

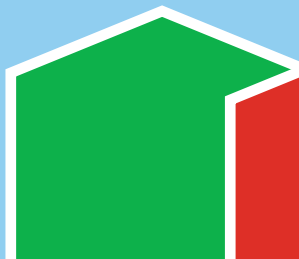
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Igluliuqatigiilauqta

“Let’s Build a Home Together”

Framework for the GN Long-Term
Comprehensive Housing and
Homelessness Strategy

Prepared by the
Nunavut Housing Corporation





Executive Summary

Nunavut is in the midst of a housing crisis. Nunavummiut are crowded into substandard housing, and have been for decades. The health and wellness of the people grow steadily worse, their productivity is low, and many are forced into homelessness. **The challenge is daunting, but not insurmountable.** With an informed, strategically structured, and **unified approach**, there is a **way forward** to meet the challenge of providing housing to Nunavummiut.

The solution seems simple: build more houses. But for Nunavut, this is not easily done. The primary territorial homebuilder is the Government of Nunavut, through the Nunavut Housing Corporation (NHC); it subsidizes more than 80 percent of all housing. Already the cost of the Public Housing and Staff Housing Programs take up almost one-sixth of the government's budget. At the same time, the cost of inaction is even higher: health deteriorates as dependency grows, and productivity declines as self-reliance erodes.

In parallel with the general need for more housing, Nunavut needs to meet specific and urgent needs for violence shelters, safe houses, homeless shelters, addiction treatment centres, transition homes for ex-convicts, places for troubled youth and for young offenders. A significant investment in housing would address Nunavut's growing needs for homes while improving human capacity, reduce social exclusion, and create widespread gains in employment and income. Across the Government of Nunavut, departments have begun to think about housing not just as an answer to immediate shelter needs but rather as an instrument of long-term improvements.

Nunavut's housing challenges are unquestionably complex. Government has undertaken its responsibility to serve a public need through the funding of a Public Housing Program on which a large portion of the population is reliant. Government also funds a staff housing program which is a necessary component of its recruitment and retention efforts to staff positions required to ensure its operations. The reliance on these two government subsidized programs must be scaled back. Nunavut must find a way to unlock the potential of market housing – the owner-occupied homes and the market-priced rental units that expand the opportunities available to shelter Nunavummiut.

Thousands of homes must be constructed over the next generation. The demand for public housing will continue to rise, as very few tenants can afford to leave. The cost of buying or renting a home far exceeds the capacity of most Nunavummiut. Decades of low participation levels in the wage economy have left many with no savings and few possessions. Unfamiliar with the territory's scarce financial institutions, most Nunavummiut have low financial literacy skills and could not get mortgages or construction loans even

if they understood how to use these credit sources. Many Nunavummiut have little or no income, and lack the savings they need to break their dependency on public housing.

Families are young, large, and growing; placing further strain on those Nunavummiut able to earn an income. Nunavut’s dependence ratio, at 82.1, compared to the national ratio of 59.2, shows that Nunavummiut who earned an income supported more people than anywhere else in Canada. As the only realistic alternative for Nunavummiut faced with hard choices between food and housing security, public housing will very likely remain Nunavut’s primary source of shelter for decades.

Private homes make up just one-fifth of all Nunavut dwellings. In the few communities where people can buy or rent housing, the price of accommodation is extraordinarily high. Iqaluit has long had the highest rents in Canada, and three-bedroom detached houses are coming on the market at prices of \$400,000 and \$500,000. The Canada Mortgage Housing Corporation (CMHC) considers housing to be affordable if its carrying cost does not exceed 30% of gross family income. Very few Nunavummiut could meet this test.

In many communities there are no housing units for employees to buy or rent; a government-supplied home is the only choice. With a housing supply able to meet all demand, all employees could readily find affordable housing and the subsidy for their accommodation would disappear altogether. But that day is far in the future. Until then, staff housing will remain a necessary instrument in the government’s human resource strategy.

The number of homeless individuals and families is rising. The absolute homeless live outside, at great peril in the Arctic winter. Their numbers would grow were it not for the generosity of family and friends and the few available shelters.

The hidden homeless, Nunavut’s “couch surfers,” lack their own homes and live semi-permanently with family and friends. The 2010 Nunavut Housing Needs Survey found four percent of the population lived this way. Of this number, one-third had been homeless for at least a year. The problem touches many Nunavut homes: 32 percent of households

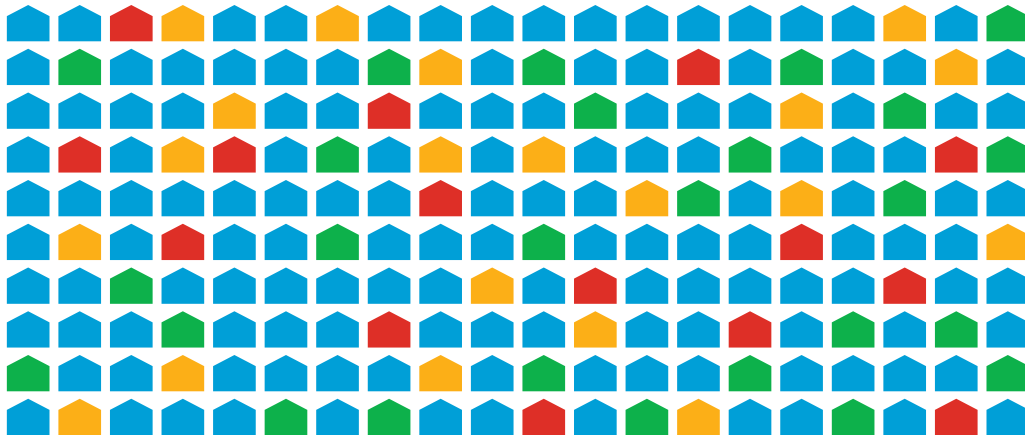
had sheltered temporary residents over the course of a year. Without a doubt, these hidden homeless Nunavummiut contribute significantly to the overcrowding problem.

To solve Nunavut’s housing crisis, will require significant investment. By 2037, Nunavut’s population will reach 43,000. It will have grown by one-third. Just to keep up with the pace of population growth will require investment of well over \$30 million per year over the next 25 years.

Certainly houses will cost money, but they will also bring two remarkable benefits in the form of economic and social development. The economic benefits are obvious. Investments in housing lead directly to higher employment and incomes in the construction sector, and indirectly to a general rise in economic activity.

The social benefit should also be clear. More and better housing will take away some of the causes of Nunavut’s malaise. The *Ilagiitsiarniq Family Violence Prevention Strategic Framework* has found that overcrowding causes high stress, abuse and violence. Compounded by hidden homelessness, overcrowding contributes to an increased incidence of pregnancy, low literacy, low graduation rates, high unemployment, acute addictions and crime. Overcrowding may also contribute to Nunavut’s high suicide rate. Lacking the shelters and services to deal with these negative outcomes, Nunavut bears the burdens of high incarceration levels and expensive healthcare costs. A portion of these could be recovered by providing better homes.

The **economic benefits** are obvious. Investments in housing lead directly to **higher employment and incomes** in the construction sector, and indirectly to a **general rise in economic activity**.



100 - 200 new units annually

Significant investments are required to reduce or eliminate overcrowding beyond the \$30 million per year required to keep pace with population growth. In all the territory may require some 2,600 to 5,300 new homes – a goal that would require the construction of 100 to 200 units annually. Nunavut will also require investments in housing related municipal infrastructure. Expanded utilities—electricity, water and sewage services—will be necessary in every community along with improved transportation and communications linkages.

Projected housing numbers are calculated using demographic projections that do not take into account the type of home to be provided. In the most optimistic view, all the additional units would be occupied by renters and owners, and government investment would be minimal. Nunavut’s economy would have developed to the point that its people would not need additional public housing; self-reliance would prevail.

At the other extreme, public housing would remain Nunavut’s default option; the NHC would operate all the additional units, and the burden of housing investment would fall squarely on government. In the end, the result will fall somewhere in between. The mix of public and private housing will depend largely on the growth of Nunavut’s economy and its ability to diversify beyond public-sector employment.

Refining cost estimates will require greater study, as will the benefits that the housing investment will bring to Nunavut and the rest of Canada. A robust cost-benefit analysis would establish these amounts so that decision-makers may clearly appreciate the consequences of their choices.

A long-term, comprehensive strategy is essential to address Nunavut’s housing and homelessness challenges. NHC, mandated to lead the development of this strategy, has launched research and established dialogues with other government departments. These actions have helped to establish the proper context for what must become a collective discussion about the territory’s housing needs.

This Strategic Framework explains this context, and provides four strategic directions to guide the consensus-based development of concrete goals and specific achievable actions. The proposed directions are to:

- *Increase Nunavut’s housing stock;*
- *Improve collaboration within government and with external stakeholders;*
- *Identify gaps in Nunavut’s housing continuum; and*
- *Instill self-reliance to reduce dependence on government.*

This document also sets out a preliminary structure for a plan of action based on four specific goals aimed at identifying housing demand, eliminating supply barriers, improving affordability and increasing investment in housing.

Government will refine these strategic directions and goals into a realistic and achievable action plan, with assigned responsibilities, deadlines and resources allocations. It will do this in close consultation with Inuit birthright organizations, municipalities, the construction and financial sectors and other stakeholders.

In its action plan government will identify the barriers that can be removed immediately by focusing its resources on Nunavut’s housing challenge in a comprehensive manner. It will also determine how to maximize the effective use of its resources and blend innovative programming appropriately. Further, government will ensure that it has done all it can, in concert with its partners, to prepare a plan that will realistically address Nunavut’s need for housing.

The challenge is indeed large. There are significant gaps in Nunavut’s housing system and associated social services and care facilities. To fill them will require large investments, over many years. The results should be very promising. Residential construction and investment in related public infrastructure will grow Nunavut’s economy and develop stronger communities. A realistic solution to Nunavut’s housing issues is achievable through a collaborative approach following the principles and direction set in this Framework and the resulting strategically targeted Action Plan.

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1

Vision

Everyone deserves to have a home. The Nunavut Housing Corporation (NHC) will **build and diversify housing** for Nunavummiut while **promoting economic development** and **self-reliance** – a central element in the Government of Nunavut’s Tamapta mandate.



2

Guiding Principles

The Strategic Framework is guided by the Inuit societal values that were adopted by the Government of Nunavut under Pinasuaqtavut.

- **Inuuqatigiitsiarniq** *Respecting others, relationships, and caring for people.*
- **Tunnganarniq** *Fostering good spirit by being open, welcoming and inclusive.*
- **Pijitsirniq** *Serving and providing for family and/or community.*
- **Aajiiqatigiinni** *Decision making through discussion and consensus.*
- **Pilimmaksarniq** *Development of skills through observation, mentoring, practice, and effort.*
- **Ikajuqtigiinni** *Working together for a common cause.*
- **Qanuqtuurniq** *Being innovative and resourceful.*
- **Avatittinnik Kamatsiarniq** *Respect and care for the land, animals and the environment.*



3

The Need for a Strategy

Shelter is a basic requirement of life. A society that is **adequately housed** can **develop healthy** and **self-reliant people**, and lower its vulnerability to economic and social change. Nunavummiut are far from adequately housed. In fact, many continue to live in a housing crisis, as they have since the territory was established in 1999.

The consequences of this enduring crisis are increasingly evident. Foremost, the health of Nunavummiut is being compromised.¹ Overcrowded conditions raise the potential for stress, violence, food insecurity, abuse, addiction, and suicide. They have contributed to Nunavut's debilitating rates of respiratory infection and other maladies.

Beyond the negative health effects and the implications for health-care spending, overcrowding imposes a number of social burdens. There is evidence that children's early-age development and their performance in school are influenced by the adequacy of their home. The performance and productivity of adults in the workplace and in their community is similarly affected. Further, overcrowding

increases "wear and tear," driving operating and maintenance costs higher; forcing the Nunavut Housing Corporation (NHC) to divert resources that otherwise could have been used to build more homes.

The economic and social costs associated with these negative outcomes have never been fully quantified for Nunavut, but elsewhere evidence has been presented to show that these societal costs can be measured in billions of dollars. Nunavut needs greater investment in housing to increase stock and provide more diversity in its housing options if its citizens' socio-economic performance is to improve. Just as an inadequate housing stock imposes societal costs, increases in the housing stock lead to a stronger economy and a healthier society.

In other Canadian jurisdictions, housing investments have reduced health and social service costs, and stimulated economic growth. The Alberta government

¹ Cathleen Knotsch and Dianne Kinnon (2011). *If Not Now... When? Addressing the Ongoing Inuit Housing Crisis in Canada*. National Aboriginal Health Organization.

attributed cost savings worth billions of dollars over ten years to its strong investment in social housing.² Quebec’s housing agency calculated that every \$1 spent on social housing projects directly and indirectly created economic activity worth \$2.30. By its calculations, \$412 million investment in social housing programs, coupled with \$195 million of construction and renovations, led to \$929 million of economic activity in the construction sector and a further \$466 million of related activity – all within the same year.³ Using this ratio and holding all else equal, NHC’s residential construction in Nunavut between 2000 and 2012 has created \$1.4 billion of economic activity.

For all that housing investments would benefit Nunavummiut, it must be recognized that the current efforts are inadequate. Without a change in approach, the housing crisis will only worsen over time, as the population steadily grows and construction costs continue to climb. As well, the beneficial effects of the Social Housing Agreements have begun to erode. Under these long-term agreements, the federal government contributes toward social housing across Canada. As the agreements expire without renewal, the contributions cease. Nunavut will receive no social housing funding from the federal government beyond 2037. The territorial government will bear the full burden of providing social housing, which shelters a majority of Nunavut’s population.

To be clear, Nunavut has made progress in addressing the housing challenge. Between 2001 and 2012, over 1,400 public housing units and over 170 staff housing units were built. The government leases an additional 1200 units to provide subsidized housing for a large portion of its staff. However it has become clear that this approach cannot be sustained. Today, Nunavut’s fiscal system is faced with building and maintaining 80 percent of the territory’s housing units while continuing to provide health care, education and other essential services. This situation is unsustainable faced the growing needs of the population. However, given adequate attention and support from all stakeholders, it is a situation that is not insurmountable.

