

## Inuit housing needs: a Coral Harbour, Nunavut case study

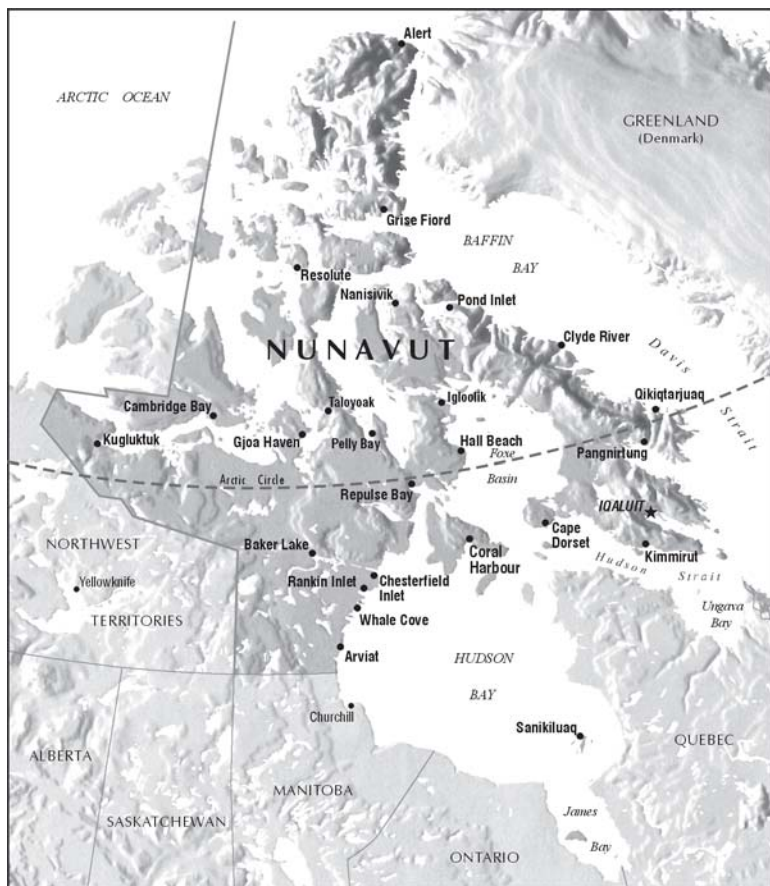
**Tom Carter, Christa Jacobucci and Tom Janzen,**  
**Institute of Urban Studies, The University of Winnipeg**

**Abstract:** The settlement of Coral Harbour, Nunavut, is characterized by geographic isolation, high rates of population growth and high levels of poverty. This case study, employing a review of relevant literature, analysis of available statistics and key informant interviews, focuses on the housing needs and circumstances of the resident population. Demographic trends and social housing waiting lists illustrate a significant demand for new housing and the young population with high rates of household formation means continued housing demand for many more years. The high cost of housing characteristic of such northern communities as Coral Harbour, when combined with the poverty so prevalent in the centre means, however, that few households can afford housing without public support. Without improved economic development opportunities providing more full time, better paying jobs for local people, public support for new housing will continue to be a high priority for the community. This case study, as well as highlighting housing, demographic and economic circumstances in Coral Harbour, illustrates many of the issues and problems facing Inuit communities in the North.

*Key words: northern communities, housing needs, poverty*

### Introduction

Located on Southampton Island, Nunavut, at the north end of Hudson Bay, the hamlet of Coral Harbour (so named because coral is present in the 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 late July to mid October shipping season. The centre is located approximately 500 kilometres (by air) from Rankin Inlet, 825 kilometres from Iqaluit and 275 kilometres from Repulse Bay (Figure



**Figure 1:** Location of Coral Harbour.

1). This paper focuses on the housing needs and circumstances of the community.

The objectives of this paper include: documenting the housing needs and circumstances of the resident population; illustrating how housing has been used to generate employment opportunities; and, highlighting the fact that other economic development initiatives are necessary if the community hopes to address the deep levels of poverty experienced by the population. Although the focus of the paper is Coral Harbour, the issues and problems highlighted by this case study are typical of many northern Inuit communities.

