

Housing in the Northwest Territories: the Post-War Vision

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Article abstract

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Abstract

The delivery of housing programs in the Northwest Territories in the post-World War II era was part and parcel of government's newly defined northern mandate. Often described as the "northern vision", the northern mandate was a wide ranging initiative that provided for government-orchestrated, northern expansion. Precipitated by both the federal and the territorial governments, the housing programs as delivered under the auspices of the northern vision, more readily provided for the expansionary needs of government than for the shelter needs of the northern residents.

Résumé

La mise en oeuvre des programmes de logement dans les Territoires du Nord-Ouest durant la période qui a suivi la Seconde Guerre mondiale faisait partie intégrante du nouveau mandat relatif au Nord défini par le gouvernement. Ce mandat, souvent appelé «vision du Nord», était une opération de grande envergure visant à assurer la main mise du gouvernement sur le développement du Nord. Hâtivement appliqués par les gouvernements fédéral et territorial, les programmes de logement qui ont vu le jour dans le cadre de la «vision du Nord» visaient davantage à répondre aux besoins expansionnistes du gouvernement qu'aux besoins des résidents du Nord en matière de logement.

Introduction

The traditional pattern of community and community development in the Northwest Territories (NWT) of Canada was dictated by the immediate needs of the local population. Reflecting the culture and heritage of the residents as well as the wide-ranging variations in the local economy, the changing seasonal and/or climatic conditions encountered in the northern community and even the ecological balance of the northern ecosystem, the traditional community was a flexible response to the community needs of the resident population. Sometimes seasonal, sometimes temporary and sometimes permanent, northern settlements have followed time-honoured patterns of growth and decline. These patterns, however, dramatically changed in the post-World War II era when community and community development became an integral part of government's newly-defined, northern vision.¹

Broadly applied across the north, the northern vision was a wide-ranging program of northern expansion. This program was undertaken to capitalize on the resource potential of the Canadian north, to address the sovereignty issues of the post-war era, to rationalize northern administration, to modernize northern infrastructure and perhaps, most pointedly, to reinforce the metropolitan relationship so typical of the north-south experience. Northern development as it occurred under the rubric of the northern vision, was a government-contrived expansionary program of resource development schemes, road building projects, military defence operations, and the introduction of government services including a variety of community development and/or re-development programs. This initiative not only facilitated growth and expansion but it also provided for an increasingly visible government presence in the Canadian north.

It was at the community level that the impact of the northern initiative was most obvious. Through numerous relocation projects, the delivery of infrastructure programs and/or services, the creation and implementation of various regional development initiatives and the application of a wide array of newly articulated northern housing programs, the government's northern vision redefined the northern community, as well as the system of community hierarchy that had existed in the north for generations.² As the northern community reconstituted itself in the post-war era, it did so in response to the perceived needs of community as opposed to the actual or real needs of the local population. As there was little or no opportunity for northern residents to participate in the planning process, the community initiative was a government-orchestrated affair that reflected the government-defined agenda of expansion. The end results were prefabricated dwelling units, wide winding streets, a host of utility services and communities that reflected the linear spatial orientation of government planners. Gone were the days when a community randomly followed the meander of a river with self-built housing and a variety of out-buildings interspersed throughout the settlement.

Housing as introduced during the post-World War II era of northern expansion was a multi-faceted tool of government.³ Not only did it provide a form of shelter for northern residents, it also reinforced the agenda of government as defined by the northern vision. Regardless of whether it was part of the centralizing schemes of the federal government or the homeownership programs of the territorial government, housing became a vehicle through which government re-affirmed its position in the north. Unfortunately for the local population, this often meant overcrowded, inappropriate, unaffordable and short-term housing.

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Both the federal and the territorial governments eventually assumed a central role in providing for the housing needs of the territorial population. In most respects, however, housing conditions did not improve dramatically, regardless of which level of government was involved or what type of programs were implemented. Indeed, by consolidating the units in selected communities, by introducing monthly payment schedules, and by incorporating southern designs and building techniques, the initiatives adopted by the two levels of government actually exacerbated what was already a problematic situation.

Although the process of providing housing for territorial residents was undoubtedly a difficult task for any level of government, the two senior levels of government appear never to have recognized fully, nor understood adequately the unique housing needs of the northern community.⁴ Compounding these difficulties was the fact that building conditions were often precarious – in the semi-permafrost region, the climate was particularly unforgiving, the shipping season was short, storage facilities were non-existent, indigenous building materials were in short supply, skilled labour was generally not available and local capital finance was limited. In many regards, local conditions combined with the larger issues of the decision-making process, further confounded the housing conundrum in the NWT.

In the end, not only did government misinterpret northern housing needs, but it also failed to come to grips with the unique conditions and circumstances of community in the NWT. Most pointedly because of government's broadly defined northern vision, the process of housing northern residents frequently deferred to the broader issues of the decision making process. As a result, the

housing that was delivered in the NWT by the various government programs was usually inferior in design, poorly constructed, expensive, small, often without services and clearly not built with the primary aim of meeting the housing needs of the local population.

The delivery of housing programs in the NWT during the post-World War II era was the prerogative of the two senior levels of government, federal and territorial. While both were active participants in the local housing scene, the main actor was the federal government. Initially through specialized programs such as the Eskimo Housing Loan Program, and eventually through the Canada Mortgage and Housing Corporation (CMHC) with the application of various sections of the National Housing Act (NHA), the federal government coordinated much of the post-World War II housing process in the territorial north. The territorial government, for its part, entered the housing process in 1972, when with the creation of the Northwest Territories Housing Corporation (NWTHC) it initiated a fast-track housing program that was intended to resolve the territories' housing problems immediately. Eventually the government of the NWT, like the federal government, would offer a wide range of housing programs. In each case, whether it was the federal government's Eskimo Housing Loan Program or the territorial government's Low Rental Housing Program, the housing activity pursued by the two senior levels of government did not meet the long-term housing needs of the local population. Indeed, in many respects the various programs delivered by the two levels of government did little more than offer a quick fix to the housing problems of the territorial north.

While the two senior levels of government were building houses that were too small, too costly and too drafty, a third

force in northern housing emerged as a significant participant in the housing process. Evolving in part because of the inadequacies of government program initiatives, organizations such as community-based housing authorities, housing associations or the Inuit Tapirisat came to assume a major role in the housing equation. Responding more purposely to the unique housing needs of the northern population, the community-based organizations allowed for greater involvement of the local population and further, for the greater recognition of northern conditions.

Housing in the Northwest Territories: The Formative Era

The Eskimo Housing Loan Program was the first significant housing program introduced by the federal government in the territorial north. It was intended to provide the opportunity of homeownership to "Eskimo" families who had the perceived financial capacity for it. It was also intended to meet the mandate of the northern vision. Homeownership, the focal point of the Housing Loan Program, was determined by government to be the means of stabilizing the northern community. In place from 1959–1965, the Program delivered approximately 1,200 housing units across the north.⁵

Originally introduced in the eastern Arctic, the Eskimo Housing Loan Program was actually a rental-purchase program which offered the opportunity of homeownership to residents who were deemed by government standards to be capable of making regular monthly payments. The payment scale, however, was prohibitively high for the vast majority of NWT residents.⁶ Indeed, as argued by Thomas and Thompson, the select few who could actually benefit from the program, i.e. those who could afford the units, "could only afford the smallest house of 280 square feet."⁷ Largely be-

