

NWT Housing Needs Survey - 2000

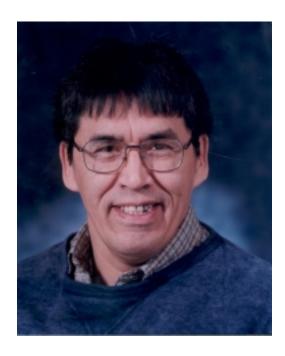
Overall Results & Community Detail





NWT Housing Needs Survey - 2000

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Minister's Message

NWT Housing Needs Survey - 2000

I am pleased to present the results of the NWT Housing Needs Survey - 2000. This is the first Housing Needs Survey since the creation of Nunavut, and reflects the realities of housing in the new Northwest Territories. The survey was completed by the Northwest Territories Housing Corporation (NWTHC) in partnership with the NWT Bureau of Statistics, Local Housing Organizations and communities.

The results of this survey show there are 2,726 households in need in the Northwest Territories, or about 1 out of 5 of our households. As you read the results of this survey, you will notice that not all communities have the same type of housing problems and need. In some communities the need is for renovations and repairs to existing homes rather than for new homes. In larger centres such as Yellowknife, Inuvik and Hay River, residents face problems of affordability rather than overcrowding or condition of the home.

The results of this survey are used by the NWT Housing Corporation to monitor changes in housing conditions and needs, as well as to assist in the targeting of housing resources to communities. The survey findings provide communities with the information needed to make decisions on where funding should be directed to address the specific housing problems and needs identified.

I wish to thank all those who took their time to complete this survey. Without the cooperation of respondents to surveys such as these, the ability of governments to design appropriate programs and set priorities would be significantly hampered.

Sincerely,

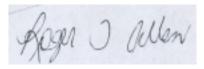


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DEFINITIONS

Housing Problem

Housing problems included in this survey are divided into three categories: suitability, adequacy, and affordability as defined by national standards (see Appendix B for Technical Definitions).

Suitability

Suitability refers to the problem of overcrowding or whether a household has enough bedrooms appropriate for the number of people.

Adequacy

Adequacy refers to the physical condition of a dwelling or whether a household has basic facilities to provide a safe and healthy environment.

Affordability

Affordability problems exist when a household pays an excessive amount for shelter. A household has an affordability problem if more than 30% of a household's income is paid to shelter costs.

Core Need Income Threshold (CNIT)

The Core Need Income Threshold is an income limit for each community that represents the amount of income a household must have to be able to afford the cost of owning and operating a home or renting in the private market without government assistance (see Appendix C for the 2000 CNIT by community).

Core Need

If a household has any one housing problem (suitability, adequacy, or affordability) or a combination of housing problems, *and* a total household income below the community Core Need Income Threshold, the household is considered to be in core need.

SYMBOLS

. Not Available

Zero or too small to be expressed

no. Number

% Percent

NWT Housing Needs Survey - 2000 Overall Results & Community Detail

Overview

Recently, the Northwest Territories Housing Corporation (NWTHC) in partnership with the NWT Bureau of Statistics, Local Housing Organizations and communities, completed the NWT Housing Needs Survey -2000 in all communities in the Northwest Territories. Key housing statistics based on the survey are presented in this report. Additional information from the survey is available on the NWTHC and the Bureau of Statistics' Web sites (http://www.nwthc.gov.nt.ca and http://www.stats.gov.nt.ca, respectively).

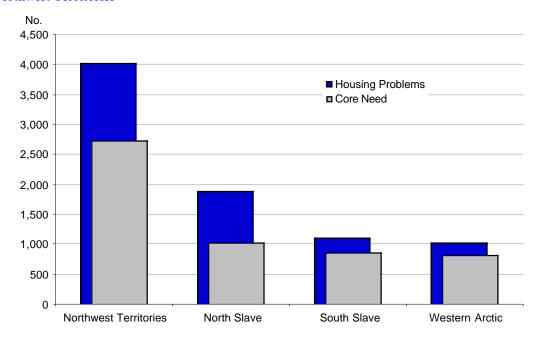
Statistics in this report are based on responses to housing needs questions from 5,189 households that were collected between September and November, 1999. Information on the methodology for the survey, technical definitions, sample sizes, standard errors and coefficients of variation, 2000 Core Need Income Thresholds (CNIT), and a copy of the questionnaire is included in the Appendixes to this report.

The results of this survey are used by the NWT Housing Corporation to monitor changes in housing conditions and needs, as well as to assist in the targeting of housing resources to communities. The survey findings provide communities with the information needed to make decisions on where funding should be directed to address the specific housing problems and needs identified.

Highlights of Housing Problems and Core Need

There were 13,405 occupied dwellings in the Northwest Territories at the time of the NWT Housing Needs Survey - 2000 (Table 1 shows the listings of NWTHC districts and communities). An estimated 4,037 households had some form of housing problem (30%), while 2,726 households were in core need (20%). The difference between those with problems and the core need value is that 1,311 of the households with housing problems had sufficient income to solve their housing problem without government assistance - and are therefore not considered in core need (Figure 1). Core need is generally defined as households with at least one housing problem *and* total household income below the CNIT. For more information on calculating core need see Appendix C.

Figure 1 Housing Problems and Core Need, by District Northwest Territories

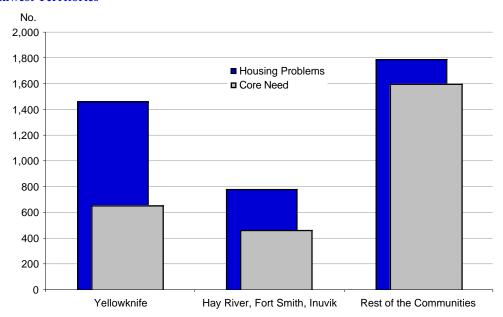


There was an increase in the number of NWT households in core need between the NWTHC's 1996 Housing Needs Survey and the 2000 Housing Needs Survey. Some 2,489 households (20%) were found to be in core need in 1996 (Table 2). In 2000, the number of households in core need had increased by 237, although the proportion of households in core need was virtually unchanged between the two surveys. However, the incidence of core need decreased in 22 of the 34 communities between 1996 and 2000. Compared with Canada, the incidence of core need in the Northwest Territories remains nearly twice the national rate.

For the NWT Housing Needs Survey - 2000, there is a somewhat lower incidence of core need in the North Slave District at 15% (1,033 households), compared with 25% in the South Slave District (866 households) and 26% in the Western Arctic District (827 households). Considering housing need for different types or size of communities (Figure 2), the survey indicates that 11% of households in Yellowknife are in core need (658 households), while 14% of households in Hay River, Fort Smith and Inuvik (468 households) and 38% of households in the remaining smaller communities are in core need (1,600 households).

Among specific communities, Wekweti has the highest proportion of core need in the North Slave District at 69%. In the South Slave District the highest value is for the Hay River Reserve at 61%, while 87% of households in Colville Lake is the highest value in the Western Arctic District. By comparison, the lowest level of need in the North Slave District is for Yellowknife at 11%, Kakisa is the lowest in the South Slave District at 13%, and Norman Wells is the lowest in the Western Arctic District at 8%.

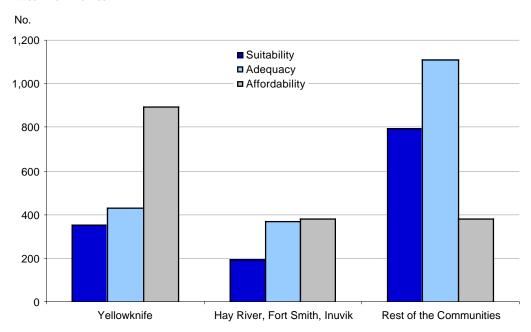
Figure 2
Housing Problems and Core Need, by Type of Community
Northwest Territories



Examining the number of households that reported a problem at the time of the survey, some 4,037 households or 30% of all households had at least one type of housing problem (suitability, adequacy or affordability). Adequacy problems are the most common housing problem reported (1,913 households or 14%), followed by affordability problems (1,659 households or 12%), then suitability problems (1,340 households or 10%).

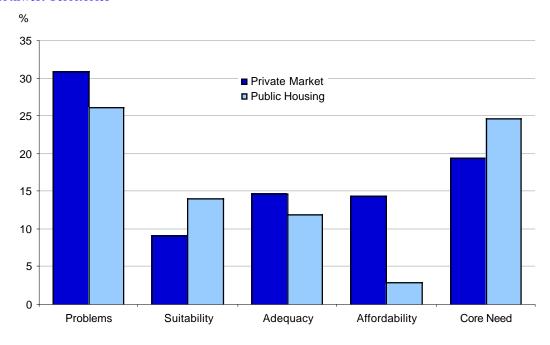
There is significant variation in the types of housing problems experienced across community types (Figure 3). The most common housing problem in Yellowknife and the combined regional centres of Hay River, Fort Smith and Inuvik was affordability which was experienced by 896 households and 380 households, respectively. This is in contrast to adequacy which was the most common problem experienced in the rest of the smaller communities in the NWT with a total of 1,110 households reporting an adequacy problem.

