

FORT SMITH HOUSING NEEDS ASSESSMENT

FINAL VERSION: NOVEMBER 2023



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1 INTRODUCTION

1.1 Project Overview and Purpose

In July 2022, the Town of Fort Smith (hereafter referred to as ‘the Town’) and Housing Northwest Territories (NWT) agreed to partner on the development of a Housing Plan for the community.

The purpose of the Housing Plan project is to assess and develop an understanding of the current housing situation in Fort Smith and to then develop goals and actions to address the community’s housing needs and aspirations. The Housing Plan will guide community leadership and partners in decision-making and future housing investment.

A key component of the Housing Plan is this Housing Needs Assessment report. The Housing Needs Assessment compiles data related to housing in Fort Smith along with perspectives on housing shared by residents, community leaders and stakeholders. Together, this information describes the particular housing needs of Fort Smith and serves as a platform for future housing planning.

1.2 Background

In 2019, the Government of the Northwest Territories (GNWT) released the priorities of the 19th Legislative Assembly. One of the key mandate priorities is to increase the number of affordable homes and reduce core housing need in the Northwest Territories (GNWT, 2019).

The Town of Fort Smith’s Economic Development Strategy 2018-2022 includes the goal to “attract and retain residents to live in Fort Smith” with identifying the current situation, defining targets and increasing housing options key actions supporting this goal (Town of Fort Smith, 2018).

Reflecting these priorities of the project partners, the Fort Smith Housing Plan is intended to be a tool to help address the housing challenges in Fort Smith. The process was designed to be collaborative and to accurately reflect the voices of Fort Smith residents and community stakeholders, as well as to provide a detailed fact base on the housing situation in the community. The feedback received throughout the planning process also informs Housing NWT capital investments and policy/program development.

It is important to note that the Town of Fort Smith—as with other municipalities in the NWT—does not hold jurisdiction for providing housing. However, municipalities have the ability create an environment that is conducive to improvements in their community housing situation. The

Town of Fort Smith has recognized this ability, and this is a catalyst for this housing needs assessment.

1.3 Project Team

The development of this Housing Needs Assessment was a team effort between the Town of Fort Smith and Housing NWT. Members of the project team included:

- Emily Colucci, Director of Community Services, Town of Fort Smith
- Diane Seals, former Economic Development Officer, Town of Fort Smith
- Adam McNab, Director of Protective Services, Town of Fort Smith
- Chris Van Dyke, Manager of Community Housing Planning, Housing NWT
- Heather Coakwell, South Slave District Director, Housing NWT
- Katie Cameron, Community Housing Planning Intern, Housing NWT

In addition to the project team, at the start of this project, a 15-member Advisory Board consisting of representatives from the Town, Indigenous governments and various community organizations and businesses was established to provide advice and guidance on the project and to ensure community perspectives were reflected. The project team wishes to thank the Advisory Board members, and all residents who provided input throughout the project.

1.4 Methodology

Information for this report was gathered over a period of approximately 12 months using a mixed methods approach. Both quantitative and qualitative data collection methods were used to generate a full and detailed understanding of the housing situation in Fort Smith.

Quantitative methods involved the retrieval and analysis of demographic, economic, household, land use and housing data from a variety of sources, while qualitative data was obtained through an in-depth community engagement process. A community survey conducted in the spring of 2023 provided additional information in both qualitative and quantitative forms.

1.4.1 Sources of Information

Multiple sources of quantitative data were used in developing this Housing Needs Assessment. The NWT Bureau of Statistics and Statistics Canada were invaluable resources for data on population and demographics, socioeconomics, and households, and the recent publication of Statistics Canada's 2021 Census data was useful in showing trends since the previous Census. In addition, data collected by Housing NWT through the administration of its programs, including public housing, contributed to the picture of housing need. A number of reports, plans and bylaws of the Government of the Northwest Territories (GNWT) and the Town also contributed

data. Finally, the recently-published Housing Assessment Resource Tools (HART) website offered a “deep dive” into some of the most relevant Census household data, which was much appreciated.

A note on data: where possible, statistics from the NWT Bureau of Statistics were used. The most current available statistics were also used wherever possible, whether that was from the Bureau or Statistics Canada. This explains the discrepancy between the cited population of the Town being 2,607, rather than the Census-stated 2,248.

1.4.2 Community Engagement

One of the main priorities of this project was to ensure residents and community organizations had a say on housing in Fort Smith, and to recognize that these perspectives are equally as important as the data presented. To this effect, a detailed community engagement process informed this Housing Needs Assessment, and was developed with guidance from the Advisory Board. Community engagement consisted of multiple meetings with the Advisory Board itself, a detailed community housing survey (in online and paper formats) completed by more than 200 residents, and a series of more than a dozen roundtables, focus groups and targeted interviews to fill in information gaps. The result is a Housing Needs Assessment that the project team can confidently say reflects the actual housing needs of Fort Smith.

1.4.3 Vision

Part of the Advisory Board’s tasks was to develop a vision for what housing in Fort Smith should look like. This vision was developed at a workshop in May 2023. The vision developed is to:

- Encourage economic growth
- Diversify housing
- Implement development incentives
- Revitalize the downtown core
- See more collaboration between governments, and
- Support our seniors.

1.5 Review

The Town of Fort Smith intends to conduct a review and update of the Housing Needs Assessment every five years to ensure the community’s housing needs are accurately depicted and reflect the most current data, as well as to monitor the impacts that the actions coming out of this study have had on housing in Fort Smith.

2 COMMUNITY PROFILE

Fort Smith, known as *Thebacha* in Chipewyan (meaning “beside the rapids”), is home to the Salt River First Nation (SRFN), Fort Smith Métis (represented by the Fort Smith Métis Council, or FSMC), and the Tthebatthı Dënésułıné (also known as Smith’s Landing First Nation, or SLFN). This section of the report provides a description of the community, as a background to its housing situation.

2.1 Location

Fort Smith is located in the South Slave region of the Northwest Territories on the south shore of the Slave River, along the Rapids of the Drowned, one of three sets of rapids along the Slave River requiring a portage immediately north of the Northwest Territories/Alberta border (Town of Fort Smith, n.d.-1). The community is situated 322 kilometres southeast of Yellowknife and is the southernmost community in the Northwest Territories. Wood Buffalo National Park is near to the community to the west and south.

By road, Fort Smith is located 272 kilometers from Hay River and 740 kilometers from Yellowknife. The community is accessible year-round via NWT Highways 1, 2 and 5 or via air on one of the regular commercial flights from Edmonton or Yellowknife. A winter road also provides a seasonal connection through Wood Buffalo National Park to Fort Chipewyan and on to Fort McMurray in Alberta’s Regional Municipality of Wood Buffalo. The community can also be accessed via the Slave River from the Peace-Athabasca Delta in northeastern Alberta (Town of Fort Smith, n.d.-2).

2.2 History

From time immemorial, the Dene, Cree and Métis have hunted and trapped in the area, and fished in the many streams off of the Slave River. This waterway was a key link between the prairies and the Dehcho (also known as the Mackenzie River), and the required portage around the rapids reinforced the importance of the location where Fort Smith eventually grew Town of Fort Smith, n.d.-3).

In 1874, the Hudson’s Bay Company established a settlement, which would eventually become Fort Smith. The settlement was named after Donald Alexander Smith, Lord Strathcona, the resident governor of the Hudson Bay Company and an original member of the North-West Council. The Hudson Bay Company relied on the Slave River waterway as a gateway to the north—until 1949, the Slave River portage was the only access for Southern freight to arrive in the North (Town of Fort Smith, n.d.-3).

In 1876, the Roman Catholic Church transferred its mission that had been located to the west at Salt River to Fort Smith, and soon launched steamboats for church freight down the Mackenzie River. In 1912, the Church moved its mission headquarters to Fort Smith. The mission's sawmill at St. Bruno Farm near Salt River provided the lumber for the construction of the first day school in 1915, a residential school in 1916 and a hospital in 1924 (Northwest Territory Métis Nation, n.d.). The Roman Catholic Day School and Grandin College were constructed in 1956 and operated from 1960 to 1985 (National Centre for Truth and Reconciliation, n.d.-1). The Fort Smith Federal Day School and Breynat Hall Residence, also operated by the Roman Catholic Church, was built in the mid-1950s and operated from 1957 to 1975 (National Centre for Truth and Reconciliation, n.d.-2). Structures from the three schools remain standing, having since been repurposed as the community's two existing public schools and the Aurora College student residence (McBride, 2021).

From the 1870s to the late 1960s, Canadian government, missionary groups and many private businesses established offices in Fort Smith. By the early 20th century, Fort Smith was the administrative centre of the NWT, a designation that continued until 1967 when Yellowknife was made the territorial capital. However, government has continued to play a major role in Fort Smith's economy, and the community continues to be a prominent education, business and tourism hub. The Adult Vocational Training Centre was opened in Fort Smith in 1970, which eventually grew to become Thebacha Campus, the headquarters of Aurora College (Town of Fort Smith, n.d.-3).

Salt River First Nation

The Salt River First Nation (SRFN) are Chipewyan descendants of the Dedharesche peoples who traditionally used and occupied land near the Slave River. Until the 1980's, the Nation was governed together with the Tthebatthi of Smith's Landing First Nation, but the two groups divided into distinct governance structures in 1988. Today, the First Nation is one of only two reserves in the NWT, holding the Salt River No. 195 reserve, established in 2008 as a result of a Treaty Settlement Agreement process, near and within Fort Smith (Salt River First Nation, n.d.).

Fort Smith Métis

In the early 1870s, as the Hudson's Bay Company ramped up freight operations out of Fort Smith, Métis alongside the Cree and Caribou Chipewyan moved into Slave River valley. Both peoples signed Treaty No. 8 at Fort Chipewyan and Fort Fitzgerald in 1899. Métis Elder Pierre Mercredi interpreted for the Chipewyan on the treaty signing day. Following a series of landslides in Fort Smith in the spring of 1908, many of the Métis from Salt River moved to Fort Smith and contributed to the early development of the modern community, remaining a significant presence in the community to this day (Northwest Territory Métis Nation, n.d.).

Smith's Landing First Nation

The Smith's Landing First Nation (SLFN) are descendants of the Tthebatthi Dënésuḷiné of the South Slave region. The Tthebatthi Dënésuḷiné are a signatory of Treaty No. 8 and span across southern NWT, northern Alberta, northern Saskatchewan, northern Manitoba, and southern Nunavut. The First Nation has ten reserves in Alberta and within Wood Buffalo National Park. The SLFN Dënésuḷiné embody the Dene Ch'anié, "the path we walk," as a code of conduct to live in accordance with the natural laws of the land. The First Nation holds a stewardship role to protect the lands, waters and resources of the region to preserve their Dene Ch'anié, culture, beliefs, and values. SLFN members continue to uphold the Dene Ch'anié, as they continue to use the lands, waters and resources to sustain a traditional way of life (Smith's Landing First Nation, n.d.). Technically located immediately across the border in Alberta, SLFN and its members remain an integral part of the Fort Smith community.

2.3 Climate

Fort Smith is characterized by comfortable, partly cloudy summers and frigid, snowy, and cloudy winters. The average temperature ranges from -26°C to 24°C and is rarely below -38°C or above 29°C. The shortest day of the year has 5 hours, 52 minutes of daylight and the longest day has 18 hours, 52 minutes of daylight (WeatherSpark.com, n.d.).

The impacts of climate change in Fort Smith have become increasingly apparent in recent years, never more so than this past summer when wildfires driven by drought threatened the community for several weeks. In June 2021, Fort Smith recorded a temperature of 39.9°C, which was the highest temperature recorded in the NWT since July 1941 (Williams, 2021). The Town of Fort Smith recognizes that continued climate change is affecting the lands, animals, and peoples of the Fort Smith area (Town of Fort Smith, n.d.-4).

As part of its effort to make actionable changes, the Town is currently drafting a new *Community Energy Plan* and *Climate Change Adaptation Plan* that align with current federal and territorial emission reduction goals. Based on community surveys, the Town has already identified the following energy areas as key concerns: costs of hydro power, need for increased renewable energy sources, more support for homeowners to move away from oil heating, and accessible grants to improve energy efficiency in homes (Town of Fort Smith, n.d.-4).

Fort Smith is unique among NWT communities in that permafrost is not a significant issue, meaning most homes have full basements and there is little risk to homes and infrastructure from shifting due to permafrost changes.

2.4 Geography

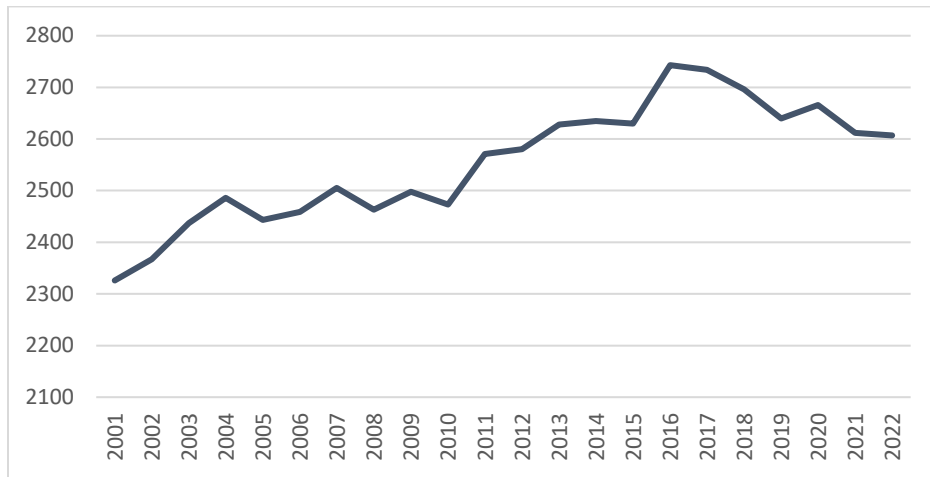
Fort Smith is located on a rise of land above the Slave River (located immediately north and east of the town) as it passes the Rapids of the Drowned. In the community proper, the landscape gradually slopes down to the south toward the 60th parallel and the Alberta border. This change in elevation delineates where piped water and sewer services are provided (higher elevation) and where these services are trucked (lower elevations, mostly commercial/industrial properties). Adjoining the west side of the town is Salt River First Nation land currently being developed. Further on, the Queen Elizabeth Territorial Park campground, the airport, and the sewage treatment plant limit further developable land. Continuing west along Highway 5 before reaching the town boundary is the solid waste facility and then country residential properties in the Bell Rock area.

2.5 Population and Demographics

The 2022 population of Fort Smith was 2,607 people according to the NWT Bureau of Statistics, with a slightly larger number of males than females at 1,342 to 1,265, respectively (NWT Bureau of Statistics, 2022). This represents a slight decrease from an historical high of 2,743 in 2016, but overall Fort Smith has seen an increasing population trend over the past twenty years, as shown in the following figure. It should be noted that population statistics do not include Aurora College students or temporary workers (e.g. in healthcare), each of whom have housing needs that intersect with the wider community.

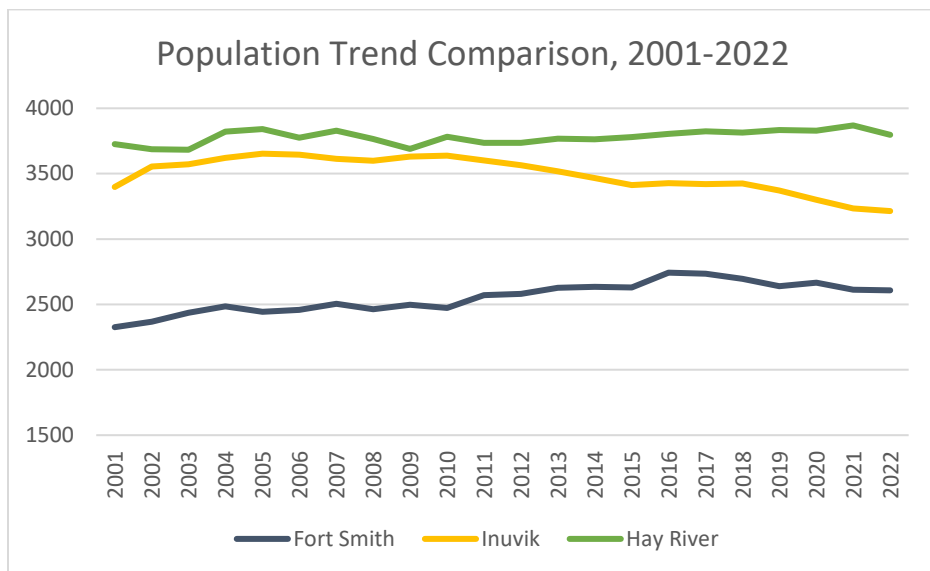
From 2001 to 2022, the community has seen a total population growth rate of 12%, with an average annual growth rate of about 0.56% over the same period. This is slightly lower than the average rate of annual population growth over the territory as a whole for the same period of 0.63%. As a comparison, during this period, the populations of Hay River and Yellowknife saw average annual population growth at rates of 0.10% and 0.97% respectively, while Inuvik saw an average annual decrease of about -0.25% (NWT Bureau of Statistics, 2022b). The following two figures illustrate Fort Smith's population trend since 2001, as well as a comparison of population trends with the other large regional centres of Hay River and Inuvik.

Figure 1 – Fort Smith Population, 2001-2022



(Source: NWT Bureau of Statistics)

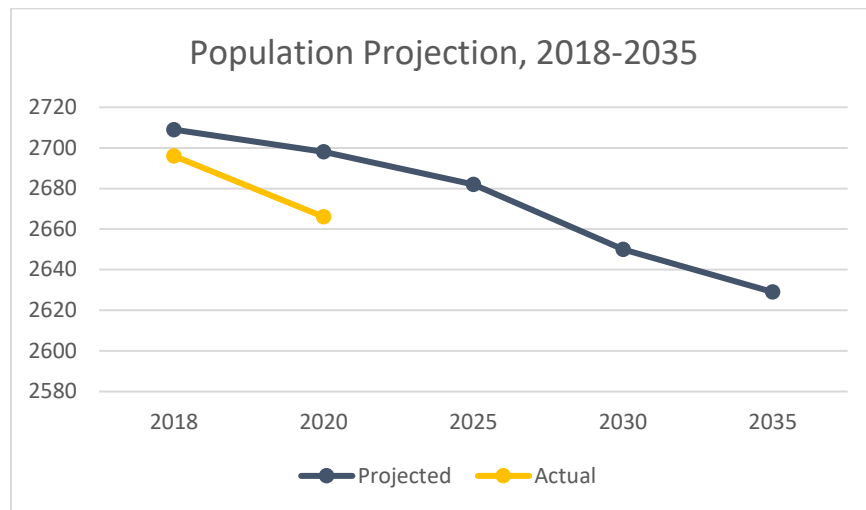
Figure 2 – Population Trend Comparison Between NWT Regional Centres



(Adapted from: NWT Bureau of Statistics)

Looking ahead, the NWT Bureau of Statistics *2018-2035 Population Projection* estimates that the population of Fort Smith will fluctuate over time with a projected overall decrease in the population to about 2629 by 2035 (NWT Bureau of Statistics, 2018). However, given the community's actual population trend since 2018, it is possible that the actual population may be lower than the population projected (see Figure 3). On the other hand, many community members believe that the housing situation is holding back potential population growth in the community.

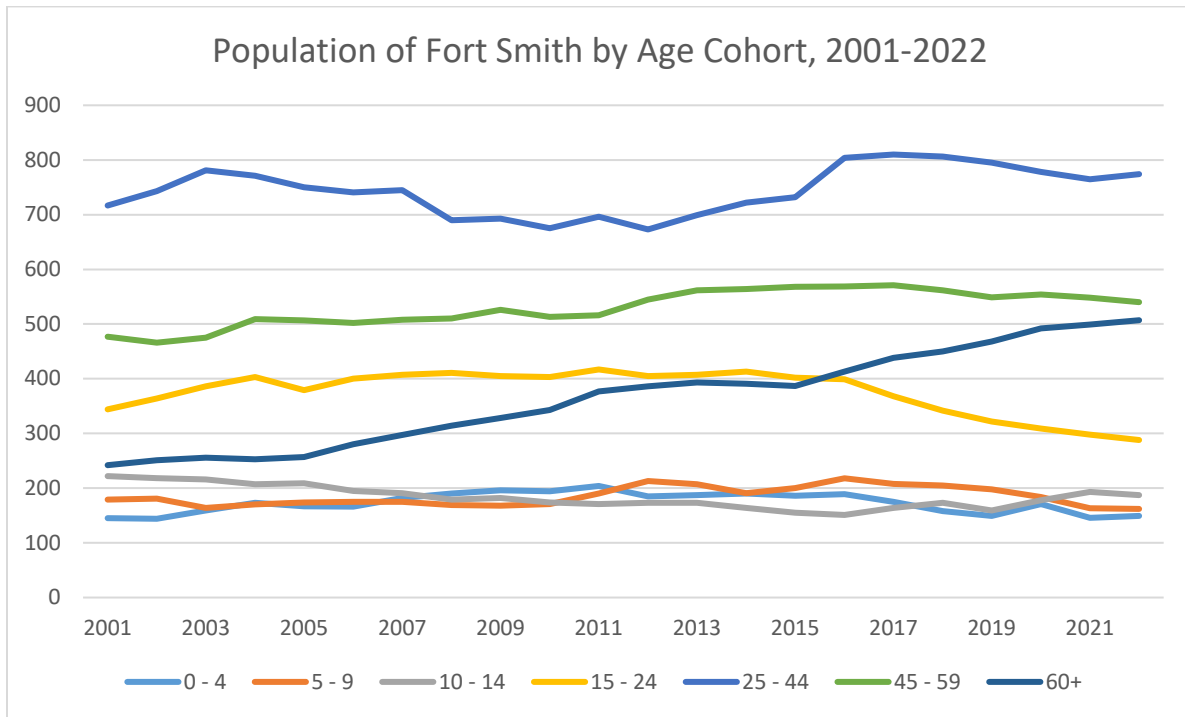
Figure 3 – Fort Smith Population Projection, 2018-2035



(Source: NWT Bureau of Statistics)

The following charts show the population distribution of Fort Smith by different age ranges from 2001-2022. The percentage of individuals in each age group is presented for each census year for the past 20 years. Notably, the data shows a gradual but steady increase in the population of seniors aged 60 and older (the dark blue line), which indicates a demographic shift with an aging population in the community, consistent with the territorial trend, which has seen the number of seniors in the NWT more than double in the past 15 years (NWT Bureau of Statistics, 2023a). The 25-44 (blue) and 45-59 (green) age ranges have experienced fluctuations in their numbers over the years, but both age groups have consistently been the two largest age cohorts in Fort Smith.

