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# PATHWAYS TO RESILIENCE: ADDRESSING THE HOUSING CRISIS IN CANADA'S NORTH

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## ABSTRACT

Housing challenges in the far North are compounded by remote geographies, high costs of construction, and top-down neocolonial policy frameworks. The limited resilience of the housing system results in spatial and racial inequalities that perpetuate the exclusion of Indigenous people from access to adequate and suitable housing. Decades of underinvestment in critical infrastructure – energy, roads, and public housing – has driven the rapid rise of homelessness and worsened the housing affordability crisis in this captive market.

Recognizing the power of recent housing initiatives by Indigenous-led organizations, we argue for transformational change to build more resilience through policy integration and investment in affordable housing to open pathways towards reconciliation and improve economic and social opportunities. Our research calls for stronger efficiency and effectiveness of government programs for critical social infrastructure, and diversification of housing models that navigate market and non-market economies in Canada's North.

# AUTHOR BIOGRAPHIES

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**Kristel Derkowski** is the Manager of Research and Development at Taylor Architecture Group in Yellowknife and a doctoral student at the University of Calgary. She completed an award-winning thesis for a Master of Environmental Design at the School of Architecture, Planning & Landscape (University of Calgary) developing a resilient housing model for northern Indigenous communities. She leads a CMHC Housing Supply Challenge project in the Northwest Territories exploring innovative solutions in non-market communities. Given the absence of any N.W.T.-based postsecondary institution undertaking research on housing, urbanism, architecture, or design, the R&D department at Taylor Architecture Group has been treated by local and national organizations as a research hub on these issues.

**Simon Taylor** is the Principal and owner of Yellowknife-based Taylor Architecture Group, which is the largest and longest-standing architecture firm headquartered north of the 60th parallel in Canada. Having spent 30 years designing projects in northern and Indigenous communities, Simon is one of the most experienced architects practising in the Northwest Territories. He is currently involved in the planning and design of several housing projects in Yellowknife and other northern communities.

# INTRODUCTION

The Northwest Territories (N.W.T.) is a majority-Indigenous territory with a relatively recent and rapid history of colonization. Yellowknife (known as *SQ̄mbak'è* or “place of mineral wealth” to the *Tłı̄chǫ̀*<sup>1</sup>) was settled after the discovery of gold in the 1930s and became the territorial capital in 1967. The city has since grown to about 20,000 residents, which is half the population of the N.W.T., and continues to be a demographic and economic outlier within the territory. In Yellowknife, over 40% of households have a housing problem.<sup>2</sup> Decades of underinvestment in critical infrastructure have driven the rapid rise of homelessness and worsened the housing affordability crisis in this captive market. Housing challenges in the far North are compounded by remote geographies, high costs of construction, and top-down neocolonial policy frameworks. This research provides evidence-based evaluation of inequalities in the N.W.T.’s urbanizing communities, emphasizing patterns of racialized housing and income exclusion across the territory. The analysis explores the relationship between housing policy intervention and housing market outcomes in Yellowknife, where core housing need increased by 230% over the past decade.<sup>3</sup>

The housing system lacks resilience in economic, social, institutional, and environmental terms due to a complex legacy of past housing and economic policies, commodification of housing, lack of culturally responsive housing models, as well as red tape and prohibitive construction costs. It is vulnerable to economic shocks, extreme climate stressors, and the effects of remote geography.<sup>4</sup> The failure of past market-driven policy has resulted in severe housing and infrastructure deficits that continue to exacerbate social and racial inequalities. These inequalities are reflected in the spatial exclusion of Indigenous people (who make up 51% of the territory’s population) from access to adequate and suitable shelter. While recent housing initiatives advanced by Indigenous-led organizations hold powerful potential, a transformational change requires integrating policy into infrastructure and providing affordable housing, opening pathways toward reconciliation and improving economic and social opportunities.

