

STANDING COMMITTEE ON SOCIAL DEVELOPMENT

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**WEDNESDAY, APRIL 21, 2021
COMMITTEE ROOM 'A'
YELLOWKNIFE, NT
12:00 PM**

AGENDA

1. Prayer
2. Review and Adoption of Agenda
3. Declarations of Conflict of Interest
4. Public Matters:
 - a. Housing Review Presentation from Dr. Sundeep Agrawal, School of Urban and Regional Planning, University of Alberta and Ms. Celine Zoe, Tłıchq̓ Government:
 - Attachment #1
 - Attachment #2
 - Attachment #3
5. *In-Camera* Matters:
 - a. Confidential Correspondence:
 - Attachment #4: 2021-04-13 – Letter from Department of Executive and Indigenous Affairs
 - Attachment #5: 2021-04-13 – Letter from Department of Health and Social Services
 - b. Confidential Correspondence:
 - Attachment #6: 2021-03-03 – Letter from Canadian Parents for French, Northwest Territories Branch and Canadian Parents for French , Alberta Branch
 - Attachment #7: 2021-04-06 – Letter from Department of Education, Culture and Employment
 - Attachment #8: 2021-04-13 – Letter from Department of Health and Social Services
 - Attachment #9: 2021-14-16 – Letter from Department of Health and Social Services
 - c. Internal Briefing Regarding Child and Family Services Review
 - Attachment #10

- Attachment #11
 - Attachment #12
- d. Internal Briefing Regarding Housing Review

6. Date and Time of Next Meeting: Monday, April 26, 2021 at 1:30 PM

7. Adjournment



Housing and homelessness in Indigenous communities in the Tłı̨chǫ region

Sandeep Agrawal, PhD, AICP, RPP

Professor & Director, School of Urban and Regional Planning

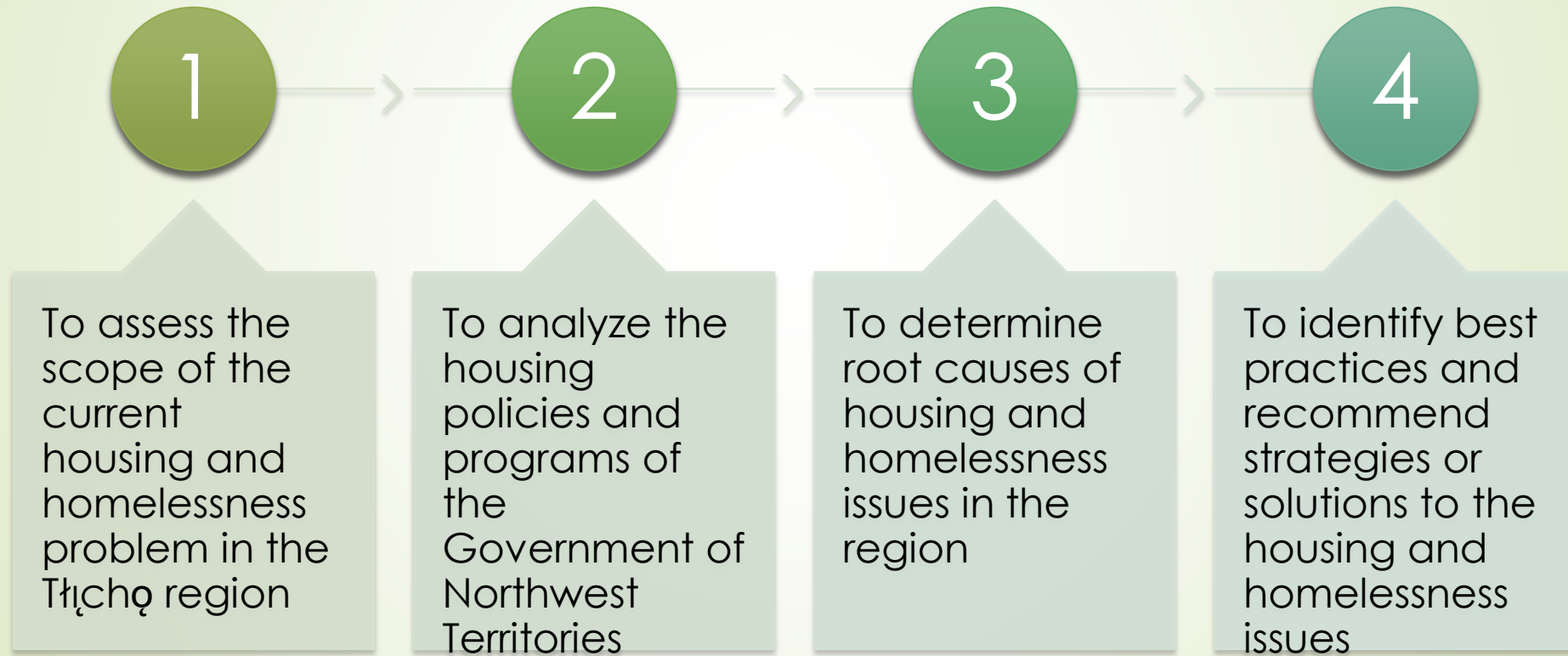
University of Alberta

Reasons for the study

- Many of the homeless on the streets of Yellowknife were originally residents of the Tłı̄chō region.
- Reports of multiple house fires and deaths
- High incidents of TB



Objectives of the study



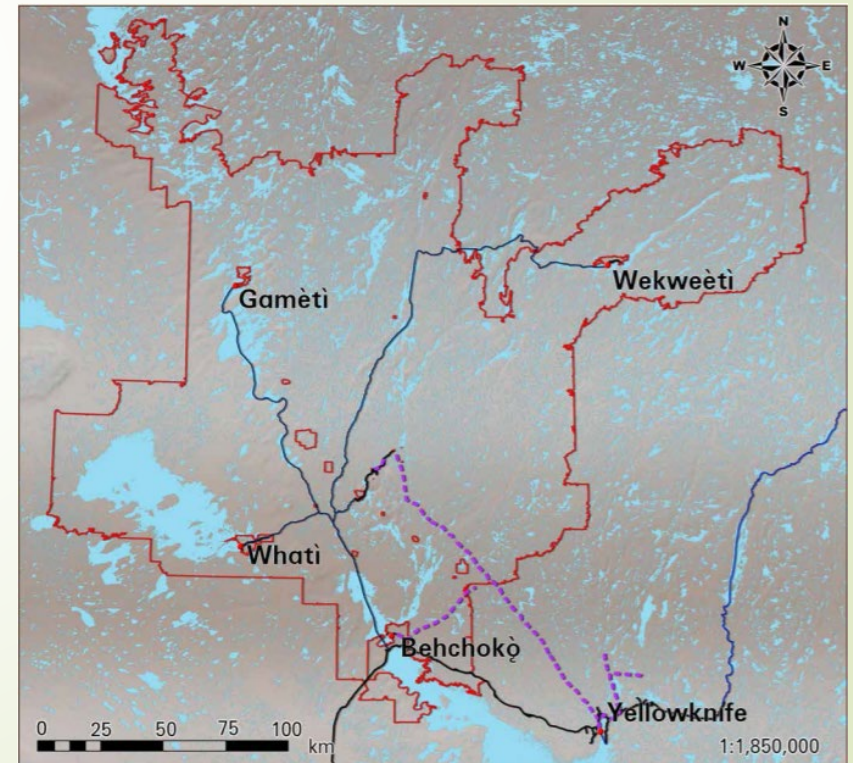
Conceptual framework

- Based on Minnery, Manicaros and Lindfield's (2000) housing framework on Indigenous housing in remote areas

Stage	Component					
	Funding	Skills	Technology	Organisation	Culture	Infrastructure
Needs Assessment						
Development and Design						
Implementation/ Construction						
Post-construction						

	Funding	Skills	Technology	Organization	Cultural	Infrastructure
Needs assessment	<ul style="list-style-type: none"> Adequate resources included in funding Prioritize investment in terms of needs and not of funding schemes Benchmark audits 	<ul style="list-style-type: none"> Skills/capacity building assessed in terms of community's ability to supply and utilize them on a continuing basis 	<ul style="list-style-type: none"> Appropriate to culture, environment, location and skills Considers on-going maintenance etc. as well as current needs 	<ul style="list-style-type: none"> Co-ordination Avoid overlaps of responsibility Agency acceptable to community Communication with community over options 	<ul style="list-style-type: none"> Clearly identified Differences recognised 	<ul style="list-style-type: none"> Audit of needs Appropriate for area, culture etc. Includes skills needed to operate facilities
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Implementation/ Construction	<ul style="list-style-type: none"> Flexible funding in a longer-term framework Adequate performance monitoring Reinforce leveraging and different sources for different functions 	<ul style="list-style-type: none"> Local skills development Use of local skills 	<ul style="list-style-type: none"> Remoteness considered Local resources 	<ul style="list-style-type: none"> Project management Integration of local expertise 	<ul style="list-style-type: none"> Cultural timeframes Link to cultural mores 	<ul style="list-style-type: none"> Phased implementation Skills development Issues of remoteness considered
Post-construction	<ul style="list-style-type: none"> Adequate performance monitoring of rent collection etc. Life-cycle funding sustainable in terms of operations and management initially, and then capital funding Continuing accountability Long-term sustainability 	<ul style="list-style-type: none"> Adequate management Continuing improvement 	<ul style="list-style-type: none"> Low maintenance Life-cycle approach Sustainable environmental and social impacts 	<ul style="list-style-type: none"> Skills in management On-going training Payments collectable Continuing accountability and responsiveness 	<ul style="list-style-type: none"> Community 'ownership' Review in light of community values 	<ul style="list-style-type: none"> Community 'ownership' Continuing maintenance and management Sustainable environmental and social impacts

The Tłı̄cho region



Socio-demographic profiles

Region	Population (as of 2017)	Public housing units (2018)	Affordable units (2018)	Market units (2018)	Waitlist (2018)	Unemployment (2016)	Labour force participation (in 2016)	No high school diploma (in 2016)	Income support as of Nov 2018; monthly	Core need of housing in 2016	Overcrowding (in 2016)
Tlichó	3176	227	40	34	128	21%	50.60%	58%	427 (19%)	43%	20%
Communities											
Behchoko	2227	175	21	18	110	24%	48%	58%	361 (24%)	44%	28%
Whati	522	33	10	7	15	16%	53%	66%	52 (24%)	47%	22%
Gameti	291	17	4	7	3	16%	60%	66%	12(5.5%)	49%	20%
Wekweeti	136	2	5	2	0	20%	56%	42%	2 (2%)	18%	12%

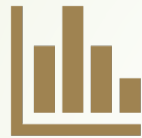
- NWT HC provided housing types
 - Public housing – rent geared to income (\$80 - \$1,625/month)
 - Affordable housing – rent to own (through the HELP program)
 - Market housing – at market rent to critical staff working in the community



Method



**Data and documents
from NWT HC**



**Canadian census
data 2016; Bureau of
NWT statistics 2014**



**Interviews with almost
60 key informants:** the
Chiefs, SAOs, GSOs, LHO,
NWT HC

Behchoko – 19

Gameti - 7

Whati - 6

Wekweeti -9

Yellowknife – 14



Nvivo analysis

Across the Tlicho region



The housing need is severe – homelessness and housing repair



Among the four, Behchokò has the most dire need.



Socio-economic characteristics

- * Low education
- * Extreme income inequities
- * Few in the labour force
- * 26% income support
- * 20% of households live in the state of overcrowding (i.e. 6 more people)

Across the Tłı̄cho region ...contd.



Housing

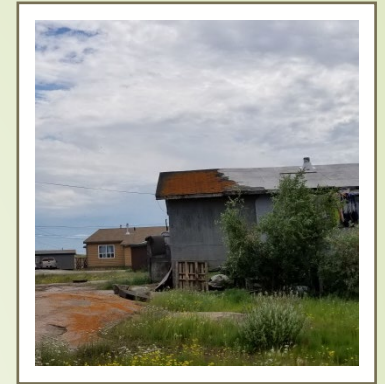
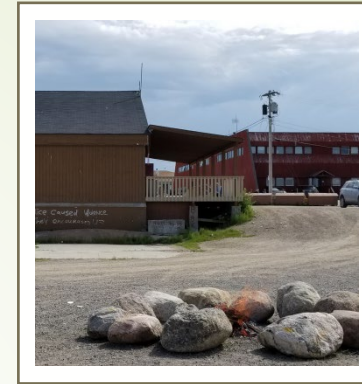
- *43% are public housing; **many private housing has been built through the HAP program**
- *44% of households are in the core need of housing
 - *35% homes need major repairs – it is mostly a problem with private homes (many acquired through HAP or HELP program);
 - *Conditions of public housing, as per NWT HC, is pretty good.



Housing programs

- *CARE PM (preventive maintenance up to \$3,000), fuel, SAFE (emergency repairs) and seniors' ageing (~\$10,000)
- *Only 3 availed PATH in the last ten years
 - ***54% approval rate (2018/19)**
- *Approval rate varied over the years, but generally seeing an increasing trend
 - ***Reasons for 'Decline' – arrears** (LHO, mortgage, tax), no land title/lease or over the income threshold

Behchokò



Myriad of intertwined reasons



Colonial legacy

Food insecurity

Residential school

Democracy in postcolonial setting

Contentious elections have had lingering effects on the communities



Cultural, economic, political and social

intergenerational trauma

Cultural shifts within the Indigenous communities

New generation and elders seem to hold different views about the past and the future



Housing Market

No private housing market

Bank loans/mortgage difficult to attain

Poor quality private housing



Food insecurity - Quote

“It started off with food (in)security. The only food security that [Indigenous] people could understand at the time was a caribou. And so, when the numbers went down, the government brought the [Indigenous] people from the bush into the community and introduced welfare. And never really looked at the recovery or sending people back once the crisis was over. And it was back in the 1920s. Well, it starts earlier than that.

The community...was mainly nomadic and thrived on the resources available on the land, like caribou, moose, beaver, and other animals. The settlers began to draw from the resources and provisions available, and the companies like Hudson's Bay Company began to use furs and other resources as commodities. In the early 1900s, the government offered land, housing, and money to Indigenous people [to] come out of the bushes and live in one place in communities.”

Myriad of intertwined reasons



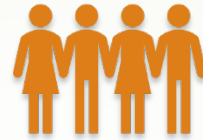
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Cultural shifts - quote

“Well, you...it could be a friend, a relative, but then they...you know the abuse? Right, they are doing drugs now...addictions for anything to, you know help them get by the day and if you have some of those stuff in your house, they'll be gone, right? Now even I think that it...it ended up being a trust issue. **They can no longer trust these friends and families in their houses anymore.** So, you know what, **they are fending for themselves** now. And...and **those doors that were always once open in the past are now closed.** And due to these situations. And,... this housing issue just makes it worse!”

Myriad of intertwined reasons



Colonial legacy

Food insecurity
Residential school
Democracy in postcolonial setting
Contentious elections have had lingering effects on the communities



Cultural, economic, political and social

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Private housing condition - quote

“My dad moved out on us [and] my mom moved out on us while we were young, and my dad got sick. So, he wanted us to stay with my aunty. So, that house was locked, and then my sister had a home, but she got kicked out too. So, we moved back to my dad’s...well my dad passed away. We break-and-enter-ed. We just stayed there. I stayed there when I came back from Fort Smith...I was staying there and then my boyfriend and I, we took off to the bush for the weekend, and then we came back Monday to see my best house caught on fire. So that’s why I am just standing here.”

Reasons ...contd.



Policy-driven

Double-edged sword

Can be rigid. May not be context-based, unique situations

Two-week stay policy

Any arrears or lack of land titles make applicants ineligible for many of the programs

PATH or HELP (for ownership purposes) are the least-used.

Income eligibility

Costly maintenance



Community's capacity and resilience

dependency



Four levels of government – coordination?



Reasons ...contd.



Substance abuse and unavailability of social services



The high cost of power is prohibitive, making housing largely unaffordable.

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Potential solutions



Neo-liberalism

The challenges of Neo-liberalism – free market, more private sector involvement

Self help approaches

- Wekweeti's cultural camp



Indigenous-led, community-driven, context-based solutions

Multiple approaches – healing, wellness, returning of the spirits programs

Capacity-building – prepare new generation for jobs such as journeymen carpenters; heavy equipment operator, oil burner mechanic, electrician - NTPC; sewage truck drivers.



Policy- approach

Place-based policy making

Housing First approach
Permanent supportive housing
Flexible design
Tiny homes

Examples

- Wekweeti's cultural camp
- Gameti's community garden
- The woodstove program



Potential solutionscontd



Government agencies have to partner and work together to coordinate services



NWTHC Housing Programs

***Monitor which programs work and which don't; reasons**

*HAP – home assistance program – worked in the past – discontinued in the 1990s

*CARE, HELP seemed to have been working – suggestions to increase the income cap (\$100K) for HELP.

*Rent to own program

*Provide subsidies to high income earners to help them vacate public housing

*Apprenticeship and trade programs – tests need to be made more accessible and practical

*Basic home economics



A greater role of the Tlicho government

Tlicho's woodstove program – small, efficient and cheaper

Create a unit that writes proposals to get Federal/territorial government funding; helps Tlicho citizens to fill out applications

Engage more in social service programs

- Financial literacy
- Parent education
- Counselling services
- Employment program for homeless

Involvement of civil society organizations.

Recommendations for the NWTHC



Short term

Adopt and expand a place-based policy approach

Closely monitor rental, homeownership, and homelessness policies and programs

Simplify apprenticeship and journeyman certification tests

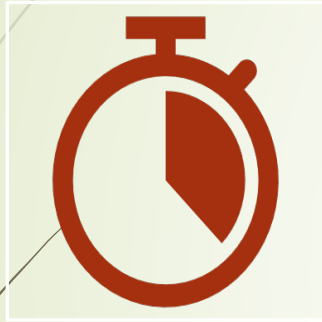


Long term

Bring back the 1980s HAP program in some form

Research and invest in new, innovative construction and flexible design approaches

Recommendations for the Tłı̄cho Government



Short term

Engage in social service, training, and employment programs

Communicate with its citizens more effectively

Actively involve and engage local civil society organizations



Long term

Invest in today's youth

Actively seek to partner with other government or non-governmental agencies

Build resiliency and community capacity



Thank you!





HOUSING AND HOMELESSNESS IN THE TLICHO REGION

ABSTRACT

This report is commissioned by the Tłı̨cho Government to assess the extent of the current housing and homelessness problem in the Tłı̨cho region and to identify the factors responsible for it. The report concludes that the housing and homelessness issue is severe, with Behchokò as ground zero of the crisis. It elaborates on how multiple, inter-related factors such as ongoing impacts of Canada's colonial past, sociocultural shifts, welfare system, and past and current housing policies contribute to housing insecurity and homelessness and offer some potential solutions.

Sandeep Agrawal, PhD, AICP, MCIP
January 2019

Housing and Homelessness in the Tłı̨chǫ Region

1. Introduction

This report has been commissioned by the Tłı̨chǫ Government (TG) to examine the housing and homelessness issues in the Tłı̨chǫ region. The study has several objectives:

1. To assess the scope of the current housing and homelessness problem in the Tłı̨chǫ region
2. To analyze the housing policies of the Government of Northwest Territories (GNWT)
3. To determine the root causes of housing and homelessness issues in the region
4. To identify best practices and recommend effective strategies or solutions to ameliorate these housing and homelessness issues

This report argues that the housing crisis plagues the entire region but is most severe in Behchokǫ̀, ground zero of the crisis. The report begins with the research method, followed by an exploration of the context and background of the issues. It then lays out the socio-economic characteristics and demography of the entire region before delving in to each of the four communities: Behchokǫ̀, Gamètì, Wekweètì, and Whatì. This section is followed by a detailed description of the Northwest Territories Housing Corporation's (NWTHC) housing policies and programs, including an assessment of their effectiveness. Next, the findings section identifies the reasons for housing and homelessness issues in the Tłı̨chǫ region. The report concludes with a set of recommendations for the NWTHC as well as for the TG.

2. Method

I used a mixed-method approach, which included quantitative and qualitative methods, to collect relevant data, policy information, and program documents from the NWTHC. I then matched these data with the 2016 Canadian census data and the 2014 Bureau of Northwest Territories statistics data pertaining to the Tłı̨chǫ region. The NWTHC staff also prepared a few statistical analyses based on the 2014 data.

Interviews with close to 60 individuals¹ across the region over a period of seven months (July-Dec 2018) complemented the above quantitative sources. These individuals included the current and former grand chiefs, the chiefs, the senior administrative officers, council members, the elders in the communities, and housing managers in each of the four communities. Also interviewed were members of the Local Housing Organization in Behchokǫ̀, the staff at the Behchokǫ̀ detachment of RCMP, and select staff members of the Tłı̨chǫ Government, the four community governments, the City of Yellowknife, and the NWTHC. I also interviewed several homeless individuals in Behchokǫ̀ and in Yellowknife who are Tłı̨chǫ citizens.

The length of the interviews varied based on the individual's availability and knowledge of the topic, with the average length being about an hour. I personally conducted almost all the interviews in English and in person with the help of Celine Zoe, a Tłı̨chǫ staff. Where a translation was required, Celine Zoe acted as the interpreter during the interview. A few individuals chose to

¹ The participants of the study are kept anonymous for privacy and confidentiality reasons

respond to the study questions in writing. All of this qualitative data was imported into Nvivo, a software package that helps with coding and analyzing qualitative information.

Celine and I visited each of the four Tłı̨chǫ communities at least once and interviewed our study participants in the community, at their homes or workplaces, or even at the airports while waiting for a flight in or out of the community. We visited Behchokǫ̀ several times because of the community size and the scale of the issues afflicting the community.

3. Background

Indigenous people are overrepresented in the homeless population in Canada. In Canada's Northern and remote areas, this may be linked to the unique challenges that pervade housing and homelessness in that region (Christensen, 2012; Canadian Polar Commission, 2014; Dickens & Platts, 1960; Falvo, 2011; Lazarus, Chettiar, Deering, Nabess, & Shannon, 2011). For example, the housing stock available to Canada's First Nation Communities is in need of major repair, including plumbing and electrical works, and also requires mould elimination (Webster, 2015). The housing situation in the Northwest Territories (NWT) and the Tłı̨chǫ region in particular is similar to, or even worse than, that of other Indigenous people in the rest of Canada.

While visible homelessness was largely uncommon in NWT prior to the late 1990s, it has steadily increased since then (Christensen, 2016). Recently, this issue has received considerable local and national media coverage (Mandeville, 2016a, 2016b, 2016c), and the chiefs of the TG have also repeatedly asked the GNWT to take necessary steps to resolve the housing issues. To impress upon the GNWT the severity of the situation, the TG has now recognized the need to document the extent of the issue in a systematic fashion, which is the impetus for this research project. Thus, this study is intended to act as a building block to develop a Tłı̨chǫ housing and homelessness strategy.

