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## EXECUTIVE SUMMARY

Nunavut faces one of the most severe housing crises in Canada, shaped by rapid population growth, high construction costs, infrastructure constraints, and the legacy of colonial settlement policies. The Territorial Housing Needs Assessment (THNA) provides a territory-wide analysis of housing conditions, needs, and challenges, identifying priority actions to improve housing adequacy, suitability, and affordability for all Nunavummiut.

Public housing dominates the territory's housing stock, representing nearly 57% (Nunavut Housing Corporation, Nunavut Housing Needs Study, 2022) of occupied dwellings. Private ownership and rental markets are limited, with most market units concentrated in regional hubs. The 2021 Census reports that over 52% of Inuit households in Nunavut live in overcrowded conditions, the highest in Canada. The housing stock is aging, and a significant share of existing units require major repairs. Vacancy rates are below 1% in Iqaluit and effectively zero in many smaller communities, while Inuit household incomes remain well below the cost of market housing, increasing reliance on subsidized units.

According to Statistics Canada's 2021 Census profile, Nunavut has the youngest population in Canada, with over 30% under age 15 and an average household size of 3.7 people. High living costs and limited employment opportunities exacerbate affordability challenges. Poverty rates are among the highest in the country, 42.2% of children live in poverty, more than double the national average. Certain groups face especially acute housing barriers, including Inuit children, Elders, survivors of gender-based violence, and persons with disabilities.

Homelessness in Nunavut is largely hidden, with many individuals and families living in overcrowded homes with relatives or friends. Shelter capacity is limited and, in some communities, nonexistent. In 2021–22, shelters frequently turned away clients due to lack of space. Core housing need affects 40.5% of tenant households, more than four times the national average and over half of Inuit households (Canada Mortgage and Housing Corporation, Northern Housing Report, 2023). Overcrowding remains the most common driver, alongside inadequate housing conditions such as units requiring major repair.

Meeting future housing demand will, at a minimum, require addressing both the current backlog - over 3,600 applicants on the Nunavut Housing Corporation (NHC) waitlist as of June 2025 - and new demand from population growth and replacement of aging units. Projections indicate that by 2032 Nunavut will need approximately 12,632 households, an increase of 2,707 over the 2022 total of 9,925. To meaningfully reduce overcrowding, an additional 3,600 units would also be required. This represents a significant challenge for a territory already facing infrastructure gaps across most sectors, as limitations in water, wastewater, solid waste, and power systems further constrain the capacity to build, particularly in smaller communities.

The THNA confirms the urgency of coordinated action across governments, Inuit organizations, and the private sector to:

- Expand housing supply across all tenure types, including barrier-free and culturally appropriate units.
- Integrate housing delivery with infrastructure upgrades.
- Build local construction capacity and reduce reliance on imported labour.
- Improve housing and market data collection, particularly for small communities.

Without sustained and accelerated action, housing pressures will intensify, with lasting impacts on health, well-being, and community stability across Nunavut. Housing is the territory's most urgent social and infrastructure challenge, and coordinated action is essential to securing a healthier, more stable future for Nunavummiut.

## SECTION 1: TERRITORIAL HOUSING NEEDS ASSESSMENT METHODOLOGY

The THNA applies a structured, data-driven approach to estimate Nunavut’s current and future housing needs. Given the territory’s distinct demographic, geographic, and socio-economic realities, the methodology is designed to be both transparent in its assumptions and adaptable to evolving data availability.

A central challenge of this work is the presence of significant data limitations and gaps, particularly at the territorial and community levels. Because of these limitations, the THNA relies heavily on available national and territorial data sources. Looking forward, it is a goal of both the Government of Nunavut (GN) and the NHC to improve the quality of housing-related data collected, analyzed, and utilized in future reports.

### Purpose

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The methodology provides a clear framework for linking demographic change to housing requirements over the next decade. It integrates population projections, household formation estimates, and housing demand analysis to quantify the scale and type of housing required across Nunavut. The intent is to ensure that housing investment decisions are informed by consistent, replicable evidence.

### Quantitative and Qualitative Approach

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This assessment draws upon both quantitative and qualitative elements to ensure that housing needs are understood within Nunavut’s unique context:

- Quantitative analysis draws on demographic and population data from Statistics Canada, household and housing stock data from Canada Mortgage and Housing Corporation (CMHC) and NHC, NHC waitlist and needs list information, GN community and infrastructure data, and other relevant academic and policy studies. Collaboration with the federal Department of Housing, Infrastructure and Communities Canada (HICC) informed the identification of data availabilities and limitations, while the Housing Assessment Resource Tool (HART), developed by the Housing Research Collaborative at the University of British Columbia, provided a comparative framework for analysis. Where available, prepopulated datasets provided by HICC, CMHC, and Statistics Canada were incorporated and supplemented with internal GN and NHC data to capture local context.
- Qualitative insights are informed primarily by academic and policy literature on housing in Inuit and remote contexts, as well as interdepartmental collaboration between NHC and the Department of Transportation and Infrastructure Nunavut. The Department of Finance was also consulted on specific data fields. Engagement with HICC supported the interpretation of data gaps and methodological choices, ensuring alignment with broader national housing research practices.

### Engagement

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Outside of the collaboration undertaken with GN departments, the federal Department of HICC, and the academic and policy studies referenced in this THNA, no additional direct stakeholder engagement was conducted for this first iteration.

The NHC delivers public and staff housing services across all 25 communities in the territory through strong partnerships with Local Housing Organizations (LHOs). These LHOs—formed as Housing Associations or Housing Authorities—are independent, community-based organizations governed by their own Boards of Directors and operating under unique bylaws, accounting systems, and local staffing structures.

Through formal Management Agreements, LHOs are responsible for the day-to-day allocation of public housing units and the maintenance of the housing inventory within their respective communities. In turn, NHC retains overarching accountability for the effective delivery of housing programs and conducts regular monitoring and evaluation of LHO operations to ensure compliance with established policies and procedures.

LHOs play a critical role not only in program delivery but also in providing valuable, ground-level insight into community housing priorities, operational challenges, and emerging needs. This close collaboration allows NHC to gather localized, community-informed data, which has directly informed many of the findings presented in this THNA.

As this assessment process evolves, future iterations are expected to incorporate more robust engagement with Inuit organizations, municipalities, and priority groups, ensuring that community perspectives and lived experiences are integrated into the findings.

## Analytical Framework

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The THNA applies a four-step analytical process:

1. Population Projection – using a simplified cohort-component model based on fertility, mortality, and migration assumptions, projecting Nunavut’s population to 2032.
2. Household Projection – applying headship rates by age group (from CMHC 2021 data paired with 2022 population figures) to estimate the number of households in 2032 under baseline and aspirational scenarios.
3. Housing Demand – comparing projected households with existing housing stock to estimate future demand.
4. Housing Deficit – identifying the scale of the gap between existing housing supply and projected requirements, accounting for current waitlist levels and planned construction (e.g., Nunavut 3000 initiative).

## Assumptions and Limitations

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Due to data constraints, several simplifying assumptions are applied:

- Migration is assumed to be net zero over the projection period, despite local shifts between communities.
- Headship rates are held constant, though aspirational comparisons are made with the Northwest Territories to illustrate potential household formation under improved housing conditions.
- Overcrowding and repair needs are estimated from available NHC and CMHC indicators, but detailed community-level data is limited.
- Direct stakeholder engagement beyond collaboration with GN departments, HICC, and referenced academic and policy studies was not undertaken in this first iteration. Future assessments are expected to address this gap through structured engagement with Inuit organizations, municipalities, and priority groups.

Recognizing these limitations, the GN and NHC are committed to strengthening data collection and analysis in future iterations of the THNA. Improved access to disaggregated, community-level data will enhance the accuracy and relevance of subsequent assessments and help plan the location of new housing units and associated infrastructure investments required to support the units.

## SECTION 2: TERRITORIAL PROFILE AND TRENDS

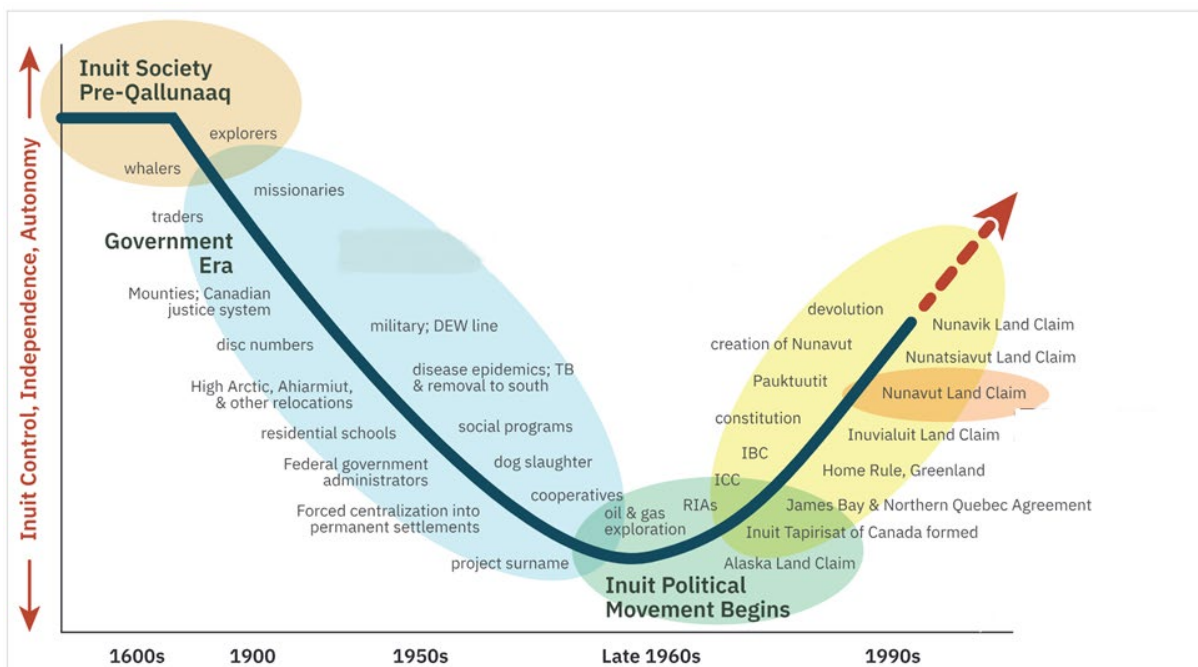
Understanding Nunavut’s housing challenges requires situating them within the broader context of the territory’s history, governance framework, and policy environment. Housing development and delivery are shaped not only by physical and economic constraints, but also by the territory’s unique political evolution, legislative structures, and strategic priorities. This section outlines the historical and legal foundations of Nunavut’s governance, the housing-related legislation and policies currently in place, and the major strategies, studies, and initiatives that influence housing supply, affordability, and suitability across the territory.