Our research calls for strengthening the efficiency and effectiveness of government programs, integrating policy for critical infrastructure, and supporting Indigenous organizations to deliver tangible benefits to communities under stress. It capitalizes on empirical evidence from census datasets, the N.W.T. Bureau of Statistics, publications of the Northwest Territories Housing Corporation, interviews, and field observations to illustrate relationships between gaps in policy and worsening housing indicators.

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<sup>1</sup> Pasquayak and Klein, *SQ̄mbakwè K'egoǫ̀*.

<sup>2</sup> N.W.T. Bureau of Statistics, “Historical Housing Problems.”

<sup>3</sup> N.W.T. Bureau of Statistics, “Historical Housing Problems.” Core housing need in Yellowknife rose from 9.1% in 2009 to 21.1% in 2019.

<sup>4</sup> Tsenkova, *Energy Efficiency*.



# LEGACY OF FEDERAL AND TERRITORIAL POLICIES: CUMULATIVE DEFICITS AND CREATION OF DEPENDENCY

When the federal government began delivering housing in Arctic regions in 1959, it created problematic outcomes. Housing units were inadequately designed for the northern climate, and both homes and settlements were inappropriately designed for northern cultures, without any input from northern peoples.<sup>5</sup> The public housing system was applied as a tool to impose Euro-Canadian ideologies onto Indigenous families.<sup>6</sup> The government established settlements at the sites of former fur trade posts, which had been obsolete as economic drivers since the mid-20th century. Rental fees for public housing were collected in cash, directly opposing and further intervening in traditional economies. The escalation of these fees over time served to punish non-participation in the wage economy and to enforce conformance with the settler-colonial model of community. Wage-based employment in these communities was – and, for the most part, remains – sporadic and unreliable; cash payments have been difficult for northerners to afford on a systemic, rather than individual, level.

The federal government was the public housing provider for 10 years before it devolved the administration of this task to the territorial government in 1969. The territorial government, by way of the Northwest Territories Housing Corporation (NWTHC), delivered thousands of new units over the next two decades, but continued to report that the housing supply remained deeply inadequate to meet the territory's need.<sup>7</sup> At the same time, federally built housing was rapidly deteriorating and expensive to rehabilitate.<sup>8</sup> The fundamental issue – that operational housing costs were disproportionately high in relation to households' economic opportunities – persisted (and persists). The territorial government made attempts to stimulate housing markets by raising rental fees for public housing in selected communities.<sup>9</sup> These attempts were largely ineffective due to inherent and systemic economic barriers. Outside the capital city, housing options and housing providers did not diversify. Communities remained heavily reliant on public housing, while the quantity, quality, and cost of these units remained problematic – both for the territorial housing corporation and for its clients. By 1990, it was reported that if housing delivery were to continue at the same rate, and if the population were to remain stable, it would take 30 years for the territorial government to meet the existing demand.<sup>10</sup> In fact, however, rates of housing delivery sharply declined.

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<sup>5</sup> Robson, "Housing in the Northwest Territories," 3–4.

<sup>6</sup> Christensen, *No Home in a Homeland*, 50.

<sup>7</sup> Northwest Territories Housing Corporation, *1992/93 Annual Report*, 2.