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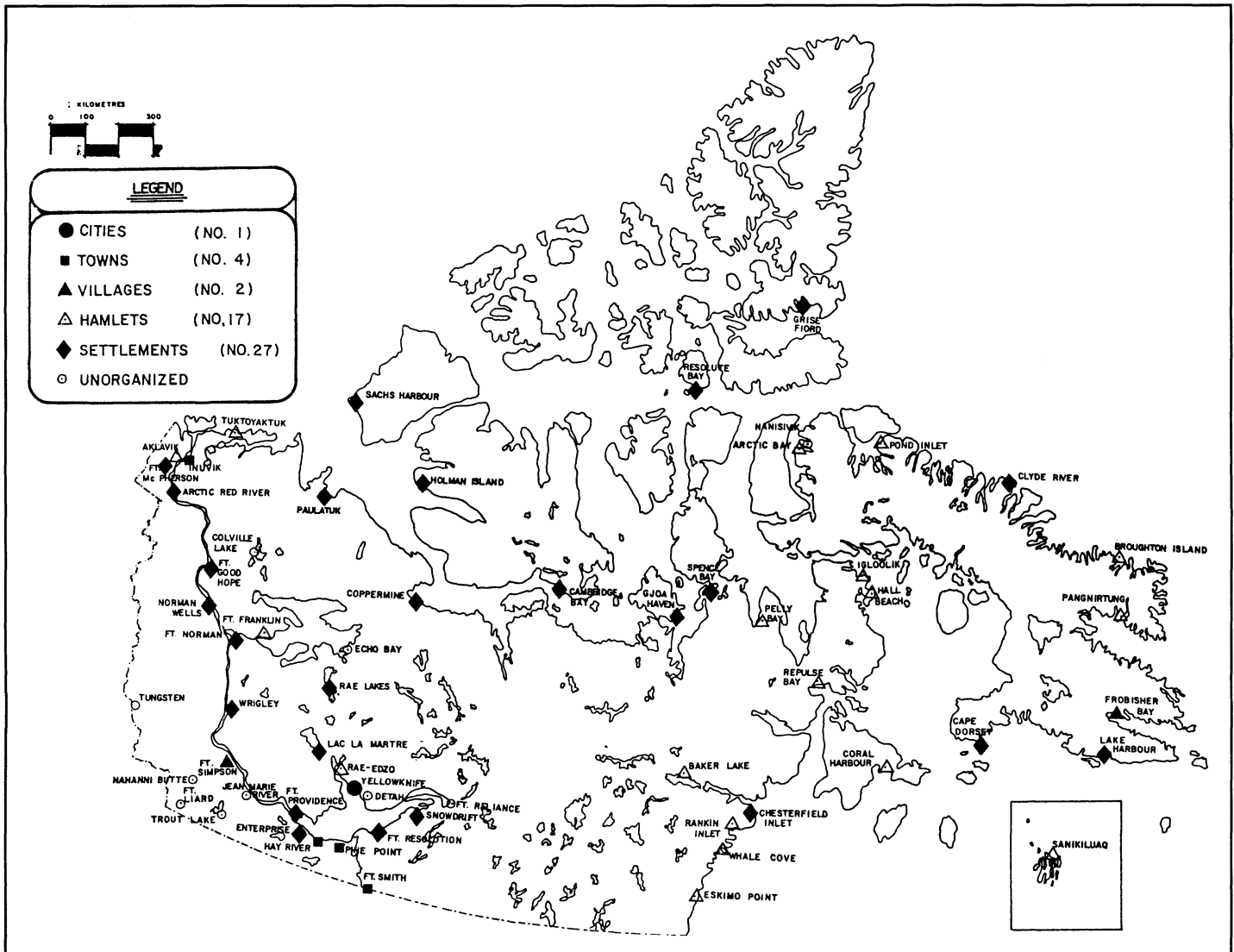


Figure 1: Location Map.

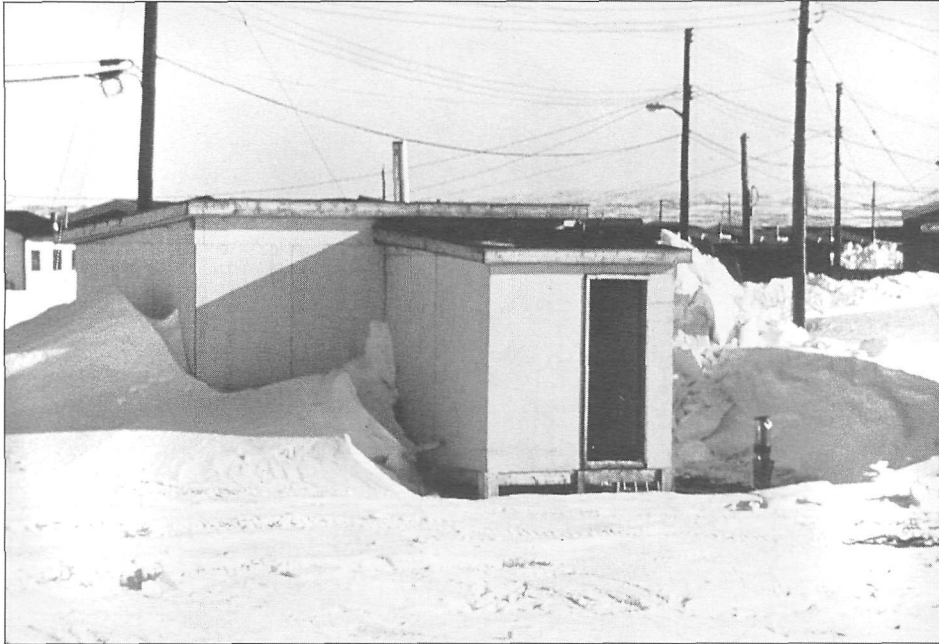
Source: H.J.F. Gerein, *Community Planning and Development in Canada's Northwest Territories*, Yellowknife: Government of the NWT, 1980.

cause of the cost of homeownership, the group to whom the program was directed had little opportunity to avail itself of the initiative. As a result, the majority of units delivered under the program remained as rental stock and, in many cases, even nominal monthly rental payments were not made.

The original units delivered by the initiative were the much-maligned one-room "matchbox" structures (Figures 2 and 3).⁸ A prefabricated, wood-panel house, the matchbox units were "ill-conceived structures" that offered few, if any, comforts to the northern household.⁹ Although the matchbox units would

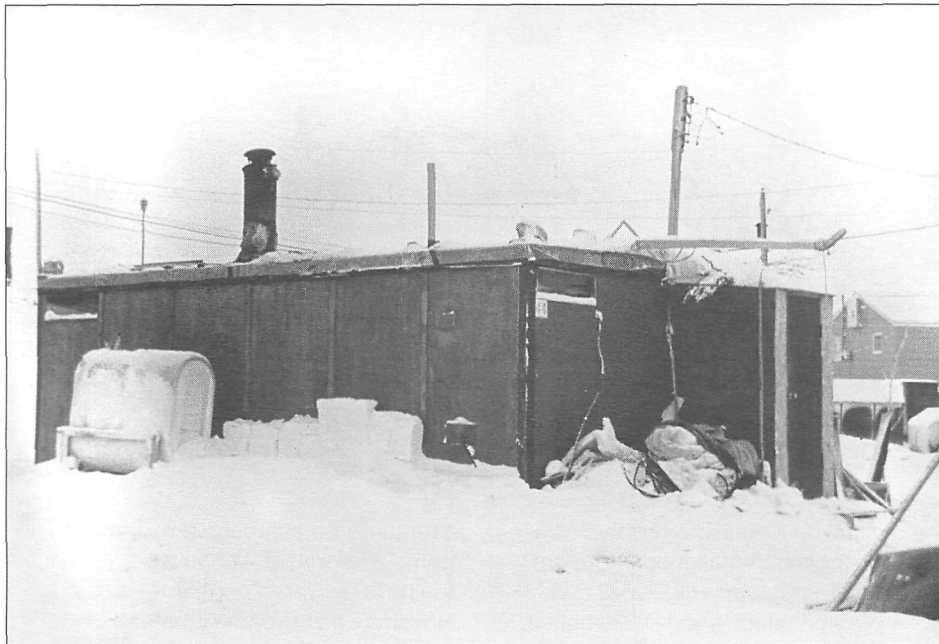
eventually be augmented by the rigid-frame and/or Angirraq house type, all of the units delivered under the Eskimo Housing Loan Program seemed inadequate responses to the housing needs of the NWT population. They were "drafty, cramped, unsafe and totally unsuited" to the northern lifestyle.¹⁰ Indeed, as sug-

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gested by the Inuit Non-Profit Housing Corporation in the document *An Introduction to Housing Conditions in Canada's Arctic*, the units "meant the perpetuation of many of the health and over-crowding problems that the houses were intended to alleviate".¹¹

In an effort to remedy some of the more glaring deficiencies of the Eskimo Housing Loan Program, the Department of Indian Affairs and Northern Development launched a "five-year crash program aimed at providing low-cost rental housing to the Eskimo population of the NWT."¹² Established in 1965, the Eskimo Rental Housing Program, reintroduced the homeownership stock of the Eskimo Housing Loan Program as rental stock. The decision to terminate the housing loan program was based on the results of two surveys of housing need conducted by the federal government in 1965.¹³ The one undertaken in the eastern Arctic and the other in the Mackenzie district underscored the inappropriateness of the federal government's early attempts to encourage homeownership in the NWT. The purchase program was dismantled in response to the survey results and the somewhat more feasible rental program adopted.



The rental component of the Eskimo Rental Housing Program was clearly a more realistic housing initiative than the Housing Loan Program. Not only did the new program offer recipients a rent-geared-to-income payment schedule but it also provided numerous rental services such as fuel, electrical servicing and household furnishings, as well as making available a variety of house types. In the end, however, even when a rental rate of 20% of family income was applied or when fuel quotas were made available on a "programmed basis" or when the newly-introduced, three-bedroom "Urquaq" was erected, the Rental Housing Program still

Figures 2 & 3: The "Matchbox" Unit Introduced in Hollman Island.

