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***Housing And Northern Lifestyles - An
Historical Overview***

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HOUSING AND NORTHERN LIFESTYLES - AN
HISTORICAL OVERVIEW

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Analysis/Review

Housing and Northern Lifestyles
An Historical Overview

N.W.T. Housing Corporation

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**HOUSING AND NORTHERN LIFESTYLES
AN HISTORICAL OVERVIEW**

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**Hal Logsdon
Debbie Seto
N.W. T. Housing Corporation**

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HOUSING AND NORTHERN LIFESTYLES
AN HISTORICAL OVERVIEW

Hal Logsdon
Debbie Seto

Introduction

Before 1950, most northern native households depended on the land for subsistence. They made their own portable or seasonal shelter in various locations to enable them to harvest animals over a wide territory. Today most of the native population in the N.W.T. live in permanent settlements occupying houses which resemble those found in many other Canadian communities. The lifestyle of northern native families and the shelter in which they live have both changed dramatically over a short period of time.

The introduction of the school and health programs in the North was probably the most significant factor which triggered the shift from a nomadic hunting culture to life in settlements. Government housing, however, was perhaps a necessary catalyst. With the construction of government schools and medical centres, families began to establish residences around these facilities.

Many families in the new settlements continued to use traditional forms of shelter such as tents and igloos. Families also used discarded material from government

construction projects to build shacks. Tents and igloos, which were reasonable forms of shelter for nomadic life, proved less suitable in the settlements. The shacks were miserable.

The deplorable housing conditions which resulted from the settlement of families around schools and health centres worked against the very goals these facilities were intended to achieve. The first government housing programs were designed to provide minimal shelter so that families that migrated to centres for health services and education for their children could benefit from these services.

As life in settlements became more established, the housing product and programs were increasingly driven by Canadian housing norms. Canadian standards of adequate and suitable housing were gradually introduced to the North and have been incorporated into the housing expectations and lifestyle of most northern residents.

Housing costs soared as Canadian residential standards became accepted benchmarks. Northerners now expect access to housing of a reasonable quality but outside of the major centres in the N.W.T., most have become totally dependant on government housing assistance.

The cost associated with the housing programs in the North is also an issue because it is apparent that government is not able to sustain the necessary level of assistance to supply native households with adequate and suitable accommodation under the current program standards.

HOUSING PROGRAMS AND HOUSE TYPES
1950 To THE PRESENT

Between 1950 and 1965, native families became more permanently established around missions, trading posts, nursing stations, and schools. Most families assembled their shelter from traditional materials or discarded material from government construction projects.

Although there were a number of government housing initiatives between 1950 and 1965 the forms of assistance were often inappropriate and the number of units produced were not sufficient to create any significant improvement in housing conditions.

Between 1956 and 1965, the Department of Indian Affairs and Northern Development (DIAND) provided a number of small houses for sale to Inuit families in the N.W.T. and Arctic Quebec, under the Eskimo Housing Loan Program. The house designs ranged from one-room units to 3-bedroom units. Since the

houses had to be purchased and few Inuit could afford even the smallest of the designs, most of the units delivered were the one-room models. Some of the units were supplied on a "welfare basis", primarily in the one-room configuration. In the Arctic District, 77% of the units supplied during this period were 1 room units of 288 square feet or less. The average family unit at this time was 3.8 people and 90% of the one-room units were considered overcrowded by DIAND standards. (accommodating 3 or more persons)¹

Typical Eskimo Housing Loan Program designs are the 319 and 370A, the larger 395, and the palatial 396; all illustrated in Appendix A.

In the Western Arctic, the government housing assistance during this period was much less formal. Throughout the 1950s, informal assistance to help Dene families construct their own houses was provided through the local Indian Agents.

Often, local sawmills were established through the Indian Agent. Dene families supplied logs, labour or cash and the government supplied grants to assist them in building their own houses. In the four year period from 1958 to 1961, the Indian Affairs Branch assisted in the construction of 239 homes for Indians in the N.W.T. with contributions ranging from \$3001-\$4,000.²

This assistance was provided under the Subsidy Housing Program, even though the program was designed for housing on reserves and there were no reserves in the N.W.T. at the time.

Housing produced under the program varied. Many units were built using local logs and sawmills. In terms of amenities and size, most of the units were similar to those provided through the Eskimo Housing Loan Program.

By 1964, it was apparent that the settlement patterns of the Inuit were changing radically and that government housing initiatives were not working. The Eskimo Housing Loan Program was unable to keep pace with the influx of Inuit to settlements in the Eastern Arctic. This resulted in widespread overcrowding and very poor housing conditions. It was also apparent that the Inuit could not afford to pay for the houses supplied under the program or the upkeep of the units.

In 1965, the Department of Northern Affairs and Natural-Resources completed a housing survey which documented the severely inadequate housing conditions. "A total of 4,589 individuals were surveyed in the Baffin and Keewatin Regions of the Northwest Territories. Of these, 1,480 were living in 272 tents or snow houses; 722 were occupying unacceptable accommodation of the tar paper and scrap lumber type; 2,387

were crowded into 448 one room houses. Even in the remaining units hopeless overcrowding was indicated."³

In 1966, the Eskimo Housing Loan Program was abandoned in favour of a Rental Program. The Treasury Board Minute noted that, "...the present program falls seriously short in that it is moving too slowly, it is providing too small houses to meet family needs, and it does not ensure that Eskimo families have available to them at a cost they can afford, the minimum shelter and services required."⁴

The Eskimo Rental Program, introduced in 1966, provided units on a rent-g geared-to-income basis and the size of the unit provided was related to family size rather than to the ability of the family to pay, although even the largest houses supplied were less than 700 square feet in areas

In 1968, the Eskimo Rental Housing Program was extended to cover Indians in the N.W.T. and became known as the Northern " Rental Housing Program. In the same year, the administrative responsibility was also transferred to the Government of the Northwest Territories which continued to administer the program until 1973. During this period the policy and direction of the program remained under the control of the Government of Canada. Between 1966/67 and 1972/73, 1,417 units were constructed."⁶

The Eskimo Rental Housing Program and the Northern Rental Program were the first major attempts to deliver social housing in the N.W.T. Units ranging in size from one room to three bedrooms were supplied and allocated according to family size. Rental rates were set according to income and ranged from \$2.00/month to 20% of income or \$100/month, whichever was the greater. Rent was inclusive of power, fuel, municipal services and maintenance, although quotas were established for fuel and power. A purchase option was available whereby tenants could apply one-third of rent paid and \$100/year against the purchase price. New tenants were also provided with a one-time furniture allowance of \$500.

Since all of the housing provided was rental tenure, the government required some form of local property management capability at the community level. The Northern Rental Program authorized the establishment of Housing Associations to help administer the program by collecting rents and operating the day to day maintenance of the units. These organizations have become the backbone of social housing delivery in the N.W.T. and now exist in almost every community. The Housing Associations predate most other formal organizations in many communities, including the municipal government. Today, 46 N.W.T. Housing Associations manage a combined housing portfolio of 4,800 units. Total expenditures on this portfolio exceed \$64 Million/Year.

A wide variety of units were built under the Northern Rental Program. Typical unit types are illustrated in Appendix A.

In 1971, the Northwest Territories Council established a Task Force on Housing to "study, discuss and develop meaningful solutions. . to the housing problem." The final report of the Task Force was tabled a year later in June, 1972. One of its most important recommendations was to establish a Northwest Territories Housing Corporation to create and co-ordinate housing programs in the N.W.T.

This recommendation was carried out in 1974, with the creation of the Northwest Territories Housing Corporation which took over the responsibility for social housing in the N.W.T.

Although the Government of the Northwest Territories had undertaken a few housing projects in conjunction with Central Mortgage and Housing Corporation, the new N.W.T. Housing Corporation began to develop unprecedented numbers of new rental housing projects under the National Housing Act. Between 1974 and 1980, over 1,300 new units were built. As significant as the level of production was the standard to which the units were built. Unless there were no provisions for servicing in the community, the units had hot and cold running water, bath, shower, and flush toilet facilities.

Their size, design and amenities resembled those in many Canadian cities and towns. The fully modern, southern bungalow had come north. Typical rental units developed by the N.W.T. Housing Corporation between 1974 and the present are reviewed in Appendix A.

To a lesser extent, The N.W.T. Housing Corporation also provided assistance to residents who wished to own their own homes. In small Western Arctic communities where rental housing had not been developed, the Corporation offered assistance to families that were willing to build their own homes from locally harvested logs.

The Country Home Assistance program, which evolved from the informal assistance provided through the Federal Indian Agents and later the Commissioner of the N.W.T., provided manufactured materials such as plywood, windows, doors and roofing material to households building log homes. Until 1977, this assistance was limited to a few communities and did not produce anywhere" near the number of new houses or the significant changes in housing standards as did the Rental Program.

In 1977, however, the Country Home Assistance Program was expanded to all of the Western Arctic communities as the Small Settlement Home Assistance Program and a portfolio of new

designs was created which incorporated many of the modern housing features available in the Rental Housing Program. The program was expanded again in 1983 as the Homeownership Assistance Program and became available in all N.W.T. communities. The designs which were developed for the Homeownership Assistance Program were hardly distinguishable from those used in the Rental Program in terms of amenities. Typical units which were delivered under the Small Settlement Home Assistance Program and the Homeownership Assistance Program are reviewed in Appendix A.

Cultural Influences on Housing

In most government housing programs, a certain degree of sensitivity to the native lifestyle has been reflected in housing design.

Some of the earliest attempts to improve housing conditions included manufactured shelter based on traditional native housing forms. Insulated tents and a number of bizarre styrofoam igloos were supplied during the mid-1950s in an attempt to improve conditions. Very small scale, affordable shelter was preferred. "It was felt that a government subsidy covering capitalization or heating of houses would be undesirable since it would enhance the Eskimo's dependence on

the white man and hinder his development in the increasingly complex society of the modern Arctic." ^a

Both the Eskimo Housing Loan Program and the Subsidy Housing Program produced mostly small housing units. House size was dependent on a family's ability to afford the cost of the unit. Consequently, small units were built even though the extended family was the cultural norm in both the Dene and Inuit cultures. Although this approach was intended to enhance the independence of the household, the programs did little to alleviate overcrowding because while the household sizes were large, the families could only afford the smaller units. The failure of these programs to alleviate overcrowding led to the introduction of the Northern Rental Program which provided affordable housing regardless of unit size.

After the implementation of the Northern Rental Program, the unit sizes steadily increased in response to the family sizes of households in need. Most of the Northern Rental units" supplied between 1968 and 1973 were three-bedroom units, which were the largest of the designs. When the N.W.T. Housing Corporation started operations, four and five bedroom units were designed and delivered in response to the larger household need.

In the mid-1980s, evidence of the breakdown of the extended family began to appear. An increasing number of young nuclear families in both Dene and Inuit communities began to express their desire for separate accommodation. In response to this change, the N.W.T. Housing Corporation began to produce smaller units in one and two bedroom designs which were very well received in most communities. Since 1986, over 85% of the total rental unit production of the Corporation has been either one or two bedroom units, mostly in rowhouse or duplex configurations.

It is interesting to note that although Housing Needs Surveys indicate that many young families, who are living with parents, want separate accommodation, their parents often want larger houses to accommodate and maintain the extended family. Since the management of social housing, including the allocation of units to families, is done by local Housing Associations, the question of whether to provide separate accommodation to young families is often a controversial issue. Often, Housing Association Boards composed of older residents will ignore requests from young families for separate housing, preferring that they remain with their parents. These Associations will usually request larger housing for the community despite the results of the survey.

Early interior designs were primarily open space with few partitions to allow for the preparation of game and organization of hunting and trapping equipment. Native households did not consider the partitioning of childrens' sleeping areas particularly important. These areas were often designed in an open configuration which could be arranged in any number of ways to accommodate different family sizes.

Storage areas for outdoor clothing, firearms and trapping equipment were important and were often accommodated in designs as cold porches to prevent condensation and rusting of metal equipment. These storage areas also doubled as airlocks, preventing cold air from entering directly into the main living area of the dwelling.

The Influence of Government Programs and Services on Housing Standards and Lifestyle

Improvements in northern housing did not become a significant issue until it was recognized that the existing housing programs had to be improved to meet education and health objectives. ". . .it has been impossible for the children to do adequate home study and, therefore, to compete on reasonable terms with their fellow white students. These same crowded conditions also serve to perpetuate the high disease and mortality rates prevalent among the Eskimos."⁹

Once native families became settled in communities, it was only just that they should have access to housing of the same standard as other Canadians. After all, by the mid-1960s, social housing assistance was firmly established as part of the Canadian social safety net.

The influx of southern teachers, nurses, and administrators into the North also helped to create a *housing* standard which influenced native housing. The introduction of staff housing created a benchmark which the native housing programs have only recently achieved. Staff housing, in comparison to native housing, was usually superior in quality, with state of the art amenities, and, before 1974, was larger and seldom overcrowded. In most cases, furniture was supplied and maintenance and repair services were much better.

When the N.W.T. Housing Corporation began to deliver housing in 1974, most of it was financed in conjunction with Central Mortgage and Housing Corporation (later Canada Mortgage and Housing Corporation (CMHC)). CMHC expected the housing product to conform to minimum residential standards unless the community infrastructure made compliance impossible. The housing product quickly began to conform to southern standards. Living areas and ancillary space increased rapidly, to match Canadian housing standards.

Community infrastructure has gradually improved and promoted corresponding improvement in housing adequacy. In the 1960s it was impossible to provide running water or flush toilets in houses because few communities had water and sewer facilities. Holding tanks were not installed because there were no vehicles to deliver fresh water or pump out sewage. Reservoirs, fill points for trucks, treatment and filter facilities and sewage lagoons all had to be developed. By the late 1970s, however, most of this infrastructure was in place and fully modern housing could be built and maintained in most N.W.T. communities.

The rapid change in housing adequacy is illustrated in Table 1. In 1965, only a small number of houses had a level of service which was comparable to the Canadian norm. Today, all new government housing meets or exceeds Canadian adequacy standards and much of the older stock has been replaced or rehabilitated.

The size of units has also increased to meet Canadian norms. The early Northern Rental units were trimmed down to the bare essentials. In 1975, the government outlined that the Northern Rental Program . . . "does not provide anything more than the minimal now considered essential. The largest house (3 bedrooms) will have an area of not more than 700 square feet

and the heating, water, sewage, and electrical services to be provided will be kept to minimum quantities, in most cases well below southern standards."¹⁰ After 1974, when the N.W.T. Housing Corporation began to produce housing in partnership with CMHC, the sizes of the units increased rapidly to Canadian standards. Figure 1 illustrates the changes in the size of government produced northern housing.

