

WHATÌ HOUSING PLAN

Adopted March 2020



Prepared in Partnership by:

The Whatì Community Government
and the Northwest Territories Housing
Corporation

December 2019



PARTNERSHIP APPROACH

The Whatì Housing Plan was developed in partnership between the Whatì Community Government and the Northwest Territories Housing Corporation (NWT HC) over a one-year period. Both parties signed a Participation Agreement outlining the roles and responsibilities for the project.

The Community Government designated one Council member as the point of contact on the Community Housing Plan project. This member is the point in contact for the community, the Community Government, and for the NWT HC.

The NWT HC hired local facilitators to assist in the planning work.



PLANNING TEAM

Thank you to all community members and service providers who came out to support this valuable work. We would like to acknowledge Councilor Mike Nitsiza for all his leadership, wisdom, and collaboration on this project. Additional thanks to Lisa Nitsiza for all her support in coordinating the project.

We would also like to acknowledge Kerry-Ann Franki, Manager of the Whatì Housing Authority, for her participation in the project.

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ACRONYMS

Acronyms, also called short forms, are the shortened form of names or titles. The list below are the acronyms used in this document.

CG Community Government

CMHC Canada Mortgage and Housing Corporation

GNWT Government of the Northwest Territories

NWTHC Northwest Territories Housing Corporation

TG Tłıchǫ Government

DEFINITIONS

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

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

Core Need means that a person's income makes it hard to afford their house, and that the house they live in is unsuitable (does not meet their needs) or inadequate (requires repairs).

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

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

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

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

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

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

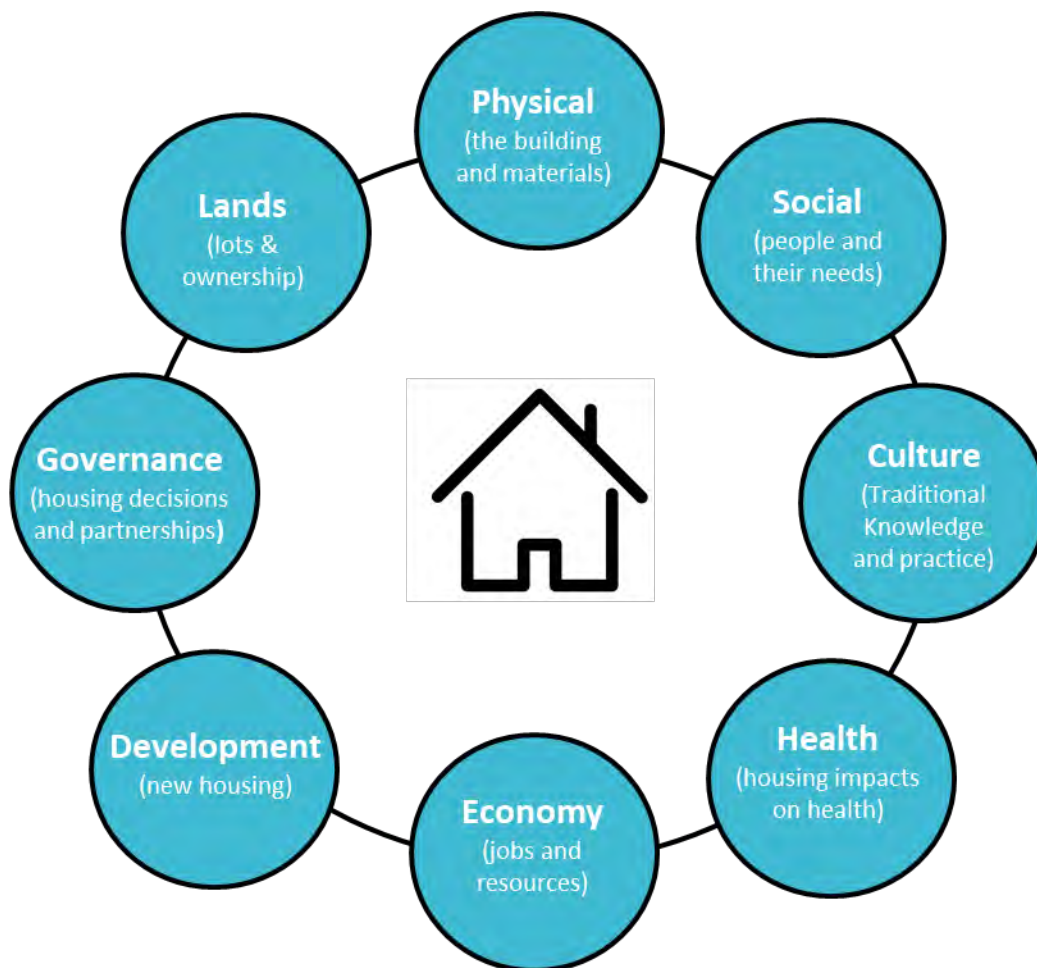
1 INTRODUCTION



1.1 WHAT IS A HOUSING PLAN?

A Housing Plan is a strategic document that community members contribute to by providing information on housing in their community. The Plan can be used to set a direction for potential investment opportunities in housing and support community leaders to make decisions on housing.

The Plan looks at current and future housing need by reviewing housing information and talking with community members. The Plan aims to tell a holistic story that includes more than just the physical house. For example, the plan looks at the social, cultural, economic, environmental, and other impacts on housing situations.



1.2 GOALS & OBJECTIVES

The main goal of the Whatì Housing Plan is to identify the housing needs and priorities of community members by setting goals and actions for moving forward. In order to reach our main goal, the following objectives were developed to guide the process:

1 Gather baseline data on the current housing situation.

Review housing history, patterns & trends, and planning documents to develop a baseline understanding of housing in the community.

2 Identify community housing needs and priorities.

Conduct community activities to learn what the assets, needs, and priority areas are for moving forward.

3 Set Goals and actions to address housing needs and aspirations.

Build consensus with community members and leaders on goals and actions.

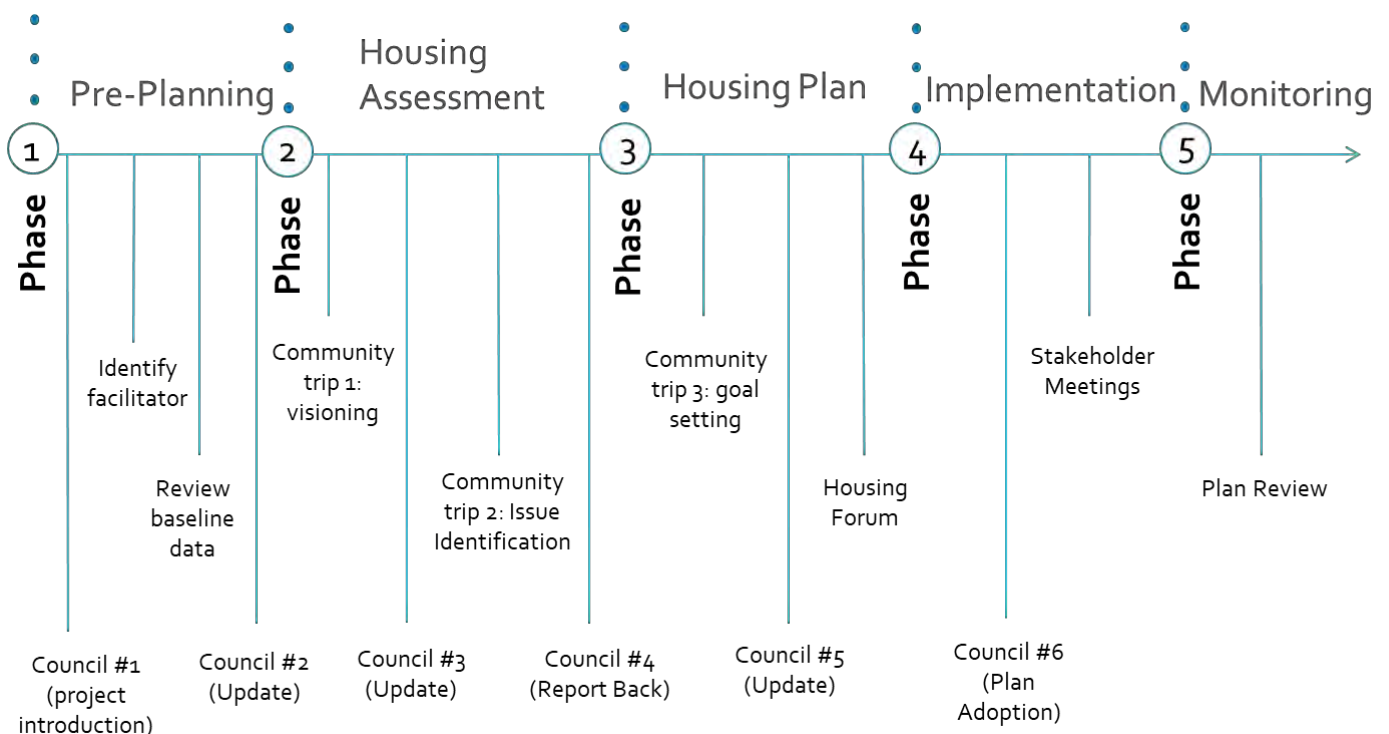


1.3 TIMELINE & PROCESS

The Housing Plan process began with a presentation to the Whatì Community Government Council on October 15, 2018. An Agreement to Participate was signed on November 19, 2018.

The Housing Plan process included three community visits and several presentations to Council. The Whatì Community Government and the NWT HC hosted a housing forum event on Dec 17th, 2019 to share the results of the work and develop actions and timelines for moving forward.

Following the adoption of this Housing Plan, the Whatì Community Government and the NWT HC have committed to continue to work together to implement and monitor the Plan.



2 HOUSING IN WHATÌ



2.1 HOUSING CONTEXT

Between 2018 and 2019, information was gathered to develop a baseline understanding of housing in Whatì. Changes over time can be captured in future plan reviews.

