



Town of Hay River Housing Needs Assessment

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Contents

Acronyms and Definitions.....	iv
1.0 Document purpose and methodology.....	1
2.0 Community Context.....	3
2.1 Climate considerations	4
2.2 Community Settlement History	6
2.3 Housing NWT Background	7
2.4 Community Planning.....	8
3.0 Population and demographics	10
3.1 Population growth	10
3.2 Population by age cohort.....	11
3.3 Seniors.....	13
3.4 Indigenous population	14
3.5 People living in housing instability.....	14
4.0 Housing Context.....	15
4.1 Household characteristics.....	15
4.2 Household income	18
4.3 Owners and renters	20
5.0 Housing supply.....	21
5.1 Housing type and age.....	22
5.2 Land availability and new housing developments	25
5.3 Public Housing supply	25
5.4 Public Housing demand	28
6.0 Housing affordability, adequacy, and suitability	28
7.0 Housing Needs Assessment by Demographic.....	32
7.1 Community-wide housing needs	33
7.2 Seniors.....	34
7.2 Families	36

7.3 Singles and Couples.....	38
7.4 People needing temporary shelter (vulnerable sector).....	40
7.5 West Point First Nation	42
8.0 Thematic Analysis of Housing Needs	43
8.1 Housing renewal: supporting new development, redevelopment, and making best use of existing buildings.....	44
8.2 Rental housing to support the workforce of a growing community.....	46
8.3 Wrap-around services to support people with more complex housing needs	49
8.4 Managing development costs	51
8.5 Strengthening capacity for housing maintenance	53
8.6 Partnership opportunities with Indigenous Organizations to support housing needs.....	54
8.7 Finding the right balance for Public Housing in a market community.....	55
8.8 Climate change considerations with housing	57
9.0 Document conclusion and next steps	58
Sources	60
Appendix A – Timeline of Key Northern Housing Policies and Programs	66
Appendix B - Territorial and Federal Housing Program Descriptions	69
Appendix C - Housing NWT Housing program uptake 2007 to 2021.....	73
Appendix D – Community Wide Survey Graphs	75
Appendix E - Local government tools to support and incentivise affordable housing	77

Acronyms and Definitions

An initial list of commonly used acronyms and definitions are included below. This list will be further revised and tailored to the Hay River context throughout the housing planning process.

ACRONYMS

CIRNAC	Crown-Indigenous Relations and Northern Affairs Canada
CMHC	Canada Mortgage and Housing Corporation
ECE	Education, Culture, and Employment
GNWT	Government of the Northwest Territories
HRMC	Hay River Métis Government Council
HRCPD	Hay River Committee for People with Disabilities
ICSP	Integrated Community Sustainability Plan
KFN	Kátł'odeeche First Nation
LHO	Local Housing Organization
NTPC	Northwest Territories Power Corporation
NWTHC	Northwest Territories Housing Corporation (now called Housing NWT)
SAO	Senior Administrative Officer
SSDO	South Slave District Office
WPFN	West Point First Nation

DEFINITIONS

Adequacy means housing that has running water, an indoor toilet, bathing and washing facilities, and does not require major repairs.

Affordability means that housing costs, including utilities, rent or mortgage payments,

insurance, and taxes are less than 30 percent (about one third) of the total gross household income.

Core Need is a measurement tool used each year by CMHC. It means that a person's income before taxes is not sufficient to access acceptable housing, or that the house they live in is unsuitable (not having enough bedrooms or space for the number of occupants), or inadequate (requires major repairs). A household is in Core Need if it is below one or more of adequacy, suitability, and affordability standards, *and* the household needs to spend 30 percent or more of its pre-tax household income to access housing.

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

Couch Surfing means sleeping at another person's house because of no permanent housing.

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

Housing insecurity is defined as a situation where an individual, family or community is living without safe and stable housing, or the prospect of getting into safe and stable housing. Housing insecurity is the result of barriers that include a lack of affordable and adequate housing, and/or an individual or households financial, mental, behavioural or physical challenges, and/or systematic racism and discrimination.

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

Non-market housing means housing operated by or subsidized by the government.

Public Housing refers to subsidized rental housing that is owned and operated by government. In the case of Hay River and other NWT communities, Public Housing is owned by NWT Housing, and operated often in partnership with local housing organizations, or other community organizations.

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

Vulnerable population is an individual, family, or community in need of special care, support, and/or protection because of age, disability or risk of abuse.

1.0 Document purpose and methodology

The purpose of the Hay River Housing Needs Assessment (Needs Assessment) is to present an overview of the current housing situation in the Town of Hay River in order to understand strengths, weaknesses, opportunities and barriers (SWOB) to meet the specific housing needs for the growing community. The Needs Assessment is the first step in developing the Hay River Housing Plan.

The Needs Assessment was conducted in two phases.

Phase 1: Research of background information and data analysis

This phase included a review of community planning documents, formal and informal studies, 2021 and 2016 Census data, NWT Statistics, Housing NWT program information, and media reports.

Phase 1 results are summarized in sections 2 through 6 of this document:

- **Section 2 Community Context** provides an introduction to the Town of Hay River including considerations of climate, community settlement history, history of housing programs, and an overview of existing community planning documents.
- **Section 3 Population and Demographics** provides information about the current population, population growth projections, detailed demographics for seniors and Indigenous people, and people living in housing insecurity.
- **Section 4 Housing Context** provides information on the housing context in relation to households, income, owners and renters.
- **Section 5 Housing Supply and Demand** outlines the supply including type, age, size, land availability and expected new developments. It also describes existing Public Housing supply and a snapshot of Public Housing demand.
- **Section 6 Housing Affordability, Adequacy and Suitability** describes available data related to key Canada Mortgage and Housing Corporation housing standards across Canada.

Phase 2: Public Engagement

Public engagement to inform the needs assessment took place between November 2021 and February 2022, and included a mix of both virtual and in-person activities. The planning of

engagement activities was guided by an Advisory Committee consisting of representatives from different governments, organizations, and stakeholder groups within the geographical scope of the Hay River Housing Plan¹.

Engagement activities included interviews with key informants, focus groups (housing affordability, land development for housing, housing for the vulnerable population), an on-line public survey, and public pop-up kiosks at high traffic locations. A summary of engagement activities and outputs is included in Table 1.

Table 1. Engagement summary.

Community Engagement	Objective	Participants
Focus groups	To deepen understanding of issues related to affordability, land development, and the vulnerable sector as it relates to housing	4 focus groups: <ul style="list-style-type: none"> • Affordability (virtual) • Land availability (virtual) • Vulnerable sector • Seniors
Interviews	To deepen understanding of specific areas related to housing from themes from the desktop research	8 key informant interviews
Engagement with West Point First Nation (WPFN), Kát'odeeche First Nation (KFN), and Hay River Métis Council	To deepen understanding of housing issues specific to Indigenous organizations, to strengthen relationships and explore opportunities for partnership.	WPFN – meeting with Chief, Council and staff KFN – Interview with Senior Administrative Officer HRMC – Input through the Advisory Committee
Community-wide survey	To collect information about current housing issues, needs, and trends according to specific demographic groups.	298 survey responses

The outputs of the engagement activities and the desktop research data collected in phase 1 were analyzed and are presented in sections 7 and 8 of this report:

- **Section 7 Housing Needs Assessment by Demographic** presents an assessment of current and future needs. For each group this section provides: a profile, an assessment of current housing context, a description of future trends and needs, and a SWOB

¹ Including: Chamber of Commerce, Hay River Committee for People with Disabilities, Hay River Housing Authority, Hay River Métis Government Council, Kát'odeeche First Nation, NWT Housing Corporation, Public, Hay River Seniors' Society, Town of Hay River, West Point First Nation.

analysis for each of the demographic groups.

- **Section 8 Thematic Analysis of Housing Needs** presents thematic issues related to housing in Hay River. For each thematic issue the report describes: the issue, why it matters, key partners, what is working well and not working well, and presenting key questions and tools that can be used by stakeholders to improve the housing situation in Hay River.
- **Section 9: Next Steps** describes the next steps to validate and finalize the report and the final steps in the project.

2.0 Community Context

Hay River is located at the mouth of the Hay River on Great Slave Lake. The community is located in the traditional territories of Kátł'odeeche First Nation (KFN) and West Point First Nation (WPFN). It was also historically used by the Métis, represented today by the Council of the Hay River Métis.

Figure 1 shows the municipal boundaries of the Town and its 5 subdivisions: South Shore, Vale Island, New Town, Mile 5 / Junction, and the Hay River Corridor. The Town is adjacent to the KFN Reserve. The residential areas in Hay River are concentrated to the east and west channels of Vale Island and in New Town. There is less density in the agricultural and industrial areas south of New Town, such as the Mile 5 / Junction, Delancey Estates, and Paradise Gardens. Based on registered voter information, the population is split between Hay River North (Vale Island and homes north of Poplar Road) and Hay River South (residences south of Poplar Road and the subdivisions along the highway out of town).

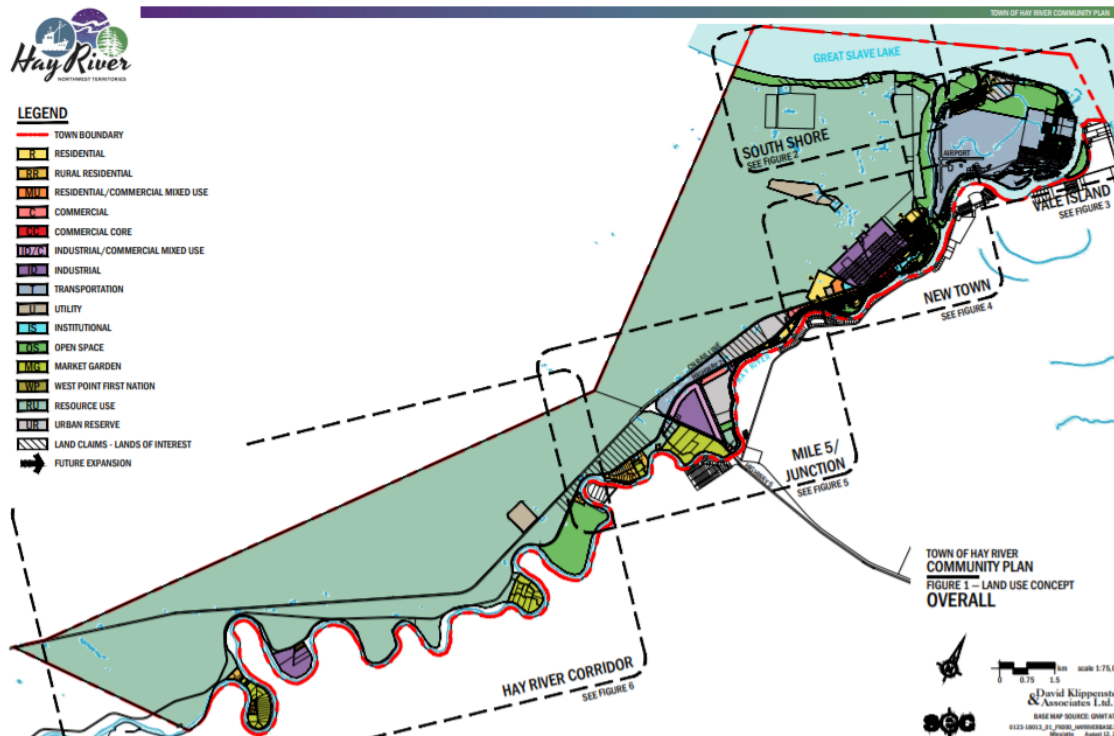


Figure 1. The Town of Hay River and its 5 subdivisions from the Hay River Community Plan

2.1 Climate considerations

Hay River is a subarctic community with long winters and short summers. The summer has a daily average high of 14 degrees Celsius from May to September, and the winters average -24 degrees from November to January. Given the long and cold winters, houses need to be well insulated with dependable heating systems, which require regular maintenance. With harsh winters, people experiencing homelessness have increased shelter needs during these cold months.

Climate change has increased temperatures in the NWT by 2.4 degrees over the last 60 years.² The warming temperatures have significant impacts on land and weather systems, and these conditions can have negative impacts on personal health, safety, and infrastructure. Climate change in Hay River has implications for housing in these areas:

² Climate Observations In The Northwest Territories, GNWT- ENR

https://www.enr.gov.nt.ca/sites/enr/files/page_3_nwt-climate-observations_06-13-2015_vf_1_0.pdf (accessed 18 Sept 2021)

- **Flood Risk:** Substantial areas of Vale Island and other lands along the Hay River are flood prone as they lie within the flood fringe of the 1:100 flood plain as shown by the flood plain mapping program prepared by the federal government in 1984. Existing development within the flood fringe is subject to regulatory measures within the Town's Zoning Bylaw to minimize the risk of property damage due to flooding. The zoning constrains the built environment, including future and existing housing development.³ Climate change exacerbates the flood risk because of unpredictable precipitation levels, snow loads, and rate of spring thaw.⁴ The unprecedented level of the 2022 flood has increased the uncertainty about flood risk in the community.
- **Wildland Fire Risk:** Climate change increases the risk of dry and hot weather that can lead to wildfires, which can have a devastating impact on homes and communities. In 2019, the Department of Environment and Natural Resources published a Community Wildfire Protection Plan for Hay River to provide practical and operational wildland/urban interface risk mitigation strategies to reduce the threat of wildfire to developments within the Town of Hay River and the Kátł'odeeche Reserve. The Plan recommends that developers and regulators pay attention to existing FireSmart mitigation measures in determining the location of new development, and ensure that structural characteristics contribute to a building's ability to withstand ignition.
- **Infrastructure Risk:** Climate change is causing permafrost to thaw, which disrupts transportation, homes, and community infrastructure. New residential development in Hay River will need to consider foundation systems that absorb the stress of potential ground movement, as well as the location, drainage, and erosion factors of housing developments.⁵
- **Health Risk:** Residents are at further risk because of extreme heat warnings that impact vulnerable groups like seniors, young people, and people with illness and respiratory issues. Floods and wildfires, including effects on air quality, also present risks to human health.⁶

³ David Klippenstein and Associated Ltd. Town of Hay River Community Plan, September 2018. [Bylaw-1811-18-Community-Plan-with-Maps.pdf \(hayriver.com\)](#).

⁴ Ibid.

⁵ NWT Climate Change Impacts and Adaptation Report, 2008, GNWT. (accessed 4 Oct 2021)

⁶ Government of the Northwest Territories, 2030 NWT Climate Change Strategic Framework, n.d., Accessed 15 (Sept 2021)

2.2 Community Settlement History

The development of the Town has been influenced by its geographic location, its natural resources including fish, and its position as a transportation link to the north.

A timeline of key historic events in the growth of the Town of Hay River include:

- Since time immemorial, the South Slavey Dene would use the mouth of what is now known as Hay River on Great Slave Lake to fish in the summer and to hunt in the winter.
- 1806 - the Northwest Company built the first trading post on the west side of the Hay River and it was destroyed in 1818.
- 1868 - the Hudson Bay Company built a trading post at the mouth of the Hay River, which was operational for ten years.⁷
- Early 1890s - the KFN settled permanently in the east bank of the river by Chief Chiatlo, which is where the Old Village is located today.⁸
- 1925 – the trading posts and KFN settlement would introduce missionaries and development of a 3-story residence, an RCMP detachment, nursing house, and residential school.⁹
- 1938 - a winter cat-trail between Grimshaw, Alberta and Hay River acted as a supply route to the mines in Yellowknife¹⁰
- 1942 – Hay River Airport was built as part of the Canol Pipeline staging route
- 1948 - the Mackenzie Highway to Hay River was completed, connecting Hay River to the active mining industry in Alberta year-round and enabling the shipment of fresh fish to southern markets.
- By 1950, Hay River had developed into three distinct and separate settlements: main town on Vale Island, the West Channel fishing village, and the KFN settlement on the east bank.
- 1956 - Hay River incorporated as a municipality.
- 1964 – establishment of a planned community on the mainland, in response to serious flooding on Vale Island in 1951 and 1963.

⁷Hay River (Xatlo Dehe), 2019, NWT Metis Nation. (Accessed 8 Sept 2021)

⁸ KFN History, 2021, KFN Website. (accessed 1 Oct 2021)

⁹ Hay River (Xatlo Dehe), Hay River History. 2019, NWT Metis Nation. (accessed 8 Sept 2021)

¹⁰ “Developer’s Assessment Report.” Taltson Hydroelectric Expansion Project. 2009. Deze energy. (accessed 5 Sept 2021)

- 1964 - the Great Slave Lake railway was completed, connecting the community to southern transportation infrastructure. The railway served the Pine Point lead-zinc mine located 100 km east of Hay River and facilitated the establishment of a shipping and barging industry throughout the NWT.
- 1960s-1970s - Hay River's population grew rapidly as the community served as a transportation hub for the oil and gas exploration boom in what is now known as the Inuvialuit Settlement Region, and the Pine Point mine. During this time the downtown core grew, including the construction of a seventeen-story highrise apartment building in anticipation of further resource development-driven growth.
- 1974 - in response to the Town's interest to expand municipal boundaries to the east side of the Hay River, KFN requested that Treaty 8 be fulfilled through the creation of the Reserve.
- 1980s - Hay River experienced an economic decline following the decision not to build the Mackenzie Valley Pipeline, the construction of the Dempster Highway, diverting freight away from Hay River, and the closure of the Pine Point mine in 1988.
- Today the main economic drivers for Hay River growth are transportation, commercial fishing, agriculture, manufacturing and tourism.¹¹ The town is also a centre of government for the South Slave Region, with associated economic activity, governance and public service delivery.

2.3 Housing NWT Background

Housing NWT, formerly the NWT Housing Corporation, was established as a crown corporation of the GNWT in 1974 to deliver programs under categories of rentals and purchase. By 1997, Housing NWT received full responsibility of the CMHC northern portfolio, which involved the transfer of all management and administration of federal housing programs to the NWT. As the corporation has evolved, Housing NWT has made improvements to work more closely with communities to enable local involvement in housing issues and decisions.¹² In November 2021, the Corporation released, *A Strategy for Renewal of the Northwest Territories Housing Corporation*, an action-oriented approach to implement northern housing solutions. This led to a name change to *Housing NWT*. A timeline of the evolution of housing policies is in Appendix

¹¹ Town of Hay River. "Community Profile." 2013. Town of Hay River website (accessed 18 Sept 2021)

¹² NWT Housing Corporation. "History of the NWT Housing Corporation." Emailed from NWTHC. (accessed 21 Oct 2021)

A, a description of housing programs is in Appendix B, and housing program uptake information is in Appendix C.

2.4 Community Planning

The Town of Hay River has developed strategic documents to plan for sustainable growth in the community. The most recent documents include: the Hay River Community Plan, 2019-2023 Strategic Plan, Integrated Community Sustainability Plan, Hay River Agriculture Plan, 10-year Capital Plan, Land Development Plan and the local zoning bylaw. This section will summarize these documents and identify themes from these documents which relate to housing needs.

The Town of Hay River – Integrated Community Sustainability Plan (ICSP), was adopted in 2009 and includes four components: a strategic plan, a human resources plan, an energy plan, and a capital investment plan. The ICSP was initiated after the New Deal for Cities and Communities in 2005 and the transfer of gas tax to NWT Community Governments. The transfer was contingent on the development of an infrastructure plan. The ICSP was developed over 2 years in consultation with community members, committees, students, and the Town staff, Senior Administrative Officer (SAO) and administration.

The ICSP includes strategic considerations for housing. The Plan outlines the need for more affordable and diverse housing options in the community. Specifically, the plan calls for:

- Community Planning - Reviewing the Zoning by-law to include techniques for affordable housing and diverse housing options with the target to increase supply of residential units.
- Energy Planning - Making homes more affordable and lowering the operating costs of homes through energy conservation tools by adopting energy standards for new or retrofit residential construction.
- Human Resource Planning – Providing a range of housing types to help recruit and retain people for the community.