The configuration of houses also changed significantly. Additional space was added to units for storage and utilities. Partitions began to appear in designs after 1965 which separated sleeping areas from living areas. Later, separate kitchen and dining areas appeared with hallways. The increase in ancillary space, shown in Figure 2 outlines these changes from the one room house to the modern partitioned bungalow.

Native households quickly adapted to the modern units. Common household tasks such as wood harvesting and water hauling were no longer necessary. Cooking and bathing, chores which were" onerous and time consuming in the older units, were simple in the new units, It was necessary to provide households with some orientation to the modern units since they had no previous experience with refrigerators, electric ranges, flush toilets, central heating, or water systems. The change came easily.

Housing Associations were trained to inform new tenants about the use and care of their new homes. Maintenance personnel were also trained through the N.W.T. trades programs to maintain and service the new units.

Since the subsidized rents for the houses included heat, electricity, water and sewage; these new amenities had little financial impact on families.

Modern Housing Costs, Affordability and Options

As households adopted modern housing standards and the rental regime established by the government, a growing dependency began to develop. Very few native families had the household income to maintain this standard of housing outside the program.

Table 2 shows the actual housing costs, by component and the annual income required to afford the full costs of modern, modest housing without government assistance for selected communities in the N.W.T.¹¹ Outside the market communities of the N.W.T., few households can afford the cost of maintaining housing of this quality. As shown in Figure 3, the average shelter costs often exceed the average household income.

The cost of providing housing in the North has also become a staggering expense to government. The Government of the N.W.T. and CMHC spend in excess of 100 million dollars a year on Social Housing in the N.W.T. and yet up to 70% of households in some communities are considered to be in Core Need, compared to the Canadian average of 14%¹² Gross Federal social housing expenditures in the N.W.T. now rank fourth in Canada, behind only Ontario, Quebec, and British Columbia.

The analysis of household income indicates clearly, however, that the large subsidies offered through the Rental Program are required for the majority of households in order to maintain current housing standards. There are, however, a significant number of households that may benefit from a form of subsidized homeownership which involves less of a government subsidy and promotes a lifestyle more independent of government programs.

Figure 4 outlines the distribution of household income in the Kitikmeot Region.^x 62% of the households in the region have incomes below \$1,800/month, which is approximately the level at which a household would have to spend 30% of the household income for housing expenses not including payments of principal and interest. Rent-geared-to-income (RGI) housing is necessary for these households who cannot afford to pay the cost of

utilities and maintenance. Without an RGI Program which includes these charges in rent, most of these families will not have access to adequate housing within their means. Only 4% of the households in the region have incomes above \$6,200/month which is sufficient income to maintain a house without government assistance, including payment of principal and interest.

The necessity to provide subsidized rental housing is apparent. The N.W.T. Housing Corporation's Homeownership Assistance Program (HAP), introduced in 1983, provides some relief "from the cycle of increased dependency on government and spiraling subsidy costs, as well as a level of assistance more appropriate to those households that are able to afford the basic housing operating costs. The program is a more formal adaptation of the early Federal housing support to Indians. The program provides a house kit which the client builds with government supervision. On completion, the client maintains the unit without additional financial support from government. After the completion of the unit, the client is a homeowner; independent of the government, responsible for his own operation and maintenance expenses, with a significant personal investment in the home.

Although often criticized as a giveaway, the Homeownership Assistance Program has achieved two important goals. First, it has provided a modicum of housing independence to clients. After a short forgiveness period, they own the unit. Second, the subsidy is significantly less than the rental alternative since the lifetime operational subsidy is eliminated.

Since its introduction, the program has been effective in moving households out of more expensive RGI housing into their own homes. Of course, the program has limitations since it is not effective for lower income households. Even in high cost areas like the Kitikmeot, however, a significant number of households can be served at lower subsidy cost than RGI Programs. More importantly, the program provides households with an independence from government assistance and promotes self-sufficiency.

In summary, permanent housing supplied by government was necessary to ensure the effectiveness of the health and education programs in the N.W.T. The housing programs were significant factors in the adoption of settlement life by native households in the N.W.T. The introduction of increasingly modern housing amenities was readily accepted and a number of housing features to accommodate unique northern lifestyles have been incorporated into today's designs. The

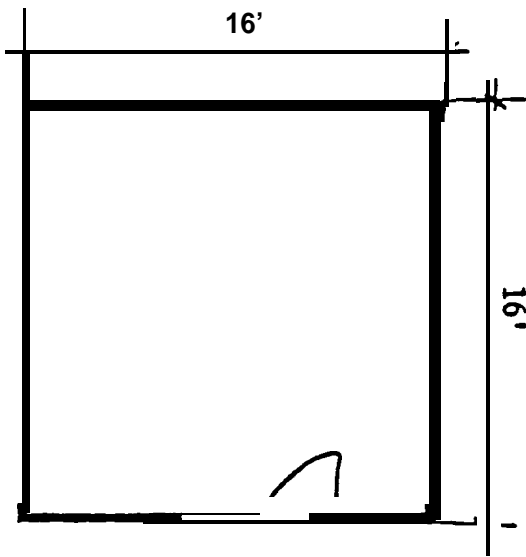
cost of achieving these standards has been high, both in terms of government subsidy cost and in the almost complete loss of housing independence by native households. Today, however, there is a growing desire to re-establish independence from government housing assistance. Although the costs of modern housing is still beyond the means of most native families, programs such as the Homeownership Assistance Program are helping to re-establish independent housing while, at the same time reducing government subsidy costs.

1. Government of Canada, Department of Northern Affairs and National Resources, Public Housing Section, Eskimo Housing Survey, Arctic District, N.W.T., January - April, 1965.
2. Northwest Territories Housing Corporation, Indian Housing in the North, by Judy Collard, (February, 1983), p. 13.
3. Government of Canada, Department of Indian Affairs and Northern Development, Northern Rental Housing Program Manual, p. 2.
4. Government of Canada, Treasury Board, Minute #646089, (October 12, 1965)
5. Government of Canada, Treasury Board, Minute 646089, (October 12, 1965).
6. Government of Canada, Department of Indian Affairs and Northern Development, Northern Rental Housing Program Manual, p. 3.
7. Council of the Northwest Territories, Northwest Territories Council Task Force on Housing, Report, (June 1972) .
8. Government of Canada, Indian and Northern Health Services, Department of National Health and Welfare and Northern Administration Branch, Department of Northern Affairs and Natural Resources, Eskimo Mortality and Housing, (1960), p. 67,
9. Government of Canada, Treasury Board, Minute 646089, (October 12, 1965).
- 10* Government of Canada, Treasury Board, Minute 646089, (October 12, 1965).
11. The Affordability Threshold is the income at which a household would have to spend 30% of their income on shelter costs. Northwest Territories Housing Corporation, Core Need Income Thresholds for Social Housing Eligibility, (April, 1990).
12. "Core Need" households are those which have a current housing problem, either affordability, suitability, or adequacy, and are financially unable to obtain proper housing within their means. The N.W.T. estimates of Core Need have been determined through the N.W.T. Housing Corporation's Housing Needs Survey, (1990). The Canadian estimates are outlined in Canada Mortgage and Housing Corporation, Research Division, Report on Estimates of Core Housing Need for 1988, (January, 1990).

13. The Kitikmeot Region includes the communities of Holman, Coppermine, Cambridge Bay, Spence Bay, Pelly Bay, and the small unorganized communities of Bathurst Inlet and Bay Chime. The data was gathered through the N.W.T. Housing Corporation Housing Needs Survey, (1990).

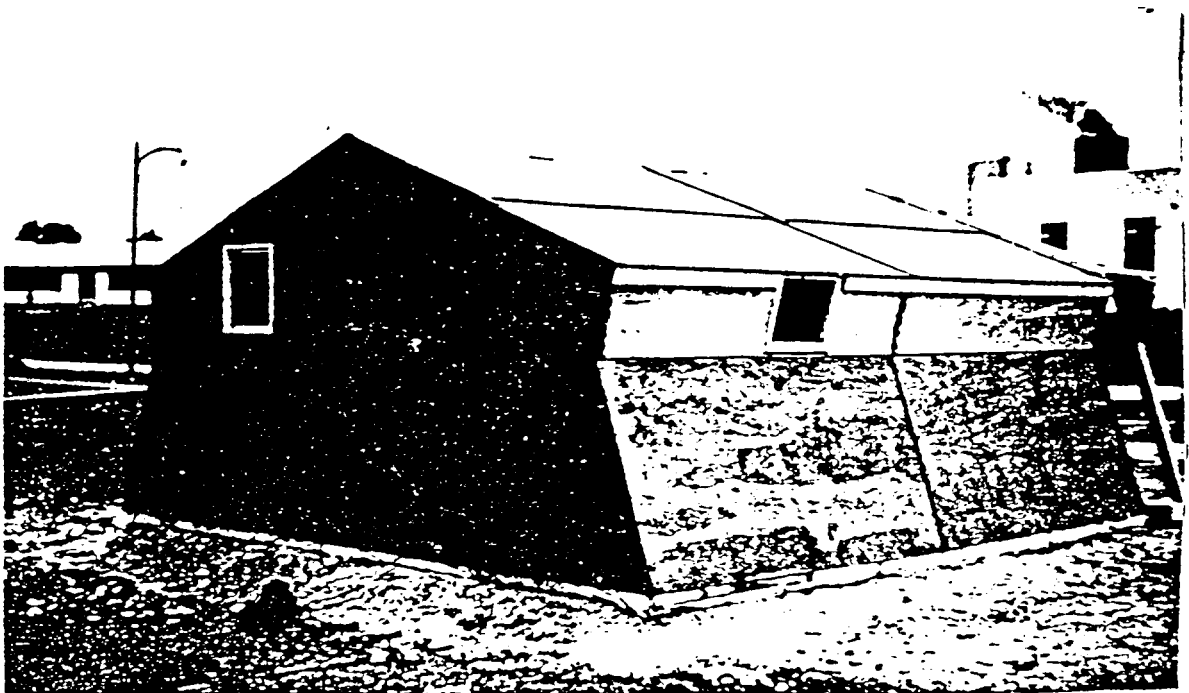
APPENDIX A - 1

ESKII10 HOUSING LOAN PROGRAM
RIGID FRAME - PLAN 319



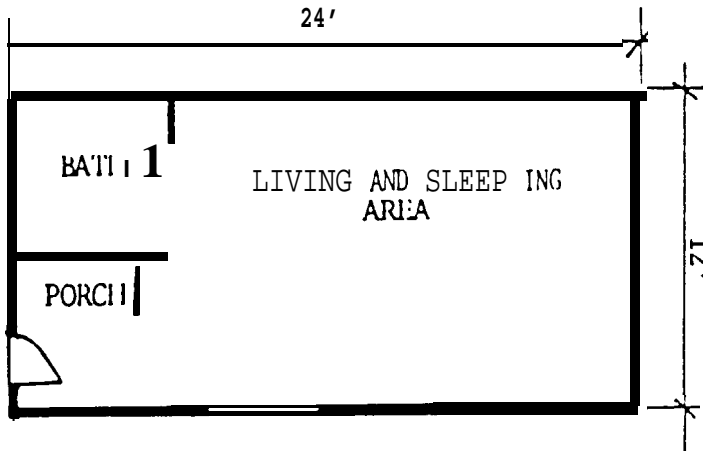
PLAN 319

- * Square Footage - 256
- * Number of Room(s) - 1
- * Number Supplied to Arctic District - 335



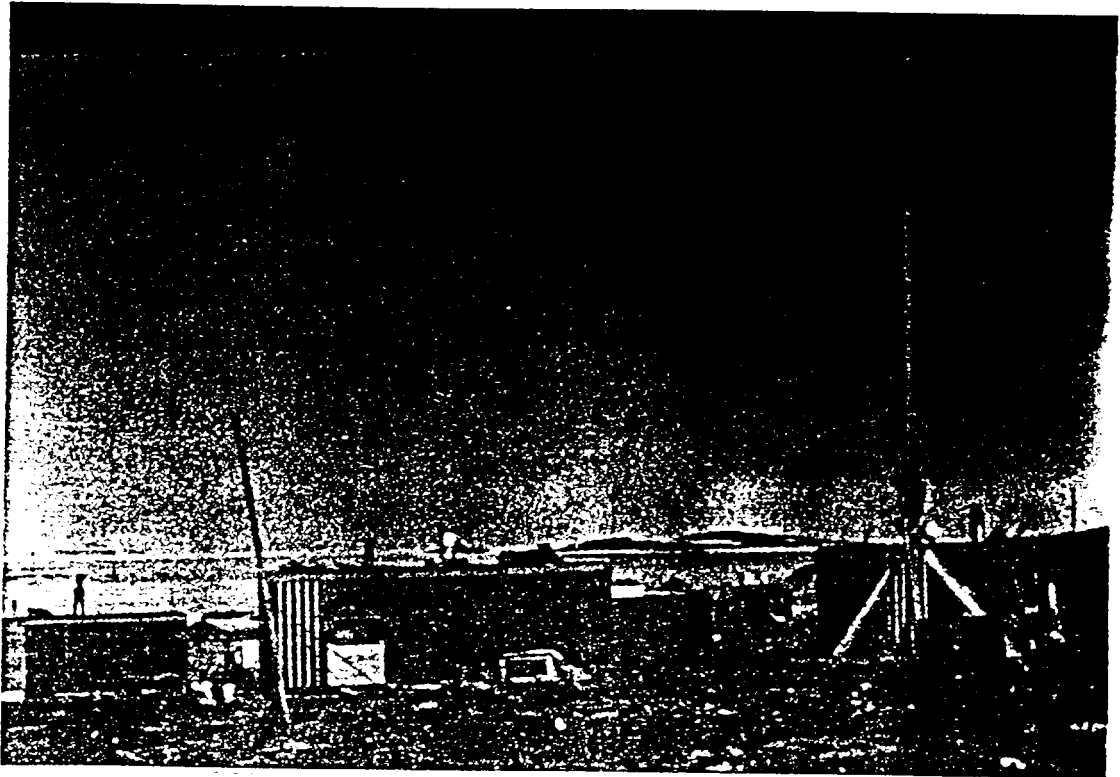
APPENDIX A - 2

ESKIMO HOUSING LOAN PROGRAM
MATCHBOX PLAN 370A



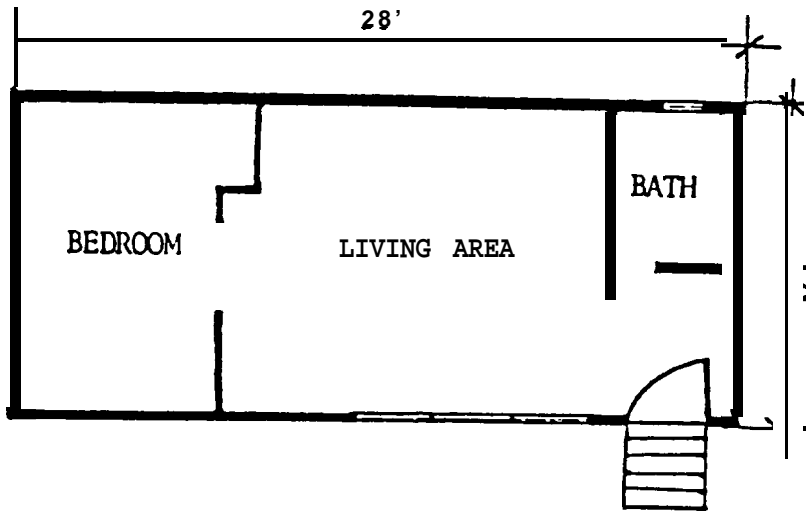
PLAN 370A

- * Square Footage - 288
- * Number of Rooms - 1
- * Number Supplied to Arctic District - 58?
- * Average Cost, FOB Montreal - \$1,600.00