The information comes from various sources, including: community members, the Community Government of Whatì, the Tłıchq Government, different GNWT departments, and different Federal Government departments. Information from the NWT Housing Corporation, Statistics Canada, and the NWT Bureau of Statistics was also used.

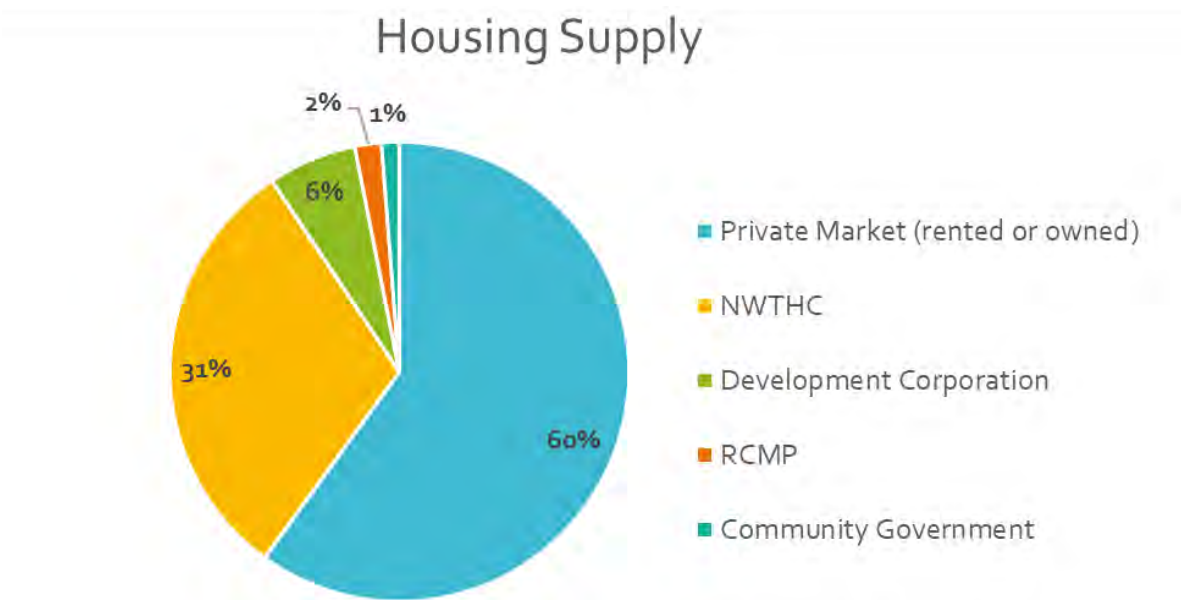


About **500** people
live in Whatì¹



There are about **130**
households²

Most housing in Whatì is occupied by community residents in private houses on Community Government land. There are no shelters or emergency housing units in Whatì.



The information in the pie chart above was collected between 2018-2019 by the NWTHC through coordination with local partners.

¹ Northwest Territories Bureau of Statistics, "Whatì," GNWT, Accessed December 10, 2019, <https://www.statsnwt.ca/community-data/infrastructure/Whati.html>.

² Northwest Territories Bureau of Statistics, "Whatì."

2.2 HOUSING NEEDS

In 2019, a survey called the “Community Needs Survey” was completed by the NWT Bureau of Statistics with 121 households in Whatì. The results show that about **60%** of households (**72 homes**) have a housing problem, meaning they have an issue with space in their home, the condition of their house, or paying for housing.³



27 local households stated they did not have enough bedrooms or space for their families.⁴



54 local households stated that their houses had things that needed fixing, such as their toilet or taps.⁵



15 local households stated that things like their rent, lights, fuel, water, and other costs are not easy to pay for.⁶

According to the Community Needs Survey, adequacy (ie. needing home repairs) is the most significant housing problem in Whatì. The housing stock is aging with many houses approximately 40-60 years old.⁷ A high number of these older houses have repair issues and some have been abandoned.

Some of the challenges community members discussed included the condition of repair of the homes they are living in and the challenge to pay for repairs. Many community residents want to apply for housing programs but have too much or too little income, or have other barriers such as property tax or lease arrears, mortgage arrears, housing arrears, or having no land tenure. People expressed needing legal assistance to look into missing documentation for their homes because this tends to result in the inability to access programs.

³ Northwest Territories Bureau of Statistics, “Housing Conditions,” GNWT, Accessed December 10, 2019, <https://www.statsnwt.ca/Housing/housing-conditions/>.

⁴ Northwest Territories Bureau of Statistics, “Housing Conditions.”

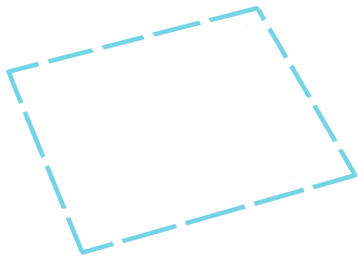
⁵ Northwest Territories Bureau of Statistics, “Housing Conditions.”

⁶ Northwest Territories Bureau of Statistics, “Housing Conditions.”

⁷ Statistics Canada, “Census Profile, 2016 Census Whatì, Community Government [Census subdivision], Northwest Territories [Territory],” Statistics Canada Catalogue no. 98-316-X2016001, Ottawa, Released November 29, 2017, <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>

2.3 FUTURE HOUSING CONSIDERATIONS

The population of Whatì is projected to decline by 68 people by 2035.⁸ However, community members anticipate growth with a new mine opening up close to the community and the construction of an all season road.⁹ The numbers below are based on Community Government records.



Whatì has **191** surveyed lots designated for residential

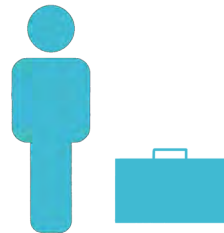


44 residential lots are vacant and could be developed

Whatì is currently a fly in only community with a seasonal winter road. Any new housing built in Whatì should consider the location and the circumstances facing Whatì residents. In Whatì, the average family income is \$98,038, which is lower than the territorial average of \$134,057.¹⁰ The unemployment rate is 16.2%, which is higher than the territorial average of 10.6%.¹¹ Cost of living was a common challenge brought up by community members, including paying rent, utilities, and home maintenance costs.



The average family income (before tax) in 2017 was **\$98,038**.



The unemployment rate in Whatì was **16.2%** in 2016.

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

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

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

¹¹ Northwest Territories Bureau of Statistics, "Whatì."

3 COMMUNITY DISCUSSIONS



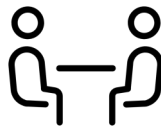
3.1 COMMUNITY ENGAGEMENT METHODS

Community members participated in engagement activities over three visits to Whatì. During these visits, the NWTHC worked with local facilitators to host small group discussions, workshops, one-on-one discussions, interviews, home visits, and activities for all ages and members of the community. The planning team attempted to capture a variety of perspectives from as many community members as possible.

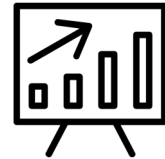
Overall, about **208 participants** were counted.



1 Council session
10 Council members attended



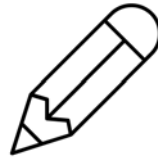
19 people participated in
one-on-one discussions



23 people attended the
open house



20 people attended the
home design workshop



2 school sessions
41 youth attended the sessions



3 small group discussions
33 people participated



4 goal setting workshops
30 people attended



11 people participated
in home visits



12 youth attended the
drop-in



2 interviews
3 people participated



4 people engaged in mobile
activities at the store



2 people invited NWTHC
on a community Tour

When talking to community members, the main questions were asked:

1. What do you like about housing in your community? What you are proud of?
2. What could be better? What challenges you face?
3. What do you want housing to look like in the future? What changes you want to see?

Through discussions with community members, three main housing stories emerged. These stories talked about the needs and aspirations of:

- people living in private homes
- people renting, and
- people who did not have housing or homes of their own.

The next section explores the main concerns brought forward by these three groups of people.



3.2 PEOPLE LIVING IN PRIVATE HOMES



About 75 households in Whatì own their homes.¹² Some challenges faced by people living in private homes include:

- People are living in houses passed down from family members and do not have legal documents for their home.
- Some people are living in homes that were abandoned with no power or water.



About 27% of people in private homes in Whatì have a mortgage.¹³

- Home upkeep is challenging with limited access to home repair supplies.
- Contractors are expensive and there is little accountability.
- Current repair programs are not accessible for people over the income threshold or who have outstanding arrears.



The median shelter cost is \$667 per month.¹⁴

- Paying for utilities (electricity, fuel, water, etc.) is expensive
- Employment is often seasonal and people may go through periods of unemployment

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

¹² Statistics Canada, “Census Profile, 2016 Census Whatì, Community Government [Census subdivision], Northwest Territories [Territory].” Statistics Canada Catalogue no. 98-316-X2016001, Ottawa, Released November 29, 2017, <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>

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

¹⁴ Statistics Canada, “Census Profile, 2016 Census Whatì, Community Government [Census subdivision], Northwest Territories [Territory].”

3.3 PEOPLE RENTING HOUSING



About 55 households in Whatì are renters.¹⁵ Some challenges renters discussed include:

- Too many rules in public housing;
- Residency requirements to apply for housing; and
- Not enough Market units.



40% of people who rent live in subsidized housing.¹⁶

- The NWT HC has 33 public housing units, 9 HELP units, 6 Market units.
- The Development Corporation has about 10 rental units.



The median shelter cost is \$750 per month.¹⁷

- Many people who rent with NWT HC housing have arrears.
- People who are trying to access public housing may be ineligible if they have rental arrears and no repayment plan.
- Repayment plans are hard to manage due to the high cost of living.