Another document that precipitated the need for this study is the "10-Year Plan to End Homelessness" report by the City of Yellowknife (2017). The report found that many of the homeless on the streets of Yellowknife were originally residents of the Tłı̨chǫ region—specifically, from the Behchokǫ̀ community. It also described the Tłı̨chǫ communities as having especially pressing and prominent gaps in their housing needs, which are currently not adequate (over 40%), not suitable (27.5%), and not affordable (12.5%). Furthermore, core housing needs—a compilation of housing adequacy, suitability, and affordability—is not met for 45% of this group. Behchokǫ̀ has the highest core housing need in the entire NWT.

According to NWT's 2016 census, the Tłı̨chǫ have just over 700 private households with almost half containing four or more persons. Just about half of all the households rent their homes from the GNWT. Many of the Tłı̨chǫ households suffer from the problems of housing affordability (which is when a household spends more than 30% of the income on shelter), adequacy (housing needs significant repairs), and suitability problems (not enough bedrooms leading to overcrowding).

The Canadian urban planning and geography literature covers various aspects of providing affordable housing for Indigenous families living in inner-city areas of Canadian cities (Alaazi,

Masuda, Evans, & Distasio, 2015; Anderson & Collins, 2014; Deane & Smoke, 2010; Walker, 2003, 2006). However, only a few have looked at housing in the First Nations communities in the Northwest Territories. One of them is Christensen (2011), whose doctoral work focused on the issue of homelessness in Inuvik and Yellowknife. She attributed the cause of homelessness to the complex interactions between a (neo)colonial history, rapid sociocultural change within Indigenous community, uneven economic development across the NWT, and dependency on government for housing and income support.

Christensen (2013) argued that Indigenous homelessness across settler colonial contexts is a multi-layered and multi-scalar phenomenon. She suggested it occurred because of a collective experience of “disbelonging,” resulting from the settler colonial project. As well, individual experiences of literally “being without secure shelter” exacerbated this. Christensen (2016) attributed the current state of public housing and its inadequacy in the North to the following few factors:

- Multiple housing authorities with different and sometimes conflicting mandates
- Phasing out of government support
- An escalating crackdown on rental arrears and increased surveillance of tenants and their guests, resulting in evictions
- Public housing as the only source of low-income housing, which is in short supply

Christensen called out the need for a culturally safe approach to housing policy aimed at alleviating homelessness—one that not only fulfills core housing needs but also recognizes the particularities of an Indigenous approach to homemaking, which relies largely on family bonds.

Other academic literature suggests additional factors, often inter-related, that directly or indirectly contribute to homelessness and the housing crisis in Indigenous communities. They are as follows:

1. Social exclusion (Falvo, 2011a; Schmidt, 2014) and poverty (Durbin, 2009, Kelly, 2015)
2. Alarming living conditions and social health (Isbister-Bear, Hatala, & Sjoblom, 2017), coupled with mental stress and trauma (Daley, 2017; Menzies, 2009)
3. Upsetting natural and social environments (Christensen, 2016; Ford, Couture, Bell, & Clark, 2018)
4. Diverging political choices (Belanger, 2013; Durbin, 2009; Lazarus et al., 2011), social segregation (Belanger, 2013), and phased out government policies (Christensen, 2016) and governance strategies (Patrick, 2014)
5. The demands of women seeking empowerment through access to housing (Lazarus et al., 2011)
6. Substandard design materials (Kelly, 2015), inadequate living space (Isbister-Bear, Hatala, & Sjoblom, 2017; Patrick, 2014); and weak building structures (Christensen, 2016; Webster, 2015)
7. Economic inequality (Anderson & Collins, 2014) and lack of employment (Patrick, 2014)



Figure 1: Map of the Tlicho region, and pictures of public and private housing (Photo credit: Author)

Overcrowding can have serious impacts on health, including the spread of respiratory disease (Webster, 2015). For example, documentation shows that Tłı̨chų families' show increased incidents of tuberculosis (GNWT, 2016). Overcrowding also leads to numerous related social issues, like high levels of family violence and addictions, and lower levels of school attendance and school achievement. Many of these issues are present in the Tłı̨chų communities and have been growing at an alarming rate.

4. The Tłı̨chų Region

The Tłı̨chų region is just north of Great Slave Lake with a population of 3,176 across a land mass of 39,000 sq km, but the population is concentrated in four disparate communities (see Figure 1). These communities are fraught with significantly low education, high-income inequities, and relatively few adults who are engaged in the labour force. In 2016, the unemployment rate² was 21%, almost double that of the NWT (10.6%). More than half of the Tłı̨chų citizens did not have a high school diploma (at 58%) compared to only 24% who lacked this across the residents of the NWT more generally (see Figure 2). Of those community members who are 15 years of age or older, just about half (49.4%) were not in the labour force³ while this number was only 26% across the NWT. Just about 22% of all Tłı̨chų citizens above the age of 15 were on government assistance⁴ as opposed to only 8.5% across the Territory. Interestingly, the median economic

² Refers to persons who during the week prior to the survey in 2016: (i) were without work, and had actively looked for work in the previous four weeks and were available for work; or (ii) had been on temporary lay-off and expected to return to their job; or (iii) had definite arrangements to start a new job within the next four weeks.

³ Refers to persons who, during the week prior to the survey in 2016, were either employed, unemployed or looked for employment in the four weeks prior to the survey.

⁴ The eligibility age for income support is 19. Among the adults of the age 19 or above, this proportion may be higher.

family⁵ income was over \$100,000 annually. This figure is not low and, in fact, is well above the comparable Canadian figure, but it is nevertheless below the median income across the NWT. What this means is that those who have jobs are well-paid, but those who do not—which is a significant number—are perpetually on government income support.

In terms of housing, 43% of the housing stock is owned and built by the Northwest Territories Housing Corporation (NWTHC). The remainder of the private housing has been largely built through government programs over the years, although a few homes were constructed by owners themselves using their own construction materials and skills.

Region	Population (as of 2017)	Public housing units (2018)	Affordable units (2018)	Market units (2018)	Waitlist (2018)	Unemployment (2016)	Labour force participation (in 2016)	No high school diploma (in 2016)	Income support as of Nov 2018; monthly	Core need of housing in 2016	Overcrowding (in 2016)
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Gameti	291	17	4	7	3	16%	60%	66%	12(5.5%)	49%	20%
Wekweeti	136	2	5	2	0	20%	56%	42%	2 (2%)	18%	12%

Figure 3 Summary of community characteristics (Data source: NWTHC and NWT Bureau of Statistics)

In 2016, a core need for housing existed in 44% of households in the Tłı̨cho communities. As per CMHC (n.d.), “Core need” is defined as households that have affordability, adequacy, and/or suitability issues, as well as a total household income below the Core Need Income Threshold (CNIT). Over 35% of homes also required major repairs. This is more often a problem with private homes, which have not been maintained properly or are now of an age that they require significant repairs due to regular wear and tear and the harsh northern climate. According to the NWTHC, the condition of public housing was fairly good (rated at 85 or above, according to their rating system) in 2017 and have improved steadily over the past few years (Figure 3). Also, 20% of households lived in an overcrowded state, which means more than six people. Overcrowding is frequently a symptom of a core housing need.

⁵ “Economic families” refer to people living in the same house who are related by blood, marriage, common-law, or adoption.

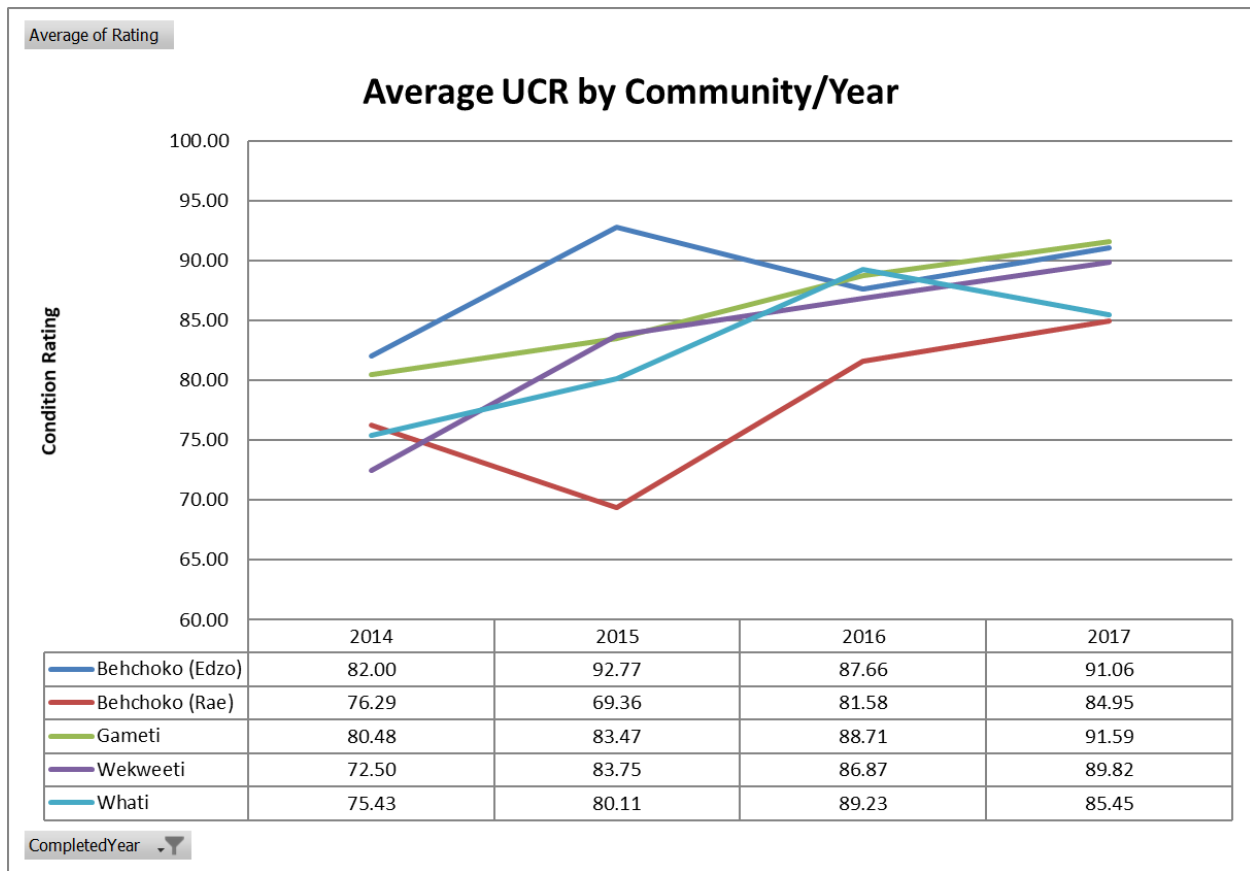


Figure 3: Condition of NWT HC housing in the Th̄chō region (source: NWT HC)

5. NWT Housing Corporation and Housing Programs

As of 2017, the NWT HC operated approximately 2,800 housing units across the NWT, out of which 301 are in the Th̄chō region. The Housing Corporation spends about \$100 million annually on new construction, maintenance, and tenancy, along with a variety of homelessness prevention programs. The total revenues from rentals, sales of units, mortgage payments, and other activities comprise about \$123 million. In the Th̄chō region, the NWT HC spent \$235,000 in various housing repairs and maintenance programs and \$1.25 million in major retrofits of the housing units in the fiscal year 2018–2019.

Rental and homeownership programs

The NWT HC offers three types of rental housing: public, affordable, and market. About 2400 public housing units are operated by the NWT HC. Rents for public housing are geared to income, ranging anywhere from \$80/month to \$1,625/ month. This amount is determined by a public housing rent scale, which was developed from gross household income, in combination with the NWT geographic zone in which the units are located (see Figure 4 for details). All four Th̄chō communities fall under Zone B⁶.

⁶ Zones are defined by NWT HC based on the locations and clustering of the communities across the NWT.

Here are some rent examples:

- A household earning less \$1,667/ month living in Zone B pays \$75 per month excluding utilities.
- The same household will pay \$80 in Zone A, which includes Yellowknife, Hay River, Fort Smith, and other communities.
- A household with a gross monthly income of \$8,334 or more in Zone A pays \$1,625, but only \$1,545 in Zone B.
- Tenants are also currently subsidized for power, paying \$0.21 per kWh.
- The average usage of power was 415 kWh for a public housing unit per month between April 2016 and March 2017. So, tenants pay another \$87/month towards power, on average.

Monthly Income

	Monthly Rent		
	Zone A	Zone B	Zone C
< \$1,667	\$80	\$75	\$70
\$1,667 - \$2,499	\$160	\$150	\$140
\$2,500 - \$3,749	\$365	\$345	\$325
\$3,750 - \$4,999	\$610	\$580	\$555
\$5,000 - \$6,674	\$890	\$845	\$790
\$6,675 - \$8,333	\$1,295	\$1,230	\$1,155
\$8,334 or More	\$1,625	\$1,545	\$1,445

Zone A Communities: Yellowknife, Hay River, Fort Smith, Inuvik, Norman Wells, and Fort Simpson.

Zone B Communities: Detah/N'dilo, Hay River Reserve, Enterprise, Behchoko, Fort Liard, Fort Providence, Kakisa, Jean Marie River, Nahanni Butte, Fort Resolution, Gameti, Whati, Trout Lake, Wekweeti, and Wrigley.

Zone C Communities: Fort McPherson, Tsiigehtchic, Tulita, Lutselk'e, Aklavik, Tuktoyaktuk, Deline, Fort Good Hope, Paulatuk, Sachs Harbour, Ulukhaktok, and Colville Lake.

Figure 4: Monthly rents of public housing (source: NWT HC)

Public housing is administered through 30 local housing organizations (LHOs) that are accountable to the NWT HC. The LHOs are responsible for the allocation of units, the assessment of rent, the collection of rents, and the provision of preventative and maintenance services. In the Tłı̄chǝ region, Behchokǝ̀, Whatı̀, and Gametı̀ have LHOs, but Wekweetı̀ does not. Whatı̀ and Gametı̀' s LHOs are the most recent additions but are currently functioning without a board.

Affordable housing is offered through the Homeownership Entry Level Program (HELP) program, under which NWTHC manages 222 units. This program is intended for prospective first-time homebuyers and provides an opportunity for persons not able to secure mortgage financing, or who are unsure of their abilities as homeowners, to assume the responsibilities of homeownership before purchasing a home.

The NWTHC also has approximately 177 market housing units as of 2017, which are available for market rent to critical non-Indigenous staff working in local schools, Th̄chō and community government offices, and other institutions within each community. Depending upon the location of the unit within the NWT and number of bedrooms, the rents (including utilities) can vary from \$1,080 for a 1-bedroom unit in Zone B to \$1,610 for a 3-bedroom or more unit in Zone C.

The NWTHC offers nine programs to help Northerners with repairs, maintenance, fuel, and homeownership. For instance, Contributing Assistance for Repairs & Enhancements (CARE) provides support for annual preventative maintenance of less than \$3,000, major repairs up to \$100,000 or home modifications related to mobility issues for a financial assistance of up to \$100,000; Securing Assistance for Emergencies (SAFE) provides support for emergency repairs worth less than \$10,000. The Seniors' Aging program provides support to improve the sustainability of a home, limited to \$10,000, so that seniors can remain in their homes. The Fuel Initiative program assists in covering the costs of replacing aging, above-ground fuel tanks for up to \$10,000.

HELP and PATH (Providing Assistance for Territorial Homeownership) are two key programs that assist applicants in attaining homeownership. HELP is like a rent-to-own program. If the tenant living in the public housing unit wishes to purchase their unit within the first four years, they can earn an equity contribution of up to \$20,000 towards the cost of the home. The applicants, however, must be under the CNIT. This income threshold is based on the household size and the community where the household is located. So, for instance, the income threshold for a two-bedroom household in Behchok̄, based on national occupancy standards, in , would be \$86,100.

The PATH program, on the other hand, provides forgivable loans, ranging from \$10,000 to \$125,000, to households who wish either to build or purchase a home. The program, however, requires that eligible households must have sufficient monthly income, such that they pay no more than 30% of before-tax income on shelter. So, for instance, the income threshold for a two-bedroom household in Behchok̄ (based on national occupancy standards) in , would be \$129,100.

The analysis of the NWTHC data shows that the current approval rate across all programs in the Th̄chō region as of 2018 is 54%. Although the approval rate has varied over the years, generally, the general trend is on the upside. The most often applied for and approved programs have been CARE PM (preventive maintenance up to \$3,000), Fuel Tank Replacement Initiative, SAFE (emergency repairs) and Seniors' Aging (~\$10,000). Unfortunately, only three applicants have received approval for PATH in the past 10 years. Also, over the years, the rejection for the HELP applicants is particularly high.

This rejection level piqued my curiosity: Why were so many applicants being denied? I found that three reasons predominate in these disqualifications:

1. Applicants carrying any type of arrears (such as LHO, mortgage, tax)
2. Applicants with no land title/lease
3. Applicants who are over the income threshold

The first two reasons for rejection are the most common. Further, a large portion of Wekweètì and Whatì are still under community lease, which means no individual land titles or leases are available.

Many of the private homes were built during the 1980s using the government's Homeownership Assistance Program (HAP). HAP was a once-in-a-lifetime proposition for those who could afford to operate and maintain their own home but who did not have access to funds to build or buy it. This program began in 1983 and helped build 1071 housing units, at the cost of \$75 million to the government, which amounts to just \$70,000 per unit. This is equal to about \$117,000 to \$130,000 in today's dollar value. The construction cost of a unit today runs between \$225,000 to \$300,000 depending upon their location in the NWT.

HAP was designed as a five-year forgivable loan of the full value of the package of building materials, including delivery, freight, allowance for the construction of gravel pad, and the installation of the electrical components. However, the homeowner had to put their sweat equity into the construction of the house. A complete material package for a wood-frame house was offered to eligible clients, who were then expected to construct their own homes using blueprints supplied by the NWTHC.

Many residents today reminisce about this program and how helpful it was for them. The homeownership brought pride and care among the occupants of the units. Many of these units, commonly referred to as log houses, are still standing and are a common sight throughout the Tł̨cho communities, despite coming almost to the end of their 50-year life (Figure 5). Some, however, do show signs of being run-down because of neglect and owners' inability to keep up with the maintenance.



Figure 5: HAP-built log houses (Photo credit: Author)

Clearly, this program seemed to have achieved a lot in a short time, in the most cost-effective way. However, after running for about eight years, the program came to an end in the 1991–1992 fiscal year. According to government records, in the latter part of the program, the profile of the new

applicants began to shift. Many applicants lacked the necessary construction skills to complete their units. Even with additional supervisory and skilled labour assistance, successful completion became a huge challenge. This is one of the key reasons for the ultimate demise of the program.

Homelessness prevention programs

The NWT HC also offers seven programs to reduce homelessness in the NWT: Homelessness Assistance Fund, Shelter Enhancement Fund, Small Community Homelessness Fund, Northern Pathways to Housing Pilot, Housing First Pilot, Rapid Re-housing, and creating semi-independent units.

The Homelessness Assistance Fund is to assist homeless residents to access housing, prevent tenants from being evicted, or provide assistance for residents to return to more stable housing situations in their home community. It also provides one-time financial assistance, in the form of \$3,000, for support or travel to the home community for persons who are homeless or in danger of becoming homeless. Each year, approximately 60 applications get approved, the majority of which are rental arrears payments to prevent eviction. *Annual budget: \$125,000.*

The Shelter Enhancement Fund provides one-time funding for repairs and capital purchases, based on proposals by shelter proponents. *Annual budget: \$100,000.*

The Small Community Homelessness Fund allows communities to implement their own homelessness initiatives. These can take many forms, such as soup kitchens, food banks, or supplies to support individuals, as in clothing or furniture banks and rent banks. *Annual budget: \$200,000*

Northern Pathways to Housing Pilot supports working with a proponent in a small community to provide housing and coordinate wraparound supports for homeless persons such as supportive services like counselling, treatment, and mental health. The program aims to help about 12 individuals who are experiencing homelessness. The budget allocates \$70,000 each to a single project in three different communities, as well as \$1.2 million towards the renovation of the three buildings necessary for these projects. Currently, the process is underway to strike an agreement between the NWT HC and the Community Government of Behchokq̓. *3-year budget: \$2 million.*

The Housing First Pilot philosophy is to first provide the opportunities for independent rental housing, along with the provision of wraparound supports, to address underlying homelessness factors. The pilot project funds housing-related expenditures, such as rent supplements, damage bank, damage deposits, and utility deposits. At present, it is only available in Yellowknife. *3-year budget: \$450,000*

Rapid Re-housing consists of multiyear agreements to increase financial resources to NGOs engaged in providing housing, individual support, and rental assistance to individuals experiencing homelessness. The 2018–2019 funding targets 30 individuals and families who are experiencing episodic or transitional homelessness, rather than chronic homelessness. The goal is to quickly provide them with access to housing, rental assistance, and case management support so that they can maintain their housing. *Annual budget: \$300,000*

Semi-independent units in homeless shelters allow for the creation of semi-independent spaces in underused spaces in overnight emergency shelters. The aim of the program is to increase housing assistance for single people who are experiencing homelessness. As an example, a single room occupancy is created within a multiyear agreement (2016–2018) between NWT HC and Yellowknife Women’s Society for single room units in the society’s unused spaces (across the three years, this is worth \$600,000). NWT HC is currently working with the Salvation Army in Yellowknife for 2018–2019 to develop their unused space towards this end. *Annual budget:* \$375,000

6. Community Characteristics

Behchokǝ

Behchokǝ is the largest community among the four Tłı̨cho communities, with a population size of over 2000 people (2,227 as of 2017) and 471 dwelling units. It is the community closest to Yellowknife, the capital of the Territory, and is connected by an all-season road (Figure 6). This community is overwhelmed with many socio-economic problems: a high unemployment rate (24%), very low education (58% with no high school diploma) and the fewest adults participating in the labour market (only 48%). Those who are employed, slightly over half (51%) work for various levels of the government providing services such as health, social services, and education. A few are employed in the natural resource industries like mining. While median household income is about \$80,000 and average family income is about \$89,000, income inequity is a serious issue. Almost a third of families (29%) earn less than \$30,000, while 46% earn more than \$75,000. Many Behchokǝ residents (24%)⁷ are dependent on government income support.

About half (48%) of the housing stock is NWT HC-owned housing, mostly in good to excellent condition, while a significant number of private homes are in need of major repairs. About 10% of the NWT HC housing units are on the HELP program. About 44% of all households have a core need for housing⁸. Major repairs are required for about 38% of all homes, most of which are private (Figure 7). Further, the waitlist for public housing units is fairly long. The most recent data show that 110 families/individuals are wait-listed. More than a quarter of households (28%) live in a state of overcrowding, an indicator of inadequate housing and at increased risk of spreading infectious diseases, particularly among children.

⁷ This figure is for the month of November 2018, although the figures vary monthly. The monthly average of 2017 was 28%. The proportion could be higher as it includes ages from 15 and above, even though the eligible age is 19+.

⁸ Core need” is defined as households that have affordability, adequacy, and/or suitability issues, as well as a total household income below the Core Need Income Threshold.