Figure 4 – Population of Fort Smith by Age Cohort, 2001-2022

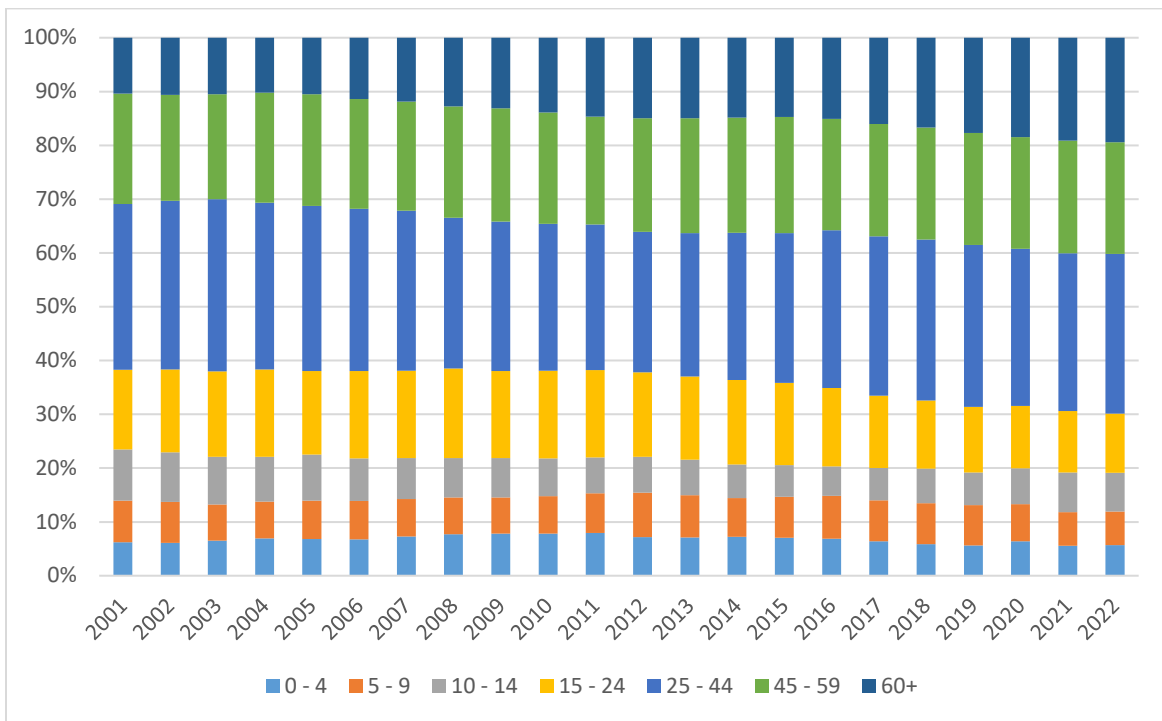


(Source: NWT Bureau of Statistics)

The figure below also visualizes age cohort data, but by the percentage of Fort Smith’s total population that each age cohort has represented, by year. This helps to visualize age trends while taking into account the community’s real population. It is worth noting that the 60+ age range is the only category that has seen an increase in percentage of the population from 2001-2022, rising from 10% to 19%--or almost one fifth—of Fort Smith’s population. Other notable trends are relatively notable declines in the percentage of population represented by the 10-14 and 15-24 age ranges.

The percentage of Fort Smith’s population that is 60 years and older has doubled in 20 years.

Figure 5 – Percentage of Fort Smith Population by Age Cohort, 2001-2022



(Source: NWT Bureau of Statistics)

In 2022, approximately 60% of Fort Smith’s residents identified as Indigenous according to the NWT Bureau of Statistics, and the 2021 Census had this rate at more than 63% (Statistics Canada, 2021). The percentage of the population identifying as Indigenous is greater in Fort Smith than both the South Slave region average, and the territory at large. According to the Census, just over half of Indigenous residents of Fort Smith identify as First Nations—including Salt River, Smith’s Landing, and other Nations; more than one third are Métis; and about 8% are Inuit. In 2019 about 16% of Indigenous residents 15 years and older in Fort Smith could speak an Indigenous language (Statistics Canada, 2021). Nēhiyawēwin (Cree) and Dēne Sųłíné (Chipewyan) are the predominant Indigenous languages spoken in Fort Smith (NWT Bureau of Statistics, 2019a; 2019b).

More than 60% of Fort Smith’s population is Indigenous, with significant First Nations, Métis and Inuit populations.

2.6 Governance

The Town of Fort Smith is a legislated municipality, incorporated as a Town under the NWT’s *Cities, Towns and Villages Act*. Under the Act, the Town has the power and responsibility of enacting Bylaws to provide municipal services in compliance with the jurisdictional areas outlined in the Act (Municipal and Community Affairs, 2013). The Town receives core funding and support from the GNWT’s Department of Municipal and Community Affairs (MACA).

Fort Smith is governed by the Fort Smith Town Council and administration, which is comprised of seven Councillors, a Deputy Mayor, and a Mayor. Council members, including the Mayor and Deputy Mayor, work part-time and are elected every three years (Town of Fort Smith, n.d.-5). Several municipal boards exist to advise the Council on matters relating to economic development, community services, and sustainable development (Town of Fort Smith, n.d.-6).

Land

Land in Fort Smith is a mixture of privately-owned land and land under various Indigenous, territorial, federal, and municipal authorities. The majority of the legally surveyed lots in the community are privately-owned land. However, most of the land within the municipal boundary is Commissioner's land, which is managed and administered by the GNWT through the *Commissioner's Land Act*. A significant amount of Commissioner's land within the Town boundary is currently withdrawn from disposition as part of ongoing land claim negotiations. There are also several parcels of so-called "Indian Affairs Branch" or IAB Land within residential areas of Fort Smith. This is federal land managed in conjunction with a First Nation (INAC, 2011). Other parcels of federal land formerly or currently used for federal staff or services are also found throughout the community.

Land use is governed by the Town of Fort Smith's Community Plan and Zoning By-law. Planning documents impact the Town's housing situation by setting out where certain types of homes can be built. Currently, there are limited locations available that are zoned R2, where multi-unit homes are permitted. This is a constraining factor on new housing development. The Town's Community Plan and Zoning By-law are currently under review.

Salt River First Nation Reserve

The SRFN signed the *Salt River First Nation Treaty Settlement Agreement* with the Government of Canada in March 2002 (Executive and Indigenous Affairs, n.d.). The Agreement is a specific claim that fulfills outstanding obligations from Treaty 8, signed in 1899. In September 2008, through an Order-in-Council, the Government of Canada established the reserve, Salt River No. 195. Through the federal "Additions to Reserve" process, parcels of land were added to the reserve in 2009 and 2011. The SRFN reserve is not a single block of land. Instead, the Treaty Settlement Agreement applies to about 401 square kilometers of land in and around Fort Smith and roughly 13 square-kilometers of land in Wood Buffalo National Park (Executive and Indigenous Affairs, n.d.).

In August 2020, the SRFN received \$16.8 million from Indigenous Services Canada to develop the SRFN No. 195 reserve. The funding supported the development of a new 39-lot residential subdivision, including sewer and water pipes, streets, and electrical systems (Pruys, 2020). The project was intended to support community building by encouraging the return of SRFN

members to the reserve—many of whom had moved across Fort Smith after a devastating landslide damaged infrastructure in 1968.

Wood Buffalo National Park

Wood Buffalo National Park is Canada’s largest national park and wildlife preserve, located roughly 25 kilometres from the centre of Fort Smith, which is the park’s headquarters. The Park spans 44,741 square kilometres and is home to the world’s largest wood bison population. The Park is also the last known natural nesting site of the endangered whooping crane. The area is a UNESCO World Heritage Site and is protected by the *UNESCO World Heritage Convention*. The Park is currently managed by Parks Canada in coordination with local Indigenous partners, including the SRFN, SLFN, and the Fort Smith Métis Council (Parks Canada, 2022).

2.7 Community Services

Fort Smith offers a wide range of community services including education programs, health and social services, established emergency services, and a variety of retail and recreational facilities. The community is often referred to as the ‘education capital’ of the NWT, as it is home to the Thebacha Campus and administration of Aurora College.

There are two schools in the community: Joseph Burr Tyrell Elementary School, which serves approximately 280 students from kindergarten to grade 6, and Paul William Kaeser High School, which serves approximately 240 students in grades 7 to 12 (South Slave District Education Council, 2023a; 2023b). For post-secondary education, the community hosts the territory’s largest Aurora College campus, which offers a range of adult education, undergraduate, and trades programs. The community is also home to the Terry Harrold School of Aviation which offers students the ability to receive their professional or private pilot’s license (Town of Fort Smith, n.d.-7).

Health and social services in Fort Smith are provided by the Northwest Territories Health and Social Services Authority (NTHSSA) – Fort Smith Region. The regional NTHSSA operates the Fort Smith Health Centre, Northern Lights Special Care Home, and community-based programs such as preschool physicals and the Healthy Families Program. As one of Fort Smith’s largest employers, there are over 100 NTHSSA regional employees in the community who provide health and social services, including public healthcare, mental healthcare, home care, and child and family services. Laboratory and diagnostic imaging services, walk-in, and emergency care are also available in the community (NWT Health and Social Services Authority, n.d.). Emergency services in the community include a local Royal Canadian Mounted Police (RCMP) detachment and a certified volunteer Fire and Emergency Medical Services (EMS) team (Town of Fort Smith, n.d.-8).

Fort Smith also has a wide variety of retail and dining options including two grocery stores and several options for local goods and cuisine. The community has three gas stations and boasts many professional services such as accounting, consulting, and banking options (Town of Fort Smith, n.d.-9). Additionally, there is a post office and courier service in town. Residents also have access to a number of recreational facilities including a community recreation centre with a library, gym, fitness room, swimming pool, squash court, curling rink, and youth and seniors' centres (Town of Fort Smith, n.d.-10). Other recreation options include an arena, museum and organized outdoor activities like golfing and skiing. The community also has two hotels and numerous smaller lodging options for visitors, including a campground at Queen Elizabeth Territorial Park (Town of Fort Smith, n.d.-11).

Finally, the Town provides municipal public services, including water delivery, waste management, and sewage services (Town of Fort Smith, n.d.-12). The majority of the residential areas of Fort Smith are on piped municipal services, while many areas closer to Highway 5 at lower elevations are on trucked services. The Town also operates the Fort Smith Visitor Information Centre to provide information and support services to community visitors, in partnership with Parks Canada, which provides information and support for those visiting Wood Buffalo National Park (Town of Fort Smith, n.d.-13).

2.8 Socioeconomic Profile

This section provides a detailed profile of Fort Smith's socioeconomic background and indicators. This includes topics such as employment and labour, income, education, social services, and cost of living.

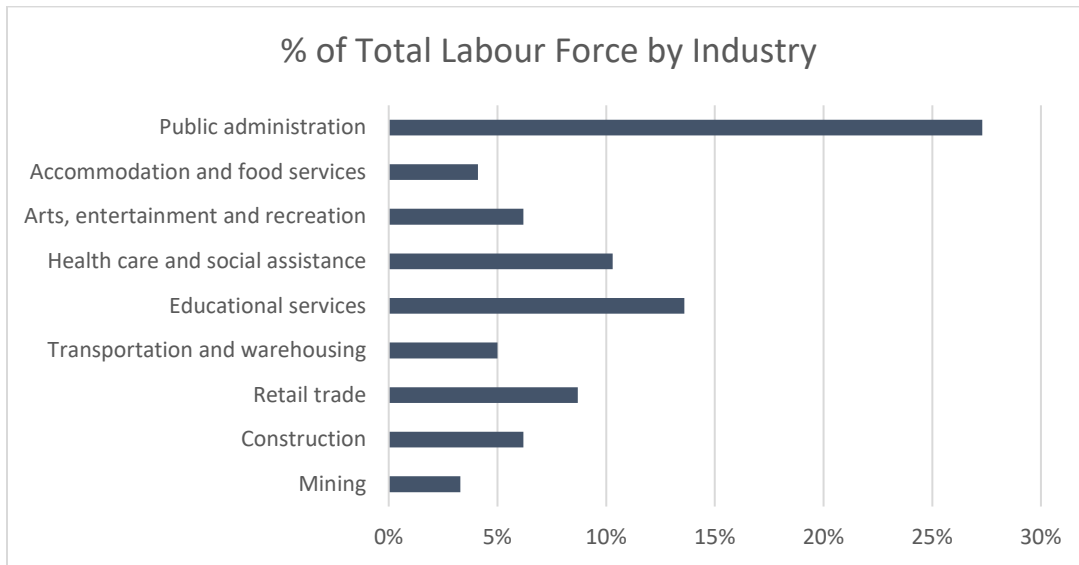
2.8.1 Employment and Labour

Major employers in Fort Smith include Aurora College, the Government of the Northwest Territories, the NTHSSA – Fort Smith Region, Northwestern Air Lease, Parks Canada, the Fort Smith District Education Authority (DEA), and the local Indigenous organizations. North American

Fort Smith has 581 GNWT employees (including boards, agencies and arms-length organizations), the third-most of all NWT communities. This represents 48% of Fort Smith's labour force, a rate second only to Behchokò.

Industry Classification System (NAICS) employment data identifies the public administration sector as having the most employees in Fort Smith, followed by educational services and health care and social assistance (Statistics Canada, 2021). This is shown in Figure 6 below.

Figure 6 – Percentage of Fort Smith's Total Labour Force by Industry

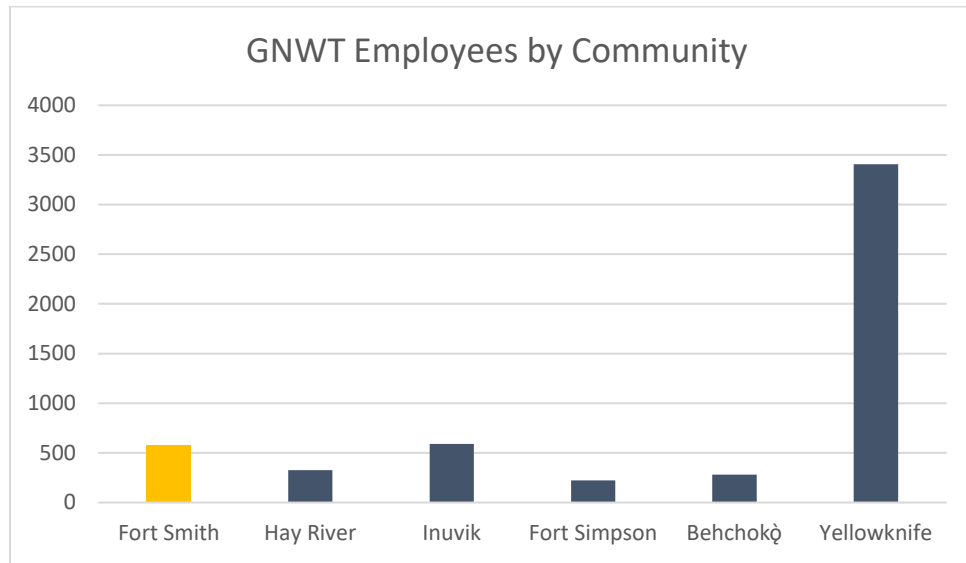


(Source: Statistics Canada)

Fort Smith's role as an administrative centre is demonstrated by data from the GNWT Department of Finance's Public Service Annual Report. As of March 31, 2022, there were 581 GNWT employees in Fort Smith, of which 45% were classified as Indigenous Aboriginal Employees, 6% as Indigenous Non-Aboriginal Employees ("P2"), and the remaining 49% were classified as Other Employees, which typically includes those who are from outside the NWT, or who have lived in the NWT less than half their lives and are not Indigenous (Department of Finance, 2022).

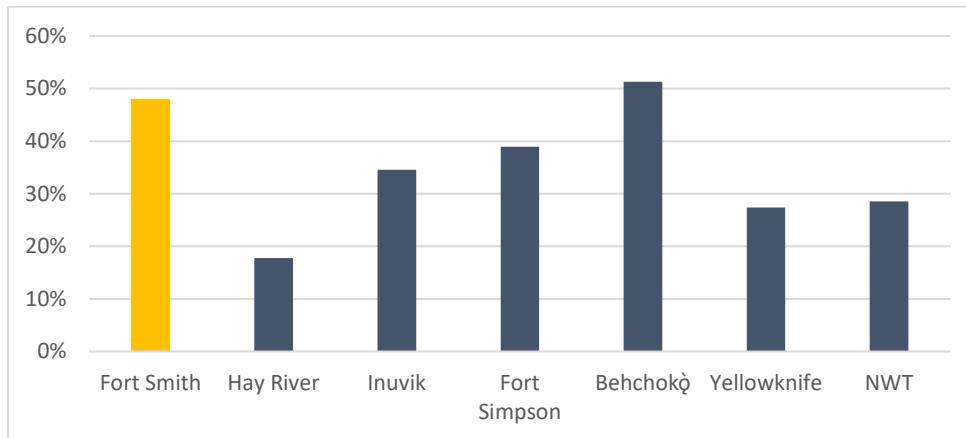
It should be noted that Fort Smith has the third-highest number of GNWT employees of NWT communities after only Yellowknife and Inuvik, as shown in Figure 7. Further, of major NWT communities Fort Smith has the second highest percentage of its labour force that are GNWT employees after only Behchokò, with a rate of 48%, as seen in Figure 8. Note that this number includes boards, agencies and arms-length organizations connected to the GNWT, such as Aurora College and Housing NWT (Department of Finance, 2022). Implications of the community's heavily public sector-weighted labour market are discussed later in this report.

Figure 7 – Comparison of GNWT Employee Numbers by Community



(Source: Department of Finance)

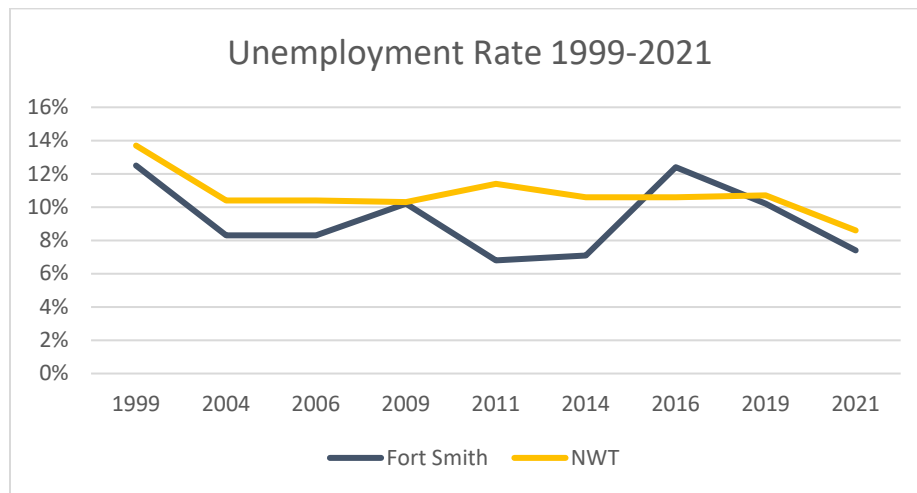
Figure 8 – Percentage of Community Labour Force that are GNWT Employees



(Adapted from data from Department of Finance and NWT Bureau of Statistics)

In 2021, Fort Smith's labour force totalled 1,770 people. The labour force participation rate – the percentage of the population 15 years and older who are working or who are actively looking for work – was 68.4%, or about 1,210 people. This compares to a territory-wide participation rate of 70.7%. On the other hand, Fort Smith's unemployment rate was lower than the territorial average at 7.4%, compared to the NWT's 8.6%. Unemployment rate trends for Fort Smith and the NWT are shown in Figure 9 below. Consistent with the territory, Fort Smith's unemployment rate was higher for men (8.9%) than women (6.7%; Statistics Canada, 2021).

Figure 9 – Unemployment Rate, 1999-2021



(Source: NWT Bureau of Statistics)

In 2019, 71.5% of Fort Smith’s workforce worked more than 26 weeks, compared to 74.9% in the NWT (NWT Bureau of Statistics, 2023b). In 2020, 40% of Fort Smith’s population over 15 years old worked full time and 28% worked part-time (defined as less than 30 hours per week at their main job). Territory-wide, the rate of full-time work was slightly higher at 44%, while approximately 26% worked part-time (NWT Bureau of Statistics, 2019).

2.8.2 Income

This section delves into income levels in Fort Smith, a key indicator relating to housing affordability and in defining “affordable housing.” Note that most of this data comes from the 2021 Census and therefore reflects 2020 income data. In many cases, this may include Canada Emergency Response Benefit (CERB) income, which may somewhat skew income levels higher. Individuals’ income is covered first, followed by households/families and then low income.

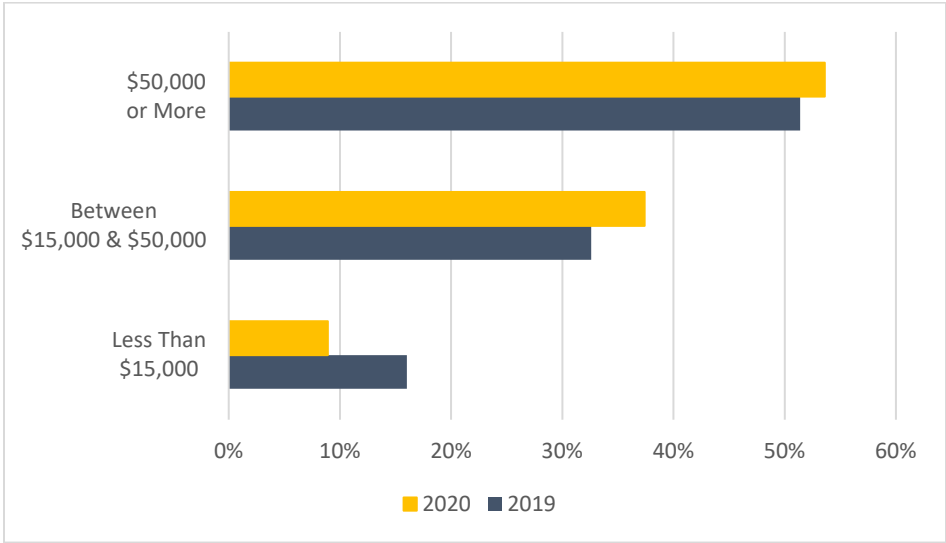
2.8.2.1 Individuals

The median total (or pre-tax) income for individuals in Fort Smith in 2020 was \$57,600, while the median after-tax income for individuals was \$52,000. These are slightly higher than the NWT levels of \$56,800 pre-tax and \$51,200 after-tax (Statistics Canada, 2021). In 2020, 51.4% of individuals in Fort Smith had an income of \$50,000 or more, while 8.9% earned less than \$15,000 (NWT Bureau of Statistics, 2020). As a comparison, Figure 10 shows this data for both 2019 and 2020, revealing an increase in the overall income level of Fort Smith residents in 2020, where the percentage of persons earning less than \$15,000 decreased by nearly two times. Again, it is likely that CERB

The median total income for an individual in Fort Smith is \$57,600. “Affordable housing” for a resident with this level of income living alone would be a maximum of \$1,440 per month, including utilities.