Source: Richard Busbell, Manager of Design and Development, NWT Housing Corporation

did not meet the housing needs of the local population. The twenty percent of income payment schedule was particularly difficult for a population whose income was seasonally based and more often than not included some form of transfer payment. Fuel quotas which were determined on the basis of house size, were generally inadequate given wide ranging variations in temperature, wind-chill and snow conditions. Even the Urquaq or the "370" house type as provided by the new program, did not meet the much-sought-after communal space requirements or the storage facilities demanded by the local population. The new program, however, did meet the larger program goals of government. By focusing the program on the eastern Arctic or more specifically on the two eastern Arctic communities of Frobisher Bay (Iqaluit) and Baker Lake, the federal government attempted to centralize the local population in specific target communities, as well as to create a community hierarchy system that was based on the establishment of the two regional centres. The goals of government were reinforced by the number of houses made available in the eastern Arctic region (roughly 83% of the total stock), the number of houses constructed in the two communities of Frobisher Bay and Baker Lake (roughly 23% of the total stock), and by the various housing services that were made available through the program.¹⁴ Here, for example, the adult education component of the program or the housing accessories of the Eskimo Rental Housing Program, were more readily available in the communities of Frobisher Bay and Baker Lake than in other NWT communities.¹⁵

Through the course of its mandate (1965–1969), the Eskimo Rental Housing Program delivered 864 units in the north.¹⁶ Seven hundred and eighty-four of the houses were constructed in the NWT with the remainder erected in arctic

Quebec. Of the 784 units delivered in the NWT, 655 were delivered in the eastern Arctic districts of Frobisher Bay and Keewatin. As suggested, two communities appear to dominate program implementation with Frobisher Bay receiving 101 units and Baker Lake receiving 79 units.¹⁷ The houses were for the most part two- or three-bedroom units of approximately 650–720 square feet that were constructed almost entirely from prefabricated plywood panels. The vast majority of them offered little in the way of basic amenities such as water servicing or sewage disposal.

A final point worth noting about the distribution of units under the Eskimo Rental Program was the relative dearth of activity in the Inuvik Region of the western Arctic. Communities such as Aklavik, Inuvik or Tuktoyaktuk, received few of the benefits of the rental program. With a total of only forty-one units delivered in the Inuvik region by the rental program, the western Arctic was poorly served by the initiative.¹⁸ There were, however, other site-specific programs offered in the district that often precluded the need for rental housing. Of particular note in this regard were the two relocation programs that dramatically affected housing activity in the communities of Aklavik, Inuvik and Tuktoyaktuk.¹⁹ In the end, while the rental program was liberally applied in some communities, in others the overlap of program options precluded its application.

By 1967–1968, in response to the broader issues of community well-being, the orientation of the northern housing initiative began to change. As can be seen in the 1967 Territorial Ordinance designed to "Promote the Development of Housing and Living Conditions in the Northwest Territories", renamed the Territorial Purchase Program and the Northern Rental Purchase Program in 1968,

housing had become one component of an overall strategy to improve the living conditions of northern residents. Indeed, as suggested in the government-generated, *Final Report of the Special Committee on Housing*, the post-1967 thrust of northern housing was to provide "adequate, affordable accommodation to all northerners."²⁰

The Northern Rental Purchase Program which replaced the Eskimo Rental Program is perhaps the best example of the new initiative. Cited by government personnel as a "major step toward the goal of integrating all housing programs in the north along non-ethnic lines," the Northern Rental Purchase Program was an ambitious attempt to provide greater equity in the housing process.²¹ Its initial mandate called for the delivery of 1,558 three-bedroom dwelling units in forty-three northern settlements.²² In application the program delivered 1,378 houses.²³ A sampling of the units and the communities to which they were delivered, indicates that the initiative was not terribly dissimilar from the Eskimo Housing Loan Program. One noticeable difference, however, was the shifting regional focus of the rental program. With the target group of the Northern Rental Program expanded to include the Dene population, the thrust of the rental initiative moved west from the Keewatin District towards the Yellowknife District. The total number of rental units constructed under the new program in the Keewatin District declined significantly when compared to the Eskimo Housing Loan Program and, conversely, the number of units delivered in the Yellowknife District increased by almost 100%.²⁴ Although there was little actual difference between the type of housing delivered under the two programs, the Northern Rental Program clearly broadened the rental mandate in the NWT.

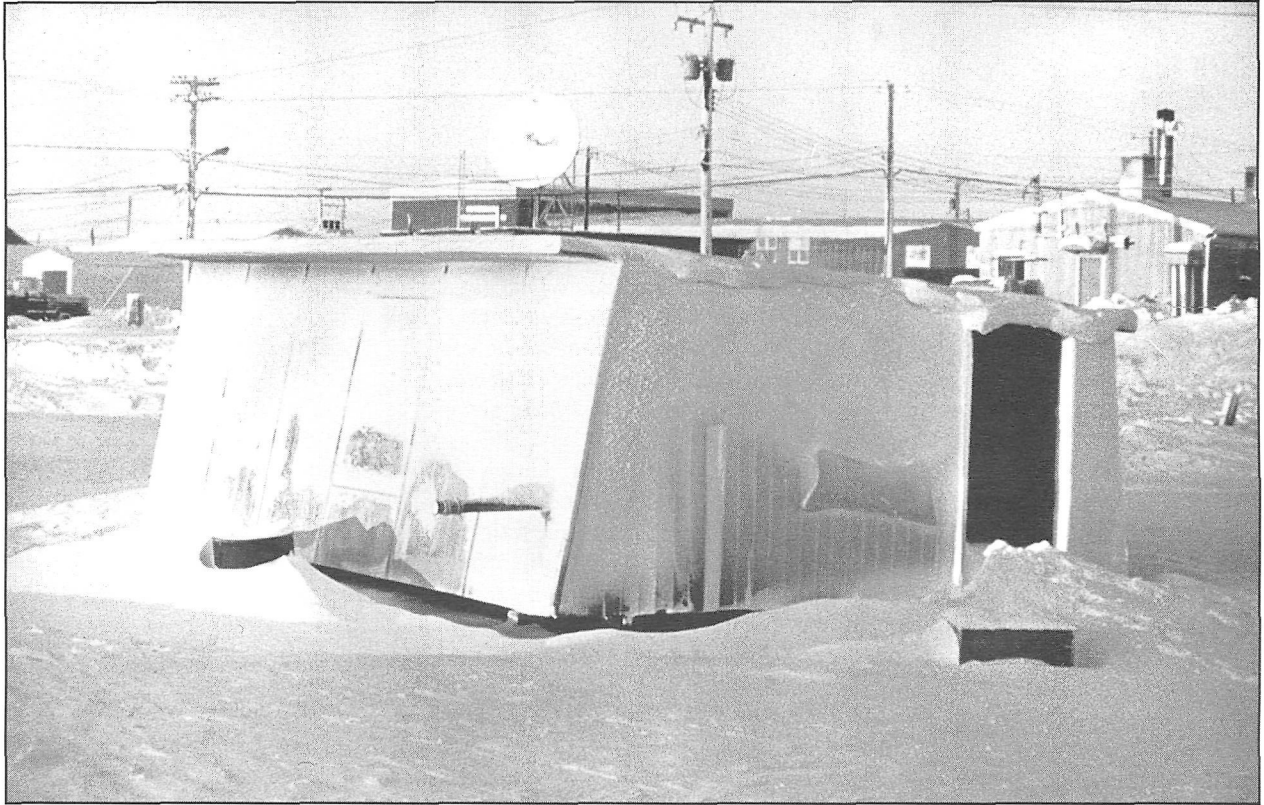


Figure 4: *An Example of the "Anarak" House Type Introduced by the Federal Government at Cambridge Bay.*
Source: *Richard Busbell, Manager of Design and Development, NWT Housing Corporation.*

While the Eskimo Housing Loan Program of the previous era proved to be an inadequate response to the homeownership needs of the NWT, the purchase option of the Northern Rental Purchase was a more precisely articulated statement of ownership capacity. Partly established so that tenants could apply rental payments towards the purchase price of a house, the rental purchase program was an innovative response to both the homeownership and rental needs of the NWT. It was also an innovative response to the needs of government. Indeed, much of the initiative to provide the homeownership option was based upon the

government assessment that homeownership met the larger goals and objectives of the decision-making process. In this fashion, for example, homeownership was perceived as the means of providing a permanently settled population in selected communities. It was also intended as the means of establishing the infrastructure necessary for the construction of "modern conveniences" as well as the method by which government could begin to rationalize the system of community in the north. Homeownership was, in fact, one of the means by which government was attempting to exercise a con-

trolling influence over the form and destiny of community in the NWT.

