

Housing Needs of Low Income People Living in Rural Areas

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Draft Case Study

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Coral Harbour, Nunavut Territory Case Study

Draft Report

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1.0 Introduction

Coral Harbour was chosen as the northern/remote case study community in Nunavut. This choice was based on the recommendation of the Nunavut Housing Corporation. Located on Southampton Island at the north end of Hudson Bay, Coral Harbour is situated at approximately 65 degrees north latitude and 85 degrees west longitude. The community has no road access and is only accessible by plane in winter with the addition of water access (boat and barge) during the short shipping season on Hudson Bay (approximately late July to mid October).

Coral Harbour is served by Keewatin Air (Kivalliq Airlines), First Air and Calm Air (cargo only). The centre is located approximately 500 kilometres (by air) from Rankin Inlet, 825 kilometres from Iqaluit and 275 kilometres from Repulse Bay (Map 1).

2.0 History and Past Development Trends

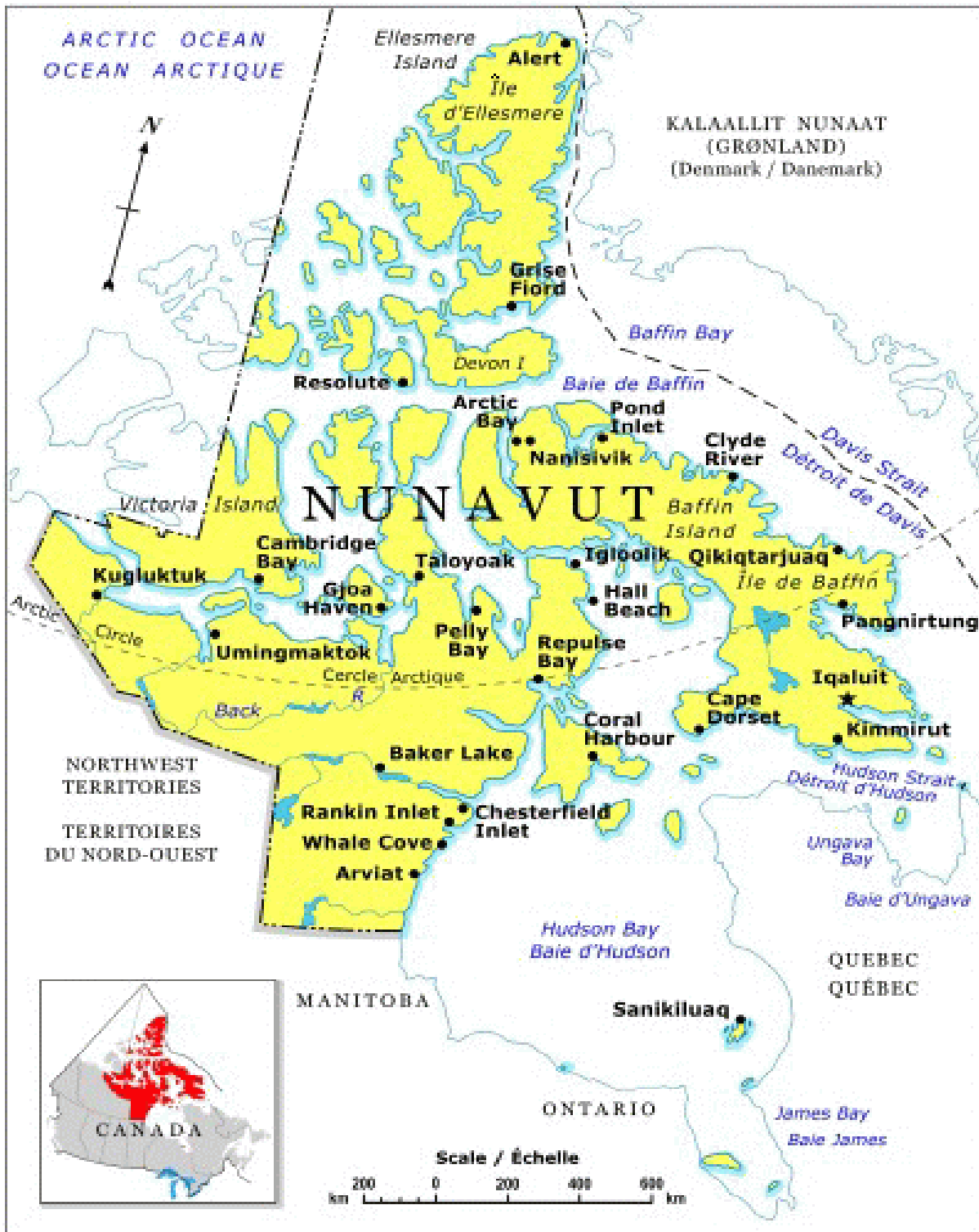
In Inuktitut, Southampton Island is named Salliq, meaning a large, flat island in front of the mainland. The island was named by the English explorer Sir Thomas Button after his benefactor, the Earl of Southampton, who had financed his voyage in search of the North West Passage. The name Coral Harbour itself derives from the fact that pieces of coral are found in the harbour, remnants of an earlier period when the north was much warmer.