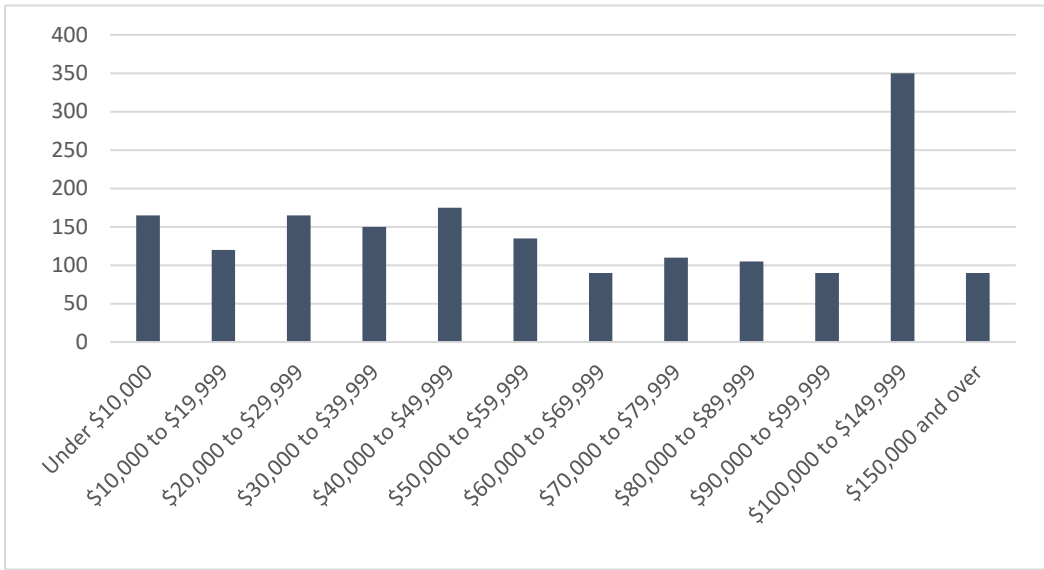
had an impact here. Figure 11 then presents the number of Fort Smith residents (15 years and older) by income group.

Figure 10 – Percentage of Fort Smith Taxfilers by Personal Income Bracket, 2019-2020



(Source: Statistics Canada)

Figure 11 – Individual Total Income by Income Group (15 years and older), 2020



(Source: Statistics Canada)

Figure 11 shows some disparity in individual income in Fort Smith, with a quarter of residents earning more than \$100,000 annually, while at least 44% earn less than the median individual total income of \$57,600. There is also a notable income discrepancy between full-time and part-time workers in the community.

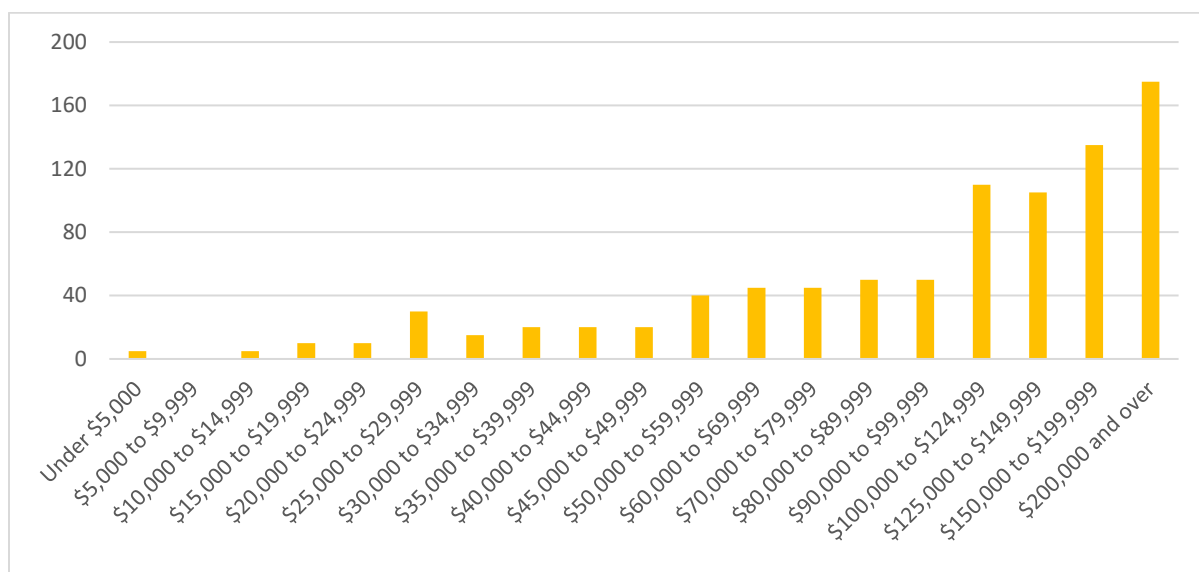
-
- *44% of residents 15 and older earn less than \$50,000 a year.*
 - *Residents who work **full-time** have a median income of **\$93,000***
 - *Those who work **part-time or for part of the year** have a median income of **\$27,400**.*
-

In 2020, individuals who worked full-time for the full year had a median income of \$93,000, while individuals who either worked part-time or for part of the year had a median income of \$27,400 (Statistics Canada, 2021).

2.8.2.2 Households and Families

The median total household income in Fort Smith in 2020 was \$120,000, with the median income after-tax being \$104,000. This compares with \$127,000 and \$109,000, respectively, as the median levels for the NWT (Statistics Canada, 2021). This data can be further broken down by household size, to get a better sense of housing affordability for different household types. One-person households in Fort Smith have a median total income of \$65,500, while households containing two or more people have a median total income of \$141,000 (Statistics Canada, 2021). As we have seen for individuals, household data can be broken down by income group. This is shown in Figure 12 below.

Figure 12 – Household Total Income by Income Group, 2020



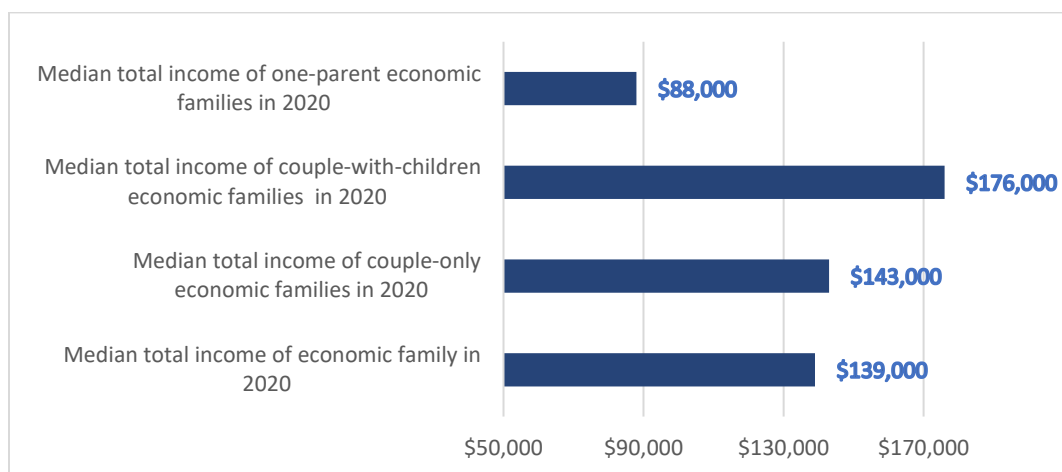
(Source: Statistics Canada)

What the chart in Figure 12 illustrates is that almost half of all Fort Smith households earn more than the community's median total household income of \$120,000, but conversely that over half of all households earn less than the median, and many significantly less. In fact, 6.7% of all Fort Smith households have a median total income of less than \$30,000 – a quarter of the town's median household income. Further, approximately a quarter of all households' income lies somewhere between 50% of the median and the median itself. This segment of the population requires particular attention around housing affordability, as many of these households would be above the income threshold for public housing (Housing NWT, 2021).

Turning to income data for economic families (households where there is a familial relationship between members), further insights can be found. As Figure 13 below shows, the median total income for families in Fort Smith is \$139,000. This compares closely for families that consist only of a couple, who have a median income of \$143,000. On the other hand, couples with children had a median income of \$176,000, while one-parent families had a median income of half that: \$88,000.

-
- *6.7% of Fort Smith households earn less than \$30,000*
 - *Approximately 25% of households earn between \$60,000 and the median total household income of \$120,000*
 - *Couples with children have double the median income compared to single-parent families*
-

Figure 13 – Median Income of Economic Families by Type, 2020



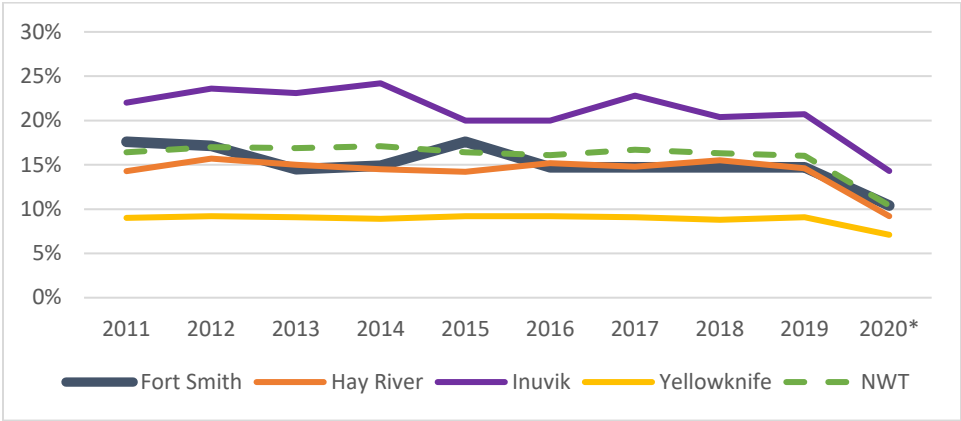
(Source: Statistics Canada)

2.8.2.3 Low Income and Income Inequality

In 2020, the percentage of families in low income (after tax) in Fort Smith was just over 10%, which was consistent with the NWT's rate (NWT Bureau of Statistics, 2021c). Of the NWT's largest communities, Fort Smith has the second highest proportion of families in low income

after Inuvik. Figure 14 illustrates this comparison and also shows that since 2011, there has been an overall decrease in the percentage of families in low income in Fort Smith.

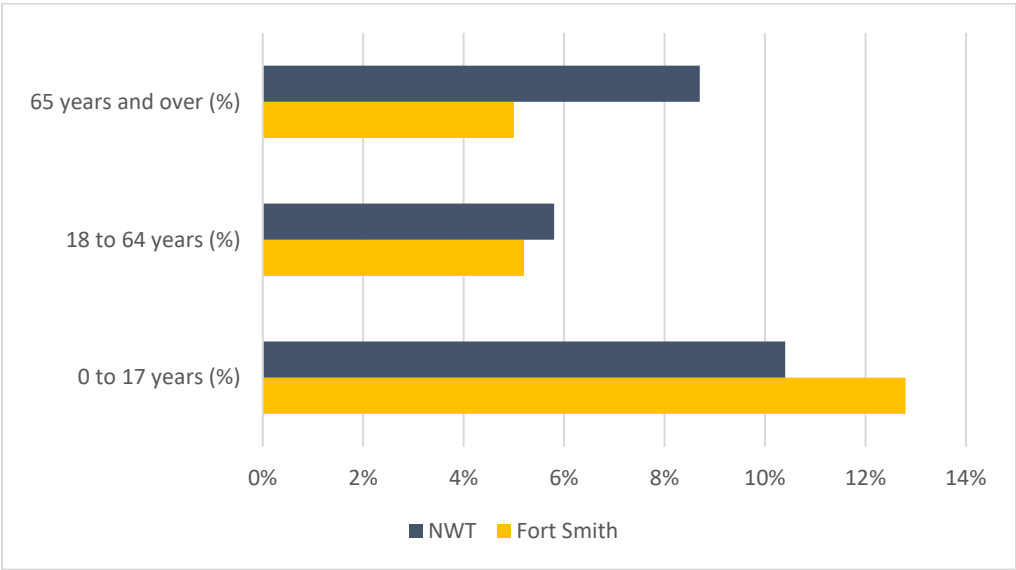
Figure 14 – Percentage of Families in Low Income



(Source: NWT Bureau of Statistics)

Looking at the prevalence of low income status by age, while Fort Smith has fewer seniors and adults in low income than the territorial average, there is a higher rate of youth in low income (12.8% of individuals 17 or under). This is visualized in Figure 15 below (Statistics Canada, 2021).

Figure 15 – Prevalence of Low Income by Age, 2020



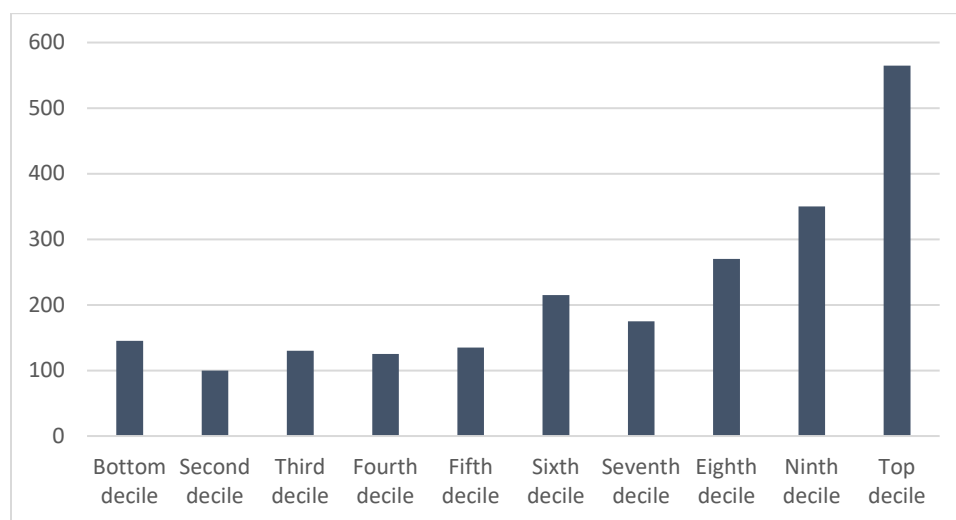
(Source: Statistics Canada)

Finally, turning to income inequality, as part of its Census Statistics Canada compiles data on the distribution of all Canadian families across ten “deciles” of income, wherein the country’s population is divided into ten equal groups based on family after-tax income.

Figure 16 shows the number of Fort Smith residents in each income decile, according to family income. This shows more than two-thirds of the population in the top half of income deciles, suggesting relatively high earnings compared to the rest of the country, yet still almost thirty percent of residents who have family incomes in the bottom half nationwide (Statistics Canada, 2021). It should be noted that Fort Smith scored slightly lower than the NWT on the Gini index which measures income inequality with a 0.304 (compared to the NWT’s 0.318), meaning Fort Smith is more equitable income-wise (Statistics Canada, 2021).

-
- *More than 12% of Fort Smith youth are in a low-income situation.*
 - *There is a lower rate of low income among Fort Smith seniors than across the NWT.*
 - *Over two-thirds of Fort Smith residents have family income in the top half nationwide.*
-

Figure 16 – Fort Smith Residents by Family Income Decile Group, 2020



(Source: Statistics Canada)

2.8.3 Education

As the NWT’s education capital, it is not surprising that education levels in the community are high. The percentage of residents 15 years and older with a high school diploma or higher level of education in Fort Smith in 2021 was 78%, which is above the territorial percentage of 74%. Figure 17 below presents a comparison of this indicator between the NWT’s largest

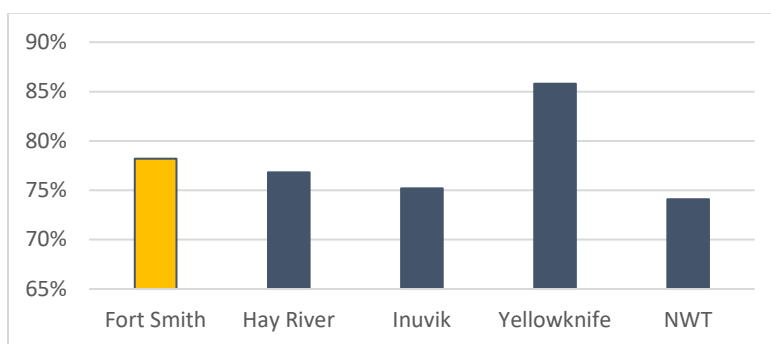
communities and the territory itself, showing Fort Smith trails only Yellowknife in the percent of population with at least a high school diploma (NWT Bureau of Statistics, 2021d).

Figure 18 then breaks this down further by the highest level of schooling residents have

achieved. Over half of Fort Smith residents have obtained either a certificate or diploma (38%), or a Bachelor's degree or higher (21%), while another 19% have a high school diploma (Statistics Canada, 2021). It should be further noted that 7.3% of all residents with post-secondary education have a trades or apprenticeship certificate or diploma. This compares to a rate of just 4.4% NWT-wide (Statistics Canada, 2021).

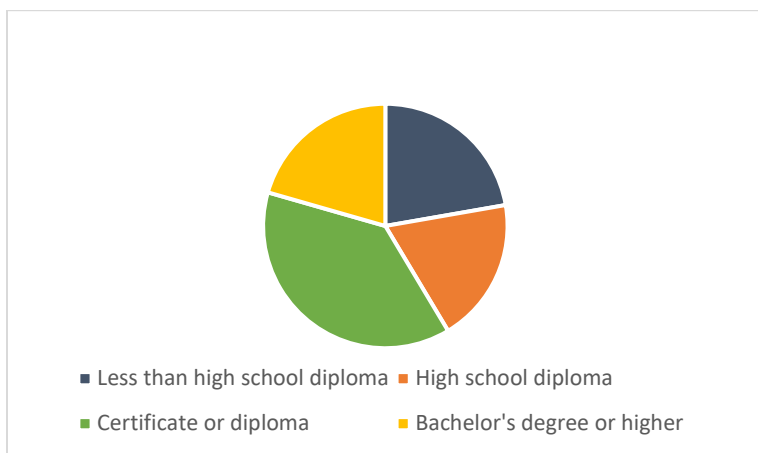
78% of residents 15 and older have a high school diploma or higher, and 7.3% of residents with post-secondary education have a trades certification.

Figure 17 – Percentage of Residents with High School Diploma or Higher, 2021



(Source: NWT Bureau of Statistics)

Figure 18 – Fort Smith Residents' Highest Level of Schooling

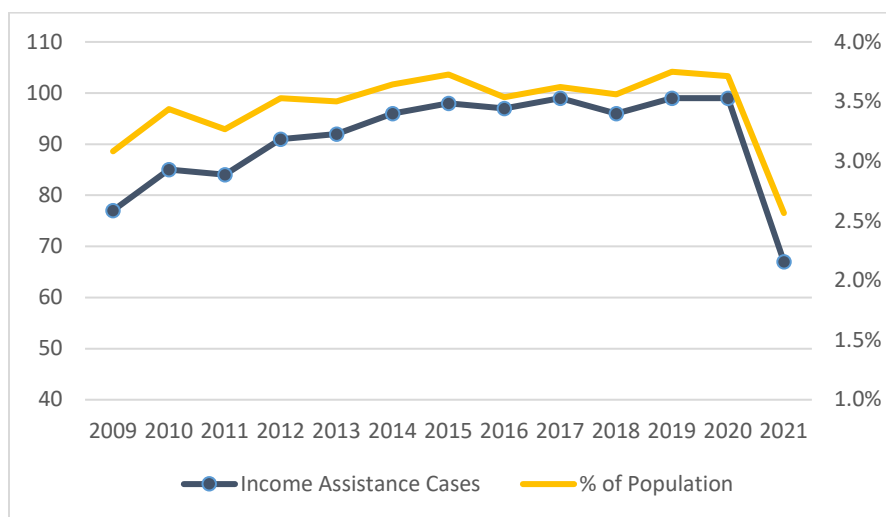


(Source: Statistics Canada)

2.8.4 Social Services

In 2021, the monthly average number of income assistance cases represented approximately 2.6% of Fort Smith's population, which is less than the monthly average of 3.3% in the South Slave Region, and 3.8% throughout the NWT (NWT Bureau of Statistics, 2021e). It should be noted that Fort Smith had a trend of steadily increasing income assistance cases in relation to population from 2009 to 2020, reaching a peak of 3.5% of the population during this period. However, in 2021, this number decreased significantly, as shown in Figure 19 below. Again, CERB payments during the pandemic may be related to this.

Figure 19 – Average Monthly Income Assistance Cases, 2009-2021



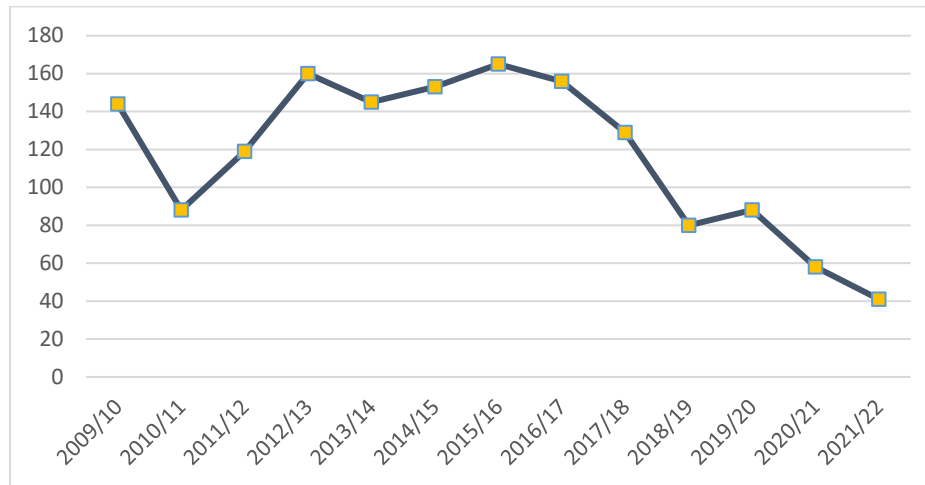
(Source: NWT Bureau of Statistics)

The annual number of women and children admitted to shelters in Fort Smith has shown a steady decrease since 2015/16, as shown in Figure 20 (NWT Bureau of Statistics, 2022c). From its highest point at 165, this number has steadily declined, reaching a low of 41 individuals receiving shelter support in 2021/22.