The themes related to housing needs in the ICSP include: affordable housing, diverse housing types, increase of housing supply, and energy conservation and retrofits.

The Hay River Agriculture Plan was created in 2014 to take advantage of the agriculture potential in Hay River. The community is well positioned to capitalize on this sector because of existing production in the region, land resources with rich soils, and demand for locally grown food. The Agriculture Plan is relevant to housing because of the implication of urban agriculture to zoning regulations and land availability. There are competing interests of residential,

commercial, and industrial development to agriculture production.¹³ Themes include: reserving land for agriculture, consideration of agriculture when reviewing development applications, and creative design elements such as vegetated buffer strips to improve agriculture-residential areas when building new residential developments.

The Town of Hay River Community Plan was adopted by Council in 2020. The Community Plan outlines development and implementation activities to accommodate growth. This is the most recent planning document and aligns with Smart Growth theory. Smart Growth is a way of planning communities with residential options that are affordable and with higher density which are located in a downtown. The Hay River Community Plan lists strategic options to meet emerging housing needs which include: concentrated growth where there is existing infrastructure, infill and redevelopment, multi-unit housing developments, and more compact and dense urban development through modifying lot sizes and floor areas. The Community Plan also outlines growth and sustainability goals to ensure development preserves the character of the town. The Community Plan breaks down development options for Vale Island, New Town, Mile 5 and the Hay River corridor, and specific projects for Fraser Place, Aspen Heights, and Sundog. The themes related to housing needs in the Community Plan are: higher density housing, diverse housing types, using existing land and infrastructure for development, preserving natural spaces and distinct character of the Town.

The Town of Hay River Strategic Plan is a 4-year plan adopted by Council in 2019. The plan outlines strategies to acquire, develop and rezone land for higher residential density. Goal 4 of the plan is “To Prepare for Growth Needs by Procuring Required Land,” and actions include:

- Work with stakeholders to find innovative solutions to meet the need for land development
- Identify how to fund and develop land for community growth needs
- Zone land so that density of residential development may be increased

The desired outcomes of these actions are to have available space for residential targets, working with partners to achieve best uses for land, and to ensure input from community members. Key objectives related to housing needs in the Strategic Plan are: increase residential density and develop land for growth.

The Town of Hay River 10-year Capital Plan outlines the new infrastructure and replacement projects for the Town. The Plan includes new priority projects such as a new water treatment plant, upgrades to the solid waste facility, construction of a new town hall, and demolition of

¹³ Town of Hay River. “Hay River Agriculture Plan,” March 2014. Serecon. Accessed 21 Oct 2021.

the fire hall and existing town hall. The projects which have a direct impact on housing include: the new Sundog subdivision, Aspen Heights subdivision, Fraser Place subdivision, and planning/studies for future infrastructure.¹⁴ The Town is preparing for population growth through residential developments and road improvements in the 10-year capital budget. Implementation of the Capital Plan will require partnerships with other levels of government.

Town of Hay River Zoning and Building Bylaw outlines the rules and regulations for land use and development in the community. The Bylaw is being revised by an outside party from the Community Plan and input from Town Administration. At the time of writing this report, the bylaw is to be presented to Council for review and adoption. There may be an opportunity to align the zoning bylaw review to address barriers to meet housing needs.

In summary, the housing needs from the community planning documents include:

- Need to increase residential density
- Need to identify land for community growth
- Need for more affordable housing
- Need for diverse housing options
- Need for higher density residential / more compact housing
- Need to use vacant lots and land for housing development
- Need to redevelop, infill, and reuse lots for residential development

The Town is planning for growth that is higher density, more affordable, and that uses existing lots. The statistics in the next sections will provide information about household size, income and occupancy in the community to assess the alignment between the Town's strategic direction and community needs based on population and household characteristics.

3.0 Population and demographics

3.1 Population growth

In 2021, the population of the Hay River was 3,823 according to data from the NWT Bureau of Statistics.¹⁵ Figure 2 shows the population numbers from 2001 to 2021. Since 2009, the population has increased steadily and from 2017 to 2021. There has been an average of 3,776 people in Hay River over this time period.

¹⁴ Town of Hay River. "2021 Draft Capital Budget," 10 Nov 2021. PPT. Accessed 21 Oct 2021.

¹⁵ Population Estimates by Community, NWT Bureau of Stats, 2020

According to NWT Bureau of Statistics, Hay River is projected to grow to 4,015 people in 2035. This represents growth of 5.8 percent over 16 years, or an annual growth rate of 0.36 percent. This is a larger increase relative to the NWT's growth rate of 0.14 percent.¹⁶ The Hay River Community Plan is based on population estimates of between 5,000 to 6,000 people in the next five years.

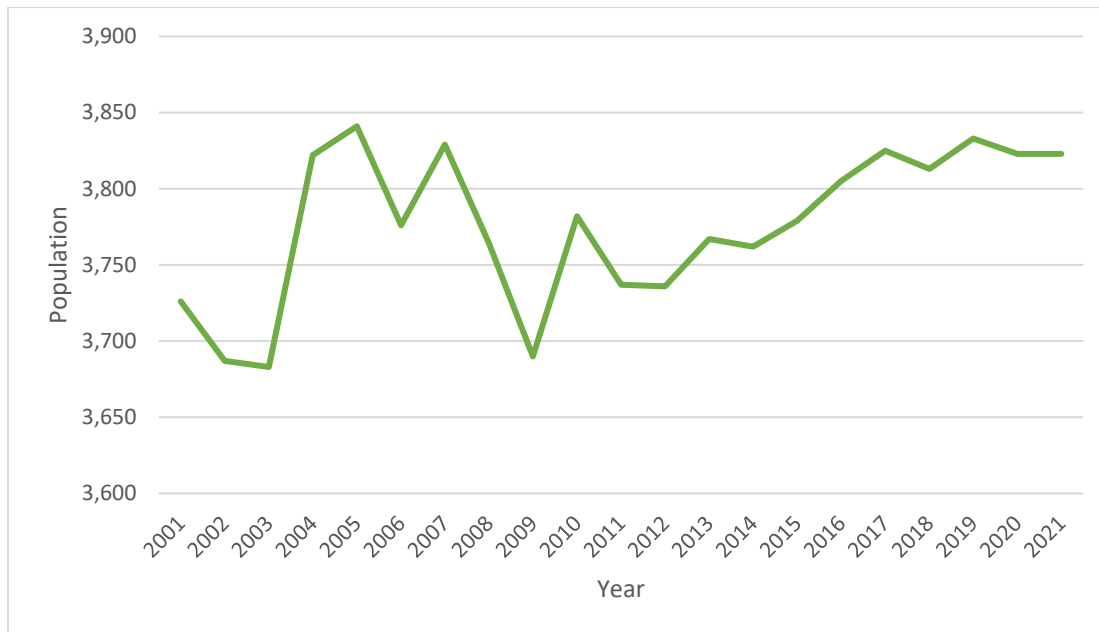


Figure 2. Hay River Population 2001 to 2021.¹⁷

3.2 Population by age cohort

Figure 3 shows the breakdown of the population by age group. 1,063 people are aged 24 and under; 1,051 people are aged 25-44; 939 are aged 45-59; and 696 are 60 and over. The average age in Hay River is 38.2 years old.¹⁸ This is older than the average age in the NWT of 34.5 and younger than the Canadian average of 41 years old.¹⁹ The average number of births in the community from 2008 to 2017 was 45.5 per year.²⁰ This demographic data is based on the 2016 Census.

¹⁶ NWT Bureau of Stats, "Population Projections by Community," 2018 to 2035." GNWT. 2018. (Accessed 22 Sept 2021)

¹⁷ NWT Bureau of Stats, "Population: community totals 2001-2021," 2021. GNWT. 2021 (accessed 3 March 2022)

¹⁸ Statistics Canada. Census Profile, "Populations in Hay River," 2016. Canada (accessed 22 Sept 2021)

¹⁹ Ibid.

²⁰ NWT Bureau of Stats, "Community Profile: Hay River," 2019. GNWT. (accessed 22 Sept 2021)

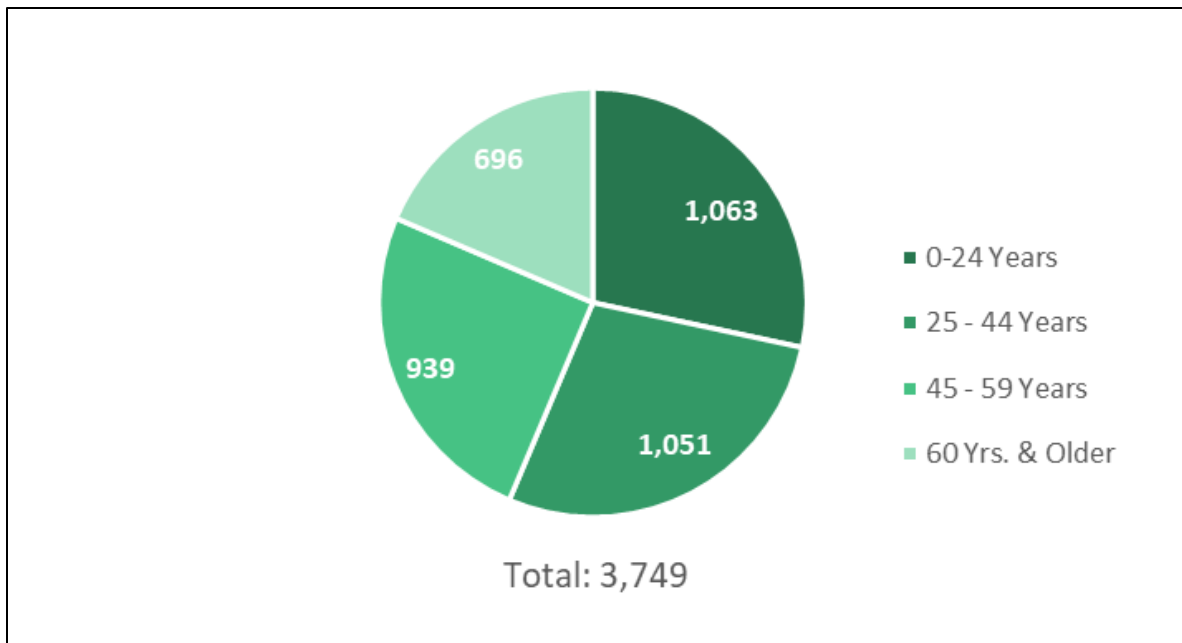


Figure 3. Hay River Population by Age Group, 2019²¹

Figure 4 shows the proportion of population by age group in Hay River, the NWT, and Canada. Overall, compared to the NWT, Hay River has a lower proportion of residents in younger age groups (all age groups between 0 and 44 years), and a higher proportion of residents in older age groups (age 45 and older). Compared to Canada, Hay River has a higher proportion of residents in younger age groups and a lower proportion of the population in older age groups. In summary, Hay River has a somewhat older population than the NWT average, but younger than the Canada average.

²¹ Ibid.

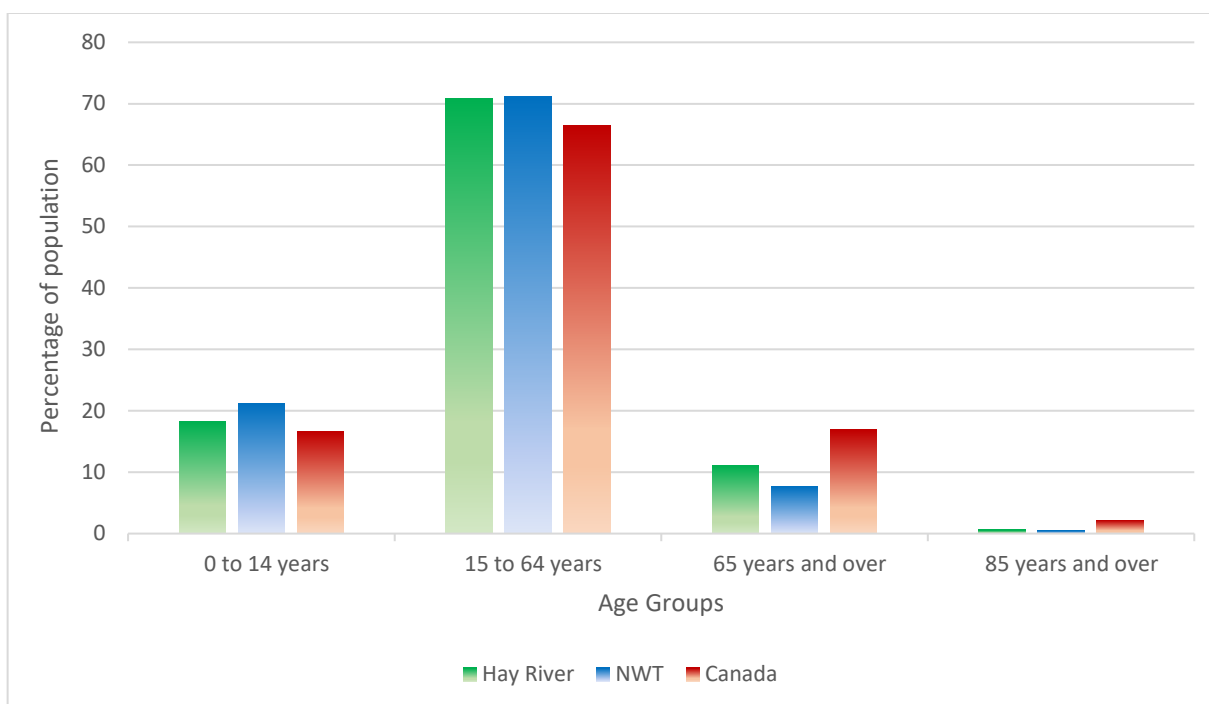


Figure 4. Population distribution by age group in Hay River, NWT, and Canada, 2016²²

3.3 Seniors

The senior population, or people 65 and older, in Hay River is 608.²³ The demographic trend in Hay River is a growing senior population. People over 65 account for 11.1 percent of the population in Hay River compared to the territory average of 7.7 percent. There are also more 45 to 59-year-olds in Hay River compared to the NWT who will become seniors in the next 5 to 10 years.

These figures were echoed in Housing NWT's Seniors Planning Study in 2019, which showed the South Slave Region has the largest number of seniors in proportion to the population.²⁴ The Seniors Planning Study outlines the context for seniors in the NWT, with the understanding that seniors prefer to remain in their communities. Seniors in Hay River have the highest average personal income in the territory and 71.8 percent of seniors in the region own their homes.²⁵ It is worth noting that seniors are exempt from property taxes in Hay River, which might be an

²² Statistics Canada. Census Profile. "Population in Hay River, NWT, and Canada," 2016. Canada (accessed 22 Sept 2021)

²³ Ibid.

²⁴ Northwest Territories Housing Corporation. "Seniors Planning Study." 2019. NWTHC (accessed 1 Oct 2021)

²⁵ Ibid.

incentive to stay in their homes. There are currently two seniors' complexes in Hay River: Whispering Willows and Riverview Lodge, with the Lodge being rebuilt in the next five years.²⁶ Older seniors have particular housing considerations such as accessibility and affordability, which will be exacerbated as this population grows. The Seniors Aging in Place (SAIP) is a Housing NWT program, which offers a forgivable loan to eligible seniors to do repairs or lower their energy costs. Since 2017, the program has received 39 applications in Hay River and has approved 12 of them with 9 pending decisions for 2021-2022.

3.4 Indigenous population

The Indigenous population in Hay River is 1,712 people, or 45 percent of the total population. This is 5.7 percent lower than the NWT rate. Hay River neighbours the KFN, which has a stable population of 335 people that identify as First Nation and Métis. KFN has a higher number of people between 15 to 24 years old compared to Hay River and the NWT, but otherwise resembles the NWT in terms of its population distribution.²⁷ West Point First Nation has a total population of 84 members.²⁸

3.5 People living in housing instability

People who experience homelessness is a growing concern in Hay River. According to the draft Hay River Homelessness and Housing Needs Estimation report, there are an estimated 220²⁹ people living in housing instability in Hay River. The average age of the 73 survey respondents was 43. The top three age groups were: 26 people ages 25-34; 21 people ages 35-44; and 12 people ages 55-64. There were 42 identified as female, 26 as male, and 2 as gender-diverse. Gender is an important consideration because housing instability is not felt equitably amongst all genders. Understanding the gender demographic of individuals experiencing housing instability can help non-governmental and governmental organizations create targeted supportive programming for those in need. For example, in Hay River there are housing support options specifically for women and their children. The level of education for people living with housing instability varied. 19 respondents had a college certificate, 12 had a high school diploma, 11 had a bachelor's degree, and 11 had some grade school.³⁰

²⁶ "Riverview Lodge seniors' complex may be replaced within five years." 19 March 2019. NNSL Media. (accessed 5 Oct 2021)

²⁷ NWT Bureau of Stats. "Community Profile: Hay River Reserve" 2019. GNWT. (accessed 21 Sept 2021)

²⁸ Indigenous and Northern Affairs Canada. "Registered Population: West Point First Nation Number 772." September 2021. Government of Canada. (Accessed 21 Oct 2021)

²⁹ 220 includes adults and dependents who share the living conditions with the 73 survey respondents who were found to be 'housing-insecure'.

³⁰ Hay River Homelessness and Housing Needs Estimation

The fire in the Hay River highrise and the subsequent displacement of residents led to people being homeless or experiencing home instability. It was reported there were 18 people left with unstable housing, and another 28 who had temporary housing and were at risk of becoming homeless.³¹

4.0 Housing Context

This section provides information on the housing context in relation to households, income, owners and renters. Households are a person or group of people who occupy the same dwelling. The intention is to understand household sizes, whether housing is appropriate and, to what extent housing is affordable for owners and renters.

4.1 Household characteristics

Household size in Hay River is mixed between singles, couples, and small families. Figure 5 shows the proportion of households that have one, two, three, four and over five residents in Hay River, Yellowknife, and the NWT. Of all categories, two-occupant households account for the greatest number of Hay River homes (31.8 percent). Homes of 1 or 2 people account for 60 percent of households in the community. Data from the NWT Bureau of Statistics indicates that a majority of these two occupant households are occupied by married or common-law couples (83 percent).³²

³¹ “18 people still homeless after Hay River highrise fire: MLA.” 28 March 2019. True North FM. (accessed 10 Oct 2021)

³² NWT Bureau of Stats. “Community Profile: Hay River: Family Structure.” 2016. GNWT (accessed 21 Sept 2021)

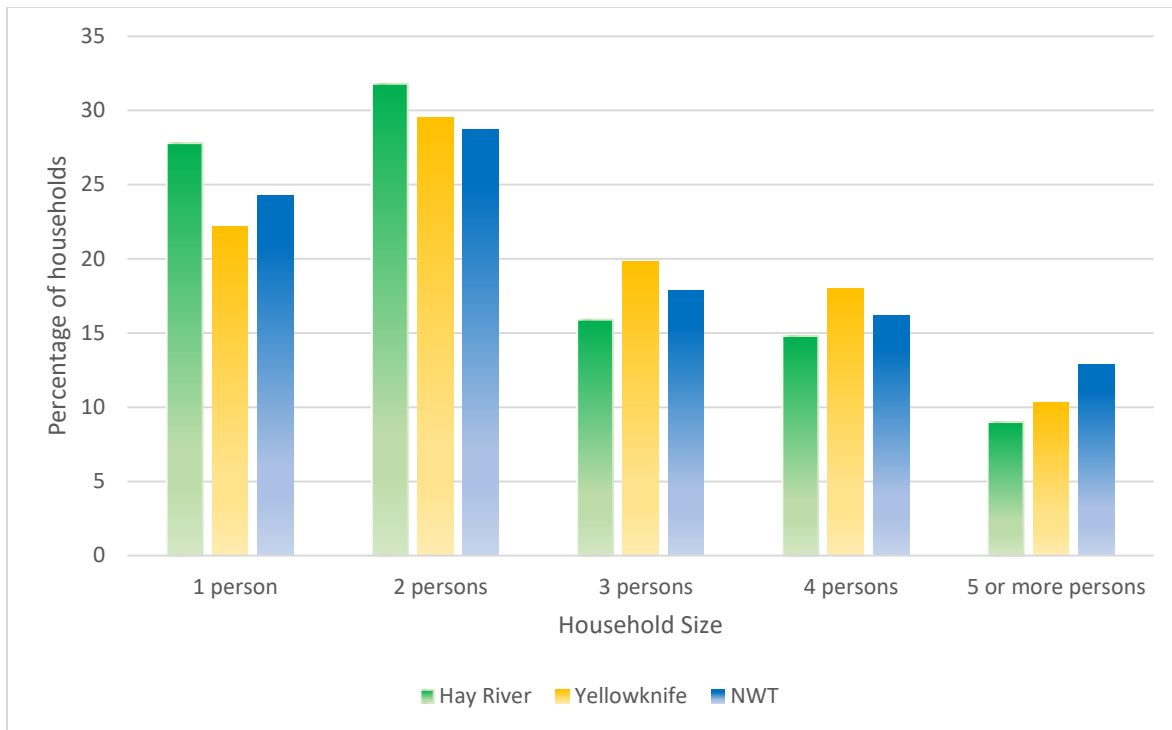


Figure 5. Household size in Hay River, Yellowknife, and the NWT, 2016³³

Hay River has fewer people per household compared to Yellowknife and the NWT. This could mean that overcrowding less of an issue in Hay River compared to other communities in the NWT. It may also indicate that some homes are larger than necessary and there may be space in homes for rentals or secondary suites.