“There is a growing need for **market housing** as people have higher incomes with mining work, but mortgages are still too high.” - Community Member

“We need an **apartment** for **young people**.” - Community Member

¹⁵ Statistics Canada, “Census Profile, 2016 Census Whatì, Community Government [Census subdivision], Northwest Territories [Territory],” Statistics Canada Catalogue no. 98-316-X2016001, Ottawa, Released November 29, 2017, <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>

¹⁶ Statistics Canada, “Census Profile, 2016 Census Whatì, Community Government [Census subdivision], Northwest Territories [Territory].”

¹⁷ Statistics Canada, “Census Profile, 2016 Census Whatì, Community Government [Census subdivision], Northwest Territories [Territory].”

3.4 PEOPLE WITHOUT THEIR OWN HOUSING



Some of the challenges we heard from people without their own housing include:

- Some people from Whatì move to Yellowknife when they cannot find housing;
- Couch-surfing is common in Whatì; and
- Addiction to alcohol, family conflict, and violence can contribute to housing instability.



Emergency shelter or supportive housing programs do not formally exist in Whatì. Getting into public housing can be a challenge with the limited supply and other personal or financial barriers.

- There are 7 households waiting for public housing, mostly 1&2 bedrooms (updated December 9, 2019).¹⁸
- People on the waiting list with arrears must have a repayment plan in place with at least 6 consecutive payments before being allocated a unit.
- Some people talked about lack of space in their home because they have taken in people without their own housing.



Common reasons that people experience homelessness are unaffordable housing, unable to access housing, or being kicked out due to substance abuse or violence. Other factors that contribute to homelessness are unemployment and lack of preventative services.¹⁹

“There’s **too many people in houses**, it’s a major problem.” - Community Member

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

¹⁸ NWT Housing Corporation, *Territorial Housing System*, NWT Housing Corporation Information Management System. Version 5.1.6. n.d.

¹⁹ Agrawal, Sandeep, “Housing and homelessness in the Tlìcho Region,” Tlìcho Government, 2019

3.5 HOME DESIGN

When discussing home design, the idea of log homes and the traditional way of life was talked about as a desired form of housing. Home design was also discussed in the modern context associated with choice and autonomy.

The log home is commonly seen in Whatì in the form of old HAP (Homeownership Assistance Program) houses constructed by community members. When talking about this type of unit, stories were told about the community coming together to build a house, supporting one another, using local skills, and mentoring young people.



A key learning from the discussions is that appropriate home design in Whatì must consider both elements of traditional life and modern life. When designing a home for the community, input from elders and youth is crucial. There is a need for greater understanding on how Whatì residents use their homes and what design changes are required to suit lifestyle as well as climate considerations. Also, incorporating skill building in home construction is important.

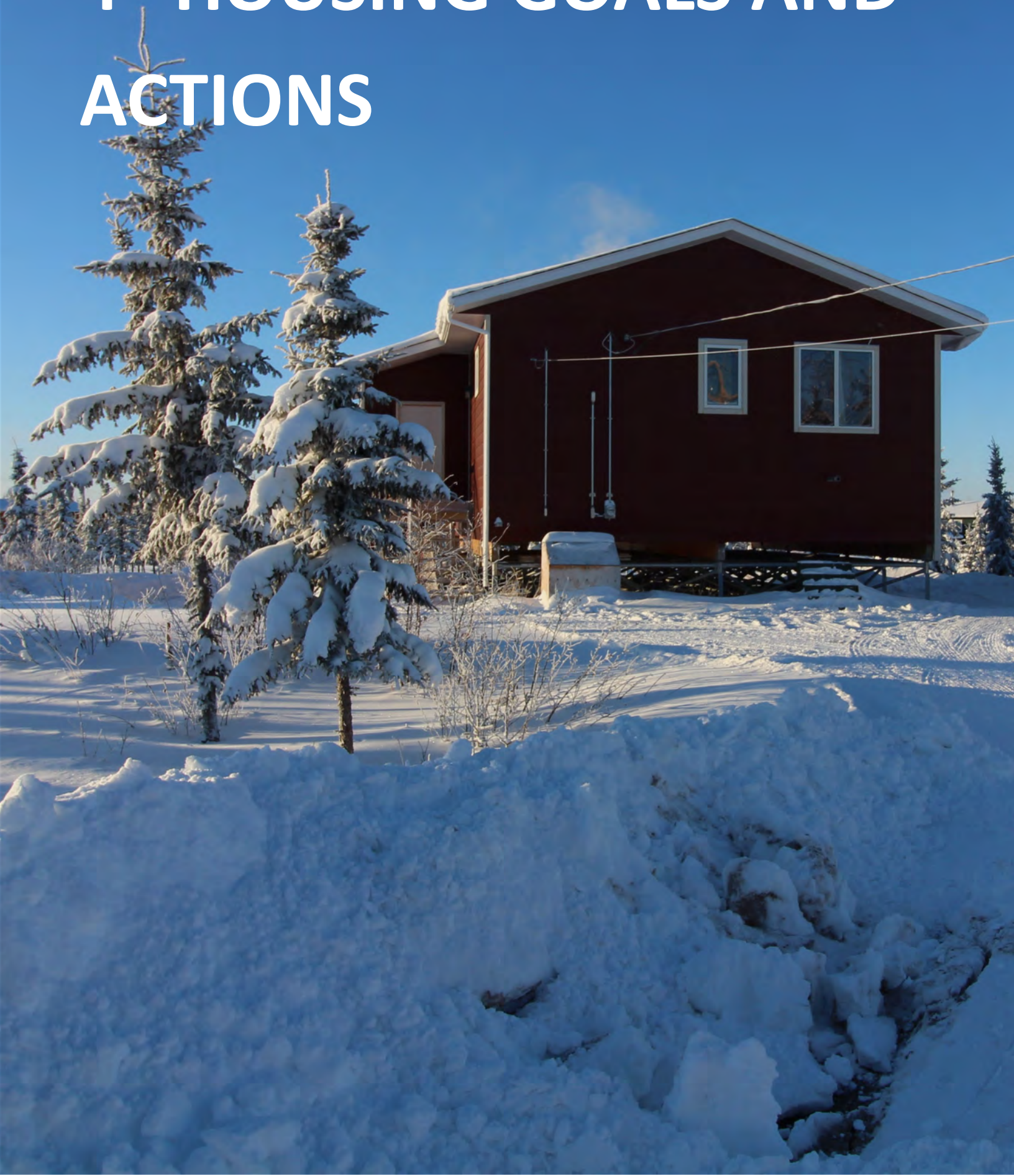
Drawing on research completed in another Tłıchq community, Gamètì, we can identify some aspects of a Tłıchq home. However, more work with the community of Whatì must be done to identify appropriate design for this context.

Characteristics of a Tłıchq house (according to elders):

- A place that is safe for elders and young people
- A place where people share: food stories knowledge skills
- A place where people can observe other people working so they can learn
- A place where you learn and share stories, languages and skills because it is open enough
- A place to see and hear
- A place where both the traditional Dogrib and modern ways can be followed and learned. “Even if young people are doing homework and studying for school—they should be able to hear the Dogrib language, stories and learn Dogrib knowledge and skill. Thus, even if youth are not actually listening to stories they can still hear them.”
- A place that brings peace and harmony
- A place that is comfortable enough to both talk about and solve the problems that family and community face
- A place that is easy for people to work together, both within and around the home
- A place that is flexible, because family is important and children come and stay for periods at a time, as do grandparents and grandchildren
- A home is a place that should have: outside storage a smoke house a place to prepare skins
- A house should include log construction and be made from local resources from the land
- A house should have at least two doors, one for the meat to come through and another for menstruating women to use. This latter door should be the backdoor, be near the bathroom and away from the meat.
- A house should be part of the environment, it should be easy for inhabitants to move between the interior and outside.²⁰

²⁰ Government of Canada, CMHC, 2005, “The land we live on is our home” The ‘Gamètì Ko’ Project Second Community-led Workshop, “<http://publications.gc.ca/collections/Collection/NH18-22-105-106E.pdf>”

4 HOUSING GOALS AND ACTIONS



4.1 COMMUNITY HOUSING PRIORITIES

The community housing priorities were developed with community members in goal-setting workshops. These priorities provide direction for moving forward to improve housing in Whatì.

The Whatì Chief and Council have identified three out of the five priorities that will be their main focus in the coming years. A detailed action plan based on these three priorities will guide the Plan forward. The remaining housing priorities will be revisited at a future plan review.

The top three priorities are highlighted:

- 1 Support existing homeowners to repair and maintain their homes.**
- 2 Develop affordable and market rental stock through partnerships.**
- 3 Create options and supports for people without their own housing.**
- 4 Support new homeowners through education and support programming.
- 5 Increase community participation in home design.

SUPPORT EXISTING HOMEOWNERS TO REPAIR AND MAINTAIN THEIR HOMES

The goals and actions for this priority were developed through community workshops and reviewed by the Community Government, NWT HC representatives, and other partners.

Goals and Actions	
Increase Homeowner Education	Increase awareness of homeowner responsibilities
	TG Agreement training (TG & GNWT)
	Education workshops or videos on basic repairs
	Translate information into Tłıchǫ language
Provide Supports for Homeowners	Develop a list of local contractors (identify Red Seal certified)
	Hire a person to support homeowners (help with legal documents)
	Contract maintenance workers to do yearly water tank and furnace inspections
Increase Jobs and Training	Invest in local skill building in trades
	Ensure proper training for trades employees (certifications)
Create New Repair Program (or change current program)	Review the repair program barriers and work with NWT HC
	Develop a proposal for funding for a new Tłıchǫ home repair program
	Inventory all housing to get the number of units with major and minor repairs
Develop Community-led Options	Look into new program where you get materials to build a house
	Bring repair supplies to the community and look into subsidies
	Provide information on cabin building (rules & opportunities)

DEVELOP MORE AFFORDABLE AND MARKET RENTAL STOCK THROUGH PARTNERSHIPS

The goals and actions for this priority were developed through community workshops and reviewed by the Community Government, NWT HC representatives, and other partners.