This downward trend is consistent with a pattern observed in the territory over the past three years. While this data provides an indication, further study is needed to assess whether this decline is due to less *need*, or less *availability* of shelters.

-
- *In 2021, 2.6% of Fort Smith residents accessed **income assistance** on an average monthly basis.*
 - *41 women and children were admitted to **shelters** in Fort Smith in 2021-22.*
-

Figure 20 – Women & Children Admitted to Shelters in Fort Smith by Year



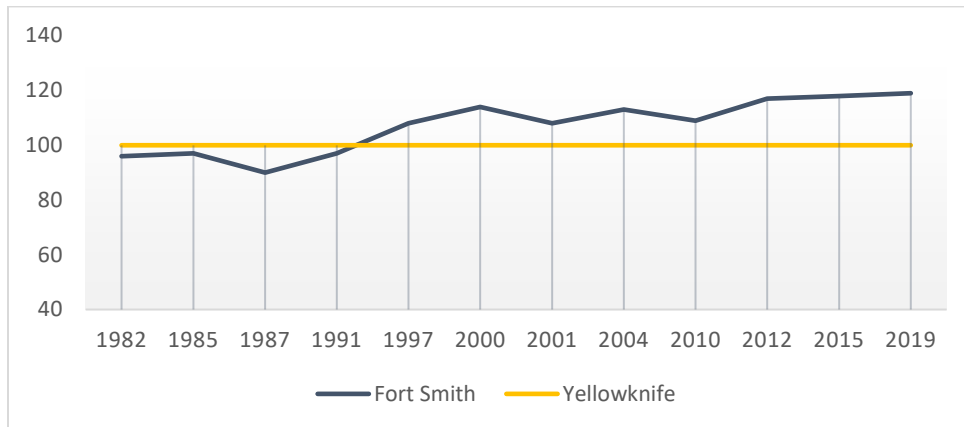
(Source: NWT Bureau of Statistics)

In 2020/21, a total of 79 children in Fort Smith received social services, accounting for 8% of the territorial total (NWT Bureau of Statistics, 2021f). Among these, 21 were court ordered status – permanent custody, supervision and temporary custody orders, while 58 were voluntary status – extended support services, plan of care, support services and voluntary service agreements. These figures highlight the significance of social services provided to children in Fort Smith and their contributions to the overall support system within the territory.

2.8.5 Cost of Living

The cost of living in the Northwest Territories is higher than southern regions of Canada, particularly in communities outside of Yellowknife. The NWT Bureau of Statistics publishes data that illustrates this. In 2018 – the most recent data available – it cost 30-35% more to live in Fort Smith than in Edmonton, according to the Living Cost Differential Index (NWT Bureau of Statistics, n.d.). Based on the same index, the cost of living in Fort Smith is about 10-15% higher than Yellowknife. The NWT Community Food Price Index, which compares grocery prices across the territory with Yellowknife as the baseline, revealed that in 2019 food costs in Fort Smith were 19% higher than in Yellowknife (NWT Bureau of Statistics, 2019c). Since 1982, food prices in Fort Smith have fluctuated in relation to Yellowknife prices, with a steady increase over that period, as shown in Figure 21 below. Despite having the lowest overall food prices after Yellowknife compared to other NWT communities, Fort Smith still faces challenges related to food affordability. In 2018, about 40% of all households expressed some degree of concern about not having enough money for food over the past year (NWT Bureau of Statistics, 2019d).

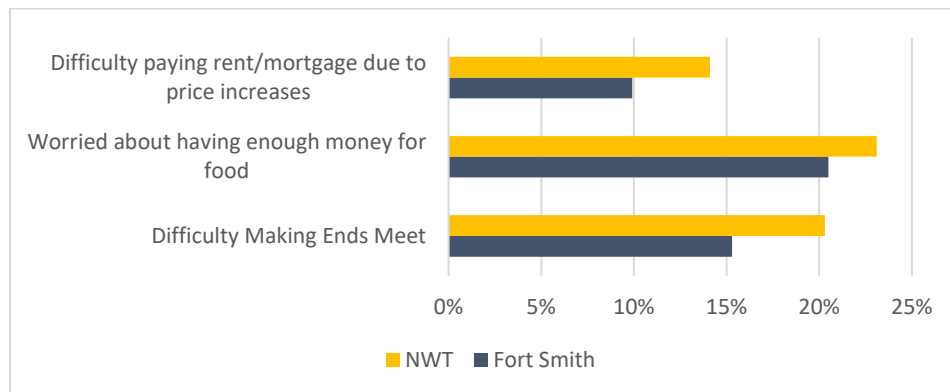
Figure 21 – Historical Food Price Index (Yellowknife = 100)



(Source: NWT Bureau of Statistics)

The data presented in Figure 22 indicates that Fort Smith residents have generally experienced lower levels of household financial challenges relative to other parts of the territory, based on 2018 data (NWT Bureau of Statistics, 2023). However, 10% of households did indicate difficulty in covering housing costs, and more than 20% were worried about having enough money for food. It is important to note that recent price increases in many areas have likely further impacted the cost of living in Fort Smith and throughout the NWT.

Figure 22 – Household Financial Security (2018)



(Source: NWT Bureau of Statistics)

2.9 Interconnected Plans, Strategies and Bylaws

The Town of Fort Smith has developed a number of other plans, strategies and bylaws that are interconnected with housing in the community, which are briefly outlined herein.

The Town's *Economic Development Strategy* for 2018 to 2022 outlines the community's economic development vision, values, and goals. The Strategy was developed with community

feedback, relying heavily on the input of local business owners, former politicians, employees from various government agencies, and members of the municipal advisory boards (Town of Fort Smith, 2018). The Strategy outlines the community's vision as:

"The Town of Fort Smith will work with its partners to enhance our excellent quality of life by respecting values, traditions, and healthy lifestyles. We will continue to advance as a unified, active and prosperous community."

According to the Strategy, the three main elements of economic development in the community are business development, resident attraction, and tourism. The Town's goals for community economic development are:

1. Foster and Encourage business and job creation and retention
2. Increase Communication with and within the Business Community
3. Diversify the Local Economy
4. Attract and retain residents to live in Fort Smith
5. Enhance Liveability
6. Attract shoppers & visitors from the region into our community
7. Champion and Assist with Tourism product development and packaging
8. Increase number of Festivals, sporting events and conferences hosted in Fort Smith
9. Work with regional partners to market Fort Smith (Hay River, Fort McMurray, Yellowknife, and Edmonton)

Under Goal #4—*Attract and Retain Residents to live in Fort Smith*—the community identified a need for increased housing options to ensure growth through available and affordable housing. Related activities included developing affordable housing through programs and policies and establishing an affordable housing strategy (which resulted in this project). The Strategy highlighted affordable housing as a key factor around ensuring a good quality of life and community economic growth, as housing could attract and retain residents including families, seniors, and businesses (Town of Fort Smith, 2018).

One of the most important plans a community has in relation to housing is its Community Plan, which provides strategic direction for land use and development (including housing) in the community. The Community Plan is typically supplemented by a Zoning Bylaw which provides actual regulation for development in the community (Government of the Northwest Territories, 2013). Fort Smith's Community Plan (Bylaw 935) was approved in 2014 and remains the statutory planning document for the Town, though work is soon to begin on a revised Community Plan and Zoning Bylaw (Town of Fort Smith, 2014a). The Community Plan presents a guiding vision of:

*“Fort Smith is an attractive, small northern town with an identifiable town centre, where residents have access to **affordable housing**, transportation choices, municipal services, recreation and cultural facilities and open space at a reasonable cost. Fort Smith is an attractive destination for tourists visiting Wood Buffalo National Park, Aurora College students, business travellers, and participants in recreation and cultural activities.”*

The Community Plan impacts housing in Fort Smith in two main ways: first, through its land use concept map it establishes areas of the community where residential development shall take place, as well as areas for future community growth; and second, it states specific goals, objectives and policies that residential development in Fort Smith needs to adhere to. Some of the main themes that appear in the plan include the importance of maintaining neighbourhood and “small town” character with new residential development, the importance of developing or redeveloping existing vacant lots and properties before further expanding the community, and encouragement for denser, mixed-use (residential and commercial or institutional) developments in the town centre.

While the Community Plan provides the policy direction for development, Fort Smith’s Zoning Bylaw (Bylaw 936, also approved in 2014) regulates the actual development that occurs. Some important zoning regulations to note related to housing include (Town of Fort Smith, 2014b):

- Parking: single detached and duplex residential homes must provide 1 parking spot per unit, while other (larger) residential developments must provide 1.5 parking spots per unit (section 6.7)—meaning even more land is required for multi-dwelling development;
- Wildfire hazard mitigation: given Fort Smith’s location in a region susceptible to wildfires, as seen in the summer of 2023, section 6.9 outlines specific aspects residential construction needs to consider, such as skirting under buildings and decks, types of siding and roofing, and the placement of combustible materials; and
- Secondary suites: are permitted in the R1 – Single Detached Dwelling Residential zone, and conditionally permitted in the R2 – Multi Dwelling Residential, RC – Country Residential and TC – Town Centre zones, however they **must be located within a single detached dwelling**, per section 8.5;

The Zoning Bylaw includes four zones of residential use—divided into Single Detached (R1), Multi Dwelling (R2), Mobile and Manufactured Homes and Country Residential—as well as the Town Centre zone which conditionally allows denser residential developments. Throughout the town there is a fairly even split between land zoned for Single Detached Dwelling Residential and Multi Dwelling Residential, but it is important to note that all lots currently listed for sale by the Town are zoned for R1 – Single Detached Dwellings (Town of Fort Smith, n.d.-12), and two of the three largest vacant lots zoned for residential use are also zoned for Single Detached Dwellings.

The other key Town bylaw that influences housing development is the Land Administration Bylaw (Bylaw 862, adopted 2011). Municipalities in the NWT are often more involved in the land development process than their southern counterparts, and therefore the Land Administration

-
- *At the time of writing, **all Town-owned lots for sale were zoned R1 for Single Detached Dwellings***
 - *There is currently **a lack of R2 (Multi Unit Residential)** zoned land in Fort Smith*
-

Bylaw is an important tool in how municipal land is priced and disposed of. A key aspect of the bylaw is how it establishes the price of municipal land being sold, specifically “the price of new lots shall be determined by development costs, any off-site levies and the allowance, if any, for site-specific factors” (Town of Fort Smith, 2011). Beyond this statement, the current Land Administration Bylaw lacks further direction or flexibility around tools that the Town could use to more quickly sell vacant lots that are on the market.

Another plan that is worth noting given its relevance to housing in Fort Smith is Aurora College’s recently-completed Facilities Master Plan (FMP), which describes infrastructure needs as the institution transitions into a polytechnic university (GNWT, 2023). Helpfully, the FMP provides a detailed inventory of the Thebacha Campus’ current facilities, noting that it currently offers more than 260 beds for students (GNWT, 2023). The FMP also identifies a need for 60 new units for students in a combination of single and family apartment units and townhouse-style family units, as well as dormitory-style student housing (40 beds, as a replacement for Breynat Hall; GNWT, 2023). Additionally, 10 new staff housing units are identified as a more medium-term need, given “the low availability of housing options in Fort Smith [being] a barrier to hiring staff and faculty” (GNWT, 2023).

3 HOUSING AND HOUSEHOLDS PROFILE

This section provides a detailed profile of the current housing situation in Fort Smith. It is informed by data from Statistics Canada and the NWT Bureau of Statistics, as well as the results of the housing survey conducted as part of this project, and the community engagement that followed.

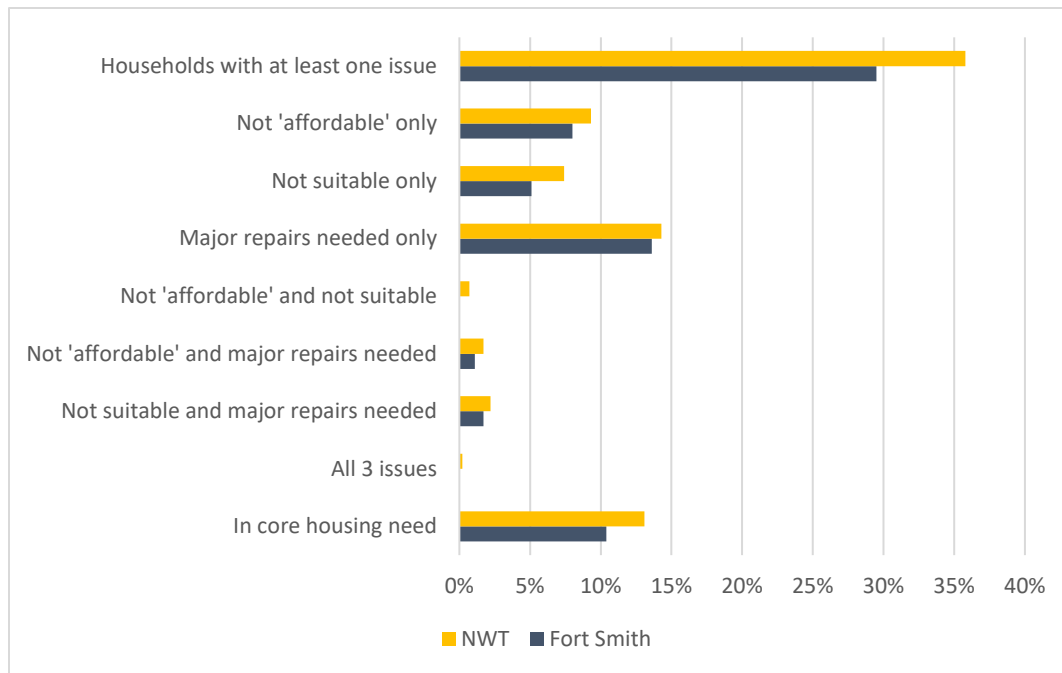
3.1 Housing Indicators

The Canada Mortgage and Housing Corporation (CMHC) uses certain housing indicators to monitor and measure housing standards across Canada. “Core need” is a measure that is used to identify who is most in need of housing assistance. According to the CMHC, a household is in core housing need if it falls below at least one of the standard indicators of adequacy, affordability or suitability, and is also in a situation where the household would have to spend 30% or more of its total before-tax income to find acceptable alternative local housing (meaning housing that meets all three standards; Statistics Canada, 2022).

- **Affordable housing** means shelter costs are less than 30% of the total before-tax household income;
- **Adequate housing** means housing that is not in need of any major repairs; and
- **Suitable housing** means housing that has enough bedrooms for the size and make-up of the household, according to National Occupancy Standard requirements (Statistics Canada, 2022).

According to the 2021 Census by Statistics Canada, about 10.4% of Fort Smith households were in core need, compared to about 13.1% in the territory as a whole (Statistics Canada, 2021). Out of these households, it was found that 29.5% of Fort Smith households had at least one housing problem. This is below the territorial rate of 35.8% of households having at least one housing problem. The most common problem identified was major repairs needed for housing. Although only slightly, Fort Smith does have a lower rate of unaffordable housing, households with unsuitable housing, and housing issues than the territory as a whole. Figure 23 presents the rates of these housing problems as a comparison of Fort Smith and the territory.

Figure 23 – Housing Issues by Type, 2021



(Source: Statistics Canada)

3.2 Households

The table below provides an overview of various household characteristics, offering a comparison of Fort Smith with the rest of the territory, based on data from the NWT Bureau of Statistics (2023) and Statistics Canada (2021).

Table 1 – Household Characteristics

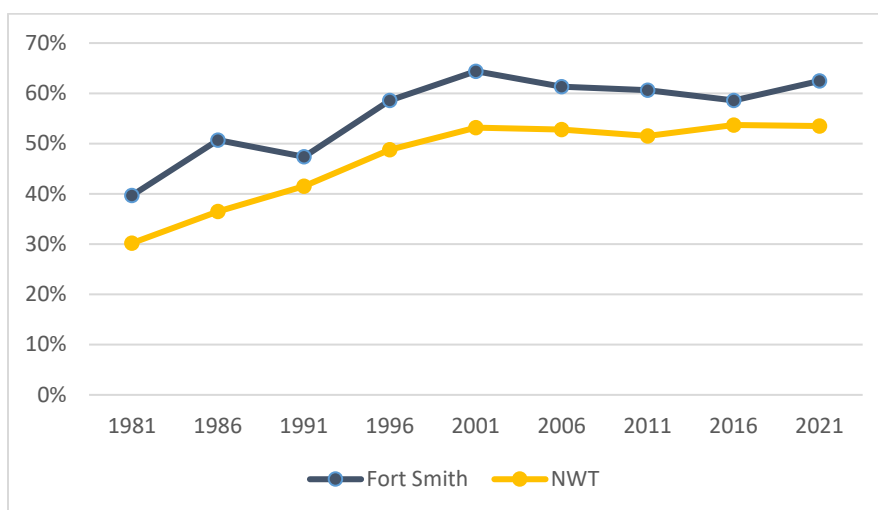
All Households	Fort Smith	NWT
Total Number of Households (2021)	880	15,205
Unemployment Rate (2021)	7.4%	8.6%
Income Assistance Beneficiaries (monthly average in 2022)	112 people (4.3%)	2,631 people (5.8%)
Average number of persons per household (2021)	2.5	3.0
Average number of rooms per dwelling (2021)	6.3	5.4
Households with more than 6 people (2019)	3.5%	5.0%
Households with at least one major issue of suitability, adequacy or affordability (2021)	29.5%	35.8%
Unsuitable dwellings (2021)	6.8%	10.5%
Dwellings in need of major repairs (2021)	16.5%	18.4%
Households spending 30%+ on shelter costs (2021)	8.5%	11.9%
Renter Households		
Households that rent (2021)	330 (37.5%)	7,020 (46.5%)
Median Monthly shelter costs for renters (2021)	\$1,200	\$1,450
Renter households in subsidized housing (2021)	30.3%	31.2%
Renter households in core housing need (2021)	13.8%	18.9%
Owner Households		

Households that own (2021)	550 (62.5%)	8,140 (53.5%)
Condominium owner households (2021)	10 (1.1%)	1,545 (10.2%)
Median monthly shelter costs for renters (2021)	\$1,160	\$1,740
Owner households with a mortgage (2021)	50%	60%
Median value of dwellings (2021)	\$262,000	\$352,000
Owner households in core housing need (2021)	10.4%	13.1%

(Source: NWT Bureau of Statistics and Statistics Canada)

According to 2021 Census data, Fort Smith has approximately 880 households, with just over 60% being homeowners and almost 40% being renters (Statistics Canada, 2021). The figure below shows how the homeownership rate has evolved over time in both Fort Smith and the NWT. Some clear trends are apparent: that Fort Smith has consistently had a higher rate of homeownership than the territorial average over the past 40 years; that the growth in the community's homeownership rate has generally mirrored that of the NWT as a whole; and that while the NWT has seen a decrease in homeownership since 2016, Fort Smith has actually seen a slight increase in its rate of homeownership over the same period (NWT Bureau of Statistics, 2020b). It is also interesting to note that in the housing survey, 54% of current homeowner respondents ($n=102$) indicated they rented in Fort Smith before moving into their current home.

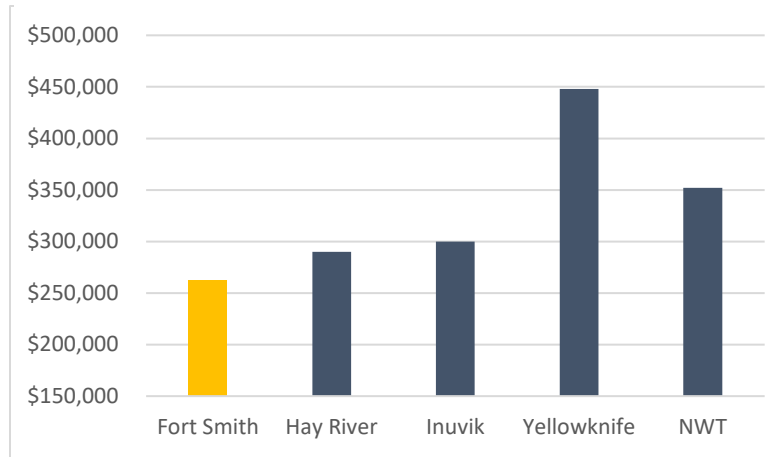
Figure 24 – Homeownership Rate, 1981-2021



(Source: NWT Bureau of Statistics)

According to owner-estimated data from the 2021 Census, the median value (the amount the owner would expect to receive if they were to sell) of an owned home in Fort Smith is approximately \$262,000 (Statistics Canada, 2021). This compares to a territorial median value of \$352,000 though it is worth noting that this value is inflated by Yellowknife's housing market. The following figure provides a comparison of the median value of owned dwellings in Fort Smith with other major NWT communities and the territory as a whole.

Figure 25 – Median Value of Owned Dwellings

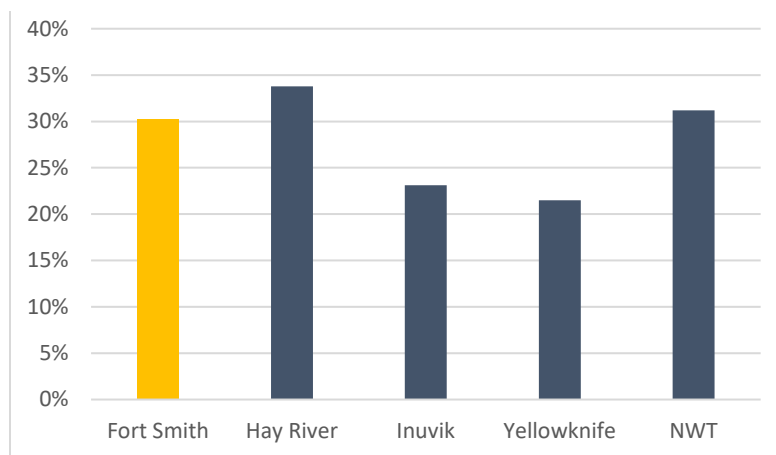


(Source: Statistics Canada)

In terms of median monthly shelter costs, Census data suggests homeowners in Fort Smith pay around \$1,160 in shelter costs per month, while renters pay about \$1,200, both of which are notably lower than the territorial median rates (Statistics Canada, 2021). Shelter costs refer to the total of all shelter expenses including mortgage payments or rent, property taxes, utilities, and other municipal services (Statistics Canada, 2021).