Since the establishment of Nunavut in 1999, much work has been done to identify barriers to the development of Nunavut’s housing sector. The 2002 *Building Connections Initiative in Nunavut* was the Government of Nunavut’s first attempt at a multi-sectoral approach to developing a housing strategy. In 2010 the *Nunavut Housing Needs Survey* was released. Most recently, a “Lessons Learned” report identified the cost drivers and capacity challenges that affected housing programs backed by \$300 million of federal funding.

Through the *Tamapta* Action Plan, the government has committed to develop an achievable and comprehensive long-term housing strategy. In the *Tamapta* spirit of “Working Together,” this strategy will coordinate the efforts of all government organizations, the federal government, all 25 hamlets, Inuit partners and the private sector.

Assigned by the Government of Nunavut to lead this initiative, NHC has situated the development of this plan within the government’s broader drive to improve its service delivery and the quality of life for Nunavummiut. Enabling more and better housing, facilitating greater support for homeownership, reducing homelessness, and providing a true system of support for those with the greatest needs – all of these elements play a pivotal role in helping Nunavummiut to achieve and sustain the high quality of life that they desire and deserve. A collaborative approach on housing will help to reduce poverty, end family violence, eliminate food insecurity, improve education, enhance public and preventative health care, strengthen the economy and develop the territory’s infrastructure.

2 Alberta Secretariat for Action on Homelessness (2008). *A Plan for Alberta: Ending Homelessness in 10 Years*.

3 Société d’habitation du Québec. (2011). Étude d’impacts des activités de la Société d’habitation du Québec.

3.1 Moving Forward Together

The challenge ahead is unquestionably large. To meet it, the NHC has established a three-step process.

First is the development of a strategic framework to provide a thorough context for discussions about housing in Nunavut, bring forth the issues to be addressed, and set strategic direction. This document meets that need. It has been produced following internal NHC consultations extensive discussions within the government. The NHC's President and CEO has met with senior staff and the Deputy Minister of each department, as well as the Presidents of the Qulliq Energy Corporation and the Nunavut Arctic College, drawing observations and advice from across the government. Their input, combined with NHC's policy analysis, has produced a framework that explores the territory's housing climate, its challenges, and its strategic choices.

Second, there is a need for targeted, multi-stakeholder discussions that can create a consensus on a comprehensive strategy for housing and homelessness a realistic, practical plan to address the territory's housing challenges. These discussions will widen the circle of inclusion, and create opportunities to bring forward ideas and reasonable solutions. The strategy needs to identify achievable outcomes that all stakeholders can support. It also needs a realistic plan of action – a clearly defined set of steps for which resources can be allocated, responsibilities assigned and deadlines established.

To guide the development of the Action Plan, this document includes four strategic directions in Chapter 7. Chapter 8 provides a structure of four goals with which to build the proposed Action Plan. This is a preliminary step to be refined, improved and completed through interdepartmental and stakeholder discussions. Together, this Strategic Framework and the Action Plan will constitute Nunavut's Comprehensive Long Term Housing and Homelessness Strategy.

Through the **Tamapta Action Plan**, the government has committed to develop an **achievable** and comprehensive long-term **housing strategy**.



4

Understanding Nunavut

One cannot gain an appreciation for the size and complexity of Nunavut's housing crisis without first understanding the territory's social and economic conditions. With this understanding, solutions can be found that are **realistic**, **achievable**, and **sustainable**.

Nunavut's housing shortage began when the federal government first created settlements. Until the 1960s, Inuit roamed the land, nomadic and self-reliant. Encouraged by the federal government, Inuit settled into permanent homes. For the government, settlements simplified the delivery and administration of services but in each of these communities, from the outset, demand outstripped supply.⁴

For Inuit, this shortage and the other social and economic effects of acculturation contributed profoundly to a loss of self-reliance and a trauma whose effects endure decades later.⁵ Inuit participation in the new wage-based economy has risen only slowly. Having accumulated little or no wealth, many Inuit continue to depend very heavily on public housing.

The housing shortage that began with settlement has never been resolved. Moreover, since inheriting the problem in 1999, the Government of Nunavut has never had sufficient finances to meet housing demand.

There have been four major housing developments since the dawn of Nunavut. In the first, 250 housing units were built prior to the territory's creation, under an agreement between the federal government, Nunavut Tunngavik Incorporated (NTI) and the Nunavut Construction Company, a firm owned by Nunavut's three regional Inuit birthright corporations. In 2005, the Canada Strategic Infrastructure Fund provided \$20 million to enable the construction of 160 units. In the third initiative, NHC built 726 public housing units, drawing on \$200 million of federal funding to the Nunavut Housing Trust (NHT). The fourth initiative, a further \$100 million from Canada's Economic Action Plan (CEAP) added an additional 285 units. These homes have made a difference – but the need for many more homes remains.

4 Eva Aariak (2012). "Time for a Nation-building Investment in People, Jobs, and the Economy." *The Hill Times*. (June 18). Retrieved from <http://www.hilltimes.com/policy-briefing/2012/06/18/time-for-a-nation-building-investment-in-people-jobs-and-the-economy/31107>

5 Government of Nunavut (2011). *The Makimaniq Plan: A Shared Approach to Poverty Reduction*.

4.1 Nunavut’s Current State of Development

Nunavut’s small population and isolation from Canadian markets have limited the pace of development, reduced economic vibrancy, and ultimately acted to limit the demand for homeownership. The population was estimated to be 33,322 in July 2011.⁶ Nunavummiut live in 25 communities situated across a vast geographic range that encompasses 20 percent of the Canadian land mass.

Access to these communities is by air or sea only. No roads or rail lines connect Nunavut’s communities to one another or to southern Canada. Each community lives in isolation, and requires the same infrastructure and services as every other community.

Accordingly, the public sector is the largest contributor to Nunavut’s economy. It accounts for more than half of all direct economic activity when health, education, administration, and defence are included (see Table 4-1). While the Government of Nunavut is the primary source of public expenditure, it depends heavily on the support of the federal government. In fiscal 2012-13, approximately 93 percent of the government’s budget was provided by the Government of Canada.

**Table 4-1
Nunavut Real Gross Domestic Product,
Expenditure-Based, 2010**

	\$ millions
Consumer Spending ¹	587
Government Spending ²	1,130
Business Spending ³	430
Add Exports	480
Subtract Imports	-1,358
GDP at market prices ⁴	1,233

1 on goods and services
 2 net spending on goods and services and on fixed capital
 3 on gross fixed capital formation
 4 figures do not add up due to statistical discrepancy

Source: Statistics Canada, National Accounts, CANSIM Table 384-0002

Despite its current state of dependency, the territory offers significant potential for economic development that would contribute to government revenues and

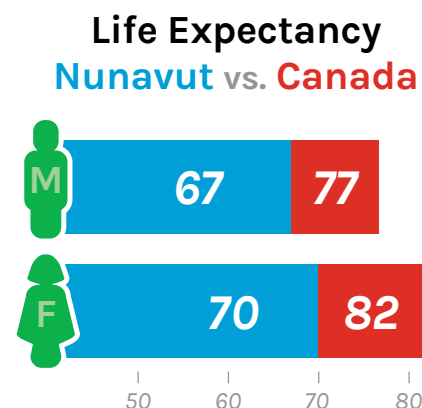
improve the quality of Nunavummiut lives. Mining has re-emerged as a promising source of growth, and there are opportunities to grow tourism, commercial fishing, the arts sector and cultural industries. These smaller sectors are important to the diversification of Nunavut’s economy, but they will take many years to mature.

Private-sector growth is critical to the long-term growth and sustainability of Nunavut’s communities, especially to the 14 communities that do not host decentralized government departments and agencies. But Nunavut’s potential growth is constrained by a serious shortage of transportation, telecommunications and municipal infrastructure – the foundation of healthy, sustainable communities.

The territory’s great size, its small population, its challenging climate and a legacy of underinvestment have all worked to hold back its economic development. Nunavut’s potentially vast wealth remains in large part stranded because it lacks the infrastructure that would support resource exploration and extraction.

This situation of constrained economic potential and public-sector dependence differs sharply from the Canadian experience. The discrepancies are even more striking when socio-economic performance indicators for Nunavummiut are compared to those of all Canadians (see Table 4-2).

Whether one looks at the age profile of Nunavummiut, the dependency ratio, fertility rates, educational attainment, health status, income levels, poverty, or the extent of crime, they all reveal great differences from the Canadian average.



6 Statistics Canada (2011). *Estimates of Population*. CANSIM Database 051-0001.

Table 4-2
Select Socio-Economic Statistics for Nunavut and Canada

	Nunavut	Canada
Median Age	23.1	39.9
Fertility Rate (2009)	3.22	1.67
Life expectancy at birth, years, males (2005-07)	67.2	77
Life expectancy at birth, years, females (2005-07)	70.2	82
Infant mortality rate (per 1,000 live births) (2005-07)	12.1	5
Cigarette smoking (% of daily or occasional use age 12+)	62.3	22.1
Adult body mass index (Age 18+) (30 and greater) (2008)	27.7	17.2
Dependency Ratio (residents aged 0-19 and 65+ vs. 20-64)	82.1	59.2
Graduation Rates, % of graduates aged 17 or 18 (2008-09)	39	75
Social Assistance Recipients (% of population)	51.7	-
Average after-tax income (for income earners, 2005)	\$28,781	\$29,214
Median after-tax income (for income earners, 2005)	\$20,042	\$23,307
Households facing food insecurity (2007-08)	31.9%	7.7%
Total Crime Severity Index	505.7	88.9
Violent Crime Severity Index	345.7	82.7

Source: Statistics Canada, Demographic Division; 2006 Census of Population; Nunavut Bureau of Statistics & Statistics Canada, Labour Force Survey; Government of Nunavut, Department of Education; Canadian Institute for Health Information; Canadian Centre for Justice Statistics, Uniform Crime Reporting Survey.

The effect of the lagging social performance on the future economic development of Nunavut and the prosperity of Nunavummiut cannot be overstated. These differences stand in the way of Nunavut achieving its ultimate goal of a high and sustainable quality of life.

Another significant difference lies in Nunavut's culture. The great majority of Nunavummiut are Inuit who have maintained traditional ways of life. The non-wage subsistence economy that sustained the Inuit for centuries still plays a prominent role in economic, social, and cultural life. These differences are very

important in the context of economic development, labour mobility, and government policies and programs. They are also important considerations for the design of housing policies and programs.

These economic, social and cultural differences affect virtually every commercial transaction in Nunavut. The cost of goods and services can be two or three times higher than in southern Canadian markets. These high costs reduce the government’s ability to deliver a complete range of programs. This means shortfalls in public housing construction and repairs, limited and increasingly expensive homeownership opportunities, and gaps in the housing continuum. Combined, these results only worsen the critical overcrowding that afflicts the territory.

Markets, the key organizing principle for the southern Canadian economy, exist only in Iqaluit and a few other Nunavut communities, and even then only for a limited range of goods and services. Gradually, markets should coincide with rising resource development, public sector growth and infrastructure investment. But there is little or no chance today that these positive developments could produce a healthy housing market for many years.

In most communities, the absence of a critical mass of house buyers and sellers reduces the likelihood of new residential construction. Even where buyers could afford to buy a home, these small markets often value a newly built house at substantially less than its construction costs.

4.2 The Future for Nunavut’s Economy and Its Housing

To establish a market for housing, most Nunavut communities will need robust, sustained economic development – much more than what has been achieved. These development challenges will take decades and in smaller communities, may not be achievable.

In the past few years, Nunavut’s economy has grown strongly. In fact, Nunavut posted the highest growth rate in Canada in 2010 and in 2011 (see Table 4-3).

Table 4-3
Annual GDP Growth for Canada, Provinces and Territories, 2010 and 2011

	(% change)	2010	2011
Nunavut		11.4	7.7
Canada		3.2	2.6
Northwest Territories		1.1	-5.5
Yukon		3.7	5.6
British Columbia		3.0	2.9
Alberta		3.3	5.2
Saskatchewan		4.0	4.8
Manitoba		2.4	1.1
Ontario		3.0	2.0
Quebec		2.5	1.7
New Brunswick		3.1	0.1
Nova Scotia		1.9	0.3
Prince Edward Island		2.6	1.1
Newfoundland and Labrador		6.1	2.8

Source: Statistics Canada, National Accounts, CANSIM Table 384-0002

Much of Nunavut’s growth, and most of its job prospects, are related to resource development. Every region in the territory has seen a steady rise in mineral exploration since the 2008-09 recession. The successful development of some of these deposits could mean a sharp rise in opportunities for employment and greater personal wealth in Nunavut. Higher incomes would allow the government to recoup more of its public housing costs through increased rents. Sustained over a longer period, the higher incomes could even lead to greater homeownership.

An acceleration of mining exploration and development could advance many aspects of Nunavut society, increasing employment and providing income that would create opportunities to improve the housing situation. But the mining sector is prone to unexpected delays and extreme variability. In the short to medium term, one should not expect that mining-sector growth could eliminate the housing crisis or reduce the financial strain of the public housing program. A successful housing strategy

cannot depend on the vitality of a single economic sector. Rather, it would be sustainable in its own right.

For the immediate future, the public sector will remain the principal force in Nunavut's economy, and grow slowly and steadily. The territorial government budget, largely dependent on federal funding, will rise in step with population growth, but not to the point that Nunavut could fund all the needed funding on its own.

GDP Growth 2011



This steady incremental growth implies that the Government of Nunavut will not be able to afford a significant home-construction development in the short and medium-term future. It cannot expect to receive significant revenues from resource development, as it owns none of the land. All resource royalties flow either to the federal government, which owns 82 per cent of Nunavut's land, or to Inuit who collectively own 18 percent of the land.

The Nunavut Housing Trust and Canada Economic Action Plan funded housing programs are at an end and the prospects of more homebuilding funds are uncertain. And, a federal limit on Nunavut's borrowing capacity, known as the "debt cap," prevents the Government of Nunavut from participating more extensively in public-private partnerships and borrowing to build housing and related infrastructure.

Consequently, for the Government of Nunavut to provide significant additional shelter or new programs and services, it will take a major restructuring of government's capital spending targeted at rationalizing the delivery of housing and its attendant support infrastructure. Addressing the infrastructure deficit and the housing gap will take longer to address.

However, there are opportunities to grow and diversify Nunavut's housing market through targeted programming. On the consumer side,

these programs could encourage home ownership and alternatives to staff housing. On the housing providers' side of the market, there are opportunities to reward entrepreneurship, develop affordable housing alternatives, and improve designs and building techniques. As well, the government can leverage housing investments as instruments to develop Nunavut's economy (particularly through infrastructure development), to improve living conditions, and to offset the rising costs of healthcare and social services. Along the way, there will be opportunities for government to contain the cost of public housing and staff housing.