APPENDIX A - 3

ESKIMO HOUSING LOAN PROGRAM
PLAN 395



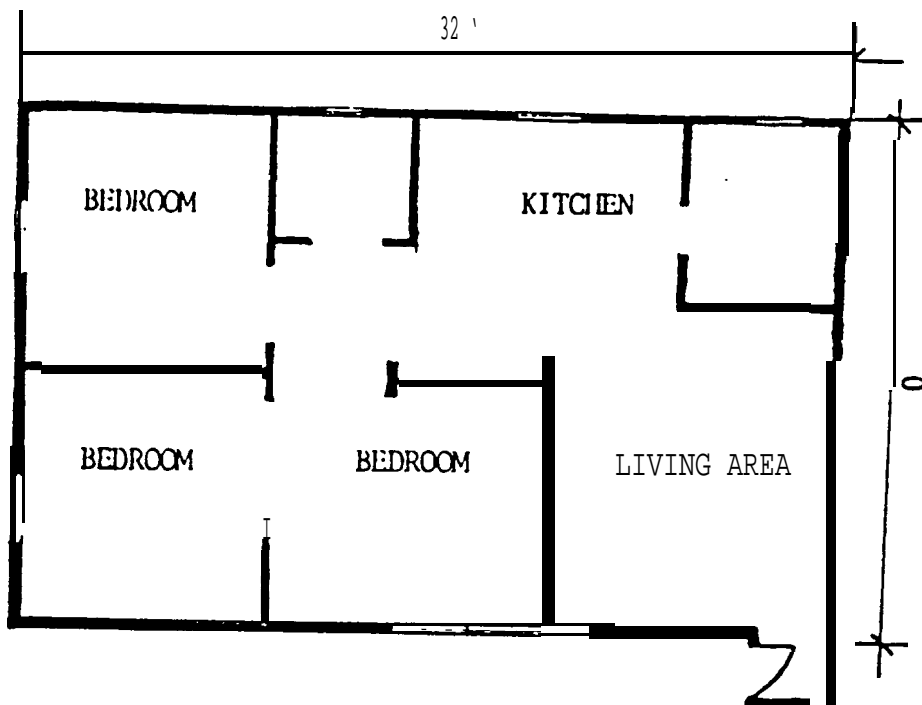
PIAN 395

- * Square Footage - 252
- * Number of Rooms - 2
- * Number Supplied to Arctic District - 29
- * Average Cost, FOB Montreal - \$2,500.00

(NO PHOTO AVAILABLE)

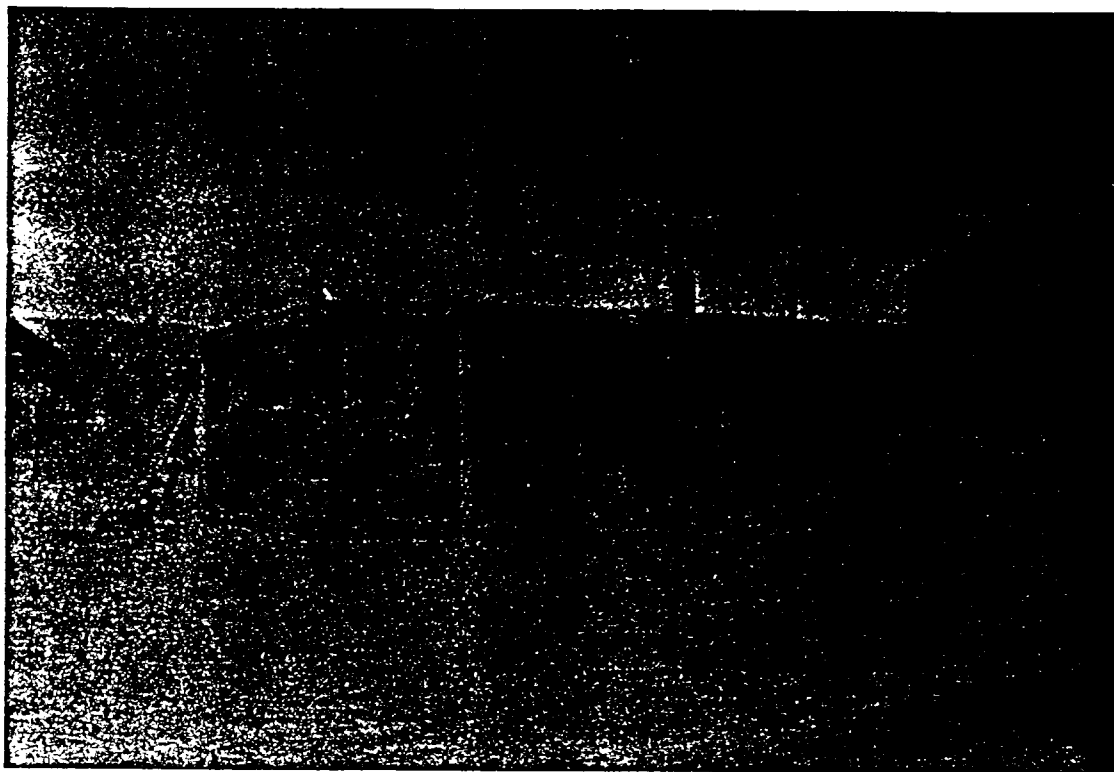
APPENDIX A-4

ESKIMO HOUSING LOAN PROGRAM
PLAN 396

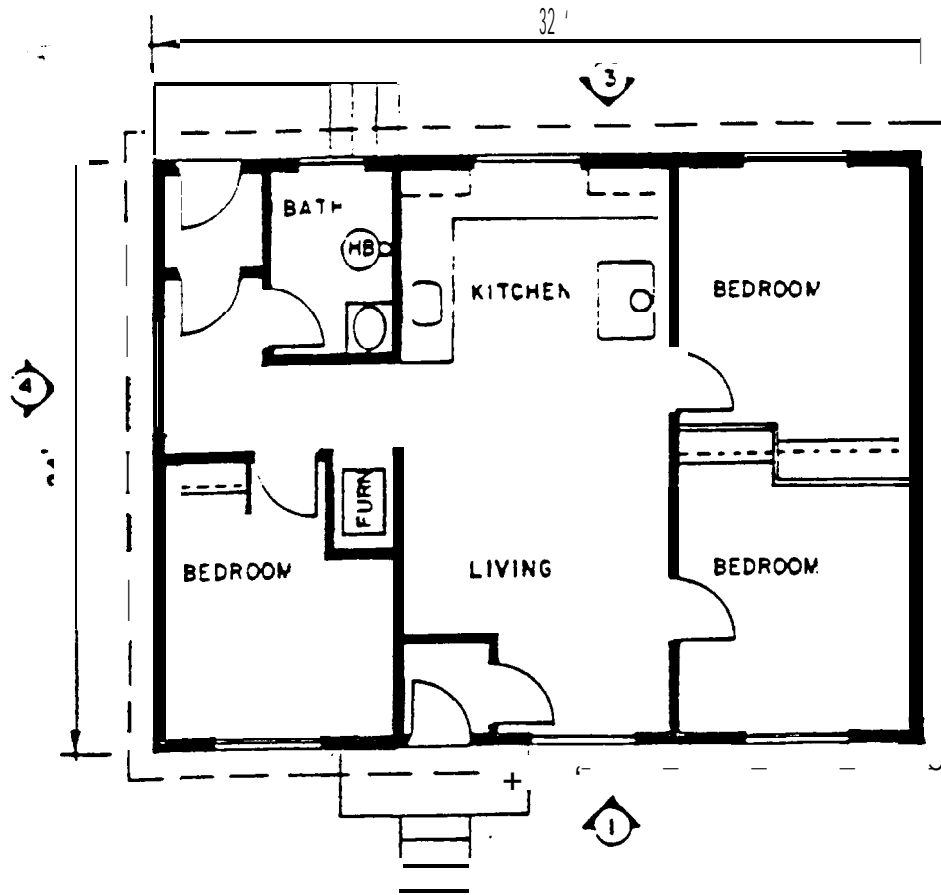


PLAN 396

- * Square Footage - 640
- * Number of Rooms-4
- * Number Supplied to Arctic District - 11
- * Average Cost, FOB Montreal - \$4,500.00



APPENDIX A - 5
NORTHERN RENTAL HOUSING PROGRAM
PLAN 168



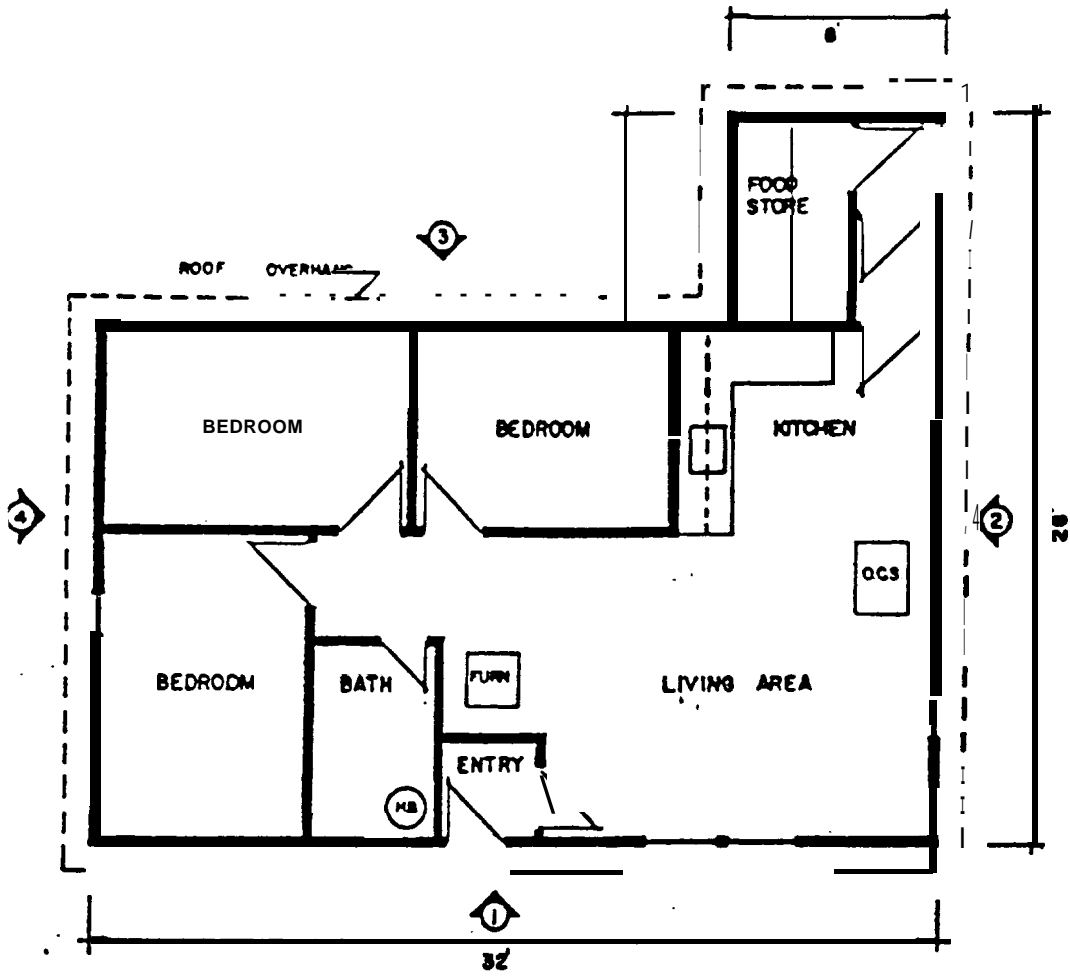
PLAN 168

- * Wood cook stove and furnace with overhead ducts
- * 2 x 4 walls, 2 x 6 roof, 2 x 8 floor, cathedral ceiling
- * Grey water drains outside, honey bucket