Figure 3 Housing Problems, by Type of Community Northwest Territories



There was a total of 2,364 occupied public housing units in the Northwest Territories at the time of the NWT Housing Needs Survey - 2000 (Table 3). Public housing is defined as units owned by the NWT Housing Corporation and rented directly to tenants, or are units which receive rent subsidies from the government.

Figure 4 Housing Problems and Core Need, by Type of Unit Northwest Territories



Core housing need among public housing units was 25% at the time of the survey (Figure 4). The most common housing problem for these households is suitability at 14%. Adequacy was a problem for 12% of public housing units. The design of the rent scale for public housing owned by the NWTHC (where the amount of rent is linked to household income) results in very few units with affordability problems.

Private market units comprise the majority of territorial dwellings at 11,041 out of the 13,405 total households (82%). Core housing need among private market units stood at 19%, with the main problems being adequacy at 15% and affordability at 14%.

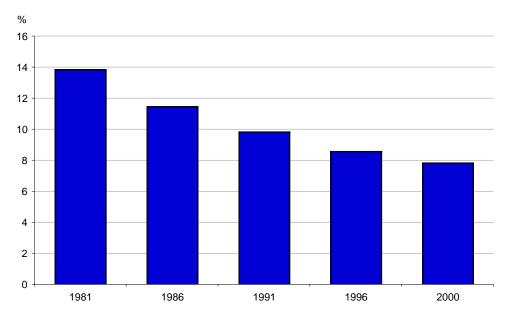
Characteristics of NWT Households

Of the 13,405 occupied dwellings in the Northwest Territories (Table 6), 6,680 households (50%) are in the North Slave District. By comparison, there are 3,505 households in the South Slave District (26%) and 3,220 households in the Western Arctic District (24%).

With respect to household occupancy patterns, some 8% of households in the Northwest Territories are occupied by 6 or more persons. This compares with one person dwellings at 16%, 47% with 2 or 3 residents, and 29% with 4 or 5 residents. The proportion of dwellings with 6 or more residents varies by district. In the North Slave District this value is 6%, for the South Slave District 7%, while in the Western Arctic District, 12% of households have 6 or more persons.

In the past 20 years, the proportion of households with 6 or more residents has been declining in the Northwest Territories (Figure 5). While there were 14% of dwellings with 6 or more residents in 1981, this value has steadily decreased to less than 8% in 2000.

Figure 5
Households with 6 or More Persons, 1981-2000
Northwest Territories



The decrease in household occupancy patterns is also evident in the continued decline in the average persons per dwelling for the Northwest Territories (Table 8). Since 1981, the average number of persons per dwelling has decreased from 3.5 to 3.1 persons. The trend is more pronounced among many smaller NWT communities. The trend may be related to a number of factors including increased availability of housing stock, declining birth rates, changing family and household structures, changes in income, and changing preferences and expectations.

While the overall relative proportion of owned and rented dwellings is nearly equal, the South Slave District has the greatest proportion of owned dwellings at 60% (Table 6). The Western Arctic District has the lowest proportion of ownership at 34%, while 51% of dwellings in the North Slave District are owned by the dwellings occupants. For Canada as a whole, some 64% of households are owned by the occupant.

The district patterns of household tenure is reflected in the share of public housing units relative to private market units. Overall, some 18% of dwellings in the Northwest Territories are public housing units. This value is 8% in the North Slave District, 18% in the South Slave District, and 37% in the Western Arctic District.

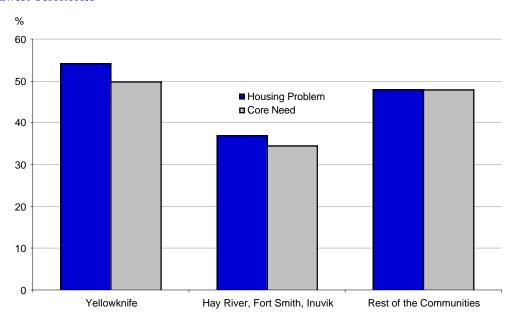
Of the 13,405 occupied dwellings in the Northwest Territories at the time of the NWT Housing Needs Survey - 2000 (Table 7), 5,952 households, representing 44% of all households in the Northwest Territories, were in Yellowknife. The regional centres of Hay River, Fort Smith and Inuvik accounted for 3,283 households representing 25%. The remaining communities combined for a total of 4,170 households representing 31% of all households in the NWT.

Household occupancy patterns also vary by type of community. The proportion of dwellings with 6 or more persons is 4% in Yellowknife, while the corresponding combined value for Hay River, Inuvik and Fort Smith is 6%. In the rest of the communities, 15% of households have 6 or more persons.

Data on household income indicates that 39% of NWT households have a total income of \$75,000 or higher. This value is lowest in smaller NWT communities at 16% of all households, while in Yellowknife, 55% of households have a household income of \$75,000 or higher (Table 8).

Household income is an important variable in understanding housing problems and core need. Some 47% of households with less than \$50,000 income have housing problems compared with 19% among other households. Virtually all households with less than \$50,000 total income with housing problems, are also in core need. The rate of problems and core need among households with less than \$50,000 total income does not vary significantly by community type (Figure 6).

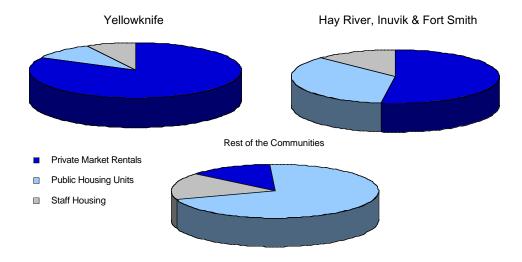
Figure 6 Housing Problems and Core Need for Households with Less than \$50,000, by Type of Community Northwest Territories



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The rental market in the different types of communities is significantly different (Figure 7). In Yellowknife, some 81% of rentals are private market rentals and 10% are public housing rentals. In Hay River, Inuvik and Fort Smith combined, the private market rentals account for 52% of the rental market, while public housing rentals account for 35%. In the rest of the communities, private market units form 13% of the rental market and 69% of rentals are public housing rentals.

Figure 7 Category of Rental Housing Units, by Type of Community Northwest Territories



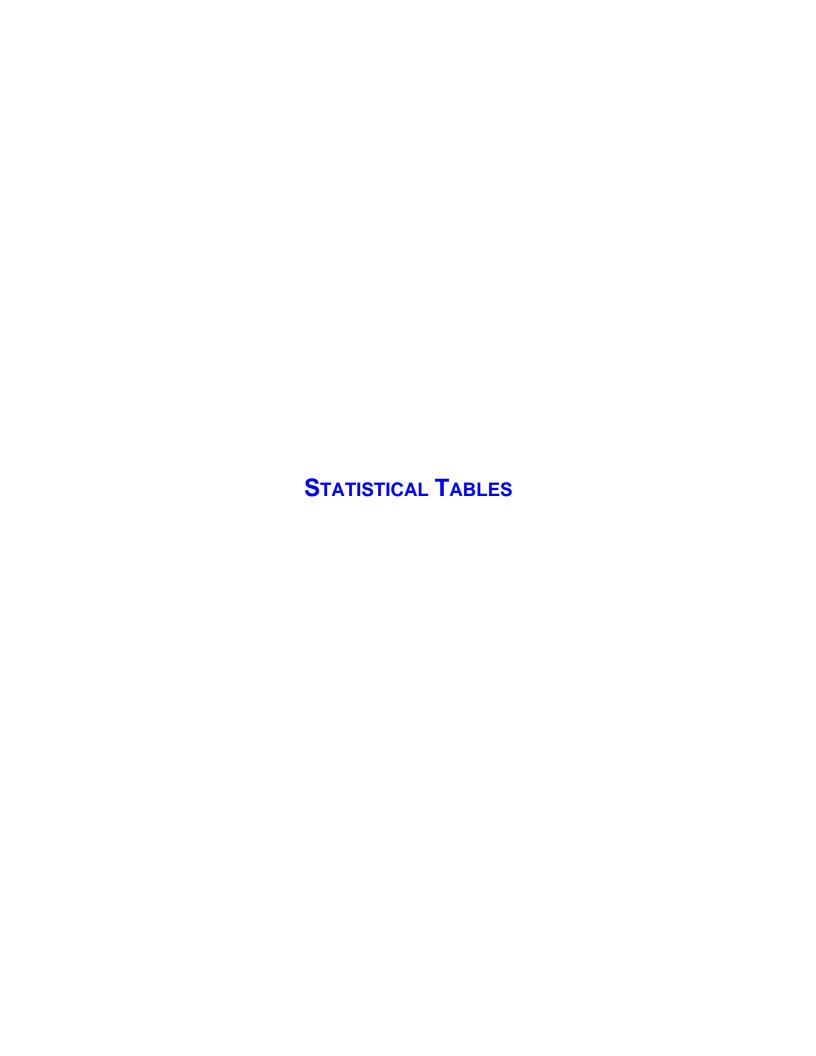


Table 1 Households, by Housing Problems and Core Need Northwest Territories, Districts and Communities