European settlement in the area dates from the late 19th century when European and American whalers, exploiting the rich bowhead whale grounds off the coast of the island became very active in the area. They met an isolated and shy group of Inuit (the Sallirmiut) living on the island, often with disastrous consequences as the Europeans brought unknown diseases to the Inuit. In 1899 the Scots established a permanent whaling station on the southern tip of the island. In the winter of 1902 the Sallirmiut contracted a virulent gastrointestinal disease that wiped out all but one woman and four children who were adopted by Inuit from the west coast of Hudson Bay who regularly visited the island and lived for periods of time at the whaling station.

By 1915 the whaling industry collapsed because of over killing. In 1924 Inuit began to settle in significant numbers in Coral Harbour as a local hunter had convinced the Hudson Bay Company to establish a trading post on Southampton Island. With the start of WWII, the Americans built a major military base nearby to service the thousands of aircraft ferried to Europe during the war. After the war this airbase was used as a refuelling and supply depot during the building of the DEW Line Stations. Today this base is abandoned.

In the 1950s and '60s federal government presence in the centre increased with the building of a school in 1950 and a nursing station in 1963. The government encouraged Inuit to move from their camps to the community to receive health care, social services and education and began

Map 1: Coral Harbour



Source: Natural Resources Canada, 1999

building public housing during this period to accommodate families moving in. Both the Anglican and Roman Catholic Churches established missions in the community during this period. There are virtually no occupied dwellings left in the community that were built prior to 1946 (Table 1) although there are at least two boarded up units built by the Hudson Bay Company that date prior to WWII.

% Homeowners	23.3
% Renters	73.3
Average Value of Owned Dwelling (\$)	143,417
Average Gross Rent (\$)	303
% Built Prior to 1946	0
% Built Between 1991 and 1996	33.3
% in Need of Major Repairs	16.7
% in Need of Minor Repairs	23.3
% Single Detached Dwellings	70
% Apartments in Units of fewer than 5 stories	0
% Movable Dwellings	0
Source: Statistics Canada, 1996 Census of Canada	

The community has continued to grow and today, in addition to being a service centre for the local population, it has become a centre with some attraction to tourists because of the rich wildlife in the area as well as the skills of its local carvers, painters and those working wonders with seal, caribou and other local furs.

3.0 The Territorial Context

Nunavut (Map 1) is a newly created territory as of April 1, 1999. The territory has a mixed economy based on oil and gas, tourism, arts and crafts, fishing, trapping and hunting, and basic government services. When the Territory of Nunavut was created the new territorial government decentralized the delivery of services but Coral Harbour was not one of the designated regional centres.

Nunavut's population of approximately 28,000 is the youngest in Canada with 60% of the residents under the age of 25. The population is in 26 communities ranging in size from Iqaluit with 5236 people to Nanisivik with a population of 77. Coral Harbour, with 712 people, can be

considered a medium sized community. With a young and rapidly growing population there is a high demand for housing throughout Nunavut. The Territory delivers an active housing program providing both rental housing for low income households and an ownership option for moderate and higher income households. Both programs are funded jointly by the Territorial and Federal Governments.

The Territory also maintains an extensive renovation and repair program for the public rental portfolio. One of the Territory’s challenges is the lack of well-developed infrastructure. There are no road linkages between communities or with southern centres. Nearly all material for the construction, maintenance and operation of housing has to be barged in during summer months or, in some cases, delivered by air. This increases the cost of housing significantly. Climatic factors also increase construction costs as well and the cost of home operation. The environment, the cost of access, significant population growth, high levels of household formation and low incomes combine to create significant housing challenges in Nunavut.

4.0 Demographic Trends

The 2001 population of Coral Harbour was 712, up 6.4 percent since 1996 when the recorded population was 669. In the census period 1991 to 1996, the population grew by 15.7 percent from 578 to 669 (Table 2). The growth rate in Coral Harbour in the 1996 to 2001 period is slightly lower than the rate for Nunavut as a whole which increased 8.1 percent. Other centres in the area are growing at similar rates: Repulse Bay at 9.5 percent , Rankin Inlet at 6.4 percent and Baker Lake at 8.8 percent. The capital of Nunavut, Iqaluit, is growing much more rapidly with an increase of 24.1 percent in the last census period.

Total Population (1996)	669
Total Population (2001)	712
% Population Change 1996-2001	6.43
% 65 years +	0.75
% Lone Parent Families	15.38
% of Population Living Alone	2.99
% Multiple Family Households	0
% Non-Family Households	13.33
Source: Statistics Canada, 1996 Census of Canada, 2001 Census of Canada.	