In 2021, the percentage of tenant households in Fort Smith that were renting subsidized housing was 30.3%, or nearly a third of all renters. On the other hand, 12.1% of tenant households were spending more than 30% of their monthly income on shelter costs (or living in unaffordable housing). If we assume subsidized renter households do not experience the issue of unaffordability (due to rent being geared to income), this suggests that 40 households or more than 17% of *market* renters in Fort Smith are facing affordability challenges. Overall, 13.8% of renter households were in core housing need, meaning they were living in inadequate, unaffordable or unsuitable housing, and did not have the household income to find alternative housing in the community (Statistics Canada, 2021). Figure 26 shows that Fort Smith's percentage of tenant households in subsidized housing is lower than the overall percentage for the NWT of 31.2% (Statistics Canada, 2021). However, in comparison to other major communities within the NWT, Fort Smith has a relatively high percentage of tenant households in subsidized housing, with only Hay River having more.

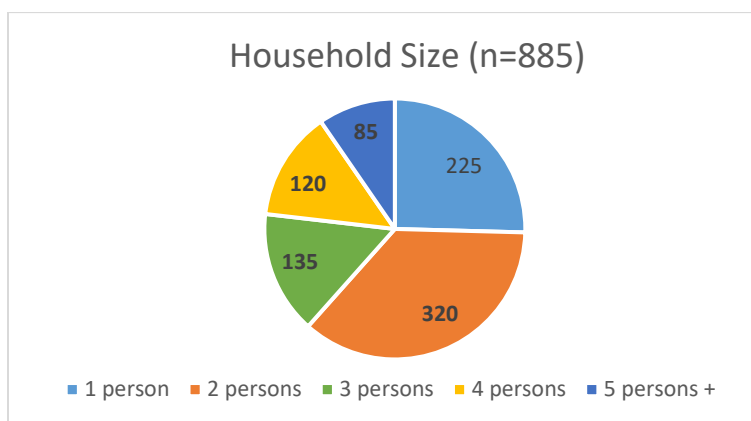
Figure 26 – Percentage of Tenant Households in Subsidized Housing



(Source: Statistics Canada)

As of 2021, the size of an average household in Fort Smith is 2.5 people, compared to the territorial average of 3 people per household (Statistics Canada, 2021). In 2021, 9.6% of all Fort Smith households (about 85 households) reported they had five or more persons living in them. The figure below shows the size of households in the community, with the majority being 1-2 person households. This is an important consideration when planning the size of homes, which will be discussed.

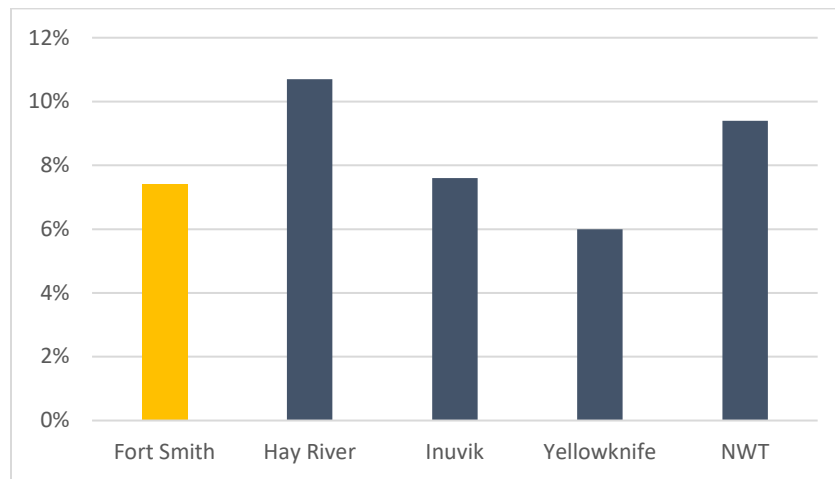
Figure 27 – Household Size



(Source: Statistics Canada)

According to the *2019 NWT Community Needs Survey* (the most recent conducted), about 7.4% of households in Fort Smith have individuals who can't get their own home (NWT Bureau of Statistics, 2020c). This is an indicator of the presence of individuals who face challenges in accessing housing, or could be considered under-housed, in Fort Smith. Figure 28 shows that Fort Smith has a higher percentage of households with an individual who cannot get their own home compared to Yellowknife. Despite this higher rate, Fort Smith's percentage is lower than the territorial average, as well as the rate in other major NWT communities.

Figure 28 – Households with an Individual Who Can't Get Their Own Home (2019)



(Source: NWT Bureau of Statistics)

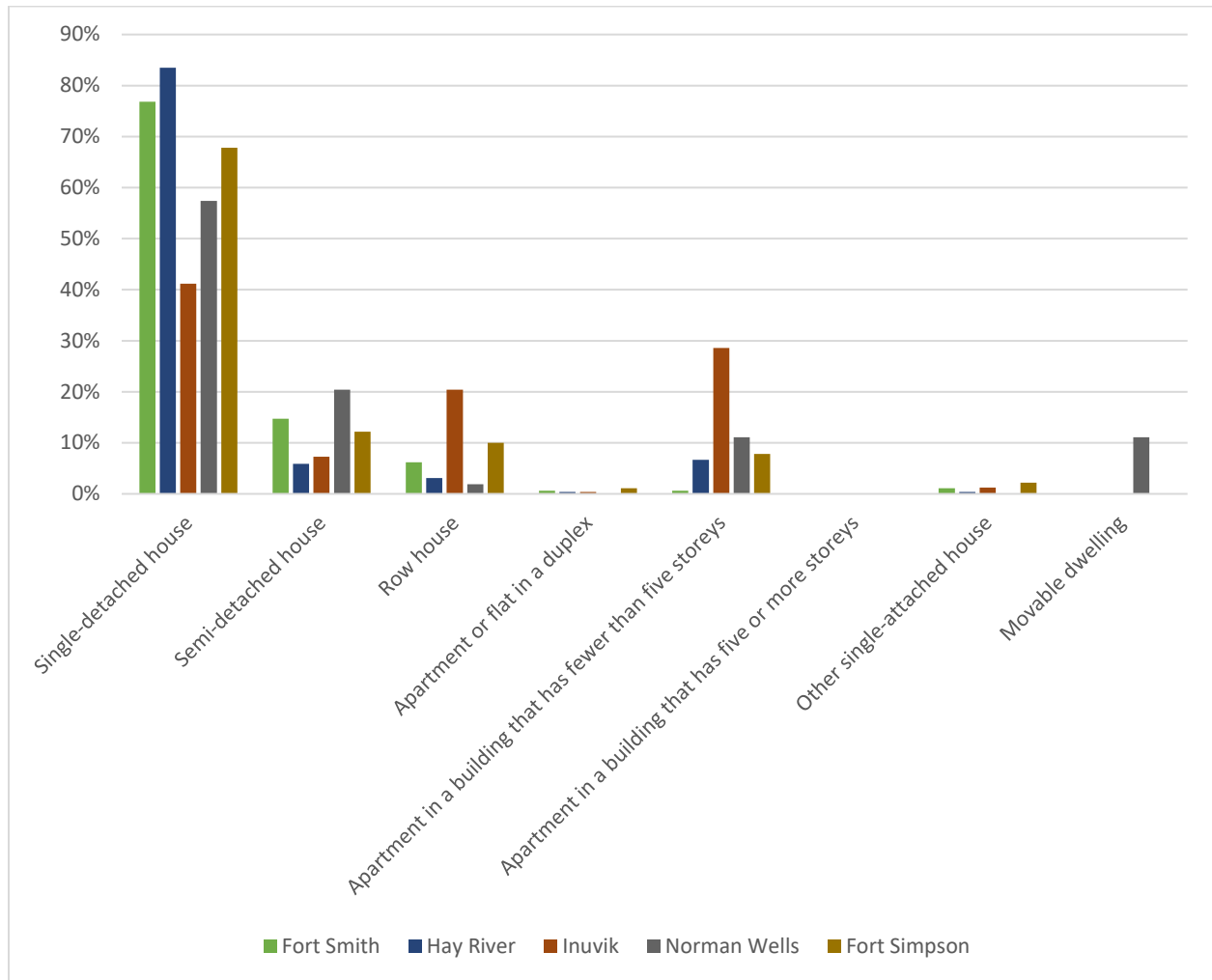
3.3 Housing Supply

According to the 2021 Census, the Town of Fort Smith consists of approximately 880 dwellings (Statistics Canada, 2021). The majority of homes in the community are privately-owned dwellings or market rental housing, comprising over 80% of the total housing stock. In addition to these privately-owned homes and market rental housing, there is also the Garden City Housing Co-operative with 30 units in the space between homeownership and affordable market rental, and there are also number of rental units provided by Housing NWT. There are approximately 164 Housing NWT units in Fort Smith, with most dedicated as subsidized public housing, including the Sunset Chalet seniors' facility, as well as a handful of housing units dedicated to RCMP members, as well as a small number of homes dedicated to affordable homeownership programs (Housing NWT, 2023a).

Looking at the supply of rental housing specifically, with the 2021 Census noting 330 total renter households in Fort Smith, and with 164 rental units belonging to Housing NWT, we are left with an estimated **166 renter households on the private market**.

In terms of the physical 'type' of dwellings found in Fort Smith, there are two main forms: single-detached houses, and duplexes (or semi-detached). Almost 80% of dwellings in the town are single-detached units, a rate significantly higher than the territorial rate of 56.5% (Statistics Canada, 2021). A further 14.7% of dwellings are duplexes. Figure 29 offers a comparison between Fort Smith and other major NWT centres around housing form, which shows how heavily-weighted the town's housing supply is toward single-detached homes. Only Hay River has a higher percentage of single-detached homes. Notably, only about 1% of Fort Smith dwellings are apartments, by far the lowest rate of the sample communities. This is a gap that particularly impacts renters.

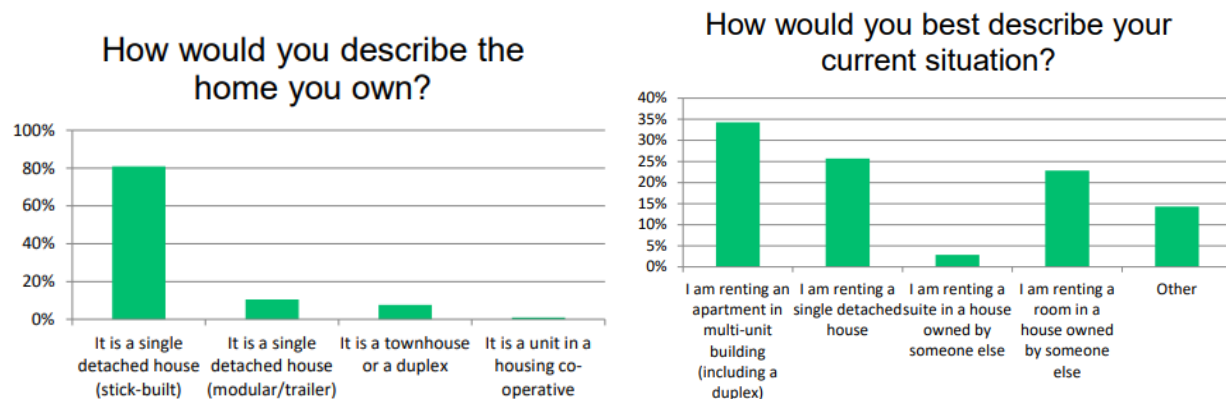
Figure 29 – Percentage of Residential Dwellings by Form, 2021



(Adapted from: Statistics Canada, 2021)

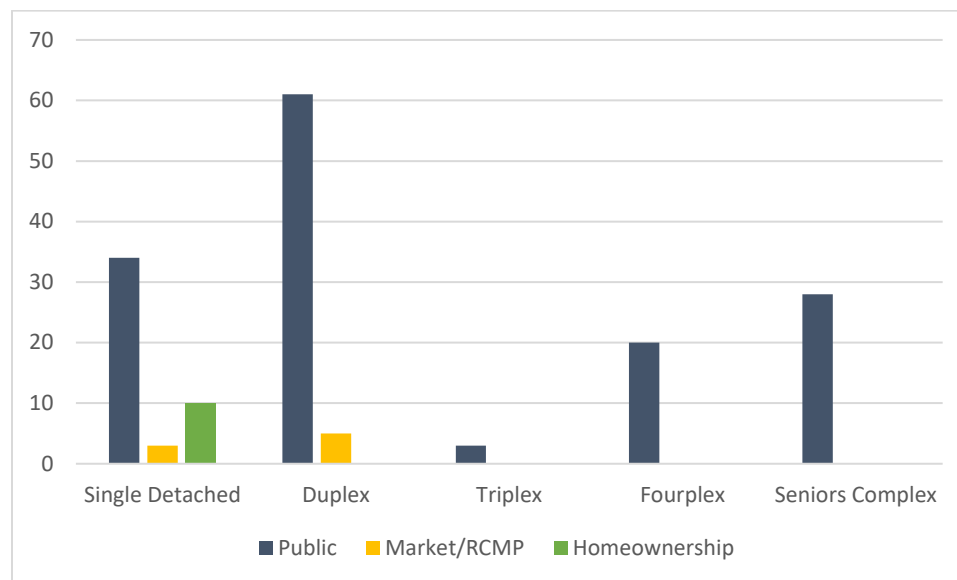
Responses to the housing survey aligned with the data on housing form, as shown in the following figures, showing responses to similar questions for homeowners (left) and renters (right). Rentals of whole homes, rooms within homes, and duplex units are common, while apartments and accessory suites are less so.

Figure 30 – Housing Form Survey Responses (Homeowners left, Renters right)



As noted earlier, Housing NWT owns a significant number (164) of housing units in Fort Smith. These homes follow a similar trend to the broader community, with a number of single-detached homes, though duplexes are the most common form at about 40% of all Housing NWT units in the community. For many reasons including construction cost, heating efficiency, and land availability, Housing NWT has shifted toward mostly multi-unit construction going forward, a trend that has already been seen in Fort Smith. The figure below outlines the form of Housing NWT’s homes in the community, separated by program area.

Figure 31 – Housing NWT Homes in Fort Smith by Form and Program Area

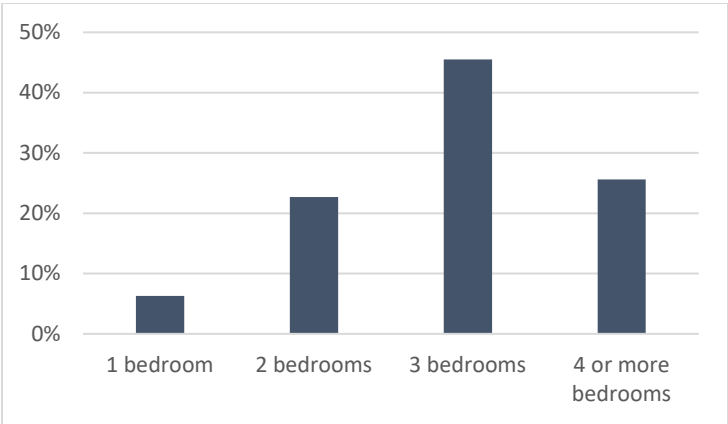


(Source: Housing NWT)

Shifting now to the size of homes in Fort Smith, according to the 2021 Census, almost half of dwellings in the community have 3 bedrooms, however, 2- and 4-or more bedroom homes are also relatively common (Statistics Canada, 2021). Immediately apparent through this indicator, though, is a significant lack of smaller dwellings (1-bedroom or bachelor/studio apartments). A

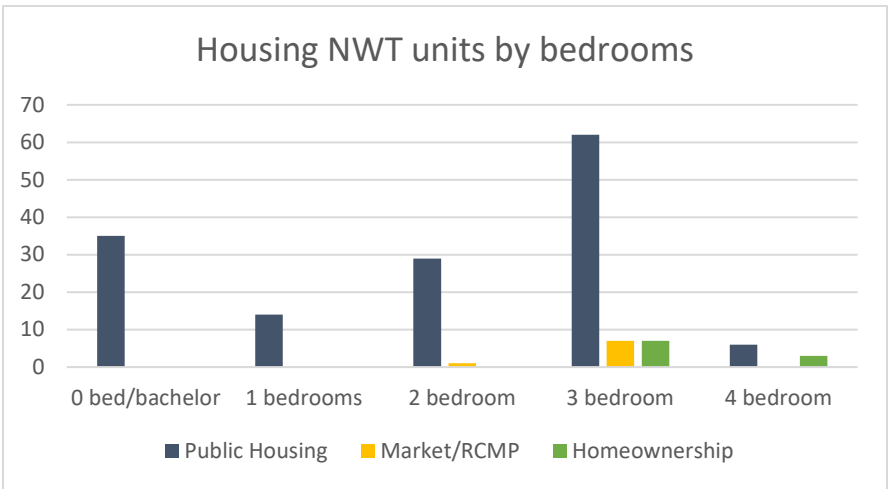
similar trend is seen in the distribution of the number of bedrooms in Housing NWT units, where over 60% have 3 bedrooms. As shown in Figure 33 below, there are a significant number of '0-bedroom' or bachelor units, however it should be noted that almost all of these are found in the seniors complex (Housing NWT, 2023a).

Figure 32 – Fort Smith Dwellings by Number of Bedrooms



(Source: Statistics Canada)

Figure 33 – Housing NWT Units by Number of Bedrooms



(Source: Housing NWT)

The housing survey conducted as part of this project also sought information from respondents on the number of bedrooms in their homes. The following two surveys show this data for homeowners and renters, respectively. Key takeaways are that 3-bedroom homes are the most common size for both homeowners and renters, and that very few renters have 1-bedroom units or bachelor suites, indicating a supply gap.

Figure 34 – Survey Responses – Number of Bedrooms (Owners)

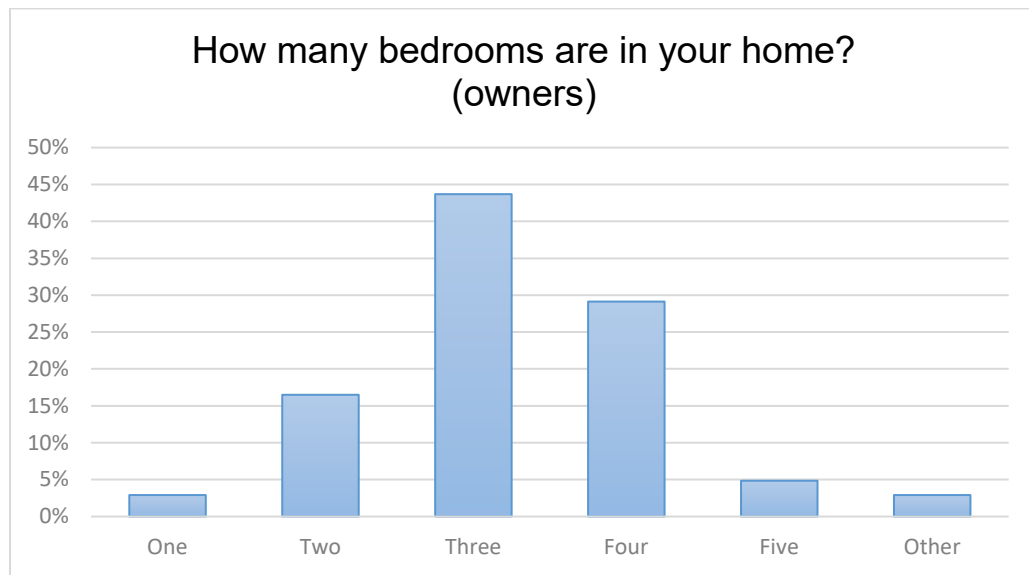
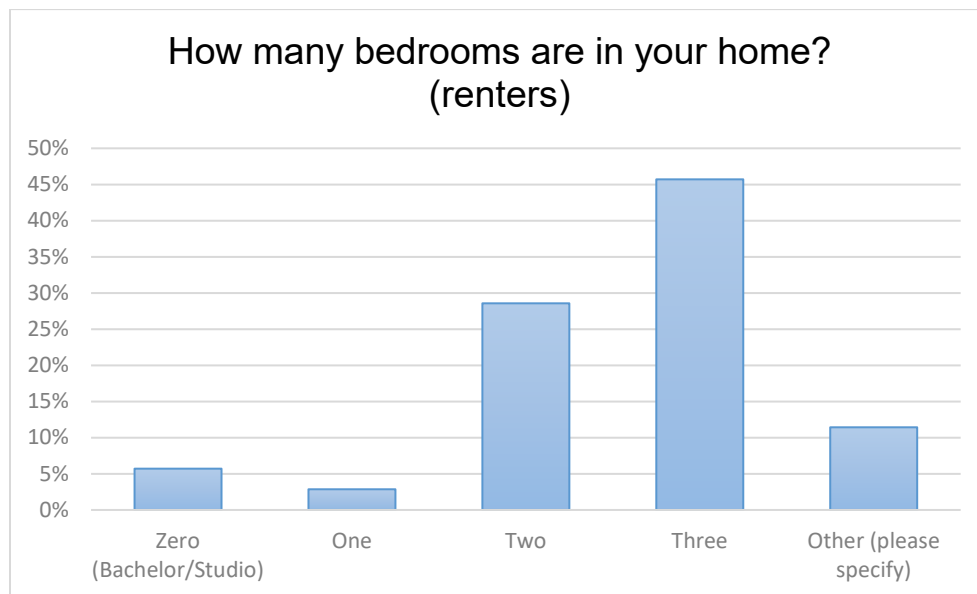


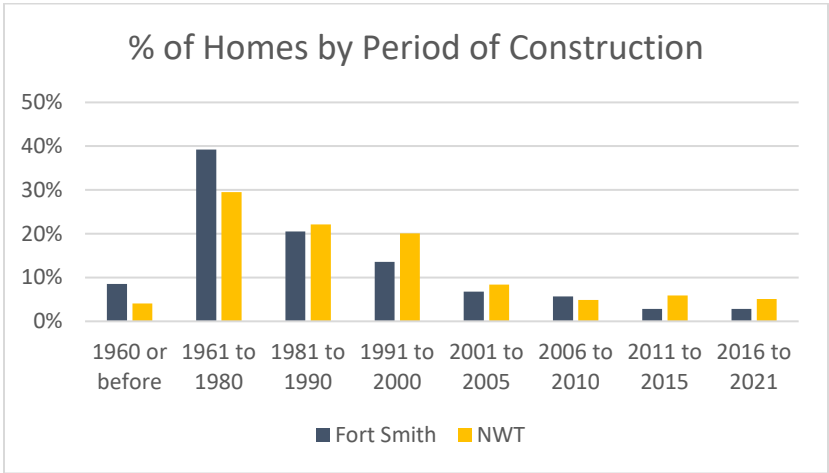
Figure 35 – Survey Responses – Number of Bedrooms (Renters)



A common theme that arose during community engagement and is also supported by data is that the housing stock in Fort Smith is generally aging. This is unsurprising as Fort Smith is one of the NWT's oldest communities. Most of the town's homes were built before 2000, with almost half dating further back to before 1980, or at least 45 years old (Statistics Canada, 2021). The following charts illustrate this trend by showing the percentage of homes in Fort Smith by the period in which they were built, and comparing this to the same data for the NWT, and then by showing survey responses to the question of the age of homes (Statistics Canada, 2021). This data indicates that the age of the housing stock in Fort Smith is older relative to elsewhere in

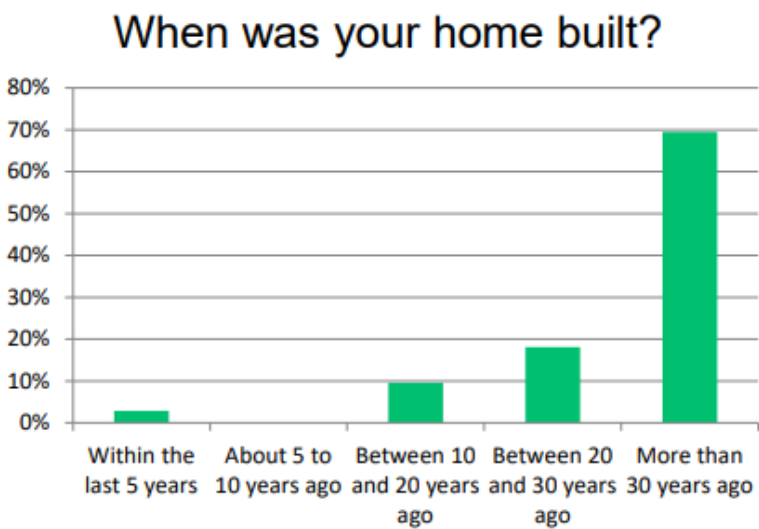
the territory, and further that although construction of new housing has declined throughout the territory in general since 2001, the rate of new home construction in Fort Smith in this period has been even lower.

