when foundations are not properly designed, and has caused some drainage issues. In particular, the Band identified a need for additional work on the ground, roadways and drainage system of the new subdivision, which experienced challenges during the spring melt. Housing NWT's new public housing fourplex is located in this area, and residents noted that the poor ground conditions have already caused some shifting and a fuel delivery truck to get stuck, while also anecdotally pointing out issues with the fourplex construction which led to freeze-ups during the coldest parts of the winter.

A starting point for a brighter future

SAMBAA K'E

Designated Authority

Population (2025): **110**

Indigenous Population (2025): **89%**

Households (2024): **51**

Owned/Rented (2024): **71% / 29%**

Average Family Income (2024): **-**

Not Adequate (2024): **44%**

Not Affordable (2024): **18%**

Not Suitable (2024): **12%**

Core Housing Need (2024): **38%**

Public Housing Waitlist (Dec. 2025): **1 household**

THE COMMUNITY

Sambaa K'e, meaning "place of trout" in Dene Zhatıe, is a traditional community located on Trout Lake south of Jean Marie River and east of Fort Liard. The community is home to the Sambaa K'e First Nation (SKFN), which is a designated authority, providing municipal services to the community. The SKFN is a member of the Dehcho First Nations. The community is home to about 110 residents, 89% of whom are Indigenous.

Sambaa K'e is one of the most isolated communities in the southern NWT, with its only road access a winter road that is available for on average about 3 and a half months of the year, connecting the community to Highway 1. There is an airstrip in the community, but no scheduled air service, though charter flights are available from Fort Simpson. In recent years, Sambaa K'e has come at risk of wildfires, most notably in 2023 when one home in the community was lost. This followed a flash flood in 2022 which damaged some properties.

HOUSING IN SAMBAA K'E

There are an estimated 51 households in Sambaa K'e, with 36 households (70.6%) owners and 15 households (29.4%) renters. The average household size in the community is 2.1 people. Housing NWT maintains a relatively small inventory of homes in Sambaa K'e, including 5 public housing units, a single market rental unit, and 2 homes dedicated to a homeownership support program. The public housing consists of 3 detached homes built in 2008, and a duplex consisting of small bachelor units built in 2023. One of these units has remained vacant since construction. All told, about 8% of the population lives in public housing. The average UCR of the public housing units is 88. As Sambaa K'e does not have its own LHO, the Fort Simpson Housing Authority manages the community's public housing on Housing NWT's behalf.

SKFN is becoming increasingly involved in housing, having developed community housing plans and recently supported the incorporation of a housing society—which was needed to enable the community to hold (leased) land. However, there is concern that funding from higher levels of government is insufficient to meet operational costs of housing brought to the community, and meanwhile the GNWT's recent changes to community funding have reduced Sambaa K'e's annual portion, adding to the community's financial challenges. Among homeowners, many are Elders, however residents noted there are roughly 5 to 6 households in the 45 to 60-year-old range who own their homes, who either purchased a manufactured home with a mortgage, inherited the home from their parents, or went through a Housing NWT ownership program.

Yundaa ts'ę gonozų gha keots'ęnıhthı

HOUSING NEEDS

In November 2025, there was one household on the public housing waitlist, seeking a 1-bedroom home. GNWT departments also indicated a need for an additional 3 market rental units in the community to meet staff housing needs, a need that was also identified by community members. In 2024, 11.8% of households were in unsuitable housing. Community members noted that there at least 7 young people in the community in need of independent housing, who currently have no options. It was suggested that bachelor or 1-bedroom units would be needed for this segment of the population, though we also heard that the bachelor units in the Housing NWT's new duplex are too small. It was also noted that there are 2 families with larger households (8 and 9 members) squeezed into 2-bedroom homes, who need something much bigger.

With a large proportion of homeowners and older homes, home repairs are one of the main needs in Sambaa K'e, where nearly half of all homes (44.1%) were in need of major repairs in 2024. This was reflected in the community engagement, which indicated this may even be an under-estimation. It was noted that 12 homes are not only in need of major repairs, but they are beyond economical repair. Common issues experienced include mould, water damage, and drafts. with quality of repairs done has also been low. Further, community members noted that travel costs for contractors eats up much of the repair program funding, leaving little for actual repairs. A 2025 report detailing repair needs for 27 homes in the community gave an estimated total cost to repair life safety deficiencies on those 27 homes of just over $3 million, while the total estimated cost to complete all recommended repairs and upgrades was over $10 million, giving a sense of the magnitude of the community's housing inadequacy.

The cost of living in Sambaa K'e is extremely high and this is reflected in the affordability needs of the community. In 2024, 9 households identified that their housing costs were unaffordable, though more households may struggle given the broader cost of living. For example, GNWT-provided heating fuel is $1.95/litre, the highest rate in the Dehcho region among GNWT-supplied communities, and the 2019 community price index was 170, compared to the Yellowknife baseline of 100 and Fort Simpson's index of 148, meaning costs are 70 percent higher in Sambaa K'e than in Yellowknife, on average.

Community members voiced a number of issues with Housing NWT's programs from a small community perspective, noting they are restricting for many residents. One resident had the suggestion that given the reliance on Fort Simpson, the whole Dehcho region should be considered as 'local' so if a SKFN member lives in Fort Simpson for a time and then returns, for example, they should not need to live in Sambaa K'e for a period of time before being eligible for public housing and other programs, asking, "how could they live here for six months anyway when there is no housing available for them in the first place?" It was also believed that programs should better support becoming a homeowner, with a resident noting no single person has been eligible to get a house in Sambaa K'e since the HAP program, and another noting programs should recognize the differences of communities like Sambaa K'e, where people "tend to have a house and stay in their house for a lifetime."

Elders are a key population in need, with many living in homes that are not suitable or even safe in some cases. It was noted that many homes need ramps and other accessibility modifications, and Elders generally need better supports to be able to age in place in the community. There was a desire voiced for some form of supportive living units as well as more independent living units for Elders in the community.

Finally, the issue of land leases was frequently raised, in terms of leases adding complexity to homeownership programs, and many residents still believing formal land tenure is a requirement for Housing NWT repair programs. Several residents noted that leases are inappropriate for Sambaa K'e's Indigenous community members for various reasons, including the artificial land boundaries leases create, and the fact that residents have inhabited the lands around their community for generations.

WRIGLEY

Designated Authority

Population (2025): **135**

Indigenous Population (2025): **96%**

Households (2024): **46**

Owned/Rented (2024): **70% / 30%**

Average Family Income (2024): **-**

Not Adequate (2024): **64%**

Not Affordable (2024): **18%**

Not Suitable (2024): **15%**

Core Housing Need (2024): **49%**

Public Housing Waitlist (Dec. 2025): **2 households**

THE COMMUNITY

Wrigley, or *Pehdzeh Ki*, meaning "clay place" in Dene Zhatıe, is a community of approximately 135 residents located on the east bank of the Mackenzie River near where the Wrigley River meets it. Home to the Pehdzeh Ki First Nation (PKFN) who have more than 350 band members, many of whom live outside the community, the population is more than 95% Indigenous. PKFN, who are members of the Dehcho First Nations, is a designated authority, meaning the First Nation delivers municipal services to the community. Originally located on the opposite bank and downstream, Wrigley was relocated to the present location in 1965.

Wrigley is the northernmost Dehcho community, and it is located at the current end of the all-season Mackenzie Valley Highway, connecting it to Fort Simpson 220 kilometres south, with a ferry or ice crossing at Camsell Bend aside from breakup and freeze-up. During the winter months, Wrigley sees additional activity as the winter road to the Sahtu region opens. The community also has an airstrip, and while no scheduled flights are available, several companies offer charter flights from Fort Simpson. Though Wrigley's location above the river means there is little flood risk, the community is experiencing increasing erosion and subsidence along the riverbank and surrounding creeks.

Hı̨dó gonuzǫ́ gha kıonıwe

HOUSING IN WRIGLEY

There are about 46 households in Wrigley, with 32 owned (69.7%) and 14 rented (30.3%) according to data from 2024. On average there are 2.8 people per household, which is the highest rate in the Dehcho region.

Housing NWT maintains a larger inventory of homes in the community compared to the region's other designated authorities, with 18 units, including 7 public housing units, 7 market rental units, and 4 homes dedicated to a previous homeownership program (plus 2 additional homes previously under this program that are beyond economic repair). At least 4 of the market rental units were previously part of the public housing inventory, including the most recently-constructed home built in 2024. Currently, just under 9% of the community's population lives in public housing, but 41.7% of those tenants are seniors—a rate well above the regional average. All current public housing units in the community have 2 bedrooms, and were either built in 1991, 2004, or 2016. The average UCR for these homes is 92. As there is no LHO in Wrigley, public housing is managed by the Fort Simpson Housing Authority on Housing NWT's behalf.

Yundaa ts'ę́ gonozı̨ gha keots'ę́nıhthı

Beyond Housing NWT's inventory, other housing in Wrigley is generally either privately owned, or First Nation-owned. PKFN was recently successful in receiving funding from the federal government's Rapid Housing Initiative (RHI) for 6 new modular homes which are in the process of being set up in the community. A local housing society is being established to administer these and any future new homes the First Nation receives. Among homeowners in the community, 2021 census data indicated that none held a mortgage.

HOUSING NEEDS

In November 2025, there were 2 households on the public housing waitlist for Wrigley, seeking 1- and 2-bedroom homes. In addition, there was one application on Housing NWT's market housing waitlist for a 2-bedroom unit. Beyond this, GNWT departments also indicated a need for an additional 3 market rental units in the community to meet staff housing needs.

According to 2024 data, Wrigley has the highest rate of homes in need of major repairs in the NWT, at 63.6%, while more than 75% of all homes have at least one problem, and 48.5% of households are in CHN. For both of these indicators, Wrigley also had the highest rate in the entire territory, reinforcing the magnitude of the community's housing situation. Community leaders noted that government statistics, particularly the census, underestimate the community's housing need, which makes it harder to secure funding. Repairs were cited as one of the community's main needs, with many homes deteriorating significantly, and suffering from issues such as structural damage, inadequate insulation, mould, and heating failures. It was noted that many repairs are more quick fixes, and with only one local resident who can do repairs, more training for locals is needed in this area.

Affordability was also identified as an issue, given Wrigley's remote location and accordant cost of living, as well as the low employment rates, with residents stating, "rent and subsidy programs should be based on net income and reflect local costs of living." The current price of heating fuel is $1.72/litre, and while no community price index is available for Wrigley, community members noted it was challenging making ends meet for many who rely on seasonal or part-time work. It was suggested that the affordability problem extends beyond the 8 households noted in 2024 data, and community members pointed out that residents have difficulties affording the newer market homes, particularly with recent market rent increases.

Elders and young adults were highlighted as groups in particular housing need, particularly due to the overcrowding common in homes in Wrigley. Elders often live in noisy, multi-generational homes with limited accessibility, while youth have few options to live independently given the lack of available, appropriate housing for them. There is a need for transitional, bachelor-sized homes for this demographic, as well as supportive housing for Elders and residents with health or mobility challenges. It was noted that three of Housing NWT's small public housing units overlooking the river which were built for Elders have since been used to house other demographics, and the community would like to see this reversed.

Finally, the community voiced challenges around governance and land, wanting to have more say in how housing is managed. While PKFN has been trying to work with Housing NWT and other partners, it was noted that the First Nation has limited resources to move projects forward quickly. The community's landscape presents challenges for housing development, as land is either at risk along the riverbank, or too swampy on the north side, with gravel too expensive to properly develop land. Further, land complexities and rigid government processes have delayed the placement of PKFN's new RHI homes, as the First Nation had to redesignate the zoning of two of the few available, serviced lots in the community before the GNWT would grant land tenure. This reflects the general community feeling of disconnection from decision-making processes around housing, with residents wanting better communication and more transparency from governments and housing authorities.