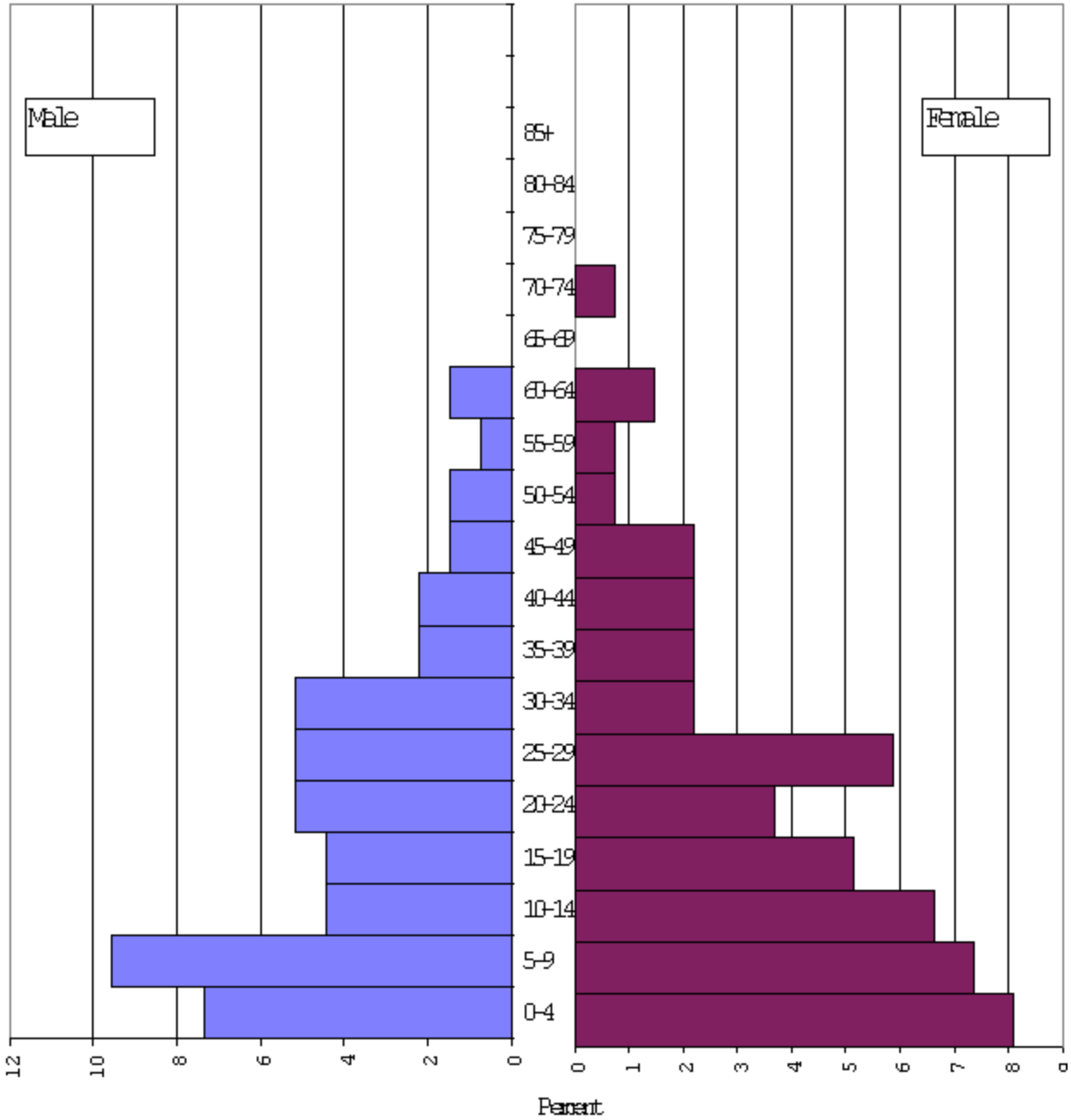
Growth rates in Coral Harbour are much higher than most small communities in the south. This is related to higher birth rates and falling mortality rates, hence high rates of natural increase. The population of the community is very young. Approximately 54 percent of the population is 19 years of age and younger (1996 census). It was reported by those interviewed in the community that there will be approximately 30 students going into kindergarten this fall and there were between 35 and 40 children born in the community last year.

The young nature of the population is illustrated by the population pyramid (Figure 1). Approximately 15 percent of the population is between the ages of 0 and 4, another 18 percent are between 5 and 9, and another 11 percent between 10 and 14. Although births can fluctuate significantly in a small community like this, people interviewed suggested that the birth rates are starting to fall modestly as people are beginning to recognize the economic and social advantages of smaller families. However, what these figures and the pyramid illustrate is that housing demand will certainly be strong for the next 15 to 20 years. Household formation will be high, at least for another generation. Average household size, which stood at 4.46 persons per household in 1996, may fall in the future, but will be larger than the Canadian average for many years to come. Falling household size, however, will also increase the number of households in the community. Coral Harbour can obviously look forward to robust housing demand for many years.

The other significant aspect about the age distribution of the population is the relatively low number of elderly people. Less than one percent of the population is 65 years of age or older (Table 2). Although there will be some growth in the number of elderly over the next decade, less than eight percent of the population is between 55 and 64 years of age. Informants in the community, however, did point out that anyone 55 years of age or older was considered an elder (senior) in the community, and they expect modest growth in this age group over the next decade.