### 2.1: Housing Policy and Regulatory Context

#### Historical and Governance Framework

Nunavut officially became a Territory on April 1, 1999, following decades of Inuit political advocacy for self-determination. This singular point-in-time belies the years of struggle and determination of Inuit leaders whose patience and wisdom carried the Inuit people of the region to this point. Nunavut’s history as an Inuit territory annexed as part of the Northwest Territories is symbolic of colonial control over the land and people since the 19<sup>th</sup> century. However, as indicated in the diagram below from Nunavut Sivuniksavut’s programs, the political movements of Inuit Elders and leaders in the 1960s and beyond began to shift decision making of the land and people.

**Impacts on Decision-Making – Inuit History Power Curve**  
(Sivuniksavut, Nunavut, 2025)



While the long period from the late 19<sup>th</sup> century to the middle of the 20<sup>th</sup> century was marked by betrayal, loss, harm, and dispossession, beginning in the 1960s, the trajectory of decision making began to change for the Inuit people of Nunavut.

This movement was grounded in the signing of the Nunavut Land Claims Agreement (May 25, 1993) and the Nunavut Act (passed July 9, 1993). Together, these established clear rules of ownership and control over land and resources in the territory.

The Nunavut Agreement introduced a public governance model representing all residents, alongside the representation of Inuit through Nunavut Tunngavik Incorporated (NTI). NTI ensures the Agreement's 42 Articles are implemented and manages mineral rights on 144 Inuit-owned parcels, while the three Regional Inuit Associations (Kitikmeot, Kivalliq, Qikiqtaaluk) manage surface rights on 944 parcels.

Land ownership provisions directly influence housing by determining where development can occur, the process for land leasing, and the involvement of Inuit organizations in housing and infrastructure projects.

Nunavut's housing landscape is administered primarily by the NHC, a territorial Crown agency responsible for housing delivery, policy development, and capital planning. Several key frameworks guide housing development:

- Public Housing - NHC runs the Public Housing Program alongside the 25 Local Housing Organizations managing close to 6,000 units. Nunavut 3000 Strategy (2022–2030) also called *Igluliuqatigiingniq* or Building Houses Together, is a collaborative strategy led by NHC to expand the territory's housing continuum. The goal of Nunavut 3000 is to harness the capacity of NHC and housing sector partners to deliver 3,000 new units across the housing continuum by 2030. This multi-year, multi-faceted strategy is designed to close critical housing gaps and expand the range of affordable options available to Nunavummiut. The initiative stems from the Government of Nunavut 6th Assembly Katujjiluta Mandate and the Nunavut 3000 Strategy developed by NHC.
- Staff Housing - Staff housing is delivered by NHC and used as a critical recruitment and retention tool for GN employees. NHC provides policy support for the Government of Nunavut Staff Housing Program. Through this support, NHC enhances housing options and services to GN staff. Units are allocated based on eligibility and service needs.
- Homeownership – NHC assists in the purchase and maintenance of homes for Nunavummiut through the homeownership programs. Services and support the program offers include funding for emergency repairs, renovations, down payments, and energy conservation. Supporting the homeownership market in the territory is an important part of NHC's core business. Each new homeowner reduces demand on public housing, alleviates overcrowding and develops the private market. NHC has developed a suite of new and redesigned homeownership support programs to support the goals of Nunavut 3000 and ensure Nunavummiut have more options to achieve homeownership. They are designed to expand eligibility and increase the funding available and better considers the long-term financial stability required to support the cost of homeownership.
- Supported Housing - The GN has recognized the urgent need for supported housing in Nunavut. For individuals with social, mental, or physical health challenges, those experiencing complex homelessness, or people leaving correctional facilities, there are very few housing options outside of public housing. As a result, these needs often fall into public housing by default, further worsening already overcrowded conditions. To address this, NHC is implementing its Supported Housing Capital Policy, approved in fall 2024, and advancing coordinated action to expand the housing continuum. This includes jointly developing and delivering supported housing projects with external organizations, GN departments, and agencies, as well as supporting the construction of transitional housing and emergency shelters across the territory.
- Nunavut Infrastructure Plan and Community Land Use Plans: Community-scale development is shaped by each hamlet's General Plan, Zoning Bylaw, and available serviced land. Subdivision approvals are issued under the Planning Act by Community and Government Services, now Community Services.

Housing policy is also influenced by Inuit-specific frameworks, such as Inuit Qaujimajatuqangit (IQ) guiding principles, and is increasingly aligned with self-determination, as echoed in documents like the Federal Housing Advocate's observational report: Inuit housing. (Canada, Office of the Federal Housing Advocate, 2022).

## Key Housing Legislation

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### *Nunavut Housing Corporation Act (R.S.N.W.T. 1988)*

- Establishes the NHC to build, purchase, operate, and manage public housing, and enter into mortgage agreements.

### *Residential Tenancies Act (R.S.N.W.T. 1988)*

- Provides the landlord-tenant framework, including rent increase restrictions, notice requirements, and protections for tenants in subsidized housing.

### *Hamlets Act*

- Defines municipal purposes, including the provision of services and facilities necessary for safe, viable communities. Hamlets may own, manage, or partner in housing projects.

### Local Housing Organizations

- Housing Association means a housing association formed under the *Societies Act*:
  - o The Minister Responsible for Housing may vest in a housing association the powers, functions and duties that the Minister considers necessary to operate, manage and maintain any housing unit or housing project under an agreement entered into under this *Act*.
  - o There are 20 communities that have housing associations:
    - Arctic Bay, Arviat, Baker Lake, Cambridge Bay, Chesterfield Inlet, Clyde River, Gjoa Haven, Grise Fiord, Igloolik, Kimmirut, Kugluktuk, Nauyasat, Pangnirtung, Pond Inlet, Qikiqtarjuaq, Rankin Inlet, Resolute Bay, Sanikiluaq, Sanirajak, Whale Cove
- Housing Authority means a housing authority incorporated under the *Nunavut Housing Corporation Act*:
  - o The Minister may vest in a housing authority the powers, functions and duties that the Minister considers necessary to operate, manage and maintain any housing unit or housing project under an agreement entered into under this *Act*.
  - o There are 5 housing authorities formed under the *Nunavut Housing Corporation Act*:
    - Iqaluit, Kinngait, Kugaaruk, Taloyoak, Coral Harbour

## Strategies, Action Plans, and Initiatives

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- Nunavut 3000 Strategy – build 3,000 housing units by 2030.
- Nunavut Elders Strategy – led by Executive and Intergovernmental Affairs.
- Nunavut Affordable Housing Supply Incentive – encourages development of affordable rentals.
- Land for Homes – partnership to identify and prepare land for housing.
- Supported Housing Working Group – interdepartmental collaboration to expand supportive housing.
- Nunavut Inuit Housing Action Plan: Angirratsaliulauqta – developed by Nunavut Tunngavik Incorporated and the Regional Inuit Associations.

## Recent Studies and Reports

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- Blueprint for Action on Housing (2016) – long-term GN housing and homelessness strategy.
- Public Housing Rent Scale Report (2021) – NVision Insight Group.
- Nunavut Housing Needs Study (2021–22) – DPRA Canada.
- *Angirrataatsiaqtitsiniq - Helping find a good place to call home*. Status of Housing Snapshot (2022) – NHC.
- NHC–CMHC Action Plan (2025–2028).

- 2024 Annual Report – NHC
- Nunavut 3000, 2024 Progress Report - NHC

## Link to Housing Needs

Nunavut’s housing landscape is shaped by a complex interplay of territorial legislation, Inuit land ownership structures, and targeted housing policies. The legal framework defines how housing is delivered, the roles of territorial and municipal governments, and how partnerships with Inuit organizations influence access to build-ready land. Programs such as Nunavut 3000 and the Supported Housing Capital Policy are central to meeting pressing housing shortages, but progress is constrained by land access, high construction costs, and limited local capacity. Understanding this policy and regulatory context is critical for interpreting housing trends and projecting future needs.