In pursuing these opportunities, the Government of Nunavut needs innovation in design, delivery, programs and partnerships. It needs an approach that draws on the knowledge and resources of all departments, and that enables it to engage the support and resources of partners such as the federal government, the municipal governments, Inuit birthright organizations, and the private sector. The challenge is far beyond the grasp of a single department, or a territorial corporation. It can be met through a whole-of-government response.

4.3 The Opportunities at Hand

Central as it is to life in Nunavut, the housing issue touches on all aspects of society and figures in the business of every government department and agency. There are strong linkages, for example, between housing and health: a larger stock of better housing can reduce the diseases too easily transmitted by overcrowding. The link between housing and economic development is as clear: an investment in housing creates skilled jobs directly in construction and indirectly in related industries; it also means employers can find more workers locally rather than in distant labour markets.

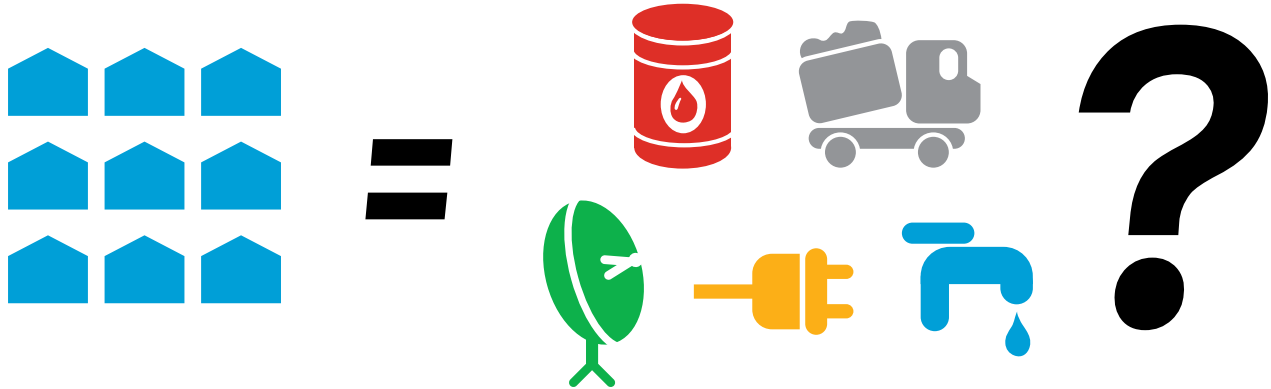
Through investments in particular types of housing, the government can address specific needs, such as assisted living for a growing number of seniors, transitional housing for prisoners returning to society, and shelters for the many victims of family violence.

All of these housing investments carry particular infrastructure needs, including oil storage tanks,

utilidors, schools and other community buildings. They could also enable a more sophisticated system of lot preparation, perhaps leading to inclusive zoning and other community-strengthening innovations. They permit new approaches to energy efficiency,

wastewater treatment, landfill management, and other environmental issues. Defining the relationship between housing and infrastructure must be a key element of the strategy.

How much basic infrastructure is needed per 300* housing units?



** NHT/CEAP average.*

The payback through education alone warrants serious consideration: in providing a generation with employable skills, housing investment carries the potential to reduce Nunavut's future need for public housing – itself a compelling argument in favour of housing investment.

In the comprehensive strategy for housing and homelessness, every department can help to advance the government's work. These discussions have already begun at the most senior levels of the civil service. Each department has been asked how a housing investment potentially worth billions of dollars would change its work. Will housing dollars require companion investments in specific areas? How would these investments benefit Nunavummiut? How could they be shaped to improve our way of life?

A home rarely stands alone. It fits into a neighbourhood, a community, and a territory. To develop more homes is to develop Nunavut. The very scale of such an undertaking is both intimidating and promising. It represents a true opportunity to shape the future, to advance Nunavut's economic, social and cultural development. It also improves the government's capacity to deliver programs and services more effectively and efficiently.

A home rarely stands alone.
It fits into a **neighbourhood**,
a **community**, and
a **territory**. To develop more
homes is to develop Nunavut.

5

Nunavut's Current Housing Status

Having set the housing challenge into its proper context, let us look at the **housing available to Nunavummiut today**, and then **build ideas** about the **needs that the future will bring**. In this chapter we look at the current housing stock; in the next, we consider what Nunavummiut will need over the next quarter century.

5.1 Nunavut Housing Needs Survey

As of June 2010, Nunavut's housing stock totalled 9,400 units (see Table 5-1).⁷ This included public housing, government staff housing, private homes and private rental units. The survey results showed that "usual residents" occupied 8,550 units. (Usual residents include a person or people who reside in a dwelling permanently and do not have a usual residence elsewhere.) The remaining 850 dwellings were unoccupied or occupied temporarily by persons who considered their usual residence elsewhere.

Table 5-1
Housing Tenure in Nunavut

	Dwellings	Residents	Occup. Rate
Owner-occupied housing (homeowners)	1,880	8,340	4.4
Renters, public and private	6,430	24,780	3.9
Public Housing	4,400	19,530	4.4
Government staff housing, territorial and federal	1,350	3,450	2.6
Private market rental and non-government staff housing	690	1,800	2.6
Other tenure	240	860	3.6
Sub-Total	8,550	33,980	4.0
Unoccupied or occupied temporarily by persons who consider their usual residence elsewhere	850		
Total Number of Housing Units	9,400		

⁷ Statistics Canada (2010). *Nunavut Housing Needs Survey 2009/2010*. This working paper, prepared for the Nunavut Housing Corporation, was based on survey research conducted between November 2009 and June 2010. Between June 30, 2010 and March 31, 2012, NHC has built an additional 650 units of public housing.

Source: Statistics Canada, (2010). *Nunavut Housing Needs Survey*

The 8,550 units that sheltered usual residents included 1,880 privately owned homes and 6,430 rented units. The rented units comprised 4,400 public housing units, 1,350 territorial and federal government staff housing units, and 690 privately owned units.⁸

The survey also showed the number of people living in each dwelling type and the “occupancy rate” – the average number of occupants per unit.⁹ Counting units and occupants, the survey also noted that:

- *The proportion of occupied dwellings that were crowded and/or in need of major repair was 49 percent.*
- *Results for public housing show that 63 percent were crowded or needed repair, with 12 percent being both crowded and needing repair.*
- *If more housing were available, 3,580 household groups living in crowded housing or housing needing repair would move out.*
- *Four percent of Nunavummiut—or 1,220 people—did not have a home and were living temporarily in another person’s dwelling.¹⁰*

The survey results reinforce that housing throughout Nunavut is in crisis. There are too few homes, too few homeowners, too much dependence on government housing subsidies, and too many inadequate or overcrowded homes that need repair.¹¹

5.2 Housing Continuum: Current Gaps

To ensure sufficient affordable housing in each community, there needs to be a range and diversity of housing options – a continuum of housing. A continuum that is complete offers a full range of housing options, from emergency shelter to homeownership (see Figure 5-1). Most Southern Canadian jurisdictions offer a complete continuum that accommodates individuals at all income levels.

In most cases, housing policies promote self-reliance: Vulnerable individuals and families move into social housing, then progress to market rentals and eventually to home ownership. They move from a state of dependence to one of independence. In contrast, Nunavut’s continuum (see Figure 5-2) groups housing in three categories:

- *Emergency shelter: Partly or fully funded by government.*
- *Subsidized non-market: Supportive housing, public housing, government and non-government staff housing, and student housing.*
- *Market housing: Private rentals and homeownership.*

This continuum is far from complete. Its gaps are significant, and they complicate transitions. To move between housing types, people face extreme jumps that are impossible without significant support. In fact, movement from public housing to privately owned accommodation is unaffordable for all but a very few. These gaps perpetuate a vicious cycle of insufficient and inadequate housing, deteriorating social conditions, and a deepening dependence on government housing. The needs of the most-vulnerable Nunavummiut—women and children, youth, elders, and those living in poverty—are not being adequately addressed.

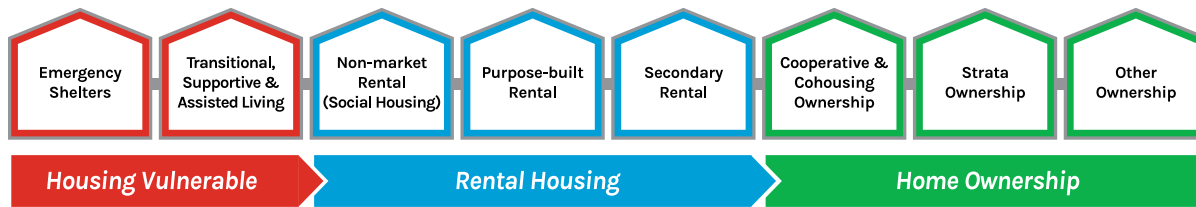
8 The remaining 240 households did not respond to the question or stated “other” as their housing tenure status.

9 Note that the population total does not align with Statistics Canada’s estimated population or the 2011 Census. This is likely due to differences in methodology. Population and occupancy rate results should be treated with some caution.

10 Statistics Canada (2010).

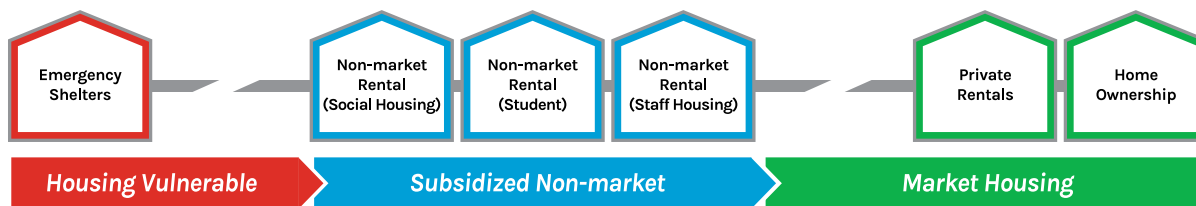
11 More regular surveys of this kind should be undertaken to better monitor and track housing changes over time to inform capital and policy planning. Questions related to affordability would be a good addition to any future survey.

Figure 5-1
An Example of a Complete Housing Continuum



Source: City of North Vancouver

Figure 5-2
Housing Continuum in Nunavut



Source: NHC ???

Generally, movement along the continuum occurs when economic and employment prospects are good. But it would be a mistake to rely too heavily on economic growth as an indicator of immediate movement along this continuum. Rather, the issue is whether the growth provides people with enough financial security to support this movement – whether they can afford to make the leap across a housing-continuum gap.

Nunavut’s recent experience with the mining industry provides an example. Nunavummiut flying to and from their jobs at the Meadowbank gold mine found their improved financial situation still did not let them enter the market for private housing. Even if they saved most of what they earned, they lacked affordable alternatives to their public housing.

This is the real challenge: Even when economic development produces steady employment and improves financial security, the high cost and limited availability of housing options compel many Nunavummiut to continue as public-housing tenants.

5.3 Housing the Homeless

Nunavut lacks a single, shared definition of homelessness, perhaps because several forms of homelessness can be included. For example, given Nunavut’s high rate of overcrowding, it could be argued that the multiple generations living in crowded conditions, without adequate housing of their own, and depending on benevolent friends and relatives, are actually homeless.

Including the casualties of overcrowding in a definition of homelessness poses a different risk in that other individuals would not receive the specialized attention they require. This includes those living without any shelter at all or in emergency shelters, in temporary housing arrangements with family and friends (couch surfers), and those considered “at risk,” with low housing security.

The Canada Homelessness Research Network is developing a definition of homelessness that could capture the issue in Nunavut, but this definition has not yet been appropriately debated and endorsed by Nunavut’s homelessness support community. Therefore this framework uses the term “homelessness” to refer to three generally accepted

types, or categories, of homelessness: absolute and visible, hidden, and “at risk.”

Even with this working definition in place, Nunavut lacks a proper estimate of the support needs of its homeless citizens. It cannot readily estimate the associated cost of homelessness. It is clear from studies in other jurisdictions that the cost of doing nothing greatly exceeds the cost of action. In Alberta, for example, the provincial government estimated that it would spend \$6.65 billion in direct and indirect costs over the next ten years to manage homelessness.

Conversely, it estimated that an investment of \$3.316 billion would be sufficient to move 11,000 individuals and families out of their homeless position.¹² In Alberta’s case, the cost to government of homelessness is twice that of potential solutions. Warehousing the homeless in shelters is far more costly than investing in social housing that meets their needs.

5.3.1 Absolute/Visible Homeless

Nunavut’s absolute and visible homeless people live outdoors, sometimes in makeshift huts or sheds, and sometimes in temporary shelters. Although the Arctic climate keeps their number to a minimum, there are enough absolute homeless to provide a steady demand for all 43 beds at Iqaluit’s two shelters.

5.3.2 Hidden Homeless

The hidden homeless are individuals who do not have a usual home. The extremely cold temperatures in the north make sleeping outdoors a mortal risk; people who otherwise would be absolutely and visibly homeless live instead with their families and friends. This results in a disproportionately large number of “hidden” homeless.¹³

The Conference Board of Canada, using 2006 census data, estimated that 25 percent of Nunavut homes had at least six occupants. In comparison, the proportion of Southern Canadian homes with six or more occupants ranged from one percent

in Newfoundland and Labrador to four percent in Southern Ontario.¹⁴ Of particular concern are the number of women and girls in this situation who are seeking refuge from abuse in their own homes.¹⁵

The *Nunavut Housing Needs Survey* found that four percent (1,220) of individuals surveyed fit into this group of hidden homeless and that one-third of this group—about 400 people—had been homeless for at least a year. Similarly, 32 percent of households in Nunavut (2,730) had housed temporary residents in the past twelve months.

Overcrowding is at the root of many social and health issues. Fifty-four percent of Inuit lived in overcrowded conditions, according to the survey, with 39 percent considered in core need. The government’s *Ilagiitsiarniq Family Violence Prevention Strategic Framework* calls overcrowding a contributing factor to heightened levels of family violence.¹⁶ Recent events have also identified a higher risk of food insecurity among individuals living in overcrowded homes. Further, studies show that an individual’s housing condition impacts one’s education, employability, and sexual health. It can be argued that overcrowding and hidden homeless in the territory is connected to an increased incidence of pregnancy, low literacy and graduation rates, high unemployment, acute addictions, crime, and violence.¹⁷

12 Alberta Secretariat (2008).

13 Qullitit Nunavut Status of Women Council (2007). *You Just Blink and It Can Happen: A Study of Women’s Homelessness North of 60*.