Overall, the population of Coral Harbour can be characterized as very young. It is dominated by families with young children. There are also many “young” couples (under 20, or 20-24 years of age) with children. There are also a number of lone parent families, both male and female led. In 1996 lone parent families comprised approximately 15 percent of total households (Table 2). The proportion of lone parent families in the community did not seem to be a significant concern for those interviewed. Although young people marry at a relatively young age, according to informants in the community, with such a young population there are also many single individuals in their late teens and early twenties, most of them still living in the family home. However, persons living alone did constitute 13 percent of all households in 1996. Some of these single households, it was pointed out, were people who had moved into the community from the south to take jobs as school teachers, nurses and RCMP officers. Living alone is not a prominent characteristic of the local population, partly because of a shortage of housing for single individuals, partly because many local single people cannot afford housing on their own, and partly because of the importance of family (the preference to live with family until one is married, and to live with family later when people become seniors)

Figure 1: Population Pyramid Coral Harbour
Percent of Total Population



Household structure in the community illustrates the very high proportion of family households. In 1996 there were a total of 150 households, 130, or 87 percent, were family households.

Household size is also worth noting as one-third contain four or five persons and another one-third contain six or more persons. Only 13 percent are one person households and another 10 percent are two person households. Households, as previously indicated are much larger than the Canadian profile in general.

Informants in the community suggested that there was relatively little movement of the population in and out of the community. Very few people, they suggested, leave the community. Some move to take advantage of employment opportunities elsewhere, generally in other nearby northern communities such as Rankin Inlet or Iqaluit. A small number move to further their education. This year four grade twelve graduates will be leaving the community. This is the highest number of graduates ever to leave the community in any one year. Usually it is one or two - often none at all.

Very few people move to Coral Harbour to take advantage of jobs because there are generally few, if any, jobs available that are not filled by local people; education, health care and some government positions being the exception. Generally people moving to the community are moving back to be with family. Family is very important in Coral Harbour, as it is in nearly all Inuit communities, and people are reluctant to leave home, and often return because of family ties.

It was the consensus that growth in the community is mainly the result of natural increase as opposed to movement of people into the centre. The high number of births and large family size would seem to support this.

Statistics Canada figures for 1996 indicate that the one year mobility rate was 26 percent of total population, the five year rate 74 percent. This seems high given comments from informants and, if these figures are correct and reflect the current situation, it seems clear that most of this movement is people moving from the community and then returning, as opposed to many new people moving from elsewhere.

5.0 Economic Characteristics and Major Employers

Coral Harbour is basically a service community for the people of the town. There is virtually no trade area as the remainder of the island is uninhabited. Major employers in the community include the town that employs about 40 people who provide garbage pick-up, road repairs, water and sewer services, maintenance of town buildings, staffing the power corporation and employment in the town office itself. Another major employer is the school, which provides K-12 and has 270 students enrolled. The school employs 17 teachers and four support staff. The Health Centre with six to eight employees, the Northern Store with approximately 16 employees, the Co-op Store with slightly fewer employees and the RCMP office with four employees (two officers and two support staff) are all important employers in the community. The Housing Association is also a major employer with seven full time and four part time employees who are involved in functions ranging from tenant relations, administration and accounting to maintenance, repair and

construction. The other major employer is the Territorial Government with a modest number of employees in departments such as Natural Resources, Social Services, Economic Development and Transportation.

Although the 1996 census figures, the most recent available, are long out of date they do illustrate the importance of the education, retail and health care sectors (Table 3).

Table 3: 1996 Economic Profile	
% employed in Retail trade industries	12.77
% employed in Educational service industries	17.02
% employed in Health & social service industries	6.38
% income from government transfers	22.9
Source: Statistics Canada, 1996 Census of Canada	

An important characteristic of employment in northern communities is the division of labour force activity into two components: positions held by local people and positions held by those from outside the community, often from the south (the latter are known as “imports” in Coral Harbour). Generally the division is based on skills and expertise, with imports holding down the professional jobs in government, education, law enforcement and health care. Often local labour is relegated to less skilled positions in retail, maintenance and general community services. Although this division is certainly evident in Coral Harbour it does not seem as pronounced as in some northern communities. Management at the Co-op, the Northern Store, some of the school teachers and health care workers, the RCMP Officers and some government officials are “imports.” However, there is a very strong local contingent in many of the professional positions. For example, nine of the 17 teachers are local individuals, and three that arrived as imports have since married into the community. The Hamlet employs local people in professional and semi-professional/management positions. This is also true of government departments and the health centre. All employees of the Housing Association are local individuals. This helps to address the deep poverty that households in the community face.

Other sources of employment are related to the natural resources in the area. One of the largest caribou hunts in the North, if not in the world, takes place on Southampton Island. Hunters come from the United States, Mexico, and some European countries to participate. The hunt can last for up to two months, and employs up to forty local people in a variety of positions, including as guides. Informants indicated that if more guides were available the hunt could actually be expanded. The meat is taken to Rankin Inlet where it is prepared for southern markets while antlers and heads are taken out by hunters as trophies. Some hides, and in some cases the antlers, are used in local crafts. Some of the meat is also consumed locally. Coral Harbour would like to develop its own meat processing plant so that it could create more jobs locally.

In addition to the caribou hunt other tourist attractions include three to six day guided tours to nearby Coats, Bencas and Walrus Islands for both walrus and bird watching. Southampton Island is also home to a large population of polar bears which can be viewed along the coastline. Guiding and outfitting provides a significant number of seasonal jobs. Fishing is also pursued locally, on a commercial basis both for sale and guiding tourists, and for local consumption.