## 2.2: Territory Profile

### Population

Characteristic	Data	Territory Value
Number of Communities	Total	25
Community Size (Population)	Average	1,474
	Median	1,035
Total Population (Number)	2016	35,944
	2021	36,858
Population Growth (Number)	Total	914
	Percentage	2.54%
Age (Years)	Average	28.3
	Median	25.6
Age Distribution	0 to 14 years	32.8%
	15 to 64 years	62.9%
	65 years and older	4.4%
Mobility	Non-movers	32,160
	Non-migrants	2,220
	Migrants	1,250

Nunavut’s 25 communities are mostly small in population and widely dispersed. The territory is one of the youngest in Canada, with a median age of 25.6 years and nearly one-third of residents under the age of 15 (Statistics Canada, 2021). Seniors make up only 4.4 percent of the population, while most residents fall within the working-age range. Low mobility underscores strong community ties but limited labour flexibility. These demographic pressures will continue to drive demand for housing, education, and employment services.

### Demographic Information

Characteristic	Data	Territory Value
Immigrants	Total	1,165
Non-Immigrants	Total	35,365
Recent Immigrants (2016-2021)	Total	240
Interprovincial Migrants (2016-2021)	Total	2,195
Inuit Identity	Total	31,390

Nunavut’s population is overwhelmingly non-immigrant, with only 1,165 immigrants compared to 35,365 Canadian-born residents. Between 2016 and 2021, 240 recent immigrants and 2,195 interprovincial migrants arrived in the

territory, reflecting modest inflows (Statistics Canada, 2021). The population is predominantly Inuit, with 31,390 residents identifying as such, underscoring the importance of Inuit culture in guiding housing and community planning.

## 2.3: Population Changes and its Impact on Housing Markets

Population changes in Nunavut, even small increases, have significant impacts on already strained housing markets. Limited housing supply means that modest growth can quickly increase competition for available units, elevate rents, and worsen overcrowding in both public and private housing.

In Iqaluit, for example, market rental vacancies are virtually non-existent. A search on Northview REIT's website on April 30, 2025, a landlord which owns and operates 35 properties in the city, reported zero vacancies for any unit size. This tight market drives rental prices upward and makes housing unattainable for many residents.

### Structural and Economic Constraints

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The shortage of adequate and affordable housing across the territory is rooted in both historic and ongoing factors, including:

- Limited buildable land and infrastructure capacity in many communities.
- Labour shortages, requiring imported workers who then occupy scarce housing.
- High costs of construction materials and transportation, which limit the number of units governments and private developers can afford to build.
- Short construction season, slowing delivery of new units and prolonging pressure on existing stock.

These factors interact to create a high-cost, low-supply environment where even small changes in demand have amplified effects.

### Historical and Social Context

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Colonial policies such as forced settlement, residential schools, and the 1950s–60s sled dog culls continue to affect community well-being. These events have contributed to persistent social challenges, including high rates of substance use, domestic violence, suicide, and educational barriers.

Economic marginalization is also a factor: Inuit remain underrepresented in the territorial workforce despite Article 23 of the Nunavut Agreement (Nunavut Agreement, Article 23, 1993), whose objective is to increase Inuit participation in government employment in the Nunavut Settlement Area to a representative level. Current representation remains well below this target, limiting income growth for many Inuit households and affecting affordability in both social and market housing.

### Labour-Driven Population Shifts

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A unique feature of Nunavut's housing market is the push/pull effect of employment migration:

- Push – High unemployment in other parts of Canada, particularly among immigrants, encourages workers to seek jobs in Nunavut.
- Pull – Chronic worker shortages in Nunavut drive employers to offer higher-than-average wages, attracting workers from outside the territory.

Typically, in-migrating workers arrive with employment secured and housing provided, placing additional strain on the housing sector.

### Impact of Staff Housing

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To address recruitment challenges, both the GN and private employers provide staff housing. While necessary for service delivery, this has secondary impacts:

- In the GN – Diverting limited housing stock to staff accommodations can lengthen public housing wait lists and worsen overcrowding.
- In the private sector – Companies purchasing or reserving units for staff removes these homes from the general rental market, further reducing availability and driving up prices.

## Disproportionate Impact on Inuit Nunavummiut

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Because incoming workers are rarely without housing, the brunt of housing insecurity falls on Inuit residents. Homelessness and overcrowding in Nunavut are disproportionately experienced by Inuit Nunavummiut, reflecting both systemic inequities and the ongoing housing shortage.

Nunavut’s housing landscape is deeply shaped by its governance model, legislative framework, and strategic policy direction. The legacy of the Nunavut Land Claims Agreement and the creation of the territory established a unique public governance system and a land and resource regime that continues to influence housing development. Legislative instruments such as the *Nunavut Housing Corporation Act*, *Residential Tenancies Act*, and *Hamlets Act* define the operational and regulatory environment for housing, while GN and NHC policies, ranging from homeownership assistance to supported housing initiatives, provide the tools for program delivery. Strategic plans like Nunavut 3000, the Elders Strategy, and the Land for Homes initiative demonstrate a commitment to expanding and diversifying the housing stock. Together, these historical, legal, and policy foundations provide the structural context within which current housing challenges must be addressed and future solutions must be developed.

## SECTION 3: HOUSEHOLD PROFILES AND ECONOMIC CHARACTERISTICS

Understanding Nunavut’s housing challenges requires examining the households that make up its communities and the economic conditions they face. Household size, composition, income levels, and employment patterns all shape the demand for housing, influence the type of housing required, and determine whether households can access market or public housing. In Nunavut, these factors are amplified by a young and fast-growing population, high living costs, and the territory’s unique housing tenure structure dominated by public housing. This section profiles Nunavut’s households, highlights key economic realities, and examines how labour market dynamics and core housing need intersect with housing supply and demand.

### 3.1: Household Profiles

Nunavut’s households are distinct from the Canadian average in both size and composition. The average household size in 2021 was 3.7 persons, compared to 2.4 persons nationally. Large, multigenerational households are common, with multiple families or unrelated individuals sharing a single dwelling due to limited availability of housing.

Public housing is the predominant tenure type, accounting for approximately 57% of occupied dwellings in the territory. Homeownership rates are the lowest in Canada, while private rentals represent only a small share of the total housing stock and are concentrated in regional centres.

Household composition reflects Nunavut’s young demographic profile, over 30% of the population is under the age of 15, nearly double the national rate. This demographic trend will drive continued household formation over the coming decades, but without a corresponding increase in housing supply, overcrowding and affordability pressures are likely to persist.

#### Household Income and Profile

Characteristic	Data	Territory Value
Total number of households	2016	9,819
	2021	9,925
Household income (Canadian dollars per year)	Average	\$136,000
	Median	\$118,000
Average household size (Number of members)	Total	3.7
Breakdown of household by size (Number of households)	Total	9,915
	1 person	1,950
	2 persons	1,910
	3 persons	1,415
	4 persons	1,395
	5+ persons	3,245
Tenant households (Number of households)	Total	8,020
	Percentage	80.81%
Owner households (Number of households)	Total	1,905
	Percentage	19.19%
Percentage of tenant households in subsidized housing	Percentage	85.90%
Number of one-parent families	Total	3,010

	Percentage	33.19%
Number of one-parent families in which the parent is a woman+	Total	2,095
Number of one-parent families in which the parent is a man+	Total	915
Number of households by income category	Very low (up to 20% below Area Median Household Income (AMHI))	612
	Low (21%-50% AMHI)	1,459
	Moderate (51%-80% AMHI)	1,794
	Median (81%-120% AMHI)	2,155
	High (>120% AMHI)	3,905

The information presented in the above table is drawn from a combination of Statistics Canada Census profiles (Statistics Canada, 2025) and CMHC Housing Market Information (Canada Mortgage and Housing Corporation, 2025).

### 3.2: Context to Household Income and Profile Data

The data presented above reveals several distinctive and urgent features of the housing context in Nunavut. While average household income appears relatively high (\$136,000 annually), this figure masks profound disparities in housing access, affordability, and security across the population.

#### One-Parent Families

The data also points to a significant prevalence of one-parent families, 33.2% of all families (3,010 households). Of these, the vast majority (2,095) are headed by women, indicating both a gendered aspect to housing insecurity and the need for affordable, stable housing that supports women and children. One-parent families often have lower incomes, greater care responsibilities, and fewer opportunities to participate in the wage economy.

#### Tenure and Subsidization Imbalance

Perhaps the most striking insight is the imbalance in housing tenure. Only 19.2% of households in Nunavut own their homes (1,905 households), while the remaining 80.8% are tenants, of which a staggering 85.9% live in subsidized housing. As of March 31, 2025, NHC reported approximately 5,934 public housing units, serving around 28,140 tenants – equivalent to approximately 70% of the territory’s 2021 census population. The public housing waitlist remains long, with over 3,600 applicants awaiting placement as of June 2025.

This heavy reliance on public housing as the default, rather than as one segment of a housing continuum, indicates a structural shortfall in housing supply and market participation. There is limited space for moderate- and higher-income households to transition into ownership or market rental, further bottlenecking availability for lower-income and vulnerable families.

## Moving Toward a Housing Continuum

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As part of the Nunavut 3000 Strategy, NHC is prioritizing the expansion of the housing continuum, including the development of:

- Affordable rental units,
- Ownership options for higher-income Inuit and GN staff,
- Supported and transitional housing.