## History and Past Development Trends

European settlement in the Coral Harbour area dates from the late 19<sup>th</sup> century when European and American whalers arrived to exploit the rich bowhead whaling grounds off the coast. In 1899 the Scots established a permanent whaling station on the southern tip of the island (Marketing-ology 2002a).

Early contact with the Inuit proved disastrous as the Europeans brought previously unknown diseases into the region. In the winter of 1902 the Inuit contracted a virulent gastrointestinal disease that wiped out all but one woman and four children who were adopted by other Inuit from the west coast of Hudson Bay. By 1915 the whaling industry in the area had collapsed because of over killing. In 1924, Inuit again 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 (Struzik 1988). 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 building public housing during this period to accommodate families moving to the community. During the same period the Anglican and Roman Catholic Churches established missions in the community. The community has continued to grow and today, in addition to being a service centre for the local population, it attracts some tourists because of the rich wildlife in the area as well as the skills of its local carvers, painters and those producing crafts from seal, caribou and other local furs (Marketing-ology 2002b, 2002c).

## Methodology

Three approaches were employed to complete the analysis provided in this case study: a review of literature on Coral Harbour and other Inuit communities in the North; a statistical review of data from Statistics Canada, the hamlet office, the housing authority office and the Government of Nunavut; and, interviews with key informants in the community.

Key informant interviews were held in May 2002 with sixteen individuals with a good knowledge of the housing, economic development, social, cultural and historical circumstances of Coral Harbour. These individuals included hamlet staff, councillors and the Mayor, the social worker, economic development officer, health care workers, the housing authority manager and tenant relations officer, the school principal, law

enforcement officers and administrators of key businesses in the community. In addition to these key informant interviews in the community, discussions were held with staff of the Government of Nunavut. Questions during the interviews focused on housing conditions, housing needs, the housing market and housing programs supported by public funds, demographic trends, employment opportunities and issues associated with poverty.

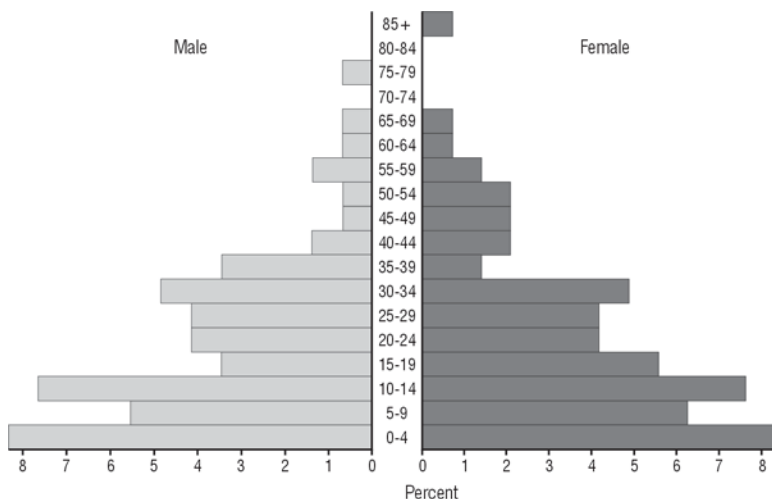
## Demographic Trends

The 2001 population of Coral Harbour was 712, up 6.4% since 1996 (Table 1). In the census period 1991 to 1996, the population grew by 15.7% from 578 to 669. The 6.4% 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%. Other centres in the area are growing at similar or slightly higher rates: Repulse Bay at 9.5%, Rankin Inlet at 6.4% and Baker Lake at 8.8% (Statistics Canada 2001).