Other local activities that produce jobs and income include carving (soapstone, white limestone which is unique to the area, antlers, walrus ivory and whalebone), beadwork, art, and crafts and clothing from fur. Products of the artisans are sold locally to tourists and business people visiting the community or to the Northern and Co-op stores who, in turn, market the products in southern locations. Some of the better artists have agents working on their behalf in the south. The Economic Development Agency in the community would like to promote sale of these products over the Internet, but most artisans want their money in cash when they sell the product and this is not possible with Internet sales, so the idea has not caught on to date.

Overall, however, the basic problem Coral Harbour is faced with is **too few jobs**. Even some of the jobs that do exist are seasonal and/or part time. This is particularly true of jobs with the Hamlet, and positions with the Housing Association that involve renovations and construction of new units. The serious nature of the problem is highlighted by the fact that informants, when asked what percentage of the households were on social assistance provided estimates that ranged from 50 to 80 percent, depending on the time of the year. The case load is generally much higher in the winter months.

6.0 The Housing Market and Housing Options

Coral Harbour can be characterized as a “non-market” community. There are very few units in the community that have been built without significant levels of public subsidy. The housing stock can be divided into four major components.

- **Public Housing Units:** Built by the Federal and Territorial government the public housing units provide rental accommodation for low income families. There are also a limited number of units for individuals and seniors. There are currently 110 such units and another seven (two- and three-bedroom) are to be added to the portfolio in the coming year. These seven units represent the regular annual allocation and do not represent a “new” initiative. Rents are based on income and for people on social assistance can be as low as \$32.00 per month. The cost of utilities (sewer, water, power, garbage removal, etc.) is included in the rent.
- **Homeowner Assistance Program (HAP):** Funded by the Territorial and Federal governments, units built under this program are targeted at those able to afford the costs of home operation and maintenance. The program no longer exists but many units in the community were built under the program. The units were provided mortgage free but families had to provide most

of the labour to build the home. In addition to providing shelter, the program operated as a training vehicle in home construction, maintenance and operation. The program is credited with generating a great deal of construction expertise in the community that is still there today and utilized extensively in the renovation and maintenance of the existing stock and the construction of new units as well as non-residential structures. All informants spoke very positively about this program.

- The Access Program: Funded by the Territorial and Federal governments, this is a modified version of the Homeowner Assistance Program. People no longer have to build their units, they are generally built by private contractors, but they are no longer mortgage free. People have a mortgage provided by the Housing Corporation, but mortgage payments are subsidized. People pay 30 percent of their gross income. After 15 years they get title to the unit.

Under the two homeownership programs mentioned above, residents are responsible for all utilities, home insurance and maintenance. They are also responsible for local property taxes which are about \$250 per year. Responsibility for operating costs represents the most significant difference between the ownership and rental stock in terms of costs. There are 62 units in the community that have been built under the HAP and ACCESS programs.

- Staff Housing: The community also contains staff housing for RCMP, nursing staff, some teachers and government workers. Rents on these units may be subsidized, depending on contractual arrangements, or people may have to pay rent plus utilities which can be as much as \$1,500 month for a two bedroom unit. Some people coming in from the south to work, school teachers for example, get a northern living allowance (\$13,000 per annum) to help cover the high cost of living. Usually the people who have to pay full “market” rent do receive the northern living allowance.

There are a few units in the community (perhaps five or six according to informants) that were privately built. However, there are not enough such units to constitute a “private” market. What is happening, however, is that after people live in HAP or Access Homes for a specified period of years (five in the case of HAP, 15 for Access) they are free to sell their homes. A few HAP homes are starting to change hands. However, the market is limited because there are only a few households that can afford the cost of these homes (often more than \$150,000). The average value of units in the community was estimated at \$143,500 in the 1996 census, but prices have increased considerably since that time.

7.0 Building Capacity, Land and Infrastructure

Despite the limited housing activity in the community there is considerable construction expertise locally. As noted previously, much of this expertise was developed during the delivery of the HAP Program. There is no shortage of general construction workers but often plumbers and electricians and other skilled sub-trades have to be brought in from outside the community. Generally they come from Rankin Inlet, but occasionally from as far away as Winnipeg or Newfoundland. There are contractors locally who bid on projects but they do not have the necessary pricing and administrative skills to compete with general contractors from Rankin Inlet, Iqaluit or other centres further afield. However, outside contractors are hiring local labour much more often than they did five or ten years ago. To a large extent this is because of the improved construction skills of local people. For most activities, such as general construction and renovations there is an adequate supply of local skilled labour.

Land supply is not a problem in Coral Harbour but construction has to deal with both permafrost and bed rock. This increases the cost of construction. Nearly all houses are built on piles and do not have basements. Many of the units built are single detached and this is the housing option preferred by most people. However, more and more of the Housing Association units are duplex, triplex or fourplex as building at higher densities reduces both construction and operating costs.

In addition to the higher costs associated with building in permafrost and bedrock areas, construction costs are also increased by the transportation costs necessary to bring the units, and most material required for renovations and repair, to Coral Harbour by barge. This also increases the planning time to build new units. Decisions to build units have to be made a year to eighteen months in advance. The building season is also very short. Material does not arrive by barge until mid to late August and houses have to be enclosed by early October if they are to be built in one season. Occasionally material arriving by barge sits until the following year before the home is constructed. This can also increase costs.