Supporting households that can afford to transition into homeownership or market rental can help ease pressure on the public housing system, allowing it to better serve those in greatest need.

In summary, the data reflects a system under pressure, where large households, single-parent families, and vulnerable populations are competing for limited units in an overcrowded, under-resourced public housing system. To address this, housing investments must not only increase in volume but also reflect the diversity of household types and income levels across Nunavut's communities.

### 3.3: Suppression of Household Formation

A key feature of Nunavut's housing crisis is the suppression of household formation due to limited affordable and adequate housing options. With a total of 9,925 households reported in 2021, Nunavut has only seen a marginal increase from 2016, despite significant population growth. This suggests that young adults and multigenerational families are continuing to live under one roof, not by cultural preference alone, but out of necessity. Although many young people wish to establish their own households, factors such as a lack of affordable housing, long public housing waitlists, limited employment opportunities in remote communities, and unequal education outcomes for Inuit students suppress household formation. These barriers contribute to persistent income and housing inequalities between Inuit and non-Inuit Nunavummiut.

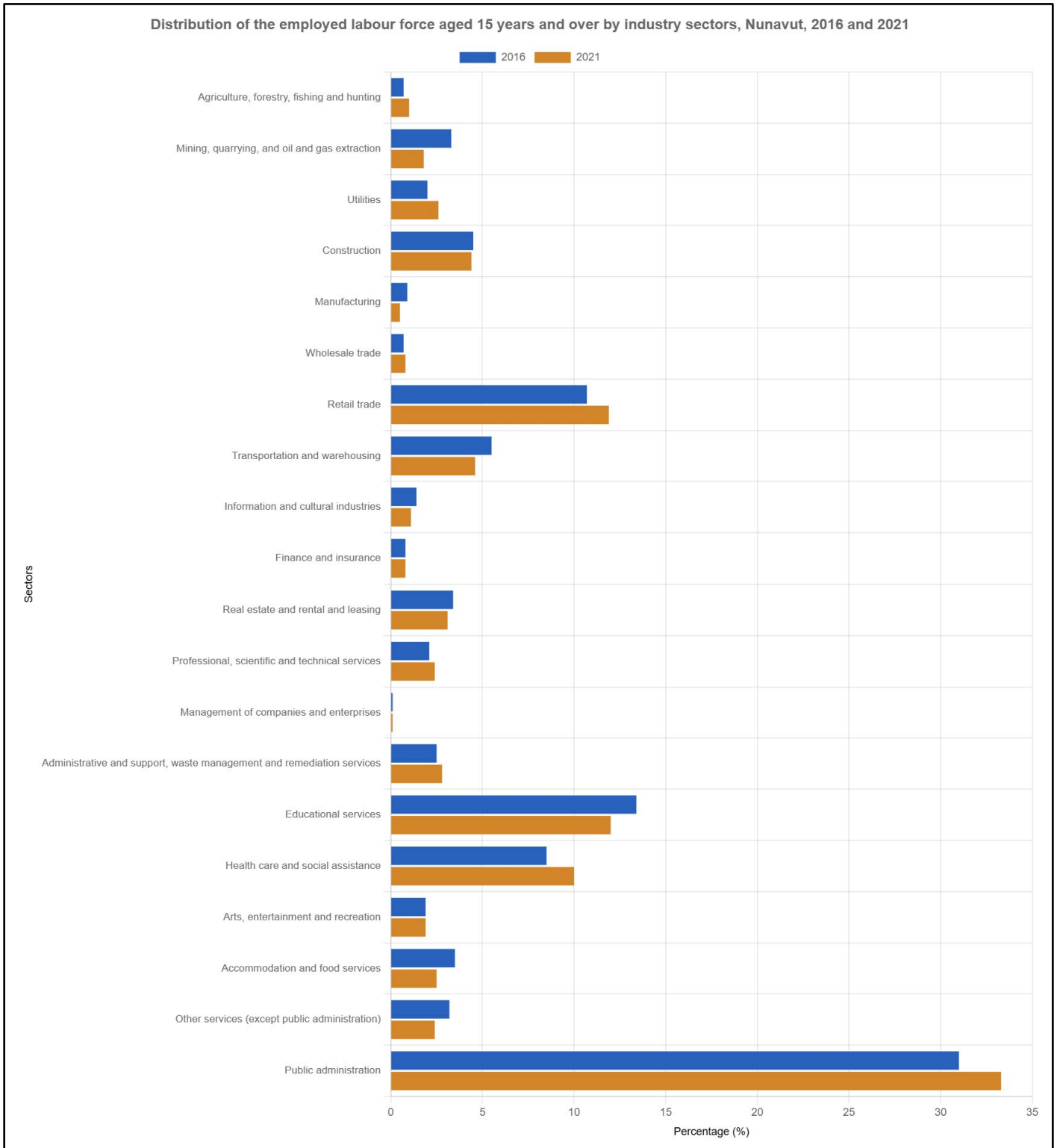
NHC tracks the waitlist for public housing in all communities as well as the needs list. The needs list is an indicator of family units who live with family groups but who are not the primary lease holders. Secondary family groups who live with primary family groups in public housing are in need of their own units. The steady growth of the waitlist highlights the depth of unmet demand: in January 2023 there were more than 2,900 applicants, rising to over 3,600 by June 2025. Together, the waitlist and needs list reflect the shortage of affordable housing across Nunavut and the barriers this creates for young people seeking to form their own households.

The average household size of 3.7 persons, and the fact that over 3,200 households have five or more members, highlight the extent of overcrowding. These conditions are not always reflected in visible homelessness but manifest as hidden homelessness and overcrowded dwellings, where families compromise on space, safety, and privacy.

According to Statistics Canada, the unemployment rate in Nunavut as of December 2024 was among the highest in the country at 7.1% (Statistics Canada, Unemployment Rate by Province and Territory, 2024). This, combined with limited education opportunities for youth within the Territory makes it difficult for youth to attain training and employment within their communities.

Additionally, employment opportunities in Nunavut are concentrated in government (including administration, health care, education, social services, etc.), retail sectors, and in mining, which narrows the overall opportunities for employment. Within each community, the numbers of jobs available in each of these sectors varies. See Table below.

(Statistics Canada, Distribution of Employed Labour Force, 2021)



Finally, many high paying jobs require education and experience which is often difficult for Inuit youth to acquire. Barriers to post-secondary education include a lack of options to learn in Nunavut forcing Inuit students to move away from family and culture to go to school. Additionally, many Inuit in Nunavut do not complete grade 12. Out of 24,535 students, 57% aged 15 and over did not have a high school diploma (Statistics Canada, Indigenous Population Profile, 2021 Census, 2023).

Such housing suppression has broader social and health consequences: it limits autonomy, strains relationships, reduces educational outcomes, and increases exposure to infectious diseases. This is especially concerning in a territory with high rates of respiratory illness, mental health distress, and youth suicide.

## Suppression of Housing Demand

Suppression of housing demand due to relocation within the Territory is not likely for several reasons. Hidden homelessness is a significant issue in Nunavut. Families and individuals who do not have a home live primarily in overcrowded public housing units with extended family members and friends. Homelessness in Nunavut is therefore expressed, for the most part, in terms of overcrowded or underaccommodated housing (Inuit housing and homelessness: results from the International Polar Year Inuit Health Survey 2007–2008, 2011). Overcrowding in public housing is measured by underaccommodation using the National Occupancy Standard.

Because overcrowding is prevalent in all communities, relocating to other communities within Nunavut to find affordable rental options is untenable. Further, most LHOs have residency requirements when applying for public housing in a community. A proxy indicator of lack of housing is overcrowding in existing housing.<sup>1</sup>

**Number of Tenants Underaccommodated in NHC Public Housing (As of March 31, 2025)**

Region	Number of Tenants Underaccommodated in NHC Public Housing
Qikiqtaaluk	5,679
Kivalliq	4,729
Kitikmeot	3,370
<b>Total</b>	<b>13,778</b>

However, suppression of demand may occur when families and individuals delay applying for public housing. Anecdotally, the numbers of applications for public housing may increase when the planned construction for more housing is announced in a community. Demand for housing may be suppressed when community members become resigned to very long housing wait lists. If the wait lists are perceived as too long, families and individuals may restrain from applying for public housing. Increases in wait lists in communities have increased suddenly with announcements of new housing coming to their communities.<sup>2</sup>

Household Head Age Category	2006 Actual		2021 Actual		2021 Household Suppression		
	Population	Households	Population	Households	Headship Rate (% 2006)	Potential Households (2021)	Suppressed Households (2021)
15 to 24	5,615	475	5,945	300	8.46%	503	203
25 to 34	4,585	2,110	6,030	2,155	46.02%	2,775	620
35 to 44	4,060	2,265	4,480	2,380	55.79%	2,499	119
45 to 54	2,760	1,595	3,915	2,365	57.79%	2,262	-
55 to 64	1,630	945	2,805	1,730	57.98%	1,626	-
65 to 74	580	340	1,205	725	58.62%	706	-
75+	235	125	405	270	53.19%	215	-
<b>Total</b>	<b>19,465</b>	<b>7,855</b>	<b>24,785</b>	<b>9,925</b>		<b>10,588</b>	<b>942</b>

\*Note:  $Potential\ Households_{2021} = Population_{2021} \times Headship\ Rate_{2006}$  |  $Suppressed\ Households_{2021} = Actual\ Households_{2021} - Potential\ Households_{2021}$

<sup>1</sup> NHC uses the Canada Mortgage and Housing Corporation's National Occupancy Standard to determine the number of bedrooms required by a household.