Growth rates in Coral Harbour are much higher than most small communities in the south because of higher birth rates and falling mortality rates, hence high rates of natural increase. Consequently the population of the community is very young. Approximately 53% of the population was 19 years of age and younger (Figure 2). In 2001 approximately 17% of the population was between the ages of 0 and 4; 12% between 5 and 9; and another 15% between 10 and 14. The school principal reported that there would be approximately thirty students going into kindergarten in Fall 2002 and there were between 35 and 40 children born in the community in 2001. Less than 3% of the population is 65 years of age or older (Table

<b>Table 1: Coral Harbour Population Profile - 2001</b>	
Total Population (1996)	669
Total Population (2001)	712
% Population Change 1996-2001	6.43
% 65 years + (2001)	2.8
% Lone Parent Families	20.69
% Living Alone	14.71
% Two Parent Families	79.31
% Family Households	76.47
% Non-Family Households	23.53

Source: Statistics Canada, 1996 and 2001 Census of Canada



Source: Statistics Canada, 2001 Census of Canada

**Figure 2:** Coral Harbour population pyramid, 2001.

2). Although there will be some growth in the number of elderly over the next decade, less than 5% of the population is between 55 and 64 years of age (Figure 2). Some 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, the young population profile illustrates that housing demand will certainly be strong for the next fifteen to twenty years, as household formation will be high, at least for another generation.

Household size is also worth noting as one-third of the households contain four or five persons and another one-third contain six or more persons. Only 13% are one person households and another 10% are two person households. Average household size, which stood at 4.1 persons

<b>Table 2: Private Households by Household Size - 2001</b>		
	<b>Coral Harbour</b>	<b>Canada</b>
1 person households	14.7%	25.9%
2 person households	8.8%	32.6%
3 person households	11.8%	16.3%
4-5 person households	41.2%	22.3%
6 or more person households	26.5%	3.1%
Average number of persons	4.1	2.6

Source: Statistics Canada, 2001 Census of Canada

per household in 2001 (Table 2), down from 4.5 in 1996, may continue to fall in the future, but will be larger than the Canadian average (2.6) for many years to come. Falling household size, however, will also increase the number of households and therefore housing demand in the community. Coral Harbour can obviously look forward to robust housing demand for many years.

Household structure in the community illustrates a high proportion of family households. Many are young couples under 20, or 20-24 years of age. In 2001 there were a total of 175 households (Table 3), of which 76% were family households (Table 1). The number of lone parent families (both male and female led) has been increasing and in 2001 comprised 21% of total families (Table 1), up from 15% in 1996. People marry at a relatively young age, according to informants in the community, but with such a young population there are also many single individuals in their late teens and early twenties. Although most of them still live in the family home, persons living alone constituted 15% of all households in 2001 (Table 1). 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 for a number of reasons. Many people interviewed suggested there is a shortage of housing (apartments or units other than single family homes) for single individuals; many local single

<b>Table 3: Coral Harbour Housing Stock Profile - 2001</b>	
% Homeowners	31.4
% Renters	65.7
Average Value of Owned Dwelling*	\$146,273
Average Monthly Payment (Owner Occupied)	\$675
Average Gross Rent	\$271
Total Dwellings	175
% Built Prior to 1946	0
% Built Between 1991 and 1995	22.9
% Built Between 1996 and 2001	14.3
% in Need of Major Repairs	8.6
% in Need of Minor Repairs	28.6
% Single Detached Dwellings	70.6

Source: Statistics Canada, 2001 Census of Canada

\* Value of dwelling based on owner's estimate of what it cost to build the dwelling. So few private sales occur in Coral Harbour that people do not provide value estimates based on sales or market value.

people cannot afford housing on their own; and, the importance of family and the preference to live with family is strong both until one is married, and later when people become seniors.

Informants suggested that very few people 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 few move to further their education. In 2002 four grade twelve graduates left 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. Family is very important, as it is in nearly all Inuit communities. People are reluctant to leave home, and when they do they 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 support this. Very few people move to Coral Harbour to take advantage of jobs because there are generally few jobs not filled by local people, with a few exceptions in education, health care and some government positions.

## **Economic Characteristics and Major Employers**

Coral Harbour is primarily a service centre for the resident population. There is virtually no trade area as the remainder of the island is uninhabited. Major employers in the community include the Hamlet that employs approximately forty people who provide garbage pick-up, road repairs, water and sewer services and maintenance of town buildings, and staff the power corporation and the hamlet office. Other major employers include the school (which provides K-12 for approximately 270 students), with seventeen teachers and four support staff; the Health Centre with six to eight employees; the Northern Store with approximately sixteen employees; the Co-op Store with slightly fewer employees; the RCMP office with four employees; and the Territorial Government with a modest number of employees in Natural Resources, Social Services, Economic Development and Transportation. 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.