FLOOR PLAN

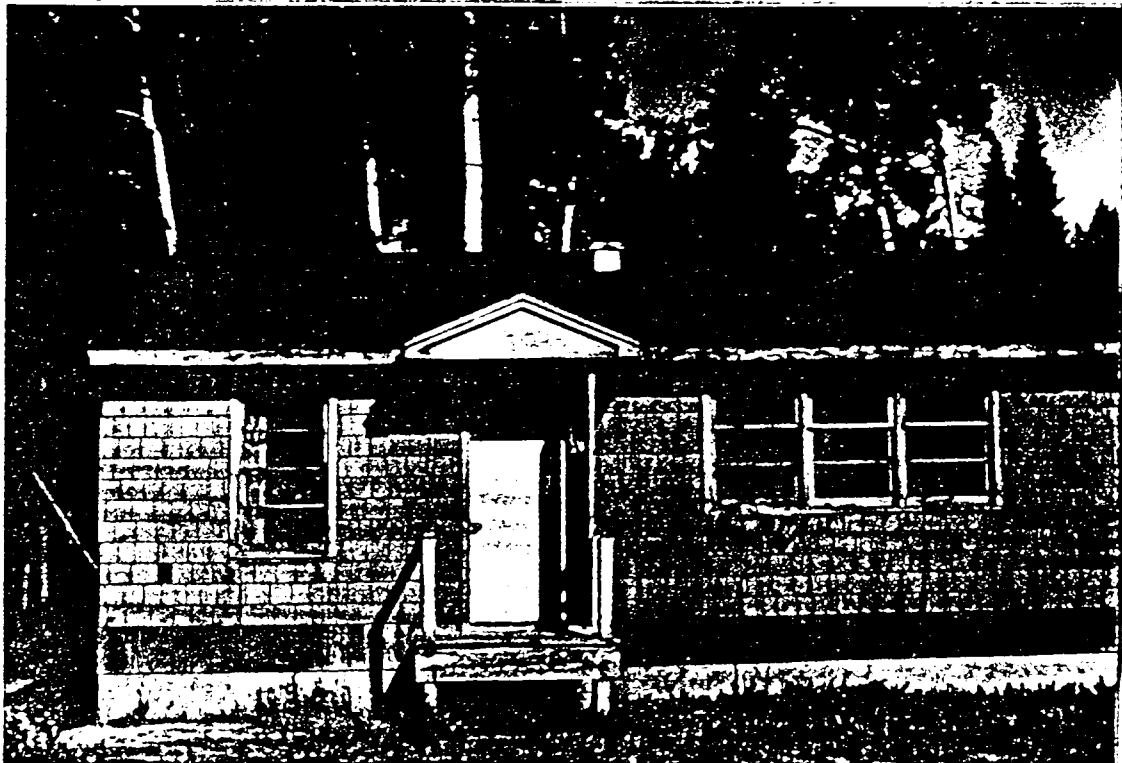


NORTHERN RENTAL HOUSING PROGRAM
PLAN 439 #3



PLAN 439 #3

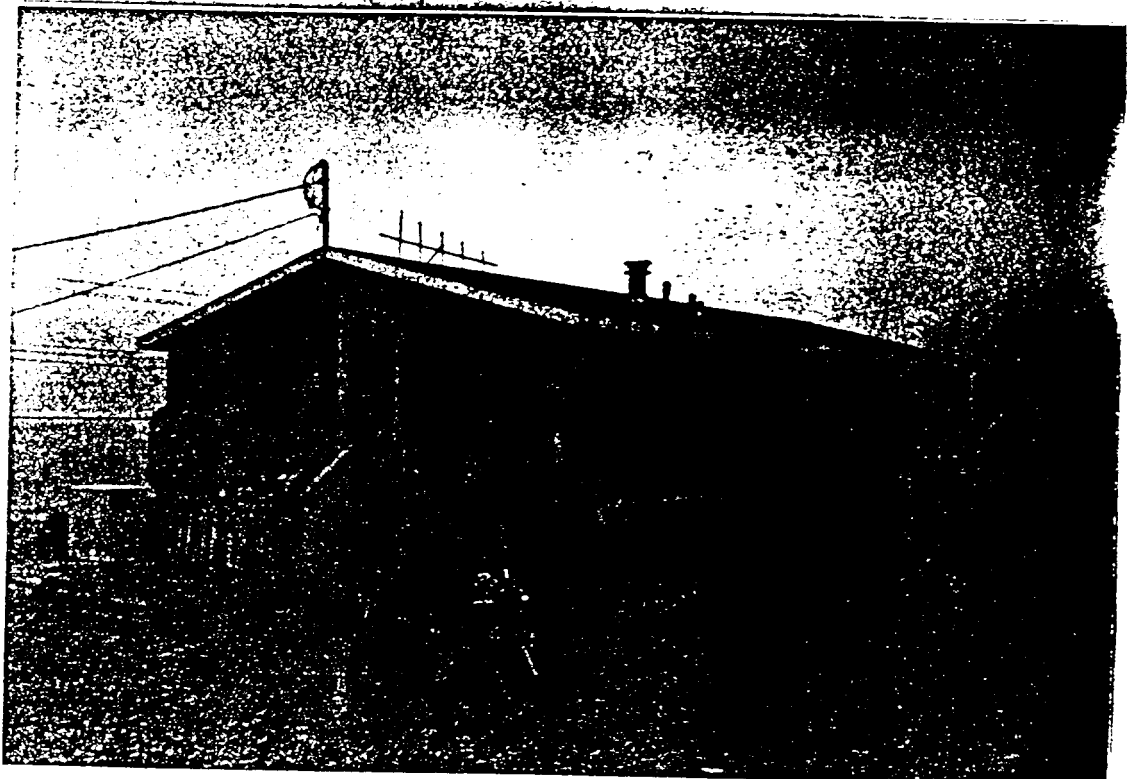
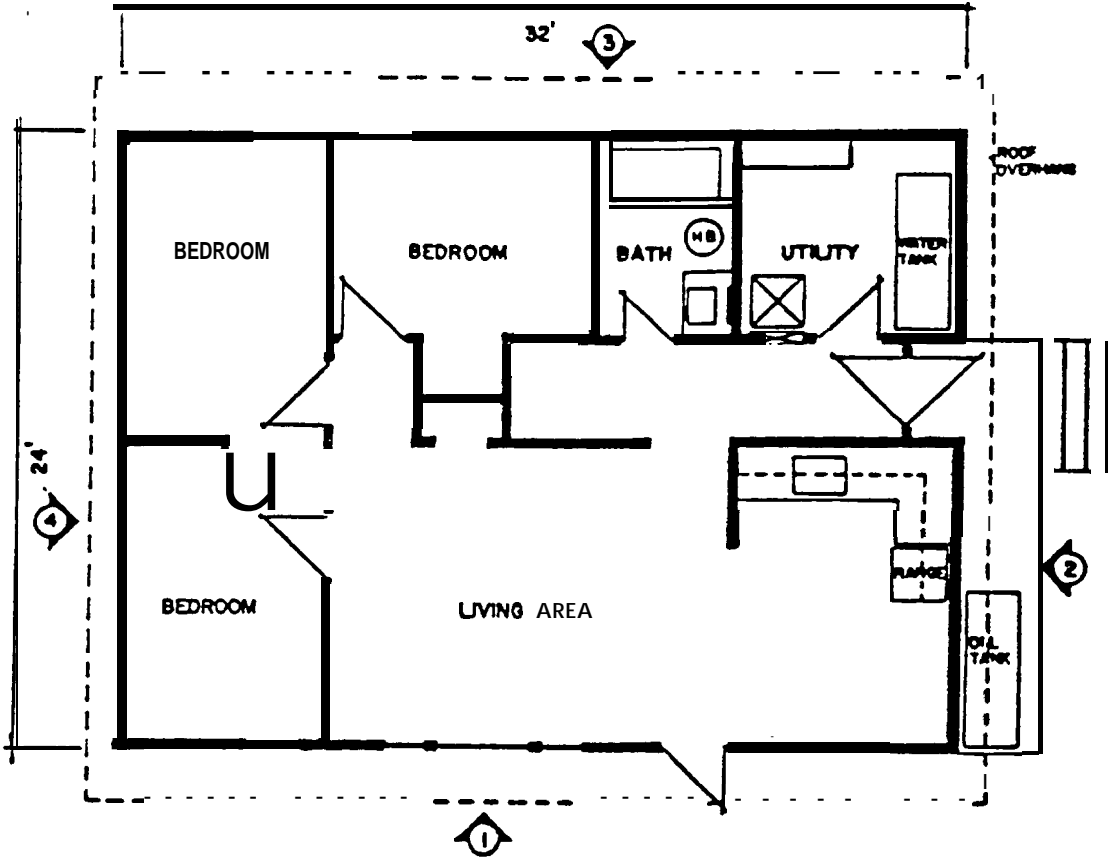
- * Oil cook stove
- * Grey water drains directly outside, honey bucket
- * Furnace with overhead ducts located beside entry
- * Cathedral ceiling
- * Wall in food store area may be removed
- * Panellized construction includes interior walls



NORTHERN RENTAL HOUSING PROGRAM
PLAN 455 #11

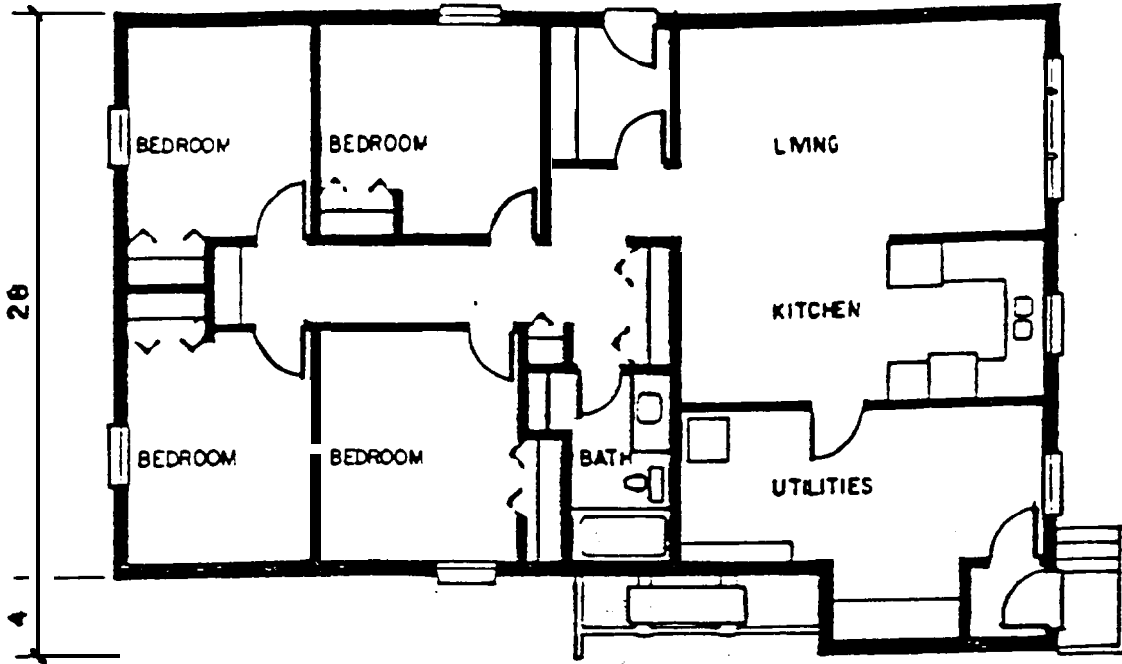
PLAN 455 #11

- * Electric range, no refrigerator
- * Sewage tank included not connected
- * Water tank, no pressure system
- * Openable windows
- * Double floor
- * Roof truss, attic space vented
- * Panellized walls, and floor
- * Wood pad foundation with wedges



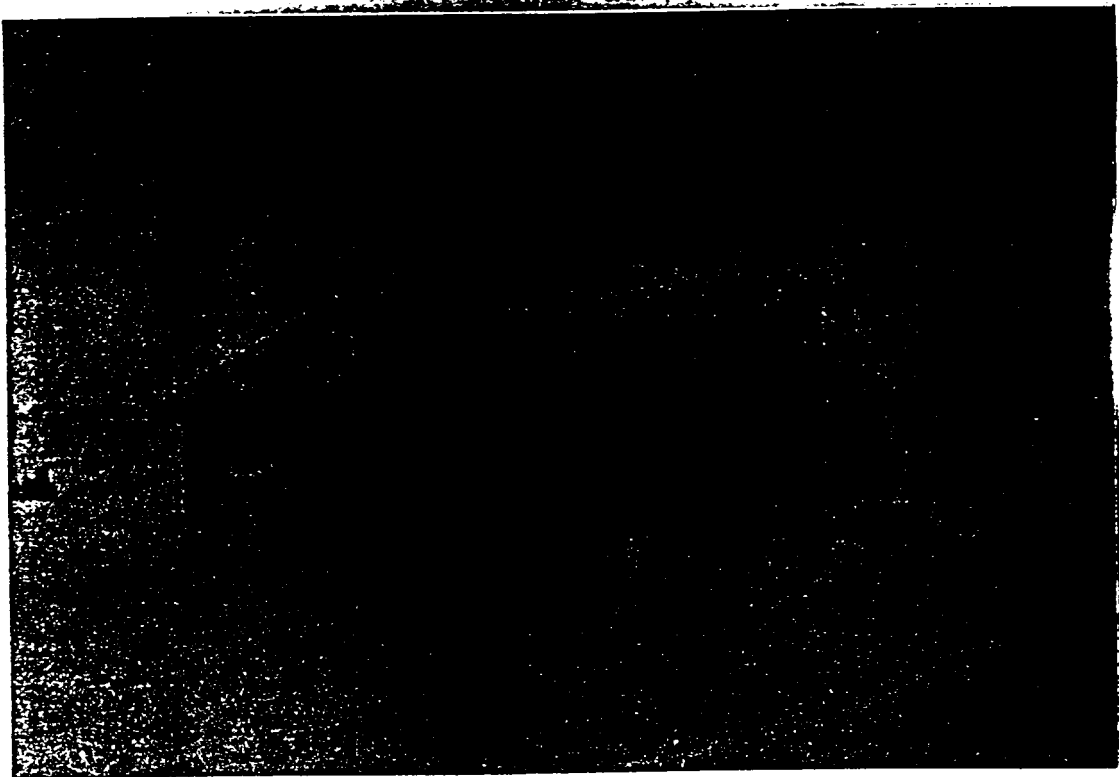
NWT HOUSING CORPORATION
PUBLIC HOUSING PROGRAM (SEC 43)

48'