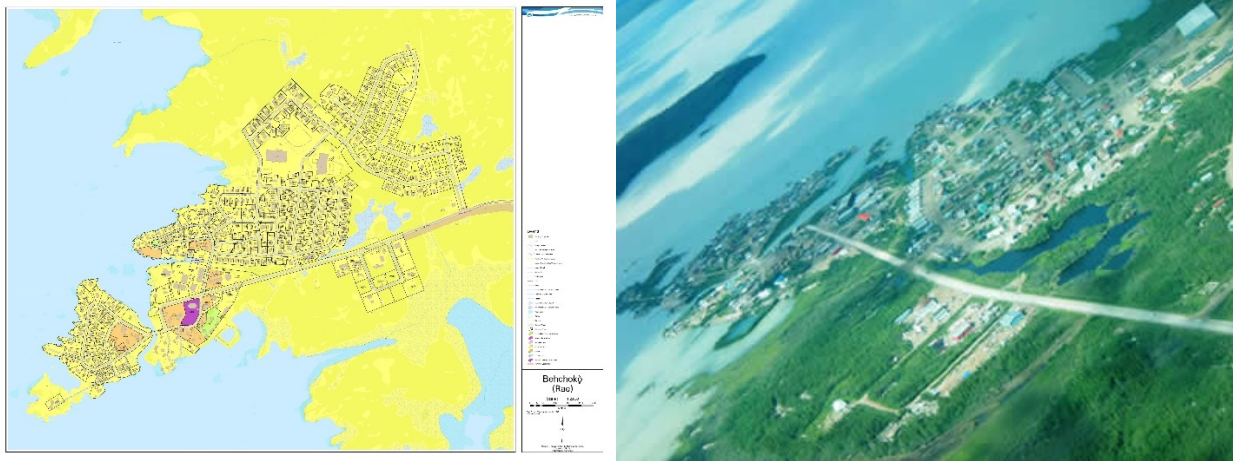


Figure 6: Behchok̓` community plan (source: NWTHC)

Only three of Behchok̓` families have availed PATH between 2006 and 2016 to acquire homeownership. Among the 214 NWTHC-owned housing units, 175 are rental units and 21 affordable units, with the remaining 18 units set aside as market housing, meant mainly for non-Indigenous staff working in various institutions in the community (schools, the TG and community government, the RCMP detachment, and so on).

Homelessness is a grave issue in Behchok̓`. The statistics collected by the Behchok̓` (Rae-Edzo) Friendship Centre, a civil society organization based in Behchok̓`, and the City of Yellowknife, show that about 10% of Behchok̓` natives are in a state of chronic homelessness. Translated into raw numbers, the best estimate is that around 125 individuals in Behchok̓` and about 90 in Yellowknife, who have moved from Behchok̓`, are homeless. Many of these homeless include young children, women,⁹ and families.



Figure 7: Housing in Behchok̓` (Photo credit: Author)

Unemployment, alcohol or drug addiction, or mental issues are prime contributing factors to homelessness. Other related factors that play an important role are intergenerational trauma, dysfunctional family situations, and domestic abuse. Lack of an adequate number of public

⁹ The Friendship Centre's Behchok̓` Homelessness Needs Assessment Survey (2018) included more men than women participants. However, the City of Yellowknife's "Point in Time" Homeless Count (2018) had participation from slightly more women than men, as well as higher number of children and youth than their previous count.

housing units, private housing in a state of disrepair, lack of a year-round warming shelter,¹⁰ and other wraparound supportive services like counselling, treatment, and mental health are other important reasons that contribute to the current crisis.

Whati

This community is located north-west of Behchokq̃ next to Lac La Martre, one of the largest lakes in the NWT (Figure 8). Whati is a small community, with a population of 522. The socio-economic conditions of Whati are slightly different from those of Behchokq̃, with 66% of the Whati residents without a high school diploma, higher than that of Behchokq̃. However, the unemployment rate (16%) is much lower than Behchokq̃'s, which is why the community's economic (and social) conditions are slightly better. Just over half of the residents (53%) are employed in government-run services such as health, social services, and education. Some work at the nearby uranium mine. The other factor that helps the situation is that income inequity is not as stark as that seen in Behchokq̃. While 23% of families earn less than \$30,000, 31% earn more than \$75,000. However, like Behchokq̃, 24% were on government income support as of November 2018.



Figure 8: Whati's community plan (source: NWT HC)

The housing stock in Whati has a slightly lower proportion of NWT HC-owned housing (51 out of 128, or 40%). Ten out of 51 housing units have availed the HELP program while the remaining seven are market units. Some 47% of households do not have their core housing needs met and 22% live in overcrowded conditions, while 39% of homes need major repairs. Fifteen families/individuals are on the wait-list for a public housing unit. The NWT HC completed a new senior's 9-plex in August 2017, but it has been sitting vacant since then (Figure 9).

¹⁰ The RCMP's warming shelter opened in March of 2018, but it is scheduled to be open overnight only during the winter months and only for 12 hours—from 7 p.m. in the evening till 7 a.m. in the morning.



Figure 9: Old and new housing in Whatì (Photo credit: Author)

The homelessness issue in Whatì is not as dire as it is in Behchokǝ̀. However, some instances of hidden homelessness exist in the form of couch surfers (perhaps 10 or fewer), according to study participants. Unemployment, missing preventive services, and temporary shelters are some of the causes of homelessness in this community.

Gamètì

Gamètì is further north of Behchokǝ̀ and Whatì, located along the waterways connecting Great Slave Lake to Great Bear Lake. The community is smaller than Behchokǝ̀ and Whatì with a population size of 291 (Figure 10). The socio-economic conditions in Gamètì appear slightly better than those of Behchokǝ̀ and Whatì. While 66% of the population lack a school high school diploma, the unemployment rate is 16%, and 40% are not in the labour force, which is the lowest among the four communities. Income inequity does exist as evident, in that 29% of families earn income less than \$30,000, although 43% earn above \$75,000, with the average family income at \$87,500. Median household income is \$86,016, which is one of the highest in the Tłı̨cho region. Only 5.5% of the population is on income support.

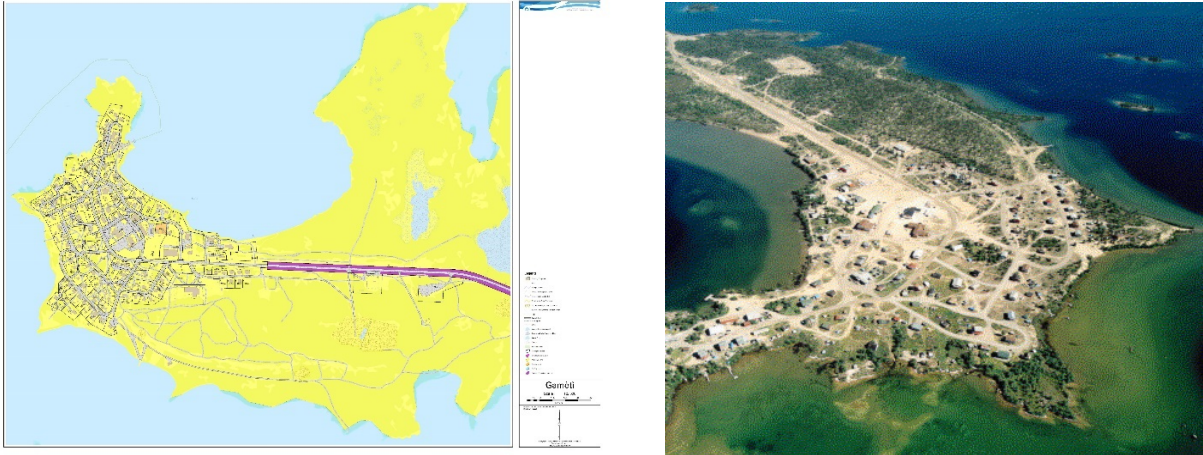


Figure 10: Gamètì’s community plan (source: NWT HC)

The housing stock in Gamètì consists of 37% NWT HC-owned housing, which is less than that found in Behchokǝ̀ and Whatì. The core housing needs of 49% of households are not being met and 20% of households live in overcrowded conditions. 46% of homes need major repairs (Figure 11). This higher percentage, compared to Behchokǝ̀ and Whatì, could be due to there being a

higher proportion of private housing in this community. The NWTHC operates 28 public housing units, and the waitlist for public housing is fairly short, at only three names.

Homelessness is not visible in this community. Those who are homeless stay with their relatives or friends in the community. Or they do find a way to have a roof over their heads but live in poor-quality private rentals with no power, heating, or running water. According to one participant's estimate, about 20 individuals in the community live in such situations.



Figure 11: Housing conditions in Gamètì

Wekweètì

Wekweètì is the northern-most community in the Tłı̨chǫ region, situated next to Snare Lake. It is the smallest of the four communities, with a population of just 136 as of 2017 (Figure 12). Of these, 42% do not have a high school diploma, a better statistic than the rest of the Tłı̨chǫ communities. The current unemployment rate sits at 20%, with 44% of the adult population not in the labour force—one of the lowest among the four communities. A good majority (63%) of the adults are employed in the public sector that provides education, social, and health services. Very few, just two out of 109 potentially eligible adults¹¹, are on income support. Income is less than \$60,000 in 41% of the families, while the rest (59%) earn more than this amount.

¹¹ This number includes those who are 15 or above. The eligibility for income support is 19+.



Figure 12: Wekweètì's community plan (source: NWTHC)

The housing situation seems far better than the other three communities. Almost a third of all housing is public, at 30%, with only 18% of the households in need of core housing and only 12% living in overcrowded conditions. As well, only 18% of homes need major repairs (Figure 13). The community has nine NWTHC-owned housing units, and the wait-list for public housing is nil. One or two individuals or families may be at risk of homelessness, according to one study participant. Another participant, however, observed that possibly 10 or 15 people in the community have no electricity or food at home, even though they may have a roof over their heads.



Figure 13: Housing in Wekweètì

7. Factors responsible for Housing Issues

Homelessness is a legacy of Canada's colonial past, intimately tied to the ongoing impacts of forced assimilation techniques, such as residential schooling and the "Sixties Scoop"¹², intergenerational trauma, and the Canadian welfare system. Homelessness is much more than someone's lack of housing or shelter; rather, it unfolds at a spiritual, social, and material level, a manifestation of dispossession, displacement, and disruption of people, family, and community (Christensen, 2011). The following sub-sections describe multiple and intertwined factors that participate in this

¹² The Sixties Scoop refers to the government policies in Canada, which allowed Indigenous children be forcibly taken, or "scooped up" from their families and communities for adoption or placement in non-Indigenous foster homes. While this practice began in the late 1950s, it continued into the 1980s.

phenomenon, such as cultural shifts within the Indigenous community, conflicting intergenerational views, First Nations governance, government policies and programs, lack of available social services, neoliberalism, poor-quality private housing, and an almost non-existent private housing market.

Food insecurity

When asked about the dominant causes of homelessness, a few study participants opined that it was the food (in)security and changes to the nomadic life forced upon them by the colonial powers and later by the Government of Canada that precipitated the eventual housing crisis. This all started with the fur trade. The commercial fur trade between the Indigenous peoples and the settlers lasted for over 400 years. However, in the early 1800s, the intense competition among multiple fur trading companies including the Hudson's Bay Company resulted in over-trapping, which in turn led to serious depletion of furbearing wildlife, followed by restrictions imposed on hunting and trapping later in early 1900s. Despite guaranteed hunting and trapping rights in Treaty 11¹³ in 1921, the treaty obligations were not fully respected by the government. This caused dramatic shifts in Indigenous people's way of living. It moved them away from their subsistence lifestyle based on hunting and trapping to settling down in one place and relying on resources in their immediate proximity.

In the words of one participant:

It started off with food security. The only food security that people could understand at the time was a caribou. And so, when the numbers went down, the government brought the [First Nations] people from the bush into the community and introduced welfare. And never really looked at the recovery or sending people back once the crisis was over. And it was back in the 1920s. Well, it starts earlier than that.

The community...was mainly nomadic and thrived on the resources available on the land, like caribou, moose, beaver, and other animals. The settlers began to draw from the resources and provisions available, and the companies like Hudson's Bay Company began to use furs and other resources as commodities. In the early 1900s, the government offered land, housing, and money to Indigenous people [to] come out of the bushes and live in one place in communities.

First Nations governance

Another colonial legacy resides in the political changes in First Nations governance caused by the Indian Act¹⁴. Because of the Tlicho land claim and self-government agreement (2005), bands no longer exist in the Tlicho region. However, the governance at the community and regional level follow the system set out in the Indian Act.

¹³ Treaty 11 is the last of the Numbered Treaties, signed between First Nations and the Canadian government in 1921. It covers a large part of the present-day Yukon, Northwest Territories and Nunavut.

¹⁴ First passed in 1876, the Indian Act defines how the Government of Canada interacts with First Nations bands and reserves and their members, how reserves and bands can operate, and who is recognized as Indian. Since the enactment, the Act has been amended numerous times. The most recent amendment was done in 2013.

The Act forced First Nations to abandon their traditional governance structures and adopt the foreign system of band governance. According to Fox (2017), the Act required the First Nations to fundamentally change their practices; they had to replace their traditional way of accountability with upward ministerial accountability; their disbursement of power with a concentration of powers; their consensus decision making with majority rule; and, most importantly, their collectivist lifestyle with individualism.

The basic political unit of self-governing traditional First Nations was extended families. The Royal Commission on Aboriginal Peoples (1996) acknowledged in its report that in most Indigenous nations, political life has always been closely connected with family. Thus, their political organization was often less hierarchical and more egalitarian in nature.

Importantly, democracy in a post-colonial setting develops very differently from how it evolves in the construction of a state, where the limits of domestic capacities are tied with cultural concepts about the relationship between a community and the individuals who constitute it. Relevant here is a key operating principle of Western democratic governance—that political participation of the community members arises through representative democracy. Contrary to this, First Nations historically conducted themselves through direct democracy and by consensus.

The post-colonial, imposed way of Western governance has divided Indigenous communities along political lines. The concentration of power has led to favouritism in the distribution of housing, which is a scarce commodity in these First Nations communities (Fox, 2017). One study participant, a homeless person, hinted at this issue:

I was looking at the list, and there's not one homeless [person] on that list. All people that are...are well off, you know like, people who go [to] school or working, they're all in there! Took the whole lands department staff in there too! They're not homeless! Why they get paid for that one too! It's like that for a couple (mumbles) in our community. It's our own money they are using. They get, from TG, [\$]28,000 per individual every year. And us, we only take child support, income support from TG. I wonder where the money goes! That's what I'd like to know.

Another homeless person mentioned the issue of favouritism when asked about the employment situation:

Every time...like, let's just say, here [at the] Culture Centre they, if they have a feast and they hire anybody, but not anybody but (mumbles) same old person they hire. They get paid \$200 a day! Just for feeding people when they are having a feast, yeah. It's always the same old people. They don't look at us as we can do the same thing what...what they do, but they don't seem to look at us.

Cultural shifts in the Indigenous community

Indigenous communities themselves have gone through significant cultural shifts, which include their outlook towards the economy, societal values, and traditional practices. One of the interesting shifts is that unlike traditional families, increasingly more contemporary families are becoming

nuclear. In earlier days, multiple generations lived together, irrespective of their ages. Nowadays, children who are the age of 19 or older prefer to live independently, separate from their parents. All of this pushes up the demand for more housing units.

In the words of a participant:

Let me touch on this homelessness thing first. You know, traditionally, when I was a young kid, people lived in their homes with their parents. Some of them pretty well all of their lives. Now, with the changes taking place and the people end up being 18, 19 years old...[they] gotta live on their own. That's when homelessness started. There was no homelessness before. When I was a kid, there was no such thing.

Everybody lived together. Whether you're 40 years old, you still live with your parents, 'cause you work with your dad, you work with your mom, and people work together, and they shared all the work in the household. And, people owned their own home because they built their own home. They were self-sufficient at the time. And then Housing [Corporation] started, and public housing started and, people started living in public housing...and then people that are old enough, and now they have to move out, and, that's when homelessness started. I remember people that were 50 years old were still living with their parents. That's the way it was, but now it's different, eh.

The same participant spoke about the housing issue in Behchok̄, which was related to the government asking everyone to move out of Behchok̄ because of poor drainage and soil conditions for building houses, exacerbated by melting permafrost:

And, the reason [behind the shortage of] housing nowadays is that back in the early or later part of the 60's and in the 1970s, they started another community, called Edzo today. You know, they started building houses in Edzo, and because the government wanted people to all move to Edzo originally. And people did....

They moved there, and...and they [GNWT] put a freeze on housing in Behchok̄, and they never built houses...and we never did catch up with housing since then, because they [GNWT] wanted people to move to Edzo...but, those people that did...eventually all [of them] ended up moving back here to Behchok̄.

One participant pointed out that earlier residents used to accommodate each other, including taking in those were homeless. However, very few extend that helping hand any more¹⁵, evidencing a loss of trust community members and in the benefit of mutual help. This cultural shift has been compounded by factors that include extensive addiction and violence and the related issues that

¹⁵ A few exceptions exist in Behchok̄. I came across two individuals - one living in a public housing unit and the other in a private home - who open their doors to homeless people if and when they need a shelter or want to get away from the cold.

accompany these concerns. The participant summed it up by saying that people now only fend for themselves and do not think about the community.

In the words of another participant:

Well, you...it could be a friend, a relative, but then they...you know the abuse? Right, they are doing drugs now...addictions for anything to, you know help them get by the day and if you have some of those stuff in your house, they'll be gone, right? Now even I think that it...it ended up being a trust issue. They can no longer trust these friends and families in their houses anymore. So, you know what, they are fending for themselves now. And...and those doors that were always once open in the past are now closed. And due to these situations. And,... this housing issue just makes it worse!

The participants also spoke about the dependency afflicting the younger generation because of income support:

Some of them work...build their own homes, but some of them don't work. That's why we have homelessness because they don't work. Some of them ...'cause lack of education...they don't have enough...education to find...you know, a job that they can do, you know...man...there are others that just don't wanna work, because they're being spoiled by the income support, you know...that the government has...has introduced to this generation...

I'm over 60 years old now, and my wife is over 60...We had to learn from our parents that we had to work. You have to work. That's how we grew up. Today, the younger generations feel that...they want free handouts. And so...you know, that's...that's why they're homeless, because they're...some of them are just lazy, eh...but there are others that...depend on that income support that... they don't want to work, because...they even say it, you know...that I don't wanna work because it's gonna affect my income support, you know...so, that kind of thing, eh. So, that's why...like, even housing is...it's always been that way.

Generational gap between elders and the younger generation

Another interesting observation is that intergenerational community members hold conflicting views about their society and societal values. For instance, while Indigenous elders mentioned the land healing program, trapping education, and a canoe tour, the young generation is more concerned about how they can be a part of the new wage economy and find jobs that support them. The fragile and fraught relationship between Indigenous Elders and youth as explained below is a contributing factor in the rise of housing issues in both segments of the society.

The elders—the older, spiritual and cultural leaders who are the only connection to the past, and are the guiding light for the Indigenous community through their knowledge of traditional ways, teachings, stories, and ceremonies—are now seemingly losing their touch and respect in the community, which they once enjoyed. In their defense, many of contemporary elders are shaped by the residential school system, government institutions, and widespread prejudices and

discrimination, which have eroded their traditional values, skills, and even language. As a result, some have turned to drinking and gambling, and have fallen prey to all forms of addictions.

One youth participant said:

There are so many negative things that they [the elders] are in. So, why should I respect this person that's out drinking with other youth? Why should I do anything for this person if they can drink? Well, they can certainly do their own.

When asked about the relation between the elders and today's youth, one elder had this to say:

As for [if] the youth have any respect for elders, no. Because when you talk to them, some of them pretend they're paying attention. But, how can they pay attention if they don't speak or understand Tḥcho? And, they don't speak [it]...

Some of them don't understand, but some understand Tḥcho, so if I am talking to a young person, the young person is gonna know what I am saying, and that young person mumbles back in English, so the young person understands, but it shows disrespect to an elder if you're mumbling back...there is no, you know...respect for the elder, and that's because nowadays kids don't speak Tḥcho.

Indigenous communities thrived throughout history because of their strong self-reliance and mutual support—spiritually, socially, or economically. Intergenerational support was also a pillar of community strength. Youngsters helped elders and took care of seniors in various ways, while elders passed on traditional wisdom, values, and language to the young members of their communities. Nowadays, the interactions between elders and the youth seem to have become more transactional. The community that thrived on helping each other, including taking care of seniors and providing housing for those who lost their homes, has acquired capitalist tendencies. One participant elaborated on the erosion of respect for elders and how the two generations are moving apart from each other:

Elders don't want to wait until you learn. They get frustrated with you or youth don't have the patience to sit down and learn. They [youth] usually want it the easy way, like, there's an app now. Can I just use my app to say or to learn how to say this word? But the way you used to do it back then was, you sat down with an elder, and you learned the language...and because of that a lot of respect has been lost between elders and youth, and before, youth would be the backbone of elders I would say. Like, they help them. They went to their house if they needed wood. They grabbed them snow water if they needed it, and now it's so hard to ask a young person to go through this stuff without them asking for some sort of compensation. And it's not only that I would say [this]. Many of our prominent elders have passed on, and the ones that are left are suffering through addictions, through other things that they can't, you know, deal with. And because of that many youths don't see them as people whom you should respect.

One elder mentioned today's youth's distorted attitude towards life and their nonchalant attitude towards parental advice, which is leading to homelessness:

They don't listen to their parents, or the parents just let it go. So, ...there's a few of them, I know that. They can't get a house. They don't work. They could work for money, but I don't know why... 'cause it's the parents really.

Yeah. You know, they drink, they don't listen to their parents...they do what they want their own way. That's why the parents kicked them out. That's why they're homeless. They could work, but...I don't know; there are no jobs. How could they work?"

This individual thought that the parents were to be blamed equally for today's homelessness situation. For him, the lack of parental guidance and moving away from the traditional practice of living off the land were key causes in the current situation of homelessness -

They don't take kids out on the land, you know...hunting, trapping, fishing...they don't do that. There's good money outta that if you want...if you're broke, you go out on the land, you get some money. If you are hungry, you go on the land, you eat.

That's...[the land] our fridge there, our bank, you know....If I'm broke, I'd had no money, I'd set my trap. There's my money. I'd take my money for the bank. If I'm hungry, I'd just kill something, I'd open my fridge...I'd eat. That's the way we learn our kids when we don't do that. Maybe no skidoo, no nothing in the family...some families, they're poor. They don't have anything, hey. How can they do it with the kids? Yeah."

Along the same lines, another elder said this:

There are a lotta young people, you know...they are of [an] age who prefer to live off income support, and they just don't want to work because they already [have a] guaranteed income, and as for other young people, they just don't have it...the incentive to get a job because they just don't want to work.

When asked about a solution to the issues, she added the following comment:

You could do counselling or healing programs in the community, and to deal with any healing or grieving...stuff like that in the community [is] going on, and another thing to that...you know, with everything that has...been going on about income support and stuff like that....Maybe...they do the trip around the lake every year."