Figure 36 – Percentage of Homes by Period of Construction



(Source: Statistics Canada)

Figure 37 – Homes by Age of Construction – Survey Responses



(Source: Town of Fort Smith Housing Survey)

Turning to Housing NWT’s presence in Fort Smith, the housing corporation currently provides both non-market (public housing and some homeownership support units) and a small amount of market (through an agreement with the RCMP) housing in Fort Smith. Maintenance and public housing applications are administered through the Fort Smith Housing Association (also known as the Local Housing Organization (LHO)), supported by Housing NWT and its South

Slave District Office (SSDO) which is located in Hay River (Housing NWT, n.d.). The SSDO also operates a small satellite office in Fort Smith.

Housing NWT currently has 164 housing units in Fort Smith, with 146 dedicated public housing units, 8 market rental/RCMP housing units, and 10 units dedicated to the Homeownership Entry Level Program (HELP), which is no longer accepting applications (Housing NWT, 2023a). The table below is based on internal records and aligns with Figure 32 seen earlier.

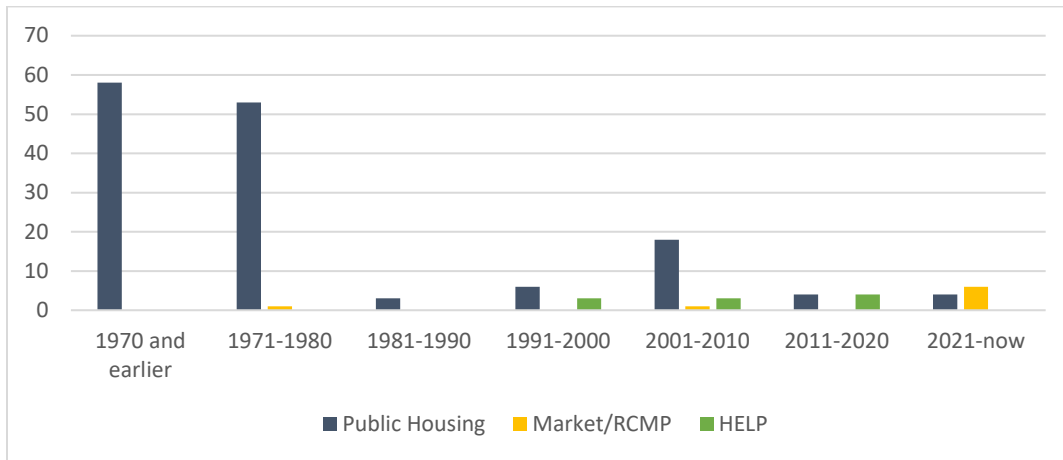
Table 2 – Housing NWT Units in Fort Smith (as of May 2023)

Housing NWT Assets	# of units	Single Detached	Duplex	Fourplex	Seniors Complex
Public Housing	146	34	61	20	28
Market Housing	8	3	5	-	-
HELP Units (Homeownership)	10	10	-	-	-

More than three-quarters of Housing NWT's units in Fort Smith (124 units) were built before 2001, meaning they are at least 23 years old (Housing NWT, 2023a). Out of these units, the vast majority (about 90% or 112) of them are more than 40 years old (Housing NWT, 2023a). Since 2001, Housing NWT has added 40 new units in the community. The most recent additions to Housing NWT's inventory in Fort Smith are 4 public housing units and 6 market/RCMP housing units since 2021. During the engagement process for this project, many community members voiced concerns with the design and appearance of some of Housing NWT's newer homes. As a major housing provider in the community, it is important that Housing NWT continue to improve its communication and relationship with the Town and the community around new projects to ensure Fort Smith's needs are being adequately met.

The figure below breaks down the age of current Housing NWT units in Fort Smith by their year of construction. Aside from 18 public housing units built in 2001-2010, a visible trend shows a decline in new public housing construction since the 1980's, with a recent uptick in market rental/RCMP and HELP housing builds.

Figure 38 – Housing NWT Homes by Period of Construction



(Source: Housing NWT)

To regularly track their condition, Housing NWT completes unit condition ratings (UCR's) on their properties, assigning a rating on a percentage basis out of 100. The UCR is established from an inspection completed by the LHO and is regularly updated. Housing NWT prioritizes investments (both repairs/renovations and replacements) based on the UCR rating and the age of the building, with some exceptions to address health and safety situations. Units with a UCR below 40% are typically not cost effective to repair. The goal is to have all homes in service having a UCR of 70% or better. According to their UCR, most Housing NWT units (76%) in Fort Smith are in good condition with a UCR over 80%. There are currently four Housing NWT units in the community with a UCR between 41% and 60% (Housing NWT, 2023a).

Table 3 – Fort Smith Unit Condition Ratings (May 2023)

Housing NWT Unit Condition Ratings	0-40%	41-60%	61-80%	Over 80%
Public Housing		4	33	109
Market/RCMP				8
HELP Units			2	8

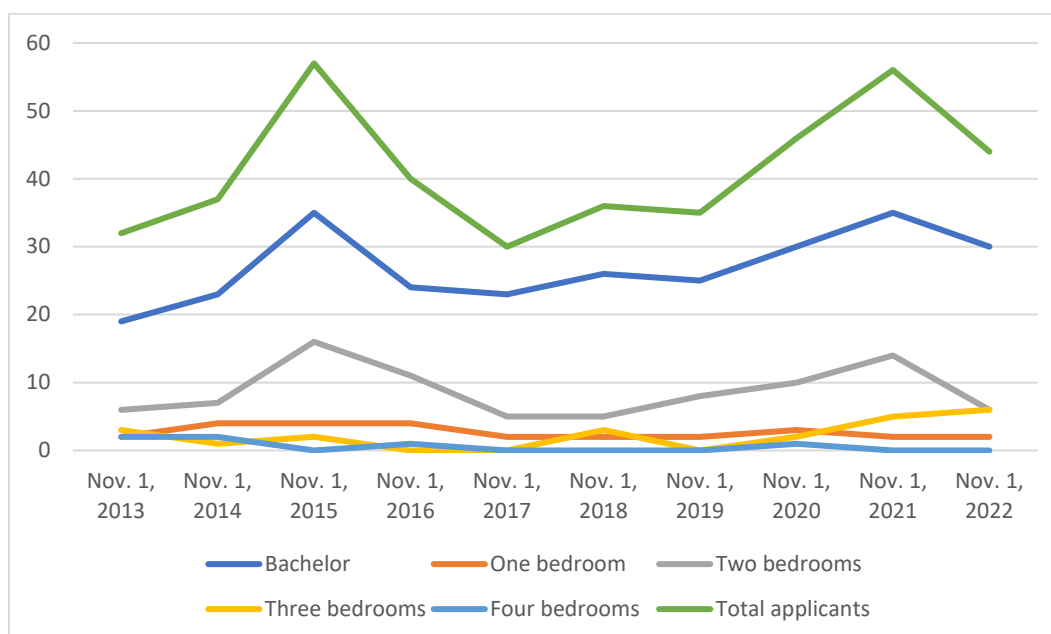
3.4 Public Housing

Given the scarce data available around housing in the NWT outside of Yellowknife, the public housing waiting list is one of the main indicators of housing need in a community, especially with regards to households at lower income levels. However, it should be noted that policy of the GNWT Department of Education, Culture and Employment (ECE) dictates that individuals who rent accommodations and wish to access the Income Assistance (IA) program in the NWT must be on the public housing waiting list (Education, Culture and Employment, 2021). This

means that waitlist totals could be skewed by applicants who require IA but actually are not in need of housing.

The chart below shows how the typical number of applicants on the public housing waiting list in Fort Smith has evolved over the past decade (Housing NWT, 2023b). Fort Smith has consistently had at least 30 households—and at time close to 60—on the waitlist at any one time, mostly requesting bachelor or two-bedroom homes (Housing NWT, 2023b). It was noted in engagement with the LHO as part of this project that many of the households on the waitlist requesting bachelor units were IA applicants not in need of housing, however it is unclear exactly how many households are in this situation. Further, the LHO has received numerous applications for public housing that are not recorded in this data as the household does not meet some element of eligibility (e.g., they have not been residents of Fort Smith for long enough). As of July 2023, there were 35 households on the public housing waiting list, most requesting bachelor units (Housing NWT, 2023b). Figure 38 below visualizes public housing waitlist trends by the number of bedrooms requested.

Figure 39 – Fort Smith Public Housing Waitlist 2013-2022

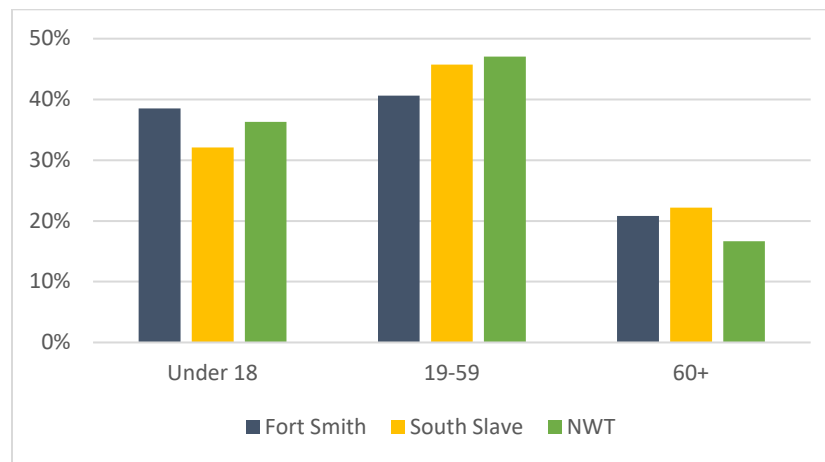


(Source: Housing NWT)

At the time of this study, almost half (41%) of all public housing tenants in Fort Smith were between the ages of 19-59. This is slightly lower than the trend for public housing tenants regionally (46%) and territorially (47%; Housing NWT, 2023c). It is important to note that Fort Smith has a higher rate of public housing tenants aged 18 and under (39%), compared to the regional and territorial rates of 36% and 32% respectively. The community also has a higher rate of seniors (aged 60 and older) in public housing than the NWT average, though slightly

lower than the South Slave regional trend. With Fort Smith having a higher percentage of the population aged 60 and older than the NWT average (NWT Bureau of Statistics, 2023), this suggests that the community also has a proportionally larger number of senior homeowners – a situation that requires particular attention in housing policy and program design. The following chart provides a visualization of data on public housing tenants by age.

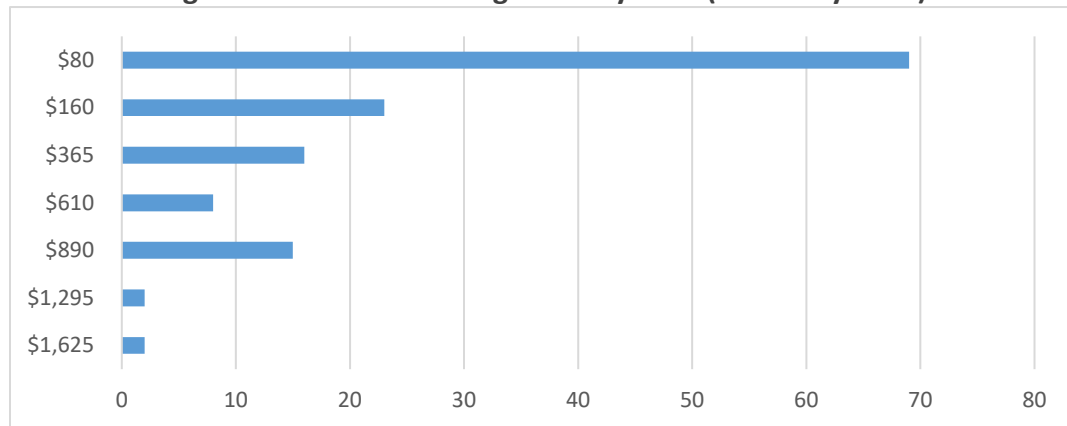
Figure 40 – Public Housing Tenants by Age (2023)



(Source: Housing NWT)

The rent charged in all public housing in the NWT is based on a rent scale with no household paying less than \$70 per month and no more than \$1,625 per month (Housing NWT, 2022). The public housing rent scale differs by community; there are three “zones” of communities in the NWT that are subsidized differently based on a variety of factors including the cost of living. Fort Smith is located in Zone A along with the other market communities, and the maximum monthly rent payable is \$1,625 (Housing NWT, 2022). As of May 2023, the average monthly rent for public housing tenants in the community was \$289 (Housing NWT, 2023d). The figure below shows the number of public housing tenants currently paying rent at each level according to the rent scale for Fort Smith (Housing NWT, 2023d).

Figure 41 – Public Housing Monthly Rent (as of May 2023)



(Source: Housing NWT)

Generally, to be eligible for public housing a household must have an income below the Core Need Income Threshold (CNIT) for their community. As the supply of public housing in communities is limited, this is a measure intended to ensure that public housing is available for those households most in need. Currently for Fort Smith, the CNIT for households seeking public housing is \$5,033 for households needing 2 bedrooms or less, and \$5,842 for households needing 3 bedrooms or more (Housing NWT, 2021). Over time and with changing circumstances, public housing tenants can see their household income increase above their community's CNIT. As of May 2023, this is not the case for any Fort Smith households in public housing (Housing NWT, 2023e). A high number of households with this circumstance in a community can potentially indicate demand for more private market rental homes, which could then also free up public housing units for households on the waiting list. However, what is clear from the chart above is that Fort Smith has very few households in public housing that are near the top of the income threshold, and almost 70% of public housing tenants are paying the minimum rent, meaning they have very low income.

3.5 Housing Affordability

This section focuses on housing affordability. As mentioned earlier, “affordable” housing refers to a household spending less than 30% of its total income on shelter costs, including rent or mortgage payments and utilities. It is important to note that while a broad “affordable housing” number is provided based on the 2021 median household income in Fort Smith, in reality every household has its own ‘number’ that is affordable. This section relies heavily on data compiled by the Housing Assessment Resource Tools (HART) team from the University of British Columbia to present details on affordable housing need for diverse groups of households in Fort Smith.

The table below offers background data compiled by HART on the area median household income (AMHI) for Fort Smith (and the NWT, as a comparator) and income categories at different thresholds, with the annual total household income needed to access housing that would be deemed affordable for each income category (HART, 2023). This provides context for the tables and charts that follow.

Table 4 - Area Median Household Income and Affordability

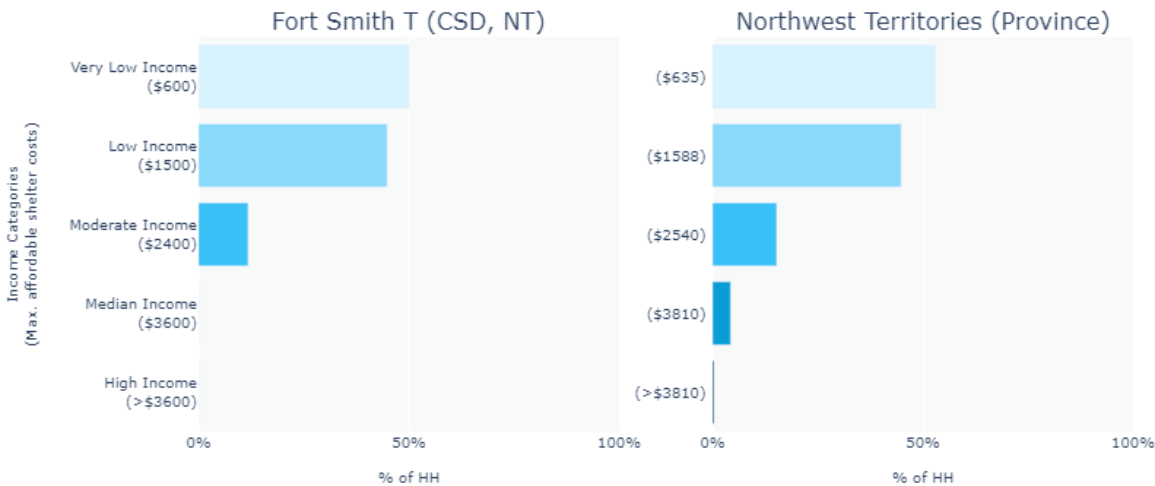
Income Category	Fort Smith			Northwest Territories		
	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)	% of Total HHs	Annual HH Income	Affordable Shelter Cost
Area Median Household Income (AMHI)		\$120,000	\$3,000		\$127,000	\$3,175
Very Low Income (20% or under of AMHI)	2.31%	<= \$24,000	<= \$600	3.43%	<= \$25,400	<= \$635
Low Income (21% to 50% of AMHI)	16.76%	\$24,000 - \$60,000	\$600 - \$1,500	16.86%	\$25,400 - \$63,500	\$635 - \$1,588
Moderate Income (51% to 80% of AMHI)	19.65%	\$60,000 - \$96,000	\$1,500 - \$2,400	17.64%	\$63,500 - \$101,600	\$1,588 - \$2,540
Median Income (81% to 120% of AMHI)	23.12%	\$96,000 - \$144,000	\$2,400 - \$3,600	22.84%	\$101,600 - \$152,400	\$2,540 - \$3,810
High Income (121% and more of AMHI)	38.15%	>= \$144,001	>= \$3,601	39.23%	>= \$152,401	>= \$3,811

(Source: UBC/HART)

The following chart shows the percentage of households by income category that are in core housing need, for both Fort Smith and the NWT, based on 2021 Census data (HART, 2023). This shows that while there are (according to this data) no households in the median and high income categories in Fort Smith that are in core housing need, fully 50% of very low income households, and 45% of low income households in the community are in core housing need. These rates are very close to those of the whole NWT. Further, 12% of moderate income households—those earning between \$60,000 and \$96,000 in total income—are in core housing need. It is important to state that unaffordability may not be the main cause of these households finding themselves in core housing need, but their income level combined with the local housing market prevent them from finding alternative housing.

Figure 42 – Percentage of Households in Core Housing Need by Income Category

Percentage of Households in Core Housing Need, by Income Category, 2021

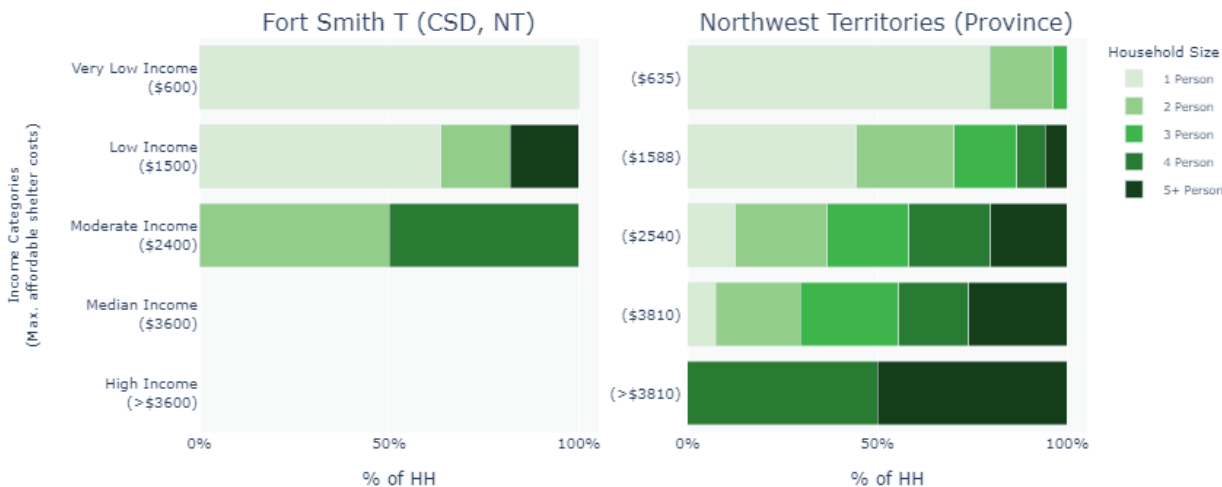


(Source: UBC/HART)

The chart below then breaks this data down further, by identifying the level of core housing need by income category based on the size of the household (HART, 2023). This shows that all households in the very low income category who are in core housing need are 1-person households, while as incomes get higher, more 2-, 4- and 5+-person households are in core housing need.

Figure 43 – Percentage of Households in Core Housing Need (Income Category & Size)

Percentage of Households in Core Housing Need, by Income Category and HH Size, 2021



(Source: UBC/HART)

Based on the data from the two charts above, the following table developed by HART (2023) attempts to define the affordable housing deficit—the number of affordable homes needed to address the level of core housing need by the various income categories—in Fort Smith. This offers an estimate of 85 homes needed in the community – 10 in the very low income category, 55 in the low income category, and 20 in the moderate income category. In terms of size, homes for 1 and 2-person households are most in need, as mentioned earlier, however some additional larger homes are needed as well.