A starting point for a brighter future

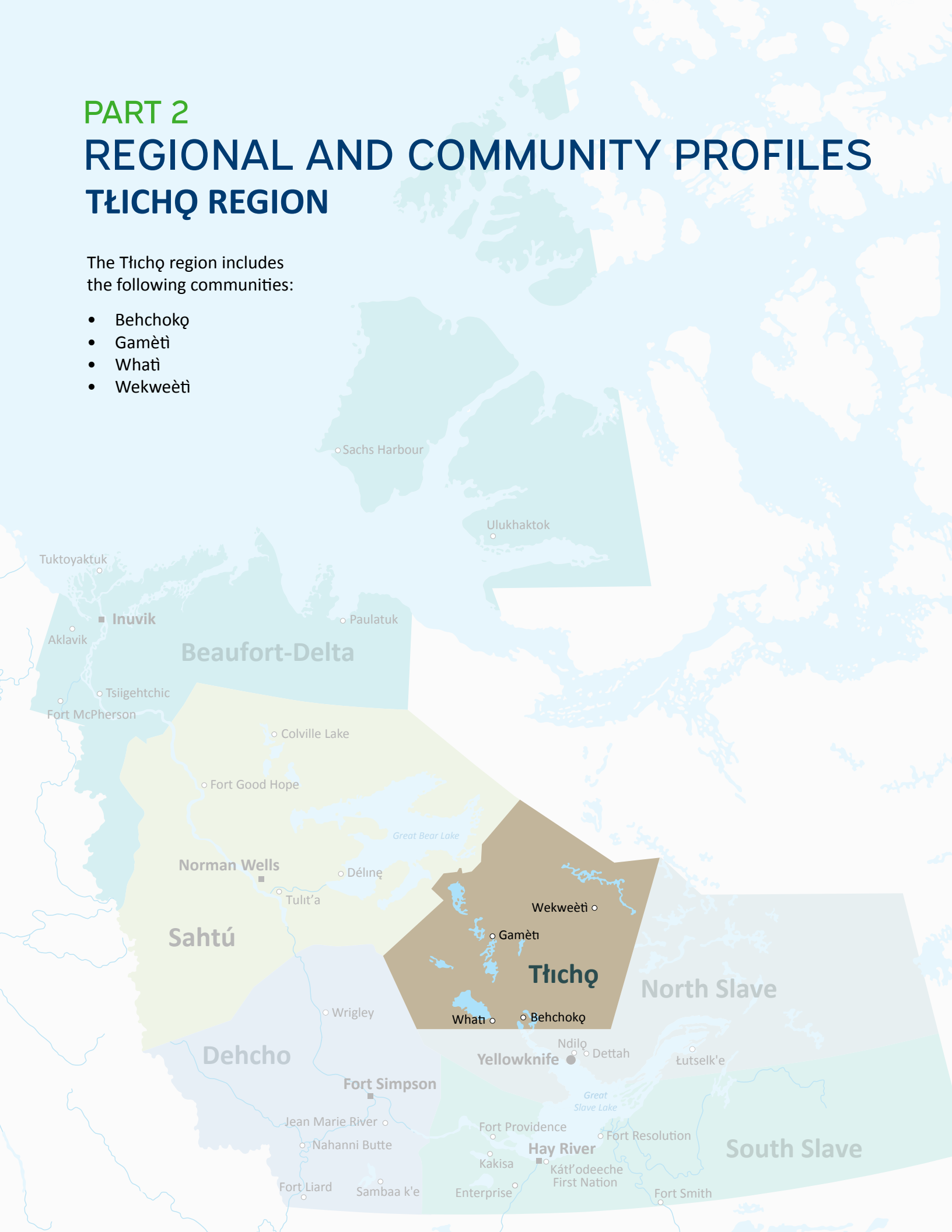
PART 2

REGIONAL AND COMMUNITY PROFILES

TŁICHǪ REGION

The Tłıchǫ region includes the following communities:

- Behchokǫ
- Gamètì
- Whatì
- Wekweètì



BEHCHOKǪ̀

Tłı̨chǫ Community Government

Population (2025): **2,017**

Indigenous Population (2025): **93%**

Households (2024): **494**

Owned/Rented (2024): **57% / 43%**

Average Family Income (2024): **$116,625**

Not Adequate (2024): **36%**

Not Affordable (2024): **9%**

Not Suitable (2024): **26%**

Core Housing Need (2024): **31%**

Public Housing Waitlist (Dec. 2025): **159 households**

A starting point for a brighter future

THE COMMUNITY

Behchokǫ̀ is the largest Dene community in the NWT, and the regional hub and largest community of the Tłı̨chǫ region. It has a 2025 estimated population of 2,017 residents, which has remained fairly consistent with some small increases and decreases over recent years. The population is 92.6% Indigenous. Behchokǫ̀ consists of three distinct communities—Rae, Edzo, and Frank Channel (or Dehk'è)—connected by the Rae Access Road and Highway 3, with a bridge at Frank Channel. Rae—originally known as Fort Rae and established at the current location in the early 20th century—is the larger and original community, located on the shore of Marian Lake. Edzo was a federal government-planned new community from the 1950's located between Marian Lake and the North Arm of Great Slave Lake, that was intended to address sanitary concerns in Rae. However, most families chose to remain in Rae, and it remains much larger than Edzo, though Chief Jimmy Bruneau High School is located in Edzo. Frank Channel consists of a small number of homes and cabins along either side of the channel connecting Marian and Great Slave Lakes.

Behchokǫ̀ is home to the Tłı̨chǫ Government (TG), established with the settlement of the Tłı̨chǫ Land Claim and Self-Government Agreement. The municipality is officially known as the Tłı̨chǫ Community Government of Behchokǫ̀. Pursuant to the Agreement, almost all land within the community is owned by the Tłı̨chǫ Community Government, and leased to residents and other organizations, including Housing NWT. Located just an hour from Yellowknife along Highway 3, many residents do much of their shopping in the city, while some individuals commute to Behchokǫ̀ from Yellowknife daily. As a larger community and regional hub, there is a significant public service workforce, numbering 335 people in 2025, not counting municipal and TG workers. This workforce is reflected in the community's divergent AMHI data, as Behchokǫ̀ has the highest percentage of households earning more than 120% of the median household income of any regional centre, while also seeing an above-average rate of low-income households (earning between 21% and 50% of the median household income). Behchokǫ̀ experiences periodic wildfires in the surrounding area, most notably in 2023 when a fire destroyed homes on the east side of Rae as well as many cabins along Highway 3.

Dzǫ gots'ǫ ı̨dàà gots'ǫ̀ goxè hǫzı̨ hòɔǫ gha

HOUSING IN BEHCHOKǪ̀

There are an estimated 494 households in Behchokǫ̀, resulting in an average household size of 4.1 people per home. This is considerably higher than the territorial average, and for context, can be compared to Fort Simpson, another regional centre. Despite a population of nearly 700 people less, Fort Simpson has a similar number of households. This reinforces the lack of housing in Behchokǫ̀. The community has a fairly even split between homeowner (56.7%) and renter (43.3%) households.

Housing NWT maintains a large inventory in the community, with 169 public housing units, all of which are located in Rae. In 2025, 21.2% of the community's population lives in public housing, with 43% of all public housing residents being youth 18 years or under, a rate well above the territorial average. The median year of construction of public housing units is 1991, with 7 new units built in Behchokǫ̀ since 2020. The average UCR for public housing units is 68, though that includes vacant units in need of repair and homes beyond economic repair. In terms of the type of home, there are a significant number of detached public housing homes (56), with the remainder being in multi-unit buildings of various sizes up to a six-plex. Most of the units in these multi-unit buildings are 1- or 2-bedroom homes, while many of the detached homes have 3 or 4 bedrooms. The Behchokǫ̀ Kǫ̀ Gha K'àodèe manages the community's public housing on Housing NWT's behalf.

Housing NWT also maintains 22 market rental units, with 11 each in Rae and Edzo, as well as 15 homes dedicated to a previous homeownership support program, with all but 2 located in Rae. Behchokǫ̀ also has a small transitional housing complex funded by Housing NWT and operated by the Tłı̨chǫ Łeàgıą Ts'ı̨ı̨lı̨ Kǫ (Tłı̨chǫ Friendship Centre), while the Tłı̨chǫ Government operates a warming shelter. In recent years, the Tłı̨chǫ Government has also been building a number of new modular homes, in particular to support Tłı̨chǫ Community Services Agency (TCSA) workers to be able to live in the community. At a larger scale, the Community Government of Behchokǫ̀ is also working with the Tłı̨chǫ Government to develop a new subdivision that would cover approximately 80 hectares, allowing for 174 lots and 608 dwelling units once fully developed.

Behchokǫ̀ has a high rate of Elder (aged 65 and older) household maintainers, at 28.7%, meaning about 142 households in total are maintained by Elders. Territory-wide, this rate is 22.7%. As the percentage of the population aged 60 and older in public housing is relatively low (10.5%), it is likely that many of these Elders are homeowners. This presents particular challenges around home maintenance, accessibility, and costs given many Elders are on a fixed income. In 2021, about 30% of owner households in Behchokǫ̀ had a mortgage, which was roughly half the territorial average. The median home value was $200,000.

HOUSING NEEDS

While we were unfortunately unable to meet with community leadership in Behchokǫ̀ as part of this project, statistical data and other sources including survey responses offer insight into the extreme housing needs of the community. For example, at the end of November 2025, there were 159 households on the public housing waitlist for the community, with 136 applicants seeking a 1-bedroom home, 19 seeking a 2-bedroom home, and 4 seeking a 3-bedroom home. It is likely that some of these applicants are only on the waitlist purely due to income assistance requirements, however the majority are likely in actual housing need. Behchokǫ̀ represents 18% of all households on the public housing waitlist in the territory, while representing just 4.4% of the territorial population.

Beyond non-market housing, there is also a significant need for market rentals in the community, a need which TG has made significant recent investments to help address in recent years, with the addition of several market rental units. In November 2025, there were 24 households on Housing NWT's market housing waitlist for Behchokǫ̀, the lengthiest Housing NWT market housing waitlist in the territory. These households were seeking a mix of 1- and 2-bedroom homes, with one applicant seeking a 3-bedroom home. GNWT departments also identified a need for at least 2 additional market rentals in the community in order to meet staff housing needs.

In 2024, well over half of all households in Behchokǫ̀ had a housing problem, 281 households in total. A need for major repairs was the most common problem, affecting 36% of all households, while 9% of households were unaffordable and 26% were unsuitable. The rate of CHN across all households was 31.1%, the second-highest rate of CHN among communities with a population over 1,000 after Tuktoyaktuk. The rate of unsuitable housing in Behchokǫ̀ is nearly 3 times the territorial average and is reflected in the extensive waitlists for housing. This points to a need for a significant amount of new housing, likely of smaller sizes to offer independent living options for young adults and small families who may be currently sharing spaces with older adults or other family members.

Community members need affordability supports, particularly low- and moderate-income households. Despite being just one hour away from Yellowknife, Behchokǫ̀'s community price index in 2019 was 144 (compared to Yellowknife's baseline of 100), indicating significantly higher costs of goods, particularly for residents who cannot easily do their shopping in Yellowknife. Further, Behchokǫ̀ has the lowest median household income of any regional centre, meaning many households have less disposable income to begin with.

Finally, inadequate housing must be mentioned. With 178 households living in homes in need of major repairs, Behchokǫ̀ again has the highest rate of inadequate housing of any NWT community with a population over 1,000 people. There are numerous local news stories highlighting the challenging housing conditions residents experience, with older homes—often inhabited by Elders—at particular risk of poor conditions. Shifting foundations and resulting cracks and damage to windows and doors are reported to be common, as are frozen pipes in wintertime. Both TG and Housing NWT offer repair programs that aim to address such repair needs, but individuals can have difficulty accessing such programs, and a significant amount of need remains.

GAMÈTÌ

Tłı̨chǫ Community Government

Population (2025): **283**

Indigenous Population (2025): **96%**

Households (2024): **75**

Owned/Rented (2024): **66% / 34%**

Average Family Income (2024): **$119,000**

Not Adequate (2024): **55%**

Not Affordable (2024): **16%**

Not Suitable (2024): **21%**

Core Housing Need (2024): **40%**

Public Housing Waitlist (Dec. 2025): **4 households**

THE COMMUNITY

Gamètì, formerly known as Rae Lakes, is a community of about 283 residents located north of Whatì, sitting on a peninsula in the midst of traditional Tłı̨chǫ hunting area. The population is more than 96% Indigenous. Originally established as a permanent community in the 1970's by community members seeking a more traditional lifestyle, the community has grown to be the third-largest Tłı̨chǫ community. The Tłı̨chǫ Community Government of Gamètì is the municipal government, established in 2005 with the signing of the Tłı̨chǫ Agreement.

Gamètì is a remote community, only accessible by road for an average of less than 2 months in winter by a winter road from Whatì. The rest of the year, the community can only be accessed by air, with scheduled flights from Yellowknife 6 days a week. Residents maintain a traditional lifestyle with many regularly hunting, trapping, or fishing. As with the other Tłı̨chǫ communities, Gamètì is periodically at some risk from wildfires, though no recent damage or evacuations have occurred.

Dzǫ gots'ǫ ı̨dàà gots'ǫ̀ goxè hǫzı̨ hòɔǫ gha

HOUSING IN GAMÈTÌ

Gamètì has about 75 households, making for an average household size of 3.8 people. Of the community's households, there are an estimated 49 owned (representing 65.5% of all households) along with 26 rented (34.5% of all households). According to NWT Bureau of Statistics data from 2024, Gamètì has the highest rate of homeownership in the Tłı̨chǫ region.

Housing NWT has an inventory of 28 homes in the community as of November 2025, including 19 public housing units (2 of which were vacant at the time of writing), 8 market rental housing units (with 1 vacant), and one vacant home dedicated to a homeownership support program. The median year of construction for the community's public housing units is 2010, though only 2 units have been built since, bachelor units in a newly-built duplex. The average UCR for public housing units is 86, indicating generally good condition. There is a four-plex dedicated to seniors housing that was built in 2000. The Gamètì Housing Authority manages the community's public housing on Housing NWT's behalf. In terms of other housing providers, as with the other Tłı̨chǫ communities, the TG has been active in adding market housing for staff in recent years, along with supporting homeowner repairs.