Other sources of employment are related to the natural resources in the area. One of the largest caribou hunts in the North takes place on Southampton Island with hunters from the United States, Mexico, and European countries participating. The hunt can last for up to two months, and employs up to forty local people in a variety of positions, including



guides. Informants indicated that if more guides were available the hunt could actually be expanded. The meat is consumed locally or taken to Rankin Inlet where it is prepared for southern markets while antlers and heads are taken out by hunters as trophies or used in local crafts. Coral Harbour would like to develop its own meat processing plant so that it could create more jobs locally.

Guiding and outfitting provide a significant number of seasonal jobs. Tourist attractions include three to six day guided tours to nearby Coats, Bencas and Walrus Islands for watching walrus, birds and polar bears along the coastline. Fishing is also pursued locally for commercial sale and local consumption and fishermen act as guides for tourists. 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.

An important characteristic of employment in northern communities is the division of the labour force into two components: positions held by local people and positions held by those from outside the community (outsiders), often from the south (Bone 1992; Carter 1994). The local/outsider distinction generally means an Inuit/White distinction as well. Frequently the division is based on skills and expertise, with outsiders holding the professional and managerial jobs and local labour relegated to less skilled positions. 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 and the Northern Store, some of the school teachers and health care workers, the RCMP officers and some government officials are 'outsiders'. However, there is a very strong local contingent in many of the professional positions. For example, nine of the seventeen teachers are local individuals and 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 many households in the community face as most of these jobs are permanent and pay average or better wages for the community.

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. 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%, depending on the time of the year. The case load is generally much higher in the winter months.

The lack of jobs is closely linked to housing problems in Coral Harbour. People do not have sufficient income to adequately address their housing needs. Governments provide housing in non-market communities like Coral Harbour, but generally never enough to meet the demand. Long-term sustainable jobs that pay a decent wage would provide more households with the income necessary to address their own housing problems or, alternatively, participate in publicly sponsored self-help initiatives that have been effective in providing housing in non-market centres (see “The Housing Market and Housing Options” below). Self-help initiatives, through participant labour, and sometimes cash contributions, reduce the level of public assistance required so more units can be built. Just as important, however, is the fact that without jobs with reasonable incomes, households do not have sufficient income to cover the cost of home operation and maintenance that is so important in preventing rapid deterioration in the housing stock.

## **Characteristics of Low Income Households**

Incomes in Coral Harbour illustrate the bi-modal distribution common in many northern centres (Bone 1992) with those dependant on social assistance and low paying unskilled positions concentrated in the lower income brackets and those in professional positions concentrated in higher income brackets (Table 4). When income is compared to living costs, poverty is pervasive in the community, but it is most severe for young households and individuals. The community is characterized by welfare dependency. In the month of May 2002 approximately 49% of the households were dependent on social assistance (Table 5). It was acknowledged by informants, however, that this proportion was much higher in mid-winter and would fall lower than this in mid-summer.

In addition to people on social assistance, 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’. Informants 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 per hour. Eligibility for the supplement depends on factors such as monthly income, household size and the age of the children. A few households receive employment insurance and a small number are on

**Table 4: Coral Harbour Income\* Breakdown for Private Households - 1996**

Under \$10,000	6.60%
\$10,000 - \$19,999	16.60%
\$20,000 - \$29,999	10.00%
\$30,000 - \$39,999	10.00%
\$40,000 - \$49,999	10.00%
\$50,000 - \$59,999	6.60%
\$60,000 - \$69,999	13.30%
\$70,000 - \$79,999	6.60%
\$80,000 - \$89,999	10.00%
\$90,000 - \$99,999	0.00%
\$100,000 and over	10.00%
Average household income	\$51,248
Median household income	\$45,696

Source: Statistics Canada, 1996 Census of Canada

\*Household income is the combined income of all household members from all sources before income taxes are deducted. Income includes wages and salaries, net income from self-employment, investment income, retirement pensions, other monetary income and all government transfer income.