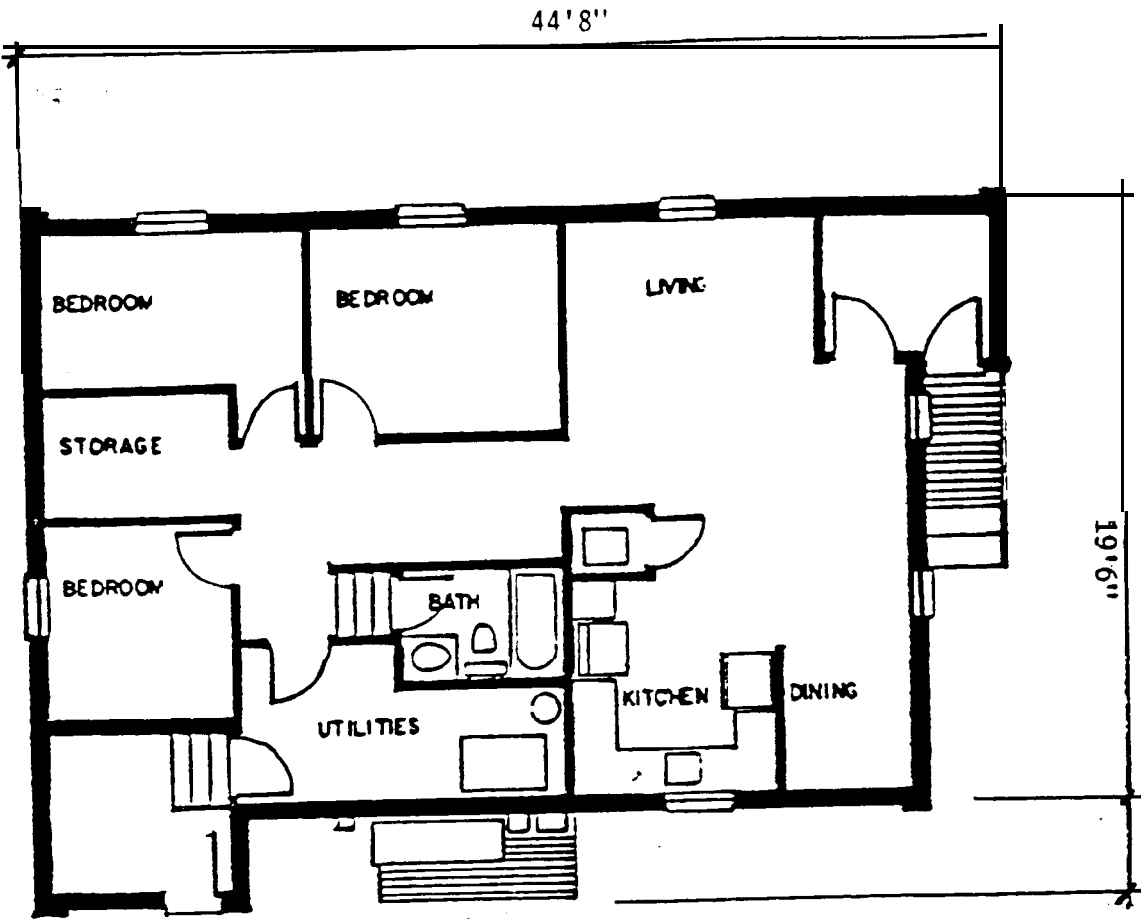


1979 4BRWEBER

- * Truss roof,
panellized walls
and floor
- * Forced air furnace
with ducts in 2x6
false floor

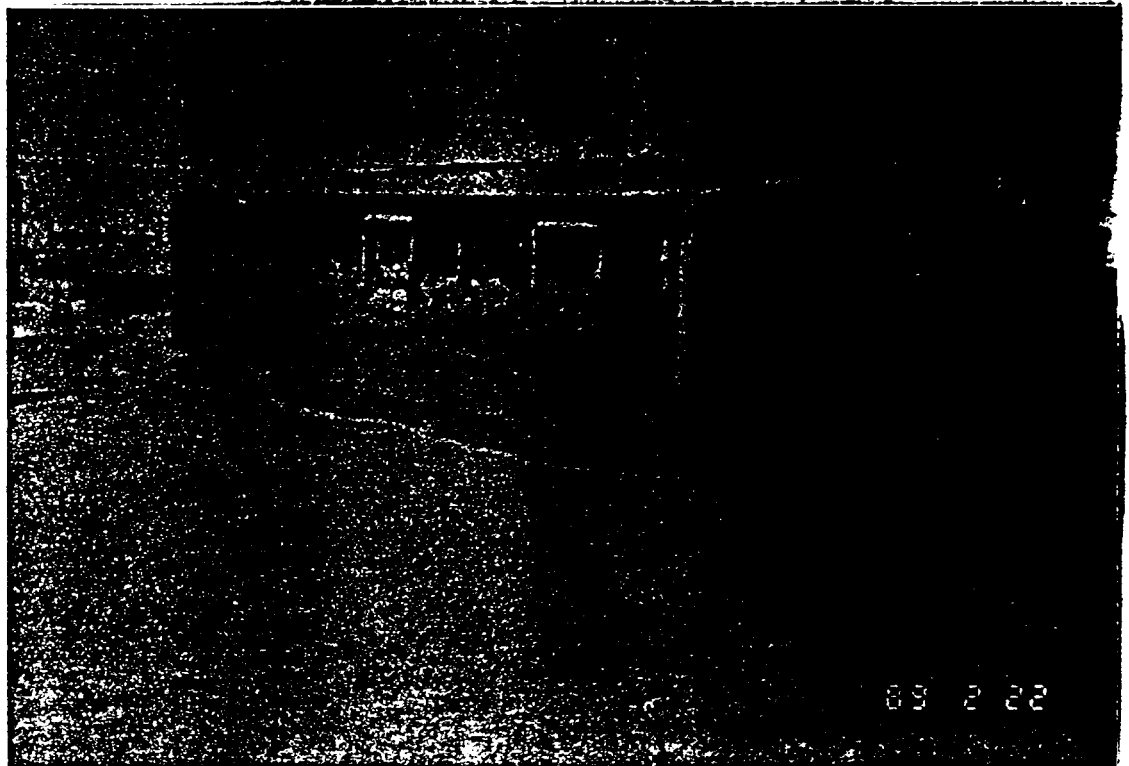


NWT HOUSING CORPORATION
PUBLIC HOUSING PROGRAM (SEC 4B)

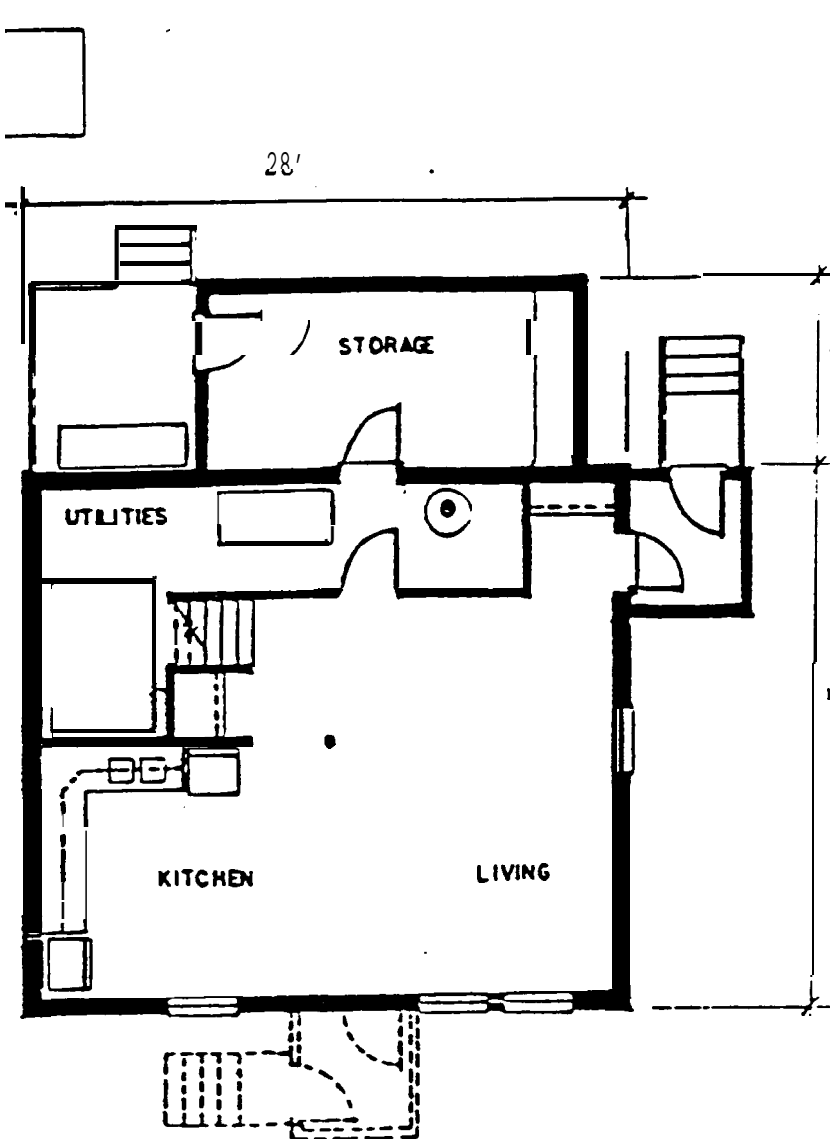
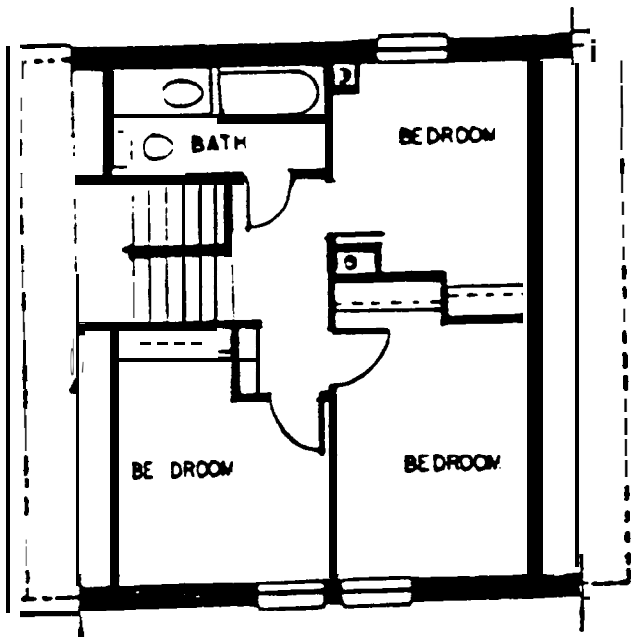


1980 3 BR WOOLFENDEN

- * Forced air furnace with overhead ducts
- * Sewage holding tank under raised bathroom
- * Truss joist roof and floor, panellized walls