						Housing	Problems					
	All				Suita-		Adeq-		Afford-		Core	
	Households	%	Total *	%	bility	%	uacy	%	ability	%	Need	9
Northwest Territories	13,405	100	4,037	30	1,340	10	1,913	14	1,659	12	2,726	20
North Slave	6,680	100	1,887	28	604	9	692	10	969	15	1,033	15
Detah	63	100	20	32	8	13	11	17	5	8	13	2
Ndilo	79	100	41	52	20	25	24	30	6	8	34	4:
Rae Edzo	381	100	219	57	138	36	120	31	39	10	196	5
Rae Lakes	70	100	51	73	23	33	41	59	7	10	44	6
Wekweti	36	100	25	69	13	36	17	47	5	14	25	6
Wha Ti	98	100	69	70	48	49	47	48	10	10	63	64
Yellowknife	5,952	100	1,463	25	355	6	433	7	896	15	658	1′
South Slave	3,505	100	1,116	32	298	9	689	20	362	10	866	25
Enterprise	48	100	31	65	11	23	20	42	15	31	26	54
Fort Liard	158	100	71	45	31	20	54	34	7	4	61	39
Fort Providence	252	100	112	44	40	16	63	25	30	12	101	40
Fort Resolution	187	100	88	47	22	12	68	36	20	11	82	44
Fort Simpson	419	100	112	27	40	10	68	16	14	3	88	2
Fort Smith	846	100	198	23	25	3	104	12	89	11	157	19
Hay River	1,265	100	315	25	65	5	170	13	156	12	182	14
Hay River Reserve	87	100	54	62	10	11	44	51	10	11	53	6′
Jean Marie River	19	100	12	63	4	21	11	58	1	5	10	53
Kakisa	15	100	7	47	2	13	6	40	0	0	2	13
Lutselk'e	97 33	100 100	54 16	56 48	27 6	28 18	30 13	31 39	12 1	12 3	47 15	48 45
Nahanni Butte	33	100	10	48	б	18	13	39	1	3	15	43
Trout Lake	26	100	16	62	5	19	13	50	4	15	15	58
Wrigley	53	100	29	55	9	17	25	47	5	9	28	53
Western Arctic	3,220	100	1,034	32	438	14	532	17	328	10	827	26
Aklavik	254	100	84	33	35	14	46	18	15	6	83	33
Colville Lake	31	100	31	100	18	58	31	100	5	16	27	87
Deline	200	100	92	46	55	28	37	19	22	11	86	43
Fort Good Hope	190	100	116	61	35	18	91	48	35	18	114	60
Fort McPherson	285	100	108	38	35	12	66	23	35	12	102	36
Holman	150	100	28	19	13	9	9	6	7	5	24	16
Inuvik	1,172	100	272	23	100	9	96	8	136	12	129	11
Norman Wells	336	100	46	14	15	4	19	6	19	6	27	8
Paulatuk	66	100	29	44	16	24	16	24	5	8	29	44
Sachs Harbour	50	100	22	44	8	16	13	26	6	12	17	34
Tsiigehtchic	60	100	37	62	24	40	14	23	14	23	37	62
Tuktoyaktuk	289	100	102	35	58	20	44	15	22	8	93	32
Tulita	139	100	67	48	26	19	49	35	6	4	60	43

^{*} Total number of households with problems may be less than the sum of the types of problems due to households with more than one type of problem.

Table 2 Households, by Housing Problems and Core Need (1996 & 2000) Northwest Territories, Districts and Communities

	All	Hou	sing Needs Su Housing	ırvey - 200	00 Core		All	Housi	ng Needs Surv Housing	/ey - 1996	Core	
	Households	%	Problems	%	Need	%	Households	%	Problems	%	Need	%
Northwest Territories	13,405	100	4,037	30	2,726	20	12,664	100	6,358	50	2,489	20
North Slave	6,679	100	1,887	28	1,033	15	6,437	100	2,192	34	679	11
Detah	63	100	20	32	13	21	58	100	33	57	27	47
Ndilo	79	100	41	52	34	43	50	100	28	56	21	42
Rae Edzo	381	100	219	57	196	51	378	100	266	70	212	56
Rae Lakes	70	100	51	73	44	63	65	100	59	91	54	83
Wekweti	36	100	25	69	25	69	29	100	29	100	25	86
Wha Ti	98	100	69	70	63	64	85	100	74	87	69	81
Yellowknife	5,952	100	1,463	25	658	11	5,772	100	1,703	30	271	5
South Slave	3,505	100	1,116	32	866	25	3,302	100	1,688	51	1,007	30
Enterprise	48	100	31	65	26	54	28	100	21	75	17	61
Fort Liard	158	100	71	45	61	39	142	100	123	87	96	68
Fort Providence	252	100	112	44	101	40	211	100	142	67	108	51
Fort Resolution	187	100	88	47	82	44	196	100	99	51	71	36
Fort Simpson	419	100	112	27	88	21	499	100	283	57	193	39
Fort Smith	846	100	198	23	157	19	762	100	270	35	187	25
Hay River	1,265	100	315	25	182	14	1,152	100	528	46	158	14
Hay River Reserve	87	100	54	62	53	61	76	100	59	78	51	67
Jean Marie River	19	100	12	63	10	53	20	100	18	90	17	85
Kakisa	15	100	7	47	2	13	16	100	9	56	4	25
Lutselk'e	97	100	54	56	47	48	91	100	59	65	40	44
Nahanni Butte	33	100	16	48	15	45	24	100	16	67	15	63
Trout Lake	26	100	16	62	15	58	25	100	23	92	18	72
Wrigley	53	100	29	55	28	53	60	100	38	63	32	53
Western Arctic	3,222	100	1,034	32	827	26	2,925	100	1,308	45	803	27
Aklavik	254	100	84	33	83	33	230	100	82	36	55	24
Colville Lake	31	100	31	100	27	87	23	100	23	100	21	91
Deline	200	100	92	46	86	43	172	100	100	58	84	49
Fort Good Hope	190	100	116	61	114	60	162	100	117	72	97	60
Fort McPherson	285	100	108	38	102	36	251	100	116	46	94	37
Holman	150	100	28	19	24	16	127	100	39	31	31	24
Inuvik	1,172	100	272	23	129	11	1,094	100	461	42	147	13
Norman Wells	336	100	46	14	27	8	288	100	85	30	46	16
Paulatuk	66	100	29	44	29	44	63	100	32	51	24	38
Sachs Harbour	50	100	22	44	17	34	44	100	15	34	11	25
Tsiigehtchic	60	100	37	62	37	62	52	100	29	56	20	38
Tuktoyaktuk	289	100	102	35	93	32	298	100	155	52	129	43
Tulita	139	100	67	48	60	43	121	100	54	45	44	36

Table 3 Households, by Housing Problems, Core Need and Selected Characteristics Northwest Territories

	All				Cuita	i iousiily	Problems		Afford-		Core	
					Suita-		Adeq-					
	Households	%	Total *	%	bility	%	uacy	%	ability	%	Need	9
Northwest Territories	13,405	100	4,037	30	1,340	10	1,913	14	1,659	12	2,726	20
1 Person	2,205	100	628	28		0	364	17	327	15	512	23
2 - 3 Persons	6,306	100	1,615	26	407	6	751	12	780	12	1,049	17
4 - 5 Persons	3,846	100	1,144	30	459	12	522	14	399	10	718	19
6 or More Persons	1,049	100	650	62	474	45	277	26	153	15	446	43
Owned	6,611	100	2,210	33	570	9	1,262	19	914	14	1,391	2
Rented	6,794	100	1,826	27	770	11	651	10	744	11	1,335	20
Private Market Unit	3,547	100	1,044	29	399	11	286	8	599	17	642	18
Public Housing Unit	2,364	100	618	26	334	14	283	12	70	3	584	25
Staff House	774	100	125	16	20	3	58	7	55	7	80	10
Public Housing Units	2,364	100	618	26	334	14	283	12	70	3	584	25
Private Market Units	11,041	100	3,419	31	1,006	9	1,630	15	1,589	14	2,142	19
Less than \$25,000	2,295	100	1,103	48	386	17	488	21	583	25	1,103	48
\$25,000 - \$49,999	2,957	100	1,353	46	404	14	633	21	657	22	1,271	43
\$50,000 - \$74,999	2,988	100	795	27	245	8	393	13	247	8	346	12
\$75,000 & Over	5,165	100	786	15	305	6	399	8	172	3	7	(

Table 4 Households, by Housing Problems, Core Need and Selected Characteristics Northwest Territories and Districts