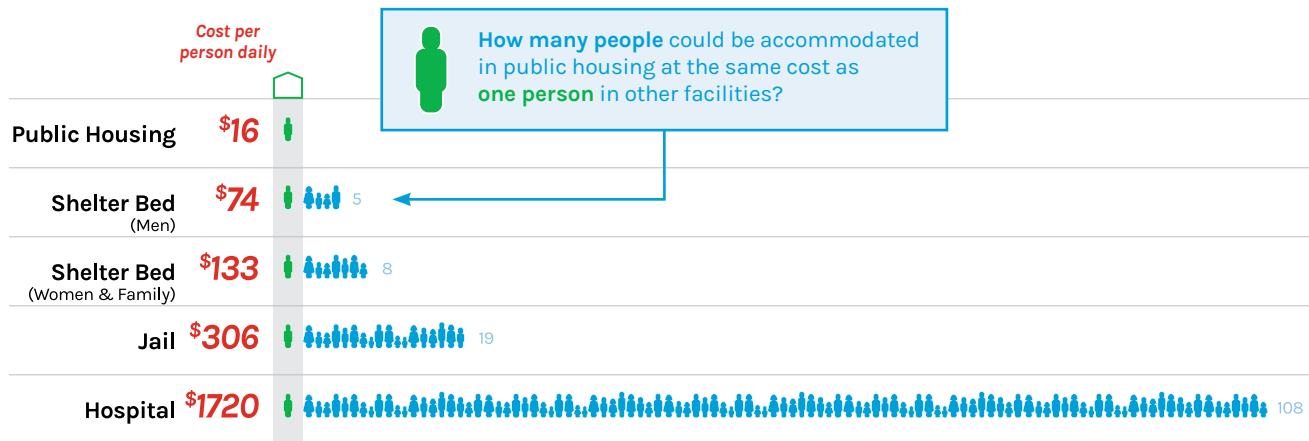
14 Conference Board of Canada (2010). “Sleeping on the Couch.” *Here, the North* (Sept. 24, 2010). <http://www.centreforthenorth.ca/blogs/herethenorth/sleepingonthecouch>

15 YWCA Canada (2009). *Life Beyond Shelter: Towards Coordinated Public Policy for Women’s and Safety Violence Prevention*.

16 Government of Nunavut (2012). *Ilagiitsiarniq Family Violence Prevention Strategic Framework and Report of the Standing Committee on the Status of Women*. 41st parliament, 1st session. Ending violence against aboriginal women and girls: Empowerment – A new beginning, December 2011.

17 Government of Nunavut (2012).

Public Housing Costs vs. Alternatives



Source: Nunavut Housing Corporation estimates 2012. Figures rounded to nearest whole person.

5.3.3 At Risk

The “at risk” group is comprised of individuals or families that are vulnerable to homelessness. Their high cost of living, lack of housing, and limited job opportunities create financial insecurity and job uncertainty; their personal relationships foster inequality and dependence; and their addictions may lead to increased violence and crime.¹⁸ This group’s housing needs are met for now, but homelessness is perilously close: One missed paycheque, a relationship breakdown, an unexpected bill or health issue, and this stable cohort would instantly need emergency shelter.

It is difficult to determine a specific number to represent the size of this at-risk group but, intuitively, Nunavut’s high cost of living and limited affordable housing options leave many individuals and families vulnerable to homelessness. For example, employees who are still living in staff housing when they retire must vacate their rental unit, and are faced with a lack of affordable housing options.

5.4 Emergency Shelter

Emergency shelters, the first response to housing loss, are typically designed for short-term stays. But for many people who have nowhere else to go, shelters can become permanent homes, which is detrimental for the individual and costly for the service provider.¹⁹ Nunavut’s two homeless shelters have 43 beds; all in Iqaluit (see Table 5-2). Family violence shelters are located in Iqaluit, Rankin Inlet, Cambridge Bay, and Kugluktuk to support women and children fleeing violence, as do 13 safe houses in six other communities. The safe houses are small operations with limited family services. The remaining 14 communities offer no emergency shelter. Women and children are moved to communities where these services exist, typically in Iqaluit and sometimes outside of Nunavut.

18 Qullit Nunavut Status of Women Council (2009). The Little Voices of Nunavut: A Study of Women’s Homelessness North of 60.

19 David Hulchanski and Michael Shapcott, eds. (2004). *Finding Room: Policy Options For a Canadian Rental Housing Strategy*.

Table 5-2
Emergency Shelters in Nunavut

	Name	Community	Occupancy	Gender
Homeless Shelters	Uqutaq Society	Iqaluit	22 + 9 beds	Men
	Sivummut House	Iqaluit	12 beds	Women and Children
Family Violence Shelters	Qimaavik Shelter	Iqaluit	21 beds	Women and Children
		Rankin Inlet	8 occupants	Women and Children
		Cambridge Bay	4 occupants	Women and Children
		Kugluktuk	12 occupants	Women and Children
		Kugaaruk	4 occupants	Women and Children
Safe Houses		Arctic Bay	3 houses	Women and Children
		Cape Dorset	1 house	Women and Children
		Pangnirtung	1 house	Women and Children
		Pond Inlet	4 houses	Women and Children
		Igloolik	3 houses	Women and Children
		Arviat	1 house	Women and Children

Source: Government of Nunavut, Department of Health and Social Services.

The Government of Nunavut created the *Tunngasugvik* Homeless Shelter Policy in 2011 as a response to the need for a unified homelessness and homeless shelter policy, and as a way to allocate funding.²⁰ So far, the funding has not kept up with the shelter’s needs. The *Sivummut* House for women and children and the *Uqutaq* Men’s Shelter are receiving much less than the \$814,000 they had sought for the current fiscal year. Other funding sources must be found.

The federal government’s Homelessness Partnering Strategy delivers funding support through designated communities. In Nunavut, only the City of Iqaluit has qualified for a share of the funds. This severely restricts federal support outside the capital. Additional funds and funding sources will be needed if new shelters are to open.

The *Tunngasugvik* policy enables the NHC to use a public housing unit to serve as a shelter for the homeless. First, though, a non-profit society must demonstrate that it can sustain the shelter using community support and financial resources. The NHC’s role is limited to providing the unit, and paying

its operating and maintenance costs through its public housing budget. The rationale is that the shelter users are likely living in someone else’s public housing unit. Designating a unit as a shelter reduces overcrowding in several units and allows better access to supportive services through the shelter.

Addressing homelessness and providing emergency shelter requires the collaborative support of government departments and social organizations. The *Little Voices of Nunavut*, a study of homelessness in Nunavut women, suggested that efforts to make a change have been piecemeal and inadequate. What is needed is concerted and sustained effort by a broad range of social actors.²¹

Without collaborative investment and shared responsibility, the government will not be able to effectively support society’s most vulnerable to move from dependence into independent housing. The gaps that exist in shelter services perpetuate the cycle of homelessness.

20 NHC (2011). *Tunngasugvik Homeless Shelter Policy*.

21 *Qullit Nunavut Status of Women Council* (2007).

5.5 Supportive and Institutional Housing

Nunavut has very limited supportive housing options. In other jurisdictions, supportive and institutional housing options are available through service providers from the public, private, and non-profit sectors. Nunavut has only a few facilities, and they are more like institutional care facilities.

Eleven residential care facilities provide a range of services to Nunavummiut of all ages (see Table 5-3). The facilities are either funded and operated by the Government of Nunavut or depend on it very heavily for their financial support. These are not transitional homes; rather, they serve as group homes for children, youth, adults, and elders with specialized medical or mental health needs. If adequate housing stock were available, many of these people could live in their home community, supported by outpatient and in-home services.

All the facilities provide medical care and allow stays of indeterminate length. In Iqaluit, the *Akausisarvik* group home accommodates adults with mental health issues, and the *Isaccie* group home for adults promotes independent living. Both homes are filled to capacity and not accepting new clients. Individuals who need these services but do not live in a community with appropriate supportive housing often depend on their families for care.

Studies have shown that seniors who remain in their own home enjoy a relatively higher quality of life and save the healthcare system substantial sums. This seems a good idea for Nunavut's unique circumstances and its budgetary constraints. To promote "aging in place" would require greater collaboration between the health and housing systems, more affordable and accessible housing for low-income seniors, and established standards for support services.

Similarly, supportive living arrangements for adults with mental illness, developmental disabilities, and chronic medical conditions are cost-effective alternatives to institutional care. They also offer the prospect of better outcomes for these adults, their families, and communities. Again, greater collaboration and planning, and improved housing and health services, are needed before such arrangements can be implemented successfully.

The Department of Health and Social Services (HSS) ensures that Nunavummiut who require residential care support can find appropriate resources in Nunavut. Otherwise HSS obtains those services elsewhere in Canada. These include cases where specialized and ongoing medical treatment is required, or for treatment of a mental illness. Individuals at risk of harming themselves, or who suffer from dementia, must also leave the territory to find the care they need.

Table 5-3
Institutional and Supportive Facilities in Nunavut

	Name	Location	Capacity
Children and Youth (below the age of 19)	Illagijitugut Children's Group Home	Iqaluit	21
	Pimakslirvik Children's Group Home	Rankin Inlet	6
	Kalvik Group Home	Cambridge Bay	6
Adults (19+)	Akausisarvik Group Home	Iqaluit	39
	Isaccie Group Home	Iqaluit	8
	Rankin Inlet Group Home	Rankin Inlet	8
Elders (over the age of 50)	Paiirrijait Tibumivik Centre	Iqaluit	8
	Andy Aukatjut Centre	Arviat	9
	Martha Talirug Centre	Baker Lake	8
All Ages	Naja Isabelle Home	Chesterfield Inlet	10

Source: Government of Nunavut, Department of Health and Social Services.

The territory also faces challenges in providing foster care for children and youth in the child welfare system, and for adults with developmental disabilities. Foster homes exist only when families have adequate affordable housing and can take people into their homes with minimal reimbursement for housing-related expenses. With Nunavut’s limited housing stock, the availability of foster care falls far short of the demand.

Finally, the territory supports two halfway homes for incarcerated people who have demonstrated good behaviour in jail and have been allowed to serve out their sentence in a low-security facility. The Kugluktuk *Ilavut* Centre, a minimum-security institution, stresses treatment and reintegration. The *Uttaqivik* Community Residential Centre, an adult half-way house in Iqaluit, helps offenders to return from jail to free society.

Both homes require residents to meet eligibility requirements for the duration of their stay, which may include program participation or employment. Both offer counselling and vocational services. However, residents who complete a sentence encounter a gap in the housing continuum. Either they return to their home communities, or they apply for public housing and crowd in temporarily with friends or family in the community where they were released. As this report was written, the Department of Justice was supervising 1,146 people on probation – more than three percent of the territorial population.

More research is required to determine the number of people affected by Nunavut’s supportive and institutional housing. Many people who need these services cannot get them, including families, women, youth, people with physical and mental disabilities or addictions, and people leaving the Nunavut justice system. They all face the risk of homelessness, a conflict with the law, or a health crisis.

Quebec. The 2010 *Nunavut Housing Needs Survey* showed that 19,530 people lived in 4,370 public housing units (see Table 5-4). This was 57.5 percent of the surveyed population and represented an occupancy rate of 4.4 residents per unit.

Table 5-4
Number of Public Housing Units,
by Community, 2009-10

Community	Public Housing Units
Arctic Bay	120
Arviat	290
Baker Lake	360
Cambridge Bay	230
Cape Dorset	250
Chesterfield Inlet	70
Clyde River	130
Coral Harbour	120
Gjoa Haven	170
Grise Fiord	30
Hall Beach	120
Igloolik	230
Iqaluit	440
Kimmirut	80
Kugaaruk	100
Kugluktuk	250
Pangnirtung	240
Pond Inlet	200
Qikiqtarjuaq	110
Rankin Inlet	320
Repulse Bay	120
Resolute Bay	40
Sanikiluaq	150
Taloyoak	140
Whale Cove	60
Total	4,370

Source: Statistics Canada, *Nunavut Housing Needs Survey*

5.6 Subsidized Housing

5.6.1 Public Housing

The demand for public housing in Nunavut far exceeds the demand found anywhere else in the country with the exception of Nunavik in northern

Quebec. Since the survey was conducted, the number of public housing units has risen to 5,130. Numerous factors contribute to this level of need. A slow and sometimes stagnant economy, coupled with low participation rates in the labour market, mean many Inuit are poor.

It is estimated that 70 percent of public housing tenants are either on income support or pay only minimum rent²². Rental revenues from the Public Housing Program typically offset one-tenth of the program's yearly costs. Nunavut also lacks an affordable private rental market. This creates a gap in the continuum. The financial leap from public housing to homeownership is simply too great for most. As a result, public housing serves as the primary source of shelter. It also serves as temporary accommodation for homeless persons, refuges for victims of family violence, and halfway houses for those released from institutions.²³

Between 2006 and 2012, the Government of Nunavut invested \$410 million to build 1,011 new public housing units, with the federal government providing \$200 million through the Nunavut Housing Trust and \$100 million through Canada's Economic Action Plan. This effort was expected to reduce overcrowding and shorten the public-housing waiting list but, instead, NHC has observed the opposite. The waiting list has grown. In 2004, an estimated 1,000 households representing 3,800 people needed public housing.²⁴ There were 1,528 households on the list in January 2012.

This suggests that a supply-and-demand relationship exists for public housing, even though it is a needs-based program. This is an important finding: Nunavummiut responded to the increased stock of public housing by putting their name on the waiting list. In other jurisdictions, the length of public-housing waiting lists depends on the number of people who qualify. But in Nunavut, a majority of the population qualifies. The length of Nunavut's waiting list depends on the number of eligible applicants who *choose* to apply.

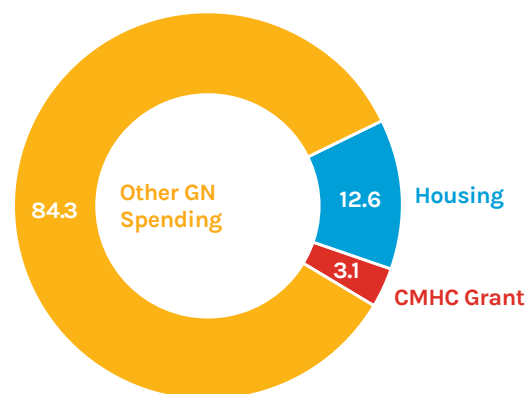
This aspect of Nunavut's public housing runs counter to the housing continuum goal, in which public-housing tenants migrate toward higher rents, toward housing that relies less on subsidies, and ultimately into private homeownership. Instead, in building more public housing, needs have emerged – needs that previously had not been identified.