In 2021, census data indicated 16.7% of homeowners in Gamètì had a mortgage, compared to the territorial average of about 60%, and the median home value was $250,000. The community has a high rate of larger homes, with an estimated 35% having 3 or more bedrooms according to the 2021 census.

HOUSING NEEDS

While we were unfortunately unable to meet with community leadership in Gamètì as part of this project, statistical data and other sources illustrate many areas of housing need in the community. In November 2025, there were 4 households on the public housing waitlist for Gamètì, with applicants seeking a mix of 1- to 3-bedroom homes. There were no households on the market housing waitlist for the community, but GNWT departments did indicate a need for at least 2 additional market rental units to meet staff housing needs.

In 2024, 51 households in Gamètì indicated they had at least one housing problem, representing 67.2% of all households in the community—the third-highest rate in the NWT. The main issue identified was a need for major repairs (55.2% of households), though there were also a number of households living in unaffordable (15.5%) or unsuitable (20.7%) housing. In 2024, 36% of households in the community indicated they had an issue with mould in the previous 12 months, while 29.3% indicated they had experienced a pest infestation.

As a community with only seasonal road access, costs are high for goods and utilities, and this is reflected in shelter costs. The current price of GNWT-supplied heating fuel is $1.90/litre, while the 2019 community price index was 146 (compared to the Yellowknife baseline of 100, but surprisingly only slightly higher than Behchokǫ̀'s index of 144).

The population of Gamètì is aging significantly in relation to its Tłı̨chǫ neighbours, as the community has a significantly higher rate of residents aged 60 and older than the other 3 Tłı̨chǫ communities at 19.4% of the population, and also has the highest rates of residents aged 45 to 59 years old, and aged 25 to 44 years old. On the other hand, the percentage of the population aged 24 years and younger is by some margin the lowest of the Tłı̨chǫ communities, with less than 25% of Gamètì's population in this range, compared to the next lowest percentage being Whatì, at 38.3% of the population aged 24 years or younger. These demographics indicate particular housing needs for Gamètì, both at the current time, and as more of the population ages in the near future. As about 70% of homes were built at least 25 years ago according to the 2021 census, it is likely that many are not accessible, in terms of both interior design and external access (having a ramp, for example). In addition, we see throughout the territory how Elder-maintained households struggle with home maintenance and repairs, both in terms of doing them, and their costs. These will continue to be an area where specific supports targeted to Elders' needs will need to be considered.

A starting point for a brighter future

WEKWEÈTÌ

Tłı̨chǫ Community Government

Population (2025): **283**

Indigenous Population (2025): **96%**

Households (2024): **75**

Owned/Rented (2024): **66% / 34%**

Average Family Income (2024): **$119,000**

Not Adequate (2024): **55%**

Not Affordable (2024): **16%**

Not Suitable (2024): **21%**

Core Housing Need (2024): **40%**

Public Housing Waitlist (Dec. 2025): **4 households**

THE COMMUNITY

Wekweètì, meaning "rock lakes" in Tłı̨chǫ Yatìì and formerly known as Snare Lakes, is the smallest and northernmost community in the Tłı̨chǫ region, located almost 200 kilometres north of Yellowknife. The population consists of 130, more than 97% of whom are Indigenous. The current population is slightly lower than at its peak in 2003. Similar to Gamètì, the community was established as a permanent settlement in the 1960's when former Chief Alexis Arrowmaker brought several families who wanted to live a more traditional lifestyle to the location along the Snare River system. The Tłı̨chǫ Community Government of Wekweètì is the municipal government, established in 2005 with the signing of the Tłı̨chǫ Agreement.

Wekweètì is a remote community, only accessible by road for an average of less than one month over the past five years, by a winter road from Gamètì and Whatì. The rest of the year, the community can only be accessed by air, with scheduled flights from Yellowknife 5 days a week. Residents maintain a traditional lifestyle with many regularly hunting, trapping, or fishing. The community is located close to the Snare River hydroelectric facility. As with the other Tłı̨chǫ communities, Wekweètì is periodically at some risk from wildfires, most recently seeing the community evacuated in the summer of 2023, though no damage was done.

HOUSING IN WEKWEÈTÌ

There are about 47 households in Wekweètì, with 16 owned (35% of all households) and 31 rented (65% of all households). On average, there are about 2.7 people per household in the community, which is the lowest rate among Tłı̨chǫ communities by a significant margin. In addition, only about 1% of Wekweètì's population lives in public housing, which is the lowest such percentage among all NWT communities that have public housing. The current Housing NWT inventory in the community consists of 2 2-bedroom public housing units (with 1 being vacant at the time of writing), 2 market rentals, and 3 homes dedicated to a homeownership support program that were each built in 2004-2005. The average UCR of the public housing units is 78. With no LHO in the community, public housing in Wekweètì is managed by Housing NWT's North Slave District Office.

Rental inventory in the community is also provided by the TG, specifically the subsidiary Tłı̨chǫ Property Management, as part of the staff housing initiative. At least 2 modular homes were brought to Wekweètì using federal Rapid Housing Initiative funding, while 3 modular 'tiny homes' arrived in the community on the winter road in 2025.

Dzǫ gots'ǫ ı̨dàà gots'ǫ̀
goxè hǫzı̨ hòɔǫ gha

While the community's small population means some data is unavailable, the 2021 census offers some insights into Wekweètì homeowners. It estimated that 50% of owner households held a mortgage, a higher rate than many similar-sized communities. The census also put monthly shelter costs for homeowners at approximately $900 per month on average, while the average value of homes was $240,000. Due to the small sample size and data collection challenges, as well as increases in costs in the last 5 years, this data may no longer be accurate.

HOUSING NEEDS

While again we were unfortunately unable to meet with community leadership in Wekweètì as part of this project, statistical data and other sources illustrate many areas of housing need in the community. For example, while there are only 2 public housing units in the community at the present time, in November 2025 there were 3 households on the waitlist for public housing, with 2 applicants seeking 1-bedroom homes and the other seeking a 2-bedroom home. There were no households on Housing NWT's market rental housing waitlist, but GNWT departments have indicated a need for at least 2 additional market rentals in the community to meet staff housing needs.

Again, due to Wekweètì's small size and data collection challenges, data on the community's housing problems in 2024 is limited and the quality is questionable. The data indicates just 7 households (15% of all community households) had a housing problem, which was by far the lowest rate in the NWT (compared to Yellowknife at 28% and Fort Smith at 28.2% of households as the next closest), and is unlikely to be accurate. While this is not helpful for understanding the housing needs of Wekweètì, it points to something we heard through community engagement from many communities: that data collection by the communities themselves is more reliable and accurate. In any case, Wekweètì's data does offer one insight—that the key housing problem in the community is unsuitability, with 6 households indicating their housing was unsuitable, indicating a further need for more homes. No data was available on inadequate housing (though it is likely an issue that is present) or unaffordability, though the community's 2019 price index of 140 and the current highest cost of GNWT-supplied heating fuel in the region ($2.06/litre) suggest there are likely households who struggle to make ends meet.

This is further corroborated by looking at the community's population by age ranges from 2025. In contrast to Gamètì, Wekweètì has a large youth population aged 24 years and younger, with at least 43% of residents falling within this range—the highest rate within the Tłı̨chǫ region. Meanwhile, there is a relatively small population of Elders (60 years and older) and older adults (aged 45 to 59 years old). The large segment of the population aged between 15 and 24 years old indicates either a current or approaching need for independent living options for young adults, meaning there is likely a need for several affordable smaller (bachelor or 1-bedroom) homes in the community.

A starting point for a brighter future

WHATÌ

Tłı̨chǫ Community Government

Population (2025): **612**

Indigenous Population (2025): **93%**

Households (2024): **135**

Owned/Rented (2024): **63% / 37%**

Average Family Income (2024): **$99,033**

Not Adequate (2024): **44%**

Not Affordable (2024): **8%**

Not Suitable (2024): **32%**

Core Housing Need (2024): **45%**

Public Housing Waitlist (Dec. 2025): **17 households**

Sachs Harbour
Ulukhaktok
Tuktoyaktuk
Inuvik
Aklavik
Paulatuk
Beaufort-Delta
Tsiigehtchic
Fort McPherson
Colville Lake
Fort Good Hope
Great Bear Lake
Norman Wells
Délı̨nę
Tulít'a
Sahtú
Wekweètì
Gamètì
Tłı̨chǫ
North Slave
Wrigley
Whatì
Behchokǫ̀
Nǫ̀ı̨ı̨
Dettah
Yellowknife
Łutselk'e
Dehcho
Fort Simpson
Great Slave Lake
Jean Marie River
Fort Providence
Fort Resolution
Nahanni Butte
Kakisa
Hay River
Łı̨ı́dlı̨ı́ı̨ı́ı̨ı́

Housing NWT's market housing includes a mixture of 2- and 3-bedroom units. The TG has actively been bringing more staff housing into the community in recent years as part of its staff housing initiative, including 2 four-plexes of 1-bedroom units. Among homeowner households, 26.7% had a mortgage in 2021, while the median home value was $220,000.

In 2020, the community adopted the Whatì Housing Plan, developed in collaboration with Housing NWT, which identified a number of community priorities around housing, and supported new housing and subdivision projects.

HOUSING NEEDS

In November 2025, there were 17 households on Housing NWT's public housing waitlist, with 12 households seeking a 1-bedroom home and 5 households seeking a 2-bedroom home. There were also 2 households on Housing NWT's market housing waitlist, seeking 2- and 3-bedroom homes. GNWT departments indicated a need for at least 2 additional market rental units in the community to meet staff housing needs.

Housing needs in Whatì are significant. The community has the third-highest rate of core housing need in the NWT, with 45% of households (61) in CHN as of 2024. Nearly 70% of households (92 in total) were experiencing at least one housing problem, which was the second-highest rate in the territory after Paulatuk. In terms of the specific problem, the need for major repairs and overcrowding were the key issues. Around 44% of homes were inadequate and 32% were unsuitable, which was the second-highest rate of all NWT communities, after Colville Lake. These challenges were reflected during community engagement, with community members noting overcrowding is widespread, with multiple families sharing homes. Meanwhile, many homes are in need of repairs, with common issues such as poor insulation, freezing pipes, and inadequate heating systems, as well as aspects of home design that residents would like to see improved such as single exits. Some residents attributed maintenance and repair challenges to modular designs that are not suited to the North, preferring stick-built homes which also promote local skills development, offer employment opportunities, and develop pride in your home.

While perhaps a lesser issue, affordability is still a challenge in Whatì. The 2019 community price index was 145 (compared to Yellowknife's baseline of 100), though this may be lower today given the opening of the Tłı̨chǫ Highway in 2021, and utility costs are high, as shown by the cost of GNWT-supplied heating fuel which is currently $1.72/litre. Community members noted challenges accessing mortgages or credit, while downpayment and land lease costs are prohibitive for many families, limiting access to homeownership. Residents believed improved rent-to-own or sweat equity programs would better support homeownership ambitions. It was also noted that for households at the higher end of the rent scale, it becomes very difficult to save up for the downpayment required to purchase a home.

Community members identified youth, families, and Elders as the key populations in housing need in Whatì. There are few housing options for young adults, meaning they are often either couch surfing, living in overcrowded or unsafe situations, or choose to leave the community. These residents need more smaller home suitable for their low-income situations. It was noted that those trying to leave domestic violence situations also have limited options, with no shelter in the community. Overcrowding also affects families, and it was suggested that more 3- to 4-bedroom, attainable homes would support this demographic. Finally, Elders—many of whom are homeowners—require supports or more dedicated housing options to ensure they are living in safe and accessible housing.