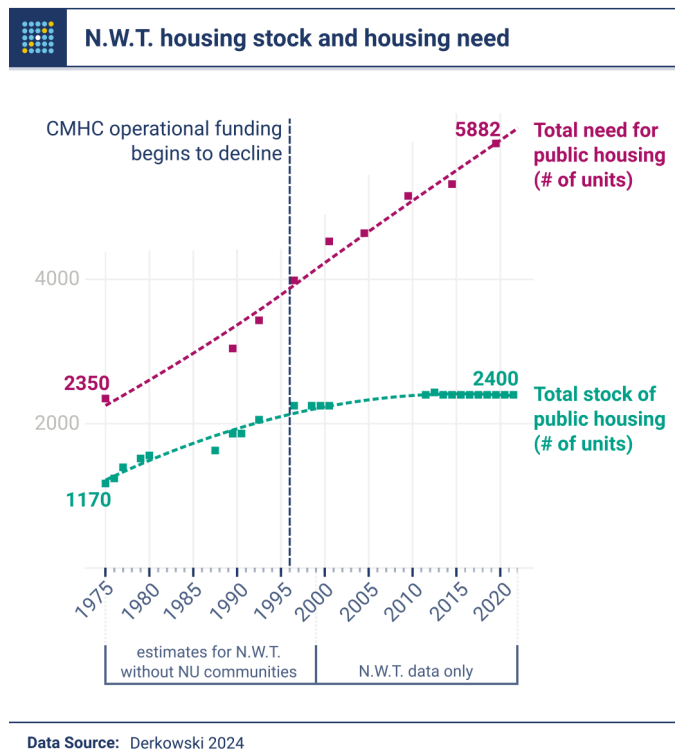
<sup>8</sup> Robson, "Housing in the Northwest Territories," 9.

<sup>9</sup> Robson, "Housing in the Northwest Territories," 12.

<sup>10</sup> Rees and Hulchanski, *Housing as Northern Community Development*, 11.

In the mid-1990s, the federal government made a series of decisions to terminate new spending on social housing and allow existing operational agreements to expire. Federal contributions to the N.W.T.'s operational budget began to decline in 1996, with a goal of reaching \$0 by the year 2038. The costs to operate, maintain, and rehabilitate existing units were already exorbitant, and the territorial government spent disproportionate amounts on housing.<sup>11</sup> With federal contributions in decline, and further sources of operational funding uncertain, the N.W.T. effectively stopped adding new units to its stock of social housing. The quantity of public housing in the Northwest Territories<sup>12</sup> remained between 2,200 and 2,400 total units for 25 years after 1996, as shown in Figure 1.<sup>13</sup> Meanwhile, as the number of public housing units effectively plateaued, and private markets failed to emerge, housing need in the territory continued to rise, with the result that by 2019 some 43% of N.W.T. households were experiencing a housing problem.<sup>14</sup>

Figure 1: Changes in public housing stock and public housing need: N.W.T. (1975–2021)



About 20,000 residents, including 3,500 employees of the territorial government, reside in Yellowknife. Since the closure of gold mines in the area, the city's economy is driven by its role as government seat and public service centre. Residents of smaller communities often migrate to Yellowknife to access government services or seek better employment and housing opportunities.<sup>15</sup> Five other communities serve as regional centres for the territorial government. These regional centres, where employment and income opportunities are concentrated, most closely resemble the southern Canadian model of a population centre. Together with Yellowknife, they are characterized as “market” communities – those with a recognizable housing market. The vast majority of N.W.T. communities are considered “non-market,” characterized by extremely high rates of both housing problems

<sup>11</sup> Falvo, “Who Pays?,” 248.

<sup>12</sup> Considering only the region that is the present-day Northwest Territories, and not including the region that would become Nunavut after 1999.

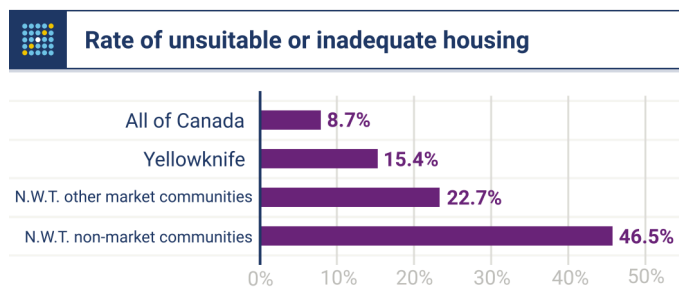
<sup>13</sup> Derkowski, “Retracing Pathways,” 40.

<sup>14</sup> N.W.T. Bureau of Statistics, “Historical Housing Problems.”