						Housing						
	All Households	%	Total *	%	Suita-	%	Adeq-	%	Afford-	0/	Core	9
		% 	Total	% 	bility	%	uacy	% 	ability	% 	Need	
North Slave	6,680	100	1,887	28	604	9	692	10	969	15	1,033	1
1 Person	953	100	266	28		0	111	12	177	19	167	1
2 - 3 Persons	3,351	100	838	25	206	6	304	9	509	15	437	1
4 - 5 Persons	1,945	100	510	26	202	10	184	9	207	11	259	1
6 or More Persons	432	100	273	63	196	45	93	22	77	18	170	3
Owned	3,389	100	992	29	205	6	440	13	534	16	459	1
Rented	3,291	100	895	27	399	12	252	8	435	13	574	1
Private Market Unit	2,450	100	644	26	278	11	159	6	356	15	361	1
Public Housing Unit	533	100	174	33	108	20	61	11	26	5	156	2
Staff House	256	100	48	19	1	0	13	5	35	14	36	1
Public Housing Units	533	100	174	33	108	20	61	11	26	5	156	2
Private Market Units	6,147	100	1,713	28	496	8	631	10	943	15	877	1
Less than \$25,000	563	100	358	64	170	30	105	19	233	41	358	6
\$25,000 - \$49,999	1,133	100	594	52	158	14	214	19	387	34	543	4
\$50,000 - \$74,999	1,600	100	443	28	108	7	153	10	203	13	129	
\$75,000 & Over	3,384	100	493	15	168	5	220	7	146	4	3	
South Slave	3,505	100	1,116	32	298	9	689	20	362	10	866	2
1 Person	581	100	191	33		0	142	24	73	13	186	3:
2 - 3 Persons	1,652	100	454	27	96	6	282	17	165	10	350	2
4 - 5 Persons	1,038	100	319	31	106	10	181	17	99	10	226	2
6 or More Persons	235	100	152	65	95	40	83	35	26	11	105	4
Owned	2,117	100	721	34	175	8	506	24	215	10	554	2
Rented	1,388	100	395	28	123	9	184	13	146	11	312	2
Private Market Unit	531	100	208	39	48	9	67	13	129	24	147	2
Public Housing Unit	645	100	139	22	66	10	77	12	8	1	134	2
Staff House	199	100	44	22	7	4	36	18	8	4	28	1-
Public Housing Units	645	100	139	22	66	10	77	12	8	1	134	2
Private Market Units	2,860	100	977	34	232	8	612	21	354	12	732	2
Less than \$25,000	815	100	407	50	98	12	199	24	223	27	407	5
\$25,000 - \$49,999	946	100	383	40	101	11	248	26	114	12	363	3
\$50,000 - \$74,999	769	100	185	24	50	7	139	18	15	2	96	1:
\$75,000 & Over	976	100	141	14	49	5	103	11	10	1		
Western Arctic	3,220	100	1,034	32	438	14	532	17	328	10	827	2
1 Person	671	100	170	25		0	111	17	78	12	159	2
2 - 3 Persons	1,303	100	324	25	105	8	164	13	107	8	263	2
4 - 5 Persons	864	100	315	36	151	17	157	18	93	11	232	2
6 or More Persons	382	100	225	59	182	48	100	26	51	13	172	4
Owned	1,105	100	497	45	190	17	317	29	165	15	378	3
Rented	2,114	100	536	25	248	12	215	10	163	8	449	2
Private Market Unit	566	100	191	34	72	13	60	11	114	20	134	2
Public Housing Unit	1,187	100	305	26	160	13	145	12	36	3	293	2
Staff House	320	100	33	10	12	4	9	3	12	4	16	
Public Housing Units	1,187	100	305	26	160	13	145	12	36	3	293	2
Private Market Units	2,033	100	729	36	278	14	387	19	292	14	534	2
Less than \$25,000	918	100	338	37	118	13	184	20	127	14	338	3
\$25,000 - \$49,999	878	100	376	43	145	17	171	19	156	18	364	4
\$50,000 - \$74,999	619	100	167	27	87	14	101	16	29	5	121	2
\$75,000 & Over	805	100	152	19	88	11	75	9	16	2	3	

^{*} Total number of households with problems may be less than the sum of the types of problems due to households with more than one type of problem.

Table 5
Households, by Housing Problems, Core Need and Selected Characteristics
Northwest Territories and Type of Community

						Housing	Problems					
	All Households	%	Total *	%	Suita- bility	%	Adeq-	%	Afford- ability	%	Core Need	9
		70	10tai	70		70	uacy	70	ability	70		
Yellowknife	5,952	100	1,463	25	355	6	433	7	896	15	658	1
1 Person	872	100	233	27		0	81	9	169	19	134	15
2 - 3 Persons	3,144	100	738	23	171	5	226	7	491	16	344	1
4 - 5 Persons	1,710	100	386	23	125	7	109	6	190	11	147	9
6 or More Persons	226	100	105	46	59	26	16	7	46	20	33	15
Owned	2,975	100	704	24	48	2	242	8	476	16	214	
Rented	2,977	100	759	25	306	10	191	6	420	14	444	1:
Private Market Unit	2,425	100	632	26	274	11	151	6	349	14	349	14
Public Housing Unit	286	100	58	20	24	8	15	5	19	7	44	15
Staff House	223	100	43	19		0	9	4	34	15	34	15
Public Housing Units	286	100	58	20	24	8	15	5	19	7	44	15
Private Market Units	5,666	100	1,405	25	331	6	418	7	877	15	614	11
Less than \$25,000	309	100	213	69	85	28	26	8	194	63	213	69
\$25,000 - \$49,999	883	100	433	49	70	8	106	12	359	41	383	43
\$50,000 - \$74,999	1,475	100	375	25	66	4	110	7	199	13	63	4
\$75,000 & Over	3,285	100	442	13	133	4	191	6	145	4		(
Hay River, Fort Smith, Inuvik	3,283	100	785	24	191	6	370	11	380	12	468	14
1 Person	576	100	136	24		0	72	13	83	14	122	21
2 - 3 Persons	1,637	100	352	22	81	5	172	11	166	10	220	13
4 - 5 Persons	876	100	210	24	56	6	97	11	99	11	92	11
6 or More Persons	195	100	87	45	54	28	29	15	32	16	35	18
Owned	1,650	100	386	23	74	4	236	14	161	10	198	12
Rented	1,633	100	399	24	117	7	134	8	219	13	270	17
Private Market Unit	841	100	302	36	84	10	86	10	197	23	201	24
Public Housing Unit	567	100	73	13	27	5	36	6	13	2	59	10
Staff House	204	100	24	12	6	3	12	6	9	4	9	4
Public Housing Units	567	100	73	13	27	5	36	6	13	2	59	10
Private Market Units	2,716	100	712	26	164	6	334	12	367	14	409	15
Less than \$25,000	560	100	228	41	40	7	78	14	179	32	228	41
\$25,000 - \$49,999	705	100	241	34	53	8	90	13	145	21	209	30
\$50,000 - \$74,999	795	100	141	18	37	5	89	11	32	4	32	4
\$75,000 & Over	1,223	100	176	14	61	5	113	9	24	2		C
Rest of the Communities	4,170	100	1,788	43	795	19	1,110	27	382	9	1,600	38
1 Person	757	100	258	34		0	211	28	76	10	257	34
2 - 3 Persons	1,525	100	525	34	155	10	353	23	122	8	485	32
4 - 5 Persons	1,261	100	547	43	279	22	315	25	110	9	479	38
6 or More Persons	628	100	458	73	361	57	231	37	74	12	379	60
Owned	1,986	100	1,120	56	448	23	785	40	277	14	978	49
Rented	2,184	100	669	31	347	16	325	15	106	5	621	28
Private Market Unit	281	100	110	39	41	15	49	17	54	19	92	33
Public Housing Unit	1,511	100	486	32	284	19	232	15	37	2	480	32
Staff House	348	100	58	17	14	4	37	11	12	3	37	11
Public Housing Units	1,511	100	486	32	284	19	232	15	37	2	480	32
Private Market Units	2,659	100	1,302	49	511	19	878	33	345	13	1,120	42
Less than \$25,000	1,426	100	662	46	260	18	384	27	210	15	662	46
\$25,000 - \$49,999	1,369	100	679	50	282	21	436	32	153	11	679	50
\$50,000 - \$74,999	718	100	279	39	141	20	194	27	17	2	252	35
\$75,000 & Over	657	100	168	26	111	17	95	14	2	0	7	1

^{*} Total number of households with problems may be less than the sum of the types of problems due to households with more than one type of problem.

Table 6
Profile of Households, by Selected Characteristics
Northwest Territories and Districts

	All Households	%	North Slave	%	South Slave	%	Western Arctic	
All Households	13,405	100	6,680	100	3,505	100	3,220	10
1 Person	2,205	16	953	14	581	17	671	2
2 - 3 Persons	6,306	47	3,351	50	1,652	47	1,303	4
4 - 5 Persons	3,846	29	1,945	29	1,038	30	864	2
6 or More Persons	1,049	8	432	6	235	7	382	•
Owned	6,611	49	3,389	51	2,117	60	1,105	
Rented	6,794	51	3,291	49	1,388	40	2,114	
Private Market Unit	3,547	26	2,450	37	531	15	566	
Public Housing Unit	2,364	18	533	8	645	18	1,187	
Staff House	774	6	256	4	199	6	320	
Public Housing Units	2,364	18	533	8	645	18	1,187	:
Private Market Units	11,041	82	6,147	92	2,860	82	2,033	
Less than \$25,000	2,295	17	563	8	815	23	918	:
\$25,000 - \$49,999	2,957	22	1,133	17	946	27	878	
\$50,000 - \$74,999	2,988	22	1,600	24	769	22	619	
\$75,000 & Over	5,165	39	3,384	51	976	28	805	
Owned	6,611	100	3,389	100	2,117	100	1,105	1
1 Person	613	9	256	8	232	11	124	
2 - 3 Persons	3,050	46	1,651	49	982	46	417	
4 - 5 Persons	2,271	34	1,197	35	725	34	350	
6 or More Persons	677	10	285	8	178	8	215	
Less than \$25,000	654	10	130	4	354	17	171	
\$25,000 - \$49,999	1,201	18	364	11	548	26	289	
\$50,000 - \$74,999	1,398	21	677	20	485	23	236	
\$75,000 & Over	3,358	51	2,217	65	731	35	410	
ented	6,794	100	3,291	100	1,388	100	2,114	1
1 Person	1,592	23	697	21	349	25	546	
2 - 3 Persons	3,256	48	1,700	52	671	48	886	
4 - 5 Persons	1,575	23	748	23	313	23	514	
6 or More Persons	372	5	147	4	57	4	168	
Private Market Unit	3,547	52	2,450	74	531	38	566	
Public Housing Unit	2,364	35	533	16	645	46	1,187	
Staff House	774	11	256	8	199	14	320	
Less than \$25,000	1,641	24	433	13	461	33	747	
\$25,000 - \$49,999	1,756	26	768	23	398	29	590	
\$50,000 - \$74,999	1,590	23	924	28	283	20	383	
\$75,000 & Over	1,807	27	1,167	35	246	18	395	