The rental-purchase program provided NWT residents with the opportunity to purchase what had formerly been rental stock. According to figures compiled by Bushey *et. al.*, some 700 units were turned over through the rental-purchase option.²⁵ The sale price of each unit was based on the original construction cost which, in the case of a 1970 three-bedroom unit for example, was \$7,800. This price was then reduced by an additional 5% per year based on the age of the unit. As well, the cost of the house was

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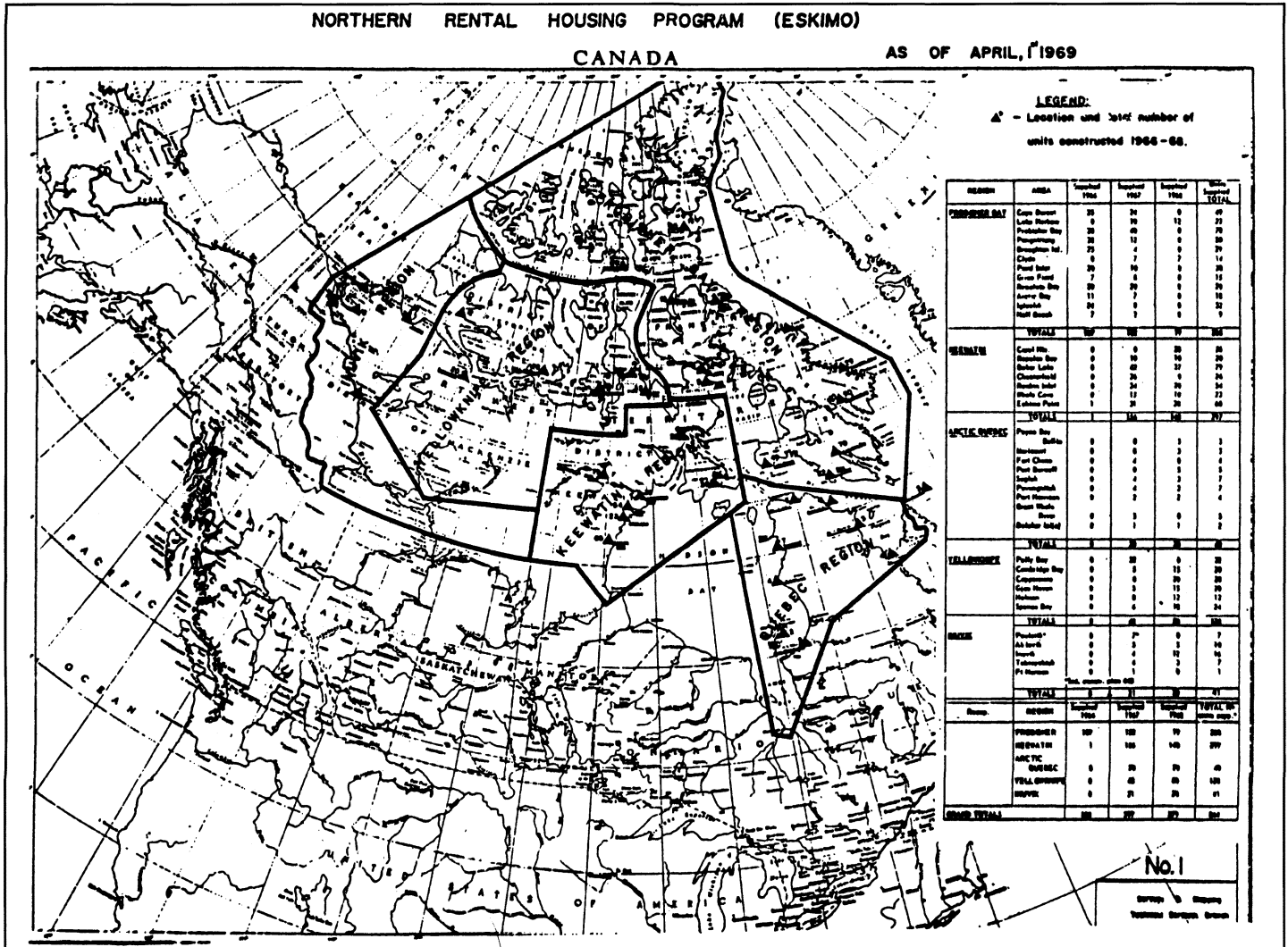


Figure 5: The Northwest Territories, Showing the Location and Total Number of Units Constructed under the Northern Rental Housing Program (1966-1968).

Source: Government of the NWT.

adjusted to reflect both improvements and the general condition of the unit.²⁶ The problem with the program was not so much the sale price but rather, the outstanding rehabilitation and maintenance work required on each individual house. Most of the houses had suffered through several years as rental stock and the

cost of rehabilitation was astronomical. In some areas, this expense averaged out to \$76,000 per dwelling.²⁷ Although the cost of rehabilitation was shared under a 25-75% agreement by the territorial-federal governments, in many situations the units did not warrant rehabilitation work. Even when the houses were properly pre-

pared for occupancy, the nagging question of operating and maintenance costs remained unresolved. As argued by Gordon Wray, one-time Minister responsible for Housing:

... those houses are in such poor shape that most people could never hope to

run them because of the high cost of fuel and power. ...²⁸

In any event, some clients did opt for the purchase program and in certain circumstances the program did meet the community requirements of the NWT. Both the administration and management responsibilities for the program were turned over to local authorities and, while the cost burden was assumed by the two senior levels of government, the heavily subsidized initiative provided a vehicle for a community-oriented, housing program.

The actual number of units delivered under the purchase option appears to be considerably less than the 700 figure suggested by Bushey. Indeed, based on what the Housing Corporation has termed the "Historical Level of Delivery," the 700 figure is about seven times the number of units made available.²⁹ During the years 1979–1984, approximately ninety-one houses were sold under the purchase program. From a low of 3 houses sold in 1979 to a high of 28 houses turned over in 1983, the purchase program offered the opportunity for homeownership to a select group of NWT residents.³⁰ In 1987, for example, according to the recently compiled "Housing Inventory," all 6 units that were sold under the purchase program were not only located in the one district of Yellowknife but in the single community of Edzo.³¹ By 1987 the purchase option of the rental-purchase program had run its course. With the total number of units purchased under the program hovering around the one hundred mark, few, if any, houses were left worth recycling.

Two other programs relevant to the early period of housing activity in the north are the non-profit and employee housing programs. Both of these programs eventually came to deliver a significant

proportion of the total housing stock available in the NWT. Indeed, based on the NWT Housing Corporation's "Comparative Analysis of Housing Stock," by 1972 NWT Employee Accommodations accounted for 19%, Federal Employee Accommodation 9%, and Non-Profit Housing 5% of the total NWT housing stock.³²

The staff housing initiative was an outgrowth of the federal government's northern living allowance program which was in part introduced to attract and maintain a stable and skilled workforce in isolated regions. The community of Inuvik offers one of the best examples of the staff housing initiative. The entire "pool" of housing in the serviced section of the community with the exception of two privately owned houses, was government built and maintained.³³ Erected between 1959 and 1961, the full complement of married staff dwellings in Inuvik consisted of 84 row houses and 52 detached houses while 32 one-room apartments were also delivered for single men.³⁴ In both married and single staff quarters, a nominal rental fee was charged to the occupant. This charge, which clearly reflected government subsidies, also included the cost of heat, light, power, furniture and appliances. Ranging from a low of \$90 per month for a three-bedroom row house to a high of \$122 for a four-bedroom detached unit, the government housing program not only provided inexpensive accommodation for government employees but it also created a symbolic hierarchy of housing within the community.³⁵

GNWT (Government of the Northwest Territories) staff housing, which accounted for a large portion of the total territorial housing stock, was introduced to the territory in 1969. Utilizing the Landlord and Tenants Ordinance as the most "suitable vehicle to establish the relationship be-

tween the staff as tenant and the Government as Employer and Landlord," the government of the NWT, like its federal counterpart, assumed landlord responsibilities.³⁶ Its rationale in creating the staff housing program was summarized in 1985 with the notation "that quality housing was required to attract teachers, administrators and other government of the NWT staff to the North."³⁷ By 1972, the employee program offered approximately 580 units to government personnel.³⁸ Included in the program was the provision of both a monthly housing and a household allowance, fuel subsidies and furniture allocations. Provided on the basis of family size, place of origin, employment record, and housing preference, the staff housing program was determined not only to meet the housing needs of the local population but it was also seen to encourage job stability. At the same time, however, the availability of staff housing with its subsidy support programs tended to accentuate the inequities of NWT housing stock. While the policies governing territorial staff housing changed over time, the dichotomy between employee housing and non-employee housing continued to exist. As argued in the brief submitted from the Baffin-High Arctic region to the government task force on housing:

The rules and rents are different for government employees living in staff housing than for people living in public housing and this causes resentment.³⁹

The non-profit initiative is most clearly seen through the activity of the Inuit Non-Profit Housing Corporation (INPHC). Although the total housing stock delivered by the INPHC is small in comparison to other programs available in the NWT, its activity typifies the non-profit or co-operative initiative that is very important in the north. Operating under Section 56.1 of the *National Housing Act* (NHA), the



Figure 6: A Three-Bedroom Staff Unit in Arctic Red River.

Source: Richard Busbell, Manager of Design and Development, NWT Housing Corporation.

INPHC provided subsidized rental housing for a low-income clientele. By 1987 a total of 16 dwellings had been erected under the INPHC program.⁴⁰ Six units were built in Rankin Inlet, a five-plex consisting of 2 three-bedroom and 3 one-bedroom apartments and a three-bedroom "dome," a 6-plex of one-bedroom units were constructed in Tuktoyaktuk, 2 three-bedroom dwellings were built in Cape Dorset and, 2 four-bedroom units were delivered at Lake Harbour.⁴¹

Housing in the Northwest Territories: The Modern Era

In 1972 the government of the Northwest Territories established the Northwest Territories Housing Corporation as its housing agent. Created by government ordinance, the NWTHC was designed by the Northwest Territories Council Task Force on Housing with the recommendation that:

1. the responsibility for all housing programs be placed under the control and policy direction of the government of the NWT.