There are no underground sewer and water systems, and above ground utilidors are also not used. All water is hauled in to home storage tanks and sewage is pumped out of holding tanks and hauled to the waste disposal area. Current water capacity (from a well near the town) is adequate to support growth for many years. Sewer capacity is currently adequate but will have to be expanded before too many years to support new growth. Currently the sewage is not treated but this too is something that will have to be introduced within a few years. Electricity is diesel generated and provided by the local power corporation. Because diesel fuel is used to run the generators and both the fuel and the cost of transportation (barged in) has increased, electricity costs are high and have increased.

Overall, construction labour and skills do not represent a barrier to the provision of housing. There is also an adequate supply of land. Like most northern communities, however, the cost of dealing with environmental characteristics and transportation costs to bring in construction

material makes the building of homes very expensive. For example a family home (three bedroom) that costs \$67,000 in centres in southern Quebec will cost about \$192,000 in northern centres such as Coral Harbour.

8.0 Characteristics Of Low Income Households

Poverty is pervasive throughout the community of Coral Harbour but it is most severe for young households and individuals. The community is characterized by welfare dependency.

The current figures are provided in Table 4. With 86 of an estimated 155 households in the community currently on social assistance, this suggests that in the month of May 2002 approximately 55 percent of the households are dependent on government transfer payments. It was acknowledged, however, that this proportion was much higher in mid-winter and would fall lower than this in mid-summer. The 1996 census, taken in June, indicates that approximately 23 percent of households were dependent on government transfer payments at that point in time.

These figures also hide the fact that there are people who are working part or full time whose income may fall below a certain level, making them eligible for an income supplement: their incomes are “topped up.” Eligibility for this supplement depends on factors such as monthly income, household size and the age of the children. There are also a few households who receive employment insurance and a small number are on disability pensions. Because there are relatively few seniors in the population, old age pensions are not a significant generator of income.

Although it is difficult to obtain solid and comprehensive statistics for the community, two things are very obvious:

- low incomes, when combined with the high living costs in the community, create significant poverty problems; and
- a large proportion of the population depends on government transfer payments, particularly social assistance.

The depth of poverty is illustrated by the payment levels for people on social assistance who do not receive high monthly payments, despite the cost of living in the north. For example, a single person on social assistance receives approximately \$300 per month. A couple with two children receive between \$700 and \$800 per month. However, if they are living in public rental housing they are not responsible for any of the utility costs. Informants also noted that people working as clerks in the Northern and Co-op Stores were often being paid as little as \$8.00 per hour and rarely more than \$11.00 per hour.

Table 4: Coral Harbour Social Assistance Figures			
Household Size	Caseload	Number of Households	% Households on Social Assistance
Single individual	44	20	220.00%
2 people	8	15	53.33%
3 people	6	20	30.00%
4 - 5 people	21	50	42.00%
6 or more people	7	50	14.00%
Total	86	155	55.48%
Source: Social Services Department, Coral Harbour			

The depth of poverty is ameliorated to a certain extent by the fact that people in public housing (generally those with the most severe poverty problems) have very low housing costs. Some, or all, of the operating costs are paid and they pay rent on the basis of their income. For example, a household earning less than \$500 gross income per month would pay a basic rent of \$32. A household earning \$1,000 gross income a month would pay a basic rent of \$192. In addition, the high consumption of “country food” (fish, caribou, etc.) lowers the cost of living for many.

Nevertheless Coral Harbour is a community with significant poverty problems that will only be addressed by economic development that generates stable long term jobs that pay a reasonable wage. Those most affected by poverty are single youth and young families, but poverty is pervasive throughout the entire population.

9.0 Housing Needs In The Community

Nearly all northern communities are characterized by high levels of housing need. Coral Harbour is no exception. The waiting list in Coral Harbour currently contains 23 households (Table 5). There are twelve households waiting for one-bedroom units, six households waiting for two-bedroom units, while four households are waiting for three-bedroom units and one household for a four-bedroom unit. Informants indicated that some people would have to wait two to three years before they received a unit.

There are also ten potential households on the list. They have not yet been officially approved but have asked to be rated for waiting list allocation.

In addition to the 33 households either on the waiting list or requesting they be considered for the waiting list, there are five households waiting for transfers to larger or smaller units because of

changing household circumstances (family additions, death of a spouse, etc.)

1 Bedroom	12
2 Bedroom	6
3 Bedroom	4
4 Bedroom	1
5 Bedroom	0
Sub total	23
Potential applicants	10
Grand total	33
Applications for transfer/trade	5
Source: Nunavut Housing Corporation, 2000	

The seven units to be built this coming summer will reduce the number on the list but with high rates of family formation in the community because of the very young population it is certain that new names will be added. Informants suggested that they did not foresee a situation in which the waiting list would be significantly reduced for many years to come, unless the number of units built was increased significantly.

Nearly all the people on the waiting list were young families or individuals. The greatest demand at this point is for one and two bedroom units, highlighting the need generated by young families and individuals. Although it is not evident from the statistics, informants also suggested there was a modest demand for accommodation for seniors (55 plus). The need for this group of people is for housing with support services, including 24 hour monitoring. It appears the best housing option here would be enriched housing or housing that incorporates services such as meals, housekeeping, social and medical support services with a 24 hour resident (with some healthcare/nursing experience) care. Informants suggested that there are a few seniors living on their own and some living in extended family situations who need housing with enriched services. A home care program is to be introduced in the next few months and this may help address the situation to a certain extent.