Table 7
Profile of Households, by Selected Characteristics
Northwest Territories and Type of Community

	All Households	%	Yellowknife	%	Hay River, Inuvik & Fort Smith	%	Rest of the Communities	%
All Households	13,405	100	5,952	100	3,283	100	4,170	100
1 Person	2,205	16	872	15	576	18	757	18
2 - 3 Persons	6,306	47	3,144	53	1,637	50	1,525	37
4 - 5 Persons	3,846	29	1,710	29	876	27	1,261	30
6 or More Persons	1,049	8	226	4	195	6	628	15
Owned	6,611	49	2,975	50	1,650	50	1,986	48
Rented	6,794	51	2,977	50	1,633	50	2,184	52
Private Market Unit	3,547	26	2,425	41	841	26	281	7
Public Housing Unit	2,364	18	286	5	567	17	1,511	36
Staff House	774	6	223	4	204	6	348	8
Public Housing Units	2,364	18	286	5	567	17	1,511	36
Private Market Units	11,041	82	5,666	95	2,716	83	2,659	64
Less than \$25,000	2,295	17	309	5	560	17	1,426	34
\$25,000 - \$49,999	2,957	22	883	15	705	21	1,369	33
\$50,000 - \$74,999	2,988	22	1,475	25	795	24	718	17
\$75,000 & Over	5,165	39	3,285	55	1,223	37	657	16
Owned	6,611	100	2,975	100	1,650	100	1,986	100
1 Person	613	9	221	7	134	8	258	13
2 - 3 Persons	3,050	46	1,553	52	838	51	659	33
4 - 5 Persons	2,271	34	1,063	36	546	33	662	33
6 or More Persons	677	10	138	5	132	8	407	20
Less than \$25,000	654	10	35	1	129	8	491	25
\$25,000 - \$49,999	1,201	18	207	7	281	17	713	36
\$50,000 - \$74,999	1,398	21	594	20	410	25	394	20
\$75,000 & Over	3,358	51	2,140	72	830	50	388	20
Rented	6,794	100	2,977	100	1,633	100	2,184	100
1 Person	1,592	23	651	22	442	27	499	23
2 - 3 Persons	3,256	48	1,591	53	799	49	866	40
4 - 5 Persons	1,575	23	646	22	330	20	598	27
6 or More Persons	372	5	88	3	63	4	221	10
Private Market Unit	3,547	52	2,425	81	841	52	281	13
Public Housing Unit	2,364	35	286	10	567	35	1,511	69
Staff House	774	11	223	7	204	12	348	16
Less than \$25,000	1,641	24	274	9	431	26	936	43
\$25,000 - \$49,999	1,756	26	676	23	424	26	656	30
\$50,000 - \$74,999	1,590	23	881	30	385	24	324	15
\$75,000 & Over	1,807	27	1,145	38	393	24	269	12

Table 8
Historical Indicators of Crowding
Northwest Territories, District and Community

	%	Households	with 6 or Mor	e Persons			Persons	Per Househ	old	
	2000	1996	1991	1986	1981	2000	1996	1991	1986	1981
Northwest Territories	7.8	8.6	9.8	11.5	13.9	3.1	3.1	3.2	3.4	3.5
North Slave	6.5	7.1	8.4	8.7	10.0	3.1	3.1	3.2	3.3	3.2
Detah	19.0	0.0	28.6	33.3	33.3	3.8	3.4	4.2	4.3	5.3
Ndilo	17.7	23.1	20.0			3.9	3.9	4.2		
Rae Edzo	29.7	31.1	34.9	46.0	48.9	4.5	4.4	4.8	5.4	5.7
Rae Lakes	34.3	36.4	50.0	42.9	57.1	4.6	4.4	4.9	5.3	5.7
Wekweti	16.7	_	_	_	_	4.1	3.9	6.0	6.5	5.2
Wha Ti	36.7	29.4	61.5	50.0	57.1	4.7	4.8	5.8	6.6	7.7
Yellowknife	3.8	5.1	5.4	4.9	5.7	2.9	3.0	3.0	3.0	2.8
South Slave	6.7	7.8	8.8	10.5	14.2	3.0	3.1	3.1	3.4	3.7
South Slave	0.7	7.0	0.0	10.5	14.2	3.0	3.1	3.1	3.4	3.1
Enterprise	4.2	-	-	-	-	2.9	2.8	2.9	3.0	3.0
Fort Liard	13.9	13.8	18.5	26.3	40.0	3.5	3.5	3.6	4.0	5.0
Fort Providence	12.7	11.4	21.2	36.0	38.5	3.5	3.4	3.9	4.5	4.6
Fort Resolution	6.4	8.3	6.3	20.8	20.8	2.8	3.0	3.3	3.6	3.8
Fort Simpson	6.0	6.0	8.0	13.8	15.7	3.0	2.9	3.0	3.3	3.6
Fort Smith	3.7	8.3	9.1	8.8	13.5	2.9	3.0	3.1	3.2	3.4
Hay River	4.8	5.7	4.6	6.2	7.8	2.9	2.9	2.9	3.0	3.0
Hay River Reserve	17.2	14.3	27.3	25.0		3.6	3.7	3.9	4.3	
Jean Marie River	10.5	_	_	_	-	3.4	2.9	3.3	5.3	5.5
Kakisa	0.0	_	_	-	_	2.9				5.8
Lutselk'e	21.6	17.6	28.6	30.0	44.4	3.7	3.6	4.0	5.0	5.3
Nahanni Butte	9.1	-	-	-	-	3.5	3.1	3.7	4.4	5.6
Trout Lake	3.8	_	_	_	_	3.1	2.8	3.1	3.4	3.8
Wrigley	11.3	0.0	10.0	28.6	40.0	3.2	3.4	3.5	4.4	4.7
Western Arctic	11.9	12.8	14.0	17.9	20.6	3.2	3.2	3.3	3.7	4.0
Aklavik	13.8	14.0	16.3	21.1	27.3	3.2	3.3	3.7	3.9	4.2
Colville Lake	29.0	-	-	-	-	4.0	4.5	4.3	4.6	3.9
Deline	14.5	17.1	30.8	42.9	33.3	3.7	3.6	4.2	5.0	4.8
Fort Good Hope	20.5	20.0	32.1	34.8	31.6	3.6	3.7	4.3	4.8	4.5
Fort McPherson	13.7	15.4	23.7	26.5	36.0	3.4	3.4	3.9	4.3	4.7
Holman	6.0	12.0	14.3	26.7	38.5	3.2	3.4	3.4	4.0	4.6
Inuvik	8.8	7.6	7.3	9.5	10.3	2.9	2.9	2.9	3.1	3.1
Norman Wells	3.0	5.4	2.2	4.4	7.4	2.8	2.8	2.6	2.7	3.0
Paulatuk	25.8	45.5	40.0	25.0	60.0	4.2	5.0	4.9	4.9	6.0
Sachs Harbour	2.0	-	-	-	-	2.9	3.3	3.1	3.6	4.6
Tsiigehtchic	21.7	0.0	12.5	16.7	40.0	3.5	3.3	3.9	3.7	4.6
Tuktoyaktuk	17.0	19.6	16.3	29.3	42.9	3.6	3.7	3.6	4.4	5.3
Tulita	20.9	19.2	18.2	37.5	23.1	3.5	3.5	3.4	4.2	4.0

For historical information from the census, percentages are calculated using rounded information. Because of distortion caused by rounding, percentages are not provided for communities with 50 or fewer occupied private dwellings.