Goals and Actions	
Develop different types of homes	Conduct a study to determine the number, type, and cost to build different types of housing (consider rent-to-own and flexible to changing incomes)
Develop partnerships to build housing	Communicate with all levels of government and business on potential partnerships
	Coordinate with service providers to ensure there are enough rental options
	Seek partnerships to build affordable housing
Increase single units	Develop affordable options for young people and small families

CREATE OPTIONS AND SUPPORTS FOR PEOPLE WITHOUT THEIR OWN HOUSING

The goals and actions for this priority were developed through community workshops and reviewed by the Community Government, NWT HC representatives, and other partners.

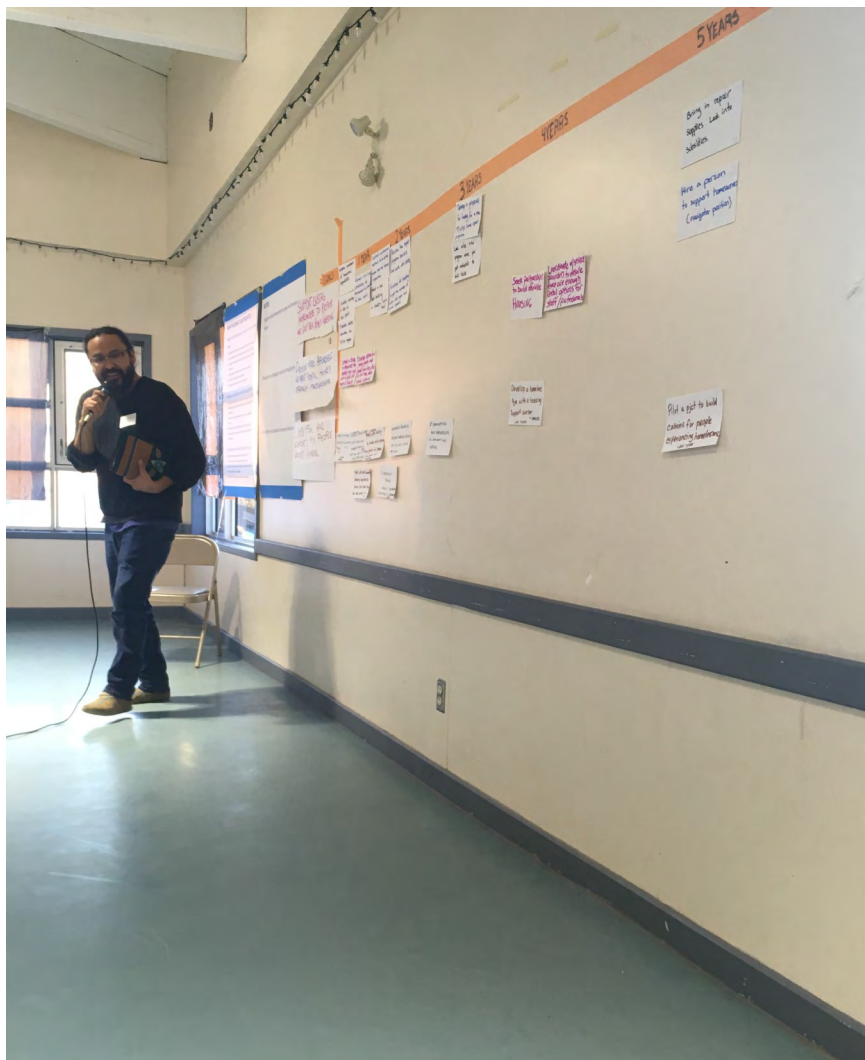
Goals and Actions	
Encourage self-sufficiency	Start outreach tenancy education through home visits
	Improve communication to meet needs of community members based on what they want to learn about
Create programming for people experiencing homelessness	Meet with other communities delivering homelessness programs to learn what works
	Coordinate with government departments to deliver homelessness programming (ECE, HSS, Justice)
	Develop a homelessness program with a housing stability worker
Reduce barriers to accessing	Meet with housing to review policy barriers and options for change
Create a community program to build alternative	Pilot a project to build cabins for people experiencing homelessness
	Connect youth the Elders when developing community programs

4.2 HOUSING FORUM EVENT

On December 17, 2019, the Whatì Community Government and the NWT HC held a Housing Forum event to bring together community leaders, community members, and partners to review the Whatì Housing Plan priorities and develop a timeline for actions moving forward.

The forum provided an opportunity to celebrate the work accomplished by the community and build on the goals and actions. Partners from the Community Government, Tłı̨chǫ Government, NWT HC, and other GNWT departments came together in Whatì .

The results of the forum will inform the implementation of the Whatì Housing Plan.



5 ACTIONING THE PLAN



5.1 MOVING FORWARD

The final stage of the housing planning process is to adopt the plan. Once adopted, the NWTHC will work alongside the Whatì Community Government and the Tłıchǫ Government to work towards the goals and actions identified in the plan.

An Action Plan was developed to guide and track progress of the Plan. The Action Plan provides a suggested five year timeline to accomplish the goals and actions to improve housing in Whatì. The Whatì Community Government will lead the implementation, in coordination with the NWTHC, Tłıchǫ Government, and other partners.



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APPENDIX A

ACTION PLAN

What is an Action Plan?

The purpose of the Action Plan is to ensure the community housing priorities, goals, and actions established through the Community Housing Planning process are tracked, monitored, and include up to date information. The Action Plan represents a living document, which is updated and changed over time as actions are undertaken and progress is made.

There are 12 goals and 28 action items identified in the Action Plan, which have been reviewed by the Whatì Chief and Council. The chart below outlines the priorities, goals, and actions based on a five-year timeline. Targets appearing next to the priorities in this Action Plan are estimates based on best-known and available data at the time of planning.

How is the Action Plan Implemented?

This Action Plan provides high-level descriptions of each action, more details should be discussed between relevant partners to set out the scope and responsibilities. Partners may include other levels of government, business, industry, and community groups. In order to move action planning along, it is recommended that project leads are established to address each action and meetings are set regularly to discuss progress. For the first year, it is recommended that Community Government focus on actions that are achievable within their existing resources. Additional financial resources to complete actions may come from multiple sources such as regional government contributions, GNWT programs, or federal government initiatives.

How is the Action Plan Monitored?

The NWT HC is committed to monitor the Whatì Housing Plan alongside the Community Government. It is recommended that the Community Government and NWT HC meet annually to discuss the status of each actions and update to Action Plan chart.

PRIORITY	TARGET	GOALS	ACTIONS	TIMELINE (Years 1-5)						LEAD	PARTNERS	DATE INITIATED	STATUS
				Ongoing	1	2	3	4	5				
Support Existing homeowners to repair and keep their homes working	40 homes repaired ¹	Provide homeowner education	Increase awareness of homeowner responsibilities (enhance current efforts and start new initiatives)	✓						NWTHC (STEP)/CG (Elders Workshops)	Resource: TG		
			Education workshops or videos on basic repairs (community members teach each other)			✓				CG	NWTHC		
			Translate information into Tlicho language (housing programs, home insurance options, home appliance instructions)			✓				CG (Translation)	NWTHC – info & technicians		
		Provide homeowner support	Develop a list of local contractors for homeowners to contact for repairs (identify Red Seal certified). Also contracts with certificated workers.	✓						NWTHC	CG/Dev Corp		
			Hire a person to support homeowners - Improve communication to meet needs of community members based on what they want to learn about		✓					CG (Seasonal)/NWTHC (liaison position)	Resource: TG		
			Contract maintenance workers to do yearly water tank and furnace inspections			✓				CG (Emergency)	Dev Corp/NWTHC Resource: TG		
		Increase training and jobs	Invest in local skill building in trades/ Ensure proper training for employees (certifications)	✓ (ensuring proper training)	✓ (invest in trades)					TGHWG (In progress)	TIC		
		Create a new repair program	Develop a proposal for funding for a new Whati home repair program/Inventory all private housing to get the number of units with major and minor repairs		✓ (new program)	✓ (Inventory)				Dev Corp	CG/NWTHC (Share map) Resource: TG		
		Develop new community-led homeowner options	Create program where you get materials to build a house				✓			Dev Corp	Store		
			Provide information on cabin building (rules, opportunities)					✓		CG			
			Bring repair supplies to the local store						✓	Store (TG)			

PRIORITY	TARGET	GOALS	ACTIONS	TIMELINE (Years 1-5)						LEAD	PARTNERS	DATE INITAIED	STATUS
				Ongoing	1	2	3	4	5				
Develop more affordable and market rental homes through partnerships	Development of 7 houses (one and two bedrooms) ²	Develop different types of homes	Conduct a study to determine the number, type, and cost to build different types of housing (consider rent-to-own and flexible to changing income)		✓					TIC (market units in progress)	Dev Corp		
		Develop multi-level partnership to build housing	Communication with all levels of government & business on potential partnerships	✓						TIC	NWTHC/CG/LHO		
			Coordinate with service providers to ensure there are enough rental options	✓						TIC	NWTHC/CG		
			Build affordable housing in partnership (target singles and small families)					✓		TIC	CG/NWTHC Resources: NWTHC/CMHC		

² Target number based on Whatì housing waitlist (as of December, 2019). This is an estimated number, based on the best information available at the time of planning. This number does not capture the full extent of the need but provides an achievable measure to start addressing the problem.