Overall, however, the need is predominantly for housing for young families and individuals. People were quick to point out that these people are not currently on the street and do have shelter. Informants suggested that there was only one person in the community who could be considered homeless. He is currently living in a fishing shack outside the community. The people who need housing are living with relatives, families or doubled up with other families. There are many situations where young couples are married and have children but have to live with their

parents. There are also single mothers and single fathers living in the same situation. There are also many examples of young individuals (late teens or early 20s) living with parents or relatives who would prefer to live on their own if accommodation was available. Often they move from one relative or friend to the next.

The situation described above means that many of the units are crowded. One instance of fourteen people in a three bedroom unit was mentioned. Although this is the extreme, most informants felt crowding was an issue. There were also instances of doubling up with two families living in the same unit. There are also examples of extended family situations that include three generations. In addition to crowding, these circumstances often lead to tension and loss of privacy in the household. Some concern was expressed that grandparents, although not victims of physical abuse, were often taken advantage of in such situations as they were left with too much responsibility for child care and money they received from pensions or other sources of income was often taken from them to support other family members.

The crowded circumstances also have implications for health and education. Informants, particularly the school principal and health care workers, indicated that the prevalence of communicable diseases was enhanced because of the crowding circumstances. Health care officials noted that lung diseases, particularly tuberculosis, were problems in the community. From an educational perspective crowding in the home inhibits a child's ability to study and find the space and privacy required to do homework.

Although there is a shortage of housing and some of the units are certainly crowded, the stock in general is in good physical condition. The Housing Association has an extensive renovation and maintenance program and repairs on their inventory are addressed promptly. When units become vacant (during transfers) they receive complete maintenance and renovation as required. HAP homes and homes built under the Access program are relatively new. Some staff housing, it was suggested, was in need of repair, particularly the older units. The most notable problem with the housing stock, particularly the older units, is energy efficiency. Newer units in the community have been built to much higher standards. Overall, the condition of the stock in Coral Harbour is not considered a major problem.

Most informants in the community did not feel that there was a need for an emergency shelter. Although there were instances of domestic abuse it was not common. Generally when situations like this occurred people had plenty of friends and family they could turn to for shelter and protection from abusive situations. However, there was no consensus on this issue as some informants felt that family abuse was a problem for wives and for some elders that live in extended family situations. In the case of the elders, the abuse is generally not physical as has already been pointed out. However, it was pointed out that in the case of the elders, short term emergency shelters were not the answer. What is required for people in this situation is long term housing for seniors.

When discussing the housing problems in general, informants did not describe the situation as a

“housing crisis.” Everyone agreed that more units were needed, particularly for young families and individuals. Everyone agreed that crowding was a problem in some of the units and that the older units in particular were not as energy efficient as they should be, given the cost of utilities in the community. There were also many who noted that some units with support services were required for the elderly (55+). However, without exception, informants indicated that there had been tremendous improvements in the housing circumstances over the last couple of decades. The school principal, for example, who has been in the community for 15 years indicated he has seen tremendous improvement in the housing stock since he arrived. With his close contact with students and families over the fifteen years he could also attest to the differences this has made for health and education. Although he thought there was certainly room for additional improvement and more units were needed, he felt it was important to acknowledge the work that had been done in the community. He went on to point out that improvements in the housing stock had also been accompanied by changes in life style: cleanliness as there were improved facilities for washing clothes and improving personal hygiene, for example. He also noted that in the last few years people who smoke tend to smoke outside the home and this had made a tremendous difference for the children.

One area that has to be noted is the relationship between operating costs and incomes. Table 6 provides costs for fuel, electricity, sewer and water and garbage pick up for one, two, three and four bedroom units. The costs presented are for a three month period but an annualized estimate has been provided. These costs do not include taxes and maintenance. Although there will always be variations in costs related to life-style factors which can affect water, sewer and power usage and costs will also vary depending on the age of the unit, these figures do illustrate that operating a home in Coral Harbour is expensive.

If people live in public housing and/or are on social assistance all, or a large percentage, of these costs are covered. However, for people in other units (HAP and ACCESS) this represents a significant drain on their income. Housing costs certainly contribute to the level of poverty in the community.