Table 9
Historical Indicators of Adequacy & Household Tenure
Northwest Territories, District and Community

	% Households Needing Major Repairs			% Households Owned by Occupant						
	2000	1996	1991	1986	1981	2000	1996	1991	1986	1981
Northwest Territories	14.3	14.2	17.4		13.2	49.3	48.8	41.5	36.5	30.2
North Slave	10.4	9.3	13.1		9.3	50.7	50.6	43.3	39.6	31.6
Detah	17.5	18.2	42.9		33.3	55.6	45.5	57.1	50.0	66.7
Ndilo	30.4	15.4	30.0			60.8	61.5	60.0		
Rae Edzo	31.5	17.6	36.5		19.1	44.4	47.3	39.7	38.0	34.0
Rae Lakes	58.6	45.5	50.0		14.3	87.1	81.8	80.0	85.7	85.7
Wekweti	47.2	-	-		-	75.0	-	-	-	-
Wha Ti	48.0	17.6	53.8		85.7	74.5	64.7	84.6	90.0	85.7
Yellowknife	7.3	8.2	10.0		7.1	50.0	50.3	41.7	37.5	29.4
South Slave	19.7	18.0	23.8		14.9	60.4	58.6	51.4	43.4	38.1
Enterprise	41.7	_	_		-	72.9	_	_	_	-
Fort Liard	34.2	24.1	25.9		60.0	66.5	69.0	70.4	78.9	86.7
Fort Providence	25.0	20.5	39.4		15.4	43.3	43.2	36.4	36.0	23.1
Fort Resolution	36.4	22.2	37.5		45.8	49.7	50.0	46.9	50.0	45.8
Fort Simpson	16.2	19.0	21.3		23.5	49.9	50.0	40.0	32.8	35.3
Fort Smith	12.3	13.4	20.1		11.1	58.4	58.6	47.4	50.7	39.7
Hay River	13.4	17.2	19.2		11.7	64.0	64.3	54.8	49.2	39.4
Hay River Reserve	50.6	42.9	36.4			93.1	14.3	0.0	0.0	
Jean Marie River	57.9	-	-		-	78.9	-	-	-	-
Kakisa	40.0	-	-		-	86.7	-	-	-	-
Lutselk'e	30.9	17.6	50.0		22.2	61.9	58.8	42.9	70.0	55.6
Nahanni Butte	39.4	-	-		-	90.9	-	-	-	-
Trout Lake	50.0	_	_		_	80.8	_	_	_	_
Wrigley	47.2	22.2	20.0		60.0	79.2	77.8	70.0	71.4	80.0
Western Arctic	16.5	20.5	19.1		17.8	34.3	33.3	26.2	21.2	15.7
Aklavik	18.1	23.3	27.9		27.3	27.6	30.2	32.6	15.8	12.1
Colville Lake	100.0	-	-		-	87.1	-	-	-	-
Deline	18.5	25.7	19.2		19.0	26.5	28.6	30.8	19.0	23.8
Fort Good Hope	47.9	42.9	46.4		26.3	62.1	62.9	60.7	60.9	47.4
Fort McPherson	23.2	21.2	21.1		40.0	42.5	44.2	42.1	41.2	40.0
Holman	6.0	12.0	9.5		46.2	26.7	20.0	14.3	6.7	0.0
Inuvik	8.2	15.1	13.6		7.6	29.5	29.8	18.6	16.2	9.7
Norman Wells	5.7	19.6	13.0		3.7	40.2	32.1	19.6	24.4	11.1
Paulatuk	24.2	27.3	20.0		20.0	37.9	36.4	30.0	25.0	0.0
Sachs Harbour	26.0	-	-		-	38.0	-	-	-	-
Tsiigehtchic	23.3	22.2	25.0		0.0	46.7	77.8	37.5	33.3	20.0
Tuktoyaktuk	15.2	23.5	28.6		39.3	23.5	25.5	18.4	14.6	7.1
Tulita	35.3	26.9	22.7		30.8	39.6	23.1	36.4	25.0	15.4

For historical information from the census, percentages are calculated using rounded information. Because of distortion caused by rounding, percentages are not provided for communities with 50 or fewer occupied private dwellings.

APPENDIX A METHODOLOGY

METHODOLOGY

Survey Organization

- The housing needs survey questionnaire and the survey methodology were developed by the Bureau of Statistics in consultation with the NWT Housing Corporation (NWTHC).
- Survey operations, training, and organization of community interviewers were completed by Bureau of Statistics staff. Community coordinators were recruited and trained by Bureau of Statistics staff in Yellowknife. Community coordinators then recruited and trained interviewers in each community. An interviewer manual was prepared and provided to all community interviewers.
- Local Housing Organizations identified community interviewers for the survey and assisted in the administration of the survey in each community
- All questionnaires were interviewer administered, with most interviews being completed during the period September to November 1999.
- A copy of the questionnaire is provided in Appendix D.

Sampling Procedures

- The requirement for statistically reliable estimates of housing need at the community level dictated sampling procedures used for the NWT Housing Needs Survey 2000.
- Random sampling procedures were used in Hay River, Fort Smith, Inuvik and Yellowknife. The sampling frame used for the NWT Housing Needs Survey - 2000 was the Bureau of Statistics dwelling listing.
- In the remaining NWT communities, an attempt was made to survey all dwellings to ensure sample sizes sufficiently large for the release of community level statistics. In advance of survey operations, community coordinators in cooperation with the local housing organization listed all dwellings in the community to ensure complete community coverage.
- A survey questionnaire was completed for each sampled dwelling and included information for all
 persons who normally resided in the dwelling. Where an individual was not present, responses were
 accepted from other household members.

Data Entry and Processing

- As Community Coordinators returned completed questionnaires to the Bureau of Statistics, each
 questionnaire was reviewed and obvious corrections and edits were made. In some cases, respondents
 were re-contacted for clarification of survey responses.
- Data entry was completed directly from questionnaires on a database developed by the Bureau of Statistics, while statistical tables were prepared using the Statistical Package for the Social Sciences (SPSS).

Edit and Imputation of Data

- Following data entry, computer-assisted edits were performed to check for data entry errors and logical inconsistencies among responses.
- Where critical information for defining core need was missing, an attempt was made to impute values based on other answers for the questionnaire. Where this was not possible, the imputation procedures were used.

Questionnaires Received and Sample Weighting

- A total of 5,189 household questionnaires were completed for the NWT Housing Needs Survey 2000.
 The count of households for which information was provided from each community (sample size) is presented in Table A1.
- Weighting of the statistical file was undertaken so that housing statistics were based on estimated counts of households at the community level.
- Due to the use of weighting procedures, totals for tables in this report do not necessarily sum.

Sampling and Non-Sampling Errors

- Information on the sample sizes and sampling errors is summarized in Table A1. Community, district and territorial level standard errors and coefficients of variation are provided for the estimates of core housing need. This information should be considered when statistics from this report are being used.
- The standard error statistic is used to determine confidence intervals for estimates of population values based on a sample. Most often, the 95 percent confidence interval, which should contain the true population value 19 times out of 20, is used. To determine the 95 percent confidence interval for an estimate, the standard error is doubled.
- For example the estimate of core housing need in Tuktoyaktuk is 93 households. From Table A1, the standard error for the estimate of core need is 4 households. Twice the standard error is 8, meaning that the user can be 95% confident that the number of households in core need in Tuktoyaktuk is in the interval 93 ± 8 households, that is between 85 and 101 households. Such interval estimates are highly conservative and most often population values are quite close to their corresponding sample estimates.
- The other measure of sampling error, also provided in Table A1, is the coefficient of variation (CV). This statistic is the ratio of the standard error to the sample estimate, indicating the percentage error implicit in the estimate. In the case of core need in Tuktoyaktuk, the coefficient of variation is 4.1%.
- Another source of error in surveys is referred to as non-sampling errors. These errors result from incorrect answers being given to questions, data entry errors, etc. Surveys are designed to help minimize such errors. Generally, the effect of such errors is not known.

Table A1 Sample Sizes, Standard Errors & Coefficients of Variation, by District and Community NWT Housing Needs Survey - 2000

			Core	Standard	Error	Coefficient
	Households	Sample	Need	Estimate	Proportion	of Variation
Northwest Territories	13,405	5,189	2,726	59	0.4	2.2
North Slave	6,680	1,446	1,033	56	0.8	5.4
Detah	63	55	13	1	2.0	9.5
Ndilo	79	63	34	2	2.8	6.6
Rae Edzo	381	370	196	2	0.4	0.9
Rae Lakes	70	62	44	1	2.1	3.3
Wekweti	36	28	25	2	4.2	6.0
Wha Ti	98	90	63	1	1.5	2.3
Yellowknife	5,952	778	658	62	1.0	9.5
South Slave	3,505	1,902	866	23	0.7	2.7
Enterprise	48	22	26	4	8.0	14.8
Fort Liard	158	140	61	2	1.4	3.6
Fort Providence	252	212	101	3	1.3	3.4
Fort Resolution	187	165	82	2	1.3	3.0
Fort Simpson	419	317	88	5	1.1	5.4
Fort Smith	846	307	157	15	1.8	9.6
Hay River	1,265	474	182	16	1.3	8.9
Hay River Reserve	87	69	53	2	2.7	4.4
Jean Marie River	19	16	10	1	5.1	9.7
Kakisa	15	13	2	1	3.6	26.9
Lutselke	97	83	47	2	2.1	4.3
Nahanni Butte	33	29	15	1	3.3	7.2
Trout Lake	26	21	15	1	4.8	8.4
Wrigley	53	34	28	3	5.2	9.8
Western Arctic	3,220	1,841	827	21	0.7	2.6
Aklavik	254	155	83	6	2.4	7.2
Colville Lake	31	24	27	1	3.3	3.8
Deline	200	124	86	6	2.8	6.4
Fort Good Hope	190	130	114	5	2.4	4.0
Fort McPherson	285	194	102	6	1.9	5.4
Holman	150	112	24	3	1.8	10.9
Inuvik	1,172	404	129	15	1.3	11.5
Norman Wells	336	226	27	3	1.0	12.9
Paulatuk	66	64	29	1	1.1	2.5
Sachs Harbour	50	39	17	2	3.6	10.6
Tsiigehtchic	60	42	37	2	4.2	6.7
Tuktoyaktuk	289	236	93	4	1.3	4.1
Tulita	139	91	60	4	3.1	7.1

APPENDIX B TECHNICAL DEFINITIONS

TECHNICAL DEFINITIONS

The key measure in describing the number of households that are facing housing pressures in the Northwest Territories is core need. The definition of core need and the related housing problems are nationally set and must be used for targeting of federal funding. Although defined below, core need can generally be described as a household that has a housing problem and has a total household income below the community core need income threshold.