Non-existent private housing market

Throughout the NWT, the private sector generally has limited involvement in building housing. Also, a private housing market—consisting of a willing buyer and a willing seller—is virtually non-existent in the Th̄chō region. People do not view housing as an investment or commodity, or indeed, as having any kind of economic value, in the same way as it is viewed elsewhere. It is not seen as something that appreciates in value, or will provide something of value, over time. Because the housing does not develop any or very little equity, bank mortgages or loans are not available,

and if available may come with a number of conditions; for instance, banks may require 10% or more as a down payment.

One participant said of this:

One of the issues here is that there's not a lot of private housing for sale. So, if I were to build a house, get Th̄ch̄q̄ prospectation to build a 2000 square foot house at \$200 a square foot, [that] is \$400,000. So, I'd go ahead and...and build this a...for a client. He pays on it for 10 years, and he tries just to sell it. The market doesn't sustain itself here like it would in Yellowknife! And the same would go on in What̄i or in Gam̄et̄i, where there's only so many people out there that can afford that type of house. So, the banks don't like you borrowing \$400,000 for a house that's only going to be worth \$240,000, right? So, the only way to make this work is subsidizing and unfortunately, that's the nature of the beast you have here. This is not Yellowknife, where the market keeps appreciating every year! It goes up and up and up a little bit.

Along the similar lines, another participant had this to say:

I think one of the interesting things about the housing problem here, or one of the differences between Behchok̄q̄ and even Yellowknife or communities down south, is there's very little private investment here in the housing market. I think that's one of the problems that I see....There is no private market for housing here. If we were living in Yellowknife, people buy and sell houses every day. So, there's a commercial market, where you can buy and sell. That does not exist in the North Slave region or in the Th̄ch̄q̄ region. One or two homes sell here a year. So, there's virtually no private investment here at all.

I'm financially able to build a house at one stage. And, my issue with it was it would cost me perhaps \$300-400,000 to build a house. And at the end of it, it's commercial value would maybe be 100 grand. So, if I was to put out my own money, and go get a mortgage from the bank, by the time my construction is finished, my house would be worth way less [than] what I put into it. So, you don't see people, even people who have jobs and people who work at the mine and people who have money, going out to the bank and financing houses.

Poor quality private housing

Participants cited examples of the run-down property of theirs, with carpet beetle infestations, mould, and poor heating; some have even burned down due to fire causing deaths as recently as September 2018 (Blake, 2018). Interestingly, many of the homeless who participated in the study had their own property. Once their parents passed away, they could not afford its upkeep, or if a disaster like fire or something hit them, it became uninhabitable, rendering them homeless (Figure 14). The data bear out the conditions of the housing (for instance, 35% of housing requires major repairs), as do my multiple visits to the communities. Indeed, the private housing is in dire condition of disrepair—as noted, some are burned down to the ground while others are plagued with mould or infested with roaches, bugs, or beetles.



Figure 14: A homeless person in front of his parental house (Photo credit: Author)

A participant who has a property that belonged to him, but which is in a state of complete disrepair, said the following about this aspect:

We lived in public housing for about six years since my mom's house was fire damaged and, we are living there ever since, and then the last two years, my mom passed away. It was an elder's unit for housing here in Behchokq̃. And there's no [or] not enough housing for single people, so there's people ahead of you like, a 100 people ahead of you. And you gotta' wait until the unit opens.

Long waiting list! Even my uncle had to wait seven years just to get a unit! ...I don't want to wait that long, eh? Cause', right now I'm homeless, and I'm trying to work on my mom's house, but it's the fire damage to it...not sure what's going to happen with that one. That's where I'm [at]...that state right now. Yeah, I am trying to move out of the homeless situation.

One other homeless person described her ordeal, caused by family dysfunctionality, sick parents, and a house fire, eventually leading to her becoming homeless:

My dad moved out on us [and] my mom moved out on us while we were young, and my dad got sick. So, he wanted us to stay with my aunty. So, that house was locked, and then my sister had a home, but she got kicked out too. So, we moved back to my dad's...well my dad passed away. We break-and-enter-ed. We just stayed there. I stayed there when I came back from Fort Smith...I was staying there and then my boyfriend and I, we took off to the bush for the weekend, and then we came back Monday to see my best house caught on fire. So that's why I am just standing here.

One study participant with children and in a common-law relationship described their living conditions in a private rental in these terms:

Before I moved here, we're living in the outhouse with one bedroom...no furnace, no running water, [no heating or electricity]...for six years, you know...I didn't get any receipt for the rent...because we're paying under the table.

She said she knew at least two other families living in similar living conditions. She was thankful to the housing corporation for getting her a public housing unit, which is where she currently lived, but had hoped for a bigger unit. She would like to be part of a rent-to-own program like HELP.

A few study participants living in private homes complained that the high cost of power is prohibitive, making them largely unaffordable. At 35¢ per KWh¹⁶, assuming an average monthly use of 415 KWh, a household would have to pay as much as \$145 per month. Non-payment of a power bill results in the power company terminating their services. Our participants mentioned living in their own homes, but without any heat or power for a long time or sometimes indefinitely. To keep themselves warm, many in such situation resort to burning wood or whatever they can lay their hands on, without taking adequate precautions, resulting in multiple incidents of homes catching fire.

Government's housing policies and programs

The policy is usually a one-size-fits-all approach to a problem in that it is applied equally to every person and every geography. Worse, however, is that in these communities this can act as a double-edged sword. While policies can be beneficial in many respects, they can be detrimental as well, carrying both intended or unintended consequences. In the past, the government policies as applied to Indigenous communities were policies of domination and assimilation. They affected the Indigenous peoples in the most powerful ways, yielding disastrous results and changing the community in a profound manner. Government policies have enabled the provision of public housing to these Indigenous people; similarly, they are eligible for government income support when they turn 19. Scholars like Christensen (2011) and others, as well as the study participants, have argued that these provisions largely created institutionalization and dependency on government handouts.

Two-week stay policy

Another interesting effect of the Northern housing policy is that an Indigenous person living in public housing is often reluctant to offer another community member who is in need either temporary shelter or the opportunity to live with them. This is largely because the government policy determines rent based on the incomes of all members of a household (that is, those living under one roof). Some of the inhabitants are logically afraid that by aiding another person they may inadvertently end up with higher rents.

The NWTHC's two-week stay policy allows an adult, who is not on the lease, to stay with their family or friend living in a public housing unit for no more than two weeks. The rationale behind this policy is that it protects many, especially, single mothers or elders, in situations where a

¹⁶ The average Canadian electricity price was 12.9¢ per kWh in 2016.

disruptive family member will not leave or has refused to contribute financially. Another reason for the policy is to ensure that no one with arrears or an otherwise poor record with the NWTHC is staying in a public housing unit. However, the unintended consequence of enforcing a 2-week limit is that it can make an individual homeless almost immediately.

Lack of housing for single adults

Single adults are particularly hit hard by the limited amount of affordable public housing available for singles; the result is that many of them are left homeless. One study participant explained the lack of housing for singles, intertwined with unfair prioritization and the effects of arrears -

[If] housing is available like, for single units. They [Housing Authority] should have first priority, uh...for homeless people, right? They always give housing to the people that are well-off, have jobs, you know going to school, have kids... [they]...always get first priority. [They] supersede, ...homeless people! That's why they...there's more every year....they ask you "Did you...do you owe arrears?" And if you owe arrears, then they kick you out and they kick you to the bottom of the list again. And you have to go back way back up and it takes years.

NWTHC responded to the community need by building several one-bedroom units, although this remains insufficient to fulfill the needs of the single adults who are either homeless or badly in need of housing. NWTHC has built housing based on strict numbers of bedrooms or age groups (for seniors or elders in the community), but this approach has not helped the situation much. For instance, the nine-plex for elders in Whati is still empty. On the other hand, some families looking for public housing complained that many available units are bachelor's units and thus NWTHC would not allot these to them.

Arrears and evictions

The data on both the criteria for the various housing programs and the reasons for Indigenous applicants' rejections in these programs show that a significant proportion of them carry arrears or lack land titles or leases. The PATH program exemplifies one such a program that has not been used—one that is meant for families to develop homeownership. The non-payment of rent or mortgage affects the NWTHC's ability to deliver its programs (NWTHC, 2014). The NWTHC argues that it would be hard-pressed to offer housing repairs, maintenance and other forms of assistance without generating sufficient revenues from rents and mortgages.

Evictions are another problem that study interviewees raised. According to NWTHC, previously evictions were enforced more stringently, but it has slowed down over the past year or so. A NWTHC staff shared this opinion about this:

"We try to really work and we won't evict anybody unless the minister gives us a go ahead, but now to evict is quite a process ... and we really try to help them and give them, what I call 5 last chance agreements because we always bend over, and they [tenants] can pay 25 bucks a month towards their arrear...that's all they have to pay, or \$50 dollars...whatever it is.."

Behchokq̃ faced of the most evictions in 2016 and its community members had the highest amount of accumulated mortgage arrears. Back in 2013, both Behchokq̃ and Whatì had the most incidents of tenants' arrears; they were both listed in the inventory of communities with markedly lower rent and mortgage payments.

Since then, however, the eviction numbers have gone down. This is partly because of TG's public engagement exercise. According to NWT HC documents, TG reached out to its citizens through public service announcements on the radio about the importance of paying rent and catching up on past rent. As a result, several tenants came forward and entered repayment plans offered by the NWT HC. TG's involvement in increasing public awareness about the issue and the availability of the NWT HC program helped to significantly raise collection rates in the past three years, from 84% to 132% in 2015–2016. This >100% figure indicates that tenants are paying their monthly assessed rent, as well as past arrears. This development effectively demonstrates the positive outcomes that can result when regional governments coordinate their efforts.

This, however, has now led to a new point of friction between the NWT HC and the TG. It is to do with how and where all the collected amounts are being spent. TG insists that they be allocated to Behchokq̃ and other TG communities for repairs, retrofits or builds to new housing units. NWT HC has committed more than \$1 million to retrofit the existing housing stock in the TG communities, but this amount is far less than what they have been collecting through arrears over the past few years.

Vacant housing units

A few participants complained about vacant public housing units in their communities and questioned why they could not be rented out to those in need, rather than leaving them vacant. While this is a perception in the community, the data from NWT HC paint a slightly different picture. As of 2017, 187 units (out of 2800) were vacant, amounting to 7.7% of all units across the NWT. Out of these, 136 were under repairs, while 51 units were under allocation. So, essentially, the vacancy rate is 2.1%. In Behchokq̃, 10 units out of 214 units (i.e., 5%) are vacant and under repair. In Whatì, as of 2018, 14 out of 51 units were vacant, but of those, 12 were repaired and are ready for occupancy. In Gamètì, three out 29 units were vacant, of which one was ready for occupancy. In Wekweètì, one of nine units was vacant because it required repairs. The NWT HC staff supported and expanded on this data, adding that no vacant units exist as such. They admitted that while a few units are, in fact, vacant, this is due to damage caused by tenants, wild animals or other factors. These units cannot be rented until they are repaired and brought back to habitable conditions. The vacancy situation is much worse in Behchokq̃ where the frequency of tenant damage is higher.

Income eligibility

A few participants mentioned another angle of housing policy that contributes to homelessness, which is that housing is available to people of all incomes. According to them, some of the public housing units are tied up by those earning high incomes, but who occupy public housing that is already in short supply.

The diamond mines converted [Indigenous people] from bush life, or bush activities on land activities, hunting, trapping, and that to become miners. And all of a sudden, they are making big bucks. Not all, but most of them. And those were the perfect clients to get homeownership programs. Perfect. You could've got them out of public housing like, a long time ago. Twenty years ago. And along the way these people have been working, could have owned their own houses by now. But once again, like the policy states, you have to be a middle-income earner [so, they remained in public housing].

So, it didn't really benefit anybody. It really didn't benefit us at all. And that design, we've been trying to say, it's got to be changed. Now imagine this, if those people were ineligible, you probably would've had lots of work in the community, building houses, and that those would have moved those people out of public housing. And you would have had people being accommodated in the [public housing]. I think we wouldn't have ever had homelessness, right?

To ascertain the validity of this claim, I sought a dataset from NWT HC with incomes cross-tabulated with types of housing in each of the Th̄ch̄ō communities, drawn from the NWT 2014 survey. It showed households in all three middle- and high-income groupings in these communities: \$80K–\$100K, \$100K–\$125K, and \$125K and above. However, the numbers are small (<10) and therefore are suppressed for confidentiality reasons. Wekweèti has only two public housing units (excluding affordable and market units), while Gamèti has 17. If we assume an average of five households from each income category, for Behchok̄ and Whatì, there could be up to 30 out of 227 public housing units occupied by those who are earning \$80K or more. Even though this number may appear small, it is over 10% of all the units and is indeed significant—especially where (dis)possession of every unit is precious and the waitlists for access to them is long.

Lack of coordination among various levels of government

The Th̄ch̄ō region is governed by four levels of government: the federal government, TG, the GNWT, and community governments. Barring TG, every other level of government is directly or indirectly involved in housing provision for a mere 3,000+ people. One apparent benefit of these multiple levels of government, visible in these communities, is that they create and provide jobs to people in regions where the private sector is almost non-existent. Unfortunately, a serious lack of coordination among the four levels of government exists when it comes to housing, adding further woes to the housing situation. Many residents do not learn of the various available housing programs due to the bureaucracy and the poor communication from government officials to the general population.

I also observed that Th̄ch̄ō residents do not clearly understand the roles and responsibilities of the different levels of the government. Many from the local community approach their chief regarding housing, who often informs them that neither the community government nor the TG is responsible for housing. One participant mentioned how the introduction of the community government added further confusion about which office has what responsibility. The four

community governments¹⁷ in the Tłı̨chǫ territory were created in 2005 with the passage of the Tłı̨chǫ Community Government Act 2004. He said this about concern:

We had chief and council in the community, but the government came in and introduced the municipal government...there were changes again. They introduced the community government to the community...called hamlet councils...the municipality, and...new councils. So...back in those days, we had our own leadership called Chief and Council, but the government said that this municipal government is there to run the community, not to run the nation. You know, that kind a thing, so the people have adapted to that.

We have [had] a territorial government for over 40 years...people still don't know anything about that, never mind expecting them to have learned everything about what the Tłı̨chǫ government is doing. So, that's why they say the government doesn't do anything for us. Territorial government is stranded. They're like a welfare government.

Uneven economic geography in the NWT and within the Tłı̨chǫ region

The communities in the NWT have been rife with spatial isolation and economic disparities, which is reflected in income and housing conditions (Christensen, 2011). A good example of this unevenness is found in the Tłı̨chǫ region itself. Three out of four communities are not on the highway system and are accessible only by air or winter ice road. Only Behchokǫ̀ is accessible by all-season road, although an all-season road to Whatı̨ has recently been approved.

Infrastructure, such as roadways, is a key element in economic development because it brings the costs of goods and services down, increases access to health and social services, and lends the potential for more sustainable community participation in the economy. Some argue however that with prosperity comes social ills and greater substance abuse (Mackenzie Valley Review Board, 2018). The Review Board's report (2018) warns of the adverse impact of the road on the well-being of the Whatı̨ residents, due especially to possible increases in harmful behaviours associated with increased access to drugs and alcohol as well as traffic accidents, the safety of young women, and changes in harvest success.

As settlements in the NWT were not formed around a sustainable wage economy, a critical shortage of regular paid employment opportunities is the norm in most Northern settlements (Christensen, 2011; Collings, 2005; Bone, 2003). The concentration of employment opportunities in certain parts is inherent to the nature of the territorial economy—an economy that is heavily reliant upon non-renewable resource development. This phenomenon is evident even within the Tłı̨chǫ region. Diamond and gold mines near Wekweèti, a gold mine near Gamèti, and a uranium

¹⁷ The community government in a Tłı̨chǫ Community is a municipal corporation, like any other municipal government, with responsibilities for community planning, public works, and community improvements. Public utilities (such as water quality, water delivery, and sewage services), as well as emergency response planning and fire protection, recreation, and other services (like bylaw enforcement) also fall under the community government's jurisdiction. In addition, it administers all lands within the community, and regulates land use and development through its Community Plan, zoning by-laws, leasing, and development permit processes. A Community Government Council consists of 10 members and is lead by a Chief, elected every four years.

mine (and a potential for a new Cobalt-Gold-Bismuth-Copper mine) near Whatì have generated employment opportunities for the residents of these communities (see Figure 15 for mine locations). These employment opportunities are reflected in slightly better housing conditions in these communities. While there are several mines operating within the Tłı̨chǫ region, none is close to Behchokǫ̀.



Figure 15: Location of mines and mining exploration in the Tłı̨chǫ region (Photo credit: Author)

Neoliberalism

During the past four decades, the rise of neoliberalism has substantially changed the economic and political relationships of the citizens, states, and the market. As Harvey (2007) suggests, neoliberal economic practices—characterized by strong private property rights, free markets, and free trade—aim to enhance human well-being.

Arguably, a neoliberal economic ideology would then target improvements to the economic autonomy of the Indigenous people, purportedly supported by their political autonomy.

This ideology is premised on the following two arguments:

1. By reducing the state’s responsibilities for social welfare, the Indigenous individuals will take control of their social well-being.
2. Furthermore, by introducing individual entrepreneurship and private property rights, and restricting the existing economic and institutional structures, Indigenous communities will have the opportunity to become active participants in market transactions, instead of relying on government assistance.

However, to the contrary, neoliberalism can be a destructive mechanism that heavily embraces market independence, deregulation, and privatization. As Slowey (2008) suggests, neoliberalism “could ultimately threaten the well-being of First Nations communities [in Canada] through its

restructuring of market-state-First Nations relations” (p. xiv). Individuals who rely on government assistance would be specially and severely deprived in the absence of state welfare schemes. As most First Nations communities have already been marginalized in many ways in most of Canada, withdrawing government assistance would neither improve the living conditions nor transform the individuals in these communities into entrepreneurs of the local economies. Instead, without state interventions, they will become even more alienated.

Neoliberalism also generally means more privatization of essential services. The retreat of the government, especially the housing sector, will further deteriorate the living conditions of First Nations people. Canada’s North has already seen a decrease in government funding for housing over the past two decades. In 1993, the federal government froze new spending on social housing and stopped its off-reserve, Indigenous-specific housing assistance. Further, it has been gradually fading out funding for public housing maintenance since 2004. With the exception of some locally-funded projects, little, if any, new Indigenous-specific social housing has been built for non-reserve Indigenous households since 1993.

In 2006, the federal government allocated \$300 million for social housing units in Canada’s three northern territories. Of this, the NWT received \$50 million, which was matched by the Territorial government under its Affordable Housing Initiative (CBC 2009a; NWTHC 2009). However, as Falvo (2011b) points out, these funds did not result in an increase in public housing units; instead, they were used to increase homeownership units and replace aging public housing units.

The Trudeau government has recently invested funds in Northern housing, specifically targeting Indigenous communities. However, since most of the funding is meant for on-reserve housing, many of the NWT communities initially did not qualify for it. Just a couple of months ago (November 2018), the Governments of Canada and the NWT agreed on the 10-year deal, which will invest nearly \$140 million to protect, renew, and expand social and community housing, and support the NWT’s priorities related to housing repair, construction, and affordability.

However, this investment is nowhere close to meeting the needs of these regions. The NWTHC records indicate that the current funding from CMHC for the operating and amortization costs of the public housing is on the decline and will end entirely in the next 20 years. Also, more than \$15 million of current CMHC operation and maintenance funding is on the decline, which will come to an end in the fiscal year 2038-2039.

Substance Abuse and unavailability of appropriate social services

Many of the study participants mentioned addiction as one of the primary reasons for individuals and families being unable to either access housing or afford to remain in housing. Many admitted to their own addictions, which eventually rendered them homeless.

One participant said this:

Addiction and drinking and all that. That has a thing to do with it [homelessness].
Because that’s like, taking over most of their life.

I'm living under income support, yeah. And I don't owe anything with the housing arrears. I paid off everything before I had a unit. Still, I got evicted because of my drinking, and they took my daughter.

Employment is the key to access housing and stay in it. Mining jobs are available in the Th̄cho region, but almost all mining jobs require drug and alcohol testing. Any kind of substance and alcohol abuse, if detected, is grounds to deny employment. A few participants alluded to addiction as one of the key reasons many are not hired for the mining jobs despite their availability.

One participant pointed to intergenerational drug or alcohol addiction and dysfunctional families as another reason for homelessness.

I guess our past got the good of us...because...we were abused, left alone when we were children, and we had to fend for ourselves. So, I remember when I was a kid (mumbles) I had to push a table. Gotcha' to stool, just to cook something. So I had to push my brother up, cause' he couldn't get up to the stove...So...we made a porridge, and we ate it 'cause our parents abandoned us. And, 'cause they were drinking too much, I guess.

A couple of participants mentioned that the extent of drinking is such that without access to liquor, many are drinking Lysol, hairspray, or anything else they can find. One participant had this to say about this behaviour:

They're drinking all the garbage drinking, you know? No wonder my uncle died. He died of drinking hairspray. Why don't they [TG] open a liquor store in Behchok̄? They got some government! Instead of arguing over nothing, [they] can probably make more money! Instead of killing your own people!

In the NWT, according to the 2014 NWT Community Survey, among those who consume alcohol, 72% are heavy drinkers¹⁸, most of whom are between the ages of 25 and 44. The highest consumption is among those who have less education. Among the Indigenous people, those who consume alcohol regularly (57%) have a higher proportion of heavy drinkers, at 83%. This figure can be compared to the overall higher amount of non-Indigenous people in the North who consume alcohol, 73%, but who would not be described as heavy drinkers. Across the whole Th̄cho region, 70% of the Indigenous population are heavy alcohol drinkers, with the highest alcohol addiction in Behchok̄ and Wekweètì, at 72% and 87% respectively.

Mental health issues were also pointed out as a reason for homelessness. One participant said this:

What is contributing to homelessness, I think it's the combination of addictions, mental health, but that obviously has its roots also. I don't think I have the legs to talk about that, but, definitely, mental health and addictions. These issues are the indicators that are causing eviction and the immediate homelessness.

¹⁸ That is, drinking 5 or more drinks at a time as per the NWT Community Survey, 2014. Frequency, however, varies between fewer than once a month to once a week or more.

According to the 2014 Canadian Community Health Survey, 52% of Indigenous people in the NWT stated that their self-perceived mental health is not good. Among non-Indigenous people, this figure is only 28%.

Participants highlighted the need for sobering centres, addiction counselling services, and a women's shelter. Currently, the communities do not have any emergency, transition, or women's shelters, particularly in Behchokò where the need is most acute. Additionally, a warming shelter opened in March of 2018 in Behchokò, under the leadership of the local RCMP detachment, but it operates only during winter months for 12 hours for a limited number of occupants. Participants mentioned using the local RCMP detachment "drunk tank" as an emergency shelter; it is the only place available that provides a warm place to sleep for people who engage, often intentionally, in public drunkenness.