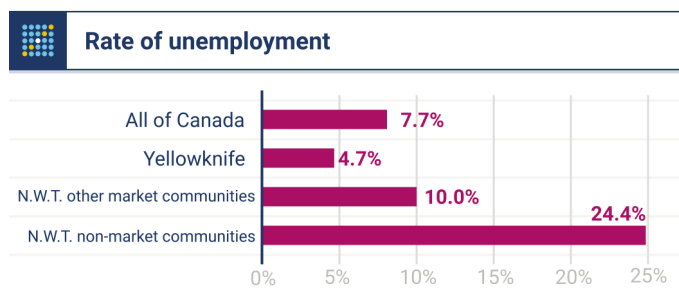
<sup>15</sup> Christensen, *No Home in a Homeland*, 141.

and unemployment, indicating significant economic and social vulnerability (see Figure 2). In all but one non-market community, the population is 80% to 100% Indigenous.<sup>16</sup>

Figure 2. Rate of unsuitable or inadequate housing and rate of unemployment: Canada and N.W.T. communities (2021)



Data Source: Statistics Canada 2021 Census of Population



Data Sources: N.W.T. Bureau of Statistics 2019

In Yellowknife, despite better housing and economic indicators than in other N.W.T. communities, the rate of unsuitable and/or inadequate housing approaches twice the national average.<sup>17</sup> Across the whole territory, both the highest rates of unemployment and the highest share of problematic housing are found in the smaller communities with the highest concentrations of Indigenous populations (see Figure 3). These statistics indicate patterns of economic and housing exclusion that are manifested in spatial and racial terms in the housing system.

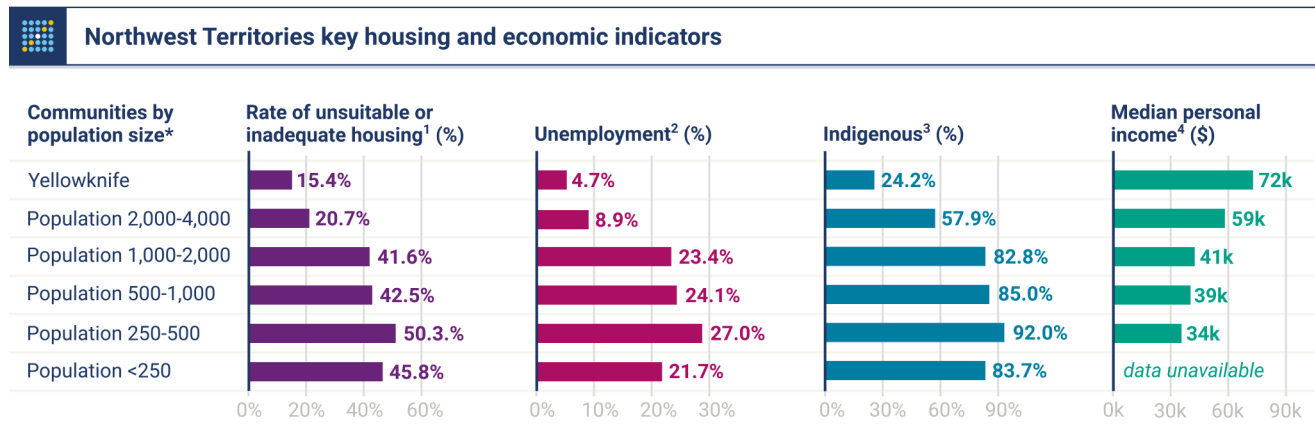
While there is a housing crisis across Canada, there is an even more acute housing crisis throughout the Northwest Territories – one that manifests to the most extreme degree in the non-market communities. This situation

results from a history of inappropriate and ineffective policy intervention, in combination with inadequate investment and a complex systemic context that collectively affect the resilience of the housing system and its ability to bounce back in response to external shocks.