**Table 5: Coral Harbour Social Assistance Caseload - May 2002**

Household Size	Caseload
Single individual	44
2 people	8
3 people	6
4 - 5 people	21
6 or more people	7
Total Assisted Households	86
Total Households	175
% Households on Social Assistance	49.14

Source: Social Services Department, Coral Harbour

disability pensions, but because there are relatively few seniors, old age pensions are not a significant generator of income.

Low incomes, when combined with the high living costs in the community, create significant poverty problems. The high consumption of 'country food' (fish, caribou, etc.) helps lower the cost of living for many but high housing operating costs are an important factor in the poverty equation. Table 6 provides costs for fuel, electricity, sewer and water and garbage pick up for one, two, three and four bedroom units. 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 and the number of persons in a home, these figures do illustrate that operating a home in Coral Harbour is expensive. The depth of poverty is further illustrated by the living allowances for people on social assistance who do not receive high monthly payments, despite the cost of living in the north. A single person on social assistance receives approximately \$300 per month; a couple with two children \$700 to \$800 per month. The depth of poverty is ameliorated to a certain extent by the fact that people in public housing and those on social assistance (generally those with the most severe poverty problems) have very low housing costs. Some, or all, of the operating costs are paid and those in public housing pay rent on the basis of their income. 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. However, for people in other units, whose utilities are not subsidized, housing represents a significant drain on their income. Housing costs certainly contribute to the level of poverty in the community. Viewed from the other side of the equation, significant public subsidies are required to make housing affordable. 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.

<b>Table 6: Housing Operating Costs</b>	
<b>Size of Unit</b>	<b>\$</b>
1 Bedroom	9,903.28
2 Bedroom	11,483.00
3 Bedroom	11,957.36
4 Bedroom	15,885.84

Source: Coral Harbour Housing Association, 2002

## **The Housing Market And Housing Options In The Community**

Coral Harbour can be characterized as a 'non-market' community. Nearly all housing is provided with the support of public funding. With the low incomes and low or no profit margin (because of low incomes) the private sector is generally not active in the provision of housing. The stock is relatively new with no occupied dwellings left in the community that were built prior to 1946 (Table 3). The housing stock can be divided into four major components (Nunavut Department of Community Government, Housing and Transportation 2002).

1. **Public Housing:** Built by the federal and territorial governments, public housing units (currently 117 two to five bedroom units) provide rental accommodation for low income families. 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.
2. **Homeowner Assistance Program (HAP):** Units built under this program (no longer active) were targeted at those able to afford the costs of home operation and maintenance. 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.
3. **The Access Program:** This is a modified version of the Homeowner Assistance Program. People no longer have to build their units, which are generally built by private contractors, but they are no longer mortgage free, although mortgage subsidies lower payments to 30% of the household's gross income. After fifteen years households receive 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. Sixty-two units have been built under the HAP and ACCESS programs.

4. **Staff Housing:** The community contains some 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 get a northern living allowance (\$13,000 per annum) to help cover the high cost of living.

There are only five or six units in the community that were privately built: not enough to constitute a 'private' market. A few HAP homes are starting to change hands but 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 \$146,273 in the 2001 census (Table 3). The 2001 census indicates that only 9% of units are in need of major repair and housing as a whole is considered to be in good condition.

## **Building Capacity, Land and Infrastructure**

Despite the limited housing activity in the community, according to key informants there is considerable construction expertise locally. For most activities, such as general construction and renovations, there is an adequate supply of local skilled labour. As noted previously, much of this expertise was developed during the delivery of the HAP Program. There is a shortage of skilled sub-trades (plumbers and electricians, for example). Such workers have to be brought in from places such as Rankin Inlet, Winnipeg or centres in Newfoundland. There are contractors locally who often bid on projects but they do not have the necessary pricing and administrative skills to compete with general contractors from these larger centres. However, outside contractors are hiring local labour much more often than they did five or ten years ago because of the improved construction skills of local people.