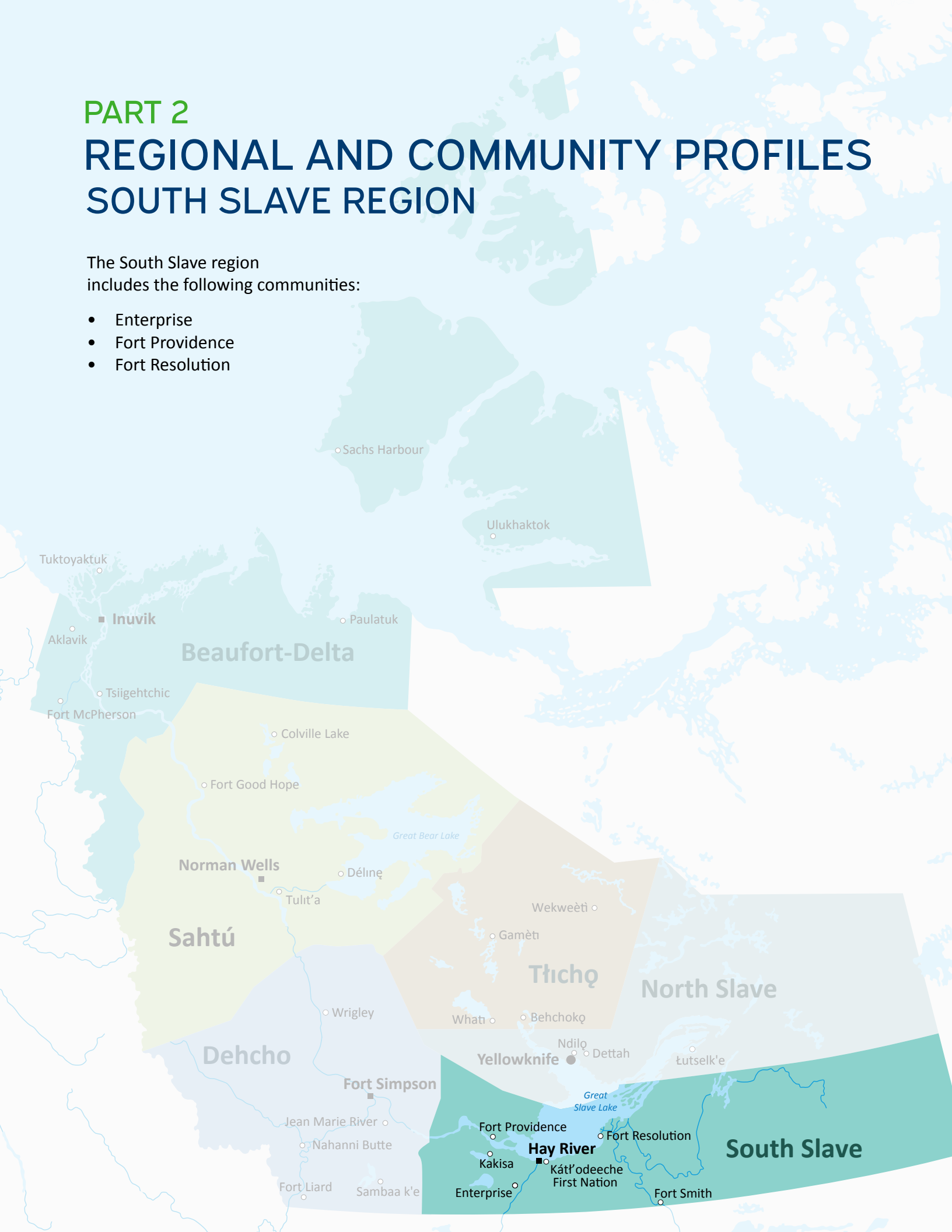
PART 2

REGIONAL AND COMMUNITY PROFILES

SOUTH SLAVE REGION

The South Slave region
includes the following communities:

- Enterprise
- Fort Providence
- Fort Resolution



ENTERPRISE

Hamlet

Population* (2025): **81**

Indigenous Population (2025): **33%**

Households (2021): **30**

Owned/ Rented (2019): **74% / 26%**

Average Family Income (2024): **-**

Not Adequate (2019): **49%**

Not Affordable (2019): **22%**

Not Suitable (2019): **-**

Core Housing Need (2019): **43%**

Public Housing Waitlist (Dec. 2025): **0 households**

THE COMMUNITY

Enterprise is a small community located about 85 kilometres from the Alberta border and is the first community most people driving to the territory pass through. Located just north of Twin Falls Territorial Park at the junction of the Mackenzie and Hay River Highways, the community is home to an estimated 81 residents. In 2023, the community was severely impacted by a devastating wildfire that destroyed the majority of homes, many of which have yet to be rebuilt. This has been one factor contributing to a declining population in the community, which has one of the larger proportions of senior residents in the NWT, at more than 50%. With about 33% of residents identifying as Indigenous, Enterprise is one of 4 communities in the NWT where Indigenous residents are less than 50% of the population.

The Hamlet of Enterprise is the municipal government for the community, and a new mayor and council were recently elected after a period of administration. Several businesses are located in the community, and it is also currently the northernmost point on Canada's rail network, as the line continuing from Enterprise to Hay River has yet to be repaired. Located less than 40 kilometres from Hay River, the municipal boundary between Enterprise and Hay River is the only place in the NWT where municipal boundaries abut each other.

*Enterprise was not included in the 2024 Community Survey due to wildfire impacts

HOUSING IN ENTERPRISE

Data on housing in Enterprise is limited post-fire, as data was not collected from the community in the NWT Bureau of Statistics' 2024 Community Survey due to the impacts of the fire, and we were not able to meet with community leadership for this project as the Hamlet was under administration at the time. However, some information can be sourced from other places, including the housing plan that Enterprise developed in collaboration with Housing NWT in 2022. At that time, it was estimated there were about 40 households in the community, all owned or rented on the private market, or attached to a business. Housing NWT has no inventory in Enterprise, making it the only such community in the territory.

The community's situation since the fire has highlighted some particular challenges. Much focus has been on the division between residents who were insured and those who were not, with several insured residents having already rebuilt homes, while the uninsured are in a more difficult situation. This is not a problem unique to Enterprise, as we have heard of the

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issues around acquiring insurance in several other communities. A specific issue Enterprise has dealt with was the presence of so-called 'equity leases' to the land under many homes, which, for many years, had been in the process of being sold to homeowners, therefore becoming titled land. This had not occurred at the time of the fire, but has since occurred with the Hamlet's assistance, although in some cases there is no longer a home on the lot.

HOUSING NEEDS

With no data collected in 2024, and no Housing NWT waitlist data due to the lack of homes in the community, as well as the community still in a rebuilding state, there is little concrete information on current housing needs in Enterprise.

The 2022 housing plan noted that many homes were older and in need of some level of repairs, and this is likely still the case for homes that survived the fire. At least 6 applications for Housing NWT's emergency repair and preventative maintenance programs have been approved in the community since the summer of 2023. Otherwise, a clear need for many residents is support for rebuilding their homes, though the GNWT had indicated in 2024 that no financial help would be offered to help uninsured residents rebuild.

A starting point for a brighter future

FORT PROVIDENCE

Hamlet

Population (2025): **687**

Indigenous Population (2025): **91%**

Households (2024): **251**

Owned/Rented (2024): **50% / 50%**

Average Family Income (2024): **$94,452**

Not Adequate (2024): **43%**

Not Affordable (2024): **9%**

Not Suitable (2024): **5%**

Core Housing Need (2024): **33%**

Public Housing Waitlist (Dec. 2025): **15 households**

THE COMMUNITY

Fort Providence, or *Zhahtı Kų́ę* ("the mission house") in Dene Zhatıe, is a community of 687 residents located on the east bank of the Mackenzie River just downstream from Great Slave Lake. The community developed around a Roman Catholic mission established in the 1860's, followed shortly after by a Hudson's Bay Company post. Home to the Deh Gáh Got'ı̨ę First Nation and the Fort Providence Métis Council, both members of the Dehcho First Nations, more than 90% of the population is Indigenous. The Hamlet of Fort Providence is the municipal government. With no settled land claim, land in Fort Providence is a mix of privately-titled lots and a significant amount of GNWT-administered land and IAB land, creating some complexity in relation to housing.

The community has seen a generally declining population over the past two decades from a 2004 population of 824. In 2012, a bridge was built over the Mackenzie River just south of Fort Providence, replacing the MV Merv Hardie ferry that previously crossed the river. Located on Highway 3 about 3 hours' drive from Yellowknife, the community is an important service centre for travellers and residents from surrounding communities, while many residents also remain active in traditional activities such as hunting, trapping and fishing. The surrounding area is prone to wildfires, and a fire approaching the community forced its evacuation in the summer of 2025.

HOUSING IN FORT PROVIDENCE

There are about 251 households in Fort Providence, with 125 owned (49.7%) and 126 rented (50.3%), representing the most even split between these types of housing of any community in the NWT. On average, there are 2.8 people per household.

Housing NWT plays a significant role in the community's housing landscape, with 112 public housing units (17 of which were vacant at the time of writing), and 10 homes dedicated to homeownership support program. Just under 30% of the community's population (204 individuals) lives in public housing. This is the second highest community rate of residents in public housing outside of the Beaufort Delta region (after Dettah), and the number of residents in public housing is similar to that of Fort Smith and Hay River, despite those communities having significantly larger populations.

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HOUSING NEEDS

While we were unfortunately unable to meet with community leadership in Fort Providence as part of this project due to the impacts of the summer's wildfires, statistical data and other sources offer insight into the housing needs of the community.

In November 2025, there were 15 households on the waitlist for public housing, with 8 households seeking a 1-bedroom home, 5 seeking 2-bedroom homes, and 2 looking for 3-bedroom homes. While there is no market housing waitlist, GNWT departments did indicate a need for an additional 3 market rental units in the community to meet staff housing needs.

Data on housing problems from 2024 indicates Fort Providence faces a challenging housing situation. Slightly over half of all households (127) reported having a housing problem, while a full third of all households (83) were in CHN. A need for major repairs is the main problem, with 43% of households (108) indicating their housing was inadequate. In 2024, more than a quarter of all households indicated they had experienced a problem with mould in the previous year, while a similar number had experienced pest infestations over the same period.

There was a relatively low rate of unsuitable (or overcrowded) housing, at 5.2% (13 households), while 23 households (9.3%) indicated their shelter costs were unaffordable. While Fort Providence's 2019 community price index of 130 is lower than many smaller communities, it still represents a notably higher cost of living than in Yellowknife. Further, according to 2023 data Fort Providence has one of the lowest community average family incomes in the NWT at $94,452, compared to the average for all NWT communities outside of the 4 largest, which was $115,807.

A starting point for a brighter future

FORT RESOLUTION

Hamlet

Population (2025): **523**

Indigenous Population (2025): **87%**

Households (2024): **185**

Owned/Rented (2024): **64% / 36%**

Average Family Income (2024): **$99,350**

Not Adequate (2024): **47%**

Not Affordable (2024): **13%**

Not Suitable (2024): **9%**

Core Housing Need (2024): **38%**

Public Housing Waitlist (Dec. 2025): **12 households**

THE COMMUNITY

Fort Resolution, or *Denínu Kýę́*—meaning "moose island place" in Dëne sųłıné—is a community of about 523 residents located on the south shore of Great Slave Lake, near the Slave River delta. Home to the Denínu Kýę́ First Nation and the Fort Resolution Métis Government, the population is 87% Indigenous, including a large Métis population. The community is known for being the oldest European community in the NWT, having been established as a fur trading post in 1819. The Hamlet of Fort Resolution is the municipal government for the community. With unsettled land claims, land in Fort Resolution is a mixture of privately-titled lots, IAB land, and various types of GNWT-administered land. Denínu Kýę́ First Nation is negotiating a lands, resources and self-government agreement as part of Akaitcho Dene First Nations; while Fort Resolution Métis Government is negotiating a negotiating a lands, resources and self-government agreement as part of the Northwest Territory Métis Nation.

Fort Resolution has year-round road access to surrounding communities and southern Canada via the Fort Resolution Highway, which passes the former Pine Point mine and townsite before reaching Hay River. There is also an airstrip, but no scheduled air service.

HOUSING IN FORT RESOLUTION

There are about 185 households in Fort Resolution, with 118 of these being owned (64.1%), while the remaining 66 are rented (35.9%). On average, there are about 2.8 people per household.

Housing NWT operates an inventory of 85 public housing units in Fort Resolution (with 13 being vacant at the time of writing), as well as 10 market rental units, and 1 home dedicated to a former homeownership support program. The public housing inventory includes a 6-unit seniors complex built in 2008, while the majority of the remaining homes are duplexes or other connected units, most in the 1- to 2-bedroom range. The median year of construction for public housing units was 1991, while the average UCR is 80. The Fort Resolution Housing Authority manages the community's public housing on Housing NWT's behalf; at the present time, the organization is under administration. Slightly more than 25% of the community's population lives in public housing, with a high rate of youth, with those aged 18 and under representing 38.3% of all public housing tenants in Fort Resolution.

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As an older community, the housing stock in the community is generally aging, with 2021 census data indicating about one-third of homes are more than 45 years old, including about 10 homes built in 1960 or earlier and thus at least 65 years old. The same data notes that 25% of homeowners in Fort Resolution have a mortgage (compared to 60% territory-wide), and the median home value was $125,000.

HOUSING NEEDS

While we were unfortunately unable to meet with community leadership in Fort Resolution as part of this project, statistical data and other sources offer insight into the housing needs of the community.

In November 2025, 12 households were on the waitlist for public housing, with all applicants seeking 1-bedroom units, pointing to a need for more small homes in the community. While there were no households on Housing NWT's market housing waitlist, GNWT departments indicated a need for at least 8 additional market rental units in Fort Resolution to meet staff housing needs.

In terms of housing problems, more than half of all households (102) in Fort Resolution indicated the presence of at least one in 2024, with 38.3% or 71 households in CHN. This rate is the highest in region, tied with the Kátł'odeeche First Nation. The most common issue identified was a need for major repairs, with 87 households (46.9%) identifying their housing as inadequate, while 23 households (12.5%) were living in unaffordable housing, and 17 households (9.4%) were in unsuitable housing situations. With a high percentage of the population aged 60 years or older (25.6% of all residents) and few of those residents living in public housing (5.1% of all residents), it is likely that many Elders in the community are homeowners. In many cases, these households may face challenges with home maintenance and repairs, accessibility, and costs. In 2019, Fort Resolution had a community price index of 146 compared to Yellowknife's baseline of 100, indicating costs generally being 50% higher than in the capital.