<sup>2</sup> Anecdotal information from Nunavut Housing Corporation District Directors (2024).

### 3.4: Economic Conditions

Economic realities in Nunavut directly influence both the demand for housing and the ability of households to afford it. Median household incomes are lower than the national average, particularly for Inuit households, where more than half earn under \$40,000 per year. At the same time, the cost of living in the territory is substantially higher than in the rest of Canada, driven by high prices for food, fuel, and construction materials.

Poverty rates are among the highest in the country. In 2022, 42.2% of children in Nunavut aged 0–17 years lived in poverty, compared to the national average of 20.8%. This economic context limits access to market housing for many households, increasing reliance on subsidized public housing.

The mismatch between income levels and housing costs means that even moderate increases in rent can make housing unaffordable for large portions of the population. Without targeted affordability measures, the gap between incomes and housing costs will likely widen.

#### Economy and Labour Force

Characteristic	Data	Territory Value
Number of workers in the labour force	Total	14,380
Number of works by industry (Territorial top 10 only)	Public administration	4,220
	Retail trade	1,610
	Educational services	1,525
	Health care and social assistance	1,310
	Construction	630
	Transportation and warehousing	595
	Real estate and rental and leasing	415
	Mining, quarrying, and oil and gas extraction	400
	Administrative and support, waste management and remediation services	380
	Accommodation and food services	360
Unemployment rate and participation rate (Percentage)	Unemployment rate	16.90%
	Participation rate	58.60%
All classes of workers (Number)	Total	13,255
Employees (Number)	Total	12,795
Permanent position (Number)	Total	9,105
Temporary position (Number)	Total	3,695
Fixed term (1 year or more, Number)	Total	935
Casual, seasonal or short-term position (less than 1 year, Number)	Total	2,755
Self-employed (Number)	Total	455

The table above is based on Statistics Canada’s 2021 Census of Population, and shows Nunavut’s labour force is relatively small, heavily concentrated in the public sector, and marked by high unemployment and lower participation rates compared to national averages. A strong reliance on temporary and seasonal employment creates challenges for household stability, while a limited private sector base constrains economic diversification. Together, these factors contribute directly to housing need, as many households face income insecurity and barriers to accessing homeownership or market rental options outside of public housing.

### 3.5: Impact of Labour Conditions on Housing Supply and Demand

Labour market conditions in Nunavut affect housing in two key ways: by influencing household income and by shaping the territory’s capacity to deliver new housing.

The Government of Nunavut is the largest employer, and many positions are filled by workers from outside the territory due to persistent skill shortages. These workers often require staff housing, which can reduce the stock available to local residents. In some communities, a significant share of housing is reserved for staff accommodation, limiting options for others and driving up demand in the remaining market and public housing stock.

On the supply side, the construction industry faces ongoing labour shortages. Limited availability of skilled tradespeople means that many workers must be brought in from other regions, often on a rotational basis. This raises project costs and constrains the number of units that can be built during the short construction season.

Addressing housing challenges will require a dual approach, expanding training and apprenticeship programs for Inuit workers to reduce dependence on imported labour, and coordinating housing development with staffing needs demand to avoid displacing local residents.

In addition, Nunavut’s hub communities—Iqaluit, Rankin Inlet, and Cambridge Bay—concentrate government services, health care, construction logistics, and fly-in/fly-out traffic. With limited serviced land and very thin private markets, even small shifts in demand remove units from circulation and spike prices. Rotational and non-GN employers such as mining, construction, and health contractors also reserve units or build dedicated camps which amplifies scarcity. The lack of housing results in vacancies in key positions and limits the growth potential of Nunavut’s economy.

### 3.6: Households in Core Housing Need

Nunavut has the highest rate of core housing need (CHN) in Canada, reflecting the combined effects of unaffordability, unsuitability, and inadequate housing conditions. In 2021, 40.5% of tenant households were in CHN (Canada Mortgage and Housing Corporation, Northern Housing Report, 2023) compared to 10.1% nationally. Inuit households are disproportionately affected, with more than half in core housing need.

Overcrowding is the most common driver, but inadequate housing, such as units requiring major repairs, is also widespread. Affordability is a less frequent but still significant factor, particularly in the private rental market in regional hubs like Iqaluit.

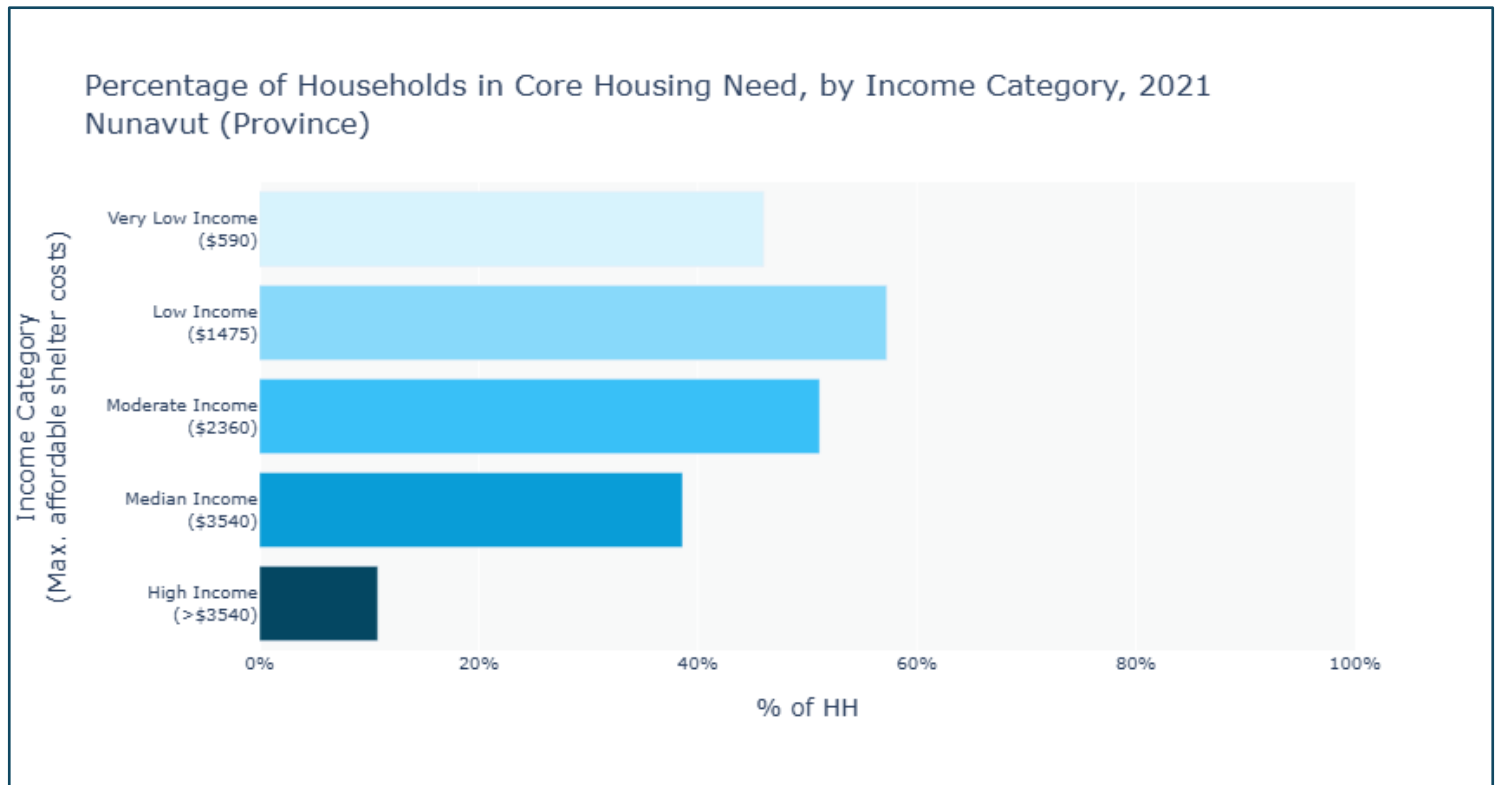
Core housing need is not evenly distributed across communities. In some smaller communities, virtually all households live in dwellings that fail one or more of the standards that measure CHN, which are adequacy, suitability, or affordability. Reducing CHN will require both expanding supply and ensuring that new construction addresses the specific deficiencies, whether space, condition, or cost, that affect each community.

The tables and graphs that follow, based on 2021 Census data and summarized through the Housing Needs Assessment Tool, provide further insight into Nunavut’s housing challenges and the scale of the response required.