PRIORITY	TARGET	GOALS	ACTIONS	TIMELINE (Years 1-5)						LEAD	PARTNERS	DATE INITAIED	STATUS
				Ongoing	1	2	3	4	5				
Create housing options and supports for people without housing	Support for 20 individuals ³	Encourage self-sufficiency	Start outreach tenancy education through on site house visits for people struggling (hard-to-house)		✓					NWTHC/TCSA (working groups)	TCSA		
		Create programming for people experiencing homelessness	Meet with other communities delivering homelessness programs to learn about what works/ Coordinate with GNWT departments to deliver homelessness programing (ECE & CG & HSS & Justice)		✓					NWTHC (start)	TCSA/RMC/CG		
			Hire a housing stability worker (same as liaison position or multiple?)					✓		NWTHC (start)	TCSA/RMC/CG		
		Reduce barriers to accessing housing	Work with housing to review policy barriers and options for change			✓				NWTHC	CG/TG (co-fund with NWTHC)		
			Pilot a project to build cabins for people experiencing homelessness - Connect Youth to Elders when developing the program - Need to research building codes, lifespan of material, costs etc.			✓ (Connect youth to elders)			✓ (Pilot project)	NWTHC/TG/CG (co-lead)	Aurora College?		

³ Target number based on estimate number of people chronically using system services, based on conversations with service providers. This is an estimated number, based on the best information available at the time of planning and does not reflect a factual number of community members requiring supports or housing.

APPENDIX B

WHATÌ HOUSING ASSESSMENT

ACRONYMS AND DEFINITIONS

ACRONYMS

CG Community Government

CMHC Canada Mortgage and Housing Corporation

CNIT Core Need Income Threshold

GNWT Government of the Northwest Territories

LHO Local Housing Office

NSDO North Slave District Office

NWTHC Northwest Territories Housing Corporation

TCSA Tłıchq Community Service Agency

TG Tłıchq Government

ACRONYMS of NWTHC and CMHC PROGRAMS

CARE: Contributing Assistance for Repairs and Enhancements

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

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

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

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

HELP: Homeownership Entry Level Program (Housing Choices)

PATH: Providing Assistance for Territorial Homeownership

RRAP: Residential Rehabilitation Assistance Program

SAFE: Securing Assistance for Emergencies

SAIP: Seniors Aging in Place

DEFINITIONS

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

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

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

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

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

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

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

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

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

INTERVIEW WITH CHIEF ALFONZ NITSIZA

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

Housing Over Time

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

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

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

Housing Needs Today

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

Ideas for the Future

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

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1 INTRODUCTION

1.1 Project Overview

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

The purpose of the Housing Plan is to assess the current housing situation and develop goals and actions to address housing needs and aspirations. The Housing Plan will guide the community leadership in decision-making and future housing investment. Both parties signed a Participation Agreement to engage in the project in November 2018. Activities under the agreement include:

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

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

1.2 Methods

Information for this report was gathered over a 12-month period using a mixed methods approach. Both quantitative and qualitative data collection methods were used to generate a rich and detailed understanding of the housing situation in Whatì.

Quantitative research began with a review of the information available through Statistics Canada, the Bureau of Statistics, NWT HC programming information, and GNWT and private reports. Qualitative information was gathered through multiple community engagement sessions over three community visits. The process of engagement attempts to capture as many voices as possible in the community. The information shared builds the foundation for the Housing Plan moving forward.

2 COMMUNITY CONTEXT

2.1 Location

Whatì (formerly known as Lac La Martre) is located on Lac La Martre Lake. Whatì is currently a fly-in community with a seasonal winter road. An all-weather road will be constructed in coming years,¹ which will support the proposed mining development near the community².

2.2 Governance

Whatì is one of four Tłıchq communities under the Tłıchq Agreement.³ The Community Government (CG) of Whatì is responsible for municipal services. Housing is the mandate of the GNWT delivered through the NWT HC. Other social programs are delivered through the Tłıchq Community Service Agency (TCSA).

The CG currently has a Strategic Plan (2016-2021) to guide the community forward. The vision for the community is “Whatì will be a healthy and safe place to live, raise a family, visit and operate a business.”⁴ Some relevant goals developed by the community that may intersect with housing include:

- Vibrant local economy—hotel & café, local banking system, biomass heating system, diversify the local economy.
- Healthy Communities—advocate for Home Maintenance Programs for Elders, support Whatì inter-agency, lobby for local delivery of drug and alcohol programs, establish Heritage Site, identify new land for a cemetery.⁵

The CG also developed a Land Use Plan to guide development. The Whatì Land Use Plan, adopted in 2014 (amended in 2017), outlines housing uses as detached houses, trailers and multi-use housing developments. The objective for housing is to provide a wide range of choices for housing in Whatì. Actions include:

1. Ensure vacant lots are available for new houses

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

² Fortune Minerals Limited, “NICO Cobalt-Gold-Bismuth-Copper Project,” Fortune Minerals Limited, Accessed November 16, 2018, <https://www.fortuneminerals.com/assets/nico/nico-location/default.aspx>.

³ Tłıchq Government, “Whatì,” Accessed November 16, 2018 <https://www.tlicho.ca/community/whati>

⁴ Community Government of Whatì, “Community Government of Whatì Strategic Plan 2016-2021 “our Focus for the Future,”” 2016 (pp. 1-22).

⁵ Community Government of Whatì, “Community Government of Whatì Strategic Plan 2016-2021 “our Focus for the Future””

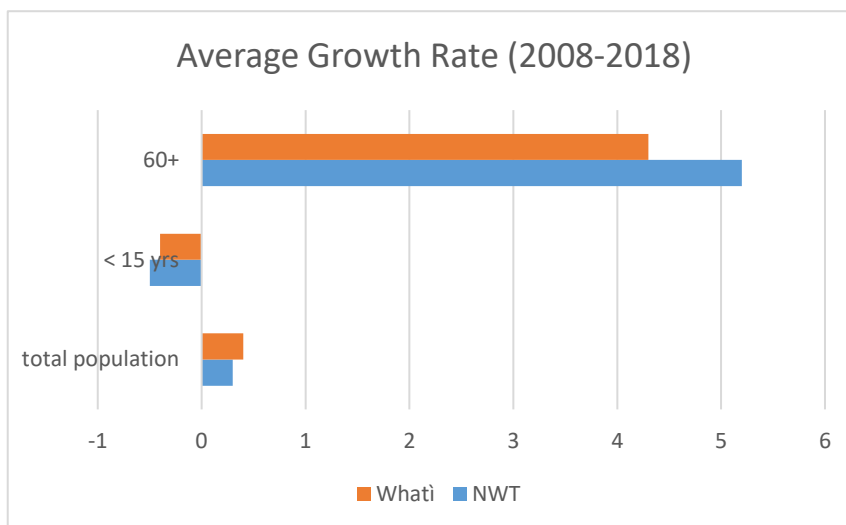
2. Develop areas for new housing as shown on Map 1 [shown on land use map], based on approved subdivision designs.
3. Ensure subdivision designs for new lots include options for multi-unit housing.
4. Consider approaches to remove older, abandoned houses in order to provide opportunities for new housing.

2.3 Population and Demographics

In 2018, 501 people lived in Whatì with 462 identifying as Aboriginal.⁶ As of December 2018, 681 people were registered with the Government of Canada as Wha Ti First Nation members.⁷ Not all members live in the community of Whatì.

The average annual population growth rate for the total population of Whatì is 0.4%, based on a 10-year period from 2008-2018.⁸ Looking at the trends by cohort, there is a decline in youth population and an increase in the elder population.

Figure 1 Average Growth Rate from 2008 to 2018



(Source: NWT Bureau of Statistics)

⁶ Northwest Territories Bureau of Statistics, "Whatì," GNWT, Accessed December 10, 2019, <https://www.statsnwt.ca/community-data/infrastructure/Whati.html>.

⁷ Government of Canada, Indigenous and Northern Affairs Canada, "First Nations Profiles," Government of Canada, Last modified September 26, 2019, http://fnppn.aadnc-aandc.gc.ca/fnp/Main/Search/FNRegPopulation.aspx?BAND_NUMBER=769&lang=eng

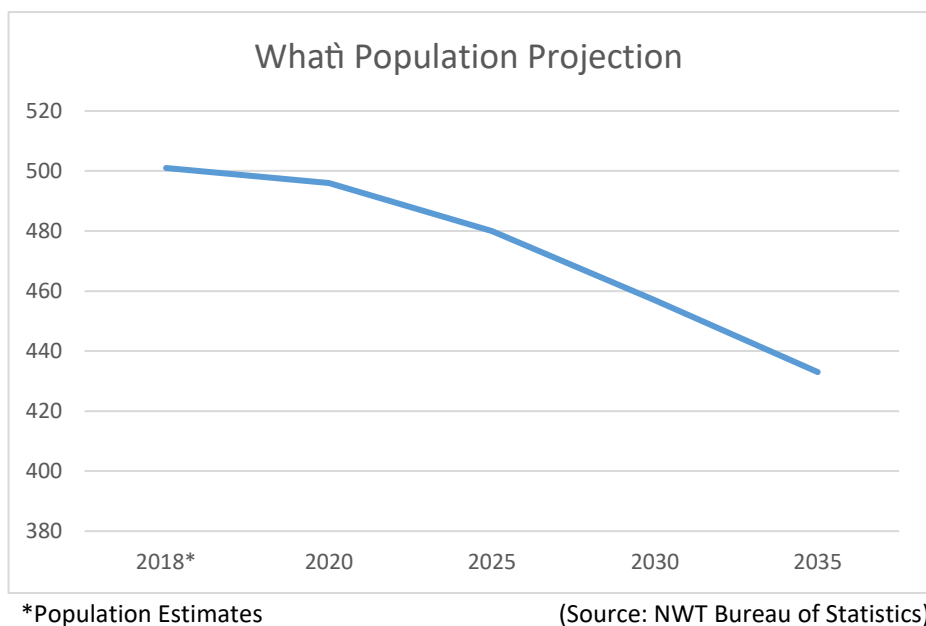
⁸ Northwest Territories Bureau of Statistics, "Whatì"

According to a recent study done on seniors housing across the territory, Whatì is expected to have an increase of 21 elders in the next 10 years.⁹

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

Looking at the total population, the 2019 NWT Bureau of Statistics Community Projection information estimates that the population of Whatì will decrease by 68 people by 2035.¹⁰

Figure 2 Whatì Population Projection



Population projections can be affected by external factors, such as economic activity. With the promise of a new mine and the Tłıchq All-Season Road¹¹, new jobs and easier access may draw back community members who have left Whatì and may welcome newcomers. If the population increases due to these external factors, pressure may increase on housing stock in Whatì.