Household size in both Hay River and the NWT has declined. Figure 6 shows the decline in the percentage of households with six or more people between 1981 and 2019.

³³ Statistics Canada. Census Profile, "Families, households, and marital status [Hay River, Yellowknife, NWT]." 2016. Canada (accessed 28 Sept 2021)

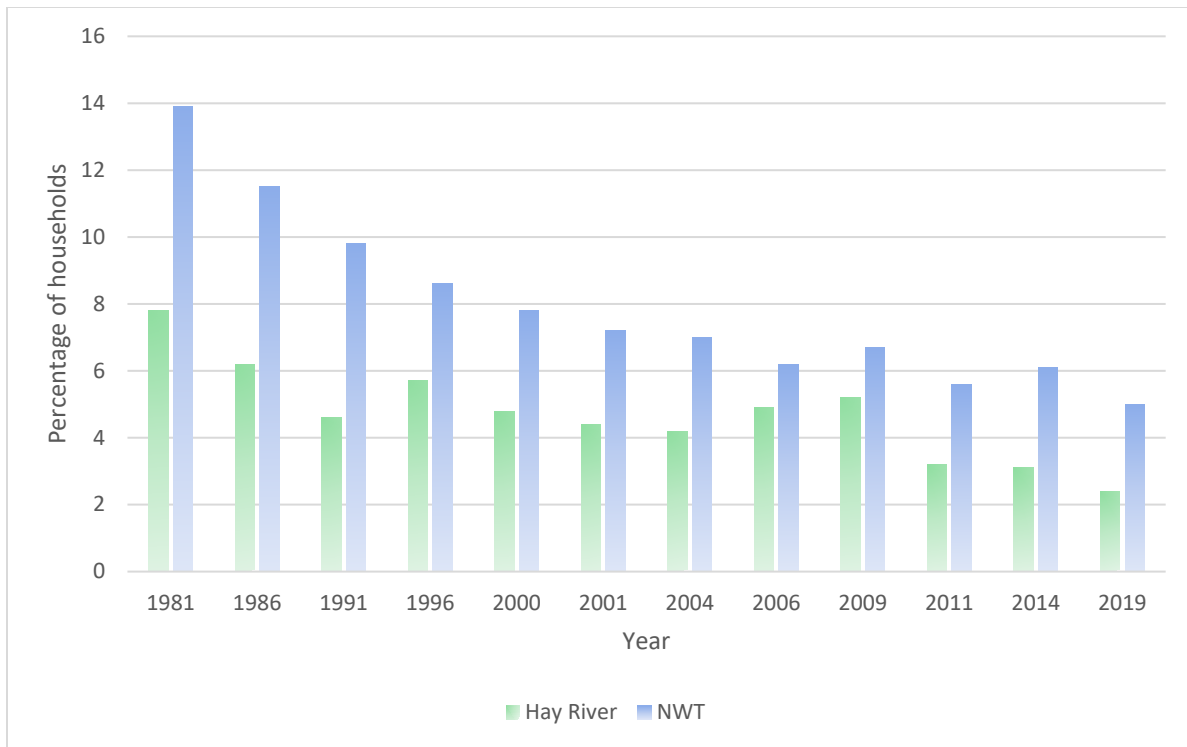


Figure 6. Percentage of households with six or more people in Hay River and NWT, 1981-2019³⁴

Census families are defined as a married couple (with or without children), a common-law couple (with or without children), or lone parent with at least one child. Figure 7 shows the proportion of homes with children in them, compared to those without children. This information is relevant because households with children may have certain considerations for housing features and location. Further, for homes with children, the data is broken down by lone- and two-parent families, as there may be more financial restraints for lone-parent families. The average family size in Hay River according to the 2016 Census is 3.0.

For homes without children, the data is broken down into homes that are occupied by married or common-law couples, compared to those that are not. Two-occupant households are mostly occupied by common-law or husband-wife couples, who account for 83 percent of 2-person households.³⁵

³⁴ NWT Bureau of Stats. "Households with 6 or more people by community 1981- 2019." 2019. GNWT. (Accessed 10 Oct 2021)

³⁵ Statistics Canada. Census Profile, "Families, households, and marital status [Hay River, Yellowknife, NWT]." 2016. Canada. (accessed 28 Sept 2021)

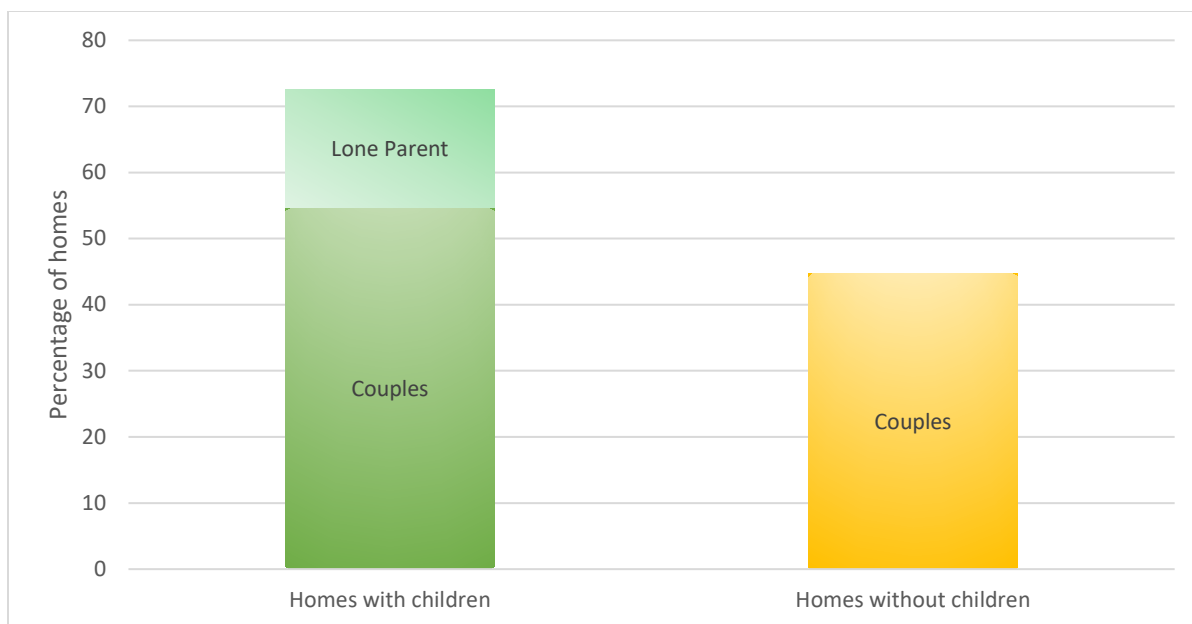


Figure 7. Proportion of homes with children compared to homes without children.³⁶

4.2 Household income

On average, Hay River households fare somewhat better financially than average households across the NWT. Figures 8 and 9 show average family income, and percentage of families' earnings over \$75,000 per year from 2008 to 2017. Both Hay River and the NWT have an average family income of \$135,000. However, unemployment is lower in Hay River at 6.6 percent compared to 10.7 percent in the territory. Unemployment is discussed further below in Table 3. The higher earnings in Hay River are likely related to the stable local economy and the Town's strategic location; the Town has diverse job opportunities compared to more isolated communities in the territory. Hay River is the regional centre for the South Slave, headquarters of the Northwest Territories Power Corporation, and a hub for health, flight, and transportation services in the region. The community has also adapted to changes in the economy through market gardening, tourism, and construction of the new fish plant to strengthen the local commercial fishing industry.

³⁶ Ibid.

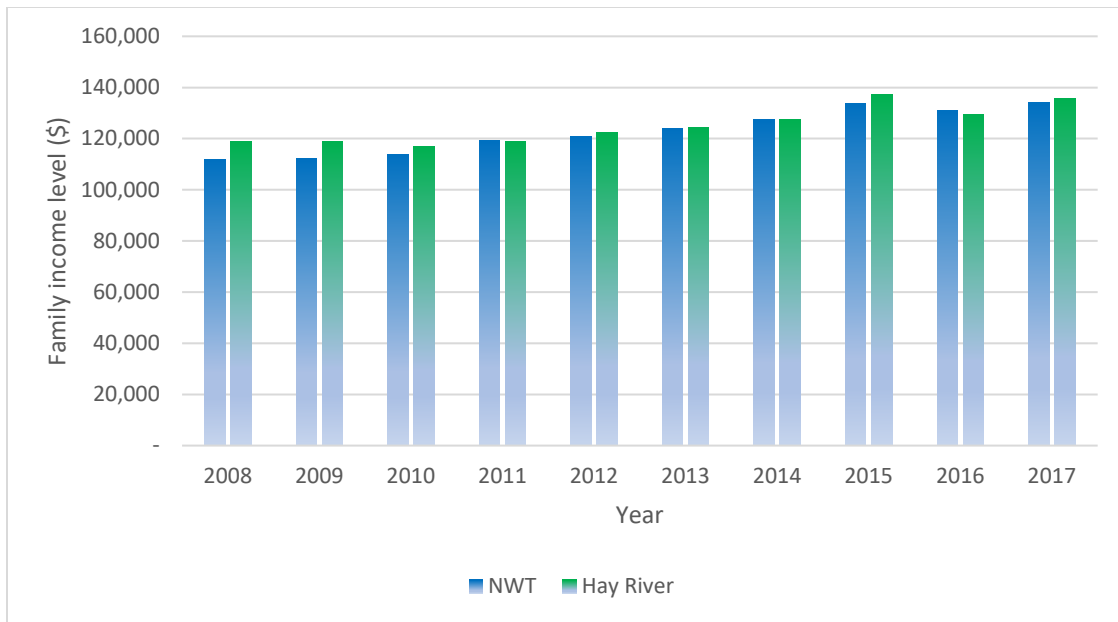


Figure 8. Average Family Income in Hay River and the NWT from 2008 to 2017.³⁷

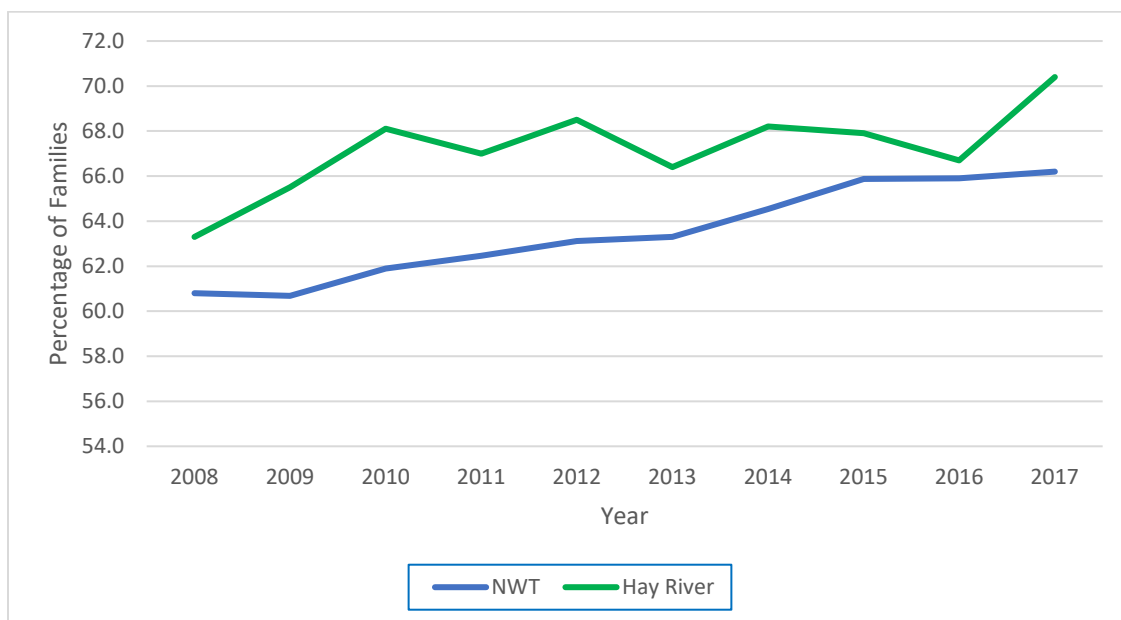


Figure 9. Percentage of Families making more than \$75,000 per year, 2017³⁸

³⁷ NWT Bureau of Stats, "Community Profile: Hay River," 2019. GNWT. (accessed 22 Sept 2021)

³⁸ Ibid.

4.3 Owners and renters

More than half the homes in Hay River are owned and the monthly shelter costs are lower than the NWT average. Table 3 displays comparison information of households that are rented and owned in the community. 65 percent of dwellings in Hay River are owned with 62.5 percent paying a mortgage. This compared to 53 percent of homes being owned in the NWT. There are fewer household renters in Hay River than elsewhere in the NWT and median monthly rental costs are lower by about \$250 a month in Hay River. About 40 percent of households rent in Hay River compared to 47 percent in the NWT.

The average value of homes in Hay River is \$275,457, which is \$70,970 less than the territorial average. It is worth noting that the average value of homes in the territory is heavily weighted by the value of homes in Yellowknife, which averages \$453,608. The lower value of homes may be attributed to its location and ability to build and maintain homes at a lower cost. Some factors that may contribute to the higher home ownership rate in Hay River compared to Yellowknife and the NWT include: a stable population, a stable local economy, and a high employment rate, resulting in residents in the community being able to afford to own homes. Compared to Yellowknife, which is both a regional and a territorial hub, Hay River may have a less competitive housing market.

Table 3. Owners and renters in Hay River and the NWT³⁹

Renters & Owners	Hay River	NWT
Owner data		
Number of households that are owned	640 or 65 percent	8,045 or 53 percent
Median monthly shelter costs	\$1,457	\$1,581
Percentage of households that are owned with mortgage payments	62.5 percent	61.1 percent
Average value of dwellings	\$275,457	\$346,427
Renter data		
Number of households that are rented	425 or 35 percent	6,915 or 47 percent
Median monthly shelter costs	\$938	\$1,190
Households in subsidized housing	41.9 percent	41.2 percent

Table 4 displays income and employment data in Hay River and the NWT, including data on income assistance. Income assistance is government funding to individuals to meet basic needs of food, clothing, and shelter, and special needs allowances. In Hay River, 4 percent of the

³⁹ Statistics Canada, 2016. Census Profile: Hay River, housing. (accessed 14 March 2022)

population received income assistance in 2019 with an average of 3.6 percent over 10 years. KFN and the NWT both had higher rates of people on income assistance at 8 percent and 7 percent respectively. As well, according to an NWT Bureau of Statistics survey, the number of people living in subsidized housing in Hay River and in the NWT was almost identical at about 41 percent. From the same survey, 8.8 percent of respondents in Hay River answered they would have difficulty paying rent or mortgage were their rent or mortgage to increase, which is lower than the 14 percent response rate for the NWT.⁴⁰

Table 4. Income and employment in Hay River and the NWT⁴¹

Income and employment	Hay River	NWT
Average family income	\$135,801	\$134,057
Income less than \$30,000	12 percent	12.9 percent
Unemployment rate	6.6	10.7
Income Assistant Beneficiaries	177 people or 4 percent	3,190 people or 7 percent

5.0 Housing supply

This section outlines the supply and type of dwellings in Hay River. A dwelling is a place where people live (e.g. house, apartment, or shelter). The section reviews the dwelling types for the private market and from Housing NWT in Hay River, and provides detail on the demand for Public Housing units. The total number of private dwellings in Hay River from the 2021 Census is 1,541 and the total number of private occupied dwellings is 1,274.

This updated dwelling data takes into account the units lost following the fire at the highrise. This event resulted in 150 residents in the highrise being displaced.⁴² These residents sought housing through the private rental market, Public Housing, or by moving away from the community for shelter elsewhere. It was reported that 70 households in the highrise were receiving income support. The fire reduced the number of smaller and affordable dwellings in the downtown core, which is sought after particularly by seniors, renters, and people needing affordable housing. The highrise has new ownership that will need to renovate the building to make the units available again for rent or ownership. An Edmonton company, Heritage Valley

⁴⁰ Ibid.

⁴¹ Ibid.

⁴² Desmarais, A. (15 March 2020). Few answers on Hay River highrise Fire, 1 year later. CBC News. <https://www.cbc.ca/news/canada/north/hay-river-highrise-fire-one-year-1.5497552> (accessed 15 Nov 2021)

Capital, plans to renovate and revitalize the rental units. Renovations were scheduled to begin this June 2022 and take a total of 24 months to complete.⁴³

5.1 Housing type and age

Most of the private dwellings in Hay River are single-detached homes. Figures 10 and 11 display number of rooms and bedrooms for dwellings in Hay River and the NWT. The detached homes in Hay River tend to be larger than homes in the NWT in terms of having more rooms and bedrooms. For instance, there are more homes in Hay River with 7 and 8 rooms than the rest of the territory.⁴⁴

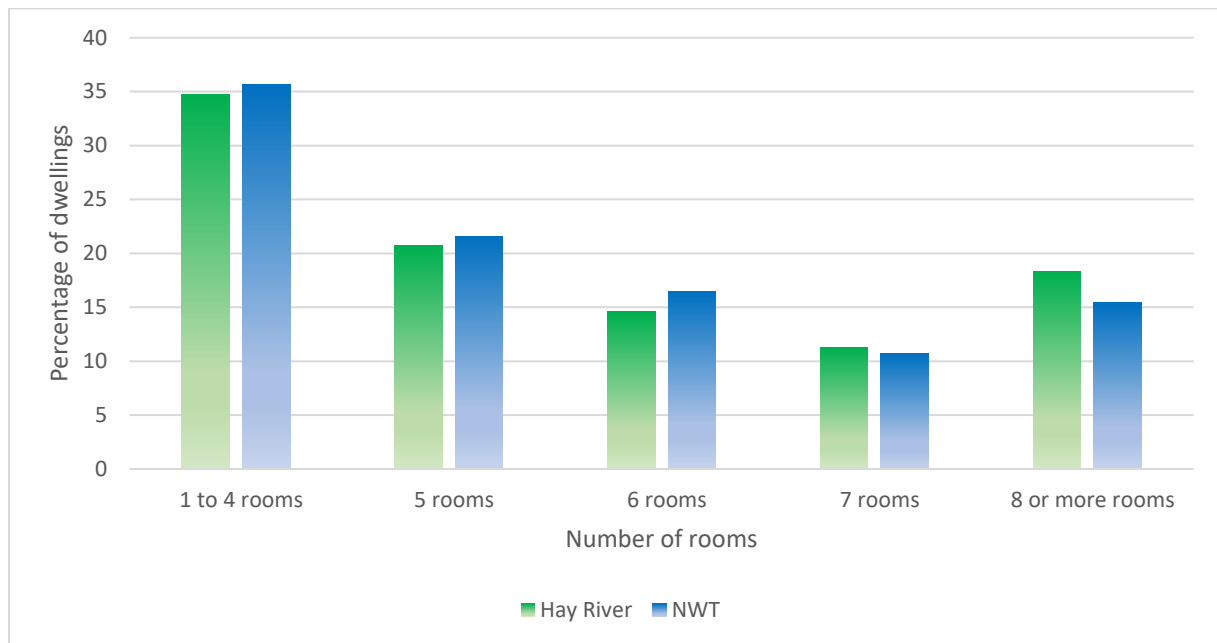


Figure 10. Number of rooms in dwellings in Hay River and the NWT, 2016⁴⁵

⁴³ <https://cabinradio.ca/92633/news/south-slave/new-owners-of-hay-river-highrise-want-to-help-tackle-housing-crisis/>; <https://www.heritagevalleycapital.com/hay-river-mackenzie-tower/>

⁴⁴ Statistics Canada. Census Profile, "Housing [Hay River]," 2016. Canada (accessed 22 Sept 2021)

⁴⁵ Ibid.