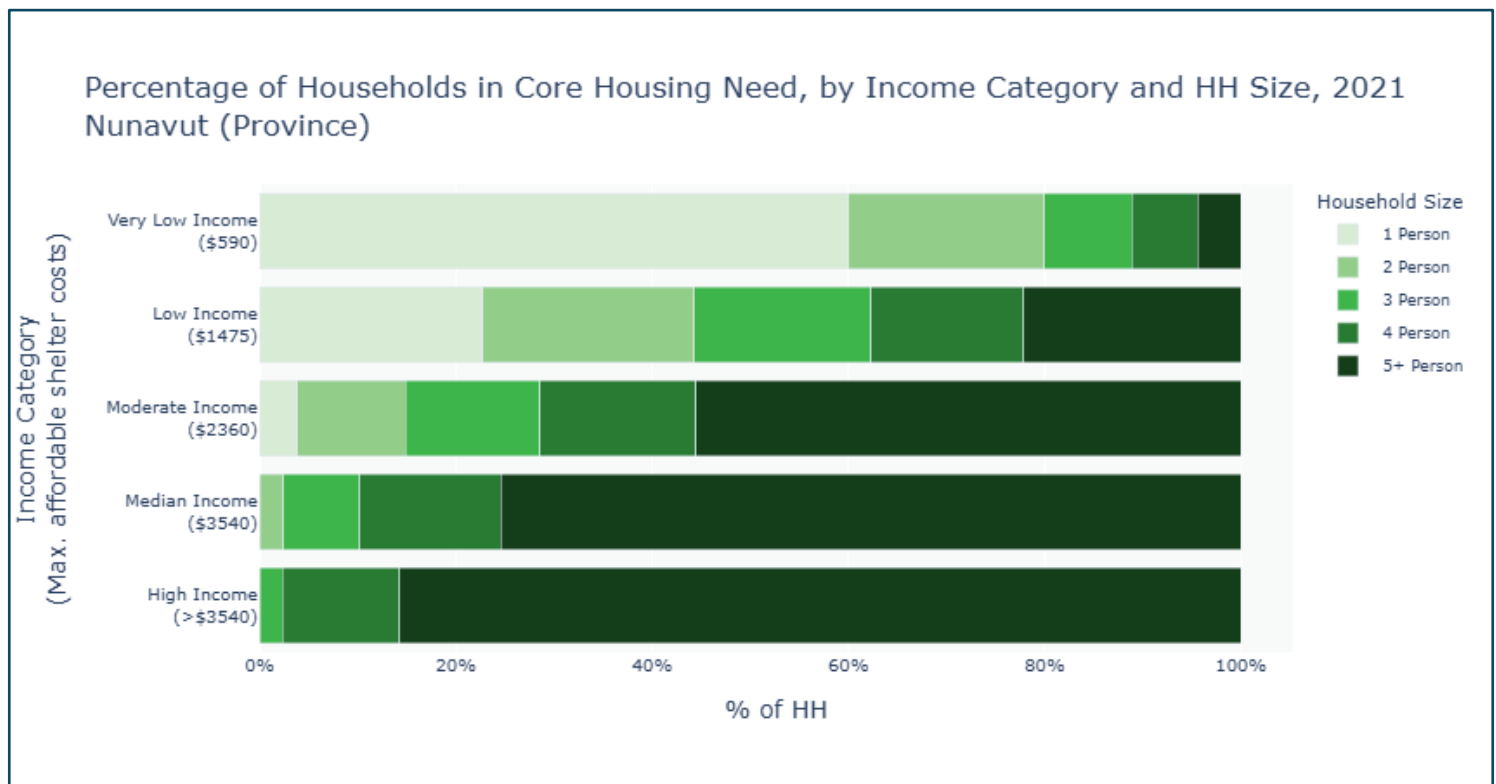
#### Income Categories and Affordable Shelter Costs

Income Category	% of Total Households	Annual Household Income	Nunavut Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$118,000	\$2,950
Very Low Income (20% or under of AMHI)	5.11%	<= \$23,600	<= \$590
Low Income (21% to 50% of AMHI)	14.82%	\$23,600 - \$59,000	\$590 - \$1,475
Moderate Income (51% to 80% of AMHI)	18.29%	\$59,000 - \$94,400	\$1,475 - \$2,360

Median Income (81% to 120% of AMHI)	21.97%	\$94,400 - \$141,600	\$2,360 - \$3,540
High Income (121% and more of AMHI)	39.81%	>= \$141,601	>= \$3,541



### Percentage of Households in Core Housing Need



### Estimated 2021 Affordable Housing Deficit

Income Category (Max. affordable shelter cost)	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5+ Person Household	Nunavut
						Total
Very Low Income (\$590)	135	45	20	15	10	225
Low Income (\$1475)	190	180	150	130	185	835
Moderate Income (\$2360)	35	100	125	145	505	910
Median Income (\$3540)	-	20	65	120	630	835
High Income (>\$3540)	-	-	10	50	360	420
<b>Total</b>	<b>360</b>	<b>345</b>	<b>370</b>	<b>460</b>	<b>1,690</b>	<b>3,225</b>

Max. affordable cost	1 Bedroom Homes	2 Bedroom Homes	3 Bedroom Homes	4 Bedroom Homes	5 Bedroom Homes	Nunavut
						Total
\$590	145	30	15	20	10	220
\$1,475	225	195	200	165	60	845
\$2,360	60	105	235	355	135	890
\$3,540	-	40	280	370	125	815
>\$3540	-	-	190	170	50	410
<b>Total</b>	<b>430</b>	<b>370</b>	<b>920</b>	<b>1,080</b>	<b>380</b>	<b>3,180</b>

The two tables above estimate Nunavut's affordable housing deficit in 2021, expressed by household size and by number of bedrooms. While the totals differ slightly due to rounding and data suppression, the results point to consistent patterns of need across the territory.

Smaller, low-income households struggle with affordability barriers, while larger households face acute shortages of appropriately sized, affordable homes. The fact that three-quarters of the estimated deficit is concentrated in three- to five-bedroom units underscores the extent to which overcrowding and inadequate unit sizes drive Nunavut's housing crisis. Addressing the deficit will require building not just more units overall, but specifically larger, family-sized homes that align with both household size and affordability profiles.

## Households in Core Housing Need

Characteristic	Data	Territory Value
	Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total
Percentage		5.64%
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	*
	Percentage	*
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	425
	Percentage	5.30%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	*
	Percentage	*
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	140
	Percentage	7.30%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	*
	Percentage	*

Adequacy – Households in dwellings requiring major repair (# and %)	Total	2,640
	Percentage	26.60%
Adequacy – Households in dwellings requiring major repair and in core need (# and %)	Total	*
	Percentage	*
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	2,185
	Percentage	27.24%
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	*
	Percentage	*
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	455
	Percentage	23.88%
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	*
	Percentage	*
Suitability – Households in unsuitable dwellings (# and %)	Total	3,310
	Percentage	33.35%
Suitability – Households in unsuitable dwellings and in core need (# and %)	Total	*
	Percentage	*
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	3,030
	Percentage	37.78%
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	*
	Percentage	*
Suitability – Owner households in unsuitable dwellings (# and %)	Total	280
	Percentage	14.70%
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	*
	Percentage	*
Total households in core housing need	Total	3,225
Percentage of tenant households in core housing need	Percentage	37.20%
Percentage of owner households in core housing need	Percentage	14.90%

The data in the above table confirms that in Nunavut, overcrowding (suitability) and inadequate housing conditions (adequacy) are the dominant drivers of core housing need, while affordability appears less significant in statistical terms. However, this is largely a reflection of the territory’s unique housing system, where most households live in some form of subsidized housing, particularly public housing with rents geared to income. As a result, affordability challenges are masked in the aggregate data but remain a critical issue in the private market, especially in regional centres such as Iqaluit where rents are high and supply is limited. Reducing core housing need will therefore require addressing the severe shortages of adequate and suitable housing while also improving affordability pathways outside the subsidized system.

Nunavut’s household and economic profile underscore the scale and complexity of its housing challenges. A young, growing population, suppressed household formation, and high poverty rates create sustained demand for housing. Labour market conditions both constrain supply and limit affordability for many households. High rates of core housing need, especially among Inuit, make it clear that solutions must expand supply, improve quality, and ensure affordability across all communities.

## SECTION 4: PRIORITY GROUPS

While Nunavut's housing crisis affects all residents, certain groups face distinct and often more severe challenges in accessing safe, adequate, and affordable housing. These priority populations, including Inuit children and Elders, survivors of gender-based violence (SGBV), and persons living with disabilities, are disproportionately affected by overcrowding, substandard housing conditions, and limited availability of specialized or accessible units. This section examines the housing needs of these groups, the severity and nature of homelessness in the territory, and the contributing factors that sustain housing insecurity. It also considers the needs of students, temporary workers, and others whose housing situations may be underrepresented in official statistics, while identifying cross-cutting challenges that span multiple populations.

### 4.1: Housing Needs of Priority Populations

Nunavut has faced a chronic housing crisis for decades, now recognized as a critical public health issue due to its wide-ranging effects on health and well-being. The 2023 CMHC Northern Housing Report indicated that 40.5% of tenant households in Nunavut were in core housing need, representing almost 3,000 households.

Some subpopulations are particularly vulnerable within this context. Elders and persons with disabilities often require housing with accessibility features or barrier-free design, while survivors of gender-based violence need safe, secure emergency accommodation. Inuit children, who make up a disproportionately large share of the population, are more likely to live in overcrowded homes, which can have long-term impacts on health and development. At the same time, there is currently no quantitative or qualitative data available on the housing needs of 2SLGBTQIA+ Nunavummiut. Future assessments should aim to close this gap to ensure that the experiences and housing challenges of 2SLGBTQIA+ residents are better understood and addressed.

Quantitative data on priority populations is still limited, particularly outside of larger centres like Iqaluit. Waiting lists, community reports, and engagement sessions indicate that Inuit households, seniors, and people with disabilities face persistent challenges in accessing suitable housing. Overcrowding, poor housing conditions, and lack of culturally appropriate options are consistent themes across communities.