<sup>16</sup> N.W.T. Bureau of Statistics, “Community Population Estimates.” Note that Yellowknife, Hay River, Inuvik, Fort Smith, Fort Simpson, and Norman Wells are considered by Housing Northwest Territories to be market communities. Enterprise is the only non-market community with a majority non-Indigenous population.

<sup>17</sup> Per 2021 census data. In Yellowknife, 15.4% of households are unsuitable, in need of major repairs, or both. The same figure for all of Canada is 8.7%.

Figure 3: Key housing and economic indicators in N.W.T. communities (2021)



\*Statistics shown represent the average for communities in each group  
 Data Sources: Statistics Canada 2021<sup>1,4</sup> Census of Population; N.W.T. Bureau of Statistics 2019<sup>2</sup>, 2021<sup>3</sup>

Given the combination of small population sizes, geographic dispersion, extreme climates, and tenuous supply chains, addressing the housing crisis in these communities is expensive and fraught with risk. The cost to construct a new single-family detached home in a remote northern context is on the order of a million dollars. Once it is built, the value of the home immediately drops to a fraction of that price. Limitations on local economic opportunity mean that the price of home construction is out of reach for local residents and, in turn, that private development is not viable. Beyond the capital outlay, energy costs are high and thus many residents would be hard pressed to make utilities payments, especially given the high cost of living generally. There are also profound difficulties accessing skilled labour to undertake maintenance and repairs; as a result, many homes in non-market communities are in need of major repairs. Given these economic and environmental conditions, the existence of non-market communities now depends on the ongoing subsidization of shelter costs for broad portions of the population. Public housing in the N.W.T. has never been adequately resourced to meet residents’ housing needs. This dependence on government finance and delivery makes the housing system less resilient and adaptable to change.

The consequences of the federal government’s withdrawal from social housing in the N.W.T. fall on marginalized populations without equitable access to employment or housing opportunities. They have created, and continue to create, disproportionately adverse impacts for the Dene, Métis, and Inuit across the N.W.T., who face escalating challenges in much-needed access to critical infrastructure and housing. Neoliberal ideology and market-driven policy frameworks are fundamentally inapplicable in non-market northern communities.



# THE HOUSING CRISIS IN YELLOWKNIFE

The housing indicators in Yellowknife are the least problematic of any N.W.T. community. However, rents are 150% of the national average, and vacancy rates for bachelor and one-bedroom units are close to 0%.<sup>18</sup> Rates of public housing are more than twice the national average, and the waitlist equates to approximately 5% of households in the city.<sup>19</sup> While the population of Yellowknife is 24.2% Indigenous, 91% of the people experiencing homelessness are Indigenous and 93% come from non-market communities.<sup>20</sup> The northern housing crisis has always been, and continues to be, a racialized issue.

Despite Yellowknife's resemblance to a Canadian market community, unique challenges persist in its housing and construction market. There are very few housing providers, and the lack of diversity and competition in the marketplace challenges the institutional resilience of the housing system. Geographical remoteness complicates access to material supply chains and to specialized labour, driving up costs for both. The territory's small population limits the development of a competitive construction industry. Given these barriers, both the construction and housing markets have been referred to as "captive" even in Yellowknife.<sup>21</sup> The housing supply in the city is insufficient to meet the pressure created by a combination of government, industry, and transient workers alongside residents of smaller communities who migrate to the city for better access to services and amenities. Access to shelter in the capital city is highly competitive, costs are inflated, and shelter is essentially out of reach for marginalized populations – among which Indigenous northerners are vastly overrepresented.