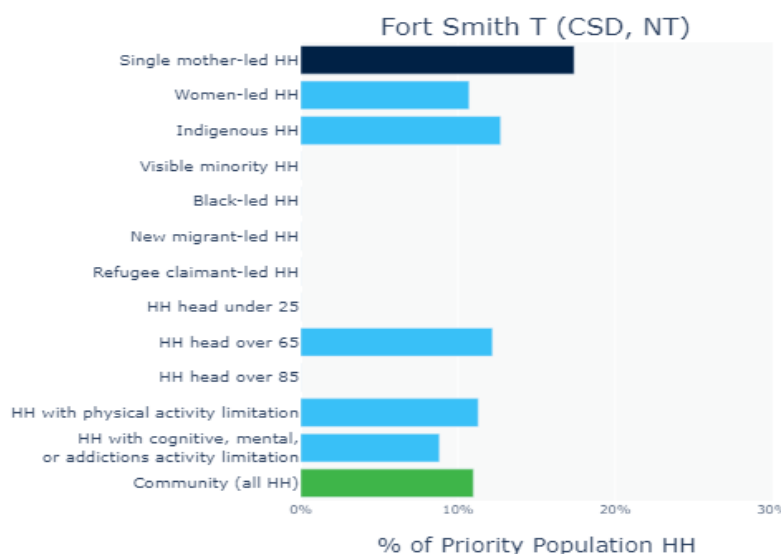
Table 5 – Affordable Housing Deficit

Income Category (Max. affordable shelter cost)	Fort Smith					
	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$600)	10	0	0	0	0	10
Low Income (\$1500)	35	10	0	0	10	55
Moderate Income (\$2400)	0	10	0	10	0	20
Median Income (\$3600)	0	0	0	0	0	0
High Income (>\$3600)	0	0	0	0	0	0
Total	45	20	0	10	10	85

(Source: UBC/HART)

The chart that follows continues to build on HART’s compiled data from the 2021 Census, by looking at the percentage of what it terms “priority population” households and their level of core housing need.

Figure 44 – Percentage of Priority Population Households in Core Housing Need

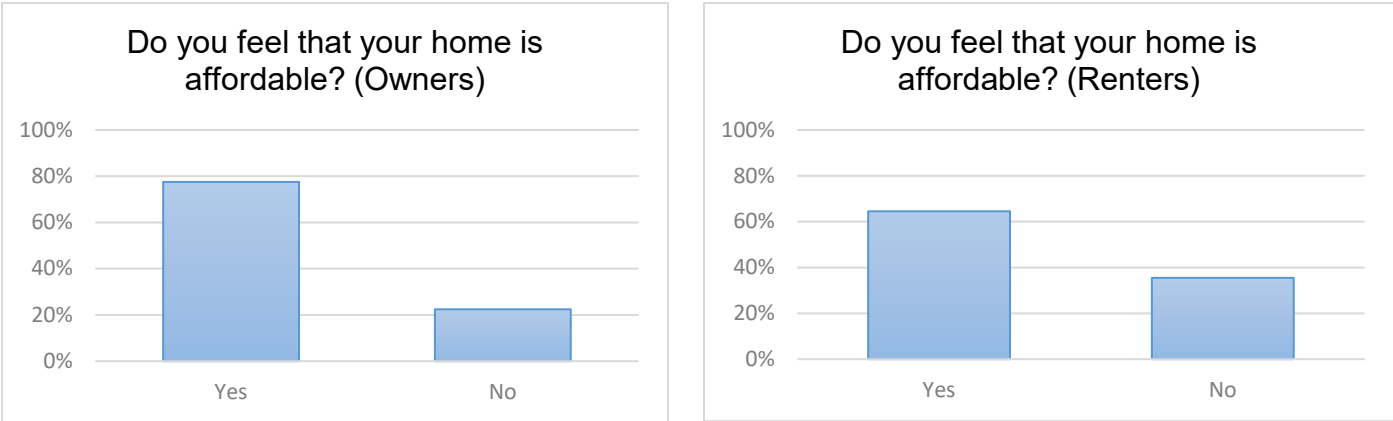


(Source: UBC/HART)

Some of the key takeaways from this chart are that more than 17% of single-mother-led households in Fort Smith are in core housing need, as well as almost 13% of Indigenous-led households and nearly 11% of all women-led households. Further, 12% of households over 65 years old are in core housing need, as are 11% of households in the community where there is a household member with a physical disability, and 9% of the households where a member has a mental, cognitive, or addictions-related challenge. In seeking equitable access to housing, this data helps to highlight some less prominent groups whose housing needs require specific attention in Fort Smith (HART, 2023).

In the housing survey, both homeowners and renters were asked whether they felt their current home was affordable or not. As shown in the figures below, renters were almost twice as likely as homeowners to feel their home was unaffordable, at a rate of 36% to 22%.

Figure 45 – Owner and Renter Affordability Survey Responses



3.6 Identified Housing Needs

This section aims to provide a summary of Fort Smith residents’ and leadership’s perspectives on areas of housing need in the community, as voiced through the 2017 *Voices on Housing* survey, the 2023 Housing Survey conducted as part of this project, and the community engagement and focus groups that accompanied it.

3.6.1 *Voices on Housing*

In May 2017, Housing NWT published the *Voices on Housing* report, documenting the results of an NWT-wide survey on housing needs. A total of ninety (90) people living in Fort Smith participated in the survey. The following needs were identified (Housing NWT, 2017):

- Unavailability of affordable rental options (both public and market housing);
- Need for small, simple units;

- Insufficient number of public housing units, tiny single units or Housing First units for those without homes;
- No overnight shelter;
- No shelter supports for homeless youth;
- Lack of housing support courses and homeownership education; and,
- Need for preventative maintenance, minor repairs, and major repairs.

Some suggestions to improve housing included (Housing NWT, 2017):

- Better communication on programs and arrears;
- Programs for community groups in need such as families with children, elders, and persons with disabilities;
- Information and operations sharing with Indigenous governments;
- Wraparound supports for addiction and mental health counselling with education and employment for homeless individuals;
- Indigenous-led supportive housing;
- Energy efficient homes;
- Supplies to personalize and maintain public housing units;
- Homeownership programs such as rent-to-own or down payment assistance; and,
- More qualified contractors to complete repairs.

3.6.2 2023 Housing Survey

In March and April 2023, the Town of Fort Smith released a survey covering a broad range of housing-related topics to help inform this report. The survey was available online and in paper format. More than 200 residents—about 8% of the town’s population—completed the survey, and this included a broad cross-section of the community in terms of gender, age, and housing tenure. The survey mixed quantitative and qualitative questions, and several key themes became clear, as follows.

Availability of Homes

The number one theme seen in the qualitative responses to the housing survey was the limited availability of housing options in Fort Smith, and a need for more homes in the community. In fact, when respondents were asked if they had any other comments they wanted to share at the end of the survey, half of the comments related to availability and a need for homes. As one respondent indicated when asked about challenges they have observed in Fort Smith, they noted:

“There’s nothing for young people to rent. Our young people don’t want to come back to the community without adequate housing [...]. Can’t build our community and boost economy without having adequate housing!”

This shows how housing availability impacts the broader community economy. The theme of availability related to homeownership as well. Respondents noted that there are typically few homes for sale, and some noted that the same homes are constantly for sale, but their price is too high for their age and quality of upkeep.

In the rental market, when asked why renters chose to rent their current dwelling, many noted that it was “the only option available” at the time, though some did find they lucked out with a good place.

Some respondents felt the survey questions were too geared toward homeownership when renting is a viable option. One such respondent said, “people aren’t looking to buy homes [...]. People want RENTALS!” This again alludes to the need for more available rental options, which aligns with many responses stating that apartment rentals, and more rentals in general are needed. The following quotes illustrate this:

“Apartments for people to rent. Not everyone can commit to buying a home and staying.”

“The lack of rental options in Fort Smith is severe. This leaves people with very few options if co-op and housing are full, people wait months to years to get into the few rentals that exist.”

Other respondents noted the limited rental options for seniors aside from public housing. Many found that what is available is not what they’re looking for. Examples include landlords not allowing pets, or as one noted:

“it’s impossible to find anything to rent that isn’t a complete house.”

Affordability

Homeowners and renters alike noted that affordability—in terms of actual housing prices, as well as rising utility costs, and the cost of living generally—was one of the biggest challenges in Fort Smith. Many renters noted the high cost, and that shared accommodations were often a reluctant solution to this. One respondent noted that housing costs along with the general cost of living were becoming too much:

“Right now, the rising cost of living in all aspects of life [is a barrier to becoming a homeowner]. The limited options in Fort Smith that would be suitable for our family. It just doesn’t seem worth it to stay here and keep renting and living under someone else’s rules.”

Current homeowners seemed to agree with this, noting mortgage rates, utilities and other costs were all increasing. Some noted a need for more financial literacy support to help potential homeowners access mortgages and loans that are more suitable for their situation. One

respondent did interestingly note that “our housing is affordable to own it seems, but rentals appear quite high.”

Maintenance and Access to Housing Programs

Both homeowners and renters identified maintenance as a challenge in Fort Smith. Homeowners noted the difficulty in finding contractors to take on home repair projects. As one noted:

“The labour shortage is at a critical stage. It is very hard to get anyone to do maintenance and repairs.”

This is a particular issue for seniors who are homeowners. For renters, many were concerned that their landlords were simply not keeping up with needed maintenance. Some noted that the repairs needed led to higher costs around things like heating.

In regard to Housing NWT’s homeowner repair programs, many respondents noted that better communication on what was available would be helpful. Two-thirds of homeowners who responded to a question on program awareness ($n=54$) indicated they were not aware of Housing NWT’s programs. Many who were aware of Housing NWT’s programs found them difficult to access, or that they were above the CNIT (had too much income).

Vacant Homes

Tying into the themes of availability and maintenance, another common theme among survey respondents was the number of vacant homes around the community. Many expressed frustration that a number of these homes had sat vacant for

➤ *Vacant homes belonging to various government agencies are **tying up developable land** and need to be renovated or safely demolished.*

many years when the town is in such high need of housing. It was noted that many of these vacant homes are owned by various government agencies, and they should be encouraged to either fix them up, or demolish them to free up land in the community. The possibility of hazardous material was recognized as a potential impediment to demolition, but it was suggested that governments could work together to address this issue.

Building on these themes, below are some key illustrations of some illustrative topics from the survey. The first two figures show the responses to the question of the biggest challenges for first homeowners, and then renters in Fort Smith. In both cases, affordability ranked as the biggest challenge, while for renters, availability of options was a close second.

Figure 46 – Survey Responses – Biggest Challenges for Homeowners

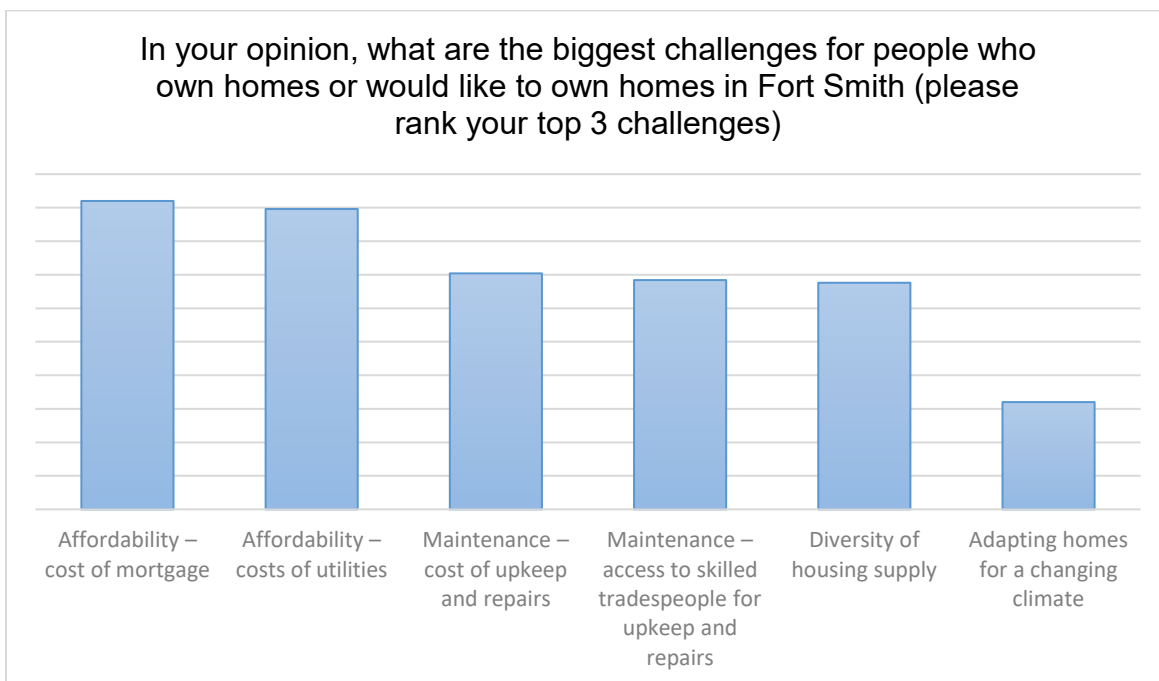
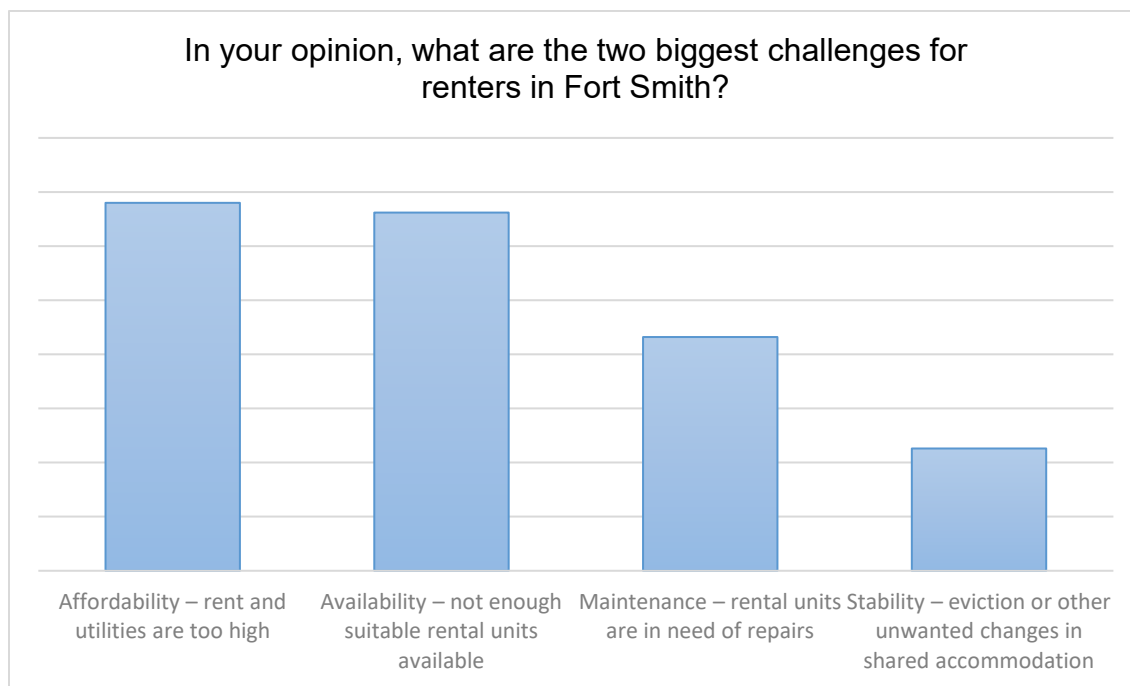


Figure 47 – Survey Responses – Biggest Challenges for Renters



The next two figures compare projected household needs for the next 5 to 10 years, first for homeowners and then for renters. Clear from the owner chart is that many residents are happy with the home they own, with nearly 75% having no plans to move. On the other hand, while many renters are happy with their situation, nearly half of respondents would prefer to own

now, and 17% are looking at options in communities other than Fort Smith. Interestingly, though, 30% of renter respondents indicated they had lived in their current home for more than 5 years. This could either be an indication of satisfaction, or lack of other options.

Figure 48 – Survey Responses – Future Housing Needs (Owners)

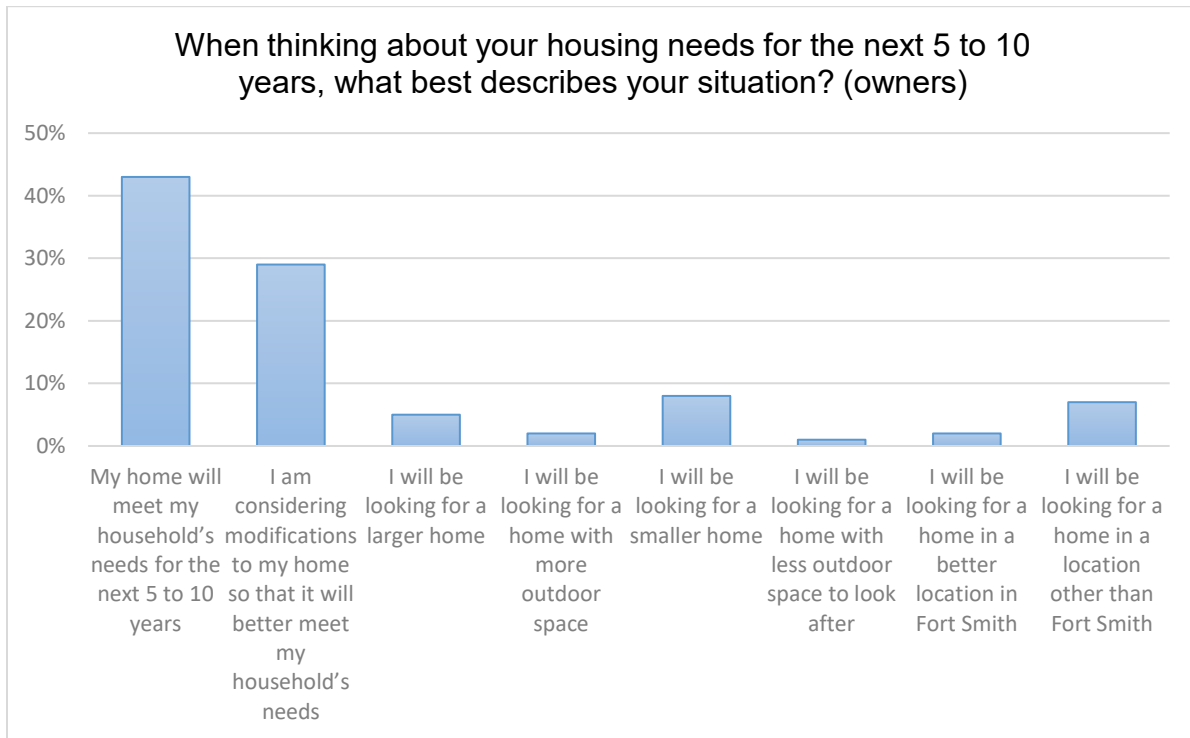
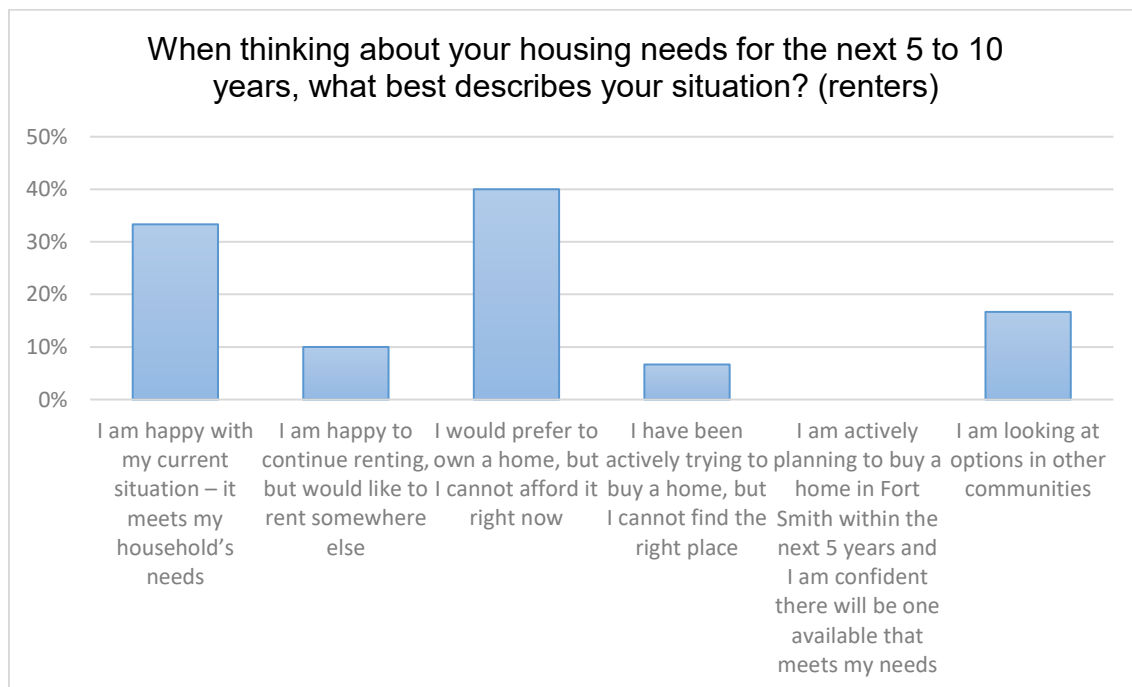
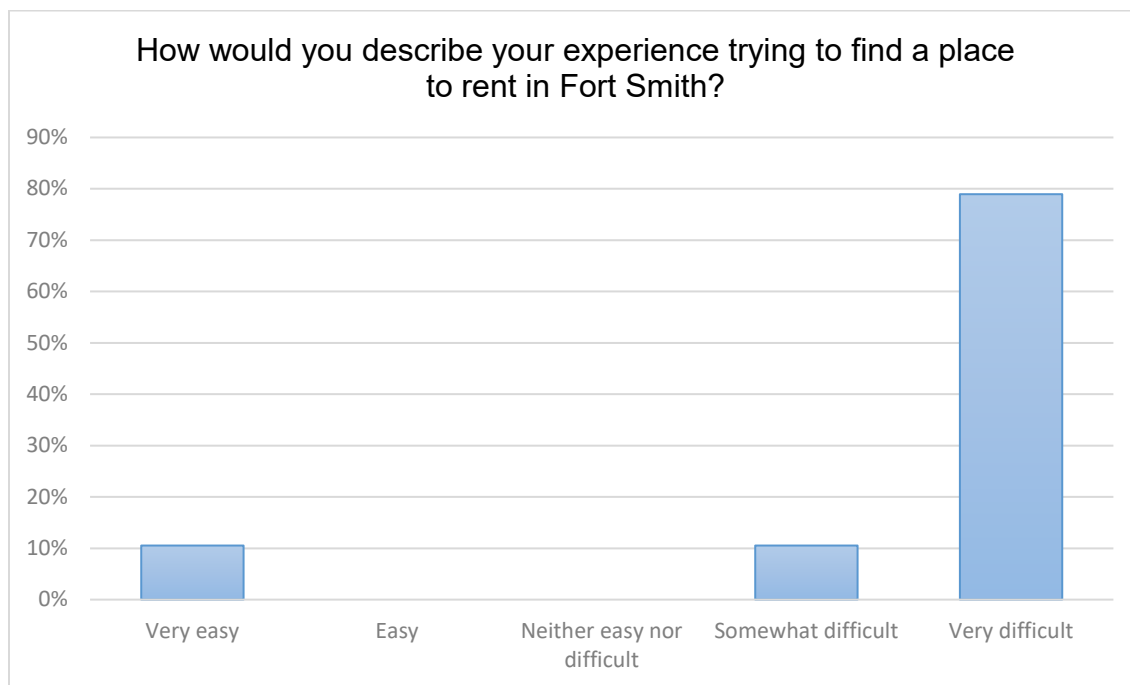


Figure 49 – Survey Responses – Future Housing Needs (Renters)



The next figure focus on renters specifically. First, the survey asked renters to describe their experience trying to find a place to rent in Fort Smith. Nearly 80% of respondents said their experience was very difficult, and another 10% found it somewhat difficult. Many of those who found it very easy expanded on their response by noting their housing was provided by their employer.