Land supply is not a problem in Coral Harbour. Information from the Hamlet Office indicates approximately 30 building lots are available and there is room for expansion. However, construction has to deal with both permafrost and bed rock, which increases the cost. Nearly all houses are built on piles and do not have basements. Many of the units built are

single detached, 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 (Canada Mortgage and Housing Corporation 2002). This also increases the planning time to build new units. Decisions to build 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 or above ground utilidors. 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. Sewage disposal capacity is currently adequate but will have to be expanded before too many years to support new growth. Currently sewage is untreated but treatment facilities will have to be introduced within a few years. Electricity is diesel generated and the cost of fuel and transportation (barged in) have increased so electricity costs are high and increasing.

Overall, construction labour and skills and the supply of land do not represent a barrier to the provision of housing. 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 (key informant interviews; Carter 1993; Canada Mortgage and Housing Corporation 1999; Yukon Housing Corporation 2001). The Mayor pointed out that 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.

## **Housing Needs in The Community**

Nearly all northern communities are characterized by high levels of housing need (Institute of Urban Studies 1986; Canada Mortgage and Housing Corporation 1999). Coral Harbour is no exception. The waiting list in Coral Harbour currently contains 23 households (Table 7). There

<b>Table 7: Coral Harbour Social Housing Waiting List - February 2002</b>	
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, 2002

are also ten households that have not yet been officially approved but have asked to be rated for waiting list allocation. In addition to these 33 households there are five households waiting for transfers to larger or smaller units because of changing household circumstances (family additions, death of a spouse, etc.). Seven new units built in 2002 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 indicated that some people would have to wait two to three years before they received a unit and they did not expect the waiting list to 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 so the greatest demand at this point is for one and two bedroom units. Although it is not evident from the population profile, informants also suggested there was a modest demand for accommodation for seniors (55 plus), particularly housing that incorporates services such as meals, housekeeping, social and medical support services and a 24 hour resident supervisor with healthcare/nursing experience (also noted by Canada Housing and Mortgage Corporation 1991 and Carter 1994). A home care program introduced in 2002, may help address some seniors' needs.

Overall, however, the need is predominantly for housing for young families and individuals as is the case with many northern communities (Canada Mortgage and Housing Corporation 1999). People were quick to point out that these people are not currently on the street and do have shelter. Only one person, currently living in a fishing shack outside the community, could be considered homeless. The people who need housing are living with relatives or friends, or are 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. Many young single individuals (late teens or early 20s) also live with friends or relatives, often moving 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. 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 by many of those interviewed 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 used 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 find the space and privacy required to do homework and study.

Opinion on the need for an emergency shelter was mixed. Several informants stated that instances of domestic abuse were not common, and people had plenty of friends and family they could turn to for shelter and protection from abusive situations. Others 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, so short term emergency shelters were not the answer. What is required for people in this situation is long term seniors housing.

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. 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.

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, who has been in the community for fifteen 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 lifestyle: 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 have tended to smoke outside the home and this had made a tremendous difference for the children.

## **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 were built in the 2002 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 rates 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 local resources or agencies 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 informants acknowledged that Coral Harbour is not facing a 'housing crisis', without exception there was agreement that the community faced an 'economic development crisis'. Coral Harbour has limited economic options which reduces the potential residents have to obtain year round employment and adequate incomes. Therefore, as the job situation documented here suggests, it is critical that housing development strategies be linked to broader economic development approaches to help create jobs and income for low income people (Canada Mortgage and Housing Corporation 2003). In particular, what are needed most in Coral Harbour are economic initiatives that provide more long term sustainable jobs that pay a decent wage. Until these economic initiatives are in place, the community will remain largely dependent on social assistance and short term seasonal employment. Long-term employment providing reasonable incomes will provide more people with the opportunity to participate in addressing their own housing needs, either by financing the construction of their own homes or, more likely, through participation in publicly sponsored self-help initiatives. Improved incomes also help households cover the cost of home operation and on-going maintenance requirements, helping to prevent the rapid deterioration of homes that is so common in northern communities. Although the construction and maintenance of housing provides jobs, the housing problems Coral Harbour faces cannot be considered in isolation from the need for economic development in other sectors of the economy.

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