*“The northern housing crisis has always been, and continues to be, a racialized issue.”*

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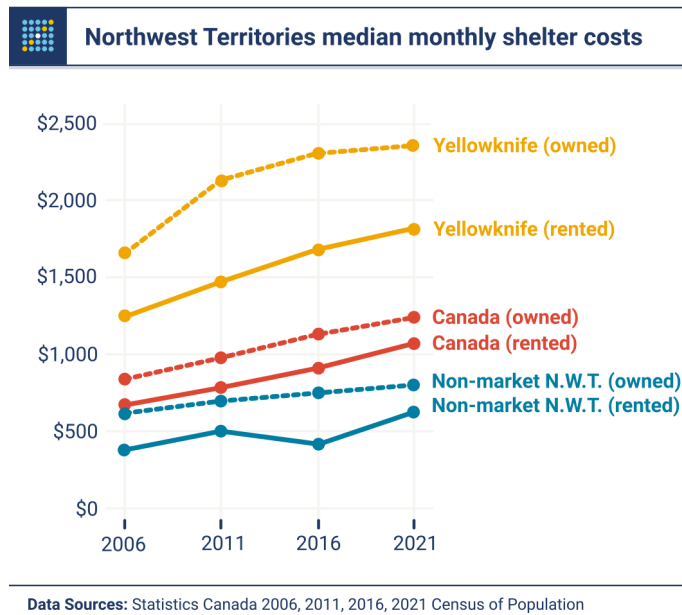
<sup>18</sup> The 150% figure is based on average monthly shelter costs for rented dwellings as reported in the 2021 census. The 0% vacancy rate is from Turner et al, *Everyone is Home*, 24.

<sup>19</sup> Of the 7,519 households in Yellowknife (per 2021 census data), 355 households were on the public housing waitlist in 2020, according to Ollie Williams in “How Big is the Public Housing Waitlist in Your NWT Community?”

<sup>20</sup> N.W.T. Bureau of Statistics, “Community Population Estimates.”; Christensen, *No Home in a Homeland*, 6.

<sup>21</sup> Christensen, *No Home in a Homeland*, 125.

Figure 4: Median shelter costs for owned and rented dwellings (2006–2021)



## Census data shows that the most prevalent housing problem in Yellowknife is affordability

This contrasts with the situation in other N.W.T. communities, where adequacy and suitability problems tend to be more extreme, and affordability problems are not captured statistically due to high levels of subsidized housing. Figure 4 shows that median shelter costs are much higher in Yellowknife than they are nationally, whereas they are much lower in N.W.T. non-market communities. While this indicator appears to perform better in non-market communities (both for owned and rental housing), unsubsidized shelter costs remain entirely out of reach for most residents; waitlists for public housing are extremely long.

Despite the inflated shelter costs in Yellowknife, residents from non-market communities tend to migrate to the capital in order to access basic services that are unavailable in their home communities. Here they encounter a vast disparity between their own buying power and that of southern migrants who have come to Yellowknife to take well-paying jobs in government or resource extraction industries. Ultimately, although the housing options in Yellowknife tend to be more adequate overall than they are in non-market communities, these options remain out of reach for many northern and Indigenous residents.

## Growing homelessness in Yellowknife is the most obvious sign of market failure and government inaction in housing policy

In 2021, a Point-in-Time Homeless Count found that 312 individuals were experiencing visible homelessness.<sup>22</sup> In addition to visible homelessness, 431 Yellowknife households (6%) were hosting an individual who could not afford their own home – who were, in other words, experiencing hidden homelessness.<sup>23</sup> A further 360 households (5%) were on the waitlist for a public housing unit in the city.<sup>24</sup> For marginalized individuals, the sparse available supports are inadequate to provide pathways out of homelessness. Visible homelessness in Yellowknife is directly linked to the problematic conditions of housing, employment, and education in the N.W.T.’s non-market communities.

<sup>22</sup> N.W.T. Bureau of Statistics, 2021 *Yellowknife Point-in-Time Homeless Count*, 2.

<sup>23</sup> N.W.T. Bureau of Statistics, “Without Own Accommodations, 2019.”

<sup>24</sup> Williams, “How Big?”