2. a NWT Housing Corporation be established and headquartered at Yellowknife, to create, coordinate and give direction to housing programs, based on need, environment and research, so as to make available an adequate standard of housing to all residents of the NWT.
3. incentive programs be developed to encourage and facilitate homeownership.
4. the government of the NWT subsidize at base rate the cost of domestic utilities in areas of the NWT where these rates are excessive.⁴²

While the NWT HC quickly moved into the housing business, it was not until 1976 that the Corporation offered a clear policy statement. Articulated in the publication *An Integrated Housing Policy for the Northwest Territories*, this statement was described by the NWT HC Board of Directors as a "comprehensive integrated housing policy proposal, satisfying the needs of all northerners, including renters and homeowners."⁴³ The objectives of the NWT HC as established by the policy statement were to ensure that NWT residents had access to an adequate supply of reasonably priced housing.⁴⁴

Although, according to its mandate, the NWT HC was charged with the responsibility for the rehabilitation and maintenance of existing housing, the production of social housing and the development of a shelter support system, in reality the main focus of the Corporation's activity was public housing.⁴⁵ Over the ten-year period from 1974 to 1984 the Corporation erected approximately 2,700 public housing units.⁴⁶ Offering subsidized rental units to a low-income clientele the program, which included family, single person, and senior citizen accommodations, was a joint CMHC-NWT HC endeavour. Financed under the NHA cost-sharing agreement, the public housing initiative provided everything from row-housing in the larger communities to pre-fabricated single family dwellings in smaller, more isolated settlements. The flurry of construction which accompanied the public housing initiative gave rise to an "unprecedented" building boom in many NWT communities.⁴⁷ The opportunity for waged employment, limited though it was, as well as the economic spin-offs of the local building boom, were also part of the Housing Corporation's agenda.

The rental scale as established by the joint public housing initiative was based

on the CMHC National Scale. Using a graduated rental scale which ranged from 16–25% of the total household income, the program's rental schedule was an optimistic assessment of the clients' ability to make regular rental payments.⁴⁸ When compared with the rental opportunities available through the Northern Rental Purchase Program, particularly the rental ceiling which in 1984 was set at \$130, the Public Housing Program did not receive an early favourable reception.⁴⁹ Responding to the call for a "more appropriate" rental scale, the NWT HC rewrote its rental payment schedules in 1977.⁵⁰ Taking into consideration the high cost of living and the comparative opportunities offered by the staff housing programs, the Corporation attempted to apply a more equitable rental scale. The new rental program which went into effect on 1 April 1978 was based on a complicated formula that was intended to measure a household's ability to make monthly payments. Cited by one source as a "regional rental scale," the system adopted by NWT HC in 1978 attempted to respond to the regional needs of the client group.⁵¹ The problems encountered with the implementation of the new rental scale, however, were directly associated with income disparity and the high cost of living in the NWT. Even with the regional component factored into the assessment process, the rental scale still did not provide the mechanisms necessary to contend with the concurrent problems of a low-income clientele living in a high-cost living environment.

In 1982, a local task force was charged with the responsibility of investigating NWT rental scales with a view to implementing changes and undertook a thorough review of the issue of rates. In September, 1982 the Task Force tabled its *Final Report* with the Housing Corporation and, based on its recommendations,

the NWT HC adopted a new scale in January 1983. This scale was not only based on what the Housing Corporation called "Family Assessable Income" but also on the notion of "cost zones".⁵² Based on the Department of Social Services' basic living allowances and the location of the community, six NWT "cost zones" were developed. Each was allotted a standard factor of rent adjustment that was then cross tabulated with family size to arrive at an assessed rent reduction. The use of the cost zones, which ranged from the central Zone 1 communities of Hay River and Yellowknife to the more isolated Zone 6 settlements of Grise Fiord or Sachs Harbour, provided for variations in cost of living, economies of scale and the changing circumstances of community in the NWT. A family of four, for example, living in Hay River with a NWT HC-determined monthly "living allowance" of \$440 would receive no rent reduction whatsoever while a similar sized family living in Grise Fiord with a living allowance of \$622 would receive a reduction of \$38.

The homeownership component of the new rental scale was applied specifically in the western Arctic where, as part of its overall housing strategy, the NWT HC was encouraging homeownership.⁵³ In selected communities across the western region where, according to Housing Corporation officials, there was some potential for homeownership, the maximum rental scale was eliminated and in its place the Corporation introduced either a market rental or an economic rental scale. While a maximum rental ceiling was still in effect, it was calculated on the basis of which of the two, the market or economic rent, was the highest.⁵⁴ Nineteen communities were designated as homeownership communities in the western region. Ranging from Tuktoyaktuk in the northwest to Snowdrift in the southeast, these settlements were determined to be capable of supporting a homeownership



Figures 7 & 8: Public Housing Units in Iqaluit and Cambridge Bay.

Source: Richard Busbell, Manager of Design and Development, NWT Housing Corporation.

market. While many public housing tenants did indeed become homeowners as a result of the Housing Corporation's homeownership initiative, the redefined rental scale also exacerbated the inequities within the rental system. In this regard, for example, because of the duality of the rental system it was quite possible that a family living in a four-bedroom public housing unit in Frobisher Bay would pay a maximum monthly rental of \$588 while in a similar situation in Inuvik, the monthly rent charged could be as high as \$1,322.⁵⁵

The attempt to establish a below market value rental scale was the essence of the public housing program. This was particularly true of the program implemented in the east, where the rent assessment was a clear attempt to provide a structured, rent-geared-to-income program. Once the household's gross income was established, the local housing association/authority calculated the assessable income, multiplied the total assessable income by the percentage of rent required as determined by the NWT HC rental schedule and then subtracted the rent adjustments.⁵⁶ Special allowances were made available for senior citizens and disabled tenants.

The 1983 rental scale, like its predecessor, eventually came under attack for its failure to adequately meet the housing needs of the NWT. By February of 1985 a comprehensive review of the rental scale was ordered.⁵⁷ With the declared aim of reducing "the incidence of arrears" and making the rental scale more comprehensive, the Housing Corporation undertook an in-house evaluation of the rental program.⁵⁸ Arguing on the one hand that it was "the right of all families in the NWT to have affordable and suitable housing regardless of the amounts of money a family can pay" and on the other, that the aim of the overall housing policy was to

"move rental tenants with adequate incomes towards this goal of homeownership," the NWT HC articulated a series of rental scale objectives:

1. stimulate the private rental market.
2. make suitable, affordable rental housing available to all NWT residents in housing need.
3. provide incentives to encourage continued employment.
4. provide incentives for homeownership.
5. encourage less dependency on government.
6. pay shelter subsidies only.
7. reflect the size and condition of the unit.
8. be simple.⁵⁹

Although the Housing Corporation had defined the mandate of the rental scheme, senior management had lingering doubts about the applicability of the rental scale. The broadening debate eventually spawned the creation of an independent Cost of Living Inquiry. While the Inquiry was authorized to make a "comprehensive" study of the rental scale proposal, the recommendations of the Housing Corporation received little attention.⁶⁰ The immediate impact, however, of the Inquiry's work was the implementation of a user-pay program for electricity. Intended to

... reduce waste, give public housing tenants the opportunity of benefitting from their own initiatives and ensure that all tenants are treated uniformly and equitably.⁶¹

The user-pay alternative was incorporated across the NWT on 31 May 1985. The program – known locally as the "2 cents/3 cents" program – implemented electrical rates of 2 cents a kilowatt hour

in areas above the tree line and 3 cents a kilowatt hour for those below the tree line, in an effort to cut operating costs and instill a sense of responsible electrical power consumption.⁶²

The Low Rental Housing Program as introduced by the NWT HC in the post-1972 era, was a further attempt by the territorial government to meet the special needs of the NWT's low-income population. Although the defined goal of the program was to "provide low rental housing units to individuals or families of low income," in application it would appear as though the program was initially directed at company housing needs.⁶³ While the NWT HC owned the structures, the units constructed under the Low Rental Housing Program were rented to various corporations across the NWT who in turn offered them to their employees. There were six such projects in the territory with a total unit capacity of 155. They were

... built in large working centres or were built and made available under an agreement to companies in an attempt to guarantee local hiring and encourage native people to enrol in apprenticeship programs.⁶⁴

Provided for under Section 15 of the NHA, these units not only met the housing needs of the resource sector but in larger communities the projects operated as a quasi-staff housing program for local enterprises. In mining towns such as Nanisivik and Pine Point and in the larger centres of Inuvik, Hay River and Yellowknife, this program catered to the special housing needs of the workforce. At Nanisivik where the company Mineral Resources International Ltd. operated a lead-zinc mine, a total of fifteen, three and four bedroom Weber houses were provided under the Low Rental Housing Program. Similarly at Pine Point where

the Consolidated Mining and Smelting Company of Canada Ltd. also mined lead-zinc ore, 20 three-bedroom units were erected under the program.⁶⁵ As the Low Rental Housing Program evolved it also came to be applied to the burgeoning housing needs of three of the territories major settlements. In Inuvik, for example, 29 Annisluuk bachelor units had been constructed under the program by 1975, while in Hay River, 10 three-bedroom units and 20 bachelor-styled "singles apartments" had been erected and in the capital of Yellowknife, 53 two- three- and four-bedroom units were also constructed under the Low Rental Program.⁶⁶ All in all, while the program did indeed provide housing units, it did not necessarily provide units for families of low income. As suggested by NWT Housing Corporation personnel, the units that were constructed were actually turned over to the various enterprises in the selected communities at a specified cost.⁶⁷ The companies themselves assumed the responsibility for rental rates, tenant selection and the general administration of the housing stock. Although the initial mandate of the Low Rental Program indicates that it was intended to apply to a low-income clientele, the actual application of the program was in fact more attuned to industrial housing needs than social housing needs.