A starting point for a brighter future

FORT SMITH

Town

Population (2025): **2,484**

Indigenous Population (2025): **61%**

Households (2024): **935**

Owned/Rented (2024): **67% / 33%**

Average Family Income (2024): **$148,569**

Not Adequate (2024): **19%**

Not Affordable (2024): **10%**

Not Suitable (2024): **4%**

Core Housing Need (2024): **17%**

Public Housing Waitlist (Dec. 2025): **18 households**

A starting point for a brighter future

THE COMMUNITY

Fort Smith, or *Thebacha*—"beside the rapids" in Dëne sųłıné—is the NWT's fourth-largest and southernmost community, located on the border with Alberta along the Slave River where it passes several sets of rapids. Fort Smith has a population of just under 2,500 residents, with 60% of the population Indigenous, including large Dene and Métis populations. The community is one of 4 towns in the NWT, with the Town of Fort Smith as the municipal government. Other local leadership organizations include the Salt River First Nation (who make up one of the territory's 2 reserves), the Fort Smith Métis Council, and the Tthebatthie Denesųłıné Nation (formerly Smith's Landing First Nation), which is actually located immediately across the Alberta border, but is interconnected with Fort Smith. Together, the 3 Indigenous governments and the Town recently formed a leadership council to discuss and collaborate on matters of mutual interest. The Fort Smith Métis Council is negotiating a negotiating a lands, resources and self-government agreement as part of the Northwest Territory Métis Nation.

Historically the administrative centre of the NWT as well as an important transportation hub in the time when most goods and people arrived in the NWT via the Slave River and had to portage between Fort Fitzgerald and Fort Smith, Fort Smith remains a government, education and healthcare centre with a strong business community. It is home to the administrative centre and Thebacha Campus of Aurora College. In 2025, there were 622 territorial public service employees in Fort Smith, a number second only to Yellowknife, and not counting employees of other levels of government. It is located adjacent to Wood Buffalo National Park. The town has year-round road access as well as a seasonal winter road through the park to Fort Chipewyan and on to Fort McMurray in Alberta. There is also an airport with regular scheduled flights to Yellowknife and Edmonton. In the summer of 2023, Fort Smith was evacuated for several weeks as multiple wildfires threatened the community.

HOUSING IN FORT SMITH

There are an estimated 935 households in Fort Smith, with 630 owned (67.3%) and 306 rented (32.7%). The community averages 2.6 people per household. About 11.5% of the population lives in public housing, 34.7% of whom are youth aged 18 and under.

Housing NWT maintains a fairly large inventory of homes in Fort Smith, including 146 public housing units (with 8 vacant at the time of writing), 8 market rental units (mostly part of a contract to provide dedicated housing to the RCMP), and 9 homes dedicated to a former homeownership support program. The public housing inventory in Fort Smith is likely, on average, the oldest in the territory, with a median construction year of 1973—more than 50 years old—and 6 public housing units built in 1957. The community's Sunset Chalet seniors complex, consisting of 28 studio and 1-bedroom apartments, was built in 1970. Despite the age of homes, the average UCR for public housing units is 84,

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indicating a generally good condition. Since 2023, 6 new public housing units have been built in the town, including 4 bachelor units targeted at young adults in need. The most common size of public housing unit in the town is 3-bedrooms, with several 0-, 1- and 2-bedroom units as well. The Fort Smith Housing Authority manages public housing in the community on Housing NWT's behalf.

Fort Smith has a diverse housing landscape, with Housing NWT representing just one element of it. Recognizing this, in 2023, Housing NWT and the Town of Fort Smith collaborated to develop the Fort Smith Housing Needs Assessment, which outlines the community's main housing challenges and has since helped drive bylaw changes to support housing development, and a successful application to the federal Housing Accelerator Fund.

The Salt River First Nation has been active in developing a new housing subdivision on reserve lands adjacent to the town, which opened earlier in 2025 with 4 modular and 2 stick-built homes, and sufficient lots for more than 120 homes when fully developed.

With a significant transient population including Aurora College students and professionals from various sectors, there is a large private rental market in the community, with about 70% of renter households in non-subsidized housing in 2021. In 2024, Fort Smith had the second-highest median monthly shelter costs for rented homes of any major centre in the NWT behind Yellowknife, at $1,819. Fort Smith has one of only 3 housing co-operatives in the NWT, the Garden City Co-op, which provides 34 units of at-cost housing for its members, and reports significant demand whenever a unit becomes available. There is also a shelter for women and children operated by the Fort Smith Métis Council, known as Sutherland House.

HOUSING NEEDS

In November 2025, there were 18 households on the waitlist for public housing, with 12 applicants for bachelor units, 5 applicants seeking 2-bedroom homes, and 1 looking for a 3-bedroom home. While there is no Housing NWT market housing waitlist given the robust private market, GNWT departments did express a need for at least 37 additional market rental units in Fort Smith, indicating a significant gap in the market. The need for more suitable housing for workers such as teachers and nurses was clearly identified in community engagement, pointing out that jobs at the hospital, schools and college remain unfilled due to the housing situation, with a need for consideration of innovative solutions such as public-private partnerships or employers offering rental subsidies to help rectify the problem. As part of its planning for transition to a polytechnic university, Aurora College recently developed a facilities master plan, which identified a need for 100 new student and 10 staff housing units.

Fort Smith has the lowest rate of CHN among regional centres in the NWT at 16.8% of households, though the number of households experiencing a housing problem remains significant, at 264 (28.2% of all households). The most common problem was a need for major repairs, affecting 176 households (18.8%), followed by 92 households in unaffordable housing (9.8%), and 33 households (3.6%) in unsuitable housing.

Community members noted that repairs are a challenge in Fort Smith due to costs and access to tradespeople. One resident suggested repair programs should better support moderate-income homeowners who can contribute some funding, while it was pointed out that maintaining existing homes should be a priority given the cost of building new homes.

Affordability was a major concern, with community members stating that Housing NWT policies do not reflect the high costs of utilities, groceries, and transportation in Fort Smith, while more broadly, there was agreement that the 30% of income affordability formula does not work in the North. It was noted that Fort Smith has a number of people who fall through the cracks of housing programs, as they are not "poor enough" for public housing, but unable to afford market rent or homeownership. In many cases, these are single people, who have few affordable options; as one community member noted, "they often pay the same as families, but earn less." This also affects potential workers who move to Fort Smith from elsewhere.

From a governance standpoint, it was noted that the community often feels left out of major decisions made by the GNWT or federal government, and the community believes housing priorities should be set by the people who live here, and the business community should be involved in housing discussion. There was also frustration that other large centres in the NWT tend to see significantly more investment, despite Fort Smith's infrastructure and workforce capacity. There was some desire for Commissioner's land to be released for housing, as it was noted that several privately-owned lots are kept undeveloped as there is no incentive to build on them.

Community members emphasized that there are housing needs across all groups in Fort Smith, but seniors, young adults, and professionals moving to the community were identified as having particular needs. Many seniors want to downsize from their larger family homes, but there are no smaller, accessible and affordable options in the community. It was believed that the development of seniors' independent living units would free up larger homes in the community. Meanwhile, there are not enough affordable options for young people to rent, and there is no men's shelter in the community for those in under-housed situations.

HAY RIVER

Town

Population (2025): **3,317**

Indigenous Population (2025): **42%**

Households (2024): 1**,262**

Owned/Rented (2024): **76% / 24%**

Average Family Income (2024): **$166,406**

Not Adequate (2024): **23%**

Not Affordable (2024): **13%**

Not Suitable (2024): **2%**

Core Housing Need (2024): **24%**

Public Housing Waitlist (Dec. 2025): **52 households**

A starting point for a brighter future

THE COMMUNITY

Hay River is the second-largest community in the NWT, with a population of 3,317. It is located where the river of the same name empties into Great Slave Lake on its south shore. The community developed in the early 20th century, beginning on Vale Island before the 'New Town' was developed further inland following flooding on the island in 1963. Hay River is home to the Kátł'odeeche First Nation (KFN), which has a reserve across the river, the West Point First Nation (WPFN) located on Vale Island, and the Hay River Métis Government Council (HRMGC), as well as the Town of Hay River. West Point First Nation is negotiating as part of the Dehcho First Nations; while the Hay River Métis Government Council is negotiating a lands, resources and self-government agreement as part of the Northwest Territory Métis Nation. About 42% of the population is Indigenous, making Hay River one of 4 NWT communities with a population under 50% Indigenous. The town's reported population has seen significant decline over the past decade, having been over 3,800 residents as recently as 2016.

Known as the "hub of the north," Hay River has been an important transportation hub throughout its history. It was the first community in the NWT connected by road to southern Canada, in 1948. Until recently it was a rail terminus for the northernmost rail line in Canada, and there are hopes that the line to Enterprise will be reactivated. Hay River is also the main staging point for barge shipments down the Mackenzie Valley by Marine Transportation Services, and the centre of the commercial fishing industry in the territory. There is an airport with multiple daily scheduled flights to Yellowknife. Hay River's economy is driven by industry more than most other communities, and as a result it has a lower proportion of public service workers than the territory's other large communities, though the headquarters of the NWT Power Corporation are in the community. Hay River's location has resulted in several climate-related emergencies over the years, including several in recent times. In 2022, a flood caused significant damage in the town, including in the downtown and mainland residential areas that were not previously thought to be at risk of flooding. In 2023, the town was evacuated twice and saw significant damage to rural areas from wildfires.

HOUSING IN HAY RIVER

Hay River has 1,262 households, with 961 owned (76.1% of all households) and 302 rented (23.9%), representing the highest rate of homeownership among the NWT's large communities. On average there are 2.6 people per household. From a housing standpoint, Hay River is well-known for the Mackenzie Place High-Rise, a 17-storey apartment building built in the 1970's and unique for a community its size. A fire in 2019 has left the building and its 122 units vacant since, which has had significant impacts on the town's housing landscape.

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Housing NWT currently has an inventory of 156 public housing units in Hay River (though 30 were vacant at the time of writing), as well as 13 market rentals (mostly RCMP housing) and 13 homes dedicated to a homeownership support program (with 1 vacant). The median year of construction for public housing units was 1989, and there have been 8 new public housing units built in the community since 2019. The average public housing UCR is 77. Overall, about 7% of the town's population lives in public housing, with a very high percentage of those tenants seniors 60 years and older (35.9% of public housing residents). The public housing inventory includes 2 seniors complexes, Whispering Willows and Riverview Lodge, the latter built in 1971. There is also a 28-bachelor-unit apartment building known colloquially as 'the Singles' given its demographic. There are plans to replace this building in the short-term. The most common size of public housing unit in the community is 2-bedrooms, followed by 0- to 1-bedroom units. As the LHO, the Hay River Housing Authority manages public housing in the community on Housing NWT's behalf. There are also a number of residential properties owned by the federal government that have remained vacant for several years, despite interest from local parties to acquire and activate or redevelop them.

Hay River has an active private rental market, though it was impacted by the closure of the high-rise, which provided market housing at a rate that was affordable to many households. Recently, a new apartment building with 44 units opened in the downtown, adding much-needed rental inventory. The Town of Hay River has been active in recent years in the housing realm, first through the development of the Town's 2023 Strategic Housing Plan in partnership with Housing NWT, and subsequently through a successful application to the federal Housing Accelerator Fund, which has led to bylaw updates and incentive programs to promote housing development, including the pre-approval of homes from CMHC's housing design catalogue.

The WPFN has also been active in the housing area, completing its own housing plan in 2024, and recently receiving funding from the federal government for 16 modular homes that will be offered to members on a rent-to-own model. The HRMGC has also been involved in the housing realm, through its subsidiary MetCan, which has been building modular homes locally for delivery to communities throughout the NWT. Meanwhile, the Hay River Métis Local 51 operates the Hay River shelter, and the Family Support Centre offers a shelter for women and children experiencing domestic violence.

HOUSING NEEDS

In November 2025, there were 52 households on the waitlist for public housing in Hay River, with most applying for a bachelor or 1-bedroom unit. During community engagement, residents expressed frustration at the lengthy waitlist, while the LHO noted that there are more than 50 people who cannot be placed in public housing due to past issues with violence and/or property damage, limiting their housing options. This reflects the fact that a lack of transitional housing was identified in community engagement as the most urgent unmet need in Hay River. As Hay River has been experiencing significant public safety challenges related to drugs and crime in recent years, Housing NWT and the LHO have also been more active in recent years in working to evict public housing tenants involved in criminal activities to protect the safety of staff and other tenants, though this has the related outcome of increasing the number of homeless with few remaining housing options.

Safety has also become a clear need from a housing perspective given the recent flood and fire events in Hay River, with impacts to future development. The Town has received new flood mapping and is working to determine how to apply them through zoning bylaws, given the impacts to property owners and future development as flood zones expand. The Town has noted that its existing flood-related development standards have been successful, with no damage to properties on Vale Island that met those standards during the 2022 flood. Community members also expressed that new home design needs to consider that Hay River is in a location at high risk of wildfires.