The 2010 *Nunavut Economic Outlook* suggested that the demand for public housing will never cease under the current approach and without substantive improvements in the incomes of most public housing tenants.²⁵ In the absence of these changes, the demand for public housing will rise as the population grows. Unless current tenants move into private housing, the long-term implication is that overcrowding will increase. Therefore, there is a strategic need to deal with this important break in the continuum.

In meeting the demand for public housing, the government faces costs that seem incredible in the Canadian context. NHC's 2012-13 operating budget is \$195 million which includes \$38 million from Canada Mortgage and Housing Corporation (CMHC) under the Social Housing Agreements. These agreements, established with the provinces and territories following the Second World War, continued until 1993 but have not been renewed. Under the agreements, CMHC subsidizes a building's operating costs until the mortgage is fully paid. This arrangement will end with the last mortgage payment in 2037.

NHC's expenditures, with CMHC's subsidies included, represent 15.6 percent of the government's budget (see Figure 5-3). Only the Departments of Education and Health and Social Services spend more money in a year.

Figure 5-3
GN and CMHC Spending on Housing in Nunavut, 2012-13



Source: Government of Nunavut, 2012-12 Main Estimates. Note that the CMHC grant is not a part of GN's budgetary spending. It is shown here as a percentage of overall spending for illustration purposes.

22 NHC, Rental Programs, 2011 internal review of Public Housing Program.
 23 NHC and Nunavut Tunngavik Inc. (2004). Nunavut Ten-Year Inuit Action Plan. A Proposal to the Government of Canada.
 24 NHC and Nunavut Tunngavik Inc. (2004).

25 Impact Economics (2010). 2010 Nunavut Economic Outlook: Nunavut's Second Chance.

Table 5-5
Average Annual Operating Cost of Public Housing

	Per unit cost (\$)	%
Utilities	15,100	65
Water	6,800	29
Power	4,400	19
Heating fuel	3,300	14
Garbage	600	3
Local Housing Organization	7,750	33
Maintenance	5,100	22
Administration	2,650	11
Land Lease/Taxes	330	1
Total	23,180	100
Capital Maintenance	2,580	

Note: Capital Maintenance represents large, life cycle repairs on such things as roof and windows. The LHO maintenance covers smaller repairs and preventative maintenance.

Source: Nunavut Housing Corporation

Building more public housing would require a significant increase in NHC’s financial resources. It costs the government \$510,000 on average to build a detached three-bedroom family dwelling. The average per unit cost of a five-unit building is lower at \$350,000. But these larger structures incur higher land-development costs. Since 2000-01, the NHC estimates it has spent more than \$600 million on construction, and built over 1,500 units for public and staff housing.²⁶

Maintaining the stock of public housing costs an estimated \$23,180 annually per unit (see Table 5-5). Utilities typically represent 60 to 65 percent of this amount, with maintenance and administration accounting for the rest.²⁷ If capital maintenance costs are included as well, the average annual cost per unit rises to \$25,760.

Surprisingly, water takes up the greatest share of the utilities budget. Most public housing units are serviced by trucked water and sewage rather than utilidor systems.²⁸ The high cost of this delivery system is

made worse by the fact that NHC pays for this service at commercial rates. Water represents 29 percent of the overall budget; power, 19 percent; heating fuel, 14 percent; and garbage, 3 percent. Beyond the cost, trucked water also raises health concerns.²⁹

The need for public housing is likely to rise before it falls. Understanding this and appreciating the financial consequences are critical to planning and to developing alternatives. The high cost of public housing has brought increasing attention to homeownership, as well as calls to overhaul the public housing rent scale and to intensify policy research into the challenge of moving Nunavummiut along the housing continuum.

Currently, close to 58 percent of public housing tenants pay either the minimum rent of \$60 a month, or nothing at all because their income is below the minimum threshold (see Table 5-6).³⁰ Most receive social assistance or work for low wages that do not allow a higher rent. Many tenants perceive a disincentive to work, as their rents are tied to their income. A job means more money, but it also means a higher rent. A number of tenants have ignored the rent increases, or proven unable to afford them. Accordingly, NHC’s arrears stood at \$18.5 million as of March 2012³¹ which is close to ten percent of NHC’s annual budget.

The need for **public housing** is likely to rise before it falls. Understanding this and **appreciating the financial consequences** are critical to planning and to **developing alternatives**.

26 This figure includes construction of 1,409 public housing units and more than 121 staff housing units.

27 Every community has a Local Housing Organization that administers and maintains its units. Their average cost per unit spread over the entire stock of public housing is \$7,750.

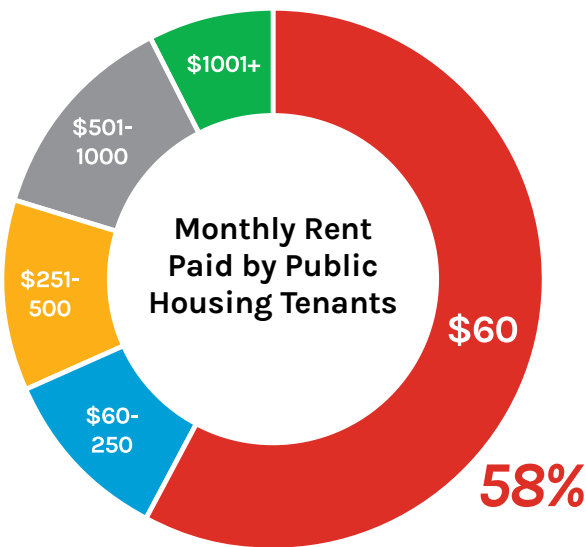
28 A utilidor is a utility corridor built above the permafrost to carry utility lines such as electricity, water and sewer.

29 Knotsch and Kinnon. (2011).

30 Under the current program rules, seniors, full-time students, and tenants enrolled in training programs are not charged rent.

31 NHC (2011). *Nunavut Housing Forum*. NHC adjusts rents in September, based on the previous year’s reported income. NHC does not include the previous year’s income when people lose their jobs before the September adjustment.

Table 5-6
Public Housing Tenants' Income and Rent, 2011



Average Household Income	\$9,700
Average Rent Assessed	\$285
Median Rent Assessed	\$60

Source: Nunavut Housing Corporation

At the high end of the scale, 12.77 percent pay a monthly rent of \$501 to \$1000. Another 7 percent pay over \$1,000 monthly.

This raises the question: Can any of these tenants afford homeownership? Almost none can. CMHC's measure of the minimum income needed in 2011 to own and maintain a house in Nunavut was between \$79,500 and \$94,500. These percentages show that most public housing tenants would not be able to make the transition from tenant to homeowner.

But even this assessment is likely too optimistic. At current interest rates, a \$510,000 house bought with a five percent down payment will incur annual mortgage payments of \$31,400.³² Its operating and maintenance costs would be less than the 23,100 that NHC pays per public housing unit, but could still easily result in ownership costs well beyond the reach of households earnings less than \$94,500.

CMHC has proposed new thresholds for Nunavut that would better reflect the cost of housing. The new indicator would rise to \$102,500 in the lowest-cost community and as high as \$131,000 in the highest-cost community. CMHC recommends that the carrying cost of shelter, which includes mortgage, taxes, heat, and utilities, should not exceed 32 percent of household gross income. By this measure, only households earning more than \$143,000 could purchase a \$510,000 home.³³ It is clear that very few public housing tenants could afford to buy a new house.

The families that could afford homeownership would need to evaluate their community's market conditions: Are there private sector rentals available? Is there a resale market for private dwellings? What are the costs of home construction in that community? The suitable approach may vary by community. Home ownership might make more sense in Iqaluit, while rent-to-own arrangements may work best in non-market communities. Each case may be unique and require its own approach.

5.6.2 GN Staff Housing

The GN's staff housing program helps the government to attract and retain employees. With their steady jobs and competitive pay, employees would seem to be the likeliest candidates to leave staff housing in favour of owning their own homes. But there are two obstacles – a lack of opportunities and a lack of incentive.

At last count, the Government of Nunavut owned or leased 1,391 staff housing units.³⁴ An additional 78 units were being built. Staff housing existed in all 25 communities, with 629 units in Iqaluit and the majority in the ten communities that host decentralized government departments or agencies.³⁵

Government support for staff housing is provided in three ways. NHC operates the Staff Housing Program, and the Department of Finance manages a housing allowance. NHC also negotiates additional leases when departments engage contractors and consultants but

32 Assuming a 25-year mortgage at 3.95 percent.

33 This assumes average cost of taxes, utilities, and heat does not exceed \$1,200 a month.

34 NHC (2011). Annual Report 2010/11.

35 Statistics Canada (2010).

cannot find housing for them; departments pay for these units from their operating budgets.

There are several challenges with the staff housing program. First, it is a very expensive form of compensation, worth approximately \$18,500 to recipient employees as a non-taxable benefit.³⁶ The program costs the government \$26 million annually.³⁷

Another challenge arises from the discrepancy between staff housing tenants and those in private homes or apartments. Government employees who do not use staff housing receive an annual taxable housing allowance of \$4,800. This is about \$14,000 less than the value of the staff housing subsidy.³⁸ From a strictly financial point of view, no government employee would leave a staff house for the private market except for equity and resale.

Though costly, the Government of Nunavut cannot abandon its staff housing program. The program remains an important element in the government’s recruitment and retention of employees. But for staff housing to become a stepping-stone to private-market rentals or homeownership, government will need to consider changes. Staff housing should provide new employees who move into market communities with a home until they become settled. Then these employees should be encouraged to move into the private sector or discouraged from remaining in staff housing. The program does not support this transition currently, leaving many tenants to remain in staff housing for the long term (see Table 5-7).

Table 5-7
Length of Stay in GN Staff Housing

	All Communities	Iqaluit
Vacant Units	5.8 %	0.0 %
Under 3 years	65.3 %	68.4 %
3 to 5 years	13.6 %	18.3 %
5 to 10 years	12.6 %	10.5 %
10 to 15 years	2.9 %	2.7 %
Over 15 years	0.3 %	0.2 %

Source: Nunavut Housing Corporation

Yet another challenge to the staff housing program is the very limited availability of private-sector alternatives. In its 2010 Iqaluit survey, CMHC found only six vacancies among 1,402 rental units, a vacancy rate of 0.4 percent (see Table 5-8).³⁹ The average rent, excluding staff housing subsidies, ranged from \$1,330 for a bachelor unit to \$3,357 for a four-bedroom apartment. These average rents established Iqaluit as the most expensive rental market in Canada. Contrast this with the average subsidized rent paid for staff housing, which worked out to approximately \$1,542 per month.⁴⁰

Table 5-8
Monthly Average Market Rent, Iqaluit, 2010

	Average Monthly Rent (\$)
Bachelor	1,330
One-Bedroom	1,889
Two-Bedroom	2,265
Three-Bedroom	2,820
Four-Bedroom plus	3,357

Note: Survey conducted November and December 2010. Includes all staff housing and private market apartments. Excludes the renting activities of private homes by homeowners.

Source: CMHC Survey 2010

Iqaluit’s resale market was similarly tight. CMHC reported 43 houses sold at an average price of \$344,000, and a median price of \$369,000.⁴¹ These sales included single-family dwellings, NHC-subsidized condominiums, and new and resale units. This tight market shines a light on local challenges such as land development and an underdeveloped residential construction industry. These barriers to residential development in Iqaluit impede the government’s efforts to move its employees from their staff homes into private-sector housing.

In 2006, the government made a concerted effort to encourage movement out of staff housing. Its goal was to eliminate staff housing in Iqaluit by 2010. But the private sector was not ready with a sufficient housing stock. Many employees actually left the

36 NHC (2012). Annual Report 2011/12.

37 Government of Nunavut (2011). *Public Accounts, Schedule A*.

38 Note that this does not account for the tax implications.

39 CMHC (2011). *2010 Nunavut Housing Survey* as cited in *Iqaluit Housing Review*. Presentation given by L. Kendall. May 17, 2011.

40 NHC (2011). Nunavut Housing Forum.

41 CMHC (2011).

territory, perhaps fearing a dramatic, unaffordable rise in their cost of accommodation. Rent increases were subsequently rolled back.

The government has offered its employees the opportunity to purchase condominiums through its GN Staff Condo Program. Staff could buy units at the cost of construction. In Iqaluit, where the price for some units was less than \$200,000, employees bought 47 units. NHC is looking at offering more units for sale.

In smaller, non-market communities, however, the staff condo program has not been so successful. Construction costs outside Iqaluit approached \$400,000 per unit. At this price, and without a resale market, the program is less attractive.

5.6.3 Student Housing

The Nunavut Arctic College (NAC) owns and leases housing in Cambridge Bay, Rankin Inlet, and Iqaluit. Twenty units in Cambridge Bay can accommodate 64 students, assuming double occupancy of each bedroom. In Rankin Inlet, NAC can accommodate 68 individuals, assuming double occupancy, and 12 families. In Iqaluit, it can house 77 individuals and 83 families.

The overall cost of student housing services is \$3.8 million per year. This includes the costs of staff such as residence managers, counsellors, the director of student services, and security. It also includes the cost of the additional leases needed to accommodate families.

Occupancy rates vary during the year. The three facilities typically start the school year at capacity and lose about 20 percent of their tenants as students drop out over the fall and winter. Most of this attrition is single students. Their dropout rate gives the remaining students more room; often these students finish the year with a room to themselves. There is far less turnover in the family apartments.

In all three regions, NAC has seen a steady increase in enrollment and in the demand for housing. This is occurring a result of increases in population, high school graduation rates, and the number and variety of courses being offered. NAC has also seen a shift in demographics: Most students are between the ages

of 30 and 40, but there are more and more younger students. NAC predicts a 30 percent growth in family housing demand in the next five years.

In Cambridge Bay, it is common for as many as 12 students to be denied housing at the start of each year. In almost all cases, the denial prevents the student from enrolling. In Rankin Inlet, the waiting list often reaches eight, and in Iqaluit the list can grow to 15.