The Small Settlement Home Assistance Grant (SSHAG) Program was another program introduced by the NWT Housing Corporation in the mid-1970s. The SSHAG initiative was designed to assist

... people who required housing with low incomes in communities where rental housing was either unavailable, restricted or not desired by the majority of community residents.⁶⁸

In its earliest configuration the program was applied only in communities below the

treeline, but with the introduction of “frame” designed units it was adopted in all six NWT districts. In its most recent form as the Homeownership Assistance Program, the scheme came to apply to all NWT communities with the exception of Yellowknife.

The SSHAG program offered a \$10,000 grant to residents to help defray the costs of homeownership.⁶⁹ This was intended to assist the homeowner in the purchase of building materials and to further offset incremental costs such as transportation and/or the storage of materials. First made available in the Mackenzie Valley region, the grant program was offered in conjunction with the log-building program in the area. In this regard, the \$10,000 forgivable grant, was to be used for the purchase of windows, doors, sinks etc., that were to be installed in the self-built log homes.⁷⁰

Responding to the final report of the territorial Task Force on homeownership in the Mackenzie Valley as tabled in 1977, the NWT HC amended the SSHAG program to broaden its application. Retitled the Homeownership Assistance Program (HAP), the new initiative not only extended the geographic region in which the program was applied but it also expanded the program's loan capacity. Under the HAP mandate every NWT community with the exception of Yellowknife, qualified for NWT HC housing assistance. Described as “the most popular of the homeownership programs in the NWT,” the HAP alternative offered homeowners a maximum forgivable loan of approximately \$40,000.⁷¹ Thirty thousand dollars was provided in the form of a “material package” and an additional \$10,000 was made available for freight-ing, site development and other sundry costs.

The HAP initiative was instituted to provide financial assistance to clients interested in constructing their own homes. The specific program objectives ranged from stimulating housing construction to making capital available for the construction of new housing units.⁷² It was, in fact, a one shot, self-built housing program that was intended to offer homeownership to those capable of meeting program requirements. For an applicant who had not previously received a Housing Corporation grant or subsidy, who held title to a leased lot within recognized municipal boundaries, who was over 19 years of age and who met the Housing Corporations' “greatest need” criteria, the HAP option was a viable form of homeownership assistance.⁷³

While the HAP initiative was specifically targeted at individual homeowners, it also included a community development component. Based upon two experimental housing projects that were undertaken in Fort Good Hope and Fort Resolution, the Housing Corporation included a group building proviso within the Homeownership Assistance Program. As described in the Housing Corporation's operating manual:

Community organizations may take part in the Program and construct homes, acting as their own builder if they proceed under a negotiated financial agreement.⁷⁴

At Fort Good Hope where the group concept was first introduced, the community-at-large acted as a quasi-housing authority, screening applicants, selecting clients and developing policy.⁷⁵

Initially undertaken as an entirely NWT HC endeavour, the HAP alternative eventually evolved to the point where not only was CMHC cost-sharing the program, but the Canada Employment and

Immigration Commission (CEIC) contributed funds for labour costs.⁷⁶ With a yearly budget in the neighbourhood of \$2.5 million, the Homeownership Assistance Program delivered over 189 units across the NWT.⁷⁷ Although there were on-going problems with need assessment and the “one size fits all” approach of the homeownership program, it did nonetheless fill a void in homeownership programming in a limited way, and in many respects established housing-program precedents that were closely followed elsewhere.⁷⁸

The fourth housing program of the modern era, the Rural and Remote Housing Program (RRHP), was from the beginning a joint federal-territorial undertaking. Operating under Section 40 of the NHA, RRHP was a 75–25% cost shared arrangement between CMHC and NWT HC. It was the territorial equivalent of the Rural and Native Housing Program. Directed at a clientele which had sufficient income to maintain a home, but who, for whatever reason, could not afford or obtain mortgage financing, the program was intended to:

... provide safe, adequate, modest housing at an affordable price to low income families in rural communities, and ..to increase the privately owned housing stock, thereby helping to create a private housing market.⁷⁹

Using the NWT HC criteria of “greatest need,” the Housing Corporation based its prioritization of RRHP clientele on a worst-first housing scenario. The larger the family, the lower the income or the more remote the community, the better chance an individual had of obtaining assistance under the Remote and Rural Program.⁸⁰ Even the regional location of the community was factored into the worst-first equation. When and if assistance was granted, it took the form of a subsi-

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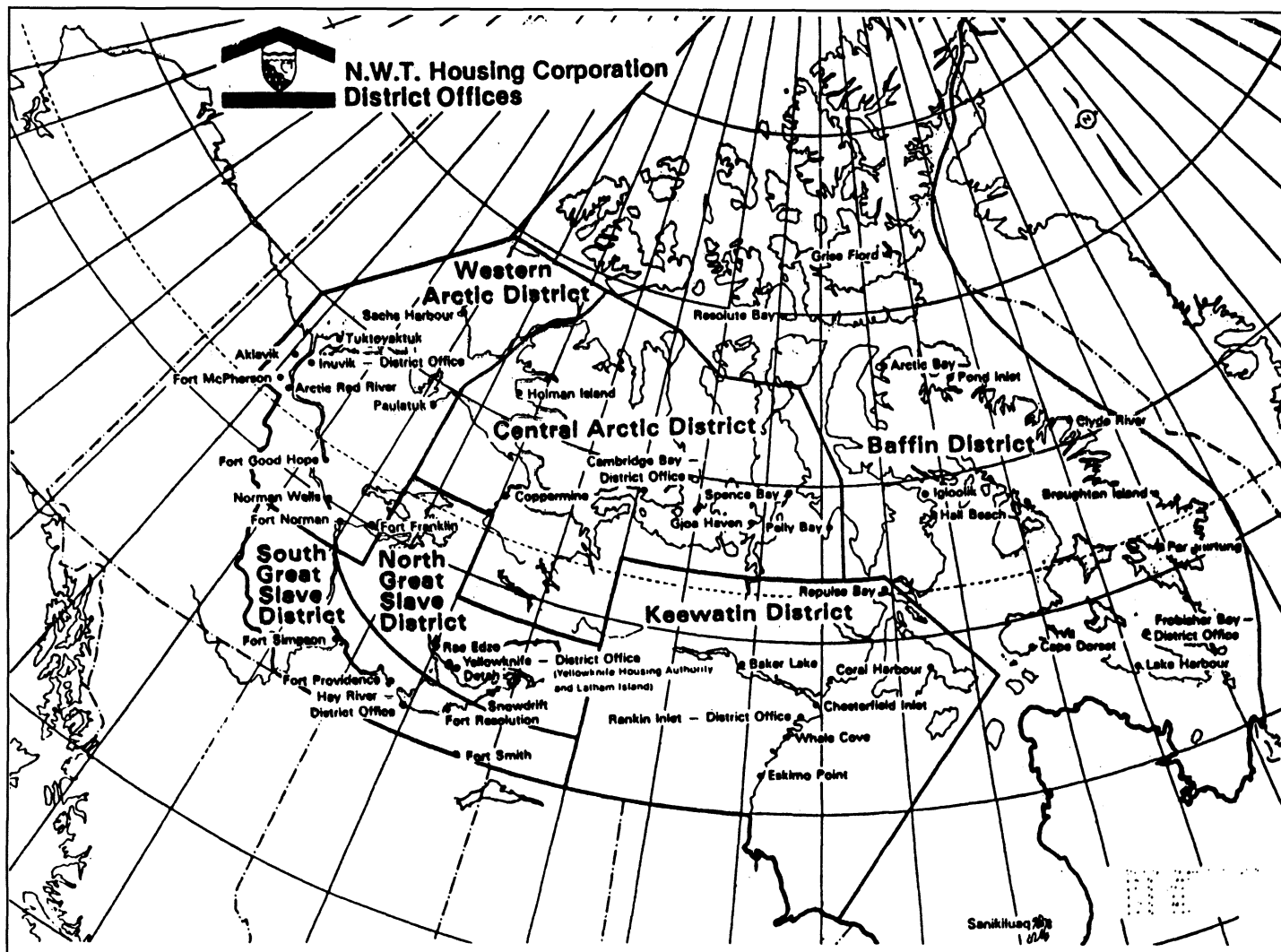


Figure 9: Map Showing the Regional Complexion of the NWT Housing Corporation's Activity

Source: Government of the NWT.