8. Conclusion and Recommendations

It is abundantly clear that the housing and homelessness in the Th̀chò region are in a critical state, especially in Behchokò, where it is a full-blown crisis. Homelessness is visible in Behchokò, which constitutes unsheltered homeless people, making up a portion of a larger at-risk population in the community. Hidden homelessness seems more prevalent in the other three communities where the homeless are provisionally accommodated by their friends or families.

The discussion in the previous section explains that a myriad of intertwined factors is responsible for the current situation. Today's crisis arises from several combined factors: years of colonialism, intergenerational trauma, the past few decades of neoliberal tendencies, First Nations governance structure, and federal and territorial policies, and changes within the Indigenous culture.

The findings of the study are largely consistent with the existing literature. They, however, uncover a few more nuanced aspects of housing that were not fully captured in previous studies, for instance, seismic socio-cultural shifts occurring within Indigenous communities, the effects of neoliberalism, and the unintended consequences of some housing policies. I put forward the following few recommendations which suggest a set of responsibilities to be shouldered by two key stakeholders—NWT HC and TG.

NWT Housing Corporation

As discussed before, the NWT HC is responsible for providing housing in the entire territory, which is a herculean task in itself, given the vastness of the Territory, the climate, and the communities that are spread out, many not connected by roads. The following few suggestions directed to the NWT HC propose ways this corporation can re-think its approach, philosophy, and program-specific ideas.

1. ***Adopt and expand a place-based policy approach.*** This approach includes policies or strategies that are geographically targeted, but with the intent and structure of helping the disadvantaged residents of the various locales/ A good example is NWT HC's recently implemented Behchokò Housing Stability Program. This approach differs from people-based policies, in that it is oriented aims to helping the disadvantaged, without regard to where they live or how

concentrated they are. Income support or welfare schemes are good examples of such an approach.

2. ***As a place-based policy approach, the Behchokò` pilot is a two-year program*** intended to work with the public housing tenants in this location to address their housing challenges. The program also funds a housing support worker who is based in Behchokò` and who works directly with the tenants in Behchokò`. This recently hired housing support worker, who has been recently hired, is to provide individualized interventions aimed at supporting households that have precarious housing situations, especially those households in public housing and other NWT HC rental programs. As well, 24 households will be supported to achieve a range of independent living capabilities and to maintain their tenancies. The program is in its infancy, so it is too early to judge the success of the program.
3. ***Closely monitor rental, homeownership, and homelessness policies*** and programs to determine which work and which do not. One specific suggestion for the HELP program is to lift the income cap above CNIT ; this could help to motivate those who are in higher income brackets and occupy public housing units to purchase a house.
4. ***Bring back the 1980s HAP program.*** This housing program seemed to still resonate with the study participants. Even if only a few take advantage of this program, it could nevertheless take some pressure off building new units by the NWT HC.
5. ***Simplify apprenticeship and journeymen certification tests,*** as well as build capacity at the community level for general maintenance and repair of public housing units and private homes. Currently, a certified journeyman must fly from Yellowknife to look after any plumbing, electricity, or furnace-related issues. Construction and carpentry skills are available within the community, as I witnessed in the cultural camp developed by the Wekweètì community. Simplifying the certification tests could harness the local talents and skills.
6. ***Build a warming shelter and an emergency shelter*** in Behchokò` that operate 24/7. The current piecemeal approach is not a good strategy. In the long run, a sobering centre and permanent supportive housing are also needed.
7. ***Research and invest in new, innovative construction and flexible design*** approaches to bring the cost of new units down. Tiny homes, modular construction, and energy efficiency approaches are a few ideas to explore further. The flexible design could help the housing unit be used for single or multiple occupancy purposes based on the need of the day.

The Tłı̨chǫ government

The study participants sought a greater role for the Tłı̨chǫ government in the provision of housing. Specifically, they want TG to be their ardent advocate at inter-governmental discussions with Federal and Territorial governments and, and to engage in social service and employment-generation programs and activities at the community level. The following few suggestions are derived from the community's input in this study:

1. ***Actively seek opportunities to partner*** with other government or non-governmental agencies, which may have some tangible benefits for the Tłı̨chǫ residents. As an example, many mentioned Tłı̨chǫ’s woodstove program—an efficient, cheap way of heating homes. It brought electricity bills down for many households (Figure 16). The project came to fruition with a partnership between the Tłı̨chǫ government and Arctic Energy Alliance.



Figure 16: An efficient wood stove, a result of partnership between TG and Arctic Energy Alliance (source: www.tlicho.ca)

2. ***Create a Proposal Writing Unit in the TG*** and hire grant writers in the unit. This unit will be responsible for identifying appropriate grants available at other levels of government and writing grant proposals to get federal/territorial government funding. Federal and territorial government grants are available for various purposes, such as housing, vocational, and youth training, but most require the submission of an application and a proposal, a skill set currently lacking in the TG. This proposed unit could take on these challenges. This unit would also, at the community level, help Tłı̨chǫ citizens fill out application forms to find employment, receive income support, and apply for public housing units. They would also be available to identify relevant programs available at different levels of the government and to communicate this important information to Tłı̨chǫ citizens.
3. ***Engage in social service, training, and employment programs.*** Tłı̨chǫ citizens urgently need to develop understanding of basic home economics, such as how to run a household within one’s financial means. So, financial literacy, parent education, and counselling services are the keys here. TG could engage in providing employment opportunities to the homeless, even something as small as picking up garbage or serving food at various events. The Solutions To Educate People (STEP) program that is currently being offered by NWTTC should be TG’s

responsibility. STEP provides education and counselling assistance to prepare participants for the responsibilities of homeownership. This includes working on the applicants' financial skills, knowledge of the home purchase process, basic home maintenance, and repairs. If offered by TG in the Tłı̨cho language, with Indigenous-style education, it may be more effective.

4. ***Communicate with its citizens more effectively***, especially about available employment opportunities and the NWT HC housing programs. Some good examples are TG's effective communications about the importance of paying for rent and catching up on past rent, the need to clear out any outstanding rental and tenant damage arrears, the value of enrolling in any available repayment plans, and the grounds for evictions from public housing.
5. ***Actively involve and engage local civil society organizations***, such as the Rae-Edzo Friendship Centre, or other organizations like Habitat for Humanity, the Salvation Army, Inuvik Ingamo Hall Friendship Centre, Inuvik Homeless Shelter, and Inuvik Youth Centre. NWT HC is currently in talks with the Rae-Edzo Friendship Centre to help with a homeless or transition shelter.
6. ***Build resiliency and community capacity***. The cultural camp in Wekweèti and the community gardens in Gamèti are excellent examples of what communities can do themselves through unity and camaraderie, and without much government assistance (Figure 17). The building of the cultural camp in Wekweèti is a symbol of community mobilization and a showcase for the talent that exists in the community. The community garden in Gamèti is one of the biggest in the NWT, about half the size of a football field. Lettuce, sunflowers, potatoes, chives, and other vegetables grow in the garden, along with chickens and goats. It not only provides food but also boosts morale and engage members of the local community.



Figure 17: The cultural camp in Wekweèti (on the left) and the community garden in Gamèti (on the right). Photo credit: Author

7. ***Invest in today's youth***. TG should engage in Indigenous, community-driven, and context-based solutions for the spiritual well-being of the youth. However, they must also provide or partner with relevant agencies to train them for wage economy jobs that are plentiful, like journeyman carpenter, heavy equipment operator, oil burner mechanic, electrician, and sewage truck driver. Many times, lack of locally available talent leads to these jobs being offered to people from outside the community.

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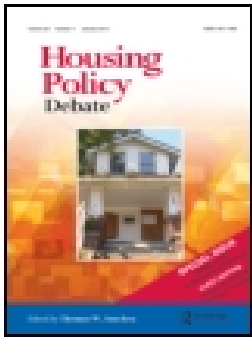
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Housing and Homelessness in Indigenous Communities of Canada's North

Sandeep K. Agrawal^a and Celine Zoe^b

^aSchool of Urban and Regional Planning, University of Alberta, Edmonton, Canada; ^bTłı̨chǫ Government, Yellowknife, Canada

ABSTRACT

A disproportionate number of Indigenous people are homeless in Canada—a situation that is particularly grave in Canada's North. This study assesses the extent of the current housing and homelessness problem and identifies contributing factors in the Tłı̨chǫ region of the Northwest Territories (NWT). It concludes that the housing and homelessness issue is severe, with one of the four communities in the region—Behchokǫ—being the site with the most persistent and longstanding concerns. It asserts that the territorial government's housing approach in the Tłı̨chǫ region fails to align with the best practice model employed for Indigenous housing in remote geographies. The study elaborates on how multiple, interrelated factors, such as ongoing impacts of Canada's colonial past and welfare system, sociocultural shifts within the Indigenous community, the constraints of a remote geography, and past and current housing policies, contribute to housing insecurity and homelessness. The study also offers some potential solutions and recommendations to deal with this crucial housing issue.

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Introduction

Indigenous people are overrepresented in the homeless population in Canada. Belanger, Awosoga, and Weasel Head (2013) argue that across the country, homelessness among Indigenous peoples is 8 times more prevalent than among all others. Falvo (2019) claims that the problem has worsened over the years, so much so that Indigenous peoples are now about 11 times more likely to be homeless than non-Indigenous people are. In the country's Northern and remote areas, the situation is equally serious, if not more so. Falvo (2011a) and, more recently, the City of Yellowknife (2018) contend that almost all homeless people in the Northwest Territories (NWT), particularly in Yellowknife, are Indigenous. This dire situation in the North¹ reflects the unique challenges that pervade housing and homelessness in that region (Canadian Polar Commission, 2014; Christensen, 2012; Dickens & Platts, 1960; Falvo, 2011a, 2011b; Lazarus, Chettiar, Deering, Nabess, & Shannon, 2011). For example, the housing stock available to Canada's First Nations communities needs major repair, including plumbing and electrical work, and also requires mold elimination (Webster, 2015).

Whereas visible homelessness was largely uncommon in NWT prior to the late 1990s, it has steadily increased since then (Christensen, 2016). Recently, this issue has received considerable local and national media coverage (Mandeville, 2016a, 2016b, 2016c), and the chiefs of the Tłı̨chǫ Government² (TG) have also repeatedly asked the Government of the Northwest Territories (GNWT) to take the necessary steps to resolve the housing issues. To impress upon the GNWT the

severity of the situation, TG has now recognized the need to document the extent of the issue in a systematic fashion, which is the impetus for this research project. Thus, this study is intended to act as a building block to develop a Tłı̄ch̄q housing and homelessness strategy.

The report entitled *10-Year Plan to End Homelessness* by the City of Yellowknife (2017) also underscored the need for this study. This report found that many of the homeless on the streets of Yellowknife were originally residents of the Tłı̄ch̄q region—specifically, from the Behchok̄ community. It also described the Tłı̄ch̄q communities as having especially pressing and prominent gaps in their housing needs. Furthermore, core housing needs—a compilation of housing adequacy, suitability, and affordability—are not met for 45% of this group. Behchok̄ has the highest core housing need in the entire NWT.

According to the 2016 census (Statistics Canada, 2016), the Tłı̄ch̄q has just over 700 private households, with almost half containing four or more persons. Just about half of the households rent their homes from the GNWT. Many Tłı̄ch̄q households suffer from problems of housing affordability (which is when a household spends more than 30% of its income on shelter), adequacy (housing needs significant repairs), and suitability (not enough bedrooms, leading to overcrowding).

This article aims to examine the housing and homelessness issues in the Tłı̄ch̄q region, which comprises four disparate communities: Behchok̄, Gamèti, Wekweèti, and Whati. The study objectives were three-fold:

- (1) To determine the root causes and the extent of housing and homelessness issues in the region;
- (2) To analyze the housing policies of the GNWT; and
- (3) To identify best practices and recommend effective strategies or solutions to ameliorate these housing and homelessness issues.

The present work is among the few systematic studies focused on homelessness and housing in First Nations communities in Canada's North. The studies on homelessness among Indigenous peoples in Canada remain largely limited to urban parts of the country. Barring work by a small pool of scholars such as Christensen (2011, 2012, 2013, 2016), Falvo (2011a, 2011b), and a few others, the topic has remained largely unexplored in academic and professional circles. Thus, this article makes novel contributions to the body of knowledge about housing and homelessness in the North.

The research method will be detailed first, followed by an exploration of the context and background of the issues, and of a best practice model. We then present the socioeconomic characteristics and demography of the entire region. This section is followed by a detailed description of the Northwest Territories Housing Corporation (NWTHC)'s housing policies and programs, including an assessment of their effectiveness. Next, the findings section identifies the reasons for housing and homelessness issues in the Tłı̄ch̄q region; we argue that the housing crisis plagues the entire region but is most severe in Behchok̄, with multiple intertwined factors contributing to the crisis: decades of colonialism, long-standing issues with the First Nations governance structure, the territorial government's heavy-handedness, the nonexistent private market, the region's remoteness, and changes within the Indigenous culture, including substance abuse and alcoholism. The study concludes with recommendations for the NWTHC as well as for TG.

Method

Our method employed both quantitative and qualitative data sets. The quantitative data came from several sources:

- The 2016 Canadian census data from Statistics Canada;
- The 2014 community survey data from the NWT Bureau of Statistics;
- Detailed statistics on housing, such as unit types or amounts, their conditions, and those who have benefited from the housing programs or are still waiting for one—all provided by the NWTHC staff.

We then produced descriptive statistics from these various sources, to which we added the NWT HC-prepared customized statistical analyses of the 2014 NWT census data.

The qualitative data complemented the above quantitative sources. These included key-informant interviews, policy and program documents from TG and the NWT HC, and meeting notes from the TG-NWT HC Housing Working Group. Specifically, we conducted interviews with 67 individuals³ across the region over a 7-month period (July–December 2018). These individuals included the current and former grand chiefs, the chiefs, the senior administrative officers (SAOs), council members, the elders in the communities, and housing managers in each of the four communities. Also interviewed were members of the Local Housing Organization (LHO) and a local civil society organization – The Behchokò Friendship Centre in Behchokò, staff at the Behchokò detachment of the Royal Canadian Mounted Police (RCMP) and select TG staff members, the four community governments, the City of Yellowknife, and the NWT HC. We also interviewed several homeless individuals in Behchokò and in Yellowknife who are Tłı̄chò citizens, half of whom were women. TG provided prepaid cards worth CAD \$200 to buy food, groceries, and other daily needs of the homeless participants. The elders who participated in the study were also compensated for their time, through direct payment of CAD \$500 from TG. Table 1 shows the participant details.

The coauthor, who is a Tłı̄chò citizen and is a part of TG, was key to identifying and providing access to almost all study participants. The interviews varied in length based on the individual's availability and knowledge of the topic, with the average being about an hour. We conducted almost all the interviews in English and in person. When translation services were required, the coauthor acted as the interpreter. A few individuals chose to respond to the study questions in writing. All of the qualitative data were imported into NVivo, a software package useful for deciphering recurring patterns and common themes. Coding and concept formation in NVivo followed the guidelines of Dey (1993) and Neuman (2011).

We visited all four Tłı̄chò communities at least once and interviewed our study participants in the community, at their homes or workplaces, or even at the airports while waiting for a flight in or out of the community. We visited Behchokò several times because of the community's size and the scale of the issues afflicting the community. All travel supports were provided by TG.

The study is also informed by the discussions at the TG-NWT HC Housing Working Group, which met several times in Yellowknife between May and November 2018. One or both authors attended the Housing Working Group's meetings. The purpose of the Housing Working Group was to bring together key leaders and representatives of the NWT HC and TG, to identify and prioritize issues and to implement actions as needed. The Working Group identified several housing-related issues, such as rental arrears, evictions, repairs and maintenance, and limited availability of housing.

Literature Review: Factors Contributing to Northern Housing Issues

The Canadian urban planning and geography literature covers various aspects of providing affordable housing for Indigenous families living in inner-city areas of Canadian cities (Alaazi et al., 2015; Anderson & Collins, 2014; Deane & Smoke, 2010; Walker, 2003, 2006). However, only a few authors have looked at housing in First Nations communities in remote areas of the country such as the NWT. One such author is Christensen, whose doctoral work (2011) focused on the issue of homelessness in

Table 1. Description of study participants.

Location	No. of participants	Description
Behchokò	26	The chief (1); SAO (incoming and outgoing) (2); housing managers (incoming/outgoing/acting) (3); TG (1); elders/former grand chiefs (2); RCMP (1); LHO (1); homeless people (8); Tłı̄chò Corporation (1); Tłı̄chò Friendship Centre staff (2); youths (3); resident/GNWT official (1)
Gamèti	10	The chief (1); SAO (incoming/outgoing/trainee) (3); housing manager (1); local council members (2); elders (2); housing resident (1)
Whati	7	The chief (1); housing manager (1); SAO (1); elders (4)
Wekweèti	10	The chief (1); SAO (1); housing managers (incoming/outgoing) (2); elders (3); youths (2); TG (1)
Yellowknife	14	Representatives of the TG (3); representatives from the NWT Housing Corporation (4); homeless Tłı̄chò citizens (5); the City of Yellowknife (1); elder/TG scholar (1)
Total	67	

Inuvik and Yellowknife. She attributed homelessness there to the complex interactions among a (neo)colonial history, rapid sociocultural change within the Indigenous community, uneven economic development across the NWT, and dependency on the government for housing and income support.

Christensen (2013) argued that Indigenous homelessness across settler-colonial contexts is a multilayered and multiscalar phenomenon. She suggested it occurred because of a collective experience of “disbelonging,” resulting from the settler-colonial project. As well, individual experiences of literally “being without secure shelter” exacerbated this. In her later writing, Christensen (2016) attributed the current state of public housing and its inadequacy in the North to the following factors:

- Multiple housing authorities with different and sometimes conflicting mandates;
- Phasing out of government support;
- An escalating crackdown on rental arrears, and increased surveillance of tenants and their guests, resulting in evictions; and
- Public housing as the only source of low-income housing, which is in short supply.

The economic disparities and inadequate employment opportunities in Indigenous communities are fundamental factors of housing insecurity. In broad terms, the increasing poverty and unemployment have affected Indigenous people in Canada’s North more than the general population (Abele, Falvo, & Hache, 2010). Owing to insecure employment and economic inequalities, a larger portion of Indigenous people have become persistent users of the shelter system for most of their lives (Falvo, 2011a; Patrick, 2014).

The literature also demonstrates that health inequities, inadequate living conditions (including overcrowding), and addictions such as alcoholism have been significant challenges of Indigenous housing across Canada (Bingham et al., 2019; Falvo, 2011a). The issues related to health and housing are inseparable from colonialism’s lasting effects, such as the mental stress and trauma associated with the experience of residential schools and cultural disintegration (Christensen, 2016; Menzies, 2008, 2009). Overcrowding can have serious impacts on health, including the spread of respiratory disease (Webster, 2015). Inadequate housing contributes to countless health issues, mental distresses, and addictions (Christensen, 2016; Isbister-Bear, Hatala, & Sjoblom, 2017).

Like the economic and social problems, conflicting political and policy decisions have been a barrier to fulfilling the core housing needs of Indigenous people. Most housing policies have been unsuccessful because of the adverse effects of mainstream politics and structural obstacles created or upheld by the federal government (Durbin, 2009; Moore, Walker, & Skelton, 2011; Walker, 2008). Also, many social housing approaches and strategies were unable to meet expectations because they neglected the cultural complexities and traditional values of Indigenous communities (Christensen & Andrew, 2016; Peters & Christensen, 2016).

The high cost of building new housing and the use of substandard construction materials have had an impact on housing provision. Before the 1950s, most Indigenous communities in the NWT used local resources such as wood, bones, and stones to build their settlements, making them largely self-sufficient (Christensen, 2016). Building new houses in the North has been an expensive task for the territorial government because of high transportation costs, finding construction materials, and the absence of skilled site labor in Northern territories (Dickens & Platts, 1960; Robson, 1995; Stebbing, 1988). Although the federal government attempted to bring potential residents into the construction process, such strategies failed to achieve the expected outcome. Collings (2005) indicates that most social housing solutions were futile because of residents’ low income levels and the inferior quality of the construction materials. Additionally, the substandard designs and construction materials of Indigenous housing programs caused some severe health issues for the residents (Webster, 2015).

Best Practice Framework

This study employs Minnery, Manicaros, and Lindfield's (2000) housing framework on Indigenous housing in remote areas, which encapsulates many of the aspects discussed in the above. Minnery et al.'s work is based on the research of Paris et al. (1993), who described housing as a process rather than merely a product—one consisting of various parts such as dwellings, households, and organizations, as well as the relationships and interactions among these constituent parts. More importantly, it considers the uniqueness of the remote Indigenous areas, where the private sector has no or a minimal role in Indigenous housing and, instead, the national or regional government plays a strong role in housing provision.

Minnery et al.'s (2000) model is not only a conceptual framework but also a checklist describing housing provision in a two-dimensional matrix (see Table 2 for details). The first column includes four stages of housing provision: needs assessment, development and design, implementation, and post construction. The first row presents six components relevant to the process of housing provision. They are funding, skills development and training, technology, organization, cultural factors, and hard and soft infrastructure. To deepen understanding of the model, we take two elements of the model to illustrate its applicability. For instance, the model suggests the practice of local skills development and the use of local skills in housing construction. The best practice for postconstruction infrastructure is the recognition of community ownership and sustainable managing of housing.

The Tłıchǫ Region

The Tłıchǫ region is just north of Great Slave Lake, with a population of 3,176; it covers a landmass of 39,000 km², although the population is concentrated in four disparate communities (see Figure 1). These communities are fraught with significantly low education, high income inequities, and relatively few adults who are engaged in the labor force. In 2016, according to Statistics Canada (2016), the unemployment rate⁴ was 21%, almost double that of the NWT overall (10.6%). More than half (58%) of the Tłıchǫ citizens did not have a high school diploma, compared with only 24% of residents of the NWT more generally (see Table 3). Just over half (51%) were in the labor force,⁵ whereas this number was 74% across the NWT. Just about 22% of all Tłıchǫ citizens were on government assistance,⁶ as opposed to only 8.5% across the territory. Interestingly, the median economic family⁷ income was over CAD \$100,000 annually. This figure is not low and, in fact, is well above the comparable Canadian figure, but it is nevertheless below the median income across the NWT. This reveals that those who have jobs are well paid, but those who do not—a significant number—are perpetually on government income support.

The socioeconomic conditions vary considerably across the four Tłıchǫ communities. For instance, Behchokǫ performs the worst, whereas Wekweètì does slightly better in almost all socioeconomic indicators, such as unemployment, education, labor force participation, and government-provided income support, as explained below.

Behchokǫ is the largest of the four Tłıchǫ communities, with a population of more than 2,000 (2,227 as of 2017) and with 471 dwelling units. It is the closest of the four communities to Yellowknife, the territory's capital, connected by an all-season road. Behchokǫ is overwhelmed with many socioeconomic problems: a high unemployment rate (24%), very low education (58% of residents have no high school diploma), and the fewest adults participating in the labor market (only 48%). Of those who are employed, slightly over half (51%) work for various levels of the government, in areas such as health, social services, and education. A few are employed in natural resource industries like mining. Although the median household income is about CAD \$80,000 and the average family income is about CAD \$89,000, income inequity is a serious issue. Almost a third of families (29%) earn less than CAD \$30,000, whereas 46% earn more than CAD \$75,000. Many Behchokǫ residents (24%) are dependent on government income support.