The following are technical definitions of terms that are used to describe housing conditions in the Northwest Territories in this report.

Housing Problem

Housing problems included in this survey are divided into three categories: suitability, adequacy, and affordability.

Suitability

Suitability refers to the problem of overcrowding or whether a household has enough bedrooms appropriate for the number of people. The number of bedrooms required for a household is determined by the *National Occupancy Standards*, which specify:

- a minimum of one and a maximum of two persons per bedroom;
- parents are eligible for a separate bedroom from their children;
- household members aged 18 or more are eligible for a separate bedroom, unless married or cohabiting spouses; and
- dependants aged five or more of the opposite sex do not share a bedroom.

Adequacy

Adequacy refers to the physical condition of a dwelling or whether a household has basic facilities to provide a safe and healthy environment.

A household has an adequacy problem if the dwelling is:

- without hot and cold running water; or
- without an indoor toilet; or
- without installed bath or shower; or
- requiring major repairs as evaluated by the household. Major repairs include more serious defects in the structural condition of the dwelling, as well as in the plumbing, electrical and heating systems.

Affordability

Affordability problems exist when a household pays an excessive amount for shelter. A household has an affordability problem if more than 30% of a household's income is paid to shelter costs (see detailed costs under the CNIT description in Appendix C).

Core Need Income Threshold (CNIT)

The CNIT is the income limit for each community that represents the amount of income a household must have to afford the cost of owning and operating a modest 3 bedroom home or, in market communities, renting a home without government assistance. The cost of owning and operating a home takes into consideration:

- The amount of the mortgage payment based on mortgage value (principle including land costs and interest) and amortized over 25 years.
- Shelter costs which include monthly taxes, monthly power, monthly heating, monthly domestic water and sewer, insurance premiums and anticipated maintenance costs.

Monthly payments based on the above criteria are calculated and the income threshold represents an income that will support these payments without a household spending more than 30% of their gross income to own and operate the home.

The NWT Housing Corporation also uses the CNIT to assist in determining an applicant's eligibility for social housing. Factors that go into calculating the CNIT for each community are: construction costs; land costs; taxes; power; heating; water & sewer; insurance premiums; and maintenance costs.

Core Need

If a household has any one housing problem (suitability, adequacy, or affordability) or a combination of problems, and a total household income below the CNIT, the household is considered to be in core need.

APPENDIX C 2000 CORE NEED INCOME THRESHOLDS

CORE NEED INCOME THRESHOLD (CNIT)

The CNIT is an income limit for each community that represents the amount of income a household must have to be able to afford the cost of owning and operating a home without government assistance. Core Need Income Thresholds are determined in different ways for market and non-market communities in the NWT. There are three market communities in the NWT: Hay River, Inuvik and Yellowknife. The Core Need Income Thresholds for these communities are based on people not having to pay more than 30% of their gross household income to rent suitable and adequate shelter - as determined through NWT Housing Corporation price surveys. In non-market communities, the cost of owning and operating a home without government assistance is used.

The NWT Housing Corporation also uses the CNIT to assist in determining an applicant's eligibility for social housing. The methodology and factors that go into calculating the CNIT for each community are outlined below:

New Unit Maximum Construction Costs (MCC):

New unit Maximum Construction Costs were developed by averaging the home ownership capital advanced to block funded communities, less any amounts advanced for administration or expenses not directly related to home ownership projects. New unit costs for non-block funded communities were based on actual tender prices divided by unit square foot sizes to determine average square foot prices for 3 bedroom home ownership units. Unit prices for Yellowknife was determined through Canada Mortgage and Housing Corporation's projected \$75.00 per square foot cost to purchase an existing modest 3 bedroom unit in Yellowknife.

Land Costs:

Derived from the Department of Municipal & Community Affairs' current *Equity Lease Agreement* for sale prices for lots in NWT communities.

Mortgage Value:

Total construction cost plus land cost.

Mortgage Payment:

Mortgage value (total construction cost plus land cost) amortized over 25 years at the current *National Housing Act* rate of 8.25%, blended payment of principal and interest.

Monthly Taxes:

For *General Taxation Area* communities, taxes were determined by applying the 1998 Mill Rate given by the Department of Municipal & Community Affairs to the new unit costs with land. For the communities of Fort Simpson, Fort Smith, Hay River, Inuvik and Yellowknife the 1998 Mill Rate was applied, plus a 3% increment to accommodate existing and proposed property tax increases for 1999 and 2000.

Monthly Power:

The rates provided by the NWT Power Corporation based on 700 kw hours (average consumption), plus 3% to accommodate the Petroleum Products Division, Department of Public Works & Services, Government of the NWT, estimate of generation fuel cost increase. The Territorial Power Subsidy Program is applied when consumption is 700 kw hours or less.

Monthly Heating:

Average consumption of 4,000 litres of heating fuel per year remains unchanged from the February 1997 Core Need Income Threshold consumption level. Monthly cost increased by 15% to accommodate the January 2000 fuel price increase projected by the Petroleum Products Division, Department of Public Works & Services, Government of the NWT.

Monthly Domestic Water & Sewer:

Monthly water and sewer services are based on average actual water consumption for NWTHC public housing units and multiplied by the domestic rate for water services.

Insurance Premiums:

Average price quoted by private insurance agents for a 3 bedroom unit in Fort Simpson, Fort Smith, Hay River, Inuvik and Yellowknife. In the remaining communities in the NWT, average prices quoted by private insurance agents for a 3 bedroom home ownership unit

Monthly Maintenance:

The NWT Housing Corporation Maintenance Services estimate.

Shelter Costs:

Includes total monthly power, heating, water & sewer, insurance and maintenance costs.

Threshold Per Year:

The CNIT is the income limit for each community that represents the amount of income a household must have to afford the cost of owning and operating a modest 3 bedroom home or, in market communities, renting a home without government assistance. The cost of owning and operating a home takes into consideration:

- The amount of the mortgage payment based on mortgage value (principle including land costs and interest) and amortized over 25 years.
- Shelter costs which include monthly taxes, monthly power, monthly heating, monthly domestic water and sewer, insurance premiums and anticipated maintenance costs.

Monthly payments based on the above criteria are calculated and the income threshold represents an income that will support these payments without a household spending more than 30% of their gross income to own and operate the home.

Core Need Income Thresholds:

Thresholds are rounded to the highest \$500.00.

Previous Core Need Income Thresholds:

The previous Core Need Income Thresholds were calculated in February 1997.

Table C1 NWT Housing Corporation Community Core Need Income Thresholds, 2000

NORTH SLAVE

WESTERN ARCTIC

NORTH SLAVE		WESTERN ARCTIC	
Detah	\$72,000	Aklavik	\$75,000
Ndilo	\$64,500	Colville lake	\$82,500
Rae Edzo	\$74,000	Deline	\$82,000
Rae Lakes	\$77,000	Fort Good Hope	\$72,000
Wekweti	\$77,500	Fort McPherson	\$71,000
Wha Ti	\$84,500	Holman	\$79,000
Yellowknife	,	Inuvik	,
1 Bedroom	\$35,000	1 Bedroom	\$39,000
2 Bedroom	\$42,000	2 Bedroom	\$47,500
3 Bedroom	\$51,500	3 Bedroom	\$50,500
		4 Bedroom	\$56,000
		Norman Wells	\$77,000
SOUTH SLAVE		Paulatuk	\$78,500
		Sachs Harbour	\$77,500
Enterprise	\$62,500	Tsiigehtchic	\$72,000
Fort Liard	\$61,500	Tuktoyatuk	\$76,500
Fort Providence	\$67,000	Tulita	\$77,500
Fort Resolution	\$61,500		
Fort Simpson	\$64,500		
Fort Smith	\$60,500		
Hay River			
1 Bedroom	\$31,500		
2 Bedroom	\$39,000		
3 Bedroom	\$43,000		
Hay River Reserve	\$63,000		
Jean Marie River	\$60,000		
Kakisa	\$56,000		
Lutselke	\$69,000		
Nahanni Butte	\$68,000		
Trout Lake	\$66,000		
Wrigley	\$64,500		

APPENDIX D QUESTIONNAIRE

ID:			

CONFIDENTIAL WHEN COMPLETED

NWT Housing Needs Survey - 2000

Introduction

The NWT Bureau of Statistics, on behalf of the NWT Housing Corporation, is doing a survey to identify the housing needs of people living in this community. The main objective is to identify housing needs. However, the responses by those who already have their housing needs met also provide important information. The survey results will be used to plan for housing allocations to communities and housing programs over the next few years. We are asking you to assist by taking about 15 minutes to answer some questions.