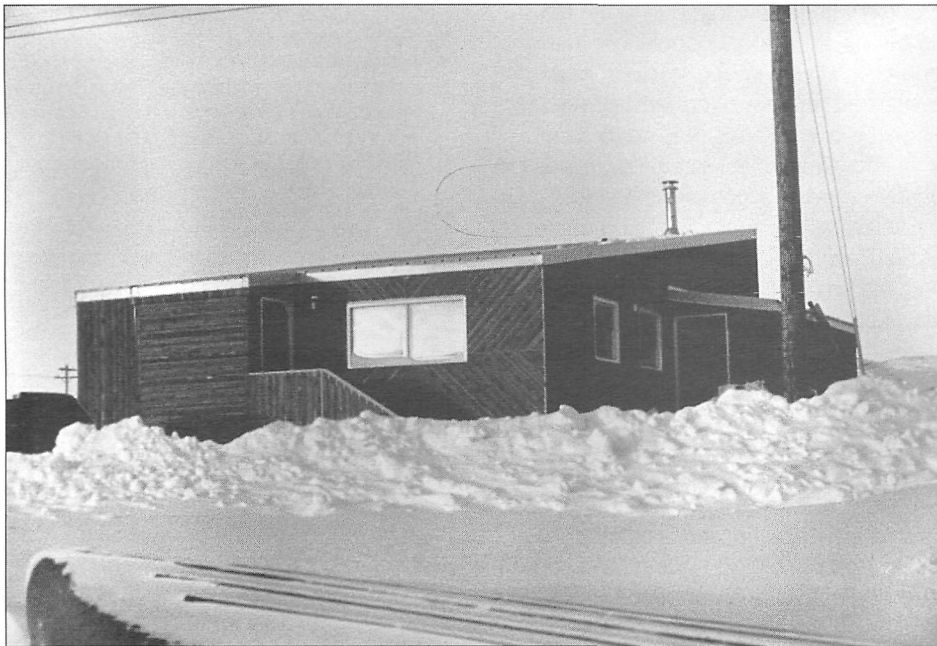
dized mortgage, balanced with a low downpayment requirement. The total cost to the homeowner was a \$500 downpayment, a monthly mortgage payment of 25% of the gross family income and a continuing commitment to the operation and maintenance of the unit.⁸¹

Between 1977 and 1983, approximately 42 houses were either built or purchased

under the Rural and Remote Program.⁸² The majority of these units represented purchase of existing stock, so while the program was meeting the objective of providing housing, it was not stimulating construction. Although an additional eight units were constructed during the 1984 season (3 in Tuktoyaktuk and 5 in Inuvik) the program did not proceed as was intended. As a result, NWTCH with

CMHC's concurrence, redrafted its RRHP mandate to include the "speculative delivery" of low-income housing.⁸³ In 1984 after the program revisions were implemented, approximately 25 additional units were delivered. With a declared budget of \$2.5 million, the joint low-income program tentatively began to address the housing needs of the NWT.⁸⁴

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**Figures 10 & 11 – The HAP “A” Unit and the HAP “B” Unit in Iqaluit and Holman Island.
Source: Richard Busbell, Manager of Design and Development, NWT Housing Corporation.**

Although the Rural and Remote Housing Program provided housing stock, it did not necessarily meet the needs of a low-income clientele. Even with a mortgage payment of 25% of income, program requirements were often well beyond the capabilities of a low-income clientele. As a result, payment schedules were often ignored by program recipients. Evidence compiled by the Housing Corporation indicates that approximately 70% of the RRHP clientele were in arrears of payment.⁸⁵ In 1984 for a sample of 50 households, the total amount owing on mortgage payments was well in excess of \$100,000.⁸⁶ The extremely high cost of living, which included fuel and electrical payments, food costs and day-to-day living expenses, often precluded meeting regular mortgage payments.

Although the homeownership and rental housing programs offered by the NWT HC formed the crux of the territorial housing initiative, also important were the variety of capital improvement programs introduced by the Corporation. Responding to the challenges of northern housing, the Housing Corporation implemented a variety of programs that were perceived to meet the maintenance and repair needs of its clientele. Whether it was the Extra-Ordinary Maintenance Program or the Rural Rehabilitation Assistance Program or simply the NWT HC's warehousing program, the Corporation recognized the significance of an ongoing housing maintenance program and further, designed programs that were intended to provide for the maintenance and/or repair needs of NWT residents. Based on figures supplied by the Housing Corporation itself, roughly 24% of the total budget in any given year was committed to maintenance programs.⁸⁷ This is particularly significant considering the fact that after the provision of rental housing consuming 58.9% of the NWT HC total budget, maintenance costs

consumed the next largest portion of the Corporation's spending. At the same time, total expenditures, when broken down to a per-unit cost, were only a nominal amount. For the year 1974–1975, for example, the per-unit repair expenditures amounted to \$225, which as suggested by the Special Committee on Housing, "does not go far."⁸⁸

Conclusion

The housing process in the Northwest Territories as it has evolved over the course of the post-World War II era offers an intriguing overview of government activity. The federal, and eventually the territorial government, both became major participants in the housing process. Each level of government used the opportunity of providing for the housing needs of the local population in an attempt not only to improve the quality of life for northern residents, but also to assert governmental authority in the north. In all cases housing was much more than simply an envelope. It was at various times a symbol of government sovereignty, a tool of modernization, a catalyst for economic growth and above all else, a strong statement of government's newly defined northern initiative. As a result, housing or the effort to provide for the accommodation needs of territorial residents was often deferred to the broader issues of the decision-making process.

While houses were constructed under the Eskimo Housing Loan Program or the Small Settlement Home Assistance Grant Program, units were upgraded through the Roof Retrofit Program or the Extra-Ordinary Maintenance Program, and fuel subsidies or isolation allowances were made available through numerous programs, the housing initiatives pursued in the NWT seldom met the on-going needs of the local population. This was best ar-

ticulated by one-time President of the Inuit Tapirisat, Michael Amarook in his 1980 address to the Inuit Non-Profit Housing Corporation, when he stated:

We have often thought how lucky we have been to get all these houses from the government. But over the years our gratitude has changed gradually to anger. We have seen how housing which was provided to us was very inferior. We were told that running water and more space per person were impossibly expensive. And yet at the same time we saw government employees in ever increasing numbers arriving in our communities and being provided with high quality housing, with running water, furniture and lots of space often at lower rents ...⁸⁹

The houses were inferior, expensive, small, often not provided with services and above all else, clearly not constructed with a view to meeting the housing needs of the local population. In this regard, the living space was compartmentalized, there was no work space within the unit to clean or prepare meat or fix snow machines, little thought was given to storage areas and the cold porch was still very much a thing of the future. Beyond structural problems, there were also difficulties with rigid payment schedules, inadequate maintenance programs, operational deficiencies and the enforced permanency created by homeownership. In the end, whether through the activity of the Canada Mortgage and Housing Corporation or the Northwest Territories Housing Corporation, the housing and the housing programs made available in post-World War II NWT redefined community and community infrastructure in the NWT. Further, these programs allowed government to consolidate its position as the centralizing authority in the north.

Notes

1. For a discussion of the post-World War II northern vision see: M. Asch, "Capital and Economic Development" in *Interpreting Canada's North*, eds. K. S. Coates and W. R. Morrison (Toronto, 1989); G. Dacks, *A Choice of Futures*, (Toronto, 1981); D. Diubaldo, *The Government of Canada and the Inuit*, (Ottawa, 1985); S. Grant, "Northern Nationalists, Visions of a New North," in *For Purposes of Dominion*, eds. K. S. Coates and W. R. Morrison (Toronto, 1989); S. Grant, *Sovereignty or Security*, (Vancouver, 1988); D. Judd, "Canada's Northern Policy" in *Canada's Changing North*, ed. W. Wonders; W. Rees, "Development and Planning North of 60°" in *Northern Transitions*, eds. R. F. Keith and J. B. Wright.
2. To one degree or another the community based, northern initiative was applied across the north; from the territorial north of the Northwest Territories and the Yukon to the provincial north of Saskatchewan and Quebec. Although the programs may have differed from one region to the next, the basic objectives of government remained the same. Indeed, whether it was the Department of Indian Affairs and Northern Development's Subsidy Housing Program or the Department of Northern Saskatchewan's Northern Housing Program, government in Canada during this period had become the agent of northern expansion. For a more detailed account of government housing programs in the north see a number of studies completed by the author as Research Fellow at the Institute of Urban Studies, University of Winnipeg – e.g. *Northern Housing Programs or Northern Housing Policy*.
3. For a discussion of northern housing see: E. Buchanan, "Arctic Housing: Problems and Prospects," M.A. Thesis, University of British Columbia, 1979; T. S. Carnegie, "Inuit Builders: A Case for Grass Roots Development in Canada's Eastern Arctic Communities," M. Arch, University of California, Berkeley, 1984; S. Diermenjian and M. Jones, *Planning for Communities in the North*, (Toronto, 1983); G. Goliger, "Arctic Housing Update," *Habitat*, 24, 1 (1981); "Housing by and for the Inuit," *Inuit Today*, 5, 10 (1976), 6. P. Nixon, "Eskimo Housing Programmes, 1954–1965," Ph.D. Thesis, University of Western Ontario, 1984; R. V. Nordlund, "Settlement Planning in the Arctic," M. Arch thesis, University of Manitoba, 1972; L. R. Zrudlo, "The Design of New Housing Types," *Inter-Nord*, 17 (1985); and, L. R. Zrudlo, "User Designed Housing," *The Northern Engineer*, 7, 3 (1975).
4. In a recently published paper Peter Dawson argues that the "alien spatial environment" as pro-