Currently, all student accommodations are co-ed. As the size of the overall student body grows, this arrangement becomes increasingly untenable. It would be beneficial for the safety and well-being of the students to have more appropriate accommodations.

There are several strategies in place to deal with the growing student body. The college is in the design phase for single student accommodations in Cambridge Bay. This will happen in concert with the expansion and consolidation of programs. Student housing elsewhere will be integrated into the college's capital planning process. NAC is also looking at how its Community Learning Centres operate in connection with the three main campuses. It might be necessary to give these facilities greater roles in order to ease the pressure in Cambridge Bay, Rankin Inlet, and Iqaluit.

5.7 Market Housing

The private homeownership and private rental markets are underdeveloped. The *Nunavut Housing Needs Survey* found 22 percent of the territory's housing stock was privately owned. By contrast, homeownership rates throughout Canada are closer to 68 percent.

Greater homeownership rates and a larger and more-diverse rental market are important objectives. Population growth demands that new houses be built; and a move toward the private market would reduce pressures on government finances. More homes are needed to reduce overcrowding. A greater diversity of private-sector housing options could promote greater labour mobility and contribute to economic development. They could also present an opportunity for investment, creating a store of wealth that can be passed down through the generations.

5.7.1 Impediments to Home Ownership

Table 5-9
Average and Median Income of Reported
Income Earners, Nunavut and Canada, 2005

	Nunavut	Canada
Average Income	\$34,182	\$35,498
Median Income	\$20,982	\$25,615

Source: Statistics Canada, 2006 Census

The objectives of increased homeownership and a larger private rental market face many obstacles. While most obstacles apply in all communities, some are less important in the emerging market communities of Iqaluit, Rankin Inlet, and Cambridge Bay.

Perhaps the most often cited challenge to homeownership is the high cost of construction. NHC’s average cost for a detached three-bedroom unit was noted earlier at \$510,000. Several factors put this price beyond the reach of most Nunavummiut, including:

- Low income levels of Nunavut families;
- A lack of savings;
- A high dependency ratio;
- Difficulties in obtaining bank financing;
- Poor financial literacy
- The lack of a housing market in most communities;
- The size and quality of homes relative to their price;
- High operating costs, and a lack of maintenance contractors in most communities;
- Perceived and actual risks in the housing market;
- A transient population; and,
- Heavy dependence on staff housing and public housing.

This list, hardly exhaustive, enables an appreciation for the challenges Nunavummiut face with homeownership. Each is presented briefly in this chapter.

At first glance, income levels in Nunavut appear to be on par with the Canadian average (See Table 5-9). The 2006 Census found that average incomes in Nunavut were within \$1,300 of the Canadian average.⁴² In 2010, Statistics Canada found average personal income in Nunavut actually exceeded the national average.⁴³ However, median income levels are the lowest in the country, which indicates that a large number of Nunavummiut do not earn the territory’s average income. In fact, income disparities in Nunavut are very real. In 2008, almost half the population—more than 15,000 people—received income support payments for at least part of the year. Clearly, a family bordering on poverty cannot afford anything other than public housing.

Income levels alone do not tell the full story. One must consider what incomes mean in purchasing power. In Nunavut, essential goods and services cost two to three times more than in southern Canada, and household operating costs can be five to ten times more expensive.

Income must also be viewed against the territory’s dependency ratio, which compares the number of income-earners aged 19 to 64 to those under 19, and to those 65 plus. Nunavut’s dependency ratio was 82.1, compared to a national ratio of 59.2.⁴⁴ In other words, Nunavummiut who earned incomes supported more dependents than anywhere else in Canada. This lowered the amount of income available for savings and mortgages, and leaves little for unexpected repairs and maintenance.

Bank financing and construction loans can be difficult to obtain for families living in communities with few employment options and few if any, financial institutions. Many do not have the savings for a down payment on a house and have no credit history. The

42 Statistics Canada (2007), *2006 Census: Median and Average 2005 Total Income*. Catalogue Number 97-563-XCB2006014.

43 Statistics Canada (2011). *Sources and Disposition of Personal Income*. Provincial Economic Accounts. CANSIM Database Table 384-0012.

44 Statistics Canada, (2010). CANSIM table 109-5326

terms for new construction loans can be daunting: A loan cannot be made until after the foundation is complete. It is typically available for a one-year term, and only for relatively limited amounts. But Nunavut's short building season and even shorter shipping season mean that construction projects last more than one year, with all materials delivered in by ship in the first year.⁴⁵ As well only three Nunavut communities have banks which further complicates mortgage and loan applications in the other 22 communities.

The absence of a housing market is an important factor for those that could afford homeownership but live in a non-market community. The cost of building a new house can exceed the property's resale value. Also CMHC's property appraisal, based in part on housing resale transactions, can fall short of the construction cost in communities where few resales occur. When mortgage insurance on leasehold land cannot be obtained, this impedes financing and discourages construction.⁴⁶

There is no fee simple land available in Nunavut for residential land development. This form of absolute land ownership allows for a full range of financing options in which land provides collateral. In Nunavut, however, homeowners lease Crown land through their municipal government. Lenders treat leased land differently than fee simple land. For CMHC to underwrite a mortgage on leased land, several requirements must be met. In Iqaluit, the city has negotiated a "Consent to Mortgage" agreement with CMHC that meets these lending requirements. Other local arrangements enable CMHC to insure mortgages across the territory. These approaches to mortgage insurance help to offset the effects of tenure arrangements, but the absence of fee simple land can create some hesitation in prospective homebuyers arriving from other parts of the country.

The homes that are for sale are not typically of the standard that newcomers to the territory would expect elsewhere. Again, this difference can create some hesitation in prospective homebuyers. In Iqaluit,

a home in the resale market can cost in excess of \$200 per square foot, and will be without a basement, garage, or a yard.⁴⁷ These aspects of homeownership may persuade newcomers to wait until they have first established themselves in the territory, have decided they will stay long enough to consider buying a home, and understand the market better before proceeding.

Homebuyers must also understand the operating and maintenance costs of houses in Nunavut. Again, these costs would startle anyone new to the territory or anyone who had not previously considered such factors. These costs are high enough to discourage a large percentage of lower-income families from considering homeownership.

Oil is Nunavut's only energy source. There are currently no viable alternatives. Homes are heated by imported oil, and oil-burning generators provide electricity in all 25 communities. The lowest residential power rates are found in Iqaluit; a homeowner pays \$550.10 per 1,000 kWh. The same energy in Cambridge Bay costs \$704.74. The highest rates are found in Kugaaruk where 1,000 kWh costs \$1,027.10.⁴⁸ By contrast, power in Toronto during peak times will cost a homeowner \$117 per 1,000 kWh and as little as \$65 at off-peak times.⁴⁹

Water and sewage is trucked to and from homes in communities without utilidors. Twenty-two of Nunavut's 25 communities have no alternative means for water and sewage delivery. And the utilidors in Iqaluit, Rankin Inlet and Resolute Bay do not reach all homes. This is an extremely inefficient and costly way to provide these services, but the alternative of retrofitting a water and sewer delivery system is capital-intensive.

A further impediment to the development of Nunavut's housing market is the territorial economy, which is sustained by a large government presence. The government operates in a decentralized model,

45 SHS Consulting (2011). Survey of Issues and Challenges to Provide Market Housing Financing in the Northern Territories. Draft Final Report, April 2011.

46 SHS Consulting (2011).

47 CMHC (2009). *Canadian Housing Observer*. Cited in a presentation, *Iqaluit Housing Review*, May 17, 2011.

48 Qulliq Energy Corporation (2011). QEC Rate Schedule effective April 1, 2011. http://www.nunavutpower.com/home/index.php?option=com_content&task=view&id=58&Itemid=78

49 Toronto Hydro (2012). *Electricity Rates*. Available at <http://www.torontohydro.com/sites/electricsystem/residential/yourbilloverview/Pages/ElectricityRates.aspx>

with offices in Iqaluit and ten other communities. In the 14 communities where the government has no departmental offices, there are few economic drivers. Today, residents in these communities have little opportunity to build enough wealth to buy a home.

Table 5-10
Mobility Status of Iqaluit and Nunavut residents, 2006

	Iqaluit	Nunavut
Percentage of population that lived in a different province:		
One year ago	7.3 %	3.3 %
Five years ago	22.1 %	9.4 %

Source: Statistics Canada. 2006 Census

New opportunities, such as a mine, would bring the possibility of new jobs and financial wealth, but not necessarily the sustained economic vitality that could help to secure a mortgage. Many prospective projects would last ten to 15 years. A single project is not enough; it will take a string of projects, and sustained long-term growth, to provide people with the confidence they need to give up the security of public housing and move into the private market.

Other impediments to homeownership include the transient nature of many Nunavummiut and the availability of alternative affordable housing options. These two factors go hand in hand. The higher income earners in Nunavut tend to be those with government jobs or who arrive in the territory as professionals or skilled labour. Many have no intention to remain beyond five years and would not consider the purchase of a home.

This can be seen, in part, by the number of migrants to Iqaluit recorded by the 2006 Census (see Table 5-10),⁵⁰ In other Canadian centres, the private rental market accommodates transient workers but in Nunavut their shelter needs are often provided by their employers. Like the Government of Nunavut, the federal government and private industry provide staff housing. In Iqaluit, afflicted by the highest rental prices in the country, transient workers often will not move to the city without first securing staff housing.

All of these factors combine to discourage or interrupt the development of a housing market in Nunavut. The consequences are severe: an underdeveloped residential construction industry, no large-scale residential developments, and little planning to respond to known market pressures. These obstacles to homeownership are not new, and the government has tried to surmount them with programs to encourage and support homeownership. This includes a down-payment assistance program, a discounted price offer to public housing tenants to buy their own units, and a condo purchase program for government employees in staff housing. The government also offers several programs that help offset the cost of repairs.

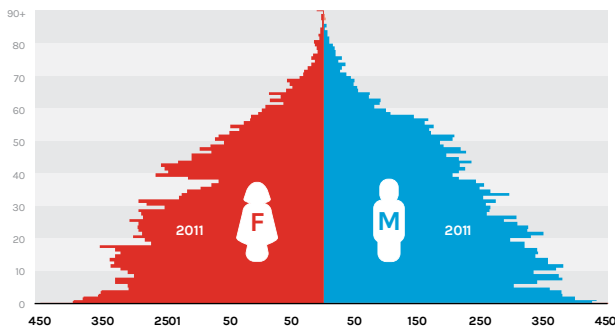
⁵⁰ Statistics Canada (2007). 2006 Community Profiles. 2006 Census. Catalogue no. 92-591-XWE.

6

Predictions on Nunavut's Future Housing Needs

6.1 Demographic Projections

Figure 6-1
Distribution of Population in Nunavut by Gender, 2011



Source: Statistics Canada. CANSIM Table 051-0001

An accurate and detailed comprehension of Nunavut's demographics is critical to the design and development of a long-term housing strategy. Demographic and economic projections enable forecasts of Nunavut's housing needs, and illuminate the social investments associated with assisted and subsidized housing.

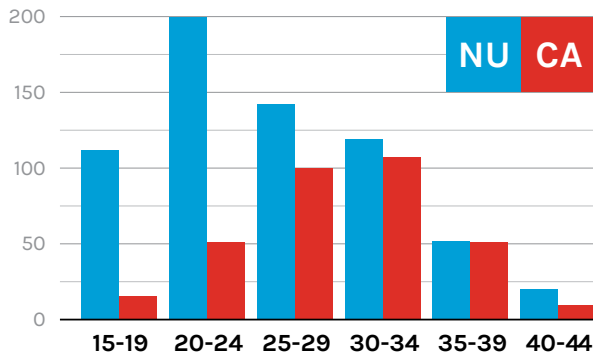
Nunavut's population—33,322 as of July 1st, 2011—had grown by 18 percent over ten years.⁵¹ The distribution of this population is presented in Figure 6-1. Young people far outnumbered any other cohort. There were more Nunavummiut aged 19 and under than any other 20-year generation. There were also very few residents over 64, but the size of this older group is expected to grow faster than any other over the next 25 years.

The fertility rate of Nunavummiut women, which drives population growth, was by far the highest in the country.⁵² As of 2009, Statistics Canada reports the fertility rate equalled 3.2 births per female of child-rearing age. Nationally, the figure was half that. The greatest discrepancy between Nunavut and the rest of Canada is teenage and young adult pregnancies (see Figure 6-2).

51 Statistics Canada (2011). *Estimates of population*. CANSIM Database Table 051-0001.

52 Statistics Canada (2012). *Births*. Catalogue No 84F0210XWE.

Figure 6-2
Fertility Rates by Age-Cohort, 2009

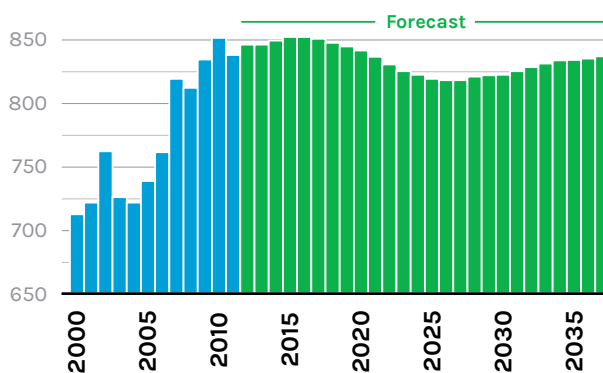


Source: Statistics Canada. Catalogue No 84F0210XWE

Predictions for a decline in these fertility rates are made year after year, but virtually no change has occurred in the past ten years. In fact, the latest statistics show fertility rates in 2009 were their highest in a decade. The projections of population growth made for this framework maintain the assumption that fertility rates will go down only very gradually, reaching 2.5 by 2037.⁵³

This means that today's large youth generation will create an even larger youth generation once these young Nunavummiut have children of their own. Nunavut will probably not have a "bust" generation the way Canada did after the baby boom 50 and 60 years ago (see Figure 6-3).