⁹ Dillon Consulting, "Seniors Planning Study: A Territorial Seniors Housing Assessment," Northwest Territories Housing Corporation, Tabled Document 355-18(3) Tabled on February 26, 2019, https://www.assembly.gov.nt.ca/sites/default/files/td_355-183.pdf.

¹⁰ Northwest Territories Bureau of Statistics, "Population Projections," GNWT, Accessed December 11, 2019 <https://www.statsnwt.ca/population/community-projections/>.

¹¹ Tłıchq Government, "Tłıchq Government and Fortune Minerals Update," Tłıchq Government, Accessed Jan 22, 2019, <https://tlichq.ca/news/tlichq-government-and-fortune-minerals-update-nov-29-2019>.

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

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



(Picture taken by NWT HC staff)

3 HOUSING CONTEXT

3.1 Households

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

Table 1 Household Characteristics

All Households¹²	Whatì	NWT
Lone Parent Households (2016)	33%	22%
Average Family Income (2017)	\$98,038	\$134,057
Income less than \$30,000 (2017)	15%	13%
Unemployment Rate (2016)	16%	11%
Income Assistance Beneficiaries (monthly average in 2018)	73 people	-
Renter Households¹³		
Households that rent (2016)	55 households	-
Median Monthly shelter costs (2016)	\$750	\$1,298
Households in Subsidized housing (2016)	40%	41%
Owner Households¹⁴		
Households that own (2016)	75 households	-
Median Monthly shelter costs (2016)	\$667	\$1,581
Households with a mortgage (2016)	27%	61%
Average value of dwellings	\$243,347	\$346,427

(Source: NWT Bureau of Statistics and Statistics Canada)

The average household size in Whatì was **3.6** people in 2016.¹⁵ However, in 2019, **19%** of households reported they had six (6) or more persons living there. This is significantly higher than the territorial average of 5%.¹⁶

¹² Northwest Territories Bureau of Statistics, "Whatì," GNWT, Accessed December 10, 2019, <https://www.statsnwt.ca/community-data/infrastructure/Whati.html>.

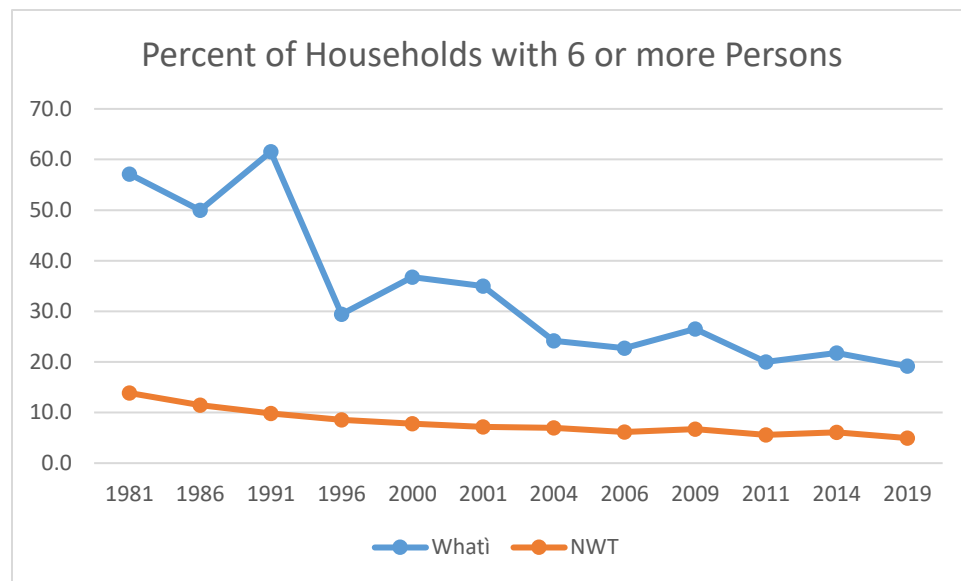
¹³ Statistics Canada, "Census Profile, 2016 Census Whatì, Community Government [Census subdivision], Northwest Territories [Territory]," Statistics Canada Catalogue no. 98-316-X2016001, Ottawa, Released November 29, 2017, <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>.

¹⁴ Statistics Canada, "Census Profile, 2016 Census Whatì, Community Government [Census subdivision], Northwest Territories [Territory]."

¹⁵ Statistics Canada, "Census Profile, 2016 Census Whatì, Community Government [Census subdivision], Northwest Territories [Territory]."

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

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



(Source: NWT Bureau of Statistics)

Housing Indicators

The Canadian Mortgage and Housing Corporation (CHMC) uses housing indicators to monitor and measure housing standards across Canada. Core Need is a measure that is used to identify who is in need of housing assistance. According to CMHC, a household is in core housing need if its housing falls below at least one of the housing acceptability standards, including **adequacy, affordability or suitability**. Also, the household spends 30% or more of its total before-tax income to pay the median rent of other local housing that is acceptable.¹⁷

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

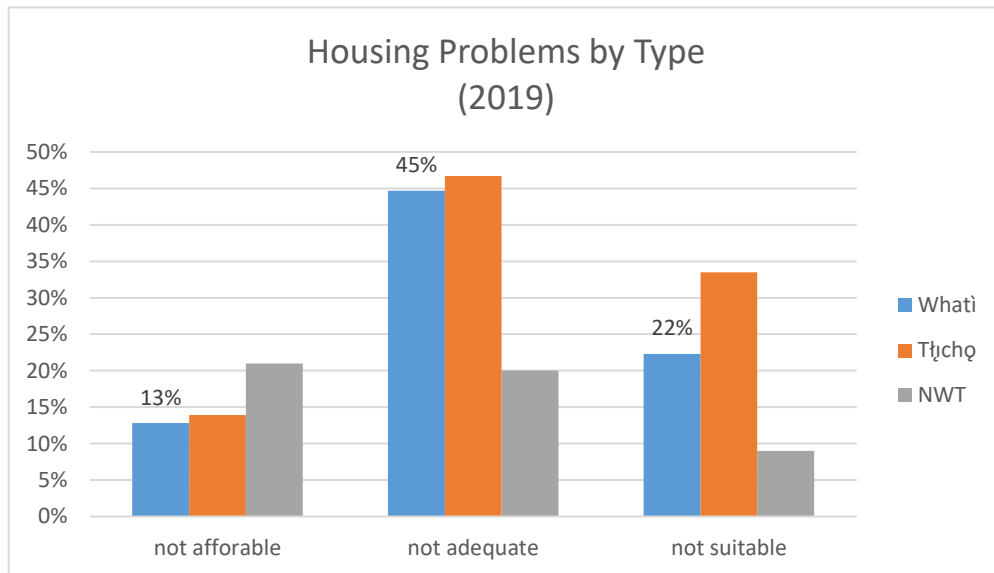
In 2014, about **47%** of Whatì households were in core need, compared to about 20% for the territory as a whole.¹⁸

¹⁷ Statistics Canada, "Dictionary, Census of Population, 2016: Core housing need," Statistics Canada, Release date November 15, 2017, Accessed January 3, 2019, <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>.

¹⁸ Northwest Territories Bureau of Statistics, "Housing Conditions," GNWT, Accessed December 10, 2019 <https://www.statsnwt.ca/Housing/housing-conditions/>.

The NWT Bureau of Statistics conducts a Community Needs Survey every four years to measure housing need. This survey was completed by with 121 households in Whatì. The survey found that **60%** of households (72 homes) had at least one housing problem.¹⁹

Figure 4 Housing Problems by Type in 2019



(Source: NWT Bureau of Statistics)

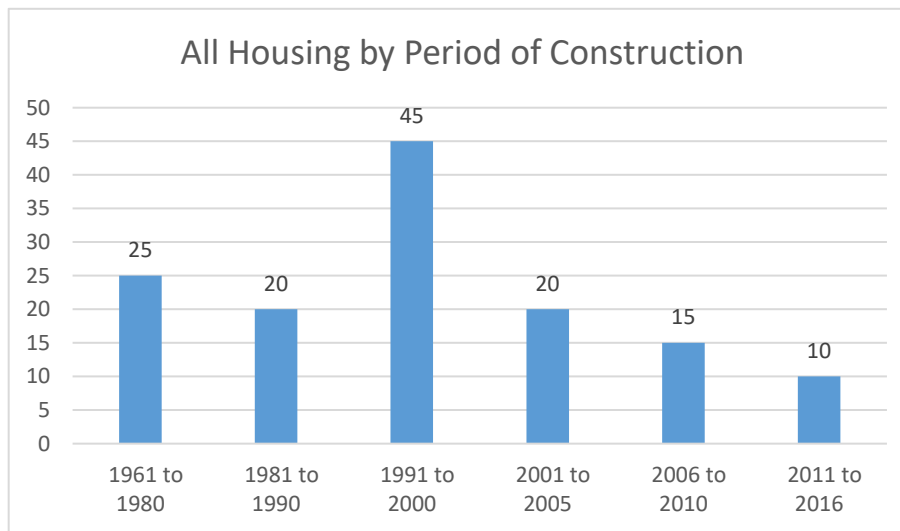
According to the survey, adequacy is a significant issue in the community of Whatì. During the community visits, the Chief and Council and community members confirmed that many houses are in poor repair. Many factors contribute to housing struggling with adequacy, such as limited ability to do preventative maintenance, high cost of contractors, lack of employment, and high cost of living.