Community leaders identified seniors and persons with disabilities as a key population in housing need, along with community members living with addictions or in addictions recovery, as shown by the increasing homeless population. Again, the need for transitional housing options is paramount, as there is currently a gap between the homeless shelter where demand exceeds capacity, and public housing, which many individuals are ineligible for. While Hay River has 2 seniors complexes, there remains a high demand for housing suitable for this demographic, with more than 23% of the population aged 60 years and older.

In 2024, more than one-third of homes in Hay River (431 households) had at least one housing problem, and 23.5% were in CHN. While the town has the lowest rate of unsuitable housing in the territory at 2.7% (still impacting 35 households), unaffordable housing and a need for major repairs are more common, affecting 12.8% and 23.2% of households, respectively. Community members generally agreed though one stated, "affordability isn't the main issue, it's the lack of stock and diversity in housing." It was noted that many homes in the community were built in the 1970's and are consequently aging, but finding contractors for home maintenance is "nearly impossible."

Finally, all organizations identified the challenge of accessing suitable and serviced land for housing development, particularly with the impacts of the most recent flood. The challenge for the Town in providing serviced land is that the cost of servicing makes the price to purchase land prohibitive for most people, which has been seen with the slow sales in the new Fraser Place subdivision. The WPFN also described their own challenges securing land for new housing within the town's boundaries.

KAKISA

Designated Authority

Population (2025): **39**

Indigenous Population (2025): **97%**

Households (2024): **16**

Owned/Rented (2024): **87% / 13%**

Average Family Income (2024): **-**

Not Adequate (2024): **27%**

Not Affordable (2024): **-**

Not Suitable (2024): **-**

Core Housing Need (2024): **20%**

Public Housing Waitlist (Dec. 2025): **0 households**

THE COMMUNITY

Kakisa is the smallest community in the NWT, with 39 residents in 2025, almost all of whom are Indigenous. Home to the Ka'a'gee Tu First Nation (KTFN), a member of the Dehcho First Nations, the community is located on the shore of Kakisa Lake near the outlet of the Kakisa River. The community was established in 1962 when community members relocated there from nearby Tathlina Lake in order to be closer to the Mackenzie Highway. Kakisa is a traditional community with many residents engaged in traditional activities such as fishing, hunting and trapping. A 13 kilometre access road connects Kakisa to the highway, ensuring year-round access. This road also provides access to nearby Lady Evelyn Falls Territorial Park.

HOUSING IN KAKISA

There are just 16 households in Kakisa, with an average household size of 2.8 people. The community has one of the highest rates of homeownership in the territory, with 14 households owned (86.7%) and just 2 rented (13.3%). Kakisa is one of 2 communities in the NWT (along with Enterprise) with no public housing, though there are 4 homes currently operated by Housing NWT. Housing NWT and KTFN have been working to transfer ownership of 3 of these homes to the First Nation, but this has yet to occur. The remaining Housing NWT home is connected to a homeownership support program. Other homes in the community are generally owned by the families, or the First Nation, including a home owned by KTFN and leased to Wilfrid Laurier University for visiting researchers. Most homes sit on Kakisa's small plot of IAB land, though as new homes have been built, little of this land remains available. As a result, some residents now find themselves having to build homes on the surrounding GNWT-administered land, sometimes requiring land leases.

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HOUSING NEEDS

With its small size, minimal data is available for Kakisa (for example, all 2021 census data aside from population was suppressed for the community), and unfortunately, we were unable to meet with community leadership as part of this project. However, some data is available and Housing NWT previously supported KTFN to develop a draft housing plan in 2022, which provides an indication of the community's housing needs.

There are no households on waitlists for public or market rental housing through Housing NWT, though GNWT departments have indicated a need for at least 2 additional market rental units in the community to meet staff housing needs. This aligns with the draft community housing plan that identified a small demand for market housing for professionals

In 2024, 5 Kakisa households identified having a housing problem, with 3 in CHN. The most common issue was a need for major repairs, with 4 households reporting this issue. This rate is likely under-estimated, as housing assessments conducted in 2022 as part of the housing plan project identified significant repair needs for most privately-owned homes in the community. The draft housing plan noted difficulties for residents in accessing Housing NWT repair programs, which residents were eager to access. The community also wanted to see improved communication with Housing NWT, including around and any possible or planned housing developments, noting that choices around housing location and type have been a tool of colonization in the NWT in the past.

In terms of new housing, the community has primarily indicated a need for a modest number of small homes for Elders, which could also potentially act as temporary housing for members wishing to return to Kakisa.

A starting point for a brighter future

KÁTŁ'ODEECHE FIRST NATION

Reserve

Population (2025): **257**

Indigenous Population (2025): **96%**

Households (2024): **69**

Owned/Rented (2024): **94% / 6%**

Average Family Income (2024): **-**

Not Adequate (2024): **51%**

Not Affordable (2024): **11%**

Not Suitable (2024): **13%**

Core Housing Need (2024): **38%**

Public Housing Waitlist (Dec. 2025): **2 households**

THE COMMUNITY

Kátł'odeeche First Nation (KFN) is a community of approximately 257 residents located along the Hay River at its outlet into Great Slave Lake, situated on the east bank of the river across from the Town of Hay River. The first reserve in the NWT (established in 1974), the population is approximately 96% Indigenous. The community was first established in the 1890's when Chief Chiatlo brought a group to settle at the mouth of the river, with an Anglican mission following soon after. KFN is pursuing a treaty land entitlement process, and also recently enacted its own land law, taking back some jurisdiction previously held under the federal *Indian Act*. KFN, GNWT and Canada have begun preliminary discussions with regards to self-government negotiations.

KFN's access road provides a year-round connection to Highway 5, while a small ice crossing provides a more direct connection from the main KFN community to the Town of Hay River in the winter months. KFN has experienced significant climate-related disasters in recent years, including flooding in the old part of the community in 2022, and a devastating wildfire that destroyed several structures, including many homes, in 2023. The community has seen a decline in population over the past decade from a high of 331 residents in 2016.

HOUSING IN KFN

There are about 69 households in KFN as of 2024, with the vast majority (65 or 93.6% of all homes) owned, with just 4 renter households. This represents the highest rate of homeownership in the territory. The community has an average household size of 3.7 people, higher than most communities in the region.

Having lost some homes during the 2023 fire, including the Judith Fabian Group Home, Housing NWT currently has a modest inventory of 10 public housing units (with 1 vacant at the time of writing) and 1 home dedicated to a homeownership support program. All public housing units have 2 bedrooms, and they were built in 2 batches, with 6 units dating to 2017, and 4 dating to 2024 as replacements for homes lost to the fire. The average UCR for the public housing units is 86. Only about 7.4% of KFN residents live in public housing, including only one Elder. The Hay River Housing Authority manages the reserve's public housing on Housing NWT's behalf. With a fairly large population of residents aged 60 years and older, this suggests that most live in owned households, leading to particular housing needs. Indeed, in 2021 more than 25% of households had a maintainer aged

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65 years or older. KFN has a different land context than other NWT communities due to its reserve status, which creates challenges for homeowners to obtain a mortgage. In 2022, KFN adopted a community housing plan developed in partnership with Housing NWT, which identified community priorities around housing including a desire for increased local governance, potentially in the form of a local housing committee or society.

HOUSING NEEDS

Unfortunately, we were unable to meet with community leadership as part of this project, however information on housing needs has been sourced from other areas. In November 2025, there were 2 households on the public housing waitlist for KFN, both seeking bachelor-size units. Given its proximity, it is likely that some KFN members are on the waiting list for Hay River as well. While there is no Housing NWT market housing in the community, GNWT departments have recently indicated a need for at least 8 additional market housing units to meet staff housing needs.

KFN has the highest rate in the region of households with at least one housing problem, at 63.8% (44 households), with 38.3% of all households in CHN. The most common issue is a need for major repairs, affecting slightly more than half of all homes (51.1%). This aligns with findings from the recent community housing plan, (though this plan pre-dated the fire). In addition, 7 households were living in unaffordable housing, and 9 households were living in unsuitable or overcrowded housing.

The 2022 community housing plan illuminates some of the community's main priorities around housing. Beyond increased local housing governance, there was an identified need for about 12 new homes over the next decade to reduce overcrowding and support returning members. There was also a desire to build local capacity to support home repairs, as well as consideration of the possibility of developing a local circular economy with housing materials shared and re-used where possible among members. Finally, the community would like to see more energy-efficient, sustainable housing, and wanted to use innovative approaches, such as regular monitoring through housing needs assessments and a KFN lending program for new homeowners, to address the housing challenges on the reserve.

A starting point for a brighter future

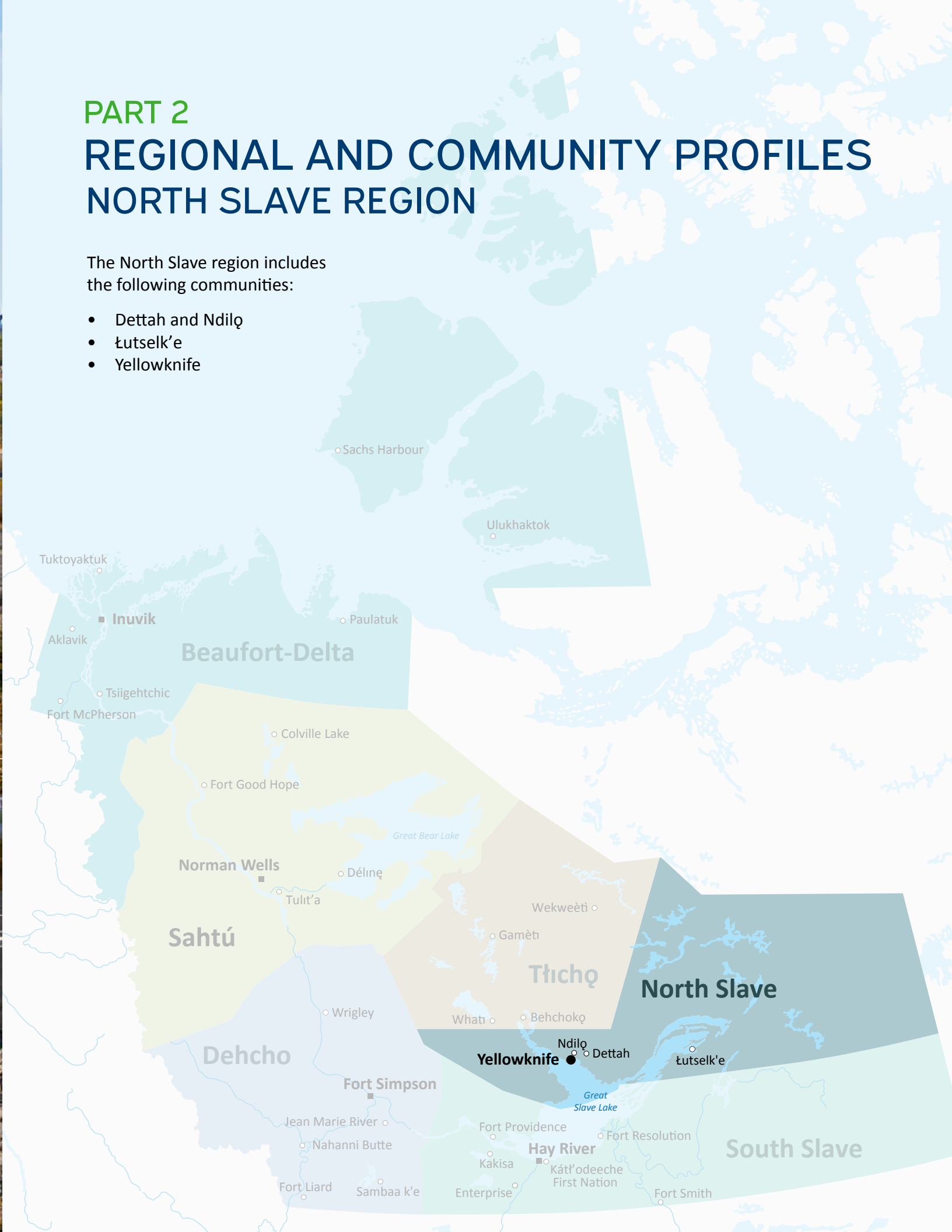
PART 2

REGIONAL AND COMMUNITY PROFILES

NORTH SLAVE REGION

The North Slave region includes the following communities:

- Dettah and Ndilǫ
- Łutselk'e
- Yellowknife



DETTAH AND NDILǪ

Designated Authority

Population (2025): **213**

Indigenous Population (2025): **94%**

Households (2024): **79**

Owned/Rented (2024): **48% / 52%**

Average Family Income (2024): **-**

Not Adequate (2024): **34%**

Not Affordable (2024): **7%**

Not Suitable (2024): **11%**

Core Housing Need (2024): **23%**

Public Housing Waitlist (Dec. 2025): **21 households**

THE COMMUNITY

Dettah and Ndilǫ are the two communities that make up the Yellowknives Dene First Nation (YKDFN). This section combines both as distinct data is not always available for Ndilǫ, as it is technically located within the City of Yellowknife, at the northern end of Latham Island. Dettah is located across Yellowknife Bay from the city and has a population of 213 residents as of 2025, more than 90% of whom are Indigenous. The Yellowknives Dene First Nation is the designated authority for both communities, providing most municipal services. Signatories to Treaty 8, the YKDFN is a member of the Akaitcho Territory Government, currently negotiating an Akaitcho lands, resources and self-government agreement.