Table 2. Best practice model for remote Indigenous housing provision (after Minnery et al., 2000).

	Funding	Skills	Technology	Organization	Cultural	Infrastructure
Needs assessment	<ul style="list-style-type: none"> • Adequate resources included in funding • Prioritize investment in terms of needs and not of funding schemes • Benchmark audits 	<ul style="list-style-type: none"> • Skills/capacity building assessed in terms of community's ability to supply and utilize them on a continuing basis 	<ul style="list-style-type: none"> • Appropriate to culture, environment, location, and skills • Considers ongoing maintenance etc. as well as current needs 	<ul style="list-style-type: none"> • Coordination • Avoid overlaps of responsibility • Agency acceptable to community with communication over options 	<ul style="list-style-type: none"> • Clearly identified • Differences recognized 	<ul style="list-style-type: none"> • Audit of needs • Appropriate for area, culture, etc. • Includes skills needed to operate facilities
Design and development	<ul style="list-style-type: none"> • Technically adequate and addresses priority areas • Included in funding • Leveraging included 	<ul style="list-style-type: none"> • Use of professional expertise • Community skills harnessed 	<ul style="list-style-type: none"> • Innovation • Appropriate to culture and environment • Use of local resources 	<ul style="list-style-type: none"> • Organizational links to both housing and context • Long-term commitment • Good design of agency structure 	<ul style="list-style-type: none"> • Culturally appropriate 	<ul style="list-style-type: none"> • Plans linked to housing
Implementation/construction	<ul style="list-style-type: none"> • Flexible funding in a longer-term framework • Adequate performance monitoring • Reinforce leveraging and different sources for different functions 	<ul style="list-style-type: none"> • Local skills development • Use of local skills 	<ul style="list-style-type: none"> • Remoteness considered • Local resources 	<ul style="list-style-type: none"> • Project management • Integration of local expertise 	<ul style="list-style-type: none"> • Cultural time frames • Link to cultural mores 	<ul style="list-style-type: none"> • Phased implementation • Skills development • Issues of remoteness considered
Post construction	<ul style="list-style-type: none"> • Adequate performance monitoring of rent collection etc. • Life-cycle funding sustainable in terms of operations and management, initially, and then capital funding • Continuing accountability • Long-term sustainability 	<ul style="list-style-type: none"> • Adequate management • Continuing improvement 	<ul style="list-style-type: none"> • Low maintenance • Life-cycle approach • Sustainable environmental and social impacts 	<ul style="list-style-type: none"> • Skills in management • Ongoing training • Payments collectible • Continuing accountability and responsiveness 	<ul style="list-style-type: none"> • Community ownership • Review in light of community values 	<ul style="list-style-type: none"> • Community ownership • Continuing maintenance and management • Sustainable environmental and social impacts

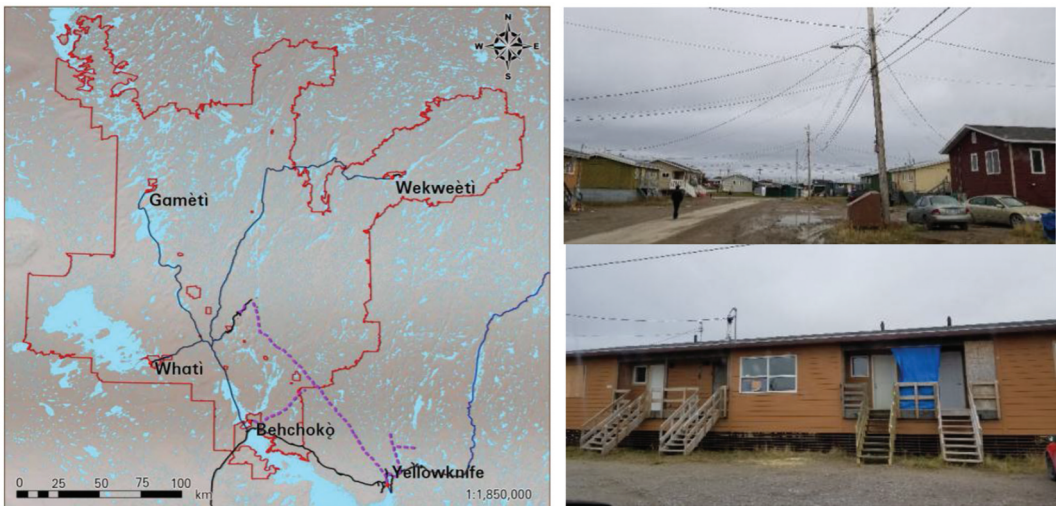


Figure 1. Map of the Tłı̄chǫ region (outlined in red), and photographs of public and private housing (photographs by the author).

Wekweèti is the northernmost community in the Tłı̄chǫ region, situated next to Snare Lake. It is the smallest of the four communities, with a population of just 136 in 2017. Of these, 42% do not have a high school diploma—a better proportion than in the remaining Tłı̄chǫ communities. The current unemployment rate sits at 20%, with 44% of the adult population not in the labor force—among the lowest in the four communities. A good majority of the adults (63%) are employed in the public sector, which provides education, social, and health services. Very few—just two of 109 potentially eligible adults—are on income support. The income of 41% of the families is less than CAD \$60,000, whereas the rest (59%) earn more than this amount.

In terms of housing, 43% of the housing stock was built, and is owned, by the NWT HC. The remainder of the private housing was largely built through government programs over the years, although a few homes were constructed by owners themselves using their own construction materials and skills.

In 2016, a core need for housing existed in 44% of households in the Tłı̄chǫ communities. The Canadian Mortgage Housing Corporation (CMHC, *n.d.*) defines households in “core housing need” as those with affordability, adequacy, and/or suitability issues as well as a total household income below the Core Need Income Threshold (CNIT). Over 35% of homes also required major repairs. This is more often a problem with private homes, which have not been maintained properly or are now of an age that they require significant repairs because of regular wear and tear and the harsh northern climate. According to the NWT HC, the condition of public housing was fairly good (rated at 85 or above, according to their rating system) in 2017 and has improved steadily over the past few years. Also, 20% of households lived in an overcrowded state (meaning more than six people share the same dwelling). Overcrowding is frequently a symptom of core housing need.

NWT Housing Corporation and Housing Programs

As of 2017, the NWT HC operated approximately 2,800 housing units across the NWT, of which 301 are in the Tłı̄chǫ region. The NWT HC spends about CAD \$100 million annually on new construction, maintenance, and tenancy, along with various homelessness prevention programs. The total revenues from rentals, unit sales, mortgage payments, and other activities comprise about CAD \$123 million. In the Tłı̄chǫ region, the NWT HC spent CAD \$235,000 on various

Table 3. Summary of community characteristics (Data source: Statistics Canada, NWTHC, and NWT Bureau of Statistics).

Region	Population (2017)	Public housing units (2018)	Affordable units (2018)	Market units (2018)	Wait list (2018)	Unemployment (2016)	Labor force participation (in 2016)	No high school diploma (in 2016)	Income support as of November 2018; monthly	Core need for housing in 2016	Overcrowding (in 2016)
Tiichò	3,176	227	40	34	128	21%	51%	58%	427 (22%)	43%	20%
Communities											
Behchokò	2,227	175	21	18	110	24%	48%	58%	361 (24%)	44%	28%
Whati	522	33	10	7	15	16%	53%	66%	52 (24%)	47%	22%
Gamèti	291	17	4	7	3	16%	60%	66%	12 (6%)	49%	20%
Wekweèti	136	2	5	2	0	20%	56%	42%	2 (2%)	18%	12%

housing repairs and maintenance programs and CAD \$1.25 million on major retrofits of the housing units in the fiscal year 2018–2019.

The NWT HC offers three types of rental housing: public, affordable, and market. Rents for public housing are geared to income, and range from CAD \$70/month to CAD \$1,625/month. The designated amount for a given unit is determined by a public housing rent scale, developed from gross household income, in combination with the NWT geographic zone in which the units are located. For instance, a household earning less than CAD \$1,667/month living in the Tłıchq area pays CAD \$75/month, excluding utilities. Tenants are also subsidized for power, paying CAD \$0.21 per kWh. The average power usage was 415 kWh per month for a public housing unit, between April 2016 and March 2017. This results in tenants paying another CAD \$87/month toward power, on average.

Public housing is administered through 30 LHOs, accountable to the NWT HC, that allocate units, assess rent, collect rents, and provide preventative and maintenance services. In the Tłıchq region, Behchokq, Whati, and Gamèti have LHOs, but Wekweèti does not. Whati and Gamèti's LHOs are the most recent additions, but currently function without a board. As of 2017, the NWT HC has approximately 177 market housing units available for market rent to critical non-Indigenous staff working in local schools, Tłıchq and community government offices, and other institutions within each community. The NWT HC also offers nine programs to help Northerners with homeownership, repairs, maintenance, and fuel (see Table 4), with two focused in particular on homeownership.

The Homeownership Entry Level Program (HELP) offers affordable housing, through which NWT HC manages 222 units across the territory. HELP is like a rent-to-own program, intended for prospective first-time homebuyers, giving people unable to secure mortgage financing, or unsure of their abilities as homeowners, a chance to assume homeownership responsibilities before purchasing a home. If the tenant living in the public housing unit wishes to purchase their unit within the first 4 years, they can earn an equity contribution of up to CAD \$20,000 toward the cost of the home. The applicants, however, must be under the CNIT. This income threshold is based on the household size and the community where the household is located. For instance, the (maximum) income threshold for a two-bedroom household in Behchokq, based on national occupancy standards, would be CAD \$86,100.

Providing Assistance for Territorial Homeownership (PATH) is another program to assist applicants in attaining homeownership. Unlike the HELP program, PATH provides forgivable loans, ranging from CAD \$10,000 to CAD \$125,000, to households wishing to either build or purchase

Table 4. NWT HC's housing programs.

Programs	Description	Maximum Assistance	Arrears	Land tenure
HELP	Provides opportunities to assume homeownership before purchasing a home	Not applicable	Not allowed	Not applicable
PATH	Provides homeownership assistance to first-time home buyers	CAD \$125,000	Not allowed	Yes
CARE Major	Provides support for major repairs	CAD \$100,000	Not allowed	Yes
CARE PM	Provides support for annual preventative maintenance	CAD \$3,000	Not allowed	Yes
CARE Mobility	Provides support for modifications to aid residents with disabilities	CAD \$100,000	Not allowed	Yes
SAFE	Provides support for emergency repairs	CAD \$10,000	Allowed	Yes
Seniors' Aging	Provides support to allow seniors to remain in their home	CAD \$10,000	Not allowed	Yes
Fuel Tank Replacement Initiative	Provides assistance to cover the costs of replacing aging fuel tanks	CAD \$10,000	Not allowed	Yes
TRSP	Provides assistance to market renters paying more than 30% of their gross household income toward rent	CAD \$500/month	Not allowed	Not applicable

a home. The program requires, however, that eligible households have sufficient monthly income enabling them to pay no more than 30% of before-tax income on shelter. For instance, the (minimum) income threshold for a two-bedroom household in Behchokò (based on national occupancy standards) would be CAD \$129,100.

The Contributing Assistance for Repairs and Enhancements (CARE) program is divided into three strands of financial support for maintenance: (1) major repairs up to CAD \$100,000; (2) annual preventative maintenance of less than CAD \$3,000; and (3) home modifications related to mobility issues, also for up to CAD \$100,000. Another program, Securing Assistance for Emergencies (SAFE), provides support for emergency repairs valued at less than CAD \$10,000. The Seniors' Aging program provides support to improve the sustainability of a home, limited to CAD \$10,000, so that seniors can remain in their homes. The Fuel Tank Replacement Initiative program assists in covering the costs of replacing aging, above-ground fuel tanks, for up to CAD \$10,000. The Transitional Rent Supplement Program (TRSP) is meant to provide rent subsidies to market renters who are struggling to pay their rent.

The NWTHC runs Solutions to Educate People (STEP), a program geared toward those who wish to become successful homeowners, which does not provide direct financial assistance like the nine programs described above. Rather, it provides education and counseling assistance to prepare participants for the responsibilities of homeownership. This includes helping the potential homeowners improve their financial skills as well as knowledge of the home purchase process, basic home maintenance, and repairs.

The analysis of the NWTHC data shows that the current approval rate across all programs in the Tłı̄chq region was only 54%, as of 2018. Although the approval rate has varied over the years, the general trend is increasing. The programs most often applied for and approved have been CARE PM (preventative maintenance up to CAD \$3,000), the Fuel Tank Replacement Initiative, SAFE (emergency repairs), and Seniors' Aging (~CAD \$10,000). Unfortunately, only three applicants have received approval for PATH in the past 10 years. Rejection of HELP applicants is similarly quite high over this period, which piqued our curiosity: Why were so many applicants being denied? We found three reasons predominate in these disqualifications:

- (1) Applicants carrying any type of arrears (such as LHO, mortgage, tax);
- (2) Applicants with no land title/lease; and
- (3) Applicants who are over the income threshold.

The first two reasons for rejection are the most common. Further, as of 2018, a large portion of Wekweèti and Whatì are still under community lease, which means no individual land titles or leases are available for this land.

Many of the private homes were built during the 1980s using the government's Homeownership Assistance Program (HAP). HAP was a once-in-a-lifetime proposition for those who could afford to operate and maintain their own home but who did not have access to funds to build or buy it. This program began in 1983 and helped build 1,071 housing units, costing the federal government CAD \$75 million, equaling just CAD \$70,000 per unit. This equates to about CAD \$117,000–CAD \$130,000 in today's dollar value. Today, constructing a unit runs between CAD \$225,000 and CAD \$300,000, depending upon its location in the NWT.

HAP was designed as a 5-year forgivable loan, worth the full value of the building materials package, including delivery, freight, gravel pad construction, and electrical component installation. However, the homeowner had to put their own sweat equity into the construction. A complete material package for a wood-frame house was offered to eligible clients, who were then expected to construct their own homes using blueprints supplied by the NWTHC.

Many residents today reminisce about this program and how helpful it was for them. The homeownership engendered pride and care among the units' occupants. Many of these units, commonly referred to as log houses, still stand and are a common sight throughout the Tłı̄chq

communities, despite being near the end of their 50-year life span. Some, however, show signs of being run down because of neglect and their owners' inability to keep up with maintenance.

This program seemed to achieve a lot in a short time, in a very cost-effective way. However, after running for about 8 years, it ended in the 1991–1992 fiscal year. According to the NWTHC, in the latter program years, new applicant profiles began to shift. Many applicants lacked the necessary construction skills to complete their units. Even with additional supervisory and skilled labor assistance, successful completion became a huge challenge. This is a key reason for the ultimate demise of the program.

The NWTHC also offers several programs to reduce homelessness in the NWT, such as the Homelessness Assistance Fund, Shelter Enhancement Fund, Small Community Homelessness Fund, Northern Pathways to Housing Pilot, Housing First Pilot, Rapid Re-housing, and Behchokò Housing Stability Program, as well as creating semi-independent units. We elaborate on two programs—the Housing First Pilot and the Behchokò Housing Stability Program—because we refer to them in later sections.

The Housing First pilot philosophy is to first provide opportunities for independent rental housing, along with providing wraparound supports to address underlying homelessness factors. The pilot project funds housing-related expenditures, such as rent supplements, damage bank, damage deposits, and utility deposits. At present, its 3-year budget is CAD \$450,000, and it is only available in Yellowknife. Housing First has proven to end homelessness rapidly and to provide housing stability, especially for those who suffer from substance abuse (Mental Health Commission of Canada, 2014).

The Behchokò Housing Stability Program is a 2-year, place-based pilot program intended to work with the public housing tenants in this location to address their housing challenges. It exemplifies a place-based policy program because it differs from people-based policies; rather, it is oriented to helping the disadvantaged, based on where they live or how closely located they are to each other. Income support or welfare schemes, in contrast, are illustrative of people-based approach.

The program funds a housing support worker, based in Behchokò, who works directly with the tenants in that community. This housing support worker, hired at the time of the study, provided individualized interventions to support households with precarious housing situations, particularly those living in public housing or beneficiaries of other NWTHC housing programs. The program is designed to support 24 households to achieve various independent living capabilities and to maintain their tenancies. The program is in its infancy, so it is too early yet to judge its success.

While we were conducting the study, the NWTHC embarked on preparing a community housing plan for every community in the territory, intended to facilitate appropriate housing investment in each community. The process involves compiling a list of the community's values and priorities, and then combining them with housing data, statistics, and program information to develop a comprehensive plan for suitable investment in housing.

Housing Situation in Tłıchò Communities

This section details the housing situation in the four Tłıchò communities. [Table 3](#) summarizes housing types and conditions, as well as the overcrowding in each community. The description highlights that among the communities, Behchokò has the worst housing situation with the highest homelessness rate. Whereas homelessness exists in the other communities, it tends to be hidden.

Behchokò

In Behchokò, about half (48%) of the housing stock is NWTHC-owned housing, mostly in good to excellent condition, per the NWTHC's own survey, whereas a significant number of private homes (38%) need major repairs. About 10% of the NWTHC housing units are on the HELP program.

Approximately 44% of all households have a core need for housing. Further, the wait list for public housing units is rather long, with 110 families/individuals waitlisted (according to the most recent data from NWTTC). More than a quarter of households (28%) live in an overcrowded state, indicating inadequate housing and an increased risk of spreading infectious diseases, particularly among children.

Only three Behchokò families have used PATH between 2006 and 2016 to acquire homeownership. Among the 214 NWTTC-owned housing units, 175 are rental units and 21 affordable units, with the remaining 18 units set aside as market housing, meant mainly for non-Indigenous staff working in various institutions in the community (schools, TG and community government, the RCMP detachment, and so on).

Homelessness is a grave issue in Behchokò. The statistics collected by the Behchokò Friendship Centre (a civil society organization based in Behchokò) and the City of Yellowknife, show that about 10% of Behchokò natives are chronically homeless. Translated into raw numbers, the best estimate is that around 125 individuals in Behchokò and about 90 in Yellowknife (who moved from Behchokò) are homeless. Many of these homeless are young children, women,⁸ and families.

Various factors contribute to the current crisis, including an inadequate number of public housing units, private housing in states of disrepair, and no year-round warming shelter⁹ and other wrap-around supportive services, such as counseling, treatment, and mental health.

Whati

The housing stock in Whati has a slightly lower proportion of NWTTC-owned housing (51 out of 128, or 40%). Ten out of 51 NWTTC housing units have availed the HELP program while seven are market units. Some 47% of households do not have their core housing needs met and 22% live in overcrowded conditions, whereas 39% of homes need major repairs. Fifteen families/individuals are on the wait list for a public housing unit. The NWTTC completed a new seniors' nineplex in August 2017, but it has been sitting vacant since then.

The homelessness issue in Whati is not as dire as it is in Behchokò. However, some hidden homelessness exists in the form of couch surfers¹⁰ (perhaps 10 or fewer), according to study participants. Unemployment, missing preventative services, and temporary shelters are among the causes of homelessness in this community.

Gamètì

The housing stock in Gamètì consists of 37% NWTTC-owned housing, which is less than that found in Behchokò and Whati. The core housing needs of 49% of households are not being met and 20% of households live in overcrowded conditions, whereas 46% of homes need major repairs (see [Table 3](#)). This higher percentage, compared with Behchokò and Whati, could be due to a higher proportion of private housing in this community. The NWTTC operates 28 public housing units, and the wait list for public housing is fairly short, with only three names.

Homelessness is not visible in this community. Those who are homeless stay with their relatives or friends in the community, or they find a way to have a roof over their heads but live in poor-quality private rentals with no power, heat, or running water. According to one participant's estimate, about 20 individuals in the community live in such situations.

Wekweètì

The housing situation seems far better here than in the other three communities. Almost a third of all housing is public, at 30%, with only 18% of the households in core housing need and only 12% living in overcrowded conditions. As well, only 18% of homes need major repairs. The community has nine NWTTC-owned housing units, and the wait list for public housing is nil. One or two individuals or families may be at risk of homelessness, according to one study participant. Another participant,

however, observed that possibly 10 or 15 people in the community have no electricity or food at home, even though they may have a roof over their heads.

Clearly, the housing and homelessness situation varies from one community to another in the Tłıchǫ region. The statistics regarding the condition of housing, individuals waitlisted for housing, overcrowding levels, and numbers of homeless people indicate that Behchokǫ performs the worst on all of these scores, followed by (in order) Whatı, Gamèti, and Wekweèti.

Factors Contributing to Housing Issues

Homelessness is a legacy of Canada’s colonial past, intimately tied to the ongoing impacts of forced assimilation techniques, such as residential schooling and the Sixties Scoop,¹¹ intergenerational trauma, and the Canadian welfare system. Homelessness is much more than someone’s lack of housing or shelter; it unfolds at a spiritual, social, and material level, and is a manifestation of dispossession, displacement, and disruption of people, family, and community (Christensen, 2011). Our analysis of 67 interviews with elected officials, bureaucrats, elders, and homeless people, and of the data from Statistics Canada, the NWT Bureau of Statistics, and the NWT HC, revealed multiple themes and factors contributing to the current situation of housing instability in the Tłıchǫ region.

The following subsections describe several intertwined factors contributing to this phenomenon, such as First Nations governance, cultural shifts within the Indigenous community, conflicting intergenerational views, a nonexistent private housing market, the poor-quality private housing, the government’s role, the region’s remoteness, and few available social services.

First Nations Governance

The Indian Act caused political changes in First Nations governance, instigating a colonial legacy with long-standing consequences.¹² The act forced First Nations to abandon their traditional governance structures and adopt the foreign system of band governance. According to Fox (2017), the act required the First Nations to fundamentally change their practices: they had to replace their traditional form of accountability with upward ministerial accountability; their disbursement of power with a concentration of powers; their consensus decision-making with majority rule; and, most importantly, their collectivist lifestyle with individualism. Notably, the Tłıchǫ land claim and self-government agreement (2005) means bands no longer exist in the Tłıchǫ region. Rather, governance at the community and regional level follows the system set out in the Indian Act.

Extended families were the basic political unit of self-governing traditional First Nations. The Royal Commission on Aboriginal Peoples (1996) acknowledged in its report that in most Indigenous nations, political life has always been closely connected with family. Thus, their political organization was often less hierarchical and more egalitarian in nature. Importantly, democracy in a postcolonial setting develops very differently from how it evolves in the construction of a state, where the limits of domestic capacities are linked to cultural concepts about the relationship between a community and the individuals who constitute it. Relevant here is a key operating principle of Western democratic governance—that community members’ political participation arises through representative democracy. Contrary to this, First Nations historically conducted themselves through direct democracy and by consensus.