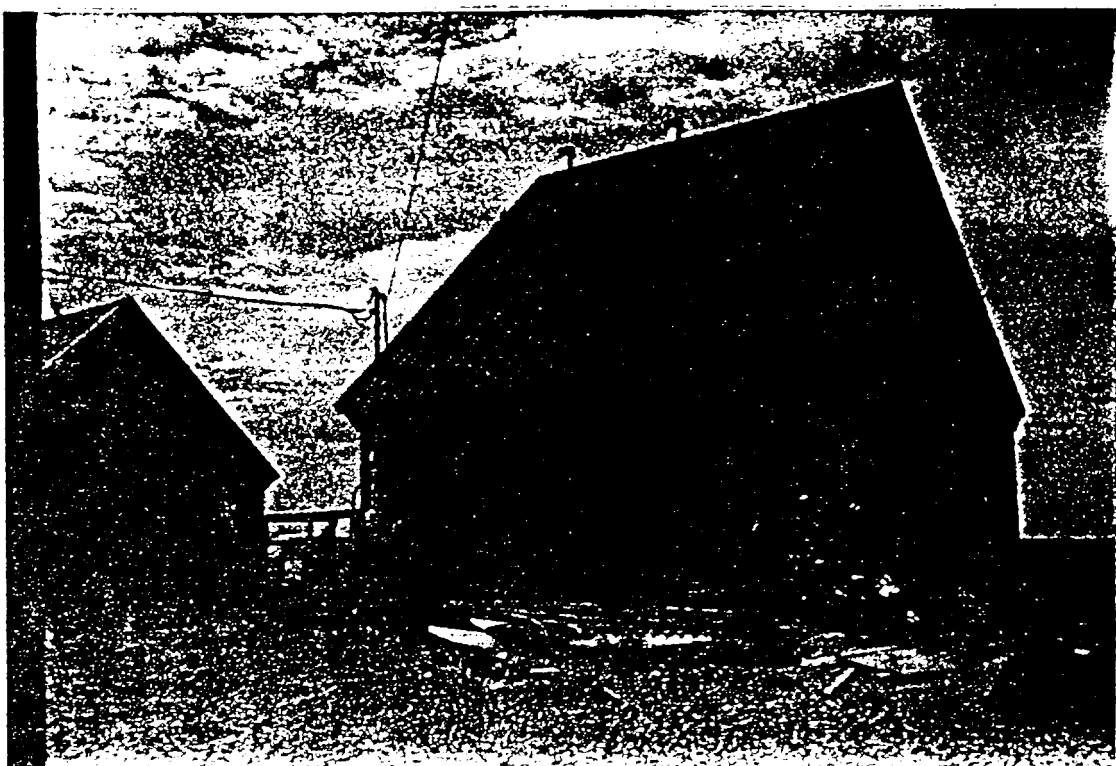


PUBLIC HOUSING PROGRAM (SEC 40)
FERGUSON SIMEK CLARK 3 BR DESIGN



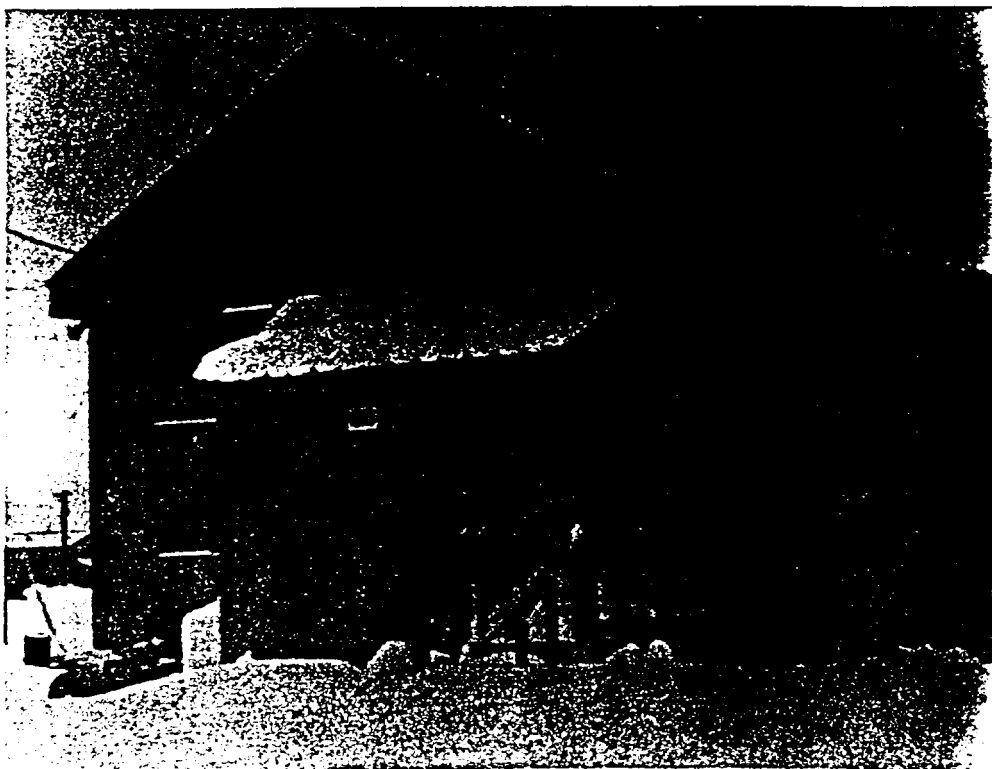
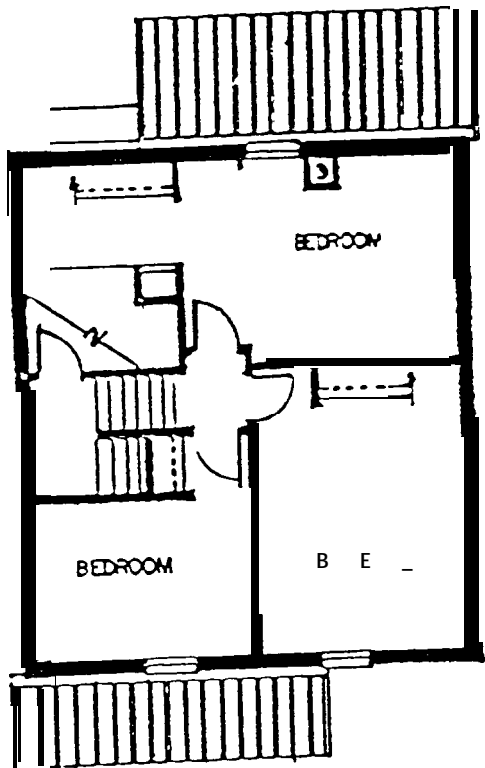
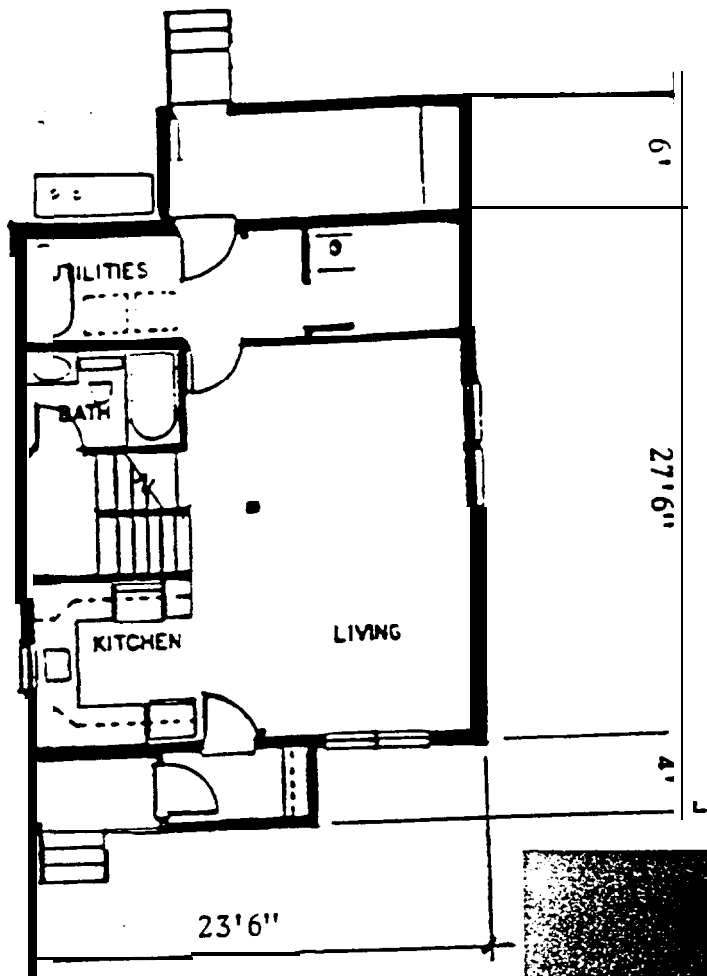
1983 FSC 3BR DESIGN

- * Oil fired hot water heater for heating system
- * Sewage holding tank under stair landing

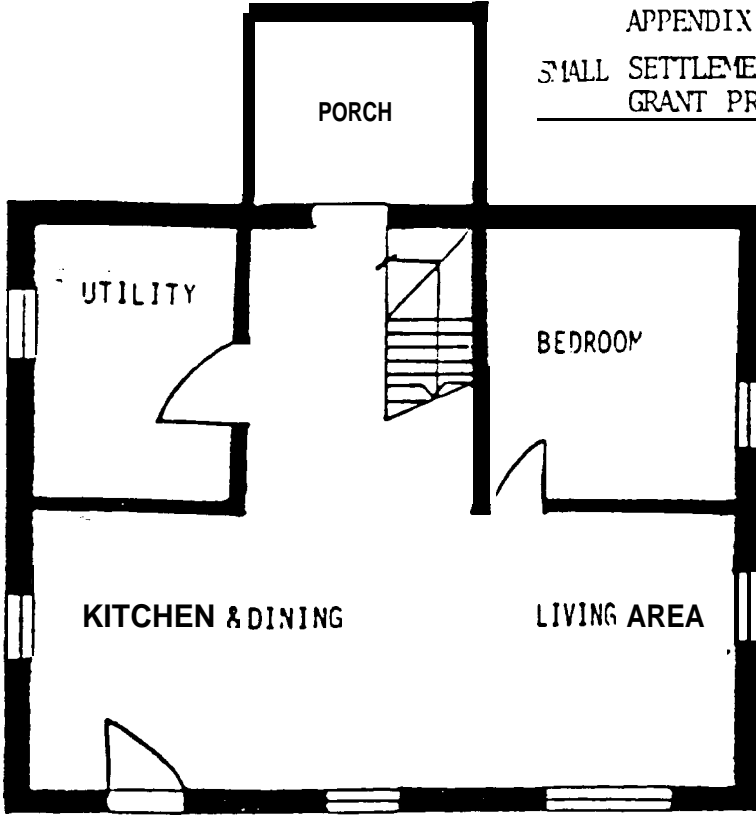


1985 3 BR PLAN

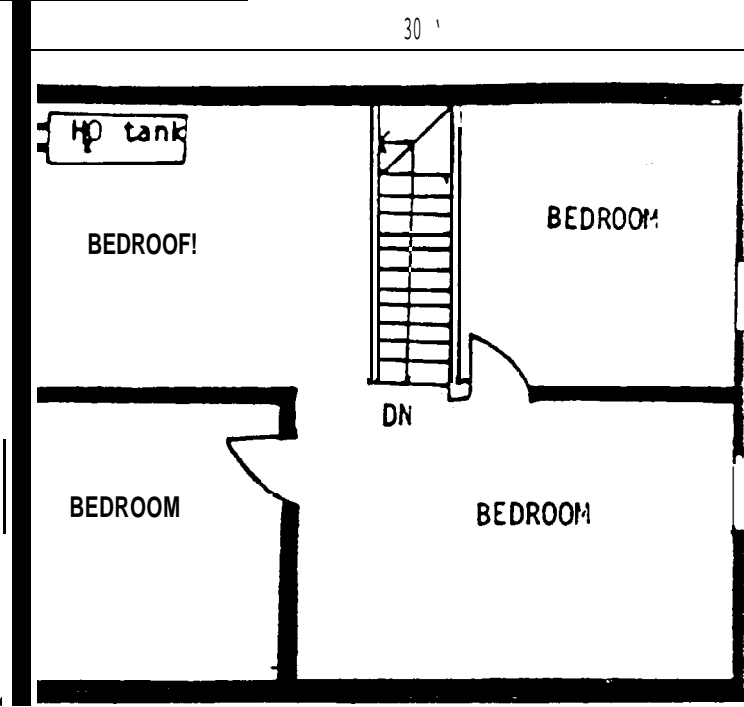
- * Boiler heating system
- * Sewage tank under stair landing
- * 6 in 10 roof slope, metal roofing



SMALL SETTLEMENT HOME ASSISTANCE
GRANT PROGRAM



GROUND FLOOR

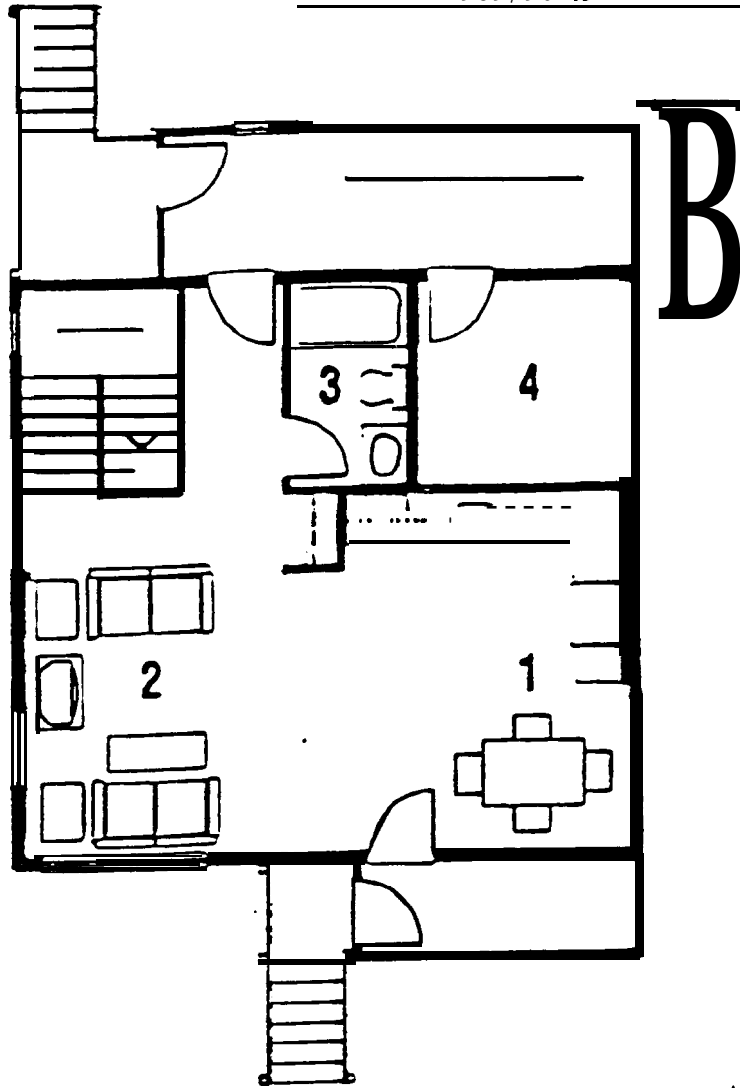


2ND FLOOR

WILL SETTLEMENT HOME ASSISTANCE
GRANT PROGRAM

- * Log frame
- * Square footage - 720
- * Number of rooms - 7

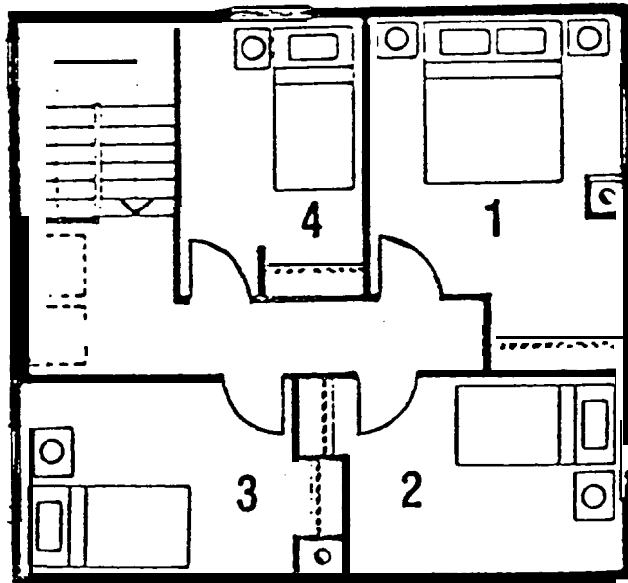




DESIGN "A"

MAIN FLOOR
792 SQ. FT.

- 1 Kitchen**
168 sq. ft.
- 2 Living Room**
182 sq. ft.
- 3 Bath**
42.5 sq. ft.
- 4 Mechanical**
74 sq. ft.



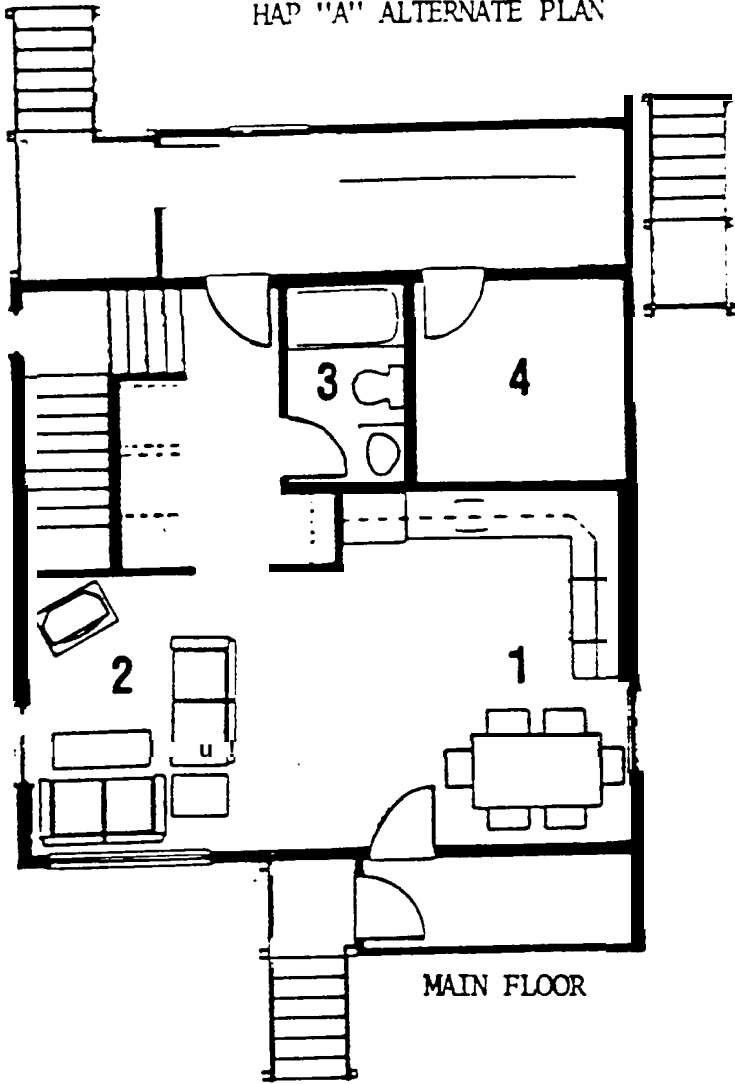
SECOND FLOOR
624 SQ. FT.