#### Inuit Children

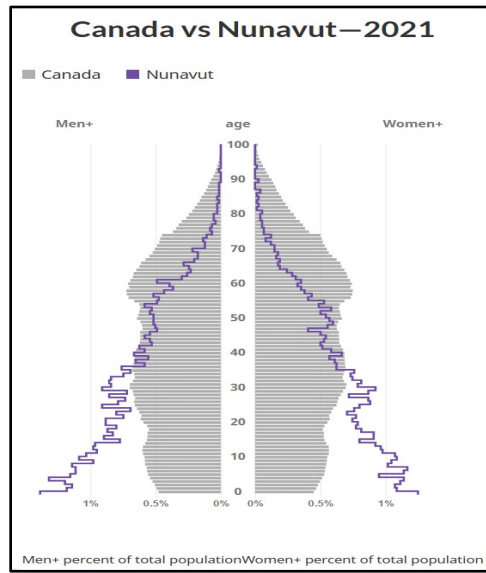
Poverty rates in Nunavut are the highest in the country. Poverty rates for children are significantly higher than the national average. In 2022, 42.2% of children in Nunavut aged 0-17 years were living in poverty, while the national poverty rate was 20.8% for the same age group (Statistics Canada, Table 11-10-0018-01 After-tax low income status of tax filers and dependants, 2025).

The high prevalence of overcrowding in Inuit homes with children, poses potential consequences for children's health and well-being. Studies have found a correlation between poor housing conditions and negative mental and physical health outcomes of Inuit children (Statistics Canada, Housing and health among Inuit children, 2015).

Unaffordable housing may also have an indirect link to child health, in that shelter costs may reduce resources available for health care, adequate nutrition, and home safety. As well, chronic financial pressure may affect parenting behaviours and parental stress, and ultimately, influence child outcomes. Interestingly, positive effects of homeownership have been found for parent-rated child health, emotional symptoms, and conduct problems.

Overcrowding (due to an undersupply of housing) and inadequate ventilation (because of high occupant density, construction problems and harsh climate) of houses have been identified as associated factors of illness and death in children from lower respiratory tract infection (Orr, 2007).

### Population Pyramid – Nunavut (purple) compared to Canada (grey)



Implication: Addressing child housing needs requires more large, affordable, and culturally appropriate family units to improve health and long-term outcomes.

### Elders (65+)

Over the next ten years, Nunavummiut who are now aged 55 and over will move into the 65+ range. By 2035, this group is projected to represent nearly 10 percent of the population and will have increasing needs for accessible, barrier-free housing. According to Statistics Canada, there were 4,415 adults aged 55+ in Nunavut in 2021, of whom 2,805 (52%) were between 55 and 64 years old, highlighting the urgency of planning for the next decade of growth.

Currently, 1,537 Elders live in public housing, and 1,214 households include at least one Elder. Yet only 178 public housing units are purpose-built for Elders, far below current demand. Many seniors already experience poverty: between 26.8% and 43.1% of Elders lived below the Market Basket Measure poverty line in 2018–2019. In 2016, 629 Elders received the Nunavut Senior Citizen Supplementary Benefit (SCSB), and demand for this program is expected to rise alongside the senior population, increasing the need for public housing and customized, supportive units (Nunavut Housing Corporation, Nunavut Housing Needs Study, 2022).

Additional evidence from the Federal, Provincial, and Territorial Ministers Responsible for Seniors Report on Housing Need shows that nearly 80% of adults 55+ in core housing need are renters in subsidized housing, most of whom are Inuit (Government of Canada, Report on Housing Needs of Seniors, 2019). Among renters aged 55–64 in subsidized housing and in core need, 96% identify as Inuit, and more than half report health difficulties or long-term conditions, including limitations with daily activities. Overcrowding and inadequate housing are the most common challenges, with seniors often living in two- or three-bedroom units that are unsuitable for their needs.

Taken together, these findings point to a dual challenge: the number of Elders is growing rapidly, and their housing conditions are already strained by overcrowding, aging stock, and lack of accessibility. Without major investment in barrier-free, Elder-specific housing, Nunavut risks an escalating crisis in housing for older adults, with significant consequences for health, independence, and wellbeing.

## Survivors of Gender Based Violence (SGBV)

The rate of domestic violence in Nunavut is also the highest in the country (Qaujigiartiit Health Research Centre & Northern Ontario School of Medicine, 2019). In 2022, the rate per 100,000 population of reported number of cases of intimate partner violence was 5,284, while the national average was 346 cases per 100,000 population. Nunavut also had higher rates of intimate partner violence than the Northwest Territories and Yukon at 4,139 and 1,310 cases respectively in 2022. Moreover, an abuse epidemic among Inuit children in Nunavut exists where the rates of child sexual abuse are 11-15 times the national average (Samuel, 2024).

Women and children fleeing domestic violence are particularly vulnerable in Nunavut due to a lack of safe and secure emergency housing. Victims of domestic violence on the waitlist for public housing may be allotted extra points on their application for public housing. In this way, women and children fleeing domestic violence are prioritized for public housing based on the point rating system of the Local Housing Organization in each community. Expanding safe, culturally appropriate transitional and supportive housing is critical to protect survivors and support recovery.

## Persons Living with a Disability

In 2016, 1.2% of public housing in Nunavut was considered barrier free. Although it is unclear how many persons living with a disability may currently live in public housing, the number of accessible units in public housing does not align with the number of persons living with a moderate, severe, or very severe disability in 2017 (2,230 people between 15-64 years old and 580 seniors). The available data suggests the need for more purpose-built units that meet the requirements of those living with disabilities (Nunavut Housing Corporation, Nunavut Housing Needs Study, 2022). Significant investment in accessible housing, both new builds and retrofits, is required to meet the needs of people with disabilities across the territory.

Characteristic	Data	Territory Value
All households experiencing CHN	Total (Households)	3,225
	Percentage (of all households)	32.49%
CHN in Indigenous-led households	Total (Households)	3,090
	Percentage (of priority group)	40.00%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	*
	Percentage (of priority group)	*
CHN in households led by women	Total (Households)	1,635
	Percentage (of priority group)	34.86%
CHN in households led by single mothers	Total (Households)	750
	Percentage (of priority group)	52.45%
CHN in households led by senior(s) aged 65-84	Total (Households)	280
	Percentage (of priority group)	28.43%
CHN in households led by senior(s) aged 85+	Total (Households)	20
	Percentage (of priority group)	40.00%
CHN in households led by young adult(s) aged 18-29	Total (Households)	435
	Percentage (of priority group)	39.90%
CHN in visible minority-led households	Total (Households)	55
	Percentage (of priority group)	7.80%
CHN in Black-led households	Total (Households)	20
	Percentage (of priority group)	8.70%
CHN in new-immigrant-led households	Total (Households)	10
	Percentage (of priority group)	10.53%
CHN in refugee-led households	Total (Households)	-

	Percentage (of priority group)	0.00%
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Non-Binary member(s)	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	1,345
	Percentage (of priority group)	36.35%
CHN in households with member(s) with developmental disabilities	Total (Households)	490
	Percentage (of priority group)	32.00%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	335
	Percentage (of priority group)	32.10%
CHN in households with Veteran member(s)	Total (Households)	60
	Percentage (of priority group)	17.60%
CHN in people experiencing homelessness	Total (people)	*
	Percentage (of priority group)	*

## 4.2: Incidence and Severity of Homelessness

Homelessness in Nunavut is widespread, multifaceted, and deeply rooted in systemic housing shortages, intergenerational trauma, and underinvestment in supportive housing infrastructure. It manifests primarily as hidden homelessness, with a smaller but significant portion representing visible, chronic, and episodic homelessness. The true scope is difficult to quantify due to the lack of consistent territorial point-in-time counts or a coordinated homelessness data system.

### Hidden Homelessness

The most prevalent form of homelessness in Nunavut is hidden homelessness, which includes individuals and families couch surfing, doubling or tripling up in overcrowded homes, or rotating between relatives' houses. This form of homelessness often evades formal enumeration but is widely acknowledged by community members and supported by multiple studies.

According to the Nunavut Hidden Homelessness Survey (2018–2019) (Government of Nunavut, Family Services, 2018-19):

- Nearly 1 in 4 respondents (24%) identified as being in a housing situation that would qualify as hidden homelessness.
- Youth, single mothers, and those fleeing violence were significantly overrepresented among the hidden homeless.
- Iqaluit, Rankin Inlet, and Arviat reported some of the highest levels, but hidden homelessness exists across all communities.

Hidden homelessness is closely linked to overcrowding. The 2021 Census reports that over 52% of Inuit households in Nunavut live in overcrowded conditions, the highest in Canada. As of March 2025, NHC manages over 6,000 public housing units serving approximately 28,000 tenants, yet the waitlist for housing remains above 3,600 applicants in 2025. These overcrowded units often function as de facto shelters for extended family or displaced individuals.

## Visible, Chronic, and Episodic Homelessness

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Though less common than hidden homelessness, visible homelessness, those without shelter or relying on temporary shelters, has been documented, especially in Iqaluit. The Women's Homelessness Study (2007) highlighted:

- The presence of chronic homelessness among women, many of whom were fleeing gender-based violence, exiting corrections, or aging out of child welfare.
- The lack of appropriate shelter or transitional housing options, leading to survival sex, unsafe cohabitation, or return to violent households. (Four Worlds Centre for Development Learning, 2007).

The International Polar Year Inuit Health Survey (2007–2008) also found that housing instability was associated with severe food insecurity, poor mental health, and higher rates of suicidal ideation (2007–2008 Inuit Health Survey • Nunavut, 2011).