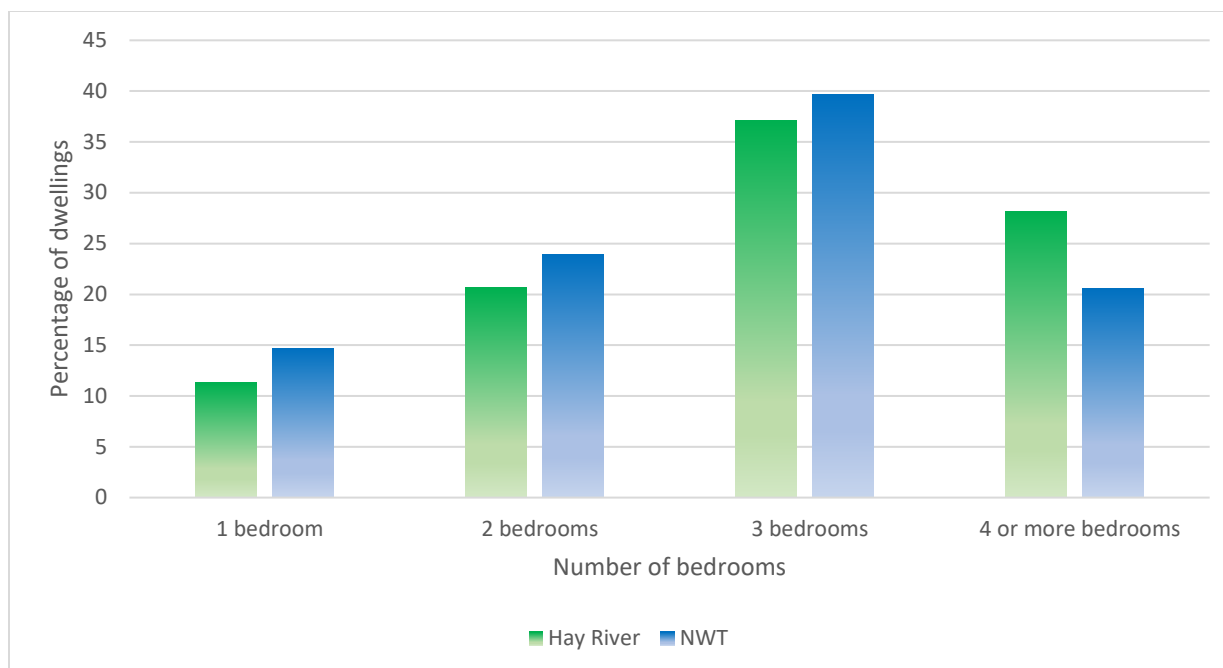


Figure 11. Number of bedrooms in dwellings in Hay River and the NWT, 2016⁴⁶

Most of the homes in Hay River were built from the 1960 to 1981, which surpassed home construction in Yellowknife, the NWT, and in Canada (See figure 12). This boom in home construction coincided with a period of growth in the community and expansion, which included: development of lots after the Great Flood, new highway and railway access to Hay River, and mining activities in the territory. Figure 12 shows that new house construction trends downward from the 1960s period in all jurisdictions. In the last 10 years, occupied homes by new construction in Hay River is trending down at 4 percent while new homes in Yellowknife and the NWT show an increase. New housing supply in Hay River is lower than it has been in 60 years. This might explain why it is challenging for people renting or moving to the community to be able to buy a home. The Town of Hay River has recognized the need for more housing in the 10-year capital plan, and is making amendments to the zoning by-law to enable higher density housing in the community to help meet this demand.

⁴⁶ Ibid.

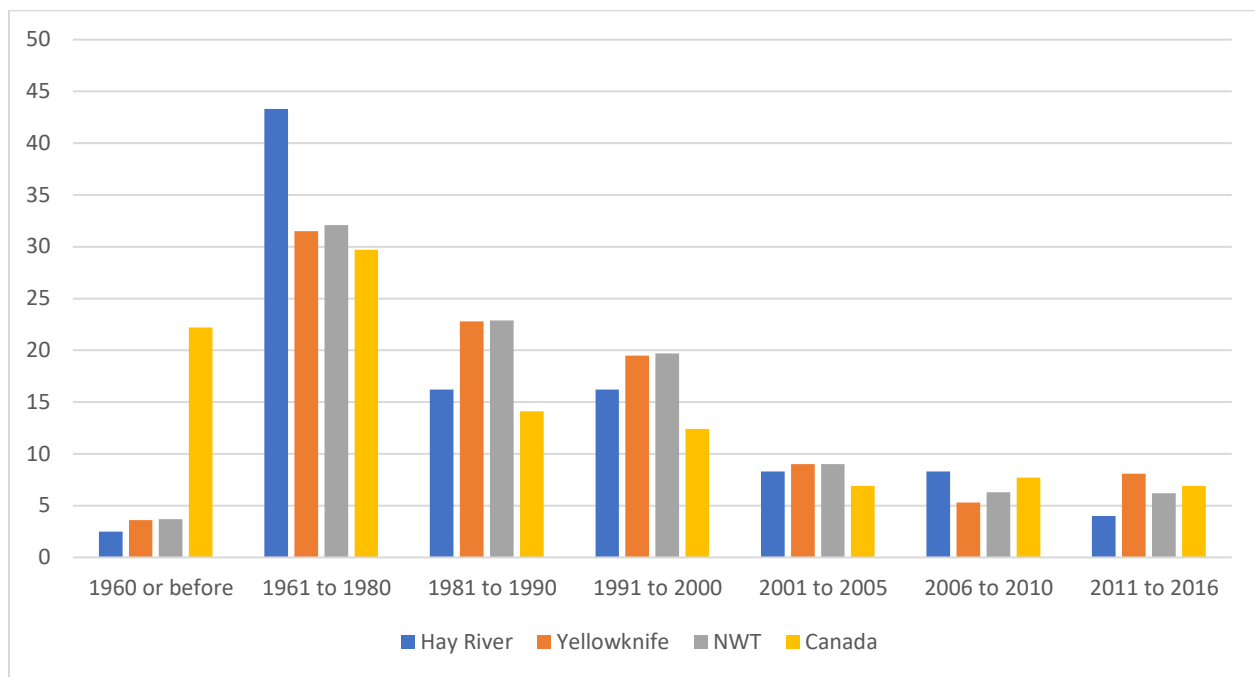


Figure 12. Occupied private homes by period of construction - 25 percent sample data, 2016.⁴⁷

Hay River has many detached homes that are 40 to 60 years old. It is reasonable to suggest that the aging population and changes to smaller family sizes over this time means that many detached homes are too big for its occupants and expensive to maintain. The Hay River Community Plan recommends reducing lot sizes and floor plan areas to increase density to accommodate growth and reflect that household numbers are smaller and require more affordable dwellings. According to Census data, most private homes in Hay River are single detached homes. Table 5 shows the breakdown of private housing in Hay River by dwelling type, listed from highest to lowest number of dwellings. It should be noted that movable dwellings are mobile homes, houseboats, railroad cars, and recreational vehicles. Trailer homes in Hay River, such as those in the Rowe's trailer park, are likely in the category of single detached homes. Not accounted for in the Table is the new 44-unit complex being developed that is scheduled to open in 2022.

⁴⁷ Statistics Canada. Census Profile, "Housing [Hay River]," 2016. Canada (accessed 22 Sept 2021)

Table 5. Number of private dwellings by type.⁴⁸

Dwelling Type, Private Dwellings	Number of Dwellings
Single detached homes	1,085
Apartment in a building with fewer than 5 stories	115
Apartments in a building that has five or more stories	80
Other attached dwellings – buildings fewer than 5 storeys and other single detached housing	
Semi-detached homes	70
Row houses	35
Movable dwellings	5

5.2 Land availability and new housing developments

As of early 2022, there were ten residential lots inventoried for the Town; two zoned in R1B and 8 zoned R1C. Media reports also indicate there are no residential-zoned properties in inventory and there is very little housing available for sale on the private market⁴⁹.

On March 29, 2021, the Town of Hay River approved the rezoning of land identified for a new residential development, Fraser Place. Construction for the contract was awarded in March 2022 and the lots were scheduled to be available in 2023. However, the events of the May 2022 flood have delayed this development and viability of the site for residential housing may be reassessed to consider the site's vulnerability to future flooding.

The rezoning would make possible the addition of 29 single-family lots in Hay River. The 29 new lots would be sold by the Town of Hay River in accordance with the Land Administration Bylaw. Prices would be based on consideration of development costs, off-site levies and market value.⁵⁰

The 2022 floods have also limited the viability of residential housing at Paradise Gardens.

5.3 Public Housing supply

There are 158 Public Housing units available in Hay River owned and operated by Housing NWT, which includes seniors' units.⁵¹ These include mostly duplexes, detached homes, and apartments available to tenants. Housing NWT also operates two senior facilities in Hay River

⁴⁸ Statistics Canada. Census Profile, "Housing [Hay River]," 2016. Canada (accessed 22 Sept 2021)

⁴⁹ "Town approves rezoning for development of Fraser Place." 11 April. 2021. Hay River Hub. (accessed 17 Sept 2021)

⁵⁰ Town of Hay River. Fraser Place Planning Report. 20 Jan 2021. Stantec. (accessed 19 Sept 2021)

⁵¹ NWT Housing Corporation, "Unit Status Report," GNWT, Accessed Sept 26, 2021

with 32 units. The type of Public Housing is more diverse than the private market in Hay River; there is a higher proportion of multi-family units and single units compared to the private dwellings, which are largely detached homes. Table 6 shows the breakdown of Housing NWT-owned housing in Hay River by dwelling type, listed from highest to lowest number of dwellings.

Table 6. Number of Public Housing dwellings by type.⁵²

Dwelling Type, Public Dwellings	Number of Dwellings
Duplexes	47
Apartments	33
Seniors' units	33
Detached homes	32
Triplexes	9
Fourplexes	4

Public Housing in Hay River is at capacity. As of September 2021, there are 156 occupied units out of the 158 available. Housing NWT provides housing programs that support movement to the community and encourage home ownership, including the Home Purchase Program and the Market Housing program, and Solutions to Educate People (STEP) homeownership readiness courses.⁵³ Providing supports towards home ownership is one of Housing NWT's solutions to Public Housing capacity issues.

- **Home Purchase Program** is the Homeownership Entry Level Program and provides first time home buyers who cannot afford mortgage to try homeownership before purchasing. The renter has the option of buying the leased unit within four years of beginning the program.
- **Market housing** are housing units provided for rent at market rates to critical staff to incentivize staying in the community. Critical staff are professionals such as teachers, doctors and other skilled professionals that are in demand in the community.
- **STEP** is a series of courses including counselling and education to help people gain skills to be successful homeowners.⁵⁴

⁵² Ibid.

⁵³ "How big is the waiting list in your community," Cabin Radio, 16 March 2020, accessed Sept 28, 2021

⁵⁴ NWT Housing Corporation, "Homeownership Education courses," GNWT, (accessed December 10, 2019).

Housing NWT is planning a major retrofit in 2022-23 of 4 Homeownership Entry Level Program (HELP) units and 23 public housing units.⁵⁵ A significant number of housing units were damaged as a result of the May 2022 flood. As of September 2022 these repairs and renovations were ongoing.

Appendix C is a list of uptakes for Housing NWT housing programs in Hay River from 2007 to 2021. Over this time period, Housing NWT has received 1,139 applications for programs in the community; 455 have been approved, 280 have been declined, 218 were withdrawn, 13 were cancelled, and 12 applications were incomplete. There are 18 applications pending decision for 2021-2022. Overall, there is a 40 percent approval rate for Housing NWT programs in Hay River, 24 percent rate of declined applications, and 20 percent rate of withdrawn applications from 2007 to 2021.

The programs with the most applicants and approvals are the Contributing Assistance for Repairs and Enhancements (CARE) programs for preventative maintenance (131 approvals), Emergency Repair Program (ERP) (121 approvals), and CARE program for repairs and enhancements (106 approvals). The CARE preventative maintenance program has the highest approval rating (62 percent) and lowest decline ratings (5 percent) of all the programs. The homeownership support programs (Homeownership Entry Level Program (HELP), Home Purchase Program, and Providing Assistance for Territorial Homeownership (PATH) have the lowest approval ratings compared to applications that have been declined. HELP has declined 40 percent of applicants and approved 24 percent; PATH has declined 39 percent of applicants and approved 12 percent; and the Home Purchase Program has declined 40 percent of applicants and approved 24 percent.

Housing NWT has also funded the opening and operations of the Moving Forward Emergency Shelter for Men and Women, which has 10 bunk beds and accommodates 20 people. The shelter opened in September 2021 and is run by the Hay River Committee for Persons with Disabilities in a house leased from the Town of Hay River. The Family Support Centre is a women's shelter in Hay River which operates out of a house leased from the Town of Hay River. There is a new 14-bed women's shelter to be opened in the Fall of 2022.

⁵⁵ GNWT 2022-2023 Capital Planning Estimates, (accessed September 23, 2022).

https://www.fin.gov.nt.ca/sites/fin/files/resources/2022-2023_capital_estimates.pdf

5.4 Public Housing demand

Housing NWT has committed to building 3 market single family dwellings in 2021-2022 to facilitate more tenants into home ownership and open space for Public Housing. However, given existing capacity and waitlists now, more Public Housing is likely needed for Hay River.

Public Housing demand and waiting list updates can fluctuate often.⁵⁶ Table 7 displays the Public Housing waitlist for applicants approved for Public Housing in Hay River, the KFN Reserve, and the NWT. As of September 2021, there were 42 people on the waiting list for Public Housing in Hay River. The waitlist information indicates that Public Housing demand is highest amongst singles or couples sharing a room. It is not known how many applications have been declined for Public Housing in 2021-2022, and during engagement, qualifying for the waitlist and the length of the list were barriers to access Public Housing.

Table 7. Waitlist for Public Housing in Hay River, the KFN, and the NWT.⁵⁷

Number of bedrooms	Waiting list Hay River as of Sept 2021	Waiting list KFN Reserve as of March 2020	NWT Waiting list as of March 2020 ⁵⁸
0 bedroom	18	8	
1 bedroom	13	-	561
2 bedroom	6	1	
3 bedroom	3	-	
4 bedroom	2	-	
TOTAL WAITING	42	9	937

6.0 Housing affordability, adequacy, and suitability

The Canada Mortgage and Housing Corporation measures housing standards across Canada using three indicators: affordability, adequate housing, and suitability. These indicators provide a standardized way to measure housing issues across the country. The three indicators are outlined here:

⁵⁶ NWT Housing Corporation (notes from Chris Van Dyke, 23 September, 2021)

⁵⁷ NWT Housing Corporation. "Public Housing Waitlist Summary for Hay River." 23 Sept 2021. GNWT. (accessed 25 Sept 2021)

⁵⁸ Cabin Radio. "How big is the public housing waitlist in your NWT community?" 16 March 2020.

<https://cabinradio.ca/32007/news/housing/how-big-is-the-public-housing-waitlist-in-your-nwt-community/#:~:text=Overall%2C%20on%20March%2012%2C%202020,for%20a%20one%2Dbedroom%20unit>

- Affordable housing means dwellings costs less than 30 percent of total before-tax household income (a household must fall below this standard to be considered core need)
- Adequate housing means dwellings not requiring any major repairs (considered core need if it falls below adequate and affordable housing)
- Suitable housing means a house has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

The indicators are useful to determine housing issues and whether a household is in core need. A household is in core need if it meets these two criteria: i) the household is below one or more of adequacy suitability, and affordability standards, and ii) the household needs to spend 30 percent or more of pre-tax household income to access housing.⁵⁹

The NWT Bureau of Statistics tracks these indicators in houses across the territory through their Community Survey (completed most recently in 2019). Figure 13 presents housing issues using these indicators in the NWT, Hay River, and small communities in the South Slave. Housing NWT also introduced the Core Need Income Threshold (CNIT), which sets a monthly income target to afford the costs of home ownership or renting in the private market. Table 8 displays CNIT for Hay River and Yellowknife. The cost for homeownership in Hay River is less than in Yellowknife, while income thresholds for renting are equal in both communities.

Table 8. Core Need Income Threshold for Hay River and Yellowknife

Type	Hay River		Yellowknife	
	Homeownership CNIT	Rental CNIT	Homeownership CNIT	Rental CNIT
2 bedroom	\$9,233	\$5,033	\$11,392	\$5,033
3-bedroom	\$10,542	\$5,842	\$12,817	\$5,842

⁵⁹ Identifying core housing needs. August 14, 2019. CMHC. (accessed 14 March 2022)

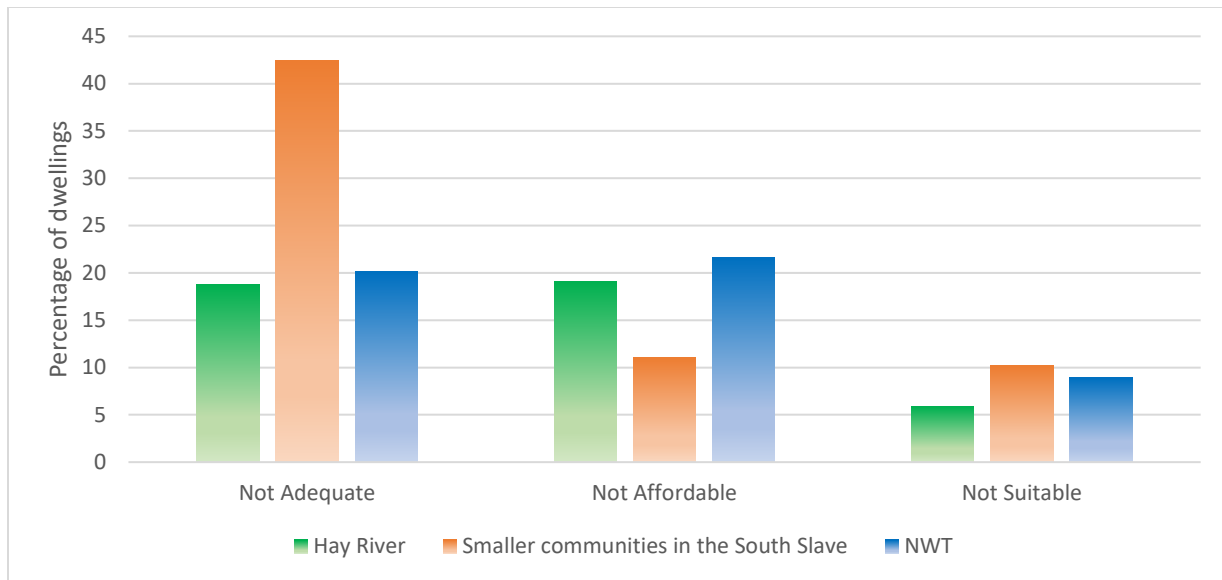


Figure 13. Issues by key indicators in Hay River, small communities in the South Slave, and the NWT, 2019.⁶⁰

Compared to the NWT, Hay River has more positive outcomes (i.e. lower rates) for all three indicators. The indicator with the lowest rate in Hay River is suitability, as only 6 percent of homes do not have enough bedrooms for the make-up of the residents. This aligns with the data that there is a high number of detached homes in the community which have more bedrooms than the average NWT household, even while the Town is also trending towards smaller family sizes and number of people in homes. Based on this data, it appears there is enough space for households and minimal issues with overcrowding in Hay River compared to smaller communities in the South Slave and elsewhere in the NWT.