Your answers will be kept strictly CONFIDENTIAL.

This is not an application for any housing program but the information will be used to help make decisions about housing in your community.

would like to start by asking you a few general questions about your household.
 How many people normally live in this dwelling? Include people who are away from home at school, on vacation or business, or who are in the hospital.
DK R
Persons
2. How many bedrooms does this dwelling have?
Bedrooms
3. Does this dwelling have interior hot and cold running water?
1 m Vos 2 m No

DK R	a)	bath t	ub or shower		1 n	Yes	2 n	No
DK R	,		or sink in bathroom		1 n	Yes	2 n	No
DK R	c)	kitche	n sink		1 n	Yes	2 n	No
5. What OK R 1 n 2 n 3 n	ı fi	lush to	et facilities does this dwel bilet (including flushomati ndoor toilet (including ele por toilet (includes honey	c) ctric/pr	opane	·	·	
			ask you about the cor describes your dwelling?	ndition	of yo	ur dwellin	g. Which	n of the following
	1		This dwelling requires require	gular m	ainten	ance such	as painti	ng, servicing the
	2		This dwelling requires minus m	nor rep	airs su	ch as fixin	g the shir	ngles, repairing
	3		This dwelling requires ma walls or floors, replacing of					
7. Cu	rrently	, does	your dwelling have any	major p	orobler	ns with		
DK R a	a) ti	he ele	ctrical system?	1 n	Yes	2 n	No	
	If	f yes,	describe the problem: _					
	.\ 4	- - -	mbing quatern?	4 20	Ves	2 50	No	
DK R	•		mbing system?	1n	Yes	2 n	No	
	li	t yes,	describe the problem: _					
		-						

Does this dwelling have any of the following?

DK R	c)	the he	ating sy	stem?	1 n	Yes	2 n	No	
		If yes,	describ	e the problem:					
DK R	d)	floors,	walls o	r roof?	1 n	Yes	2 n	ns with the foundation, No	
DK R	e)			or problems? he the problem:		Yes		No	
pı				ng in this house r getting around?		/ho is 6	0 years	of age or older who h	as
DK R	1 n	Yes	2 n	No					
				g in this househ Ity moving around		der 60 y	ears of	age who has a permane	nt
	1 n	Yes	2 n	No					
10.	may ii		grab ba	rs, kitchen or b				ith mobility problems? Tl , lowered light switches	
	1 n	Yes	2 n	No					

11. For this dwelling, ON AVERAGE what are the monthly payments for ...

			Amount		None	Incl. in rent or other payments
DK R	a)	electricity?	[\$]	1 n	2 n
DK R	b)	oil, gas, wood, or other heating fuels?	[\$]	1 n	2 n
DK R	c)	water and other municipal services? e.g. sewer and garbage. (Do n	[\$ ot include p] roperty taxe	1 n es.)	2 n

12. Do you own or rent this dwelling?

DK R	1 n	Own	If Own, Go to Question 15
	2 n	Rent	If Rent, Go to Question 13

13. Is this dwelling ...

1 n a private market rental unit 2 n a public housing unit 3 n a staff house

14. What is the monthly rent (excluding parking) you pay for this dwelling?

[\$] per month 1 n None

Renters Go to Question 19

15. What are your total regular mortgage payments for this dwelling?

[\$] 1 n No Mortgage If No Mortgage, Go to Question 16

DK R a) Is that ... 1 n Weekly 2 n Bi-weekly 3 n Monthly

DK R b) Does that include property taxes... 1 n Yes
2 n No

16.	What a	re your es	timated yearly	y property	taxes (muni	cipal and school) for thi	s dwelling?
DK	R	[\$] per year	1 r	a None		
17.	Are the	ere any anr	nual lease cos	sts for the I	and related	to your property?	
DK	R	1 n	Yes				
		2 n	No	Go to Que	estion 18		
	a)	What are	the annual lar	nd lease co	osts?		
DK	R	[\$] per year				
18.		•	years, did y taining or rep		•	ct assistance from the	e NWT Housing
		1 n	Yes				
		2 n	No	Go to Que	estion 19		
	a)	Was the	assistance fo	r	(Check all that apply)	
DK	R	1 n	repair or ren	ovation of	the home		
		2 n	home owne	rship assis	tance		
		3 n	loan guaran	tees			
19.	source normal	s, before		Be sure to		total household annua eryone 15 years of ag	
DK	R	Is your to	otal ld income		Woul	d that be	
					3 n	Less than \$20,000	
		1n Le	ess than \$60,	000	4 n	\$20,000 to \$39,999	
					5 n	\$40,000 to \$59,999	
					6 n	\$60,000 to \$79,999	
		2n \$6	60,000 or Moi	re	7 n	\$80,000 to \$99,999	

8 n \$100,000 or More

	Person 1	Person 2	Person 3	Person 4
20. List the names of all persons who normally reside in this dwelling?	First Name	First Name	First Name	First Name
	Last Name	Last Name	Last Name	Last Name
a) What is this person's age?				
, , , ,	Years	Years	Years	Years
b) Is this person male or female?	1 n Male 2 n Female	1 II. Male 2 II. Female	1 n Male 2 n Female	1 n. Male 2 n. Female
c) What is this person's marital status?	1 n Never Married 2 n Married or Common-law 3 n Separated 4 n Divorced 5 n Widowed	1 n Never Married 2 n Married or Common-law 3 n Separated 4 n Divorced 5 n Widowed	1 n Never Married 2 n Married or Common-law 3 n Separated 4 n Divorced 5 n Widowed	1 n Never Married 2 n Married or Common-law 3 n Separated 4 n Divorced 5 n Widowed
d) Is this person	1 n Dene 2 n Métis 3 n Inuvialuit or Inuit 4 n Non-Aboriginal	1 n Dene 2 n Métis 3 n Inuvialuit or Inuit 4 n Non-Aboriginal	1 n Dene 2 n Métis 3 n Inuvialuit or Inuit 4 n Non-Aboriginal	1 n Dene 2 n Métis 3 n Inuvialuit or Inuit 4 n Non-Aboriginal
e) Is this person enrolled as a full-time student?	1n Yes 2n No	1 n Yes 2 n No	1n Yes 2n No	1n Yes 2n No
f) Did this person work at a job or business at any time during the past 12 months?	1 n Yes 2 n No If No, Go to Q20 h)	1 n. Yes 2 n. No If No, Go to Q20 h)	1 n Yes 2 n No If No, Go to Q20 h)	1 n Yes 2 n No If No, Go to Q20 h)
g) How many months in total did this person work in the past 12 months?		 Months	 Months	
h) What is the gross annual income from all sources for this person?	\$ Gross Annual Income 99 n No Income	\$ Gross Annual Income 99 n No Income	\$	\$ Gross Annual Income 99 n No Income
i) Has this person received any Social Assistance in the past 12 months?	1n Yes 2n No	1n Yes 2n No	1n Yes 2n No	1n Yes 2n No

Person 5	Person 6	Person 7	Person 8	Person 9
First Name				
Last Name				
 Years	Years	Years	Years	Years
1 n Male 2 n Female	1 n Male 2 n Female	1 n Male 2 n Female	1 n. Male 2 n. Female	1 n. Male 2 n. Female
1 n Never Married 2 n Married or Common-law 3 n Separated 4 n Divorced 5 n Widowed	1 n Never Married 2 n Married or Common-law 3 n Separated 4 n Divorced 5 n Widowed	1 n Never Married 2 n Married or Common-law 3 n Separated 4 n Divorced 5 n Widowed	1 n Never Married 2 n Married or Common-law 3 n Separated 4 n Divorced 5 n Widowed	1 n Never Married 2 n Married or Common-law 3 n Separated 4 n Divorced 5 n Widowed
1 n Dene 2 n Métis 3 n Inuvialuit or Inuit 4 n Non-Aboriginal	1 n Dene 2 n Métis 3 n Inuvialuit or Inuit 4 n Non-Aboriginal	1 n Dene 2 n Métis 3 n Inuvialuit or Inuit 4 n Non-Aboriginal	1 n Dene 2 n Métis 3 n Inuvialuit or Inuit 4 n Non-Aboriginal	1 n Dene 2 n Métis 3 n Inuvialuit or Inuit 4 n Non-Aboriginal
1n Yes 2n No	1n Yes 2n No	1n Yes 2n No	1 n Yes 2 n No	1 n Yes 2 n No
1 n Yes 2 n No If No, Go to Q20 h)	1 n Yes 2 n No If No, Go to Q20 h)	1 n Yes 2 n No If No, Go to Q20 h)	1 n Yes 2 n No If No, Go to Q20 h)	1 n. Yes 2 n. No If No, Go to Q20 h)
 Months		 Months	Months	
\$ Gross Annual Income 99 n No Income	\$ Gross Annual Income 99 n No Income			
1n Yes 2n No	1n Yes 2n No	1n Yes 2n No	1 n Yes 2 n No	1 n Yes 2 n No