Figure 6-3
Annual Number of Births, 2000 to 2037

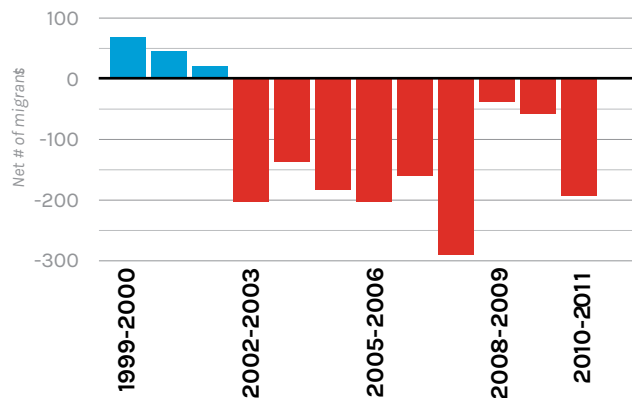


Source: Statistics Canada. Impact Economics

Another factor in population growth is migration. Typically, one might assume that migration is tied to economic growth, as is the case elsewhere in Canada. The 2011 census has found a shift in Canada's population from east to west, and a continuation of the urbanization of Canada. The economy was the principal factor in these movements. In contrast, Nunavut's recent economic strength has not resulted in a greater in-migration.

In fact, Nunavut has not seen any net gain in people coming to the territory since 2001, but rather nine years of net departures (see Figure 6-4). There does appear to be a trend in Nunavummiut moving from smaller to larger communities, however, and this is likely to continue. An increase in the number and variety of housing options in the larger communities will be a factor in this movement.

Figure 6-4
Net Interprovincial Migration in Nunavut, 1999 to 2011



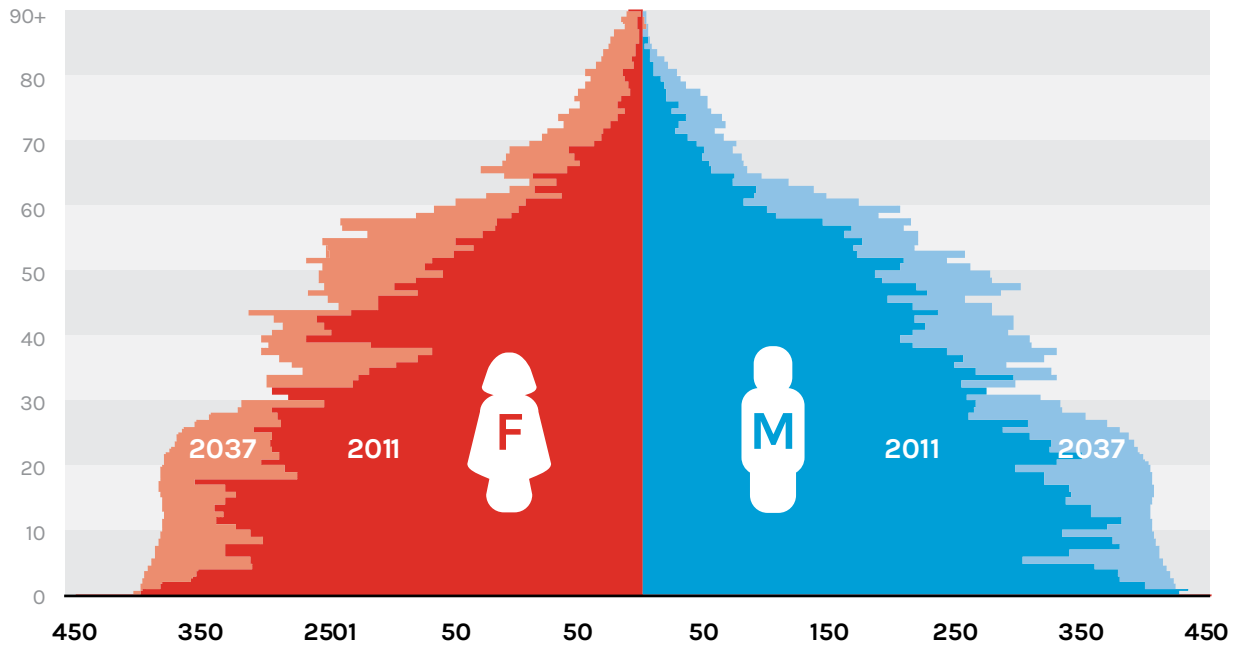
Source: Statistics Canada, Demography Division

Nunavut's population is projected to approach 43,000 by 2037, which represents an average growth of 1.0 percent annually.⁵⁴ This is slower growth than in the past, but it does represent an increase of more than 9,500 people over the next 25 years (see Figure 6-5). The population will remain young, with the largest age cohort still 19 and under, but at the same time, the number of elderly will almost double (see Table 6-1).

53 Impact Economics (2012) Nunavut Demographic Projection Model.

54 Impact Economics (2012) Nunavut Demographic Projection Model.

Figure 6-5
Nunavut's Population Age Distribution in 2011 and 2037



Source: Statistics Canada. Impact Economics

Any deviations from these assumptions will alter this forecast. For instance, a slower decline in fertility rates or less out-migration would result in a larger population, more household formations, and ultimately more demand for housing. Likewise, a quicker decline in fertility rates or higher out-migration would have the opposite effect.

6.2 Housing Needs of Nunavut's Population

The demand for private homes and public housing is a function of social and economic conditions, the quantity and quality of housing already available, and demographic changes. These details help to define the required housing supply and to illustrate future gaps in the housing continuum. These gaps hold consequences for the health of Nunavummiut, their well-being and their dependence on government.

6.2.1 Estimating the Total Demand for Housing

Table 6-1
Nunavut's Population by 20-year generation, 2011 and 2037

	2011	2037	Change
0 to 19	13,652	15,891	16%
20 to 39	10,659	13,242	24%
40 to 59	7,149	10,044	40%
60 & over	1,861	3,700	99%

Source: Statistics Canada

Population projections and assumed occupancy rates are used to estimate future demand for housing. The current occupancy rate is 3.84, which is calculated by dividing the 2010 population (32,833) by the total stock of housing inhabited by usual residents that year (8,550).⁵⁵ If the occupancy rate does not change, then Nunavut will need 11,165 housing units by

⁵⁵ A final housing count was not available for 2011, inhibiting the use of other 2011 data. It is also unclear how to appropriately account for uninhabited homes and homes that are not occupied by usual residents. These homes and their inhabitants are excluded from the analysis. This approach should not impart a statistically significant bias on the analysis.

2037. This is an increase of 2,615 units, or an average increase of 97 units each year from 2010 to 2037. This number combines public and private housing.

If the occupancy rate were to fall, then clearly the housing stock would need to rise by well more than 2,615 units. Certainly, this additional demand already exists. There is a general consensus that the current quantity of homes is not sufficient for the size and characteristics of Nunavut’s population. This consensus is confirmed by the housing needs survey that revealed four percent of the population did not have a home, and that some 3,580 groups would have moved from where they lived into a new or different home if the option had been available. These 3,580 household groups included those wanting to leave an overcrowded home and others wanting to leave a home that needed major repairs or didn’t meet their needs. In 1,480 cases, all residents of a home would choose to move out, leaving the unit empty (see Table 6-2). This is a clear indication that their homes were undesirable because of their disrepair, size, or some other factor.

Table 6-2
Nunavut Housing Needs Survey Results:
Demand for New Housing

One-person groups	1,420
Two-person groups	490
Three-person groups	510
Four-person groups	430
Five-person groups	310
Six or more-person groups	420
Total	3,580

Note: This tabulation was made for houses rated below standards, either in terms of space or state of disrepair.

Source: Statistics Canada, Nunavut Housing Needs Survey

This analysis leads to the question, if the current occupancy rate is inappropriate for the population, what is appropriate? How many homes are needed to meet the needs of Nunavummiut?

Nunavut’s demographic profile and cultural norms differ from the Canadian average, so it is inappropriate to use the national occupancy rate. Instead, one can combine the *Nunavut Housing Needs Survey* results with the current housing stock and

population characteristics to derive a new occupancy rate target.

Specifically, if there were enough units to accommodate an additional 3,580 households, one could contemplate a sort of “maximum stock” of housing. With this stock, the market would clear – each household that wanted a home would find one. This assumes that the homes that would be abandoned can be repaired or otherwise replaced. In this way, the maximum occupancy rate is 3.08 occupants per household (see Table 6-3).

Table 6-3
Calculating the Maximum Desired
Housing Stock and Occupancy Rate

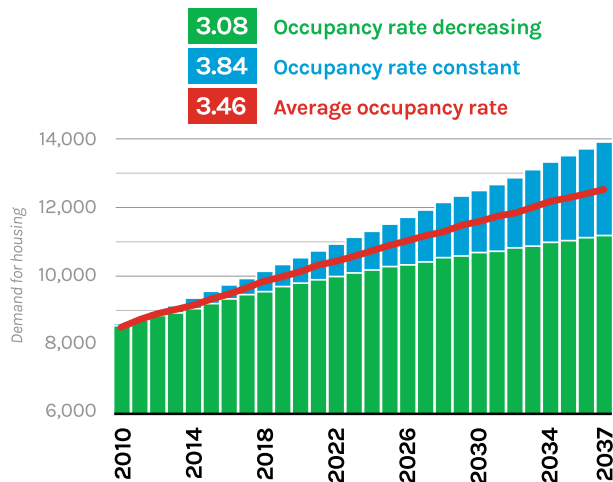
Stock of homes inhabited by Nunavut residents in 2010	8,550
PLUS stated need for new homes	3,580
MINUS abandoned homes	(1,480)
Maximum housing stock	10,650
Nunavut’s population (July 2010)	32,833
Maximum Occupancy Rate	3.08

If this maximum occupancy rate held through 2037, Nunavut would need a housing stock of 13,908 housing units, which is a net rise of 5,358 units.

Finding a middle ground between what exists today and this upper bound is a more realistic approach, remembering that this exercise provides a theoretical target that approximates the rate of change in housing needs vis-à-vis the population.

An exact middle ground implies an occupancy rate of 3.46 and 12,386 homes by 2037. This is an increase of 4,115 from the current stock and represents an increase of 142 units each year (see Figure 6-6).

Figure 6-6
Projections for Housing Demand,
public and private, 2010 to 2037



Source: Statistics Canada. Impact Economics

6.2.2 Estimating the Need for Public Housing

Public housing is a needs-based program rather than a demand-based program. Public housing is not an entitlement; applicants must qualify. An eligible applicant is:

- Unable to afford the rent and operating costs of a suitably sized home in adequate condition without paying more than 30 percent of gross household income;
- Not in arrears with the Nunavut Housing Corporation, and
- 19 years or older.

To determine the future needs of this program, one must assess how economic conditions, wealth creation, and social change will affect movement along the housing continuum.

In the most likely economic scenario, resource developments will drive growth. Mineral resources will provide most of this growth, but other resource sectors, such as commercial fishing, will also contribute. Job opportunities will occur in these industries and others. Nunavummiut will benefit from

these opportunities as long as they are equipped and prepared to do the work, and to move to where the work is located.

To be clear, there are issues in labour-force participation that will require resolution. Research conducted for the Nunavut Anti-Poverty Secretariat shows that Nunavut’s economy already produces enough jobs to put everyone in the territory’s labour force to work—at least on a part-time or seasonal basis. But these jobs are not filled by Nunavummiut, who have inadequate or inappropriate skills, poor labour mobility, and challenges with the existing support systems.

To determine the future needs of this program, one must assess how **economic conditions**, **wealth creation**, and **social change** will affect movement along the housing continuum.

The construction industry alone employs hundreds of workers from outside Nunavut on a temporary or seasonal basis each year because it cannot find ready, willing, and able labour at its job sites. The Meadowbank Gold Mine employs almost 300 Nunavummiut, but also some 900 workers from elsewhere in Canada. Nunavut imports doctors and nurses, lawyers, accountants, mechanics, engineers, all on a temporary basis because those skills are not available in Nunavut in the right quantity and at the right place.

The challenge, as identified through the Nunavut Roundtable on Poverty Reduction, is not just a matter of creating jobs, increasing the stock of housing, altering the public housing rent scale, or changing the Income Support Program rules. There are greater challenges in human capacity and social exclusion that must be addressed before Nunavut will see

real, substantive, and widespread improvements in employment and income that will have the desired effect on housing.

Without these improvements, there is no reason to forecast any real change in the proportion of Nunavummiut who need public housing. The *Nunavut Housing Needs Survey* showed that 57.5 percent of Nunavut’s population lived in public housing. If this percentage remained constant over 25 years, the number of Nunavummiut living in public housing by 2037 would grow to 24,650.

If the occupancy rate of 3.46 were achieved by that time, then the government would need a stock of 7,124 public housing units. This would require us to build 100 public housing units each year at an annual cost of some \$35 million annually at today’s costs plus an additional \$2.3 million annually for the operations budget. In all, the capital cost would approach \$1 billion over the next 25 years and, if all units were owned and operated by NHC, the housing corporation’s operating costs would rise by nearly \$60 million.⁵⁶

Hypothetically, the Government of Nunavut could devote its entire annual capital budget to building public housing, and nothing else. In 2011 the Minister of Housing estimated this approach could eliminate the current and projected public housing backlog in 14 years.⁵⁷ But no other public infrastructure would be built or maintained – hardly a viable option. Clearly, the massive cost of this approach compels the government and its partners to improve the quality of life of Nunavummiut to avoid this scenario and reduce dependence on public housing. If nothing is done and no improvements made, there is a reasonable probability that the need for public housing would grow dramatically beyond what was illustrated here.

56 It should be noted that from the time of the NHNS, the Nunavut Housing Corporation has built approximately 650 public housing units. This exceeds the needed build rate. However, these gains will be erased if no units are added in the next two years.

57 Tagak Curley, “Bill 15 – Appropriation (Capital) Act, 2012-2013 – Nunavut Housing Corporation – Consideration in Committee,” in Nunavut, Legislative Assembly, Legislative Debates (Hansard), 3rd Assembly, 3rd Session (October 20, 2011), p. 1203.

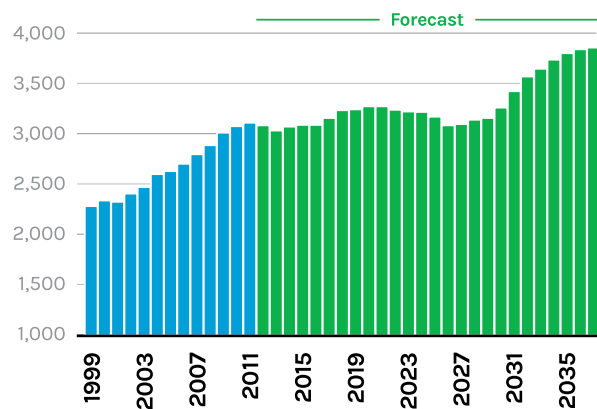
6.2.3 Estimating the Need for Student Housing

The Nunavut Arctic College (NAC), which manages the housing needs of its students, predicts demand will rise over the next five years. The population forecast suggests this trend could grow exponentially. Increasingly, the Nunavut Arctic College is seeing the average age of its students drop.