The two communities are located about a half hour drive apart for most of the year, via the Dettah Access Road and Ingraham Trail, apart from when an ice road across Yellowknife Bay shortens the distance. While data is unavailable for Ndilǫ, Dettah has a significant proportion of residents over the age of 60 years, at 31.9%.

HOUSING IN DETTAH AND N'DILǪ

There are about 79 households in Dettah, with 33 owned (42.3%), and 46 rented (57.7%). The average household size is about 2.7 people. About 38.5% of Dettah's population lives in public housing, which is the highest rate of any community in the NWT outside of the Beaufort Delta region. Housing NWT has an inventory of 41 public housing units (2 of which were vacant at the time of writing), 3 market rental units, and 1 home dedicated to a homeownership support program. The median year of construction for public housing units was 1992, with an average UCR of 78. Dettah recently received an affordable homeownership unit through Habitat for Humanity NWT, and YKDFN recently built 3 new 4-bedroom homes in the community with funding from the federal Co-Investment Fund.

In Ndilǫ, there are about 84 households, with a higher rate of homeowners than in Dettah. About 45 households are owners (53.6%) with the remaining 39 being renters (46.7%). Housing NWT's inventory in Ndilǫ includes 34 public housing units (with 1 vacant at the time of writing), 1 market rental and 1 home dedicated to a homeownership support program. Four of the

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public housing units are leased within an apartment building in the community. The median year of construction for public housing in Ndilǫ was 1998, and the average UCR for public housing units is 76. There are just over 70 public housing tenants in Ndilǫ, nearly 30% of whom are aged 60 years and older.

The YKDFN Housing Division manages public housing in both communities on Housing NWT's behalf. Housing NWT has added 2 units in each community since 2012, and the majority of the public housing stock in each consists of 1- and 2-bedroom units. There are seniors' complexes in each community. In Ndilǫ, YKDFN is completing a federally-funded project to renovate a former medical travel boarding home into 11 1-bedroom apartments.

HOUSING NEEDS

While we were unfortunately unable to meet with YKDFN leadership as part of the project, statistical data offers some insight into the housing needs of Dettah and Ndilǫ. There were 21 households on the public housing waitlist across both communities, including 5 on the waitlist in Dettah, all seeking a 1-bedroom unit, and 16 households on the waitlist in Ndilǫ, with 10 applicants seeking 1-bedroom units, and the remaining 5 seeking 2-bedroom homes. While there were no households on the market housing waitlist in either community, GNWT departments recently indicated a need for at least 2 additional market rental units in each community to meet staff housing needs.

In 2024, 29 households (36.5% of all homes) in Dettah had a housing problem, 21 of whom (26.9%) were living in homes needing major repairs. The next most common problem was unsuitable housing, affecting 8 Dettah homes. Ndilǫ households had an even higher rate of each housing problem, and 49 households (58.9%) in total had at least one housing problem, while #2.1% of households were in CHN. Again, inadequate housing was the most common problem, affecting 34 households (41.1%), followed by unaffordable housing (14.3%) and unsuitable housing (12.5%). In most cases, these indicators stand in stark contrast to the situation in Yellowknife, particularly the rate of inadequate housing.

A starting point for a brighter future

ŁUTSELK'E

Designated Authority

Population (2025): **315**

Indigenous Population (2025): **90%**

Households (2024): **136**

Owned/Rented (2024): **42% / 58%**

Average Family Income (2024): **$86,625**

Not Adequate (2024): **30%**

Not Affordable (2024): **18%**

Not Suitable (2024): **5%**

Core Housing Need (2024): **38%**

Public Housing Waitlist (Dec. 2025): **5 households**

THE COMMUNITY

Łutselk'e, formerly known as Snowdrift, is a community located on the East Arm of Great Slave Lake, near the Thaıdene Nëné National Park Reserve. The community's population is 315, with Indigenous residents making up 89.5% of the population. The community is home to the Łutsël K'é Dene First Nation (LKDFN), a member of the Akaitcho Territory Government, which is the designated authority for the community, providing municipal services. Łutselk'e has a relatively high youth population, with a relatively low population of residents aged 60 and older.

One of the more remote communities in the southern NWT, Łutselk'e is only accessible by plane or by water. There are regularly scheduled flights to Yellowknife, while barges bring supplies to the community in the summer months.

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HOUSING IN ŁUTSELK'E

There are about 136 households in Łutselk'e, with 57 owner households (42%) and 79 renters (58%). The community has a fairly low average number of persons per household, at 2.3. About 24% of all residents currently live in public housing.

Housing NWT is a major provider of housing in Łutselk'e, though the LKDFN has made significant investments in housing in recent years with funding from the federal government. Housing NWT's inventory consists of 47 public housing units (with 6 vacant at the time of writing), as well as 16 market rental units (1 vacant) and 4 homes dedicated to a homeownership support program. The median year of construction for public housing was 2000, and the average public housing UCR is 83. Meanwhile, the median year of construction for Housing NWT's market rental units was 2007, and the average UCR of these homes is 86. The most common size of public housing unit in Łutselk'e is 2-bedrooms, followed by bachelor or 1-bedroom homes, and then 3-bedroom homes.

As noted above, the First Nation has made significant additions to the community's housing stock in recent years. Just recently, 10 new units (in the form of 5 modular duplexes) were brought to the community and set up in a new subdivision.

This new housing development is partly necessitated by the aging homes in the community. In 2021, census data indicated that 68% of homes in Łutselk'e were built in 1980 or earlier, including around 20 built in 1960 or before. This inevitably creates challenges for homeowners living in these homes. The same dataset indicated a median value of homes in the community of $274,000, and a rate of 55.6% of owner households with a mortgage, which is close to the territorial average.

HOUSING NEEDS

While we were unfortunately unable to meet with community leadership for this project, statistical resources offer some insight into the community's housing needs, as does a draft community housing plan developed in 2022 as a partnership between LKDFN and Housing NWT, though it has not been formally approved.

In November 2025, there were 5 households on Housing NWT's waitlist for public housing, all seeking a 1-bedroom home. There was also one household on Housing NWT's market housing waitlist, seeking a 4-bedroom home. Meanwhile, GNWT departments indicated a need for 4 additional market rental units to meet staff housing needs in Łutselk'e.

In 2024, about 41% of Łutselk'e households had a housing problem, the majority of whom were also in CHN, indicating affordability challenges. The community had the lowest family income of all communities reporting data in 2023, at $86,625, while having a 2019 community price index of 169 (compared to Yellowknife's baseline of 100), and heating fuel priced at $2.17/litre. About 18% of households indicated they were living in unaffordable housing, while a relatively low rate of 5.4% of households indicated their housing was unsuitable.

Łutselk'e's 2022 draft housing plan focused on some key areas of need, which mostly align with this data. The plan points out that private homeowners need assistance to repair and maintain their homes, while abandoned homes beyond economic repair need to be demolished to enable redevelopment. There was a need identified for single-unit tiny homes for residents in need, and there was a desire for a return to the use of local resources such as the sawmill and local lumber, to consider new log home designs. To support the development of new homes, the plan identifies a need for the community to work with various GNWT departments to address misplaced lease sketches and a lack of legally surveyed land, which has led to ad hoc community planning. There was also a desire expressed to seek funding to create a homeless shelter, and to support community members to develop their skills in trades. The community also wanted to either see the Elders facility renovated or a new one built, with wraparound supports provided, and finally, Łutselk'e wished to see more community-relevant housing programming as well as direct community control of housing funding.

A starting point for a brighter future

YELLOWKNIFE

City

Population (2025): **22,858**

Indigenous Population (2025): **23%**

Households (2024): **7,628**

Owned/Rented (2024): **62% / 38%**

Average Family Income (2024): **$182,341**

Not Adequate (2024): **8%**

Not Affordable (2024): **14%**

Not Suitable (2024): **8%**

Core Housing Need (2024): **19%**

Public Housing Waitlist (Dec. 2025): **305 households**

THE COMMUNITY

Yellowknife is the capital and largest city in the NWT, with a population of approximately 22,858. The city is steadily growing, seeing 15.5% growth since 2010. The population is 77.1% non-Indigenous, one of the higher such rates in the territory, however there are still significant populations of Indigenous residents in the city, including 3,251 Dene, 1,119 Métis, and 858 Inuit residents. Yellowknife began as a mining town in the 1930's driven by surrounding gold mines, before being designated the territorial capital in 1967. This led to significant growth in the public service, and in 2025 Yellowknife counted 3,471 public service employees. The diamond mining, transportation, retail and tourism industries have also contributed to the city's steady growth. Located on Yellowknife Bay off the North Arm of Great Slave Lake, Yellowknife has road access to southern Canada via Highways 3 and 1. The city also has a major airport offering direct connections to many major cities in southern Canada.

As the City of Yellowknife recently completed its own Housing Needs Assessment, this section is abridged.

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HOUSING IN YELLOWKNIFE

Yellowknife has an estimated 7,628 households, with 4,693 owners (61.5%) and 2,935 renters (38.5%), most in private market rentals. Just 3.1% of the city's population lives in public housing, however at 699 total residents, this represents the largest population of public housing tenants of any NWT community. There is a significant proportion of youth aged 18 years and younger in public housing, at slightly more than 40% of all public housing tenants in the city.

In November 2025, Housing NWT had an inventory of 344 public housing units (87 of which were vacant at the time of writing due to repair needs and Aspen Apartments not yet being open). The median age of construction for buildings with public housing units was 1978, while the average UCR is 88. The inventory is a mixture of owned buildings and units leased from private landlords, though these numbers are declining. The Yellowknife Housing Authority manages public housing in the city on Housing NWT's behalf. All public housing in the city is found in multi-unit buildings, with a new 50-unit project currently being developed in downtown Yellowknife. Housing NWT operates one seniors complex in the city, the Mary Murphy Seniors Home, which dates to 1969 and offers 16 bachelor units. There is a broad mixture of housing sizes in the public housing inventory, with 24 bachelor units, 65 1-bedroom, 105 2-bedroom, 125 3-bedroom and 24 4-bedroom units in the city.

HOUSING NEEDS

In November 2025 the public housing waitlist for Yellowknife counted 305 households, with 170 seeking a 1-bedroom units, 82 seeking a 2-bedroom unit, 45 looking for a 3-bedroom unit, and 8 seeking a 4-bedroom unit. This provides a snapshot of the extent of housing need for lower-income households in the city. In addition, GNWT departments indicated a need for 43 additional affordable market rentals in the city to meet staff housing needs, a need that extends beyond the GNWT to many other employers in Yellowknife.

In 2024, 2,139 households (28%) identified having at least one housing problem, while 1,456 households (19.1%) in the city were in CHN. About 624 homes (8.2%) were inadequate, which is by far the lowest rate in the NWT. Meanwhile, unaffordable housing was the most common problem, affecting 1,093 households (14.3%), while 606 households (7.9%) were living in unsuitable housing, a rate that has been slowly but steadily increasing.

Turning to the City's Housing Needs Assessment, some of the key findings include (City of Yellowknife, 2024a):

- Emergency shelter and transitional housing capacity is far below current needs;
- Indigenous residents are disproportionately affected by homelessness, comprising 91% of the homeless population;
- Rental costs are among the highest in the country, and there is a persistent shortage of rental units, especially affordable and bachelor to 1-bedroom sized units;
- Median values of owned private dwellings are rising faster than the national average;
- There are significant development barriers including limited developable land and high costs to develop;
- The City estimates a need of an additional 1,059 households by 2035.
- There is a significant and growing deficit of affordable non-market housing, with an additional 846 such units projected to be needed by 2035.

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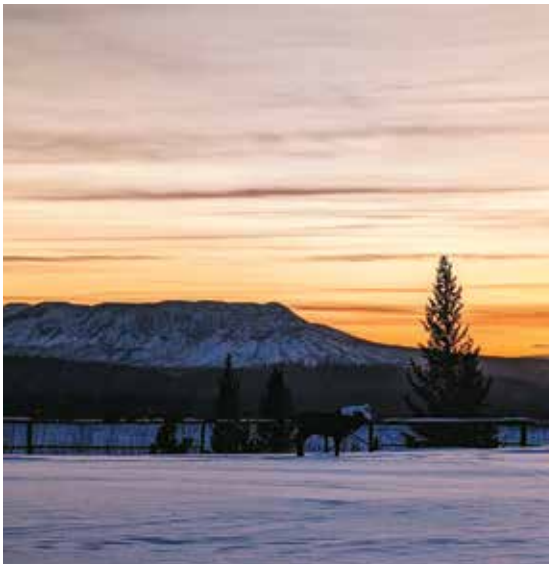

PART 3

HOUSING NEEDS AND CONCLUSION

Housing Needs

This final section of the THNA aims to both quantify and describe the NWT's housing needs. First, a data-driven calculation of current and projected future housing need is presented and explained before additional context is added around populations of the territory in particular need. While the need calculations are statistical data-driven, they have been assessed against what we heard from communities and residents throughout this project to ensure they align.