Table 6: Housing Operating Costs				
Utility	Consumption	Current Rate	Total Cost(s)	Annualized Total Cost(s)
1 Bedroom Unit Utility Consumption, Oct. 2001 to Dec. 2001				
Fuel	565.07	0.7895/Litre	\$446.12	\$1,784.48
Electricity	733.14	0.5347/Kilowatt	\$392.01	\$1,568.04
Water & Sewage	28253.8	0.05/Litre	\$1,412.69	\$5,650.76
Garbage	3 Months	\$75.00/month	\$225.00	\$900.00
Total			\$2,475.82	\$9,903.28
2 Bedroom Unit Utility Consumption, Oct. 2001 to Dec. 2001				
Fuel	362.6	0.7895/Litre	\$286.27	\$1,145.08
Electricity	1790.67	0.5347/Kilowatt	\$957.47	\$3,829.88
Water & Sewage	28040.2	0.05/Litre	\$1,402.01	\$5,608.04
Garbage	3 Months	\$75.00/month	\$225.00	\$900.00
Total			\$2,870.75	\$11,483.00
3 Bedroom Unit Utility Consumption, Oct. 2001 to Dec. 2001				
Fuel	521.74	0.7895/Litre	\$411.91	\$1,647.64
Electricity	1490.05	0.5347/Kilowatt	\$796.73	\$3,186.92
Water & Sewage	31114	0.05/Litre	\$1,555.70	\$6,222.80
Garbage	3 Months	\$75.00/month	\$225.00	\$900.00
Total			\$2,989.34	\$11,957.36
4 Bedroom Unit Utility Consumption, Oct. 2001 to Dec. 2001				
Fuel	453.25	0.7895/Litre	\$357.84	\$1,431.36
Electricity	1868.86	0.5347/Kilowatt	\$999.28	\$3,997.12
Water & Sewage	47786.8	0.05/Litre	\$2,389.34	\$9,557.36
Garbage	3 Months	\$75.00/month	\$225.00	\$900.00
Total			\$3,971.46	\$15,885.84
Source: Coral Harbour Housing Association, 2002				

Viewed from the other side of the equation, significant public subsidies are required to make housing affordable. Table 7 illustrates that the public cost of Housing Association Units is \$2,380.00 per unit per month. Total cost per unit per year exceeds \$28,000.00. Costs for HAP and ACCESS units will be lower but when on considers that the entire cost of construction under

HAP was forgiven, public dollars flowing into housing are significant. Overall, despite the problems people were quite positive about the housing circumstances.

Table 7: Coral Harbour - Costs per Tenant per Month	
# of Units	110
# of Tenants	424
Tenants per Unit	3.85
Costs per Tenant/Month	
Administration	\$0.49
Maintenance	\$1.30
Power	\$0.66
Fuel	\$0.42
Water	\$1.32
Garbage	\$0.18
Taxes & Land	\$0.07
Total	\$4.44
\$/Person/Month	\$1,882.56
\$/Unit/Month	\$2,380.00
Source: Nunavut Housing Corporation, 2000	

10.0 Social Issues in the Community

The case study discussion would not be complete without a comment on the fact that Coral Harbour is a “dry community.” Establishments are not allowed to sell alcohol and people are not allowed to bring it into the community, or make it in the community. Naturally some does get in (some informants described the community as ‘damp’ as opposed to ‘dry’), but for the most part the community is alcohol free. All informants agreed this made a difference. The differences are wide ranging and include less damage to units, reduced spousal and child abuse and improved health in general.

Coral Harbour may be dry but it is not drug free. There is a drug problem which informants felt was getting worse. The drugs of choice include marijuana and hashish. They are smuggled or mailed in from Winnipeg or come through centres such as Yellowknife and Iqaluit. They sell for as much as five times the street price in Winnipeg. Although drug use is not rampant amongst the

population it does contribute to the poverty problem as money spent on drugs is not available for more basic necessities such as food. Drug use, it was stated, is not limited to youth but used by middle aged and older people as well.

Although these social issues are not directly housing related they certainly have implications for housing: a dry community is likely to experience less property damage and money spent on drugs is money that could be better spent on food and housing.

Several informants also indicated that suicide rates were high in the community, particularly amongst youth. This they attributed to the absence of reasonable job opportunities as opposed to any housing related issues.

11.0 Conclusions and Looking to the Future

There is definitely a shortage of adequate and affordable housing in Coral Harbour. More housing is needed for young single individuals and young families and there is a modest demand for seniors housing with support services. Although seven new units will be built in the coming construction season, this will not satisfy the need as there are at least 23 households waiting for units. It is unlikely that the need will be addressed in the immediate future without a much more extensive building program, particularly with such a young population and high levels of household formation. Doubling up with family and living with friends and relatives will continue to be the situation for many households for some time. Some units will continue to be crowded.

Despite the need for more units none of the informants interviewed characterized the situation as a housing crisis. They also stressed the significant improvement in housing conditions over the last ten to fifteen years. Nevertheless an expanded building program is necessary and this program should provide a higher proportion of one and two bedroom units.

Given the costs of providing housing in a community such as Coral Harbour there are few options beyond publicly sponsored programs. Although many people in Coral Harbour have the skills to contribute to construction of their own units or units for other people there are few resources or agencies locally that can be drawn upon to provide support for the development of housing units for the poor, and most households fall into this category in Coral Harbour. The centre is a non-market community and a high percentage of the households are dependent on government transfer payments. In such circumstances provision of adequate, affordable housing for most households will remain largely a public responsibility.

Although most people acknowledged that Coral Harbour is not facing a “housing crisis,” without exception there was agreement that the community faced an “economic development crisis.” What is needed most in Coral Harbour is more long term sustainable jobs that pay a decent wage. Until this problem is addressed the community will remain largely dependent on social assistance and

short term seasonal employment. The housing problems Coral Harbour faces cannot be considered in isolation from the need for economic development.

References

Map 1: Natural Resources Canada (1999). <http://atlas.gc.ca/site/english/facts/nunavut.html>