## The housing crisis is compounded by a housing supply shortage and the lack of a competitive housing market

The monopolistic and profit-driven nature of the private market aggravates its low economic and institutional resilience. Close to 85% of privately initiated rental housing in Yellowknife is owned by a single real estate investment trust (Northview Residential REIT).<sup>25</sup> The REIT generates profits on housing – an outcome sometimes achieved directly through tenant dispossession.<sup>26</sup> This opportunistic approach to property hinges on high barriers to entry – the high costs of construction in the North, and the affordability gap affecting operations – that limit the ability of other companies to compete. Its effective monopoly on rental housing has had several problematic effects:

- the dominance of the REIT has been identified as a factor in exorbitantly high shelter costs;
- the REIT has left housing inadequacy unaddressed, a situation that is likely to worsen as buildings continue to age;<sup>27</sup> and
- the REIT maintains a “highly exclusive, discriminatory”<sup>28</sup> landscape of rental housing that continues to exacerbate racialized inequities.

In summary, our assessment of the housing system in Yellowknife demonstrates its limited resilience and ability to grow and respond to the housing needs of the local community. Key economic, social, institutional, and environmental indicators show clearly that investment in northern housing infrastructure has been inadequate to alleviate the chronically urgent and near-overwhelming need. On the social side, the socioeconomic landscape of Yellowknife and the N.W.T. is characterized by systemic inequities. Economic and housing opportunities contribute to spatial and racial inequality and exclusion. Homelessness is influenced by the lack of housing options, public services, and both social and physical infrastructure throughout the N.W.T.’s remote communities. Institutionally, the lack of diversity and the monopolistic position of housing providers limit the ability of the housing system to adopt competitive practices and respond to local needs and affordability constraints.

*“The monopolistic and profit-driven nature of the private market **aggravates its low economic and institutional resilience.**”*

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<sup>25</sup> August, “The Financialization of Canadian Multi-Family Rental Housing,” 989.

<sup>26</sup> August, “The Financialization of Canadian Multi-Family Rental Housing,” 990.

<sup>27</sup> Cohen, “‘It’s Not OK’.”

<sup>28</sup> Christensen, *No Home in a Homeland*, 132.

# ACTIONS TO ADDRESS THE NORTHERN HOUSING CRISIS

Significant levels of federal investment – in housing, energy, transportation, and social infrastructure – are required to bring social and housing indicators in the far North closer to parity with those in the rest of Canada. While the complex institutional, social, and environmental factors of this housing crisis contribute to this economic and housing exclusion, a resilience framework can guide transformative change.<sup>29</sup> Alleviating the systemic circumstances related to Indigenous housing insecurity across the North will require a combination of approaches, including:

- implementation of innovative housing models or development strategies that respond specifically to the regional context;
- ideological reconciliation between settler-Canadian and Indigenous conceptualizations of housing and “home”; and
- renewed investment in housing infrastructure, including social and supportive housing through partnership models.<sup>30</sup>

Recent housing initiatives by Indigenous-led organizations hold powerful potential, but transformational change will require integrating policy into infrastructure and providing affordable housing, opening pathways toward reconciliation and improving economic and social opportunities. Serving northern and Indigenous populations adequately and appropriately calls for a multiscalar and multidimensional housing framework emphasizing resilience – one that considers housing infrastructure in economic, social, environmental, and institutional terms, and proposes actionable interventions at the scale of the individual household, the housing provider, and the whole community.

We present some priority calls to action below.

## Apply principles of resilience to create culturally responsive housing models

It will be critical for northern housing initiatives to move forward with a lens that acknowledges, accommodates, and celebrates traditional Indigenous support systems, concepts of resilience, and concepts of home. Recent research suggests that housing in the northern Indigenous context should be considered as a human-centred, intergenerational asset developed in line with principles of self-sufficiency and self-determination.<sup>31</sup>

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<sup>29</sup> Tsenkova, “Resilience of Social Housing Systems,” 171–193.

<sup>30</sup> Tsenkova, “Social housing on trial.”

<sup>31</sup> Derkowski, “Retracing Pathways Home,” 103–128.