- 1 Bedroom # 1**
113 sq. ft.
- 2 Bedroom #2**
92 sq. ft.
- 3 Bedroom #3**
90 sq. ft.
- 4 Bedroom #4**
68 Sq. ft.

HAP "A" ALTERNATE PLAN

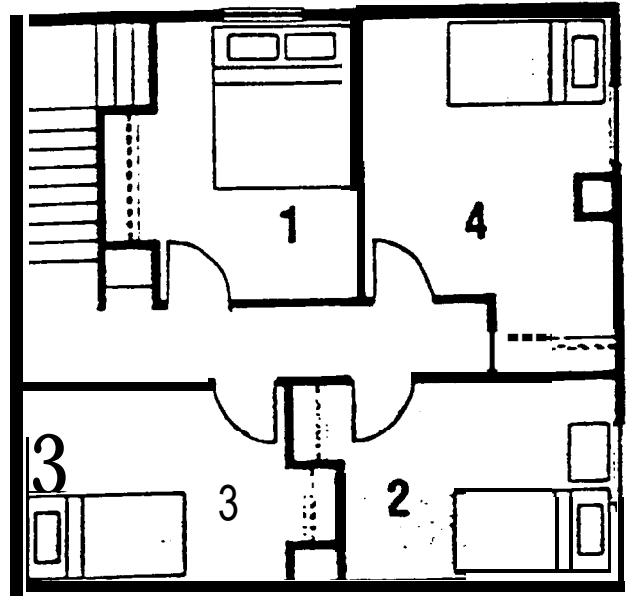
MAIN FLOOR
792 SQ. FT

SECOND FLOOR
624 SQ. FT.



- Kitchen 1
168 sq. ft.
- Living Room 2
155 sq. ft.
- Bath 3
42.5 sq. ft.
- Mechanical 4
70 sq. ft.

- Bedroom #11
68 sq. ft.
- Bedroom #2 2
92 sq. ft.
- Bedroom #3 3
90 sq. ft.
- Bedroom #4 4
113 sq. ft.

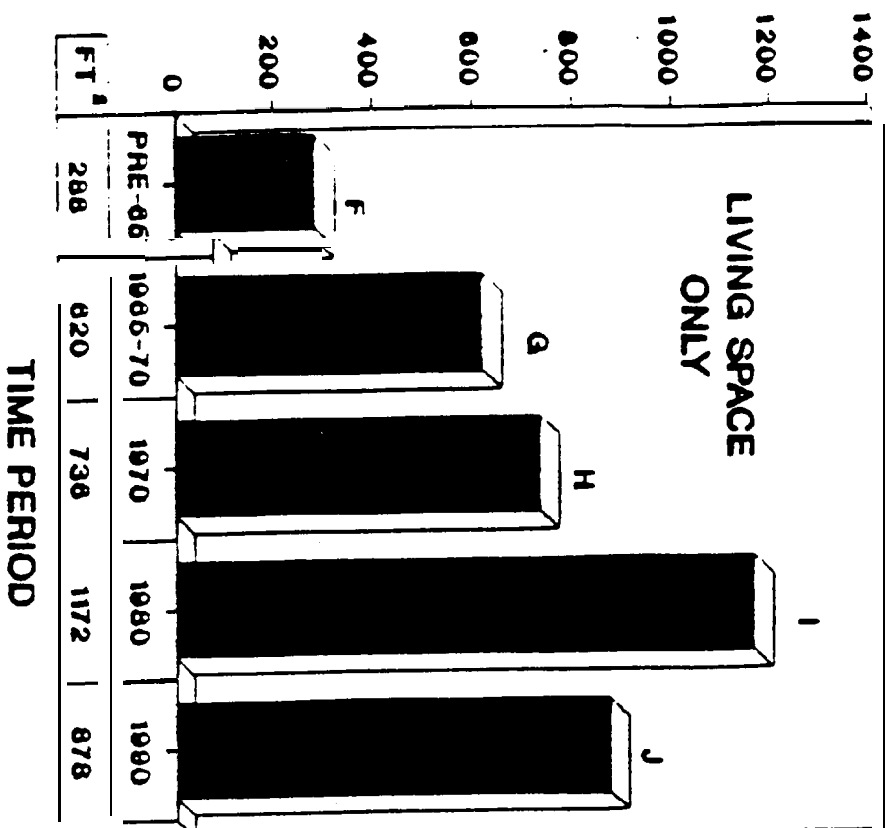


SECOND FLOOR



N. T. HOUSE SIZE ANALYSIS PRE-1965 TO 1990

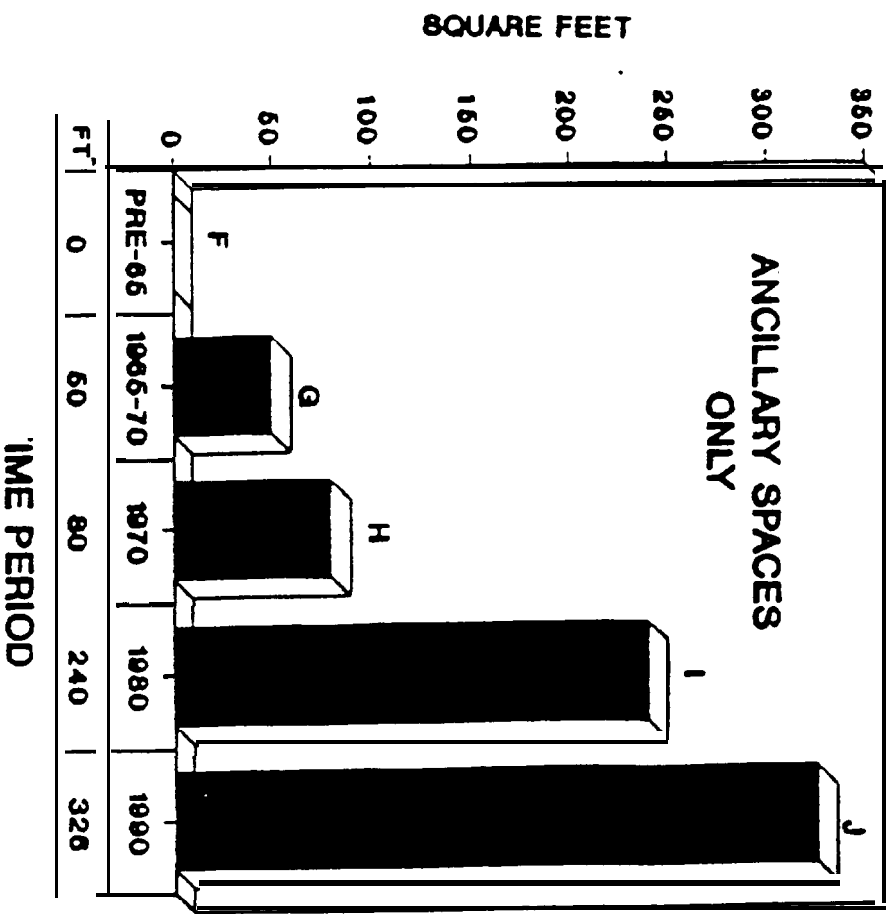
FIGURE 1



PROGRAM	TIME PERIOD	DESCRIPTION	LIVING SPACE (SQ. FT.)
ESKIMO RENTAL HOUSING PROGRAM	PRE-65	1961 MATCHBOX (F)	288
ESKIMO RENTAL HOUSING PROGRAM	PRE-65	1963 RIGID FRAME	256
NORTHERN RENTAL HOUSING PROGRAM	1965-70	1966 3 BR. PLAN 436-1 (G)	620
NORTHERN RENTAL HOUSING PROGRAM	1965-70	1966 3 BR. PLAN 439-1	640
PUBLIC HOUSING SECTION 43*	1970	1974 3 BR. WEBER (H)	736
PUBLIC HOUSING SECTION 43	1970	1975 4 BR. WEBER	869
PUBLIC HOUSING SECTION 40	1980	1986 3 BR. NWTHC DESIGN (I)	1172
PUBLIC HOUSING SECTION 40	1980	1986 4 BR. NWTHC DESIGN	1363
PUBLIC HOUSING SECTION 40	1990	1990 3 BR. NWTHC DESIGN (J)	878
PUBLIC HOUSING SECTION 40	1990	1990 4 BR. NWTHC DESIGN	997

* Sections 43 & 40 of the National Housing Act

FIGURE 2
N.W.T. HOUSE SIZE ANALYSIS
PRE-1965 TO 1990



PROGRAM	D	R	PT	N	AN	LARRY
					SO	8
ESKIMO RENTAL HOUSING PROGRAM	1961					
	MATCHBOX (F)				0	
ESKIMO RENTAL HOUSING PROGRAM	1963					
	RIGID FRAME				0	
NORTHERN RENTAL HOUSING PROGRAM	1966 3 BR.					
	PLAN 436-1 (G)				50 (c,d)	
NORTHERN RENTAL HOUSING PROGRAM	1966 3 BR.					
	PLAN 439-1				64 (d)	
PUBLIC HOUSING SECTION 43*	1974 3 BR.					
	WEBER (I)				80 (a)	
PUBLIC HOUSING SECTION 43	1975 4 BR.					
	WEBER				181 (a,d)	
PUBLIC HOUSING SECTION 40	1986 3 BR.					
	NWTK DESIGN (I)				240 (a,b,c,d)	
PUBLIC HOUSING SECTION 40	1986 4 BR.					
	NWTK DESIGN				280 (a,b,c,d,e)	
PUBLIC HOUSING SECTION 40	1990 3 BR.					
	NWTK DESIGN (J)				326 (a,c,d)	
PUBLIC HOUSING SECTION 40	1990 4 BR.					
	NWTK DESIGN				303 (a,b,d)	

Legend of Ancillary Uses:

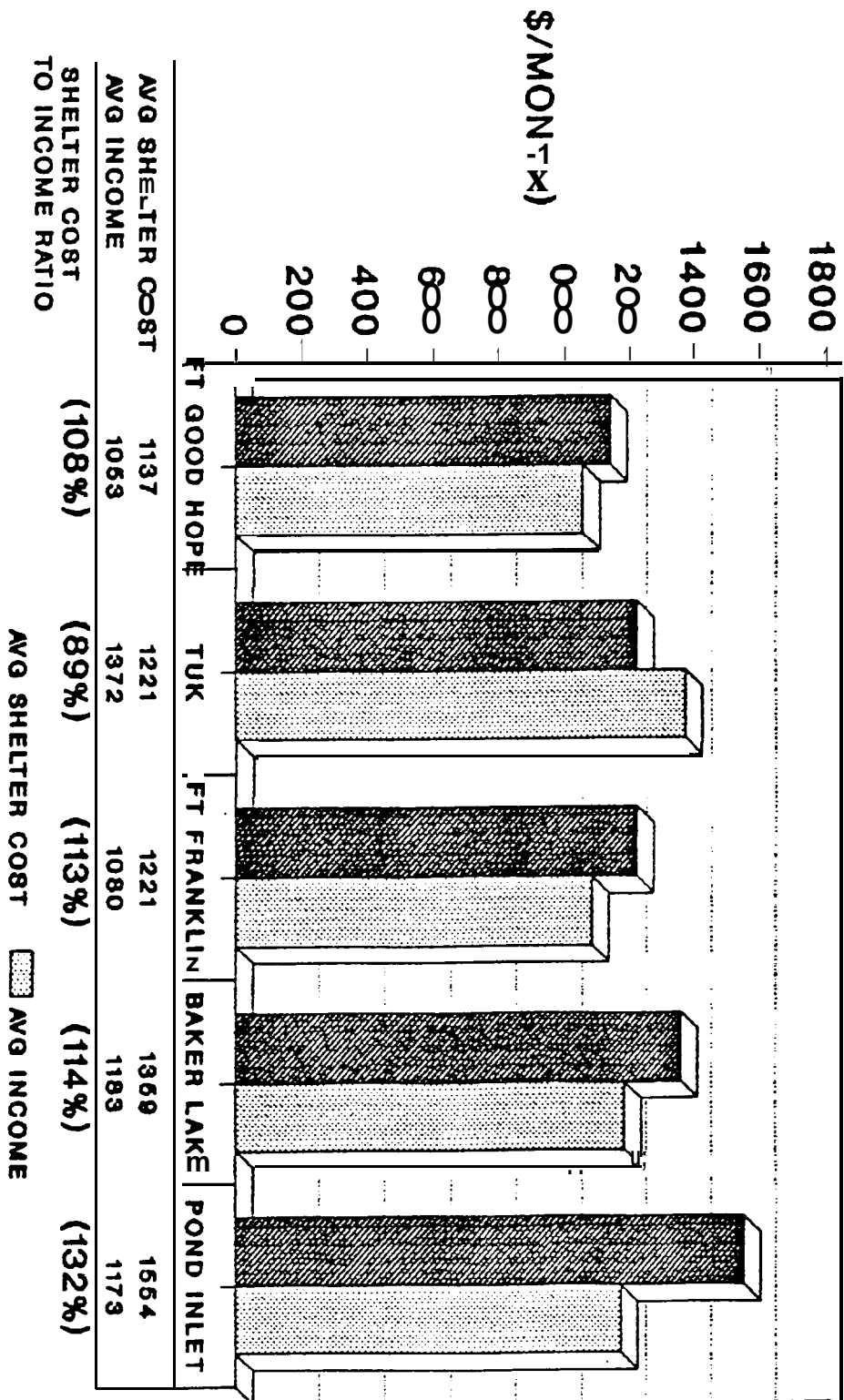
- a - Utility Room
- b - Mechanical Room
- c - Storage (Indoor)
- d - Cold Porch
- e - Wind Porch