The affordability indicators for Hay River are similar to the NWT. There are 19 percent of households in Hay River that cannot afford a home and are spending more than \$30,000 on rent. KFN is included in the Small Communities in the South Slave and has a lower affordability percentage, however KFN does not have market housing.

Public Housing has low rental rates. Public Housing in the NWT is based on a rent scale with no household paying less than \$70 per month and none paying more than \$1,625 per month.⁶¹

⁶⁰ NWT Bureau of Stats, "Housing Condition, 2019." GNWT. 2019. (Accessed 22 Sept 2021)

⁶¹ NWT Housing Corporation, "Public Housing," GNWT, (Accessed 5 Oct 2021)

<https://www.nwthc.gov.nt.ca/en/services/public-housing>

About 42 percent of renters in Hay River and the NWT receive subsidized housing.⁶² The Census gathers information on the number of owners and renters that spend 30 percent or more of their annual income on housing because affordability is identified as a core housing need. Information about households spending 30 percent or more on housing in Hay River, the NWT, and Canada is provided in Figure 14. There are about 10.3 percent of households that spend more than 30 percent of annual income on housing, which is lower than the NWT (12.4 percent) and Canada (24.1 percent) rates. The data suggests that people in Hay River generally are able to afford their rent or mortgage compared to the NWT and the rest of the country.

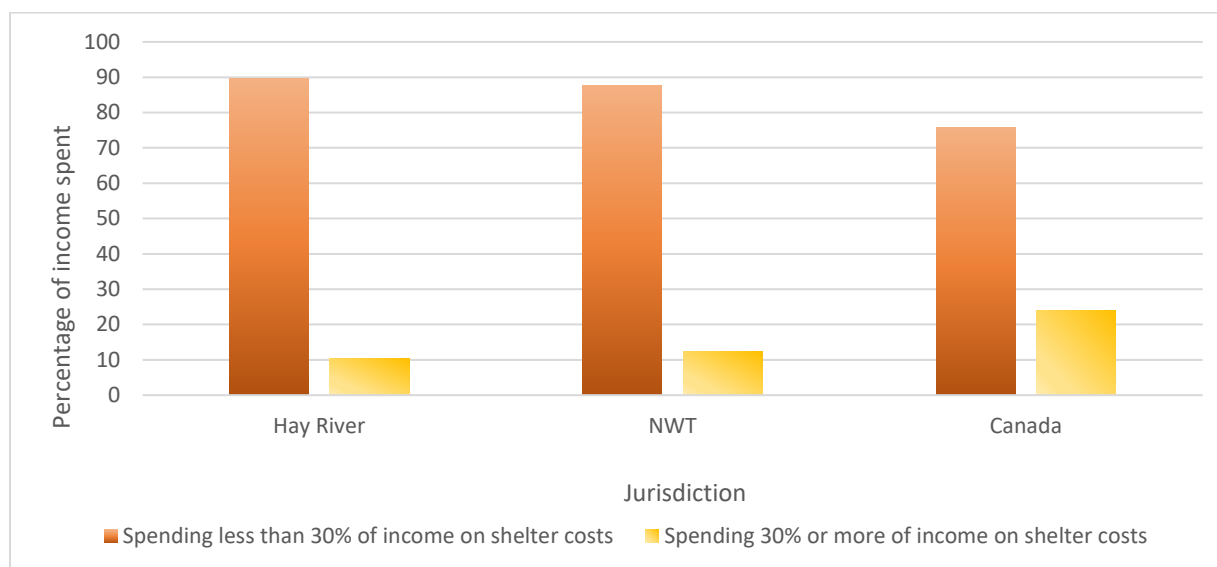


Figure 14. Spending less / more than 30 percent on shelter costs, 2016⁶³

The adequacy indicator for Hay River is similar to the rest of the territory. Adequacy is related to houses requiring major repairs. Figure 15 shows homes needing repairs in Hay River, the NWT, and KFN. Hay River has about 18 percent of homes that require major repairs, similar to the rest of the territory. KFN has a very high number of homes needing major repairs at 70 percent. The data shows that potentially 40 percent of homes in Hay River require major or minor repairs.

⁶² Statistics Canada. Census Profile, "Housing [Hay River]," 2016. Canada (accessed 22 Sept 2021)

⁶³ Statistics Canada. Census Profile, "Housing [Hay River]." 2016. Canada (accessed 22 Sept 2021)

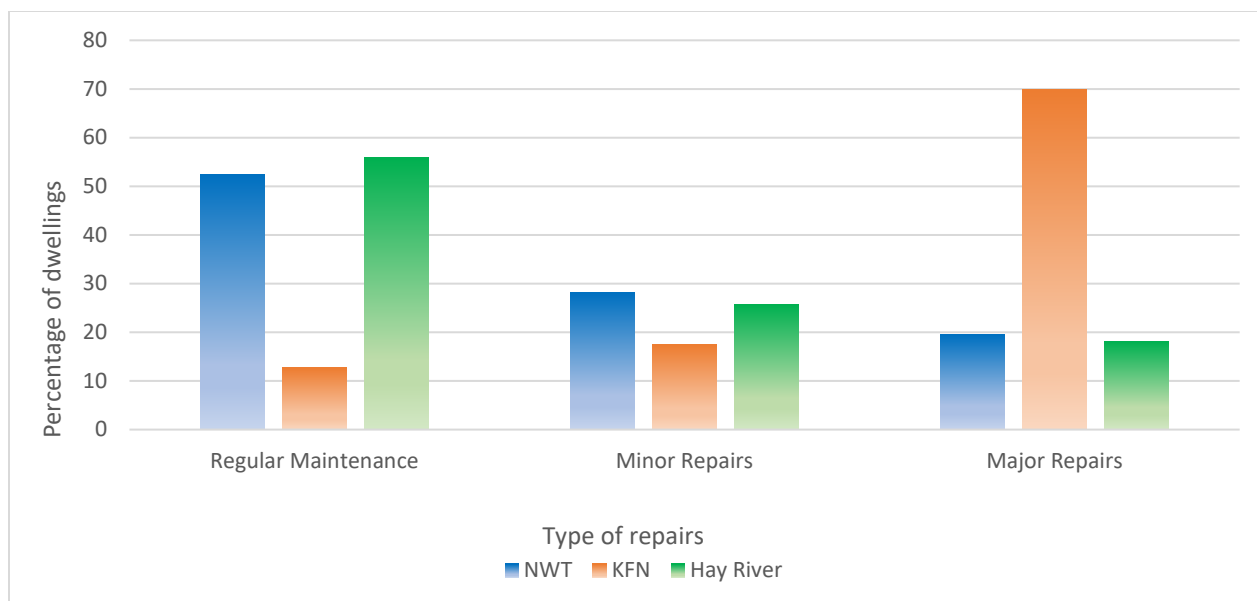


Figure 15 Repairs *Needed* by type in Hay River, KFN, and the NWT, 2019⁶⁴

7.0 Housing Needs Assessment by Demographic

This section of the report will provide an assessment of current and future needs of housing groups. Housing groups share common characteristics based on household size, and other demographic information. Groups include seniors, families, working couples and singles, and people in need of temporary shelter. For each group the report will provide:

- **A demographic profile**, with attention to variations within the demographic.
- **A description of the current housing context**, including number of households, housing type, breakdown of ownership vs. rental, market vs. Public Housing, current access to/use of housing programs where information is available.
- **A description of future trends**, including projected change in number of households (if known) or directional change, desired/preferred housing type and location.
- **A presentation of engagement results**, in data format of ‘What is working well’ and ‘What is not working well’ for the demographic group.

Housing needs for the West Point First Nation (WPFN) will also be addressed separately to capture the specific needs related to the community’s unique situation. Unfortunately, there was not sufficient engagement with the Kátł’odeeche First Nation (KFN) and Hay River Métis

⁶⁴ NWT Bureau of Stats. “Housing Repairs by Type,” GNWT. 2018. (Accessed 22 Sept 2021)

Council (HRMC) to populate a section to focus on their respective housing needs. There is still consideration of these Indigenous groups in the analysis section and the housing plan. KFN has completed a housing plan with Housing NWT to address the needs of its members.⁶⁵ The project team will continue efforts to engage with both groups through the planning process.

Findings are presented for each demographic group. These have been identified during the desktop research or meetings with the Advisory Committee, and validated through engagement activities. The information is presented according to 'what is currently working well or presents an opportunity' and 'what is not working well'.

7.1 Community-wide housing needs

While there are unique needs based on demographic groups, as described below, the public survey provided insight into broad community-wide challenges and preferences which should inform future planning. There were 298 respondents to the online survey that took place January 11 to February 28, 2022. The purpose of the survey was to get input from the community on housing challenges for home ownership, renting, and accessing housing programs, as well as community feedback on future housing developments. Additional information related to community wide challenges and preferences (Appendix E).

Overall, the biggest challenges to housing in the community were: 1) affordability, 2) suitability-lack of housing options, and 3) homelessness.

The survey asked which areas the Town should develop for housing. Overall, there were similar responses among demographic groups; however, respondents over 60 years old and under 24 years old both identified New Town as the best area for development. These groups also rated Fraser Place lower than the 25-44 and 45-59 age groups. Community members were split between Aspen Heights and Evergreen as the priority for development, followed by Fraser Place, Sundog, and Vale Island. Other than the older age groups, the majority of community members who completed the survey indicated they do not access Housing NWT programs. Appendix D displays responses for housing challenges, preferences for new development, and access to Housing NWT programs.

NB: Following the May 2022 flood, some areas such as Fraser Place may no longer be viable for housing development due to location within the flood zone and vulnerability to future flooding.

⁶⁵ Kátł'odeeche Housing Plan. September 2022. (accessed October 14, 2022).
<https://www.nwthc.gov.nt.ca/en/Node/273>

7.2 Seniors

Profile: There were 608 seniors in Hay River in 2021, and 550 households made up of people 55 years and older. According to the NWT Seniors Planning Study, 85 percent of seniors in the NWT wish to stay in their homes and their communities as long as possible. Seniors in Hay River have the highest average personal income in the territory, however there are low-income seniors within this group, and seniors who experience housing insecurity. Seniors have specific and unique housing needs including design considerations for housing units and buildings, access to services, and transitional seniors housing which includes independent living, semi-assisted living, and long-term care so that seniors may age in place.

Current housing context: There are 550 households in Hay River occupied by seniors. 78 percent of seniors' households are single detached homes; 18 percent of seniors' households are other detached homes, and 3 percent of seniors' households are apartments. There are two seniors' complexes operated by the Housing NWT, Whispering Willows and Riverview Lodge, which have a combined capacity of 32 units. There is normally a wait list to get into these units. According to the survey, when asked "How satisfied are you with your current home size?", out of the 48 respondents who identified as seniors that own a home, 62.5 percent said their home meets current needs, 33.3 percent stated they would like to downsize while only 4.2 percent said they needed something bigger. Only a small percentage of seniors reported that they currently rent out rooms or suites (8.5 percent) with a majority indicating a lack of interest in doing so. There were 12 applications to the Seniors Aging in Place program and from 2017 to 2021 and 9 applications pending for 2021.⁶⁶

Assessment of future housing needs: Seniors are the fastest growing population in the NWT and fastest growing demographic in Hay River. According to the 2019 Seniors Study, the senior population is expected to grow to 1,040 by 2028 with a projected need of an additional 22.7 units per year, with preferred housing types including single units, small secure housing, apartments, and multi-family condos with common areas. According to the survey⁶⁷, when asked about anticipated housing needs for the next 5-10 years, out of 48 responses, 33.3 percent of seniors who are currently homeowners. They reported their home will meet their needs, 25 percent reported they are planning to modify their home to meet their needs, 25 percent said they were looking for a smaller detached home, 8.3 percent said they were looking for an apartment, and 12.5 percent said they need housing with several levels of independence.

⁶⁶ NWT Housing Corporation. Program Applications Report – Hay River 2006-2021 (accessed 9 March 2022)

⁶⁷ 61 of a total of 298 survey respondents were Seniors (aged 60+). Of these, 48 identified as owning their home, and addressed home ownership

Presentation of findings:

What is currently working well or presents an opportunity	What is not working well
<ul style="list-style-type: none"> – Meeting seniors’ demand for smaller units will open up the supply of larger units for families – Hay River is an attractive community and could become a “retirement centre” – Hay River has a mobilized seniors’ non-profit group and history of successful projects. – Awareness building / shift of perspective around affordability – gross household cost of 50 percent of income may be reasonable for seniors <p>New and renewed development opportunities</p> <ul style="list-style-type: none"> – Densification of downtown is desirable – Whispering Willows is a model that is successful and could be replicated – Rowe’s new development may be an opportunity to supply housing units for seniors / there may an opportunity to influence how the project develops – Highrise redevelopment provides opportunity for apartment living desired by seniors. – Riverview Lodge replacement - consider a life lease model – 3 story redevelopment – Disneyland redevelopment: opportunity for tiny homes for seniors or multi-family. Distance from downtown is a disadvantage. – Old hospital site – opportunity for transitional housing facility <p>Services and supports</p> <ul style="list-style-type: none"> – Seniors’ Society previously ran a program matching seniors to service providers. This program could be revitalized to support 	<ul style="list-style-type: none"> – Demand outpaces availability for both rental units and condo units appropriate for seniors; market rate and subsidized housing – <p>Market rental challenges</p> <ul style="list-style-type: none"> – Seniors are not seen as ideal tenants in a competitive market – Lack of suitable units leads seniors to move to where they can find more suitable living in Yellowknife or elsewhere. <p>Homeowner Challenges:</p> <ul style="list-style-type: none"> – Being in a single family detached is not ideal for many seniors; too big, costly to maintain – 75 percent of surveyed seniors cited cost of utilities as one of top two biggest challenges to homeownership – 56.25 percent of surveyed seniors cited cost of upkeep and repairs as one of top two biggest challenges to homeownership – 31.25 percent of surveyed seniors cited access to skilled tradespeople as one of top two biggest challenges to homeownership – getting help with odd jobs (e.g., snow removal, grass cutting, and cleaning gutters) reported as particularly a challenge for women. – Property tax rebate can be a disincentive to downsizing and creates greater housing pressure for other demographics <p>Need for services and supports</p> <ul style="list-style-type: none"> – SAIP approach in detached single-family homes does not work without more support

<p>seniors aging in existing single family detached homes.</p> <ul style="list-style-type: none"> – Municipal property tax rebate is big help – Wrap around services for seniors could help seniors stay in their homes longer (medical service centre) – Transportation support (Handi-bus) would complement senior housing development that is not located close to services. 	<ul style="list-style-type: none"> – Renovations to modify houses are expensive, and it is challenging to find people to do the work – Unable to access housing support and subsidies from the NWT Housing Corporation (do not qualify) – Process to get on the senior social housing list isn't working – people have to sell their houses leaving them vulnerable to homelessness – Seniors need something in between independent living and supported living – Access to health support services for seniors is lacking (GPs and specialists eg. for dementia).
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Quotes from participants:

"I am too poor for home ownership, too wealthy for seniors housing."

"I thought I won the lottery after getting into Whispering Willows."

7.2 Families

Profile: Families in Hay River are households with one or more parents and their children living together. The desktop research shows 18.7 percent of families are lone parent and 57 percent of families are two parents. Households of 3 or more account for 30 percent of homes in Hay River. Families in Hay River have a higher average income than the NWT average.

Current housing context: The housing supply in Hay River is accommodating for families with about 65 percent of homes having 3 bedrooms or more. 42 percent of homes in Hay River are occupied by families with children.⁶⁸ Although there is a waitlist for all types of Public Housing, the waitlist for multi-bedroom units is less than for smaller units. When asked in the survey about home satisfaction, 62.5 percent of families said their home meets current needs, 29.5 percent said it is too small, and 7.9 percent would like to downsize. There were 28.5 percent of

⁶⁸ Statistics Canada. Census Profile, "Housing [Hay River]," 2016. Canada (accessed 9 March 2022)

families that would rent out a room under certain conditions and 67.8 percent who would not. Compared to other demographics, families appear more open to renting out a room or suite.

According to the survey, more families own rather than rent with 72 percent of families owning their homes, 21 percent renting, and 7 percent living with other family or friends.

Assessment of future housing needs: the two biggest issues affecting families are being able to afford housing costs, and the lack of available homes for sale or rent. Some families that own homes are not able to sustain the increasing costs of owning and maintaining a home. An increase in the rental supply of 3-4 bedroom homes is needed If Hay River wants to attract new families to the community. According to the survey, 38 percent of families said their existing home would meet their needs in 5-10 years; 38 percent plan to renovate; and 24 percent will try to look for a larger place. 42 percent of those surveyed who rent said that they would prefer to own a home, but cannot afford to do so.

Presentation of findings:

What is working well or presents an opportunity	What is not working well
<ul style="list-style-type: none"> – The predominant housing type in Hay River (single family detached) is desirable for families – 60 percent of surveyed families have a mortgage and 12 percent own their homes – 62.5 percent of surveyed say home size is just right. – High average family incomes compared to the rest of the NWT helps with home affordability – 29 percent of surveyed families would consider renting a room or suite in their home to someone else under the right conditions – opportunity for secondary suite densification – 44.32 percent of surveyed families have a home in good condition and 29.55 percent have a home in very good condition (self-assessment) – Surveyed families show preference for redevelopment across the town in New Town, Fraser Place Evergreen, Aspen Heights, and Sundog. 	<ul style="list-style-type: none"> - Lack of family housing supply might be increasing price of houses - Risk of losing families to Yellowknife or elsewhere because of limited housing - Current bylaw restrictions are barrier to secondary suites <p>Market rental challenges</p> <ul style="list-style-type: none"> - Low supply of 3-4 bedroom rental units according to key informant interviews - 42 percent of surveyed said they would prefer to own a home but cannot afford it. - 67 percent of surveyed families that are renting cannot afford a down payment - Surveyed responses for renters said homes were overpriced - Few landlords in town for larger homes <p>Homeowner challenges</p> <ul style="list-style-type: none"> - Not many options and limited supply means waiting for the right home

	<ul style="list-style-type: none"> - 80 percent of surveyed homeowners said cost of utilities was the biggest challenge of ownership; the second biggest challenges were the cost of repairs at 45 percent and access to skilled tradespeople and 45 percent - surveyed responses for other challenges in homeownership were related to lack of contractors, costs of renovations, and increased taxes
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Quotes from participants:

“The lack of available housing is an issue and impacts the ability to afford a home.”