Figure 50 – Survey Responses – Experience Finding a Place to Rent



The next two figures show the responses for current renters who were asked what their ideal type of rental accommodation would be, and residents who are living with someone else (e.g. friends or family) and not renting, and what their ideal type of accommodation would be. Interestingly but perhaps not surprisingly, by far the preferred type of accommodation was single-detached homes. For current renters, this was followed by townhouses or duplexes (with a yard), and then apartments, at only 14%. For those not currently renting, apartments were actually the second-most preferred type of accommodation, followed by townhouses or duplexes.

Figure 51 – Survey Responses – Ideal Type of Rental Accommodation (Current Renters)

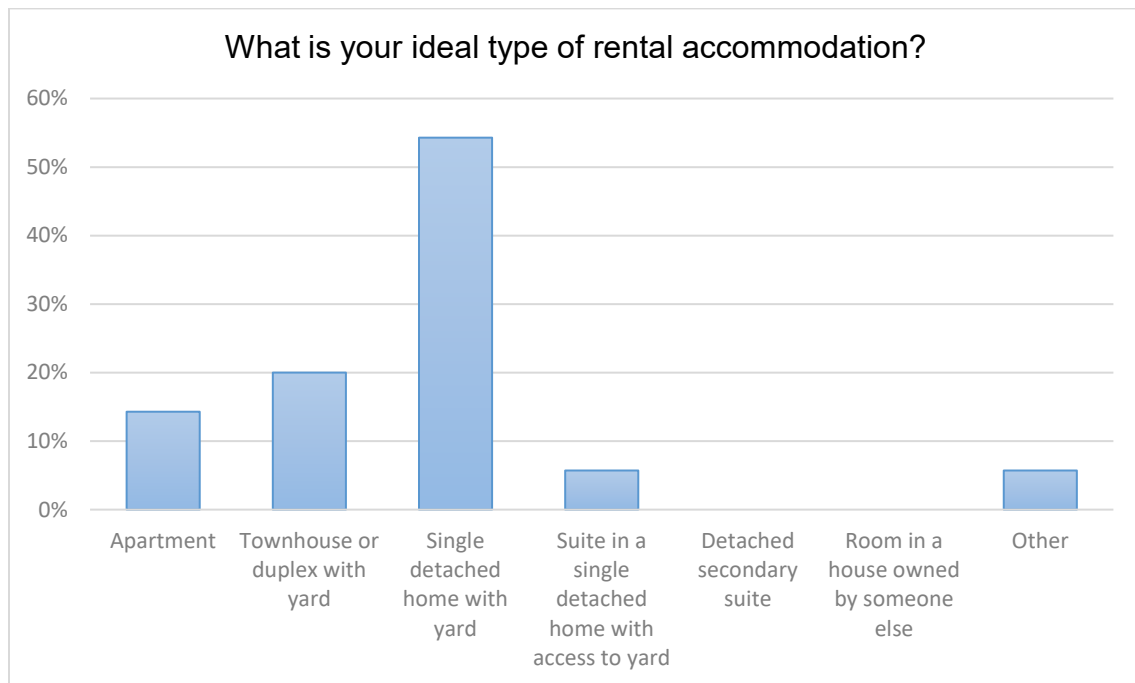
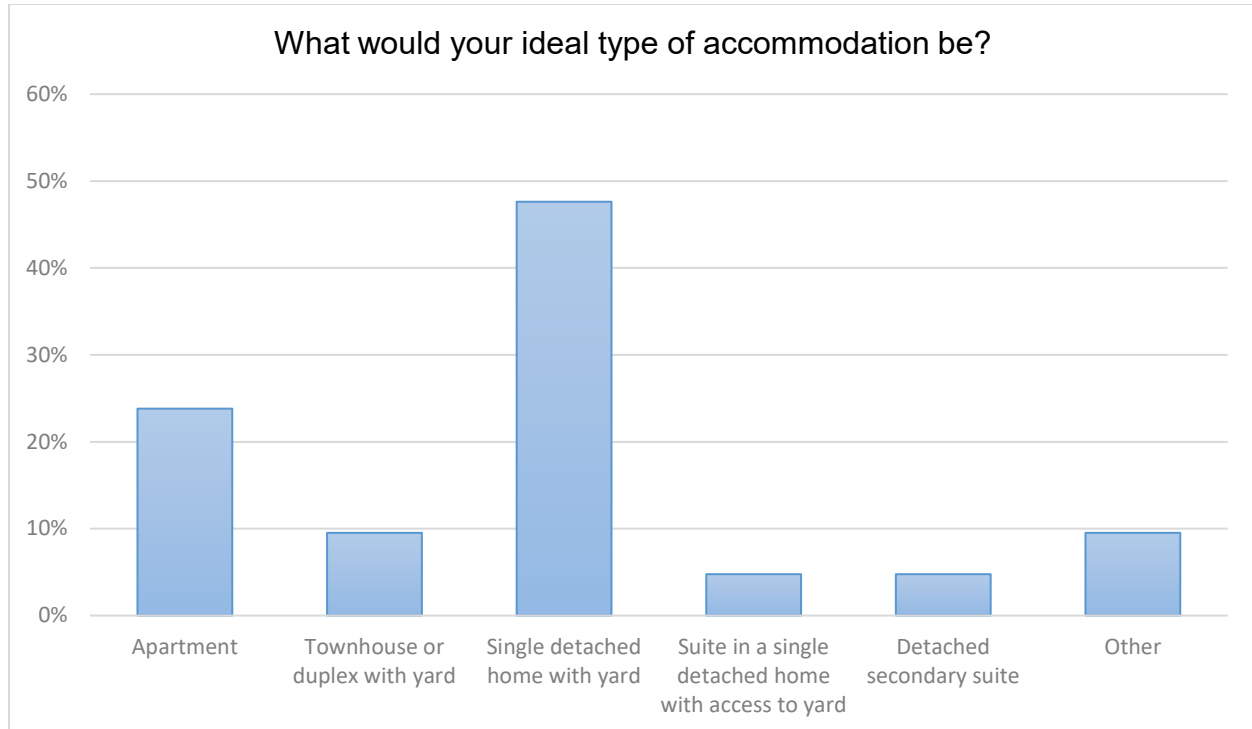
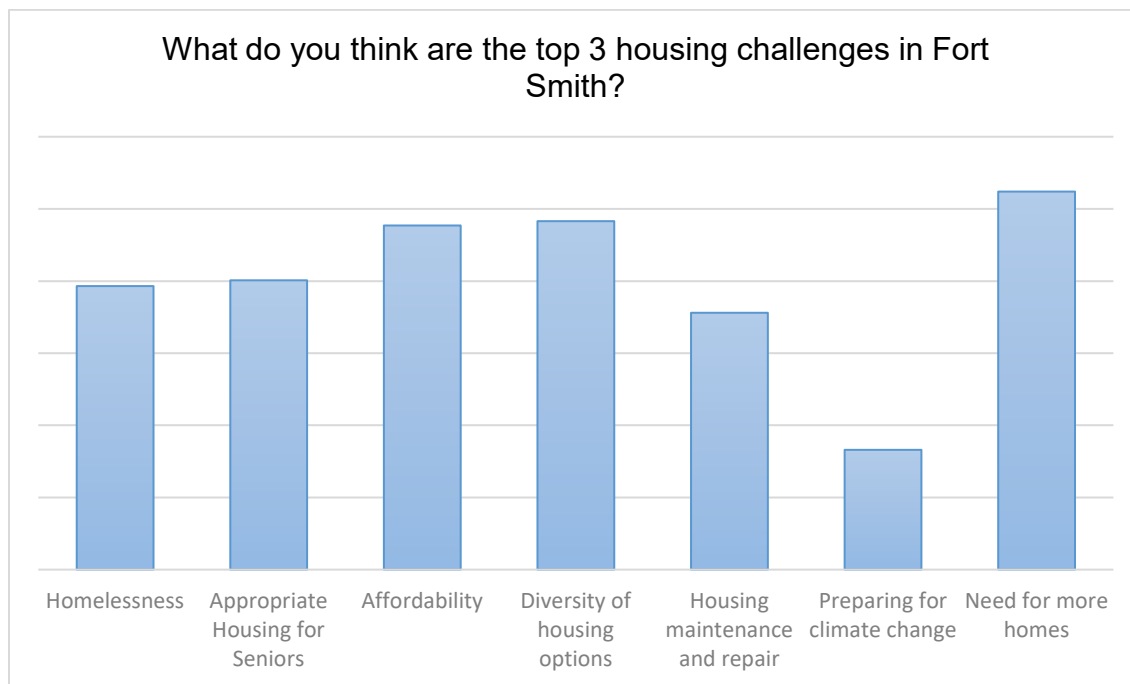


Figure 52 – Survey Responses – Ideal Type of Accommodation (Living with Friends/Family)



Finally, all respondents were asked to rank their top 3 housing challenges in Fort Smith. The results are shown on the following figure, with the top challenge being a need for more homes in general, followed closely by a lack of diversity of housing options, and affordability.



3.6.3 Community Engagement and Focus Groups

Following the completion of the housing survey and an initial analysis of the data, the project team planned more targeted engagement to fill in data gaps and attempt to answer outstanding questions. This consisted of a mixture of interviews, meetings and focus groups, with both Housing NWT and Town of Fort Smith staff participating. This included the following groups and subject areas:

- Salt River First Nation
- Fort Smith Métis Council
- Smith's Landing First Nation
- Local developers
- Landowners
- Landlords
- Renters
- Aurora College
- Fort Smith Housing Authority
- NTHSSA – Fort Smith
- Garden City Housing Co-op

- Parks Canada

3.6.3.1 Rental Housing

The most common theme was undoubtedly a need for more market rentals. This was clear across the board—from every government organization, to developers, to local businesses, to the FSHA, and from the focus group held with renters, which was particularly eye-opening. Participants noted the lack of options available, and the low quality and high prices that result due to the lack of options. It was noted that the high cost of renting—especially as utility costs rise—makes it very difficult to set money aside for a down-payment to even consider owning a home. On the other hand, high rent costs have pushed people to move in together quicker than they would have otherwise, and have also led to people buying homes when they would have preferred to continue to rent. The few landlords that allow pets was also seen as a deterrent – many people considering a move to Fort Smith for work have pets, and want to bring them with them. Many people also noted the lack of power tenants have, with no rent control in the territory and with limited other options.

Several people also noted that renting a room in a house, while an option for some, is not for everyone. It was noted that single females may not be comfortable renting a room with strangers, and a representative from Northwestern Air Lease noted that while some pilots may be comfortable with just a room when they are single, couples that come to town typically want at least a 1-bedroom unit. The need for smaller rental units at the 1- and 2-bedroom size was another common theme. It should be noted that some did note positive experiences renting in Fort Smith, but these people were clear that there was an element of luck (of knowing somebody, of having a good landlord). One organization noted that they had housed staff coming to town for significant amounts of time in the local hotels, and it is clear that not only is this costly, but that it also negatively impacts the town's tourism industry which is another economic driver.

As another indicator of the need for affordable market rentals, the Garden City Co-op noted that any time they have a unit become available, they consistently get between 10 and 20 applicants. Unfortunately, the Co-op lost two units in a duplex from a fire earlier this summer. The Co-op is an attractive option for households due to the sizable units, quiet location, the fact that pets are allowed, and the affordable monthly “housing fees”: ranging from \$925/month for a 2-bedroom unit to \$1,225/month for a 4-bedroom unit.

It should be noted that across many of these conversations, there appeared to be interest from various parties around developing one or more small apartment buildings, though there was also some hesitation, mostly around the business case and return on investment. Ideas were shared about partnerships with different organizations to allocate a certain number of units for staff on a longer-term leases, or to access different sources of funds for the initial build. It is hoped that this document helps to provide some evidence of the need for this type of housing to support potential developments.

3.6.3.2 Public Housing

In addition to market rental housing, many community members expressed a need for more public housing in Fort Smith. As noted earlier, the public housing waitlist has consistently been dozens of households long (recognizing that some of these are only on the list in order to access Income Assistance, per ECE policy). It was recognized that two new public housing duplexes are currently under construction in the community, which was appreciated, though many residents were less impressed with their appearance. A common sentiment was to encourage Housing NWT to try to build homes that fit in better with the neighbourhood they are in, though it was acknowledged that energy efficiency and longevity were considerations in the designs. Improvements to seniors-specific public housing at Sunset Chalet, as well as *more* units targeted to seniors, were also common themes.

3.6.3.3 Housing for College Students and Staff

As one of the main economic drivers in Fort Smith, Aurora College and its housing needs were also a common theme. The release of its *Facilities Master Plan* was helpful in quantifying some of the College's housing needs, but the project team also heard about how the College interacts with the rest of the town's housing situation. It was noted that some students register in courses not because they are interested in them, but to become eligible for student housing. This is another clear indicator of a need for public housing. Further, it was noted that graduates who find work in Fort Smith have difficulty finding housing, as they are not eligible for public housing due to the residency requirement. To paraphrase one individual's words, "transitory housing—between different life stages—is a gap in the community." The College also owns a number of homes throughout Fort Smith, many of which are currently unusable yet are taking up land within the town. There were suggestions that there are opportunities as the polytechnic transition occurs for groups to propose to build some of the needed student and staff housing, and also to acquire and renovate the College's older homes, and return them to use.

3.6.3.4 Seniors Housing

Another demographic whose housing needs were a common theme was seniors. Many residents noted that Sunset Chalet, the seniors home operated as public housing by Housing NWT and the FSHA, is aging and could soon use replacing. Many also noted that other than Sunset Chalet, there are no dedicated seniors living options in Fort Smith. Most seniors live in single-detached homes, which brings challenges in repair, maintenance and upkeep. Some groups expressed interest in developing a senior-specific multi-unit building, potentially on a life-lease model, or otherwise dedicating a certain number of units within a larger multi-unit development specifically for seniors. As the population continues to age—demonstrated by the percentage of 60+ households in the community doubling over the past twenty years—the need for more housing options for seniors will only grow.

3.6.3.5 Diversity of Housing Options

Another key theme to note from the community engagement process was one that relates to everything mentioned above: the need for more diverse housing options. Fort Smith already has some diversity to build on. It is one of only two communities in the NWT with a housing co-operative. It also has a significant number of duplexes and townhomes. Local Indigenous governments are also considering or already building housing for their members and others. This is a good start, but more options are needed across the board, whether this is small apartment buildings, secondary suites, small detached homes, an expanded Co-op, or senior-specific housing.

3.6.3.6 Land for Housing

Finally, the need for available land upon which housing can be built must be stated. Fort Smith is constrained geographically and politically when it comes to land, and the recent wildfires threatening the periphery of the Town only reinforce the need for development within the community's existing footprint. While vacant pieces of land exist—both Town-owned and privately-owned—zoning is currently prohibitive. There are few areas zoned R2 available for multi-unit developments, while some potential locations are zoned for Institutional use. The recently-begun review of the Town's Community Plan and Zoning By-law should offer the opportunity to address this issue. Along with this project, the Town and all levels of government need to come together to address the issue of vacant housing units which are also contributing to the problem by tying up already-serviced residential land.

3.6.4 Government-Identified Housing Needs for Staff

In the winter of 2023, in response to well-publicized challenges for GNWT departments, boards, agencies and arms-length corporations in attracting and retaining staff due to housing availability (and the resultant impact on service delivery to communities), Housing NWT connected with other government departments to determine a rough amount of housing needed in each community, just looking at government staff. Essentially, this would be market rental housing, an area where this report has already shown a significant need in Fort Smith. The survey of government departments determined there was a need of at least 40 market rental units to meet current GNWT need for staff in Fort Smith, with a specific need of affordable, smaller units in the bachelor and one-bedroom range.¹

¹ Housing NWT, "Market Housing Info Sheet," February 2023.

4 PROJECTED HOUSING NEEDS

Projecting housing need is difficult in any community, and is made more so in smaller communities such as Fort Smith due to limited data availability. For the purposes of this housing needs assessment report, various sources of data have been used to develop a picture of Fort Smith’s projected housing need. It is recognized that while this may not be exact, it provides an estimation of the housing need in various areas in the community. The following is a list of quantifiable indicators of housing need that contributed to this report.

Public Housing

- At the time of writing, there were **33 households** on Housing NWT’s public housing wait list:
 - 20 households seeking bachelor units
 - 8 households seeking 2-bedroom units
 - 5 households seeking 3-bedroom units
 - Further, the FSHA indicates there are additional un-recorded applicants who did not meet the local residency requirement to get on the waitlist

GNWT Staff Housing Needs

- An informal survey of GNWT departments, boards and agencies in winter 2023 indicated a need for **40 additional market rental units** in Fort Smith for staff
 - Departments indicated the highest need was for smaller (bachelor and 1-bedroom), affordable apartments that would be suitable for employees who are likely new to the community
 - The ability to have pets in such units would be another goal, as heard through the Town’s housing survey

Aurora College Thebacha Campus

- Aurora College’s *Facilities Master Plan* indicates a need for **100 new student units**:
 - 40 dormitory beds;
 - 16 singles’ apartments;
 - 10 family apartments;
 - 34 townhouse-style apartments for families; and
 - Longer-term, **10 staff housing units**

Under-Housed Population

- The NWT Bureau of Statistics 2019 Community Survey indicated that **7.4% of households** in Fort Smith—more than 60—have someone living there who can’t get their own home elsewhere—an indication (albeit dated) of the under-housed population in the community.

Affordable Housing Deficit

- The University of British Columbia’s Housing Assessment Resource Tool (HART) project estimates an affordable housing deficit of 85 homes in Fort Smith based on 2021 Census data, across a number of household sizes and income levels (each having their own definition of “affordable”). See Table 5.

At a minimum, then, the above indicators would suggest a need for **at least 225 units** in Fort Smith, not counting Aurora College student housing (which could theoretically open up current student housing for the more general population, if suitable). This could be broken down into at least 70 market rental or staff housing units (including GNWT, Aurora College and moderate income households in Figure 7) and up to 155 subsidized or lower-income affordable housing units (comprised of households on the public housing waitlist, households with someone living there who can’t get housing elsewhere, and the affordable housing deficit for very low and low income households). Note that in some cases, retrofits of existing homes could also have the effect of meeting this need—in these situations, cost of renovation versus the cost of new construction would need to be considered.

This is a significant number in a community the size of Fort Smith. It is important to state that there is inevitably some overlap between the different categories identified above. However, this figure serves as an important starting point for action on housing in the community.

5 NEXT STEPS

This report is intended to lead to action around the housing situation in Fort Smith. It can serve as an advocacy tool, as support for funding applications, as a guide to investments by all levels of government, and as a business case for potential developers. For the Town of Fort Smith, in the short term this Housing Needs Assessment will serve as a base for planning actions the Town can take to positively impact housing in the community.

In the long run, this report will serve as a baseline for assessing Fort Smith's housing circumstances in the future as reviews occur.

6 CONCLUSION

The project team would like to recognize each of the Advisory Board members, all residents who completed the housing survey or otherwise provided input, and all those who offered up their time for interviews or participated in focus groups. We understand that survey fatigue is a real thing in Northern communities, but the fact that so many residents, leaders and stakeholders took the time to share their thoughts shows just how important an issue housing is. While every effort has been made to engage a very broad cross-section of the community of Fort Smith, it is possible that individuals or groups with an interest in housing have been missed along the way. We encourage anyone who has perspectives they would like to share to reach out to the Town.

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APPENDIX A: ACRONYMS AND DEFINITIONS

ACRONYMS

SSDO South Slave District Office

CMHC Canada Mortgage and Housing Corporation

CNIT Core Need Income Threshold

ENR Environment and Natural Resources

FSMC Fort Smith Métis Council

GNWT Government of the Northwest Territories

LHO Local Housing Organization

MACA Municipal and Community Affairs

SLFN Smith's Landing First Nation

SRFN Salt River First Nation

DEFINITIONS

Adequacy is a CMHC-defined indicator that refers to housing having running water, an indoor toilet, bathing and washing facilities, and not in need of major repairs.

Affordability is a CMHC-defined indicator that refers to housing costs, including utilities, rent or mortgage payments, insurance, and taxes being less than 30% (about one third) of the total gross household income. When housing costs are above this threshold, CMHC deems it unaffordable.

Core Need is a measurement tool taken each year by the CMHC. It means that a person's gross (before-tax) income is not sufficient to access acceptable housing (meaning housing that is adequate, affordable, and suitable) in their community and that their current home is unsuitable, inadequate, and/or unaffordable.

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

Couch Surfing means sleeping at another person's home as a result of having no permanent housing.

Private Market Housing refers to housing that is priced for ownership or rental at a non-subsidized rate.

Non-Market Housing refers to housing that is either operated by or subsidized by the government.

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

Public Housing refers to subsidized rental housing operated by Housing NWT.

Suitability is a CMHC-defined indicator that refers to housing having the required number of bedrooms for the characteristics and number of its occupants, as set out by the National Occupancy Standard requirements. Unsuitable housing often causes overcrowding.