With more and more students graduating from high school at 18 years of age, this trend will surely continue. Figure 6-7 projects the population of Nunavut aged 20 to 24 year over the next 25 years, and Figure 6-8 shows the historical trend in the number of graduates in Nunavut. Both figures show an upward trend.

With a larger population and higher graduation rates, coupled with rising demand for skilled workers and NAC’s plans to develop more comprehensive training programs, it is easy to predict that college enrolment will grow rapidly, placing increased pressure on student housing.

Figure 6-7
Nunavut Population Aged 20 to 24, 1999 to 2037



Source: Statistics Canada, *Impact Economics*

6.2.4 Housing for Seniors

At the other end of the age spectrum, the number of Nunavummiut aged 60 and over will double in the next 25 years. This prediction is based on an assumption that most non-Inuit will leave Nunavut after retirement, and that some Inuit will as well. Those who remain will need affordable retirement

homes and various types of supportive housing, including long-term care facilities.

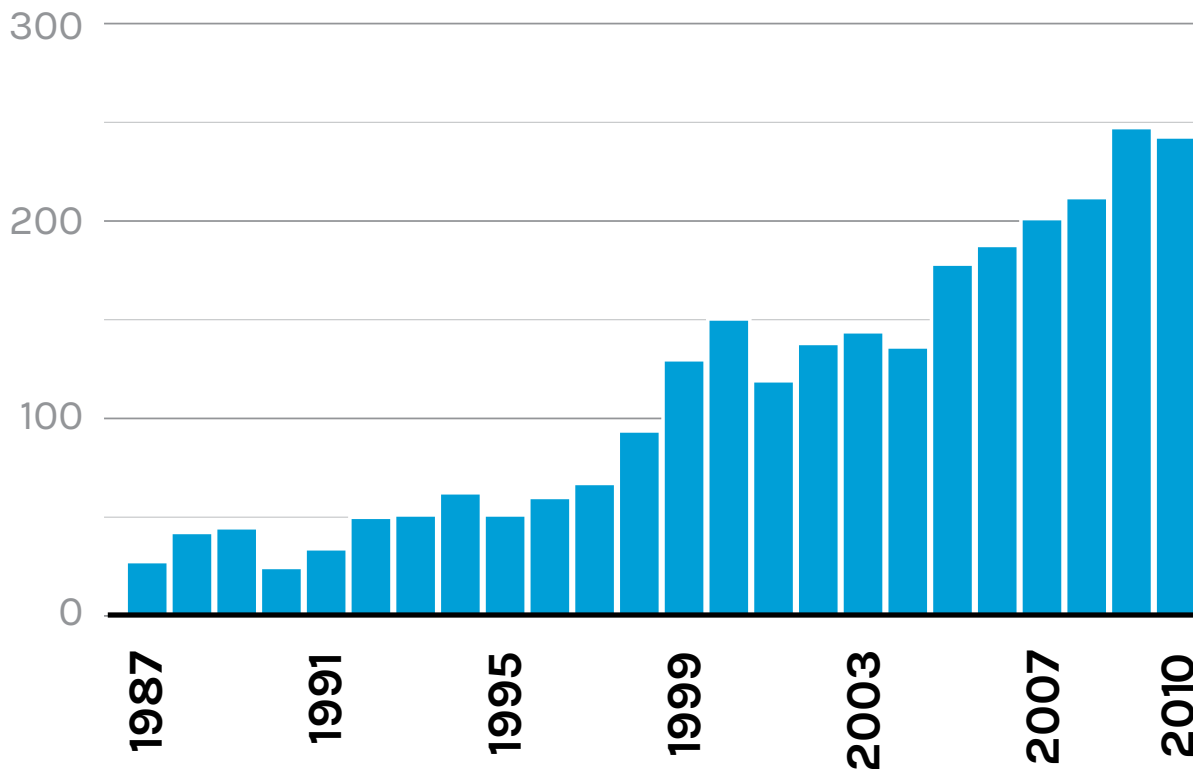
At the peak in 2032, Nunavut will have more than 3,700 residents aged 60 plus. It is safe to assume that those residents will require greater health care than they do now, and housing that better meets their needs.

Another challenge has begun to emerge from the retirement of government employees who live in staff housing. At retirement, employees must leave staff housing. Often, public servants who can afford to purchase a retirement home do so outside of Nunavut, while many Inuit who cannot afford homeownership remain in Nunavut and are forced to seek public housing.

Because they cannot apply while living in staff housing, these retired people join the waiting list. But as they are no longer government employees, they must relinquish their home, which effectively renders them homeless. The result is a housing limbo that forces these retirees to move in with friends and family, contributing further to the problems of overcrowding.

The future shelter needs of students and senior citizens are driven largely by demographic change. Nunavut's growing population is producing ever more students and seniors. Today these groups receive free public housing. This approach will add pressure to the government's finances over the next 25 years and ensure a high and steady demand for government-sponsored housing.

Figure 6-8
High School Graduates, 1987 to 2010



Source: Government of Nunavut, Department of Education



7

Setting the Stage for a Long-term Comprehensive Strategy

To effectively resolve its housing crisis Nunavut **needs a strategy** to **increase housing** and **reduce homelessness**. The challenge is daunting but not insurmountable.

In developing the Strategic Framework, many elements of that strategy have begun to take shape. In order for the GN to respond holistically to the issues, a true understanding of the housing crisis needs to be presented. The preceding discussions establish a starting point for understanding the challenges posed by Nunavut's housing crisis – a framework for the development of an effective Action Plan.

Evidently, the financial implications of the combined demand for housing and its associated infrastructure are staggering and if left unaddressed Nunavut will experience a much deeper degradation of the social, economic, and health outcomes that already affect the territory. Clearly the costs of not acting on housing

significantly exceed the required investment to adequately resolve the crisis.

Alternatively, the benefits of investing in Nunavut are clear. Providing Nunavummiut with more and better homes, and supporting infrastructure, will create economic and social opportunities. In economic terms alone, an investment in homes creates jobs in residential construction. The associated investment in public infrastructure will further contribute to economic growth. Nunavut by any measure needs a lot of construction, whether it is for infrastructure or housing. The economic impact of meeting this need is itself quite tremendous.

Clearly Nunavut does not have the resources on its own to address the accumulated infrastructure deficit, the growing housing gap and also meet the future needs of Nunavummiut. Any meaningful solution to these very substantial issues involves further investments of the order of the Nunavut Housing Trust initiative sustained over the long term.

However, in order for Nunavut to attract the meaningful investment it needs to address its housing issue, the Government of Nunavut must demonstrate that all of the lessons learned from the Nunavut Housing Trust initiative have been fully absorbed.

Government’s main focus with regards to housing must be on enabling the conditions that will allow the private market to grow. This means that fundamental barriers impacting the delivery of housing must be removed and greater coordination achieved in the prioritization of the territory’s infrastructure needs. In short, the GN must work within its means to ensure it is prepared and able to fully maximize on future investments in housing.

The key to moving forward is obtaining consensus that fixing housing first is the right thing to do. Once this is achieved, it follows that the GN must focus its attention on the future and align its resources to meet the needs of its growing population first. The challenge is ensuring the population’s needs of today are also met. Balancing both aspects calls for a measured and collaborative approach over the short term to restructure the distribution of the GN’s resources to fulfil the government’s long term vision for Nunavummiut.

7.1 Four Strategic Directions

Having established Nunavut’s housing context, the next major task of this Framework is to provide direction with which to steer the Government of Nunavut’s efforts to address housing and homelessness. Based on the discussion in the Framework four broad strategic directions have been identified with which to set clear goals and a well-defined plan of action for Government to pursue. These are:

1 Increase Housing Stock

The Framework has established the need for more housing and fewer barriers to development. The Action Plan must provide leadership and direction to increase both the overall quantity and the variety of housing. This is a multi-faceted challenge that requires coordinated action from stakeholders to remove development bottlenecks, improve government services and programs, and build confidence in the private market to reduce real and perceived construction risks.

Realistic solutions to Nunavut’s housing challenges require considerable financial investment and the contribution and collaboration of multiple partners, including the federal government, Inuit partners, other governments, non-government organizations and the private sector.

2 Increase Collaboration

The importance of this strategic direction is paramount throughout the strategic framework. The Government of Nunavut cannot meet all the housing needs of Nunavummiut without better interdepartmental collaboration within government aimed at finding solutions, improving service delivery and the reallocation of existing resources in response to the housing crisis. At the same time, to a realistic solution for housing and homelessness in Nunavut involves numerous other stakeholders, including Inuit organizations, municipalities, the construction and financial sectors, non-government organizations, and the federal government.

3

Identify Continuum Gaps

Gaps in Nunavut’s housing continuum affect almost all Nunavummiut, at almost all income levels. An incomplete housing continuum limits movement from a housing-vulnerable state into stable housing. In other jurisdictions, many housing options enable individuals to reasonably transition from one housing type to another. In Nunavut the continuum is incomplete, resulting in public housing acting as a catch-all: those whose income would support a move up from public housing are stuck for a lack of affordable options, and those with specific needs are offered few services and little support that would enable them to lead independent, dignified lives. Nunavummiut need more housing and, more importantly, better housing that suits their specific needs.

A full housing continuum offers choice. The Strategic Framework clearly illustrates that the existing continuum leaves Nunavummiut with very few housing options. A Nunavut-specific complete continuum would accommodate an “aging in place” housing model, purpose-built homes, and transitional housing. Through the Action Plan the government, Inuit organizations and community partners can begin to imagine and create a complete housing continuum to guide development in the territory. It will serve not only to demonstrate the desired outcomes, but also provide a blueprint for the causal and financial relationships between all housing types in the territory.

4

Instill Self-Reliance

Nunavut’s housing system must promote independence, and reduce reliance on heavy government subsidization across all housing types (public, staff and homeownership). Within the Strategic Framework, government subsidization and cross-subsidization were explored. Efforts are needed to support program and policy changes that improve resource allocation. More than that, an Action Plan needs to offer housing options that promote economic independence, market choice, and mobility while meeting the health and safety needs of Nunavummiut. The Action Plan will explore community-led initiatives to respond to the housing crisis.

With these broad strategic directions, the GN can guide the next step towards a comprehensive, long term strategy: the development of an achievable Action Plan that offers realistic solutions to resolve Nunavut’s housing crisis.



8

Toward a Plan of Action

Already the broad thrusts of an action plan appear clear: it will be necessary to **identify and sweep aside the barriers** that constrain both housing demand and supply, enabling a better match between Nunavummiut and their housing options by **establishing opportunities** to grow the housing stock through **public and private investment**.

As the lead agent in the development of the GN's comprehensive housing and homelessness strategy, the Nunavut Housing Corporation will define a critical path to address the housing crisis and has developed a preliminary plan of action to be refined through discussions across government and with stakeholders. Broadly, the actions would target housing demand and supply, affordability, and investment.

8.1 Action Goals:

Define Housing Demand Factors

- **Forecast for specific segments of demand:** *Knowing how the needs of Nunavummiut will evolve over time, particularly for assisted living and other institutional forms of housing, will allow a better allocation of time and resources to bridge the gaps in Nunavut's housing continuum. There is a need to establish the continuum, research the demand pressures for specific types of housing, and to examine the costs and opportunities for transitions between these housing types.*

- 🏠 **Ensure appropriate mix of subsidies and incentives:** Funds used to encourage one form of housing should not dissuade home-seekers from moving to other points along the housing continuum. A balance should be established within policies such as the Public Housing rent scale, and homeownership incentives.
- 🏠 **Reduce other barriers to housing transition:** Many Nunavummiut cannot easily access financial services and advice about housing.

Eliminate Barriers to Housing Supply

- 🏠 **Ensure developed land availability:** Construction can occur only if land is available along with adequate infrastructure to permit its development. It is important to coordinate capital planning to ensure infrastructure coordination, land survey and registration, and land-use planning prior to construction. Opportunities to streamline land surveys and registration, as well as land development processes need to be explored.
- 🏠 **Adopt construction-stimulating policies:** Developers may need incentives or partnering opportunities to reduce the risks associated with building owner-occupied and rental housing. Also, planning initiatives could include affordable residential units in mixed-use construction.
- 🏠 **Match housing supply to diversified demand:** As research brings into clearer focus the diversified segments of Nunavut’s housing market, planners and builders should ensure a supply of housing that meets user needs.

Improve Housing Affordability

- 🏠 **Explore cost-reduction opportunities:** There is an opportunity to support innovative technologies that reduce construction and maintenance costs, including water and energy efficiency initiatives. NHC is aiming to reduce maintenance costs by exploring ways to promote a sense of pride and responsibility among its public-housing tenants.
- 🏠 **Promote comparable pricing across Nunavut for municipal services:** The municipal funding formula will be reviewed to ensure that municipalities are appropriately funded and able to reduce service delivery costs.

Increase Housing Investment

- 🏠 **Establish housing construction as a GN funding priority:** Based on effective, continuing dialogue between departments and agencies, define a ten-year community and population-specific investment plan to maximize housing success. The Government focused plan would clearly establish the degree of infrastructure and qualify housing needed and the level of investment to allocate to address these needs along each step of the housing continuum.
- 🏠 **Explore all options to increase housing funding:** A long-term financing plan would enable the implementation of the comprehensive housing and homelessness strategy. As well, public-private partnerships will be explored, along with other means to provide housing at mines and other resource-extraction sites.

■ **With NTI, jointly develop a business case for federal funding to help meet the territory's housing needs.**

The case could include a full cost-benefit analysis to forecast the magnitude of economic activities resulting from this investment.

8.2 Next Steps

Government will continue to work to bring clarity and precision to the goals of the comprehensive strategy for housing and homelessness, and to refine these proposed actions into a coherent, feasible plan. The NHC will work with each government department and organization to optimize collaboration and contributions to this whole-of-government strategy. There will be further discussion with external stakeholders, and additional research, so that the action plan can achieve the strategic goals.

Consultation has already begun between the NHC's leadership, the heads of other government departments, and NTI. Through in-depth research, resource allocation, and policy development, this comprehensive strategy will provide the government with clear direction and the required means to address the Nunavut housing crisis.

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“Let’s Build
a Home
Together”