“Many families are looking for 3-4 bedroom homes, which are scarce.”

7.3 Singles and Couples

Profile: Households occupied by singles and couples under the age of 59 years make up nearly 60 percent of total households in Hay River. 27.8 percent of households have one person, while 31.8 percent of homes have two people. This demographic includes many single/couple households that moved to Hay River for employment opportunities, and single/couple households that have moved out of their family homes and settling into the community to live independently. The average personal income is \$62,883 for individuals in Hay River.⁶⁹ There is a need for a variety of affordable housing types for singles.

Housing context: Housing most suitable for singles and couples is limited. There are only 73 apartments in Hay River after the closure of the Hay River highrise, compared to 1,085 single detached homes. There are 24.6 percent of houses in Hay River that are occupied by couples without children and, 27.9 percent are occupied by singles.⁷⁰ Single households with lower incomes need assistance with affording rent. In 2021-2022 there were 4 households in Hay River receiving the Canada-NWT Housing Benefit rent subsidy of up to \$800 per month.⁷¹

There are 31 people in this demographic on the waitlist for Public Housing for 0 and 1 bedroom units. Singles are the largest rental group in Hay River based on the survey feedback. Some respondents in the focus groups and survey shared that they were feeling excluded from the

⁶⁹ NWT Bureau of Stats. “community Data: Hay River,” GNWT. 2018. (Accessed 9 March 2022)

⁷⁰ Statistics Canada. Census Profile, “Housing [Hay River],” 2016. Canada (accessed 9 March 2022)

⁷¹ Received by request from with Housing NWT

rental market because Hay River is a small community, and landlords share information on tenants.

Assessment of future housing needs: More rental units, including short term rentals, are needed for singles and couples as people often initially rent before purchasing a home in Hay River. There is a need for both affordable rental units as well as market and higher-end rental units for working professionals. According to the survey for renters, 32.5 percent of single and couples would prefer to own but are unable to afford it; 21 percent said that rental meets their needs; 17 percent are planning to buy a home in the next 5 years; 15 percent are happy to rent but can not find the right place to rent; and 14.5 percent are ready to buy a home can not find the right place. Of the homeowner singles survey, 12 out of 17 people said their homes were just right in terms of size, 4 want a smaller home, and 1 would like a bigger home. Forty-eight (48) percent of surveyed singles and couples said that their home will meet their needs over the next 5-10 years; 15 percent will be looking for a smaller home; and 15 percent will be looking for a larger home.

Presentation of findings:

What is working well or presents an opportunity	What is not working well
<ul style="list-style-type: none"> - Majority of singles and couples homeowners reported they are satisfied with their current housing situation - Majority of singles and couples homeowners reported their homes are in good condition - Hay River offers employment opportunities for professionals looking for higher salary benefits working in the north, which creates a demand for market rental housing and market homeownership - 20 percent of surveyed would rent out a room or suite if the conditions were right, pointing to an opportunity for secondary suites in existing single family housing stock. - Surveyed singles and couples have similar levels of support for development in Evergreen, Aspen Heights, and Fraser Place, New Town renewal and development - Market demand for apartment style units for rent and sale. 	<ul style="list-style-type: none"> - limited housing stock for singles and couples; limited apartments and smaller housing units - single and couples group impacted by displacement of the high-rise fire - challenge of attracting and retaining young professionals in the community because of limited rental options - challenge of low-income singles and couples to find affordable rentals; 95 percent of surveyed singles and couples are not accessing HOUSING NWT programs <p>Market rental challenges</p> <ul style="list-style-type: none"> - professionals have difficulty finding rental places and are not staying in the community; disincentive to hiring and Hay River loses existing talent - short term rentals are limited and expensive - low-income singles and couples have issues affording rent and there are limited available rental units

What is working well or presents an opportunity	What is not working well
	<ul style="list-style-type: none"> - 34 percent of surveyed would prefer to own but cannot afford it; 20 percent plan on buying a home in the next 5 years; 17 percent are ready to buy but cannot find the right place. - 55 percent of surveyed say no homes on the market that meet needs; 55 percent had limited savings to purchase a home; 44 percent cannot afford a down payment; 28 percent do not know how process of buying a home. <p>Homeowner challenges</p> <ul style="list-style-type: none"> - affordability challenges with increasing housing costs and costs for construction - 56 percent surveyed said cost of utilities and 36 percent said cost of maintenance were the two biggest challenges to home ownership

Quotes from participants:

“It is incredibly difficult to find accommodation. I moved here in July and began looking for houses in April. I could not find the right place until the end of June. Even so, it was not the right place; it was simply the first decent home that became available.”

“We had situations where employees accept work and spouses would come later, but the employee doesn’t stay because they can’t find suitable housing”

7.4 People needing temporary shelter (vulnerable sector)

Profile: People are living with housing instability in Hay River across many demographics. The vulnerable sector is defined here as those who struggle to find and keep safe housing. The term ‘homelessness’ was also determined to inaccurately represent the housing situation for the vulnerable sector. According to the draft Hay River Homelessness and Housing Needs Study there are at least 220 people living with housing insecurity in Hay River.

Housing context: People with housing insecurity in Hay River stay in the shelter, rent, stay with family or friends, and own homes, which they might not feel safe living in. Focus group participants said there were limited rental options in Hay River and felt the landlords in town blacklist tenants, which is a barrier to housing. Public Housing is an option, however there is more demand than supply with a waitlist. The housing for people needing temporary shelter is

the 15-bed emergency shelter and there is a 14-unit women's shelter opening in the Fall 2022. There is currently no formal housing support option for youth experiencing housing instability.

Assessment of future housing needs: Several focus group participants believed that the 220 individuals estimated as being housing insecure in Hay River is low. Members of the focus group said this population is likely to increase and said the need for housing support currently exists. There is a need for youth housing and low-income bachelor or apartment type rental housing, which was impacted by the Hay River highrise fire. Increased funding support for Housing NWT programs (eg. more Public Housing, more rent subsidies) is needed, as is more education for residents to know about and access these programs. Hay River residents would like to see Housing NWT address the barriers preventing residents from accessing their housing programs, and more communication with applicants about the Public Housing waitlist process. There is a need to increase wrap-around services that support individuals to proceed along the housing continuum. These needs include a sober house or transitional home in the community, and more programs that are combined with safe and accessible housing. Addressing homelessness stigma will benefit people living in the vulnerable sector and improve landlords' perceptions of people living with housing instability.

Presentation of findings:

What is working well, or presents an opportunity	What is not working well
<ul style="list-style-type: none"> - Better understanding of people who are housing insecure and understanding their background and needs for safe and accessible housing (e.g. tackling stigma) - Collaboration with the local resources and support groups towards supporting people with housing insecurity (i.e. emergency shelter development) - Opening of the women's shelter in 2022. - Hay River as a hub for social support services for people in communities - Caring and compassionate people in social support sector - Community-wide recognition to support people who are housing insecure (homelessness was the third top housing challenge identified by 224 survey respondents) - Public Housing is supporting residents but there is a waitlist 	<p>Market rental challenges</p> <ul style="list-style-type: none"> - Affordability challenges for long term rental and increasing costs of utilities for tenants - Being blacklisted by landlords makes it difficult to find rental housing for some - Lack of rental options in the community; lack of apartment and bachelor style units <p>Housing NWT program challenges</p> <ul style="list-style-type: none"> - Residents need to be in community for more than 1 year to qualify - Public Housing is at capacity and waitlist is long with many uncertain if they qualify for Public Housing - Residents need to be better educated about the programs in order to access them

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Quotes from participants:

“If the Hay River Committee for Persons with Disabilities didn’t open the emergency shelter, then people would freeze.”

“The impact from the high-rise fire. It’s bigger than a crisis, it’s an emergency, and there’s no response. They said they would open it up in the fall and this impacted personal decision to return to Hay River and it hasn’t work out.”

7.5 West Point First Nation

Profile: The population of the West Point First Nation is 82 in 2022.

Housing context: There are 17 homes in the WPFN community on Vale Island located mostly on Indian Affairs Branch (IAB) Lands. In early 2022 there were 3 vacant homes and 1 home that burned down that still needed to be demolished. All the homes are single detached houses. There is no housing for Elders. There are many First Nation members living in Hay River, and elsewhere, who would like to live in the WPFN community if there were more housing available.

Assessment of future housing needs: The WPFN Chief, a Council member, and two staff identified the need to increase housing supply to support members to live in the community, rather than moving elsewhere.

The WPFN needs more land on which to build homes, as well as more funding to remove derelict homes and build new ones in the community. Elders from WPFN move out of the community to live in seniors housing in Hay River and Fort Simpson, which is more accessible to medical support and services. This has an impact on families and young people in the WPFN because Elders are an important link to traditions and culture in the community.

The WPFN has challenges accessing Housing NWT housing repair programs because of perceived inability to qualify under the \$110,000 income threshold. WPFN members explained there are several multi-generational homes with dependents being supported; however, they are unable to qualify under the threshold for housing programs. The income threshold takes into account the income of the main applicant. Improved communication directly with the WPFN on income thresholds and how to access housing supports might help community members to benefit from these programs.

There is also a need identified to improve the quality of Housing NWT supplied homes and home repairs, including energy efficient retrofits. The First Nation would like to support their youth in mentorship and training programs to build and maintain homes in their community.

Presentation of findings:

What is working well (strengths and opportunities)	What is not working well (challenges and barriers)
<ul style="list-style-type: none"> - Engaged Chief and staff in improving housing for the WPFN - Seek partnership with the Town of Hay River to improve housing in West Point and retain membership. - 4 derelict homes can be demolished to build new homes for membership - Youth in the community are interested in capacity building opportunities in housing repair and construction - WPFN Chief and staff are interested in energy efficient housing projects 	<ul style="list-style-type: none"> - Homes in the community are in poor condition and need repairs - Income threshold is a barrier to accessing housing repair and maintenance programs - Community is losing members because of lack of housing; elders are supported in Fort Simpson - Identified need for youth housing program to get young families into their own homes in the community - No available land for building new homes

Quotes from participants:

“There are no lots available. There is no land to build. We have some homes that can be removed and reused but there is no funding to do that. The biggest issue is there is no land to build on.”

“We need a program for the younger generation who are stuck with their parents and who need to own a home.”

“The Housing list is just crazy because especially after the high-rise fire, there are no homes in Hay River. I would like to see homes for the younger generation that have babies. Our younger families are trying but are limited with thresholds. Hopefully they don’t run away and leave the community. I don’t want to see that.”

8.0 Thematic Analysis of Housing Needs

This section describes thematic issues related to housing in Hay River. For each thematic issue the report describes the issue and why it matters, identifies key partners, and presents findings about what is working well and not working well. Looking forward to potential solution that will

be explored in the planning phase of the project, each section also presents key questions to consider for the housing plan, and identifies the various tools that each stakeholder has to leverage solutions.

8.1 Housing renewal: supporting new development, redevelopment, and making best use of existing buildings

Issue: Hay River has an inventory of vacant, already developed land, that has the potential to meet a variety of housing needs. Hay River also has land with inground infrastructure that could support new residential development. There are abandoned units where the land could be used for new housing if existing buildings were demolished for renewal. The old hospital was brought up as an opportunity for development, however, this site is potentially the location of the new (24 bed) long term care facility, anticipated to be completed in 2024-2025.

There are several abandoned or underused buildings in Hay River, and there is a mismatch between what people need and the existing building they live in. There are opportunities to redevelop abandoned or underused buildings and inquire about vacant federally-owned housing. The highrise is a big part of housing renewal as 150 residents were displaced from their apartments.

Key partners: The Town, GNWT (including Housing NWT), federal government (CIRNAC, Infrastructure Canada), and private landowners. WPFN should also be engaged as it relates to IAB land. Understanding the perspectives of potential developers and end users is also key.

What is working well	What is not working well
<p>Vacant land</p> <ul style="list-style-type: none"> – There are vacant land and housing renewal options – There are vacant properties in good locations for close to the downtown core (e.g. Disney Land lot) downtown close to amenities; opportunity to meet with land owners for intended use of the land – Zoning Bylaw is being updated and is being reviewed by Council; this will provide clearer guidelines for planning and development, 	<p>Vacant land</p> <ul style="list-style-type: none"> – Private landowners are not as well engaged with housing needs in Hay River – Long engagement process to acquire land or lots with vacant buildings for redevelopment – Barriers in the existing zoning bylaw – Abandoned buildings may be contaminated (e.g., houses on IAB lands in Old Town) and there are costs for environmental assessments – Costly to demolish and clear land.

<ul style="list-style-type: none"> – Infill within serviced areas is less expensive to the town (land development costs and servicing costs) – Infill helps reduce greenhouse gas emissions and is less expensive than new lot development and new inground infrastructure – Options to create tiny home communities that will accommodate smaller households. – Consider transportation services if location isn't ideal for users (e.g., accessibility bus) <p>Re-development / repurpose of existing housing</p> <ul style="list-style-type: none"> - More housing including detached homes are in demand for owners and renters - highrise is big opportunity: new owner and apartment housing is in demand for renters, low income renters, short term renters, seniors, and small households - Aging population is seeking smaller units and if successful in accessing more single family homes will be available / on the market. - There are up to 5 vacant federally and RCMP owned homes that are maintained and sitting empty in the community for a number of years - Hay River can demolish and dispose of derelict homes more easily than other communities due to year-round road access 	<ul style="list-style-type: none"> – NIMBYism can be an issue when new development comes to an existing neighbourhood (e.g., Evergreen) – Infill on Vale Island has limitations for some housing groups (i.e., seniors and those who don't have a vehicle) <p>Re-development / repurpose of existing housing</p> <ul style="list-style-type: none"> - Barriers in the bylaw to adapting existing housing stock - Few developers in the community to take on housing renewal projects - Too costly for the Town to renew and redevelop housing - Lack of communication and understanding why RCMP and federal homes are vacant and if or when they will be used - Recognition from partners (GNWT) that land is in need in Hay River - Potential contamination in existing buildings - Costs with environmental assessments of buildings.
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Key questions:

- Can Housing NWT support the town to demolish and dispose of derelict buildings?
- Which incentives and disincentives can be used for private landowners to develop their land?
- How can stakeholders engage with developers to encourage housing on vacant land that is suitable for the community?
- Are federal or territorial governments the owners of any vacant land or unused buildings on Town lots? If so, can they commit to better utilizing the land or buildings and or clearing and selling the land parcels?

- Are the existing programs and services intended to support housing renewal working as they should be? Are people who need the programs and services able to access them? If not, why not?
- Are there existing programs and services that are acting as a disincentive to housing renewal?

Stakeholder tools:

The stakeholder tools bulleted below, and in subsequent sections, are further described in Appendix E and Appendix B. The tools listed below include both existing tools and tools to be considered.

- Town inventory of residential land that is ready for development
- Town targeted zoning of small lots
- Town zoning bylaw to permit densification such as reduced dwelling size, permitting secondary suites, and parking.
- Town pre-approved shovel ready housing plans (eg. for garden suites)
- Town tax incentives to encourage densification, target development in specific areas, and support social housing through bylaw.
- Town – supporting development through Development Agreements
- Housing NWT rental subsidy programs

8.2 Rental housing to support the workforce of a growing community

Issue: Hay River needs housing for the growing workforce. Workers include professionals such as teachers, health care workers, and other service providers. They are, at least initially, often looking for rental accommodation in order to get a sense of whether they enjoy Hay River before investing in a home purchase. Without sufficient and adequate market rental available for this group, it may be hard for employers to attract and retain employees, resulting in significant service gaps for the community. The Town’s anticipated growth is in sectors that employ higher earning positions, such as healthcare or mining position, or lower-income workers, such as agriculture and fisheries. Failure to meet the variety of rental market needs of these people also leads to employee shortages. This can result in challenges in retaining professionals in the higher income roles. It also impacts lower income workers, which can lead to housing insecurity, increased pressures on transitional housing, and in some cases homelessness.

Key partners: Town, Employers, Developers, Housing NWT

What is working well	What is not working well
<p>Some employers are rising to the occasion and providing informal housing for employees that may otherwise be homeless or fill transitional housing</p> <ul style="list-style-type: none"> – Shelters are providing support to working individuals that are unable to afford or access housing. - HOUSING NWT / CMHC may be able to help employers build employee housing – NTPC has leased units that workers can use on a temporary basis when they first come to town – NTPC communicates about housing challenges early in hiring process to prepare people. – Facebook rental page can help connect renters to units – Priority in the rental market is: mix of townhouses, small homes, – Revitalization of new homes – Incentivize infill – Sector of the workforce that come to HR are well paid but are not looking to invest in HR (they have housing investments families in the south) 	<ul style="list-style-type: none"> – Difficult to find rental accommodation for single person to work (simple needs: bed, kitchen laundry) – Stiff competition with low-income workers at the bottom of list – Work instability leads to housing instability and downward spiral – Existing landlords do not have capacity to “meet the needs of potential tenants with other challenges, economic or lifestyle”. – Lack of housing impacts all – even high paying positions – Rental market is almost non-existent – Quality of rental units are poor – Rent is not affordable – prohibitive especially for those from south – Housing adds unnecessary stress for new residents – Lack of housing availability and affordability contribute to people leaving – Affordability – rental & ownership difficult for single income

<p>– New / current CMHC low interest loan programs that may help to create workable business cases for new market rentals</p>	
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Key questions:

- Can the Town support residents to create rental options and secondary suites to increase rental supply in Hay River? How can the Town work with the new owners of the Hay River highrise?
- How can the Town, landlords and residents be incentivized to create housing options for professionals moving to Hay River?
- How can employers be supported to develop staff housing?
- What can be done to better match those seeking housing with available units?
- Can more be done to connect potential developers and employers in creating mutually beneficial projects?
- Are the existing programs, and services intended to support rental housing working as they should be? Are people who need the programs and services able to access them? If not, why not?

- Are there existing programs and services that are acting as a disincentive to an affordable rental market?

Stakeholder tools:

- Town's Zoning Bylaw to enable and incentivize infill projects such as secondary suites
- Employers considering signing long-term leases to support project feasibility from a developer's standpoint

8.3 Wrap-around services to support people with more complex housing needs

Issue: Housing insecurity affects people across multiple demographics. Housing needs are interconnected to other health and social service needs, as well as complex interpersonal and social problems. The concept of wrap-around programming is used to describe any program that is flexible, family or person-oriented and comprehensive. That is, a number of organizations work together to provide a holistic program of supports⁷². Hay River residents who are in need of supportive housing models include seniors, women and families experiencing domestic violence, people with disabilities including mental health, and people struggling with addictions.

Key partners: Housing NWT, GNWT Health and Social Services, Hay River Council for Persons with Disabilities, Hay River Family Support Centre

What is working well or presents an opportunity	What is not working well
<ul style="list-style-type: none"> – Social support to attain and keep housing – GNWT has interdepartmental working group in place with Housing NWT and HSS to look at issues holistically – Saskatchewan has good model: individuals pay rent, there is a caretaker to support. – HRCPD council working with DHSS on a transition home for after-treatment care. – HRCPD 4-8 bed housing pilot – HRCPD / HSS: R&D project inventory of vacant or underused houses 	<ul style="list-style-type: none"> – SAIP for seniors is not working without additional supports – Youth specific issues (16-19): aging out of care with no support to attain stable housing. Need to be 19 to sign lease can lead to crime or leaving community. Early mistakes impact ability to rent moving forward – Youth programs are lacking – Addiction impacts ability to have house and job – Emergency shelters filling gap in transitional housing

⁷² Definition from Canada Observatory in Homelessness, homeless hub.