The city of Yellowknife is a cultural interface where the traditional worldviews and mixed economies of northern Indigenous communities combine with a globalizing market context. Indigenous communities have been historically disadvantaged by legacies of systemic dispossession. The federal government must recognize the socioeconomic distinctness of the far North and develop funding programs or partnership models that adequately respond to northern realities and housing exclusion.

A path toward a more resilient housing system would include:

- renewed investment in social housing systems and in social housing infrastructure by all levels of government;
- development of partnerships between governments, Indigenous organizations, and community housing providers, supporting diversification of housing ownership and delivery approaches; and
- diversification of housing options, potentially with a focus on hybrid models that recognize and navigate the existence of both market and non-market economies in the Northwest Territories.

## **Decommodify housing: Mitigate rent inflation and tenant dispossession**

Recent research on housing in Yellowknife indicates that the captive rental market is exploited for profit by southern-owned REITs at the expense of northern residents.<sup>32</sup> Indigenous residents and northerners from non-market communities are excluded from access to rental housing in urban centres. The monopoly of one institution and its overbearing presence in the territory exacerbates the supply shortage and contributes to a growing affordability crisis.

The territorial government has the option of mitigating rental increases – and the resultant dispossession of tenant households from their homes – by implementing rent controls in market communities and aligning rent increases with inflation. These actions would shift policy toward the recognition of housing as a human right rather than as a vehicle for profit, while beginning to address inequalities in housing access.

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<sup>32</sup> August, “The Financialization of Canadian Multi-Family Rental Housing,” 990.

## **Address high construction costs & red tape: Build institutional resilience**

Construction costs in Yellowknife have been escalating since the 1990s and are about three times higher than in other urban centres. This discourages new housing construction, inhibiting adequate housing supply and the development of a diversified housing market. One contributing factor is the increasing complexity of building codes and standards across Canada. The territory follows the standards of the National Building Code, despite the significant climatic and logistical differences of its construction context. Northern-specific code revisions would capitalize on local resources, respond to northern climates, and mitigate operations and maintenance challenges by simplifying building systems without compromising occupant health or safety.

Beyond re-evaluating the application of building codes and standards, addressing regulatory barriers to housing supply in Yellowknife would also involve policy changes related to land administration and access to land for development; development permitting and appeal processes; and development reviews.

# CONCLUDING COMMENTS

In Yellowknife, underinvestment in critical infrastructure has driven the rapid rise of homelessness, created a massive housing deficit, and worsened the housing affordability crisis in this captive market. The housing system has limited resilience, limited growth potential, extreme dependence on government funding, and inadequate capacity to respond to housing needs. In addition to major affordability constraints, systemic housing inequalities perpetuate the spatial exclusion of Indigenous people.

Recognizing the power of recent housing initiatives by Indigenous-led organizations, we argue for policy integration in infrastructure and affordable housing provision that opens pathways toward reconciliation and improves economic and social opportunities. Enhancing the resilience of the housing system can improve its ability to deliver viable solutions to vulnerable communities and support northern and Indigenous populations. The necessary transformation would consider housing infrastructure in economic, social, environmental, and institutional terms, and include actionable interventions at the scale of the individual household, the housing provider, and the whole community.

It is critical for northern housing initiatives to adopt a lens that acknowledges and celebrates traditional Indigenous support systems – a departure from the market-driven, neoliberal lens that currently prevails. Further, our research calls for strengthening the efficiency and effectiveness of government programs, integrating policies for critical infrastructure, and supporting Indigenous organizations. In addition to addressing red tape, high construction costs, and market monopolies to boost economic resilience, renewing investment in social housing systems at all levels of government and diversifying housing models to navigate market and non-market economies in the Northwest Territories will improve the social and institutional resilience of its housing system.

***“In Yellowknife, underinvestment in critical infrastructure has driven the rapid rise of homelessness, created a massive housing deficit, and worsened the housing affordability crisis in this captive market.”***

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