The postcolonial, imposed style of Western governance has divided Indigenous communities along political lines. The concentration of power has led to favoritism in the distribution of housing, a scarce commodity in these First Nations communities (Fox, 2017). One study participant, a homeless person, hinted at this issue:

I was looking at the list, and there's not one homeless [person] on that list. All people that are...are well-off, you know like, people who go [to] school or working, they're all in there. Took the whole lands department staff in there too. They're not homeless! Why, they get paid for that one too. It's like that for a couple...in our community. It's our own money they are using. They get, from TG, [\$]28,000 per individual every year. And us, we only take child support, income support from TG. I wonder where the money goes. That's what I'd like to know.

Another homeless person mentioned the issue of favoritism when asked about the employment situation:

Every time...like, let's just say, here [at the] Culture Centre they, if they have a feast and they hire anybody, but not anybody...[the] same old person they hire. They get paid CAD \$200 a day! Just for feeding people when they are having a feast, yeah. It's always the same old people. They don't look at us as we can do the same thing—what...what they do, but they don't seem to look at us.

Whether the allegations are true or not, the participants, who were suffering from chronic homelessness, hinted at lobbying, favoritism, and possible bureaucratic malfeasance within the First Nations government.

Cultural Shifts in the Indigenous Community

Changing Traditional Families: Welfare Dependency

Indigenous communities themselves have gone through significant cultural shifts, which include their outlook toward the economy, societal values, and traditional practices. One interesting shift is that increasingly more contemporary families are becoming nuclear, unlike traditional Indigenous families. In earlier days, multiple generations lived together, irrespective of age. Nowadays, children who are 19 years old or older prefer to live independently, separate from their parents. This change increases the demand for more housing units.

In the words of a participant:

You know, traditionally, when I was a young kid, people lived in their homes with their parents. Some of them [for] pretty well all of their lives. Now, with the changes taking place and the people end up being 18, 19 years old...[they] gotta live on their own. That's when homelessness started. There was no homelessness before. When I was a kid, there was no such thing. Everybody lived together. Whether you're 40 years old, you still live with your parents, 'cause you work with your dad, you work with your mom, and people work together, and they shared all the work in the household. And, people owned their own home because they built their own home. They were self-sufficient at the time. And then Housing [Corporation] started, and public housing started and, people started living in public housing...and then people that are old enough, and now they have to move out, and, that's when homelessness started.

The same participant spoke about the housing issue in Behchokò, which was related to the government asking everyone to move out of Behchokò because of poor drainage and soil conditions for building houses, exacerbated by melting permafrost:

And, the reason [behind the shortage of] housing nowadays is that back in the early or later part of the [19]60s and in the 1970s, they started another community, called Edzo today. You know, they started building houses in Edzo, and because the government wanted people to all move to Edzo originally. And people did... They moved there, and...they [GNWT] put a freeze on housing in Behchokò, and they never built houses...and we never did catch up with housing since then...but, those people that did [move to Edzo]...eventually all [of them] ended up moving back here to Behchokò.

One participant pointed out that earlier residents used to accommodate each other, including taking in those who were homeless. However, very few extend that helping hand any more,¹³ evidencing a loss of trust among community members and in the benefit of mutual help. This cultural shift has been compounded by factors such as extensive addiction and violence, and the related issues accompanying these concerns. The participant summed this up by saying that people now only fend for themselves and do not think about the community.

In the words of another participant:

Well . . . it could be a friend, a relative, but then they . . . you know the abuse? Right, they are doing drugs now . . . addictions for anything to, you know help them get by the day and if you have some of those stuff in your house, they'll be gone, right? Now even I think that it . . . it ended up being a trust issue. They can no longer trust these friends and families in their houses anymore. So, you know what, they are fending for themselves now. And . . . those doors that were always once open in the past are now closed. And due to these situations . . . this housing issue just makes it worse.

The participants also spoke about the dependency afflicting the younger generation because of income support:

We have homelessness because they [younger generation] don't work. Some of them . . . 'cause [of] lack of education . . . they don't have enough . . . education to find . . . you know, a job that they can do . . . There are others that just don't wanna work, because they're being spoiled by the income support, you know . . . that the government has . . . introduced to this generation [to].

Generational Gap Between Elders and the Younger Generation

We observed that intergenerational community members hold conflicting views about their society and societal values. For instance, whereas Indigenous elders mentioned the land healing program, trapping education, and a canoe tour, the young generation was more concerned about how they can participate in the new wage economy and find jobs that support them. The fragile and fraught relationship between Indigenous elders and youths, as explained below, is a contributing factor to the rise of housing issues in both of these social groups.

The elders, the older spiritual and cultural leaders who provide the only connection to the past—and who are the guiding light for the Indigenous community through their knowledge of traditional ways, teachings, stories, and ceremonies—are now seemingly losing their touch and respect in the community, which they once reliably enjoyed. This may be because many contemporary elders have been shaped by the residential school system, government institutions, and widespread prejudices and discrimination, which have eroded their traditional values, skills, and even language. As a result, some have turned to drinking and gambling, and have fallen prey to all forms of addiction. One youth participant said:

"There are so many negative things that they [the elders] are in. So, why should I respect this person that's out drinking with other youth? Why should I do anything for this person if they can drink? Well, they can certainly do their own."

When asked about the relation between the elders and today's youth, one elder had this to say:

As for [whether] the youth have any respect for elders—no. Because when you talk to them, some of them pretend they're paying attention. But, how can they pay attention if they don't speak or understand Tłıchǰ? . . . Some of them don't understand, but some understand [the] Tłıchǰ [language], so if I am talking to a young person, and that young person mumbles back in English . . . [they] understand, but it shows disrespect to an elder if you're mumbling back . . . there is no respect for the elder, and that's because nowadays kids don't speak Tłıchǰ.

Indigenous communities thrived throughout history through their strong self-reliance and mutual support—spiritually, socially, and economically. Intergenerational support was also a pillar of community strength. Youngsters helped elders and took care of seniors in various ways, whereas elders passed on traditional wisdom, values, and language to the community's young members. Nowadays, the interactions between elders and the youth seem to have become more transactional. The community that thrived through helping each other selflessly, including taking care of seniors and providing housing for those who lost their homes, has acquired capitalist tendencies, meaning the youngsters expect to be compensated for the help they render. One participant elaborated on the erosion of respect for elders and how the two generations are moving apart from each other:

The way you used to do it back then was, you sat down with an elder, and you learned the language . . . and because of that, a lot of respect has been lost between elders and youth . . . Before, youth would be

the backbone of elders, I would say. Like, they help them. They went to their house if they needed wood. They grabbed them snow water if they needed it, and now it's so hard to ask a young person to go through this stuff without them asking for some sort of compensation. And it's not only that I would say [this]. Many of our prominent elders have passed on, and the ones that are left are suffering through addictions, through other things that they can't, you know, deal with. And because of that, many youths don't see them as people whom you should respect.

One elder mentioned today's youths' distorted attitude toward life and their nonchalant attitude toward parental advice, which is leading to homelessness:

They don't listen to their parents, or the parents just let it go. So...there's a few of them, I know that. They can't get a house. They don't work. ... You know, they drink, they don't listen to their parents...they do what they want their own way. That's why the parents kicked them out. That's why they're homeless. They could work, but...I don't know; there are no jobs. How could they work?

This individual thought parents of the homeless youths deserved equal blame for today's homelessness situation. For him, the absence of parental guidance and moving away from the traditional practice of living off the land were key causes in the current homelessness situation:

They don't take kids out on the land, you know...hunting, trapping, fishing...they don't do that. There's good money outta that if you want...if you're broke, you go out on the land, you get some money. If you are hungry, you go on the land, you eat... [The land is] our fridge there, our bank, you know... If I'm broke, I'd had no money, I'd set my trap. There's my money. I'd take my money for the bank. If I'm hungry, I'd just kill something, I'd open my fridge...I'd eat.

Along the same lines, another elder said:

There are a lotta young people, you know...they are of [an] age who prefer to live off income support, and they just don't want to work because they already [have a] guaranteed income, and as for other young people, they just don't have it...the incentive to get a job.

When asked about a solution to the issues, she added the following comment:

You could do counseling or healing programs in the community, and to deal with any healing or grieving... stuff like that in the community [is] going on, and another thing to that...you know, with everything that has...been going on about income support and stuff like that... Maybe...they do the trip around the lake every year.

Working with the Bloodfoot tribe in southern Alberta, Fox (2004) also elicits the different worldviews, priorities, and lifestyle between the two groups. However, she finds that the youths still hold elders in high esteem and are willing to learn the language and tradition from them. The eagerness to explore different ways to interact with each other was particularly notable.

Concomitantly, we witnessed a few examples of such interactions and community mobilization in the Tłı̨ch̨ region. The cultural camp in Wekweèti and the community gardens in Gamèti are such examples, demonstrating what communities can do themselves through unity and camaraderie, without much government assistance. The building of the cultural camp in Wekweèti showcases their construction and carpentry skills; it also demonstrates that local people can build their own homes and manage the intricacy of home-building. The community garden in Gamèti is one of the biggest in the NWT, about the size of half a football field. Lettuce, sunflowers, potatoes, chives, and other vegetables grow in the garden, and chickens and goats are raised there as well. It not only provides food but also boosts morale and engages local community members.

Substance Abuse, Alcoholism, and Mental Health

Many study participants mentioned addiction as a primary reason for individuals and families being unable to either access housing or afford to remain in housing. Many admitted to their own addictions, which eventually rendered them homeless.

One participant said:

Addiction and drinking and all that—that has a thing to do with it [homelessness]. Because that's like, taking over most of their life... I'm living under income support, yeah. And I don't owe anything with the housing arrears. I paid off everything before I had a unit. Still, I got evicted because of my drinking, and they took my daughter.

Employment is the key to accessing housing and stay in it. Mining jobs are available in the Tłıchǫ region, but almost all mining jobs require drug and alcohol testing. Any substance and alcohol abuse, if detected, is grounds to deny employment. A few participants alluded to addiction as one important reason many are not hired for the mining jobs, despite their availability.

Related to this, one participant pointed to intergenerational drug or alcohol addiction and dysfunctional families as another reason for homelessness.

I guess our past got the good of us...because...we were abused, left alone when we were children, and we had to fend for ourselves. So, I remember when I was a kid...I had to push a table...to [a] stool just to cook something. So, I had to push my brother up, cause' he couldn't get up to the stove... We made a porridge, and we ate it 'cause our parents abandoned us. And, 'cause they were drinking too much, I guess.

A few participants mentioned alcoholism on a scale where many individuals with no access to liquor would drink Lysol, hairspray, or anything else they could find with alcohol content. One participant had this to say about this behavior:

They're drinking all the garbage you know? No wonder my uncle died. He died of drinking hairspray. Why don't they [TG] open a liquor store in Behchokǫ? They got some government! Instead of arguing over nothing, [they] can probably make more money. Instead of killing your own people!

In the territory, according to the NWT Bureau of Statistics (2014), among those who consume alcohol, 72% are heavy drinkers,¹⁴ most are between 25 and 44 years old, and those with less education consume the most. The Indigenous people who consume alcohol regularly (57%) include a higher proportion of heavy drinkers, at 83%. This figure can be compared with the overall higher proportion of non-Indigenous people in the North who consume alcohol (73%) but who would not be described as heavy drinkers. Across the whole Tłıchǫ region, 70% of the Indigenous population are heavy alcohol drinkers, with the highest alcohol addiction in Behchokǫ and Wekweètì, at 72% and 87%, respectively.

Mental health issues were also highlighted as a reason for homelessness. One participant said:

What is contributing to homelessness, I think it's the combination of addictions, mental health, but that obviously has its roots also. I don't think I have the legs to talk about that, but, definitely, mental health and addictions. These issues are the indicators that are causing eviction and the immediate homelessness.

The NWT Bureau Statistics (2014) survey shows that 52% of Indigenous people in the NWT stated their self-perceived mental health is not good. Among non-Indigenous people, this figure is only 28%.

Participants emphasized the need for sobering centers, addiction counseling services, and a women's shelter. Currently, the communities do not have any emergency, transition, or women's shelters, and the need is particularly acute in Behchokǫ. Additionally, a warming shelter opened in March 2018 in Behchokǫ, under the local RCMP leadership, but it operates only during winter months, for 12 hours per night, for a limited number of occupants. Participants mentioned using the local RCMP detachment drunk tank instead, as an emergency shelter; it is the only place available that provides a warm place to sleep for people who engage, often intentionally, in public drunkenness.

Private Housing Market and Homeownership

Nonexistent Private Housing Market

Throughout the NWT, the private sector generally has limited involvement in building housing. Also, a private housing market—consisting of a willing buyer and a willing seller—is virtually nonexistent in the Tłı̄ch̄q region. People do not view housing as an investment or commodity, or indeed as having any economic value in the same way as it is viewed elsewhere. It is not seen as something that appreciates in value, or will provide something of value, over time. Because this housing develops little or no equity, bank mortgages or loans are not available, or if available may come with several conditions; for instance, banks may require 10% or more as a down payment.

One participant commented:

One of the issues here is that there's not a lot of private housing for sale. ... If I were to build a house, get The Tłı̄ch̄q Construction to build a 2,000 square foot house at CAD \$200 a square foot, [that] is CAD \$400,000. So, I'd go ahead and... build this... for a client. He pays on it for 10 years, and he tries just to sell it. The market doesn't sustain itself here like it would in Yellowknife. There's only so many people out there that can afford that type of house. So, the banks don't like you borrowing CAD \$400,000 for a house that's only going to be worth CAD \$240,000, right?... The only way to make this work is subsidizing and unfortunately, that's the nature of the beast you have here. This is not Yellowknife, where the market keeps appreciating every year.

Along similar lines, another participant said:

There's very little private investment here in the housing market. I think that's one of the problems that I see. ... There is no private market for housing here. If we were living in Yellowknife, people buy and sell houses every day. ... That does not exist in the North Slave region or in the Tłı̄ch̄q region. One or two homes sell here a year. So, there's virtually no private investment here at all. I was financially able to build a house at one stage. And, my issue with it was it would cost me perhaps CAD \$300–400,000 to build a house. And at the end of it, its commercial value would maybe be 100 grand. So, if I was to put out my own money, and go get a mortgage from the bank, by the time my construction is finished, my house would be worth way less [than] what I put into it. So, you don't see people, even people who have jobs and people who work at the mine and people who have money, going out to the bank and financing houses.

Poor-Quality Private Housing

Participants cited examples of their run-down property, with carpet beetle infestations, mold, and poor heating. As recently as September 2018, some have even burned down, causing deaths (Blake, 2018). Interestingly, many homeless individuals who participated in the study had their own property. However, once their parents passed away, they could not afford its upkeep, or if a disaster such as fire struck, it became uninhabitable, rendering them homeless. The data bear out the housing conditions (for instance, 35% of housing requires major repairs), as do our multiple visits to the communities. Indeed, the private housing is in a dire condition of disrepair—as noted, some properties have burned to the ground whereas others are plagued with mold or infested with cockroaches, bugs, or beetles.

A participant who owns a property in complete disrepair said:

We lived in public housing for about 6 years since my mom's house was fire damaged and, we are living there ever since, and then... my mom passed away [2 years ago]. It was an elder's unit for housing here in Behchok̄. And there's no [or] not enough housing for single people, so there's people ahead of you like, 100 people ahead of you. And you gotta wait until the unit opens.

Another homeless person described her ordeal, caused by family dysfunctionality, sick parents, and a house fire, eventually leading to her become homeless:

My dad moved out on us [and] my mom moved out on us while we were young, and my dad got sick. So, he wanted us to stay with my aunty. So, that house was locked, and then my sister had a home, but she got kicked out too. So, we moved back to my dad's... well, my dad passed away. We break-and-entered. We just stayed there. I stayed there when I came back from Fort Smith... I was staying there and then my boyfriend and I, we took off to the bush for the weekend, and then we came back Monday to see my best house caught on fire. So that's why I am just standing here.

One study participant with children and in a common-law relationship described their living conditions in a private rental in these terms:

“Before I moved here, we’re living in the outhouse with one bedroom. . .no furnace, no running water, [no heating or electricity]. . .for 6 years, you know. . .I didn’t get any receipt for the rent. . .because we’re paying under the table.”

She said she knew at least two other families with similar living conditions. She was thankful to the NWTCH for getting her a public housing unit, which is where she currently lived, but had hoped for a bigger unit. She would like to be part of a rent-to-own program like HELP.

High Cost of Utilities

A few study participants living in private homes complained that the high cost of power is prohibitive, making housing largely unaffordable. At 35¢ per kWh,¹⁵ assuming an average monthly use of 415 kWh, a household has to pay as much as CAD \$145 per month. Nonpayment of a power bill results in the power company terminating its services. Our participants mentioned living in their own homes, but without any heat or power for a long time or sometimes indefinitely. To keep themselves warm, many in such situations resort to burning wood or whatever they can lay their hands on, without taking adequate precautions, resulting in multiple incidents of homes catching fire. The high utility cost was a factor in the house fire cited by a study participant in the previous section.

As a potential solution, TG partnered with Arctic Energy Alliance, a local civil society organization dedicated to energy conservation, to develop an energy-efficient woodstove as a cheap way of heating homes. These efficient, cheap woodstoves were then distributed across the Tłıchǫ region. The project not only brought electricity bills down for many households but also created seasonal employment for people who harvested firewood for the woodstoves.

The Role of the Government

Housing Policies and Programs

Government policies often taken a one-size-fits-all approach to whatever issue they target. However, in the North, such a blanket strategy can carry negative consequences, both intended and unintended, given the unique constellation of peoples, cultures, geography, and climate in the region, as well as the historical colonial strategy of domination and assimilation. The past policies deployed in the North powerfully affected the Indigenous peoples, yielding disastrous results and profoundly changing the community. For instance, Government policies have enabled the provision of public housing to these Indigenous people, but also made them eligible for government income support when they turn 19. Scholars such as Christensen (2011) and others, as well as several study participants, have argued that these provisions largely created institutionalization and dependency on government handouts.

Two-Week Stay Policy

An interesting effect of the NWTCH policy is that an Indigenous person living in public housing is often reluctant to offer another community member who is in need either temporary shelter or the opportunity to live with them. This is largely because the government policy determines rent based on the incomes of all household members (that is, all those living under one roof). Therefore, some inhabitants are logically afraid that by aiding another person in this way they might be required to pay higher rent.

This 2-week stay policy allows an adult who is not on the lease to stay with their family or friend living in a public housing unit for no more than 2 weeks. The rationale behind this policy is that it protects many—especially single mothers or elders—in situations where a disruptive family member will not leave or has refused to contribute financially. Another reason for the policy is to ensure no one with arrears or an otherwise poor record with the NWTCH is staying in a public housing unit. However, the unintended consequence of enforcing a 2-week limit is that it can make an individual homeless almost immediately.

Lack of Housing for Single Adults

Single adults are hit particularly hard by the few affordable public housing units available for singles; this results in many singles being left homeless. One study participant explained this housing absence as being intertwined with unfair prioritization and the effects of arrears:

[If] housing is available like, for single units, they [Housing Authority] should have first priority, uh... for homeless people, right? They always give housing to the people that are well-off, have jobs, ...going to school, have kids... [they]...always get first priority. [They] supersede...homeless people. That's why...there's more every year... They ask you, "Did you...do you owe arrears?" And if you owe arrears, then they kick you out and they kick you to the bottom of the list again. And you have to go way back up and it takes years.

NWTHC responded to the community need by building several one-bedroom units, although this additional provision remains insufficient to fulfill the needs of the single adults who are either homeless or badly in need of housing. NWTHC has built housing based on strict numbers of bedrooms or age groups (for seniors or elders in the community), but this approach has also failed to make much difference. For instance, the nineplex for elders in Whatì is still empty. On the other hand, some families looking for public housing complained that many available units are bachelor's units, and thus NWTHC would not allot these to them.

Arrears and Evictions

Our analysis of the NWTHC data—both the criteria for the various housing programs and the reasons for Indigenous applicants' rejections in these programs—shows that a significant proportion of individuals carry arrears or lack land titles or leases. PATH exemplifies one such program that has not been used, although it is meant for families to develop homeownership. The nonpayment of rent or mortgage affects the NWTHC's ability to deliver its programs (NWTHC, 2014). The NWTHC argues that it would be hard pressed to offer housing repairs, maintenance, and other forms of assistance without generating sufficient revenues from rents and mortgages.

Evictions are another problem raised by study interviewees. According to NWTHC, evictions were previously enforced more stringently, but this slowed down over 2017. A NWTHC staff member shared their opinion about this situation:

We try to really work and we won't evict anybody unless the minister gives us a go ahead, but now to evict is quite a process... We really try to help them and give them what I call five last-chance agreements because we always bend over, and they [tenants] can pay 25 bucks a month towards their arrear[s]...that's all they have to pay, or 50 dollars...whatever it is.

Behchokò faced the most evictions in 2016, and its community members had the highest amount in accumulated mortgage arrears. In 2013, both Behchokò and Whatì had the most incidents of tenants' arrears. These two sites were also listed in the inventory of communities with markedly lower rent and mortgage payments. Since then, however, the eviction numbers have gone down. This is partly because of TG's public engagement exercise. According to NWTHC documents, TG reached out to its citizens through public service announcements on the radio about the importance of paying rent and catching up on past rent. As a result, several tenants came forward and entered repayment plans offered by the NWTHC. TG's involvement in increasing public awareness about the issue and the availability of the NWTHC program helped to significantly raise collection rates in the past 3 years, from 84% to 132% in 2015–2016. (This >100% figure indicates that tenants are paying their monthly assessed rent as well as past arrears.) This development effectively demonstrates the positive outcomes that can result when regional governments coordinate their efforts.

This, however, has since led to new friction between the NWTHC and TG regarding how and where all the collected amounts should be spent. TG insists they be allocated to Behchokò and other TG communities for repairs, retrofits, or builds to new housing units. NWTHC has committed more than CAD \$1 million to retrofit the existing housing stock in the TG communities, but this amount is far less than what they have collected through arrears over the past few years.

Vacant Housing Units

A few participants complained about vacant public housing units in their communities and questioned why they could not be rented out to those in need, rather than leaving them vacant. Although this is a perception in the community, the data from NWT HC paint a slightly different picture. As of 2017, 187 units (out of 2,800) across the territory were vacant, amounting to 7.7% of all units across the NWT. Of these, 136 were under repair, whereas 51 units were being allocated. So, essentially, the vacancy rate was 2.1%. In Behchokò, 10 of 214 units (i.e., 5%) were vacant and under repair. In Whatì, as of 2018, 14 of 51 units were vacant, but of those, 12 were repaired and were ready for occupancy. In Gamètì, three of 29 units were vacant, of which one was ready for occupancy. In Wekweèti, one of nine units was vacant because it required repairs. The NWT HC staff supported and expanded on this data, adding that no “vacant” units existed. They admitted that whereas a few units were vacant, in fact, this was due to damage caused by tenants or wild animals, or other factors. These units could not be rented until they were repaired and brought back to habitable conditions. The vacancy situation was much worse in Behchokò, where more tenant damage occurred.