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- vided by government housing programs contributed to "increasing gender asymmetry, a transformation of social relations through the delayed resolution of interpersonal conflicts, confusion over how, when, and where to conduct various household activities, and a loss of cultural identity". For details see; Peter C. Dawson, "Unsympathetic Users: An Ethnoarchaeological Examination of Inuit Responses to the Changing Nature of the Built Environment", *Arctic*, 48, 1 (March 1995), 71-80.
5. Government of the Northwest Territories, Task Force on Housing, *Task Force Report on Housing* (Yellowknife, 1972), 12.
 6. Government of The Northwest Territories, Legislative Assembly, *The Final Report of the Special Committee on Housing*, 1985, 36.
 7. D. K. Thomas and C. T. Thompson, *Eskimo Housing as Planned Cultural Change* (Ottawa, 1972), 10.
 8. Larsson Consulting, *Development Strategy for Guideline Documents for Northern Residential Construction*, A Report Prepared for Canada Mortgage and Housing (Ottawa, 1985), 4.
 9. "Housing By and For Inuit", *Inuit Today*, 5, 10 (November 1976), 25.
 10. *Ibid.*
 11. *An Introduction to Housing Conditions in Canada's Arctic and to The Inuit Non-Profit Housing Corporation*, A Report Prepared for the Inuit Non-Profit Housing Corporation, n.d., n.p.
 12. C. T. Thompson, *Patterns of Housekeeping in Two Eskimo Settlements* (Ottawa, 1969), 1.
 13. Northwest Territories Housing Corporation, *Housing Needs and Delivery in the Northwest Territories*, 1984, n.p.
 14. See Frobisher Bay in Moshe Safdie and Associates, *General Development Plan, Municipality of Frobisher Bay, NWT*, Interim Report (Montreal, 1977); and Baker Lake in J.K. Stager, *Baker Lake, NWT, A Background Report of Its Social and Economic Development*, A Report Prepared for the Settlement Council of Baker Lake and the Polar Gas Project, 1977.
 15. Government of the Northwest Territories, *The Final Report of the Special Committee on Housing*, 21.
 16. See the regional complexion of the program as detailed in the graphic "Northern Rental Housing Program," C. T. Thompson, *Patterns of Housekeeping*.
 17. See Frobisher Bay in Moshe Safdie and Associates, *General Development Plan, Municipality of Frobisher Bay*; and Baker Lake in J.K. Stager, *Baker Lake*.
 18. See "Northern Rental Housing Program". C.T. Thompson, *Patterns of Housekeeping*.
 19. See: J. R. Lotz, "Inuvik, NWT, A Study of Community Planning Problems in a New Northern Town," Department of Northern Affairs and National Resources, Northern Co-ordination and Research Centre, 1962 (Mimeo); G. B. Pritchard, "Inuvik-Canada's New Arctic Town," *Canadian Geographical Journal*, 64, 6 (June, 1962); and, G. B. Pritchard, "New Town in the Far North," *Geographical Magazine*, 37, 5 (September, 1964).
 20. Government of the Northwest Territories, *The Final Report of the Special Committee on Housing*, 25.
 21. Government of the Northwest Territories, *Task Force on Housing*, 2.
 22. *Ibid.*
 23. Government of the Northwest Territories, *The Final Report of the Special Committee on Housing*, 57.
 24. This has been extrapolated from C. T. Thompson, *Patterns of Housekeeping in Two Eskimo Settlements*.
 25. R. Bushey, E. Bhajan and R. Stevenson, *Task Force Report on Home-Ownership in the Mackenzie Valley* (Yellowknife, 1977), 16.
 26. *Ibid.*
 27. Government of the Northwest Territories, *The Final Report of the Special Committee on Housing*, 57.
 28. *Ibid.*
 29. Northwest Territories Housing Corporation, "Northwest Territories Housing Corporation's Programs," (Mimeo), n.d., n.p.
 30. *Ibid.*
 31. Northwest Territories Housing Corporation, *Capital Assets, Inventory Report*, December 1987, 1.
 32. Government of the Northwest Territories, Task Force on Housing, *Task Report on Housing*, n.p.
 33. J.R Lotz, "Inuvik, NWT, A Study of Community Planning Problems in a New Northern Town", 23.
 34. *Ibid.*, 23-26.
 35. *Ibid.*, 24.
 36. Government of the Northwest Territories, Task Force on Employee Housing, *Task Force Report on Employee Housing* (Yellowknife, 1979), 15.
 37. Government of the Northwest Territories, *The Final Report of the Special Committee on Housing*, 72.
 38. Government of the Northwest Territories, Task Force on Housing, *Task Force Report on Housing*, 28.
 39. Government of the Northwest Territories, *The Final Report of the Special Committee on Housing*, 142.
 40. Northwest Territories Housing Corporation, "Northwest Territories Housing Corporation's Programs" (Mimeo), n.d., n.p.
 41. Northwest Territories Housing Corporation, *Capital Assets, Inventory Report*, December 1987, n.p.
 42. Government of the Northwest Territories, *Task Force Report on Housing*, 4.
 43. Government of the Northwest Territories, *An Integrated Housing Policy for the Northwest Territories*, i.
 44. *ibid.*, 1.
 45. *Ibid.*
 46. Northwest Territories Housing Corporation, "Northwest Territories Housing Corporation's Programs" (Mimeo), n.d., n.p.
 47. Government of the Northwest Territories, *The Final Report of the Special Committee on Housing*, 27-28.
 48. Government of the Northwest Territories, Task Force on Housing, *Task Force Report on Housing*, 19.
 49. Government of the Northwest Territories, *The Final Report of the Special Committee on Housing*, 38.
 50. Northwest Territories Housing Corporation, "1983 NWT HC Rent Scale" (Mimeo), n.d., n.p.
 51. Government of the Northwest Territories, *The Final Report of the Special Committee on Housing*, 38.
 52. *Ibid.*
 53. *Ibid.*
 54. *Ibid.*
 55. Government of the Northwest Territories, *The Final Report of the Special Committee on Housing*, 42.

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56. Northwest Territories Housing Corporation, "1983 NWT Rent Scale" (Mimeo), n.d., n.p.
57. Government of the Northwest Territories, *The Final Report of the Special Committee on Housing*, 41–45.
58. *Ibid.*, 42.
59. *Ibid.*, 42–43.
60. *Ibid.*, 44.
61. *Ibid.*, 45.
62. *Ibid.*, 45–46.
63. Northwest Territories Housing Corporation, "Northwest Territories Housing Corporation's Program," (Mimeo), n.d., n.p.
64. *Ibid.*
65. Northwest Territories Housing Corporation, *Capital Assets, Inventory Report*, December 1987, n.p.
66. *Ibid.*
67. This information is based on a telephone conversation which NWT HC, Program's Division Staff.
68. Government of the Northwest Territories, *The Final Report of the Special Committee on Housing*, 53.
69. R. Bushey *et al.*, *Task Force Report on Home-Ownership in the MacKenzie Valley*, 15.
70. Government of the Northwest Territories, *The Final Report of the Special Committee on Housing*, 53.
71. *Ibid.*
72. Northwest Territories Housing Corporation, "Northwest Territories Housing Corporation's Programs," (Mimeo), n.d., n.p.
73. *Ibid.*
74. Northwest Territories Housing Corporation, "Procedural Directive, Homeownership Assistance Program" (Mimeo), October 1987, D–7.
75. Government of the Northwest Territories, *The Final Report of the Special Committee on Housing*, 54.
76. *Ibid.*
77. Northwest Territories Housing Corporation, *Housing Needs and Delivery in the Northwest Territories*, 19.
78. Government of the Northwest Territories, *The Final Report of the Special Committee on Housing*, 56.
79. Northwest Territories Housing Corporation, "Northwest Territories Housing Corporation's Program," (Mimeo), n.d., n.p.
80. Government of Northwest Territories, *The Final Report of the Special Committee on Housing*, 49.
81. Northwest Territories Housing Corporation, "Northwest Territories Housing Corporation's Programs," (Mimeo), n.d., n.p.
82. *Ibid.*
83. *Ibid.*
84. Government of the Northwest Territories, *The Final Report of the Special Committee on Housing*, 50.
85. *Ibid.*, 51.
86. *Ibid.*
87. Northwest Territories Housing Corporation, *Housing Needs and Delivery in the NWT*, 1984, 28.
88. Government of the Northwest Territories, *The Final Report of the Special Committee on Housing*, 65.
89. T.S. Carnegie, "Inuit Builders: A Case for Grass Roots Development in Canada's Eastern Arctic," 4.