The housing stock in Whatì is aging. The majority of the housing was built between 1961 to 2000, meaning most homes are about 20 to 60 years old.²⁰

¹⁹ Northwest Territories Bureau of Statistics, "Housing Conditions."

²⁰ Statistics Canada, "Census Profile, 2016 Census Whatì, Community Government [Census subdivision], Northwest Territories [Territory]," Statistics Canada Catalogue no. 98-316-X2016001, Ottawa, Released November 29, 2017, <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>.

Figure 5 Housing by Construction Year



(Source: Statistics Canada)

The lifespan of homes in northern isolated communities can be shorter due to climate impacts such as permafrost. Melting permafrost causes shifting ground, which affects the structure of buildings.²¹ In communities with limited access to housing resources, like contractors, hardware stores to fix up housing issues, units can deteriorate quickly.

The Tłıchq Government has developed the Tłıchq Training and Economic Development Strategy (2017) which outlines some opportunities for Whatì that include increasing skill in trades:

- Trades: building on local contracting skills, carpentry, furnace services, mechanic
- Natural resource: wood harvest for fuel
- Services: community Bank
- Business: hardware store
- Infrastructure: hotel & restaurant²²

²¹ Northwest Territories Environment and Natural Resources (ENR), "NWT Climate Change Impacts and Adaptation Report," Northwest Territories ENR, 2008,

https://www.enr.gov.nt.ca/sites/enr/files/reports/nwt_climate_change_impacts_and_adaptation_report.pdf.

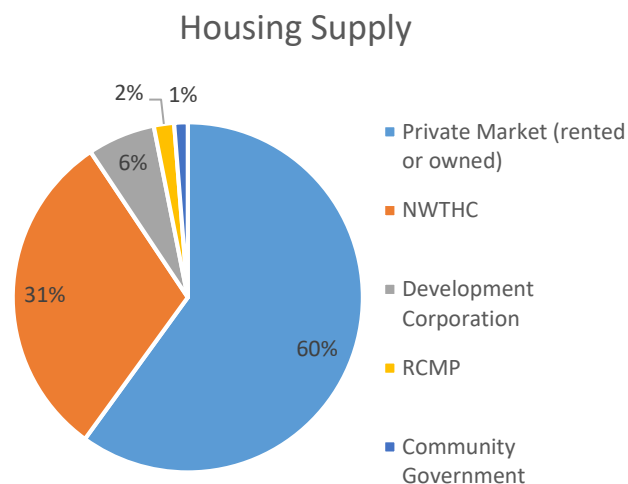
²² Dillon Consulting, *Tłıchq Training and Economic Development Strategy (Rep.)*, 2017, Retrieved May 27, 2019, from Tlıcho Government website: <https://www.tlicho.ca/content/tlicho-training-and-economic-development-strategy>

3.2 Housing Supply

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

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

Figure 6 2018 Whatì Housing Supply Breakdown



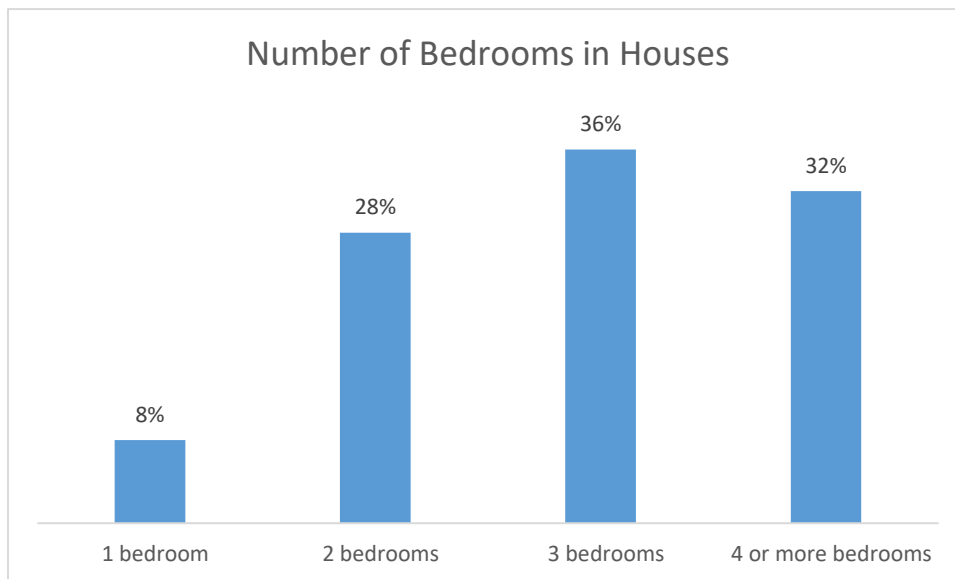
Whatì has a mix of non-market and market housing. The majority of housing is private market housing, including rental and homeownership. Most non-market housing in Whatì is public housing, operated by the NWTHC. Other housing includes units operated by the Development Corporation, RCMP housing, and Community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

The most common form of housing in Whatì is a single detached dwelling (over 80% of the all housing).²³ There are several duplex dwellings, a 4-plex, and the recently developed 9-plex. Most houses have three (3) or more bedrooms, and many have four (4) or more bedrooms.²⁴

²³ Statistics Canada, "Census Profile, 2016 Census Whatì, Community Government [Census subdivision], Northwest Territories [Territory]," Statistics Canada Catalogue no. 98-316-X2016001, Ottawa, Released November 29, 2017, <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>.

²⁴ Statistics Canada, "Census Profile, 2016 Census Whatì, Community Government [Census subdivision], Northwest Territories [Territory]."

Figure 7 Number of Bedrooms in Houses



(Source: Statistics Canada)

NWTHC Housing

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

Table 2 NWTHC Housing Assets (as of December 2019)

NWTHC Housing Assets ²⁵	# of units	Single Detached	Duplex	Four plex	Nine plex
Public Housing	33 units (+1 caretaker unit)	13	4	1	1
Market Housing	6 units	4	1		
HELP units (homeownership)	9 units	9			

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

²⁵ NWT Housing Corporation, *Territorial Housing System*, NWT Housing Corporation Information Management System, Version 5.1.6

Table 3 Housing Program Descriptions

Program Name	Description
Public Housing (managed by LHO)	The Public Housing Program provides income-based subsidies to residents with low-to-middle income. Eligibility is based on the monthly income threshold. ²⁶ In Whati, the rental threshold is \$5,617 per month and the homeownership threshold is \$8,342. ²⁷
Contributing Assistance for Repairs and Enhancements (CARE) Major	CARE is for homeowners to make repairs to their home. Up to \$100,000 as a forgivable loan is provided to subsidize the cost of preventative maintenance checks, repairs and renovations for their existing home. The forgiveness period is dependent on the amount of assistance being provided. Applicants are expected to make a contribution toward the project costs, depending on household income. Additional assistance is available for improving the accessibility of dwellings for persons with disabilities. ²⁸
CARE Preventative Maintenance	CARE preventative maintenance provides assistance for minor repairs. Clients can apply for up to \$3,000 annually and can apply for this support on a year-round basis. ²⁹
CARE Mobility	CARE Mobility provides low-income homeowners with disabilities up to \$100,000 to carry out modifications to their home to improve accessibility and support independent living. ³⁰
Securing Assistance for Emergencies (SAFE)	SAFE is an emergency repair program that is available year-round for situations like freeze-ups. The program is for low and modest income homeowners, including seniors on fixed incomes. There is up to \$10,000 in assistance for emergency repairs as a forgivable loan. Applicants are expected to make a contribution toward the project cost, based on income. ³¹
Homeownership Entry Level Program (HELP)	HELP provides first-time homebuyers who cannot get a mortgage or want an opportunity to try homeownership before purchasing a home. Tenants lease units from the NWT HC at affordable rents. The program offers homeownership educational opportunities through STEP courses. At any time within four years of leasing, the tenant may purchase the unit. A purchase incentive of \$20,000 is provided for purchasing the unit within two years of leasing and \$10,000 if it is purchased between two to four years of leasing. After four years, rents are increased for tenants that do not buy. The program is open to tenants in the Public Housing Program and senior adults. ³²
Homeowner Education Courses (STEP)	STEP is a series of courses including counselling and education to help people

²⁶ NWT Housing Corporation, "Public Housing," GNWT, Accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/public-housing>

²⁷ NWT Housing Corporation, *Territorial Housing System*, NWT Housing Corporation Information Management System, Version 5.1.6

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

²⁹ NWT Housing Corporation, "CARE Mobility," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/care-preventative-maintenance>

³⁰ NWT Housing Corporation, "CARE Preventative Maintenance," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/care-mobility>

³¹ NWT Housing Corporation, "Emergency Repairs," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/emergency-repairs>

³² NWT Housing Corporation, "Leasing a Home," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/leasing-home>

	gain skills to be successful homeowners. ³³
Providing Assistance for Territorial Homeownership (PATH)	PATH provides homeownership assistance to NWT residents to provide purchase support. The amounts are determined using income level, family size and community based construction costs. ³⁴
Fuel Tank Replacement	Helps homeowners in covering the costs of replacing aging above ground fuel tanks that do not meet current standards or are in poor condition. A one-time forgivable loan of up to \$10,000. ³⁵
Seniors Aging-in-Place (SAIP) Retrofits	Provides energy-saving retrofits that lower utility costs for seniors or other repairs that will improve the sustainability of the home. Targeted at NWT residents who are 60 years of age or older that own their homes and do not have high incomes. Up to \$10,000 forgivable loan is available. ³⁶
Market Housing	The NWTHC provides housing units available for market rent to critical staff. ³⁷
Homelessness Assistance Fund (HAF)	This fund provides one-time emergency funding to people experiencing a crisis and at risk of becoming homeless. Available to youth and adults to prevent homelessness or help find affordable and stable housing. ³⁸
Transitional Rent Supplement Program (TRSP)	The TRSP program is for NWT residents living in a private rental, paying more than 30% of their income on rent. The program can pay up to \$500 of your rent for up to 2 years. ³⁹