<https://www.homelesshub.ca/solutions/systems-approach-homelessness/wrap-around-delivery-and-other-team-based-models>

<ul style="list-style-type: none"> – Women’s shelter project is an accomplishment from partnerships, political will in Hay River and GNWT – Transparency and sharing is helpful – Good partnerships between HRCPD / RCMP/ counselling centre – COVID led to good connections/partnerships – Strong supportive health centre – Educational system – Support in the community for mental health and addictions – Awareness in the community of housing insecurity – Mobilized Seniors Society, significant investment in studies, lots of ideas for seniors housing 	<ul style="list-style-type: none"> – Informal shared accommodation for those out of prison or treatment is risky (sobriety, re-offence) – All people need a safe place to live – new \$450K units are not attainable for many – People need support with life skills – There is competition and secrecy between organizations, which leads to more work for everyone – Housing wait lists are long – Women are leaving abusive relationships and becoming homeless – Term ‘homeless’ is a stigma that masks issues of addiction, abuse, people’s need for help to repair relationships, dislocation from home community – Existing landlords do not have capacity to “meet the needs of potential tenants with other challenges, economic or lifestyle”.
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Key questions:

- How can wrap-around services with different procedures and processes come together to streamline services for people in need?
- What specialized housing services and supports are needed for youth in need?
- How can the community plan for new types of supportive housing?
- How will the community plan for an increase of people living with housing instability?
- What are priorities for seniors’ housing?
- What can be learned from Integrated Case Management Pilot project in Yellowknife and does GNWT have plans to expand the program elsewhere?
- Are the existing programs and services intended to support people with complex housing needs working as they should? Are people who need the programs and services able to access them? If not, why not?

Stakeholder tools:

- CMHC – Co-investment fund
- Housing NWT – Homelessness Assistance Fund

- Housing NWT – Small Community Homelessness Fund
- Housing NWT – Rapid Rehousing Program
- Potential opportunities to expand or mirror existing successful models in Hay River and elsewhere in NWT (particularly Yellowknife)
- Interagency collaborations that may strengthen wrap around services and/or fill gaps in support systems (ex. Meal provisions, access to laundry etc.)

8.4 Managing development costs

Issue: The increasing costs of development are a barrier to investment in new residential housing. Increased costs include the costs for the Town to clear land and develop infrastructure for new subdivisions, which are then passed onto land purchasers. Increased development costs also include those born by building developers, associated with supply chain issues, energy, inflation, etc. Increasing costs exacerbate an already financially and logistically challenging business environment. Failure to find ways to manage or offset these costs could result in less investment in new housing development by existing developers, and could put smaller scale housing development projects out of reach for potential new developers. Ultimately rising costs lead to fewer new units from existing Public Housing investment funding and more expensive market housing.

Key partners: The Town, GNWT Lands, GNWT MACA, Housing NWT, Developers, CMHC, Indigenous partners

What is working well	What is not working well
<ul style="list-style-type: none"> - Co-investment fund is great opportunity to offset costs and risks - CMHC and Housing NWT have strong partnership and support potential developers to access funding - Town has strong knowledge of land development and local bylaws for land acquisition and development processes - Town has established process for developments; permitting, by-laws are established and working in Hay River - Engaged stakeholders in the community - Zoning bylaw modernization allow for smaller footprints, higher density, and decreased infrastructure costs - Community support for housing renewal (infill) 	<ul style="list-style-type: none"> - Lack of available land for development - Lack of funding support to the Town for land development - Town's requirement to recoup development costs through sale make lot costs prohibitive - The Town takes a financial risk when it acquires land and develops infrastructure as the payback could take 20 years through land tax (if they are paid back at all). - Town has deficit in internal land management expertise - Working with competing developers in the private market - Construction costs and new builds can be expensive - Developers do not want to compete with the largest landowner in town, Housing NWT,

<ul style="list-style-type: none"> - Government can play a role by becoming an anchor tenant to reduce investment risk - Municipal service agreements with Indigenous partners, coupled with federal investment - Opportunity for government to support municipal (private?) debt financing 	<p>which effects the value of housing through taxes and reassessments</p> <ul style="list-style-type: none"> - Housing NWT is the biggest landowner and they do not turn houses over for ownership - Lack of planning for new housing for HOUSING NWT - Housing NWT is too involved in housing - has not “turned-over” houses to private owners. - Housing NWT is barrier to healthy housing market - Formula financing underfunds the Town for capital replacement of assets.
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Key questions:

- How can the Town’s infrastructure investments be supported to offset land development costs?
- How can existing developers be supported to successfully navigate the Co-Investment fund for larger new builds?
- What do smaller developers need to make smaller scale (single house) projects feasible?
- Are the existing programs and services intended to incentivise new development working? Are people who need the programs and services able to access them? If not, why not?
- Are there existing programs and services with unintended consequences, that may be driving up development costs?

Stakeholder tools:

- Town’s zoning bylaw can enable less-costly developments by allowing higher density to optimize units per lot and reduce costs that may not be needed for some rental units / demographics
- Zoning bylaw can incentivize programs that would support increased density such as a car cooperative
- GNWT and Federal land transfer
- CMHC Co-Investment fund
- Continued advocacy to territorial and, in particular, federal governments for NWT communities (including Hay River) to be fully funded in their roles

8.5 Strengthening capacity for housing maintenance

Issue: Hay River has an aging housing stock and homes require maintenance, repairs, and upkeep. These maintenance costs and access to skilled trades people is an issue for homeowners and landlords. These are barriers to fixing problems and building new homes.

The costs of repairs and maintenance expertise has repercussions for tenants and conditions of rental units in town. Housing maintenance is also a high priority for Indigenous homeowners, who have houses that are inadequate due to poor build quality and lack of maintenance. There are challenges and barriers to accessing and qualifying for repair programs through Housing NWT.

Key partners: Housing NWT, Landlords, Homeowners, GNWT-ECE, Skills Canada NWT, WPFN, KFN

What is working well	What is not working well
<ul style="list-style-type: none">- Local contractors and construction businesses are available in Hay River unlike smaller communities; easier to obtain a quote- Maintenance and construction supplies are available locally- Small community and residents know the local services available- Existing Housing NWT programs to support renovations and repairs (e.g. Repairs and Enhancements, Senior Home Modifications, and Emergency Repairs programs)- Seniors' society had a successful program to match workers with those needing services- Skills Canada NWT has mandate to promote careers in skilled trades and technology to northern youth.	<ul style="list-style-type: none">- Many do not know about Housing NWT programs or do not qualify because of income threshold rates without taking into consideration other housing costs or challenges (e.g. overcrowding, caring for dependants)- History of Housing NWT interventions being counterproductive (Whispering Willows)- Poor build quality of Housing NWT units and lack of maintenance on units- Lack of access to skilled tradespeople in the community; bringing tradespeople from the south is costly- Increasing costs of construction and maintenance supplies due to inflation- Not maintained rental units have repercussions make tenants unhappy- Unexpected repairs and maintenance during extreme temperatures- Developers have difficulty finding tradespeople

Key questions:

- How to better educate the public on Housing NWT repair and maintenance programs?

- How to build local knowledge and capacity for basic home maintenance for households in private market and Public Housing?
- How to strengthen local home building and repair businesses, and encourage more people towards trades?
- How to connect those providing services in the private sector to those who need services?
- Are the existing programs and services intended to support housing maintenance working as they should? Are people who need the programs and services able to access them? If not, why not?
- Are there existing programs and services that are acting as a disincentive to housing maintenance?

Stakeholder tools:

- Housing NWT programs to support renovations and repairs (eg. Repairs and Enhancements, Senior Home Modifications, and Emergency Repairs programs)
- Housing NWT Programs to support homeowner's skills (Maintenance module of STEP program)
- GNWT: ECE Trades and Occupation Certification Program and ECE Service Centres and HOUSING NWT Apprenticeship Support programs
- Skills Canada NWT: skill and awareness building activities such as clubs, workshops, and competitions
- Collaborations between homeowners, or potentially Coordinated by the Town or a non-profit could create efficiencies in bundled purchases or contracts

8.6 Partnership opportunities with Indigenous Organizations to support housing needs

Issue: Partnerships with Indigenous development organizations could be leveraged better to support housing needs for the Indigenous community. For example, the Lídłı́ Kúé Development Corporation in Fort Simpson is conducting the land development process for a new subdivision. Similarly, the Tulít'a Land Corporation is a not-for-profit corporation representing Sahtu Dene and Métis and is in the process of managing a land development project for a 31-unit subdivision.

Key Partners: Indigenous organizations, Town, GNWT, CMHC

What is working well	What is not working well

<ul style="list-style-type: none"> - Town, Indigenous organizations are working collaboratively in Town on other projects (WPFN hockey rink, flood relief) - Shared interests and challenges for the Town and Indigenous groups: <ul style="list-style-type: none"> o Lack of land for development o Lack of housing available for residents o Costs of maintenance and improvements o Need to go through similar planning and review processes for developments o Want to support low income and people living with housing instability o Want to retain social capital (e.g. elders/seniors, youth, and professionals) - Opportunity for Habitat for Humanity unit - Opportunities from KFN Treaty Land Entitlement process and additions to Reserve 	<ul style="list-style-type: none"> - Partnerships not being leveraged for large projects - Challenging application processes for land and development projects - Lack of clarity for funding programs and opportunities - Competing priorities and limited capacity within organizations, especially Indigenous organizations
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Key questions:

- What housing projects would be supported by project partners?
- How to develop partnership opportunities?
- Are existing programs and services for Indigenous housing projects working as they should? Can WPFN and KFN access existing programs? If not, why not?

Stakeholder tools:

- CMHC - National Co-Investment Fund
- Housing NWT Community Housing Support Initiative
- New direct federal funding to First Nations for housing
- Potential opportunities to share expert capacity across positions in local governments

8.7 Finding the right balance for Public Housing in a market community

Issue: Hay River is one of the few NWT communities with a housing market, which adds complexity to decisions about Housing NWT housing investments and policies. Housing NWT is

currently the largest landowner in Hay River and there is a waitlist for Public Housing units. This may present conflict with the Town and developers' interests in acquiring land to increase housing stock, which is needed for all demographic groups. There is also an increasing number of people in housing instability who need more housing and rental options. All partners need to find the right balance of Housing NWT interventions to support people in need, while not interfering with market housing.

Key Partners – Housing NWT, Town, Developers

What is working well	What is not working well
<ul style="list-style-type: none"> - Housing is in demand in Hay River for all demographic groups - Local industry and employment make housing more affordable - Higher average family income rate compared to the NWT and low number of families in subsidized housing - Engaged developers want to see market housing increase for business and to accommodate new renters and owners - Housing NWT offers several types of Public Housing in Hay River and is willing to invest - Housing NWT Renewal Strategy - Partners are engaged in the Hay River Housing Planning Process 	<ul style="list-style-type: none"> - Public Housing is attractive because it is cheap and people can find loopholes to access it - Housing NWT Public Housing does not motivate tenants towards home ownership; this is not sustainable in a community with market housing - Increase in Public Housing supply because tenants do not move to home ownership - Perception there is no planning when Housing NWT develops a new housing in the community. - Developers and Town competing for land with Housing NWT - Developers believe Housing NWT affects the value of housing in the community through taxes and reassessments - Public Housing is in high demand and waitlist has grown since the highrise fire

Key questions:

- What changes are needed to ensure that Housing NWT programs are available to people who need them but not competing with the market?
- What needs to be done to build cooperation between Housing NWT and the development community?

- Is there a general desire to see Housing NWT support private housing supply and support low-income residents to then access privately owned housing rental?
- Are the existing Housing NWT programs and services working as they should? Are people who need the programs and services able to access them? If not, why not? Are there programs and services with unintended consequences?

Stakeholder tools:

- Housing NWT – Hay River Community Housing Plan, Capital Plan, Housing NWT Strategic Renewal Framework
- Town – Community Plan and Capital Plan
- Rental subsidies that would support increase incentives for developers, while still supporting low-income renters

8.8 Climate change considerations with housing

Issue: Climate change effects have an impact on housing, most notably with flooding on Vale Island. Many residents on Vale Island have developed measures to mitigate damage by elevating their homes. The Town has implemented emergency measures to evacuate residents during spring break-up. Other mitigation measures could be adapted to mitigate extreme weather events in the community, such as creating fire breaks and constructing houses with metal roofs and skirting. Some engagement participants emphasized the need to support energy retrofits on new and existing housing, improve access to renewable energy, and construct tiny homes for a smaller footprint, with the goal of reduced greenhouse gas emissions.

Key Partners: Homeowners, landlords, Town, Arctic Energy Alliance, GNWT-Infrastructure

What is working well (strengths and opportunities)	What is not working well (challenges and barriers)
<ul style="list-style-type: none"> - Knowledge and awareness of the impacts of climate change in the community - Existing mitigation measures to prevent damage to housing on Vale Island - Existing programs from AEA to support residential and commercial energy retrofit upgrades - GNWT – ENR as a resource for climate change information and mitigation measures 	<ul style="list-style-type: none"> - Financial cost to energy retrofit upgrades can be a barrier - Mitigation measures on Vale Island may not be sustainable (e.g. sandbag barriers, evacuation every spring, Do-it-yourself mitigation efforts) - More affordable solutions are often not the most energy friendly - Lack of incentives for developers to implement energy efficient projects

<ul style="list-style-type: none"> - Partnership opportunities with ENR, INF, and the Arctic Energy Alliance - Federal funding programs for climate change preparedness (Climate Change Preparedness in the North) - Smaller footprint (smaller units and lots) identified in draft zoning bylaw - May be opportunities to consider district biomass projects 	<ul style="list-style-type: none"> - Climate change impacts (flooding and fires) are intense and unpredictable
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Key questions:

- What are the costs of flooding on Vale Island? How can homes be better protected from flooding?
- What projects and partnerships are needed to address flooding issues and other climate change impacts in the community?
- How can the Town take advantage of climate change funding opportunities?
- How can housing projects in the Town adapt to climate change and be more energy efficient?
- Are the existing programs and services intended to support climate adaptation or energy efficiency working as they should? Are people who need the programs and services able to access them? If not, why not?
- Are there existing programs and services that are acting as a disincentive to climate adaptation or improvements in energy efficiency.

Stakeholder tools:

- Arctic Energy Alliance rebates and services
- Town zoning bylaw could disincentivize or prohibit development on vulnerable lands and can encourage / enable higher density developments

9.0 Document conclusion and next steps

This document has been prepared for the Advisory Committee, the Town of Hay River, and the Housing NWT. It will be finalized after review and validation from these organizations. Once finalized, the report will be used as a basis for the next steps in the planning process. The Housing Forum, in October 2022, will bring together the Town, Housing NWT, Indigenous partners, key stakeholders, and the public to discuss housing strategies to address needs

identified in this document.

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Appendix A – Timeline of Key Northern Housing Policies and Programs

1930/40s - The federal government created the Dominion Housing Act (DHA, 1935) to stimulate job-creation during the Great Depression

1930/40s - The Dominion Housing Act was replaced by the National Housing Act (NHA) in 1938 which expanded the scope of housing initiatives in Canada and enabled funding for non-market housing

1930/40s - The Central Mortgage and Housing Corporation (CMHC) (later renamed the Canada Mortgage and Housing Corporation) was created in 1945 to administer the NHA^{73 74}

1950s - The federal government provided the first government subsidized housing, including matchbox houses (small one room houses often without electricity or plumbing) and staff units for government workers⁷⁵

1951-52 - federal Small Settlement Home Assistance Grant (SSHAG) which grants \$7000, the client brings logs, govt brings stove, shingles, windows, etc. and client builds house (available until 1983)

1959 – The Crash Housing Program / Eskimo Home Loan Program (in NWT) was created by the federal government aimed at combatting tuberculosis

1960s - More people settled in communities encouraged in part by housing development, under the Northern Rental Housing Program the federal Government appointed local housing organizations (LHOs) to deliver housing programs with materials and labour imported from the South to construct rental housing⁷⁶

1965 - The Eskimo Rental Housing Program replaced the Eskimo Home Loan program, including construction of 1500 new rental units and buy-back of homeowner units built under Loan Program

⁷³ Tom Carter, *Evolution of Northern Housing Policy*, Institute of urban Studies, University of Winnipeg, CMHC, 1993, Accessed April 8, 2020
https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/research_3/hd_7305_a3_c375_1993.pdf

⁷⁴ J.V. Poapst, "The National Housing Act, 1954," *The Canadian Journal of Economics and Political Science* 22, no.2 (1956): 234-243, accessed May 13, 2020, doi: 10.2307/138180

⁷⁵ Pin Matthews Architects, *Planning Study of Native Northern Communities*

⁷⁶ Pin Matthews Architects, *Planning Study of Native Northern Communities*

1968 – The Northern Rental Purchase Program was introduced, allowing rent to own to promote homeownership

1970s – NWT Housing Corporation was established and began constructing units in the NWT (assuming responsibility for some federal units), the Rural and Native Housing Program (RNH) was introduced with homeowner and rental options, emergency repair, and training programs

1978 – NWT Housing Corporation officially started as Crown Corporation of the GNWT and delivered programs under categories of rentals and purchase. 1,300 new rental or Public Housing units were built in the NWT. Most homes were Weber design purchased from Weber homes in Saskatchewan and were upgrade from the previous matchbox style homes.

1980s - NWT Housing Corporation introduced the Homeownership Assistance Program (HAP) which shipped materials to the client with money to service the lot and for specialized labour⁷⁷

1983 – Senior Citizens Home Repair Program provided financial assistance to seniors

1984 – NWT Housing Corporation expanded design services in the north, which allowed for construction plans to meet challenges of the north and included greater community input.

1991-1995 – Design options for Public Housing in the NWT expanded to permit barrier free designs. NWT Housing Corporation constructed 6,000 houses. 1992 is final year of HAP and replaced by several other housing programs including Lease to Purchase, the Owner Build Program, the Sale of Homeownership Packages program, and Down payment Assistance Program.⁷⁸

1997 – NWT Housing Corporation received responsibility of the CMHC northern portfolio. This included the transfer of all management and administration of federal programs to the NWT.

2002 – the Universal Partnership Agreement was created to partner with communities delivered by LHO. Increased flexibility and involvement of community

2006 – NWT Housing Corporation obtained 100 million in federal and GNWT matched funding for 3 years and planned to construct 500 new affordable homes in communities by 2009

2007 – NWT Housing Corporation introduced the Housing Choices program to streamline housing programs in the NWT under 4 components; STEP, HELP, PATH, and CARE.

⁷⁷ Pin Matthews Architects, *Planning Study of Native Northern Communities*

⁷⁸ Pin Matthews Architects, *Planning Study of Native Northern Communities*

2008 - 2011 - NWT Framework for Action is created to be a roadmap for NWT Housing Corporation. Completion of the affordable housing initiative (AHI) and included 120 million comprise of federal funding and matching funds for new construction and repairs in the territory.

2019 - NWT Housing Corporation Action plan 2019-2022 3-year plan 27.6 million to focus on maintaining and increasing housing stock, maintain repair and placement programs, and focus on homeownership programs. This framework also included funding for community housing plans in each community.