Summary of Housing Need

Calculating the extent of homes needed is an inexact science in any area, let alone a territory like the NWT, with a relatively small and dispersed population with significant data challenges, and where any number of factors could impact the number of homes needed in the future. However, estimating need can still be a useful practice that supports better planning, while acknowledging the inherent limitations to any projections. For this THNA, we have broken down housing need calculations into two distinct areas: current need (or the current housing deficit), and projected future need, looking toward 2044. In each case, we have estimated a range of need based on several factors and assumptions. The result is an estimated current housing deficit across the NWT of between 1,761 and 2,692 homes, and a projected additional need over the next 20 years of between 771 and 1,030 new homes. This reflects the territory-wide need; no community or regional projections were done as they would be of extremely low reliability due to population sizes. None of these numbers includes the replacement of existing homes which are at, or nearing, the end of their service life. For Housing NWT's public housing alone, this represents 437 units today, and 1,089 units over the next 20 years.

Current Need: 1,761 to 2,692 homes

There are several sources of data that provide an indication of the existing housing deficit—or current housing need—in the NWT. The challenge is to understand how (or whether) these sources align or overlap with each other, in order to determine the full extent of need. The low and high ranges of current need were calculated by varying the amount of overlap between the sources. The following data sources were used to calculate current need:

- Housing NWT's public housing and market housing waitlists
- The City of Yellowknife's 2024 Point-in-Time count
- GNWT departments' indicated need for market housing for staff
- Households living in unsuitable housing according to the 2024 Community Survey
- Suppressed households identified in the HART Housing Report

The low range estimate assumes a significant degree of overlap between the households and individuals captured in each of these sources, whereas the high range estimate assumes a smaller amount of overlap, and an expanded catchment in the case of households living in unsuitable housing, by including unsuitable households that are not in core housing need (whereas the low range limits it to households in core housing need with a suitability problem). Each of these sources is discussed below.

Public Housing Waitlist

In November 2025, the public housing waitlist was 866 households long (Housing NWT, 2025e). This provides one of the best estimates of housing need in the NWT, especially for lower-income households, but it does have issues as a data source. First, the GNWT Department of Education, Culture and Employment's Income Assistance (IA) policy requires most individuals applying for IA to be on the public housing waitlist, whether they are actually in need of housing or not (Education, Culture and Employment, 2025). Therefore, the waitlist likely over-estimates the level of need somewhat, though to what degree is unknown. On the other hand, we heard in the survey and community engagement that many people in need of housing do not put their name on the waitlist for various reasons, including the time it can take to be allocated a unit (the average time spent on the waitlist is 2 years).

Market Housing Waitlist

Housing NWT offers a limited supply of market housing in many smaller communities where the private market is limited, and its market housing waitlist provides an indication of the need for market housing in these communities. Market housing applicants typically include residents who earn more than the public housing income threshold and transient government workers. In November 2025, there were 77 households on the market housing waitlist, most seeking 1-bedroom units (Housing NWT, 2025d).

GNWT Departments Demand for Market Housing

In addition to the market housing waitlist, Housing NWT recently worked with other GNWT departments to understand their housing needs for staff in smaller communities. Housing availability has frequently been identified as an issue in hiring workers for jobs in communities outside the regional centres, and the development of such rental housing could represent an investment opportunity. This exercise identified a need for 239 new market rental units across the territory, generally in the 1- to 2-bedroom size (Housing NWT, n.d.).

Households in Unsuitable Housing

Unsuitable housing refers to when a home does not have enough rooms for the number of occupants according to the National Occupancy Standard and is often referred to as overcrowding. In 2024, 1,366 or 8.9% of all NWT households had a suitability problem, though this impacted communities and regions differently (NWT Bureau of Statistics, 2025p). For example, nearly half of households in Colville Lake were in unsuitable housing, as were more than 25% of all households in the Tłı̨chǫ region in 2024, whereas in the South Slave region the rate of unsuitable housing was 3.7%. We heard in the community engagement and survey responses that suitability challenges can be a result of situations like multiple generations of a family living under one roof or people couch-surfing due to a lack of attainable housing options. Increasing the number of attainable homes can theoretically address situations of unsuitable housing, which is why we have incorporated a portion of such households into our needs calculation, assuming that a portion of unsuitable households are also captured under other categories.

Suppressed Households

Suppressed household formation means households that would have been expected to form did not, with the reasoning typically connected to a lack of attainable housing in a community, thus "suppressing" the ability of households to form. In the NWT, this particularly affects younger adults who, if the data is accurate, are forming households at a lower rate than 20 years ago. Data from the HART Housing Report indicates 666 suppressed households in the NWT as of 2021, 84% of which would have been headed by individuals aged 44 and under, and 37% in the range of 25 to 34 years alone (HART, 2025). This data strongly aligns with findings from our community engagement and survey respondents, who identified single, young adults and young families as one of the key populations in housing need across the NWT. The HART Housing Report notes that the persons who would have formed suppressed households include adults living with family members or roommates and individuals who would like to leave unstable environments but have nowhere to go. It is likely that some of these individuals are captured in other categories of need, but not all, so a portion of the total has been included in our needs calculation.

City of Yellowknife 2024 Point-in-Time Count

Finally, the findings from the City of Yellowknife's 2024 Point-in-Time (PiT) Count (City of Yellowknife, 2024b) were used to estimate current housing needs of under-housed populations in the city. The PiT indicated a total homeless population of 327 individuals at the time of the count, a number which may have increased or decreased since, as PiT counts offer a snapshot and therefore have limited accuracy. It is possible that some of these individuals are on the public housing waitlist, though it is not possible to confirm the extent of this overlap. Therefore, when calculating the low range of current housing need a 25% overlap with the waitlist was assumed, while for the high range, no overlap was assumed.

Estimated Future Need: 771 to 1,030 homes

We have also attempted to project the number of new homes that will be needed in the NWT by 2044, which presents its own challenges given the modest growth the NWT has seen in recent years. To do so, we used two data sources: the NWT Bureau of Statistics' 2024-2044 community population projections (NWT Bureau of Statistics, 2025r), and HART's projected households 2021-2031 (HART, 2025). After modelling was applied to both, the results were averaged to determine the range of projected households.

As the NWT Bureau of Statistics projects population but not the future number of households, this had to be calculated. To do so, we ran several models based on BC Housing's household projection calculations, using average household size trends by community over the past 4 community surveys to project their future household numbers, based on their projected population.

For HART's household projections, as they only go to 2031, we calculated the total households that would result if the same growth rate was carried past 2031 to 2044. As this number was significantly higher than the highest-growth projection using the Bureau of Statistics' population projections, we took averages between the two sources to arrive at the projected range of between 771 and 1,030 new homes needed territory-wide by 2044.

We note that the City of Yellowknife's HNA projected an increase of 1,059 households in Yellowknife alone between 2021 and 2031 (City of Yellowknife, 2024a). While a portion of these households would have been captured in the growth between 2021 and 2024, this does differ somewhat from our 2044 projection. This owes to different methodologies, each with benefits and drawbacks, and again shows the difficulty in projecting households in smaller jurisdictions.

Populations in Need

This section briefly summarizes findings on particular populations in housing need in the NWT. The federal government through the National Housing Strategy identified what it calls "priority populations," and several of these align with the populations in need outlined below, though some were less relevant to the NWT context, or data was unavailable. A brief summary based on statistical data and feedback from community engagement is provided for each of the NWT's populations in need.

Homelessness

As the territorial capital and main service hub of the NWT, Yellowknife has faced particular challenges with visible homelessness in recent years, though other regional centres such as Inuvik, Hay River, Fort Smith, Fort Simpson and Behchokǫ̀ share in these challenges. Outside of these hubs, homelessness is often hidden, rather than visible. According to the 2024 Point-in-Time (PiT) Homelessness Count conducted by the City of Yellowknife in partnership with the NWT Bureau of Statistics, 327 individuals were identified as experiencing homelessness in Yellowknife (City of Yellowknife, 2024b). Of these, more than half (51%) were classified as chronically homeless (defined in the 2024 PiT as experiencing homelessness for at least 12 consecutive months), and 85% identified as Indigenous. Given the possibility of seasonal migration within the underhoused population and the timing of this PiT, it is important to note that it is not possible to fully determine what percentage of respondents who identified as chronically homeless are actually residing in Yellowknife on a long-term basis. While point-in-time homeless counts are not currently available for all communities in the NWT, these findings highlight the persistence and severity of homelessness in the territory, where many individuals remain without stable housing for extended periods of time. In the summers

of 2024 and 2025, Yellowknife has also increasingly seen the development of encampments where individuals have sought shelter for the summer months, and in some cases, beyond. Beyond the shelter system, there is a need for additional transitional housing options to support individuals on the path to more permanent housing solutions.

Nearly 20% of respondents to Housing NWT's THNA survey reported that someone was currently staying in their household on a temporary basis. Outside of the communities with established shelters, the prevalence of homelessness is under-counted and largely hidden. Housing NWT is currently working with a contractor to undertake a homelessness count outside of Yellowknife to better understand the state of homelessness in other communities throughout the territory.

Young Adults

We heard throughout our community engagement and from survey respondents that this demographic is in particular need, given a lack of affordable, smaller housing units in most communities. This results in these residents staying with their families or couch surfing, or finding other precarious living situations. While this demographic was constantly brought up during community engagement, it is also reflected in statistics, particularly in the declining headship rate for the segment of the population under 35 years old. In recent years, Housing NWT has shifted some new construction to bachelor and 1-bedroom sized units targeting this particular population in need, but a significant level of housing need remains. This demographic also intersects with the findings from Yellowknife's PiT count, which identified a large percentage of respondents who had been in care at some point in their lives, suggesting that accessible housing options for young adults aging out of care are needed.

Seniors and Persons with Disabilities

It is impossible to overlook the fact that the population of the NWT is aging, and seniors and Elders will require targeted housing solutions due to their accessibility needs, their often fixed-income, and their need to be in close proximity to various services within their community. For the many residents in this demographic who remain in their homes, whether by choice or necessity, targeted programs that support their maintenance and repair needs are needed. In every community we were able to engage with through this project, seniors and Elders were identified as a key population in need, and the rate of growth of this demographic means solutions are needed sooner than later. Connected to this demographic are persons with disabilities or physical activity limitations, who often require specific housing modifications, and often face housing challenges. In 2021, 35% of all NWT households in CHN had a person living in them with a physical activity limitation. Responding to this growing demographic, Housing NWT is increasingly incorporating barrier-free designs, or designs that are adaptable to barrier-free use, in new construction. However, adaptations to private homes remain a challenge in many communities.

Families

Both community engagement and statistical data has indicated a high level of housing need for families, including single parents. In fact, single mother-led households had the highest rate of CHN in the territory in 2021 out of all CMHC-identified priority populations. For almost all household sizes, households with children were more likely to be in CHN than those without in 2021, particularly evident for 2-person households which indicates single parents. Feedback in most communities identified a need for more affordable housing for these households, with many noting that the limited housing supply in most communities often results in women and children remaining in unsafe situations due to a lack of other options.

Indigenous Residents

Indigenous residents represent about half of all of the territory's households, yet in 2021 they represented 71% of all households in CHN in the NWT, a disproportionate ratio. In all regions other than the North and South Slave, Indigenous households represented more than 90% of regional households in CHN. This shows a clear disparity in housing outcomes that deserves attention.

Renters

Renters across the housing spectrum have been identified as having particular needs. In larger communities, particularly Yellowknife, affordability is a particular challenge for renters, as is the general availability of homes to rent, due to low vacancy rates. A lack of a rental market in many communities limits the ability for employers to hire staff from outside of the community. This was reflected in Housing NWT's exercise to determine staff housing needs of other GNWT departments, which identified a need for at least 239 additional market rental units for this population alone across the territory. Meanwhile, the non-market rental supply, largely consisting of Housing NWT's public housing, is aging and there are not enough units to meet demand, while in some communities social issues such as drugs and crime have become commonplace within public housing.

Homeowners

Homeowners represent more than half of all households in the NWT, but they face particular challenges that often relate to costs of maintenance and utilities, as well as the lack of local tradespeople to do repairs and modifications. We also heard consistently that while homeownership is desired by many young individuals and families, it often does not appear to be achievable. Housing NWT's current homeownership programs were seen as less effective than some previous programs, while housing costs in communities such as Yellowknife make buying a home prohibitive for many households.

Conclusion

This report has attempted to show the magnitude of the housing crisis facing the NWT, including the extent and diversity of challenges faced by communities, and therefore by residents. Amongst the challenges described, we have also attempted to describe efforts that are already being made to improve the situation, and indeed there are many such efforts already underway by many different organizations, offering hope for the future.

It is clear that addressing the territory's housing challenges is beyond the capacity of any one organization, including Housing NWT. Partnerships between the range of governments and other organizations involved in the housing landscape are needed, as is increased—and sustainable—funding from the federal government, to ensure that NWT residents from the capital to the smallest community, and everywhere in between, have the same opportunity to live in a safe, suitable and affordable home as southern Canadians.

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