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

Table 4 Housing Program Uptake from 2006 to 2018 (accessed June 2019)

Status ⁴⁰	CARE <3000	CARE >3000	CARE MOBILITY	ERP	RRAP	SAFE	HELP	PATH	FUEL	SAIP	Lease Program	TOTAL
Approved	108	22	0	3	1	14	8	0	1	8	7	172
Declined	89	37	0	1	0	2	26	4	0	3	0	162
Cancelled	1	0	0	1	0	1	0	0	0	0	0	3
Incomplete	12	5	0	0	0	0	2	0	0	0	0	19
Withdrawn	11	4	2	2	0	5	6	0	0	12	0	42
Pending	0	0	0	0	0	0	2	0	1	3	0	6

³³ NWT Housing Corporation, "Homeownership Education courses," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/homeownership-education-courses>

³⁴ NWT Housing Corporation, "Homeownership Assistance," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/homeownership-assistance>

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³⁷ NWT Housing Corporation, "Caroline Cochrane: Market Housing for Community Staff," GNWT, accessed December 10, 2019, <https://www.gov.nt.ca/en/newsroom/news/caroline-cochrane-market-housing-community-staff>

³⁸ NWT Housing Corporation, "Homelessness Assistance," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/homelessness-assistance>

³⁹ NWT Housing Corporation, "Rent Assistance," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/rent-assistance>

⁴⁰ NWT Housing Corporation, *Territorial Housing System*, NWT Housing Corporation Information Management System, Version 5.1.6

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

Table 5 Top Reasons for Declined Program from 2006 to 2018 (accessed June 2019)

Program⁴¹	Top Reasons for Declined Applications (2006-2018)
CARE (major & PM)	No land tenure, property tax or lease arrears, mortgage arrears, over CNIT (Core Need Income Threshold),
HELP	Below income, LHO arrears
SAFE	Budget limitations, no co-payment
PATH	Over CNIT, bad credit
ERP	No land tenure
Seniors Aging in Place	No land tenure, property tax arrears

The Core Need Income Threshold (CNIT) is an income limit for each community that represents the amount of income a household must have to be able to afford the costs of owning and operating a home or renting in the private market without government assistance (taxes, power, heating, water/sewer, insurance premiums, and maintenance costs). According to the calculation from 2015-2016, the CNIT for homeowners in Whatì is \$86,100.⁴² The CNIT changes based on number of bedrooms (see table).

Table 6 Core Need Income threshold for Whatì

Whatì⁴³	1 Person	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
CNIT	\$86,100	\$86,100	\$100,100	\$100,100	\$100,100

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

- Cost of and access to resources require for housing maintenance
- Limited economy and jobs
- Arrears (Property tax arrears over \$5,000 [for CARE major and mobility], lease arrears, and mortgage arrears)
- Land tenure challenges (Whatì is under community lease – no individual land title)⁴⁴

⁴¹ NWT Housing Corporation, *Territorial Housing System*

⁴² NWT Housing Corporation, *2015-2016 Homeownership Core Need Income Thresholds (CNIT) North Slave District*. GNWT, n.d.

⁴³ NWT Housing Corporation, *2015-2016 Homeownership Core Need Income Thresholds (CNIT) North Slave District*.

⁴⁴ Agrawal, Sandeep, "Housing and homelessness in the Tlicho Region," Tlicho Government, 2019

In May 2017, the NWT HC published a report called “Voices on Housing” documenting the results of an NWT wide survey on housing needs. About nine (9) people living in Whatì participated in the survey. The following needs were identified:

- Lack of available units
- Need energy efficiency options
- Need preventative maintenance, minor and major repairs
- Need qualified contractors
- Conventional mortgages through banks are not working

Some suggestions to improve housing included:

- Overnight shelter, surplus units be renovated into a warming shelter
- More public housing, public housing tenants to pay for utilities
- Supportive housing with wrap-around supports (consider social factors of addiction and family violence)
- Inter-departmental approach
- Provide a training program to renovate older units
- Increase energy efficiency in units
- Support gathering spaces in elders’ units
- Consider operating agreements for Indigenous Governments to manage NWT HC programming
- Share knowledge with Indigenous Governments⁴⁵

⁴⁵ NWT Housing Corporation, “Voices on Housing” 2017, retrieved December 1, 2019 from https://www.nwthc.gov.nt.ca/sites/nwthc/files/resources/final_voices_on_housing.pdf

4 COMMUNITY ENGAGEMENT ACTIVITIES

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

In December 2018, the NWT HC conducted the very first community engagement trip and worked with the local housing facilitator and community members on visioning exercises and issue identification. Three main questions guided conversations:

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

The questions help identify the current assets in the community, the challenges, and the possible changes to work toward. The NWT HC participated in a mobile tour with the Local Housing Manager to develop a housing inventory. During the tour, the Local Housing Manager offered comments and insights on the housing situation in Whatì.

The second visit to Whatì was in February 2019. The NWT HC and the local housing facilitator held multiple sessions over a one-week period to understand the root causes behind housing concerns. Sessions included focus group discussions, youth sessions, home design workshop, homes visits, mobile engagement at the local store, and one-on-one conversations throughout the week. NWT HC staff also conducted phone interviews before and after the trip with the current Chief and other community members who live in the Whatì.

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

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

Table 7 Community Housing Plan Activity Participation

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

5 WHAT WE HEARD

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

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



(Picture taken by NWT HC staff)

5.1 Population Groups in Need

People Living in Private Homes

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

People Renting

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

People without their own housing

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



5.2 Key Themes

Home Repair

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

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

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

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

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

Housing Programs

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

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

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

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

Education and Training

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

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

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

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

More and Different Types of Housing

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

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

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

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

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

Partnerships and Funding

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

“We need to work together.” - Community Member

Temporary Options and Support Services

Currently, there is no supportive housing or warming shelter in Whatì. Some people leave the community because there is no place to stay, while others are staying in abandoned houses. Community members said that couch surfing is common and houses are crowded with a lack of space. Some reasons for couch surfing include being unable to access housing and having no where to stay, or being kicked out of the house for substance abuse or violence. Other reasons for homelessness is unemployment and lack of preventative services and shelter.⁴⁶ Some individuals will stay in the RCMP cell for the night to stay warm.

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

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

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

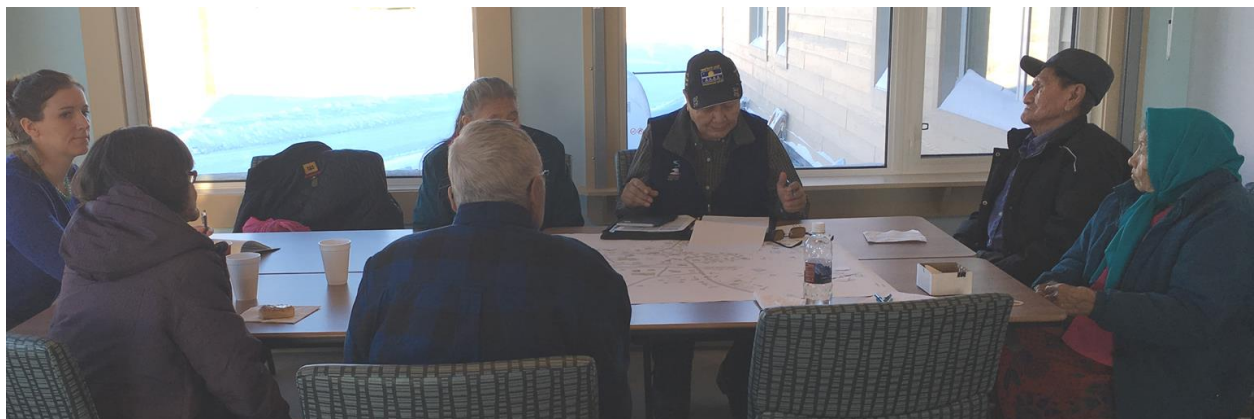
⁴⁶ Agrawal, Sandeep, “Housing and homelessness in the Tlicho Region,” Tlicho Government, 2019

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

Community Participation in Home Design

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

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



6 HOUSING PRIORITIES

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

What can the community do to improve housing conditions?

- Key themes: home repair, housing programs, education and training

What can the community do to create different types of homes? Who are the partners?

- Key themes: more and different types of housing, partnerships and funding

What can the community do to support people to get housing and stay housed?

- Key themes: temporary housing and support services, housing programs

What can the community do to make sure houses are designed to meet local needs?

- Key themes: community participation in home design

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

1. Support existing homeowners to repair and maintain their homes

- a. Increase homeowner education
- b. Provide supports for homeowners (maintenance and paperwork help)
- c. Increase jobs and training
- d. Create new repair program (or change current program)
- e. Develop community-led options

2. Support new homeowners through education and support programming
 - a. Create education workshops (budgeting, financial management, home insurance, and home appraisal)
 - b. Improve information sharing from government departments (i.e. land title, property and land taxes, etc.)
 - c. Developing an inter-agency working group that meets regularly
3. Develop more affordable and market rental stock through partnerships
 - a. Develop different types of homes
 - b. Develop partnerships to build housing
 - c. Increase single units
4. Create options and supports for people without housing
 - a. Encourage self-sufficiency
 - b. Create programming for people experiencing homelessness
 - c. Reduce barriers to accessing housing
 - d. Create a community program to build alternative homes
5. Increase community participation in home design
 - a. Promote energy efficiency
 - b. Provide alternative heat sources (woodstoves)
 - c. Invest in quality materials
 - d. Communicate housing needs (to leadership and housing providers)
 - e. Community-led design

7 MOVING FORWARD

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

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