Income Eligibility

A few participants mentioned another aspect of housing policy that contributes to homelessness: housing is available to people of all incomes. According to them, some public housing units, already in short supply, were tied up by those earning high incomes. One participant commented:

The diamond mines converted [Indigenous people] from bush life, or bush activities on land activities—hunting, trapping, and that—to become miners. And all of a sudden, they are making big bucks. Not all, but most of them. And those were the perfect clients to get homeownership programs. Perfect. You could’ve got them out of public housing like, a long time ago. Twenty years ago. And along the way these people have been working, could have owned their own houses by now. But once again, like the policy states, you have to be a middle-income earner [so, they remained in public housing]. So, it didn’t really benefit anybody. And that design, we’ve been trying to say, it’s got to be changed. Now imagine this, if those people were ineligible, you probably would’ve had lots of work in the community, building houses, and that those would have moved those people out of public housing. And you would have had people being accommodated in the [public housing]. I think we wouldn’t have ever had homelessness, right?

To ascertain the validity of this claim, we obtained a data set from NWT HC in which incomes were cross-tabulated with types of housing in each Tłı̄chò community, drawn from the NWT 2014 survey. It showed households in all three middle- and high-income groupings in these communities: CAD \$80,000–\$100,000, \$100,000–\$125,000, and \$125,000+. However, the numbers are small (<10) and therefore are suppressed for confidentiality reasons. Wekweèti has only two public housing units (excluding affordable and market units), whereas Gamètì has 17. If we assume an average of five households from each income category, for Behchokò and Whatì, up to 30 of 227 public housing units could be occupied by those who are earning CAD \$80 K or more. Although this number may appear small, it represents over 10% of all the units and is indeed significant—especially where (dis)possession of every unit is precious and the wait lists for access to them is long.

Costly Maintenance

NWT HC repeatedly mentioned the expense it incurs in dealing with repairs and maintenance of housing units. It argues that if it could reduce the repair costs, it could put those funds toward purchasing or building new housing units. One reason for high maintenance costs is NWT HC’s reliance on its journeyman workers located in Yellowknife, who have to fly into far-flung communities of the NWT to attend to repairs, however minor or major they may be. This results in unnecessary delays (and frustration on the renter’s part), and means that NWT HC incurs high repair costs.

The TG-NWTHC Housing Working Group explored this issue at length. The group members discussed numerous alternatives, such as potentially engaging local handypeople to attend to such needs; whereas they may not be certified to do the work, they could help expedite the process and might offer a cheaper and less time-consuming option. They also explored other alternatives, such as making journeyman exams more accessible to Indigenous people or engaging the local handy person to do the repairs subject to the NWTHC journeyman later confirming the quality of work performed. Unfortunately, the Working Group could not reach a solution agreeable to both TG and the NWTHC, primarily because of the liability issues involved.

Lack of Coordination

The Tłı̨chǫ region is governed by four levels of government: the federal government, TG, the GNWT, and community governments. Barring TG, every other government level is directly or indirectly involved in housing provision, for a mere 3,000+ people. These multiple government levels create jobs for people in regions where the private sector is almost nonexistent—an apparent benefit. Crucially, however, insufficient coordination exists among these four levels when it comes to housing, adding significant woes to the housing situation because of bureaucracy and poor communication from government officials to the general population. Thus, many residents do not learn of the various available housing programs.

We also observed that Tłı̨chǫ residents do not clearly understand the roles and responsibilities of the different governmental levels. Many from the local community approached their chief regarding housing, who often informed them that neither the community government nor the TG was responsible for housing. One participant mentioned how the introduction of the community government added further confusion about which office has what responsibility. The four community governments¹⁶ in the Tłı̨chǫ territory were created in 2005 with the passage of the Tłı̨chǫ Community Government Act 2004. He said this about the concern:

So...back in those days, we had our own leadership called Chief and Council, but the government said that this municipal government is there to run the community, not to run the nation. You know, that kinda thing, so the people have adapted to that. We have [had] a territorial government for over 40 years. . .people still don't know anything about that, never mind expecting them to have learned everything about what the Tłı̨chǫ government is doing. So, that's why they say the government doesn't do anything for us. Territorial government is stranded. They're like a welfare government.

The government also does not coordinate well with local civil society organizations, such as the Behchokǫ Friendship Centre. Other organizations such as Habitat for Humanity, the Salvation Army, Inuvik Ingamo Hall Friendship Centre, Inuvik Homeless Shelter, and the Inuvik Youth Centre, which operate in NWT, are also kept at bay in housing provision. In late 2018, NWTHC began to engage the Rae-Edzo Friendship Centre to help in operating a homeless or transition shelter.

Remoteness of the Region

The communities in the NWT have been rife with spatial isolation and economic disparities, which are reflected in income and housing conditions (Christensen, 2011). A good example of this unevenness is found in the Tłı̨chǫ region itself. Three of the four communities are not connected to the highway system and are accessible only by air or winter ice road. Only Behchokǫ is currently accessible by all-season road, although construction of an all-season road to Whati was approved in 2017.

Infrastructure, such as roadways, is a key element in economic development because it brings down the costs of goods and services, increases access to health and social services, and generates the potential for more sustainable community participation in the economy. Some argue, however, that with prosperity come social ills and greater substance abuse (Mackenzie Valley Review Board,

2018). The Review Board's report (2018) warns of the adverse impact the road will have on Whati residents' well-being, linked especially to potential increases in harmful behaviors associated with greater access to drugs and alcohol, as well as more traffic accidents and loss of habitat.

As settlements in the NWT were not formed around a sustainable wage economy, a critical shortage of regular paid employment opportunities is the norm in most Northern settlements (Bone, 2003; Christensen, 2011; Collings, 2005). Employment opportunities concentrate in certain regions, typical of the territorial economy that relies heavily on nonrenewable resource development. This phenomenon is evident even within the Tłı̄chǫ region. Diamond and gold mines near Wekwētì, a gold mine near Gamètì, and a uranium mine (and the potential for a new cobalt/gold/bismuth/copper mine) near Whati have generated employment opportunities for these communities' residents. These employment opportunities are reflected in slightly better housing conditions in these communities. Although several mines operate within the Tłı̄chǫ region, none is close to Behchokǫ.

Discussion

Clearly, myriad factors contribute to the current housing crisis afflicting remote Indigenous communities, such as the Tłı̄chǫ region. They range from long-standing issues with the First Nations governance structure to the government's heavy-handed role in providing housing, changes within the Indigenous culture, a nonexistent private market or homeownership, discriminatory and onerous housing policies, and the region's remote location.

A few study participants indicated that the roots of the current housing crisis go much deeper. They referred to food (in)security and changes to the nomadic life—forced upon them first by colonial powers and later by the Government of Canada—as critical triggers for the crisis. These problems began with the fur trade between the Indigenous peoples and the settlers, lasting for more than 400 years. However, in the early 1800s, the intense competition among multiple fur trading companies, including the Hudson's Bay Company, resulted in overtrapping; this, in turn, led to serious depletion of furred wildlife, followed by restrictions¹⁷ imposed on hunting and trapping in the early 1900s. This caused dramatic shifts in Indigenous people's way of life: they moved from their subsistence lifestyle, based on hunting and trapping, to settling in one place and relying on resources in their immediate vicinity.

Viewing the Tłı̄chǫ housing situation through the lens of Minnery et al.'s (2000) framework, we observe that very few best practice elements apply in the housing production process there. The highlighted parts of Table 5 are the only few being practised. More specifically, as a part of the needs assessment, the NWT HC audits housing needs. However, it does not appear to consider or support assessing, using, or developing the community's ability or capacity to build or operate housing facilities independently.

The second housing phase—design and development—seems bereft of culturally appropriate designs, as the housing units employ a standardized design model. The NWT HC, however, has been sensitive to the changing needs within the communities. For instance, in 2018, it added more single-occupancy units to the inventory to accommodate the increasing number of homeless individuals who are ineligible for multiple-bedroom housing units. New housing meant specifically for seniors and elders has also been built. However, many of these units have remained unoccupied, as seniors and elders living with their children and grandchildren declined to move from their current living arrangement. Community housing planning is underway to better assess the community needs.

The implementation or construction phase of housing considers the remote locations where the need is most severe. However, several best practice elements, such as local resources, skills, or expertise, are grossly missing. This approach costs the NWT HC a great deal, by not accessing a tremendous amount of local skill and talent available within the community. The postconstruction phase also suffers serious deficits on multiple fronts: low maintenance of the units, poor



Table 5. Bold elements of Minnery et al.'s (2000) model employed in the Tichqo region.

	Funding	Skills	Technology	Organization	Cultural	Infrastructure
Needs assessment	<ul style="list-style-type: none"> • Adequate resources included in funding • Prioritize investment in terms of needs and not funding schemes • Benchmark audits 	<ul style="list-style-type: none"> • Skills/capacity building assessed in terms of community's ability to supply and utilize them on a continuing basis 	<ul style="list-style-type: none"> • Appropriate to culture, environment, location, and skills • Considers ongoing maintenance etc. as well as current needs 	<ul style="list-style-type: none"> • Coordination • Avoid overlaps of responsibility • Agency acceptable to community • Communication with community over options 	<ul style="list-style-type: none"> • Clearly identified • Differences recognized 	<ul style="list-style-type: none"> • Audit of needs • Appropriate for area, culture, etc. • Includes skills needed to operate facilities
Design and development	<ul style="list-style-type: none"> • Technically adequate and addresses priority areas • Included in funding • Leveraging included 	<ul style="list-style-type: none"> • Use of professional expertise • Community skills harnessed 	<ul style="list-style-type: none"> • Innovation • Appropriate to culture and environment • Use of local resources 	<ul style="list-style-type: none"> • Organizational links to both housing and context • Long-term commitment • Good design of agency structure 	<ul style="list-style-type: none"> • Culturally appropriate 	<ul style="list-style-type: none"> • Plans linked to housing
Implementation/construction	<ul style="list-style-type: none"> • Flexible funding in a longer-term framework • Adequate performance monitoring • Reinforce leveraging and different sources for different functions 	<ul style="list-style-type: none"> • Local skills development • Use of local skills 	<ul style="list-style-type: none"> • Remoteness considered • Local resources 	<ul style="list-style-type: none"> • Project management • Integration of local expertise 	<ul style="list-style-type: none"> • Cultural time frames • Link to cultural mores 	<ul style="list-style-type: none"> • Phased implementation • Skills development • Issues of remoteness considered
Post construction	<ul style="list-style-type: none"> • Adequate performance monitoring of rent collection etc. • Life-cycle funding sustainable in terms of operations and management, initially, and then capital funding • Continuing accountability • Long-term sustainability 	<ul style="list-style-type: none"> • Adequate management • Continuing improvement 	<ul style="list-style-type: none"> • Low maintenance • Life-cycle approach • Sustainable environmental and social impacts 	<ul style="list-style-type: none"> • Skills in management • Ongoing training • Payments collectible • Continuing accountability and responsiveness 	<ul style="list-style-type: none"> • Community ownership • Review in light of community values 	<ul style="list-style-type: none"> • Community ownership • Continuing maintenance and management • Sustainable environmental and social impacts

management, low ownership, and even low rent collection from the public housing residents, as discussed in the previous segments. Community ownership, an element of best practice, is actually a deterrent to locating public housing units, because of liability and land title issues.

During the past four decades, the rise of neoliberalism has substantially changed the economic and political relationships of citizens, especially Indigenous peoples, states, and the market. Several scholars, such as Helvin (2006), Scott (2006), and Slowey (2008), have argued that a neoliberal economic ideology would support the political autonomy of Indigenous people, thereby enhancing their economic autonomy. This ideology is premised on the following two arguments:

- By reducing the state's responsibilities for social welfare, Indigenous individuals will take control of their social well-being.
- By introducing individual entrepreneurship and private property rights, and restricting the existing economic and institutional structures, Indigenous communities will have the opportunity to become active participants in market transactions, instead of relying on government assistance.

However, to the contrary, neoliberalism can be a destructive mechanism that heavily embraces market independence, deregulation, and privatization (Hale, 2002; MacDonald, 2009, 2011; Smith, 2007). As Slowey (2008) acknowledges, neoliberalism "could ultimately threaten the well-being of First Nations communities [in Canada] through its restructuring of market–state–First Nations relations" (p. xiv). Individuals who rely on government assistance would be especially and severely deprived if state welfare schemes are absent. As most First Nations communities have already been marginalized in many ways in most of Canada, withdrawing government assistance would further alienate them.

Neoliberalism also generally means more privatization of essential services. Canada's North has already seen a decrease in government funding for housing over the past two decades. In 1993, the federal government froze new spending on social housing and stopped its off-reserve, Indigenous-specific housing assistance. Further, it has been gradually fading out funding for public housing maintenance since 2004. With the exception of some locally funded projects, little, if any, new Indigenous-specific social housing has been built for nonreserve Indigenous households since 1993. The government's continued retreat from the housing sector, in particular, will further undermine the living conditions of First Nations people—a situation already aggravated by the absence of a private housing market in the North.

Despite some federal government investment in Northern housing in 2018, specifically targeting Indigenous communities, the investment is nowhere close to meeting these regions' needs. The NWT HC records indicate current CAD \$15 millions funding from CMHC for public housing operation and amortization costs is on the decline and will end entirely in the next 20 years.

All in all, the NWT HC's approach to providing housing in the Tłı̄ch̄o region mostly fails when evaluated against Minnery et al.'s (2000) best practice model. The federal government's neoliberal approach significantly exacerbates the housing crisis in the Tłı̄ch̄o region.

Conclusion and Recommendations

This study aimed to investigate the factors leading to the housing and homelessness situation in the Tłı̄ch̄o region, to analyze the efficacy of the housing policies, and to recommend potential solutions. It is abundantly clear that housing and homelessness in the Tłı̄ch̄o region are in a critical state, especially in Behchokò, where it is a full-blown crisis. Homelessness is visible in Behchokò, where unsheltered homeless people constitute a large at-risk population in the community. Hidden homelessness seems more prevalent in the other three communities, where the homeless are provisionally accommodated by their friends or families.

The findings of the study are largely consistent with the existing literature, especially regarding economic inequality, substance abuse, and governance issues. Our findings,

however, successfully elicited connections and impacts on housing and homelessness, uncovering nuanced aspects of housing that have not previously been fully captured. As the preceding sections explain, numerous intertwined factors contribute to the current crisis situation: decades of colonialism, the government's of neoliberal approach to housing, the First Nations governance structure, and the unintended consequences of several housing policies, seismic sociocultural changes occurring within Indigenous communities, and the remote geography of the region. The study employed Minnery et al.'s (2000) best practice model to understand the efficacy of the housing policies. It determined that the approach to housing in the Tłıchǫ region fails to live up to the best practice model employed for Indigenous housing in remote geographies, exacerbated by increasing neoliberal tendencies. We put forward the following few recommendations, which suggest a set of responsibilities to be shouldered by two key stakeholders—NWT HC and TG.

NWT Housing Corporation

As discussed, the NWT HC is responsible for providing housing in the entire territory, which is a Herculean task in itself, given the vastness of the territory, the harsh climate, and the widely dispersed communities—many not connected by roads. The following few suggestions directed to the NWT HC propose ways this corporation can rethink its approach, philosophy, and program-specific ideas on a short- and a long-term basis.

Short Term

Adopt and expand a place-based policy approach—which includes geographically targeted policies or strategies, but with the intent and structure to help the disadvantaged residents of the various locales. A good example is NWT HC's recently implemented Behchokǫ Housing Stability Program.

Closely monitor rental, homeownership, and homelessness policies and programs—to determine which work and which do not. One specific suggestion for the HELP program is to lift the income cap above CNIT; this could help to motivate those who are in higher income brackets and occupy public housing units to purchase a house.

Build a warming shelter and an emergency shelter in Behchokǫ that operates 24/7—as the current piecemeal approach is not a good strategy. In the long run, a sobering center and permanent supportive housing are also needed. The Housing First Pilot needs to be expanded to include Behchokǫ.

Simplify apprenticeship and journeymen certification tests—and build capacity at the community level for general maintenance and repair of public housing units and private homes. Construction and carpentry skills are available within the community, as we witnessed in the cultural camp developed by the Wekweètì community. Simplifying the certification tests could harness the local talents and skills.

Long Term

Bring back the 1980s HAP program—This housing program seemed to still resonate with the study participants. The materials were provided by the government and the sweat equity was supplied by individual beneficiaries. Even if only a few take advantage of this program, it could nevertheless take some pressure off NWT HC to build new units.

Research and invest in new, innovative construction and flexible design approaches—to bring the cost of new units down. Tiny homes, modular construction, and energy-efficient approaches are a few ideas to explore. Flexible designs could help housing units be used for single- or multiple-occupancy purposes, based on the needs of the day.

The Tłıchǵ Government

The study participants sought a greater role for TG in the provision of housing. Specifically, they want TG to be their ardent advocate at intergovernmental discussions with federal and territorial governments, and to engage in social service and employment-generation programs and activities at the community level. The following few suggestions for TG are derived from the community's input in this study.

Short Term

Engage in social service, training, and employment programs—Tłıchǵ citizens urgently need to develop an understanding of basic home economics, such as how to run a household within one's financial means. So, financial literacy, parent education, and counseling services are the keys here, including taking over NWT HC-run STEP program. TG could also engage in providing employment opportunities to the homeless, even things as small as picking up garbage or serving food at various events.

Communicate with its citizens more effectively—especially about available employment opportunities and the NWT HC housing programs. Some good examples are TG's effective communications about the importance of paying for rent and catching up on past rent, the need to clear out any outstanding rental and tenant damage arrears, the value of enrolling in any available repayment plans, and the grounds for eviction from public housing.

Actively involve and engage local civil society organizations—such as the Rae-Edzo Friendship Centre, or other national or territorial organizations.

Long Term

Invest in today's youth—TG should engage in Indigenous, community-driven, and context-based solutions for the spiritual well-being of the youth. However, they must also provide or partner with relevant agencies to train them for wage economy jobs that are plentiful, like journeyman carpenter, heavy equipment operator, oil burner mechanic, electrician, and sewage truck driver. Many times, little locally available talent leads to these jobs being offered to people from outside the community.

Actively seek to partner with other government or nongovernmental agencies—which may have some tangible benefits for the Tłıchǵ residents. Arctic Energy Alliance's woodstove program is a good example of this.

Build resiliency and community capacity—as demonstrated by the construction of the cultural camp in Wekweètì and the community gardens in Gamètì.

Although these recommendations are specific to the Tłıchǵ region, several key messages apply to other self-governed First Nations communities across Canada facing similar housing issues:

- Look at housing through an interdisciplinary lens, rather than as just a physical structure to house people.
- Adopt a place-based policy approach.
- Engage and collaborate with local and national civil society organizations.
- Harness Indigenous skills and knowledge in various phases of housing provision.
- Offer social service, training, and employment programs and invest in Indigenous youth.

Notes

1. Canada's North refers to the political boundaries of three territories—Yukon, Northwest Territories, and Nunavut—as well as the northern regions, approximately 50° latitude and above, of the seven provinces of British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Quebec, and Newfoundland and Labrador.
2. The Tłı̨ch̨o Government is the result of the Tłı̨ch̨o Land Claims and Self-Government Agreement, signed on August 25, 2003, by the Tłı̨ch̨o representatives, the Government of the Northwest Territories, and the Government of Canada. Section 35 of Canada's Constitution Act, 1982, recognizes Indigenous self-government as an Indigenous right of First Nations, Inuit, and Métis. The Tłı̨ch̨o Agreement is the first combined land claim and self-government agreement in the Northwest Territories and nationally is second only to Nunavut's comprehensive land claims agreement.
3. Following the guidelines provided in the Government of Canada's Tri-Council Policy Statement on Ethical Conduct for Research Involving Humans (2018), the participants' identities are kept anonymous. They were also informed of their right to voluntarily leave the study at any time before publication.
4. The category *unemployed* refers to people who, during the week prior to the survey in 2016, (a) were without work, had actively looked for work in the previous 4 weeks, and were available for work; (b) had been on temporary layoff and expected to return to their job; or (c) had definite arrangements to start a new job within the next 4 weeks.
5. Being in the labor force refers to people who, during the week prior to the survey in 2016, were either employed, unemployed, or looking for employment in the 4 weeks prior to the survey.
6. The eligibility age for income support is 19.
7. *Economic families* refers to people living in the same house who are related by blood, marriage, common law, or adoption.
8. The Friendship Centre's Behchok̨o Homelessness Needs Assessment Survey (2018) included more men than women participants. However, the City of Yellowknife's Point in Time Homeless Count (2018) had participation from slightly more women than men, as well as more children and youths than in their previous count.
9. As of 2019, the Behchok̨o Friendship Centre runs a four unit transition shelter through the NWTCHC's Northern Pathways to Housing program.
10. A couch surfer is an individual who is homeless and finds couches in various homes to sleep on to survive.
11. The Sixties Scoop refers to Canadian government policies that allowed Indigenous children to be forcibly taken, or scooped up, from their families and communities for adoption or placement in non-Indigenous foster homes. This practice began in the late 1950s, but much of it occurred during the 1960s, and it continued into the 1980s.
12. Passed in 1876, the Indian Act defines how the Government of Canada interacts with First Nations bands and reserves and their members, how reserves and bands can operate, and who is recognized as Indian. Since its enactment, the act has been amended numerous times, most recently in 2013.
13. A few exceptions exist in Behchok̨o. We came across two individuals—one living in a public housing unit and the other in a private home—who open their doors to homeless people if and when they need shelter or want to get away from the cold.
14. Heavy drinking is defined as drinking five or more drinks at a time, per the NWT Community Survey (2014). The frequency of doing so, however, varies between less than once per month to once or more per week.
15. The average Canadian electricity price was 12.9¢ per kWh in 2017 (Canadian Energy Regulator, 2017), so the cost is almost triple in the NWT.
16. The community government in a Tłı̨ch̨o community is a municipal corporation, like any other municipal government, with responsibilities for community planning, public works, and community improvements. Public utilities (such as water quality, water delivery, and sewage services), as well as emergency response planning and fire protection, recreation, and other services (such as bylaw enforcement) also fall under the community government's jurisdiction. In addition, it administers all lands within the community, and regulates land use and development through its Community Plan, zoning bylaws, leasing, and development permit processes. A Community Government Council consists of 10 members and is led by a chief, elected every 4 years.
17. Despite guaranteed hunting and trapping rights in Treaty 11 of 1921, the government did not fully respect the treaty obligations. Treaty 11 is the last of the numbered treaties, signed between First Nations and the Canadian government in 1921. It covers a large part of the present-day Yukon, Northwest Territories, and Nunavut.

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Notes on Contributors

Sandeep K. Agrawal is a professor and Inaugural Director of the School of Urban and Regional Planning at the University of Alberta, Canada. His research focuses on the intersections of planning policies and human and Indigenous rights, multiculturalism and international development.

Celine Zoe serves as a project advisor on the executive of the Tłı̨ch̨o Government in its Yellowknife office, Canada. She is involved in many Tłı̨ch̨o priorities such as housing and highway projects and economic and training strategies.

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