* Sections 43 & 40 of the National Housing Act

FIGURE 3

**AVERAGE SHELTER COSTS VS AVERAGE INCOME
SELECT COMMUNITIES**

987



Source: N.W.T. Housing Corporation
and the N.W.T. Bureau of Statistics

Figure

NUCLEAR GROUP HOUSEHOLD INCOMES KITIKMEOT DISTRICT

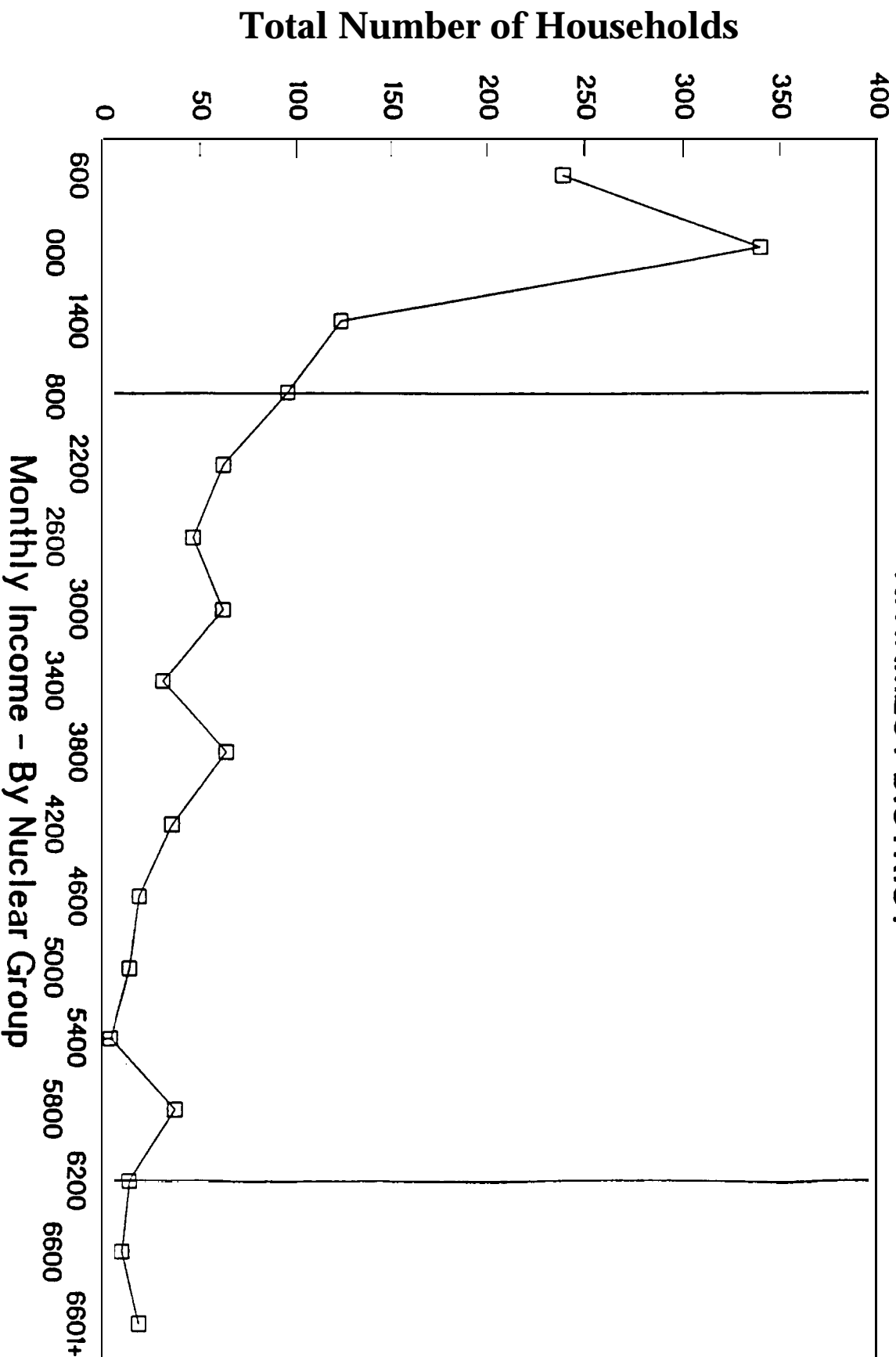


TABLE 1

COMPARISON OF AMENITIES
1965 - 1990

Amenities	1965			1990
	Canada	Mackenzie District (West)	Arctic District (East & Central)	N.W.T. :
Running Water	92%	0	796	78%
Flush Toilet	90%	0	1%	75%
Electricity	99%	19%	27%	100%
Central Heating	N/A	,3%	.5%	90%

Source: 1965 Needs Survey
1990 Survey of 4,800 Public Housing Units

TABLE 2
SHELTER COST CALCULATIONS FOR SELECTED N.W.T. COMMUNITIES
(1990)

SHELTER COST COMPONENTS	FORT GOOD HOPE	TUKTOYAKTUK	PORT FRANKLIN	BAKER LAKE	POND INLET
(a) HOUSE COST (MATERIAL & FREIGHT)	\$74,200.00	\$81,600.00	\$83,600.00	\$98,500.00	\$99,200.00
(b) MONTHLY PAYMENTS of (a) 25 yr. amortization @ 13.25% int.	\$83.00	\$953.12	\$936.32	\$1,103.20	\$1,111.00
(c) LAND COSTS	\$33.33	\$3,500.00 (*)	\$33.33	\$41.67	\$41.67
(d) TAXES	\$18.94	\$18.94	\$18.94	\$21.34	\$21.84
(e) POWER	\$50.75	\$62.29	\$61.91	\$57.09	\$72.07
(f) HEATING	\$147.44	\$216.83	\$141.83	\$258.24	\$179.88
(g) WATER & SEWER	\$21.90	\$28.23	\$17.03	\$58.89	\$19.95
(h) INSURANCE PREMIUMS	\$51.53	\$37.57	\$54.42	\$44.53	\$64.15
(i) MAINTENANCE	\$107.44	\$107.44	\$107.44	\$107.44	\$107.44
(j) TOTAL MONTHLY SHELTER COSTS (sum of b to i inclusive)	\$1,262.37	\$1,424.42	\$1,371.22	\$1,692.40	\$1,618.04
(k) AFFORDABILITY THRESHOLD/YEAR	\$50,495.00	\$56,977.00	\$54,819.00	\$67,696.00	\$64,722.00

(*) Land costs for all communities except Tuktoyaktuk are quoted as monthly lease payments. In Tuktoyaktuk, where titled land is available, price quoted is the average purchase price of land for residential use. Land cost for Tuktoyaktuk is added to the house cost (a) and amortized over 25 years at 13.25% interest.



November 7, 1990

Mr. H. Logsdon
Government of the Northwest Territories
Yellowknife, N. W.T.

Dear Mr. Logsdon:

Thank you for agreeing to present a paper prepared jointly by Ms. D. Seedo and yourself **in the** seminar **series** titled Human Ecology: Issues **in the** Canadian North.

Mr. H. Logsdon
Housing and Northern Lifestyles: An Historical **Overview.**
University of Alberta
February 12, 1991
3:30 to 5:00 P.M.

This seminar series is sponsored by the Faculties of Extension and Home Economics in collaboration with the School of **Native** Studies, Canadian Studies, **Women's** Studies, Canadian **Circumpolar** Institute, Alberta Home Economics Association, and the Canadian Home Economics Association. **All** presentations will be published in a book edited by the Faculties of Extension and Home **Economics.**

This letter outlines our understanding of your involvement **in** the seminar. Please read this letter carefully and amend **it or** add questions for clarification if necessary. Sign both copies and return one to me by November 20, 1990.

1. Resumés

Please send us a copy of your short **resumé**, confirmation of your presentation **title**, and a short paragraph describing your topic by November 20, 1990. We need these for publicity **purposes.**

2. Spoken Presentations

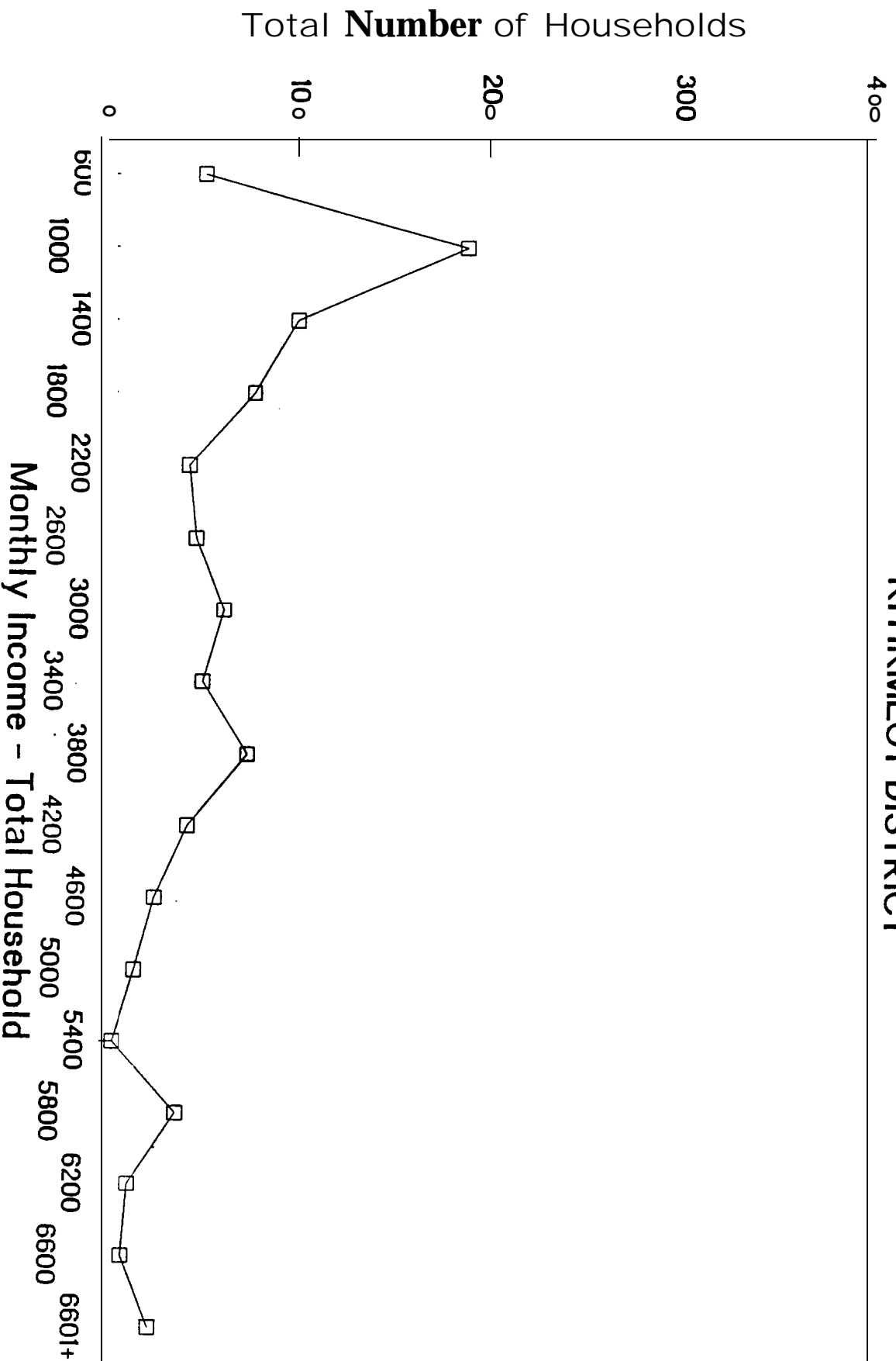
a) Plan **your** formal presentation approximately 45 minutes long. Please allow for 45 **minutes of discussion, immediately following your presentation, on concepts raised in your paper.** **One of** the purposes of this seminar series is to allow for both formal and informal communication among researchers, industry representatives, and government personnel.

b) Our staff can provide some assistance **in** preparing slides and overheads.

c) An overhead and a standard slide projector will be available. Please advise us **if** you require additional equipment.

TOTAL HOUSEHOLD INCOME

KITIKMEOT DISTRICT



HOUSING PROGRAMS RENTAL and HOMEOWNERSHIP

PRE-WWII
NO ACTIVITY

POST WWII
RECOGNITION
OF
HEALTH PROB.

WEST

EAST

EARLY '50'S
INFORMAL ASSIST.
FROM DIAND TO
CONSTRUCT HOUSES
- \$, LOGS OR
LABOUR

Judy Colford -
Interview with
Norm Oden,
former Regional Director
of Indian Affairs in
the Mackenzie Dist.

1956 ESKIMO
HOUSING LOAN
PROGRAM
SEE "RIGID
FRAME HOUSES"

Recognized that I couldn't afford to -
of housing industry

Formalized the assistance for...
help Indians with the construction of a house with no mortgage or other security requirements.
assistance included...
max of \$4000 in 1960 to \$7000 in 1962, depending on builder's contribution.

1960-68
"Welfare" housing Program

Judy Colford reports
From Indian estimates of the Indian Affairs Board under "Welfare Housing"

1965
Eskimo Rental Housing Program

1968
Northern Rental Housing Program

of RGI Housing
less 20% of Income or \$/cc
⇒ \$2.00/mth for those on social assistance -
\$67.00/mth max.

1968
Northern Purchase Housing Program

71 - Bryan-Pearson recommended a task force...
house be initiated. The report (1972) recommended transfer of control for housing...
control

These 2 programs were transferred to GNWT in 1969. City of...
functions...
no control, responsibility...

1973
Country Home
ASSISTANCE GRANT
CHAG



1974
NHA PUBLIC
HOUSING
(Sec. 43 + 44)



1976
Rural + Remote
Housing Program



1977
Small Settlement Home
ASSISTANCE GRANT
Program (SSHAG)



1980
NHA PUBLIC HOUSING
Sec. 40



1983
Home Ownership Assist.
Program (HAP)