Appendix B - Territorial and Federal Housing Program Descriptions

Program Name	Description
Public Housing (managed by LHO)	The Public Housing Program provides income-based subsidies to residents with low-to-middle income. Eligibility is based on the monthly income threshold. ⁷⁹ In KFN, the rental threshold is \$5,617 per month and the homeownership threshold is \$8,342 per month. ⁸⁰
Contributing Assistance for Repairs and Enhancements (CARE) Major	CARE is for homeowners to make repairs to their home. Up to \$100,000 as a forgivable loan is provided to subsidize the cost of preventative maintenance checks, repairs and renovations for their existing home. The forgiveness period is dependent on the amount of assistance being provided. Applicants are expected to make a contribution toward the project costs, depending on household income. Additional assistance is available for improving the accessibility of dwellings for persons with disabilities. ⁸¹
CARE Preventative Maintenance	CARE preventative maintenance provides assistance for minor repairs. Clients can apply for up to \$3,000 annually and can apply for this support on a year-round basis. ⁸²
CARE Mobility	CARE Mobility provides low-income homeowners with disabilities up to \$100,000 to carry out modifications to their home to improve accessibility and support independent living. ⁸³
Securing Assistance for Emergencies (SAFE)	SAFE is an emergency repair program that is available year-round for situations like freeze-ups. The program is for low and modest income homeowners, including seniors on fixed incomes. There is up to \$10,000 in assistance for emergency repairs as a forgivable loan. Applicants are expected to make a contribution toward the project cost, based on income. ⁸⁴
Homeownership Entry Level Program	HELP provides first-time homebuyers who cannot get a mortgage or want an opportunity to try homeownership before purchasing a

⁷⁹ NWT Housing Corporation, "Public Housing,"

⁸⁰ NWT Housing Corporation, Territorial Housing System, NWT Housing Corporation Information Management System, Version 5.1.6

⁸¹ NWT Housing Corporation, "Repairs and Enhancements," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/repairs-and-enhancements>

⁸² NWT Housing Corporation, "CARE Mobility," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/care-preventative-maintenance>

⁸³ NWT Housing Corporation, "CARE Preventative Maintenance," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/care-mobility>

⁸⁴ NWT Housing Corporation, "Emergency Repairs," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/emergency-repairs>

(HELP)	home. Tenants lease units from Housing NWT at affordable rents. The program offers homeownership educational opportunities through STEP courses. At any time within four years of leasing, the tenant may purchase the unit. A purchase incentive of \$20,000 is provided for purchasing the unit within two years of leasing and \$10,000 if it is purchased between two to four years of leasing. After four years, rents are increased for tenants that do not buy. The program is open to tenants in the Public Housing Program and senior adults. ⁸⁵ There are no HELP units in KFN at this time.
Homeowner Education Courses (STEP)	STEP is a series of courses including counselling and education to help people gain skills to be successful homeowners. ⁸⁶
Providing Assistance for Territorial Homeownership (PATH)	PATH provides homeownership assistance to NWT residents to provide purchase support. The amounts are determined using income level, family size and community-based construction costs. ⁸⁷
Fuel Tank Replacement	Helps homeowners in covering the costs of replacing aging above ground fuel tanks that do not meet current standards or are in poor condition. A one-time forgivable loan of up to \$10,000. ⁸⁸
Seniors Aging-in-Place (SAIP) Retrofits	Provides energy-saving retrofits that lower utility costs for seniors or other repairs that will improve the sustainability of the home. Targeted at NWT residents who are 60 years of age or older that own their homes and do not have high incomes. Up to \$10,000 forgivable loan is available. ⁸⁹
Market Housing	Housing NWT provides housing units available for market rent to critical staff. ⁹⁰ There are no Market units in KFN at this time.
Homelessness	This fund provides one-time emergency funding to people

⁸⁵ NWT Housing Corporation, "Leasing a Home," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/leasing-home>

⁸⁶ NWT Housing Corporation, "Homeownership Education courses," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/homeownership-education-courses>

⁸⁷ NWT Housing Corporation, "Homeownership Assistance," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/homeownership-assistance>

⁸⁸ NWT Housing Corporation, "Fuel Tank Replacement," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/fuel-tank-replacement>

⁸⁹ NWT Housing Corporation, "Senior Home Modifications," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/seniors-home-modifications>

⁹⁰ NWT Housing Corporation, "Caroline Cochrane: Market Housing for Community Staff," GNWT, accessed December 10, 2019, <https://www.gov.nt.ca/en/newsroom/news/caroline-cochrane-market-housing-community-staff>

Assistance Fund (HAF)	experiencing a crisis and at risk of becoming homeless. Available to youth and adults to prevent homelessness or help find affordable and stable housing. ⁹¹
Transitional Rent Supplement Program (TRSP)	The TRSP program is for NWT residents living in a private rental, paying more than 30 percent of their income on rent. The program can pay up to \$500 of your rent for up to 2 years. ⁹²
Canada - NWT Housing Benefit	CNHB provides a benefit to assist with rental costs. This benefit is available to eligible applicants who are paying more than 30 percent of their gross income towards rent. This benefit is not available to homeowners at this time. The CNHB pays a portion of the difference between 30 percent of the household's income and the average market rent in the area, up to a maximum of \$800/month for no longer than two years. Also, people receiving Income Assistance are not eligible for the CNHB. The program began on April 1, 2021.
Community Housing Support Initiative	Supports Indigenous and Local governments to implement innovative and community-driven housing projects of their own design through the Community housing Support program. The program is intended to leverage other available supports in partnership to address community housing needs. The support is in the form of grant, grant-in kind, or contribution.
CMHC Programs	
Residential Rehabilitation Assistance Program (RRAP)	This fund provides up to \$60,000 or more for all First Nations or First Nation members who require major repairs to their homes. This includes, but not limited to; structural, electrical, plumbing, heating and fire safety. This program can also provide support for overcrowded homes. ⁹³
Emergency Repair Program (ERP)	The ERP provides funding for a First Nation or a First Nation member that requires immediate repairs to their home for up to \$20,000 or more. ⁹⁴

⁹¹ NWT Housing Corporation, "Homelessness Assistance," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/homelessness-assistance>

⁹² NWT Housing Corporation, "Rent Assistance," GNWT, accessed December 10, 2019, <https://www.nwthc.gov.nt.ca/en/services/rent-assistance>

⁹³ Canadian Mortgage Housing Corporation (CMHC), "Residential Rehabilitation Assistance Program (RRAP) – Regular," accessed May 27, 2020, <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities/on-reserve-renovation-programs/residential-rehabilitation-assistance-program>

⁹⁴ CMHC, "Emergency Repair Program (ERP)," accessed May 27, 2020, <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities/on-reserve-renovation-programs/emergency-repair-program-on-reserve>

Home Adaptation for Seniors Independence Program (HASI)	HASI provides funds for those 65 years or older and either a First Nation or First Nation member that requires minor home modifications for independent living. ⁹⁵
National Housing Co-investment Fund	<p>The National Housing Co-Investment Fund is a Federal funding stream that supports new and revitalization construction of mixed-income, mixed-tenure, mixed-use affordable housing. Funded projects need support from another level of government to ensure a coordination of investments. There are two streams within National Housing Co-Investment Fund:</p> <p>New Construction: This stream develops new, high-performing affordable housing located close to necessary supports and amenities, from public transit and jobs to daycares, schools and healthcare.</p> <p>Revitalization: The Housing Repair and Renewal Stream is for the preservation and revitalization of the existing community and affordable housing.</p>

⁹⁵ CMHC, "Home Adaptations for Seniors' Independence (HASI)," accessed May 27, 2020, <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities/on-reserve-renovation-programs/home-adaptations-for-seniors-independence>

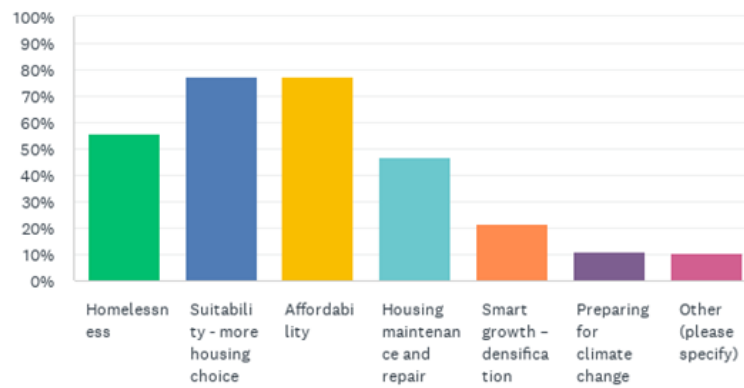
Appendix C - Housing NWT Housing program uptake 2007 to 2021

Type	Program	Date started	Number of applications	Approved	Pending 2021-2022	Denied	Withdrawn, Incomplete, or cancelled
Repairs, upgrades, Renovation, and maintenance	Seniors Aging in Place (SAIP)	2017	39	12 (30 percent)	9	0 (0 percent)	18
	CARE Preventative Maintenance	2015	211	131 (62 percent)	5	11 (5 percent)	64
	CARE Major projects	2015	67	15 (22 percent)	0	19 (28 percent)	33
	CARE Program (repairs and enhancements)	2007	247	106 (42 percent)	0	82 (33 percent)	59
	Fuel Tank replacement initiative	2017	13	5 (38 percent)	0	3 (23 percent)	5
	Home Repair Program	2021	6	0 (0 percent)	0	1 (16 percent)	5
Accessibility support	Mobility Modifications Program	2021	1	0 (0 percent)	0	0 (0 percent)	1
	CARE Mobility projects	2016	6	4 (66 percent)	0	4 (66 percent)	8
Home ownership support	Home Purchase Program	2021	8	0 (0 percent)	2	0 (0 percent)	6
	HELP	2007	145	36 (24 percent)	0	59 (40 percent)	50
	PATH	2009	124	16 (12 percent)	0	49 (39 percent)	60
CMHC Programs							
Emergency	ERP	2007	207	121 (58 percent)	1	22 (10 percent)	62
Repairs	RRAP	2009	11	6	0	4	1

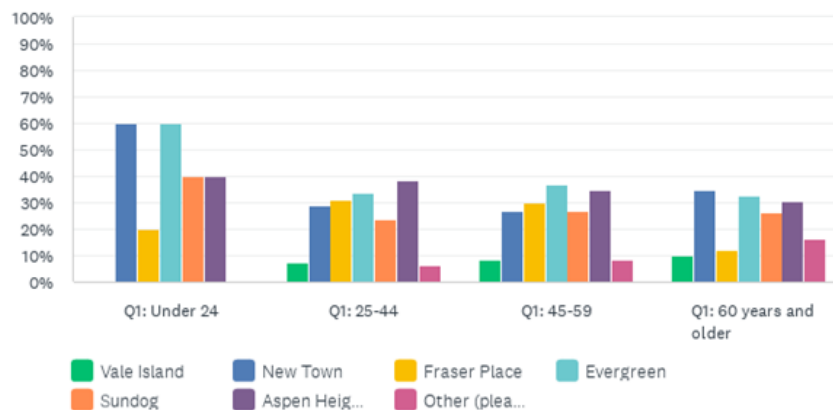
				(54 percent)		(36 percent)	
	TOTAL		1139	455 (40 percent)	18	280 (24 percent)	389

Appendix D – Community Wide Survey Graphs

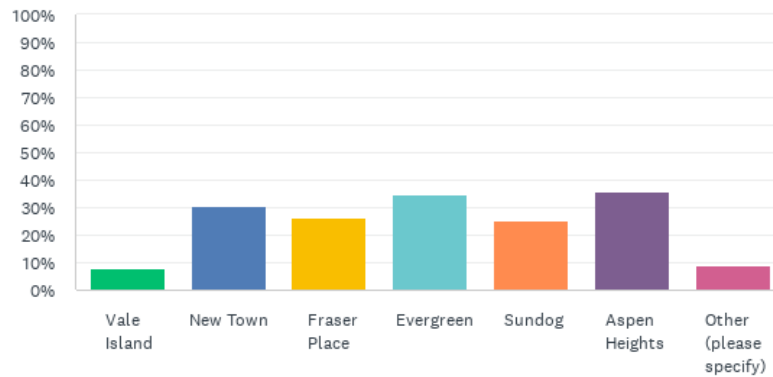
Q29 What do you think are the TOP 3 housing challenges in Hay River?



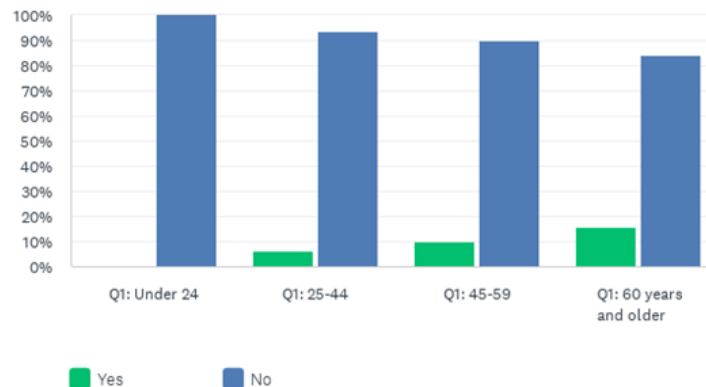
Q21 The Town of Hay River Community Plan has identified areas for future residential housing development. In your opinion, which areas should be a priority for housing development?



Q21 The Town of Hay River Community Plan has identified areas for future residential housing development. In your opinion, which areas should be a priority for housing development?



Q25 Various levels of government and non-governmental organizations deliver programs to Hay River residents to assist them with their housing needs. They include programs such as the Home Purchase Program, Homelessness Assistance, Repairs and Enhancements programs, or grants to support energy efficiency. Do you currently access housing programs?



Appendix E - Local government tools to support and incentivise affordable housing

This document describes some common tools to support the development of a diversity of affordable housing with a focus on in-fill development. An important way local governments can make housing affordable and more accessible is by having policies to support infill housing – housing that "fits within" an existing neighbourhood. Infill housing increases rental and homeownership options in neighbourhoods, it makes efficient use of existing municipal infrastructure. Infill housing could include:

- building a new home on an empty lot;
- replacing a single-detached home with a duplex or a fourplex;
- enabling secondary suites (i.e., living suites within the principle dwelling, garden suites separate from the principle dwelling, and caretaker suites),
- subdividing an existing lot to allow the construction of additional units.

Tools is a general term to describe regulatory, policy, programs, and approaches used to incentivise residential housing development. In some cases these tools are also applicable to incentivise residential development more broadly than infill. Examples are provided, using a local example where possible.

Property tax exemptions or abatements

a Council must establish a revitalization program, enter into agreements with property owners, and then exempt their property from taxation once all specified conditions of the program and the agreement have been met.

Exemptions may apply to the value of land or improvements, or both. Councils are free to specify, within their revitalization programs, the amounts and extent of tax exemptions available. This can help achieve objectives, such as encouraging affordable housing, densification, or the construction and preservation of affordable rental housing^[1]. Property tax exemptions can also be used for social purposes supportive housing for people with special needs.

Example: Yellowknife Development Incentive Program. This program provides a range of tax abatements including for New Residential Construction or Adaptive Re-use of Existing Buildings and Brownfield Remediation and Development. This program identifies target areas where the city wishes to incentivize development. They range from a full 5-year abatement, to Declining five year abatement (100 percent-80 percent-60 percent-40 percent-20 percent), with additional five-year abatement for Residential Intensification project at Council's discretion.

Program summary: <https://www.yellowknife.ca/en/doing-business/Development-Incentives.asp>

Development Incentive Program By-law: <https://www.yellowknife.ca/bylaws/bylaw/details/0e758038-aa6f-4e8e-beab-7ec0a2e6bd49>

Example: Hay River Tax Relief for Seniors and Persons with Disabilities. This program is administered by the Town of Hay River on behalf of Government of Northwest Territories, Department of Municipal and Community Affairs.

<https://hayriver.com/financial-administration/property-taxes/#:~:text=Tax percent20Relief percent20for percent20seniors percent3A,dependent percent20on percent20the percent20Senior percent20Citizen.>

Planning and development fee exemptions

A component of the costs of development are associated with fees set and collected by the municipality. These include things such as development permit application fees, building permit fees, etc which vary between municipalities. Like property tax exemptions, reducing development fees may outweigh the public interest in the generation of revenue from fees.

Grants and loans to assist in housing research and development

Grants and loans to affordable housing agencies, including private and non-profit developers, to help pay for residential unit planning and development. Grants and loans may be given in many forms for a wide range of purposes. The advantage of a grant or loan is that conditions can be placed upon the usage of the money.

Land inventory

In jurisdictions such as the NWT where municipalities take a more hand-on role as land developer ensuring that there is a healthy land inventory of development ready land is necessary to support other tools such as land transfers.

Land transfer deals

Many municipalities promote the development of affordable housing by making land deals with housing agencies. These deals usually involve giving, selling, or leasing municipal surplus lands at less than market value to housing developers. In some cases, the municipality will ensure the long-term affordability of the land either by controlling it through a long-term lease, or by entering into restrictive covenants dealing with future resale prices with the new landowners.

Example: In 2014, the City of Yellowknife and Habitat For Humanity entered into a ten-year partnership arrangement with the intention of constructing one single-unit or duplex dwelling approximately every two years for every thirty residential lots that the City establishes^[2]. This relationship is enabled by Land Administration By-law No. 4596, which provides that “Council may at its sole discretion provide residential land or funding to the Habitat for Humanity NWT regardless of the value of land for

development.” Council has the authority to include the provision of residential land or funding to Habitat for Humanity NWT as part of the 12 percent financial contribution for new subdivisions as an offsite development levy or onsite expense. During a two-year or greater period, the City may either provide one lot per thirty single family lots brought to market or the funding equivalent to 3.5 percent of City owned residential land sales, to a maximum of an average priced single-family lot.

Development agreements

Development agreements are negotiated contracts between the local government and the developer. These agreements are the instruments through which the Town can agree to take on the costs of development that would typically be born by the developer for projects that are in the public interest. This could include road paving, street lighting and signage, land for access or other purposes, and reduced bonding).

Example: The City of Yellowknife and Avens A COMMUNITY FOR SENIORS entered into an agreement for the development of AVENS Pavillion, a 102-unit seniors facility.

Density bonus zoning

Density bonusing, sometimes referred to as bonusing or floor area relaxations, is used as a zoning and policy tool that permits developers to build additional floor area, in exchange for amenities and affordable housing needed by the community. Contributions can be

- a specific number of affordable housing units; or
- a developer-provided amenity (e.g. energy-efficient building features that reduce costs for occupants); or
- funding that the local government can use towards amenities or affordable or special needs housing.

Municipal led re-zoning

local governments can strategically pre-zone key sites to provide certainty for developers and catalyze infill, while also ensuring that amenities and infrastructure upgrades from new development will be secured. Specific locations can be identified where infill will improve the neighbourhood, e.g. front/back duplexes on ½ block can improve the look of both streets and make them safer with “eyes on the street”.

Small Lot Zones

In areas that are contiguous to existing single family neighbourhoods and areas identified for infill, a community can zone to permit lots that are smaller than standard single family lots. If desired, small lot zones can be created with incentives for building duplexes (instead of single family) and secondary

suites to further increase density. Smaller lots yield more units per hectare, and can lower costs for single family lots.

Zoning to permit secondary suites

A secondary suite is additional to the principal dwelling unit on a lot. The suite is often allowed in the principal dwelling (e.g. single family, duplex, townhouse) and some local governments allow a suite to be located in an accessory building (Garden Suite). Secondary suites are an opportunity to offer more housing choices in neighbourhoods, while maintaining “single-family” character.

Gain community support – tackling NIMBYISM

Sometimes residents are concerned that affordable housing options (like social housing or lower-priced rentals) may negatively affect the character of a neighbourhood and reduce property values. Sometimes these types of concerns are called NIMBYism ('Not In My Backyard'). Some local government are pro-actively addressing this issue and building community support through a variety of strategies including communications.

https://data.fcm.ca/documents/tools/ACT/Housing_In_My_Backyard_A_Municipal_Guide_For_Responding_To_NIMBY_EN.pdf

Establish housing organizations

Housing groups, organizations and agencies help focus efforts for enhancing housing affordability. Each group is structured according to the unique needs of the community it supports. A housing organization is a non-profit entity dedicated to providing and managing non-market housing stock that is for rent or purchase by qualified individuals and families.

^[1] <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/incentives-for-housing>

^[2] City of Yellowknife Governance and Priorities Committee Report. March 14, 2022.
<https://calendar.yellowknife.ca/Document/View/b16b1bb4-1eac-4b5c-af72-ae6300a00eb5>