Episodic homelessness is observed among individuals cycling through shelters, correctional facilities, or hospital care, with no stable housing to return to.

## Estimated Numbers and Territorial Gaps

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While exact territorial numbers remain difficult to produce due to data limitations, existing research and community consultations indicate that:

- Thousands of Nunavummiut experience hidden homelessness on a regular or rotational basis.
- Hundreds more face chronic or episodic homelessness at different points throughout the year.
- Women, youth, Elders, persons with disabilities, and 2SLGBTQIA+ individuals are disproportionately affected.

## Contributing Factors

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**Lack of Supported Housing:** Without appropriate supportive housing for people with complex needs, many remain in unstable living arrangements or public housing that is not equipped to meet their care needs.

**Housing as a Social Determinant:** Homelessness in Nunavut cannot be understood separately from the broader housing crisis - it is a direct consequence of severe undersupply, unaffordability, and infrastructure deficits.

**Migration and Mobility:** People migrating to regional centres in search of services often become homeless due to lack of shelter and housing options in those communities.

## Territorial Response

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NHC's Supported Housing Capital Policy (2024) and the Nunavut 3000 Strategy are beginning to address the housing continuum gap by supporting:

- Transitional and emergency shelter development,
- Community-led supportive housing projects,
- Partnerships with Inuit organizations and service providers.

However, current supply remains well below need, and further investment is required to prevent both hidden and chronic homelessness from worsening. Expanding emergency shelter capacity and establishing facilities in communities without shelters is necessary to address unmet need.

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## 4.3: Contributing Factors to Homelessness

Homelessness in Nunavut is driven by a unique set of intersecting local, historical, geographic, and socio-economic factors, many of which are deeply entrenched and longstanding. The following are key contributors to both hidden and visible homelessness across the territory:

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### Severe Housing Shortages and Infrastructure Gaps

At the core of Nunavut's homelessness crisis is a chronic shortage of housing across all tenures, public, supportive, rental, and ownership. Over 3,600 people remain on public housing waitlists as of March 2025, with over 52% of Inuit households experiencing overcrowding. Many communities have zero vacancy rates, meaning even short-term housing disruptions can result in homelessness.

Lack of developable land, insufficient water/sewer infrastructure, and a very short construction season further limit new builds, especially outside regional centres. As highlighted in the Nunavut Hidden Homelessness Survey (2018–2019), even temporary displacement, such as family conflict or release from corrections, can leave individuals with no viable shelter options.

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### Intergenerational Trauma and Colonial Legacy

Nunavut's housing system and homelessness landscape are inseparable from the legacies of colonialism. Forced relocation, residential schools, and settlement-era policies disrupted traditional Inuit social structures and created dependency on state housing without adequate investment or culturally appropriate design.

These systemic factors contribute to intergenerational trauma, which remains a root cause of mental health struggles, substance use, and housing instability. The International Polar Year Inuit Health Survey (2007–2008) noted high rates of housing-related stress, particularly among those who had experienced multiple relocations or unstable childhood housing.

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### Mental Health, Addictions, and Lack of Supportive Housing

Mental health and addictions challenges are prevalent in Nunavut and are both a cause and consequence of homelessness. The lack of supported or transitional housing means individuals with complex needs often cycle through inappropriate placements, from overcrowded public housing to hospitals, corrections, or temporary shelters.

As noted in the Women's Homelessness Study (2007), many women experiencing homelessness also face domestic violence, trauma, and lack of childcare or treatment options, leaving them in unsafe living conditions or forcing them to return to abusive homes.

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### Gender-Based Violence and Family Conflict

Women and youth are particularly vulnerable to housing loss due to domestic violence or familial conflict. In many communities, there are no safe houses, second-stage housing, or dedicated youth shelters, forcing individuals to rely on informal networks or enter unsafe arrangements.

The 2018–19 Hidden Homelessness Survey documented cases of survival sex, over-reliance on unsafe cohabitation, and young people living transiently between multiple households.

## Economic Insecurity and Unemployment

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While Nunavut has a high GDP per capita, income inequality is severe, and the cost of living is among the highest in Canada. Many Inuit families live on social assistance or low-wage seasonal employment, which makes private market rental or ownership virtually inaccessible.

Economic downturns, like mine closures or project delays, can also disrupt local economies and lead to secondary waves of homelessness, particularly in single-industry communities.

## Migration and Mobility Patterns

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Many Nunavummiut relocate to regional centres like Iqaluit, Rankin Inlet, and Cambridge Bay for access to health care, education, or justice system supports. However, these communities already face extreme housing shortages, and incoming individuals often become immediately homeless or hidden homeless.

This form of internal migration reflects both the service centralization within the territory and the desperation of those leaving smaller communities in crisis situations without guaranteed housing.

## Lack of Emergency and Transitional Shelters

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Only a handful of emergency shelters exist across Nunavut, with most communities lacking any formal infrastructure to support people in crisis. This results in overreliance on overcrowded homes, or the risk of sleeping rough, especially during winter. In some communities, airports, police cells, or waiting rooms have served as de facto shelters, which is neither safe nor sustainable.

## Youth Aging Out of Care

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Youth exiting the child welfare system often do so without stable housing, income, or family support, placing them at immediate risk of homelessness. The absence of transitional programs, life skills supports, or youth-specific housing exacerbates their vulnerability.

The incidence and severity of homelessness in Nunavut must be understood not only through statistics but through the lived experience of housing deprivation, forced displacement, and institutional gaps. Addressing these challenges requires investment not only in housing units, but in wraparound supports, Inuit-led services, and place-based solutions tailored to community realities. It requires both long-term systemic solutions and the ability to respond quickly to emergencies without diverting resources from existing housing needs.

## 4.4: Emergency Relief Resources

### Current Supported Housing / Shelter Capacity (as of March 31, 2025)

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- Nunavut Hidden Homelessness Survey (2018-19) reports that there were 252 individuals identified through shelter occupancy reports as adults staying in shelters / emergency beds during the survey period.
- The same survey indicates that safe houses (private or informal temporary safe shelter for those fleeing family violence) exist in six communities. This is still the case as of March 2025.
- Shelter capacity data from Canada's national Shelter Capacity Reports indicate that Nunavut had 88 emergency shelter beds (year-round) as of December 31, 2024, with 93 beds in 2023. The same report states that transitional housing beds in Nunavut were very limited at 30 beds in 2024 (Shelter Capacity Report 2024, Government of Canada, 2024).

- The Government of Nunavut lists the existing shelters count in Nunavut as follows:
  - o Iqaluit – Uquutaq Society Men’s and Low Barrier Shelter, Transitional House – 73 beds
  - o Iqaluit – YWCA Women’s Homeless and Family Safety Shelters, Transitional House, Supported Living – 42 beds
  - o Cambridge Bay – Mental Health Transitional House, Men’s Shelter – 21 beds
  - o Kugluktuk – Men’s Shelter – 8
  - o Kugaaruk – Women’s Family Safety Shelter – 5 beds
  - o Rankin Inlet – Women’s Family Safety Shelter – 4 beds
- In addition, according to the NHC Annual Report 2024-25 (Nunavut Housing Corporation, Annual Report, 2025), Nunavut 3000 includes a target of 300 supported housing beds (which is 10% of the overall goal of 3,000 new units).
- Between November 2021 and March 31, 2025, 134 supported housing beds have been completed or are under construction, representing 45% of the 300-bed target by 2030. Of those:

**Completed:** 70 beds, in various facilities:

Facility	Location	Number of Beds	Type
Arnat Qimavik Women’s Shelter (Kitikmeot Friendship Society)	Cambridge Bay	14	Emergency shelter (women + children up to age 12)
Maiittuq (YWCA)	Iqaluit	10	Transitional housing (women)
Transitional House for Women	Cambridge Bay	3	Transitional housing
Men’s Shelter	Kugluktuk	8	Emergency shelter (men)
Women’s Shelter	Pond Inlet	15	Women & children up to age 12
Women’s Shelter	Gjoa Haven	10	Women & children up to age 12
Men’s Shelter	Gjoa Haven	10	Adult men
<b>Total</b>		<b>70</b>	

**In Progress:** 64 beds, expected to be available in 2025-26:

- o Low Barrier Transitional Housing by Uquutaq Society in Iqaluit, 13 beds. In progress for 2025-26.
- o Low Barrier Adult Shelter by Uquutaq Society in Iqaluit, 44 beds in progress for 2025-26 for adult men experiencing homelessness.
- o Men’s Shelter and Wellness Centre in Pond Inlet, 7 beds in progress for May 2025.

## Assessment: Capacity vs. Need

While there has been progress, the current number of shelters, transition homes, and supported housing beds remains well below what is required given the scale of homelessness, hidden homelessness, and housing insecurity in Nunavut. Key gaps and misalignments include:

- Many communities still lack any emergency or transitional housing facilities, especially outside large centres.
- Existing beds are often concentrated in more populated communities (e.g., Iqaluit, Cambridge Bay, Gjoa Haven), leaving smaller and more remote locations with minimal or no capacity.
- The number of completed and in progress supported housing beds (134) is 45% of the Nunavut 3000 target for 300 beds by 2030.
- The number of emergency shelter beds and transitional housing beds reported are unlikely to meet seasonal surges, nor the needs of people with complex or episodic homelessness, mental health, addictions, domestic violence, or youth aging out of care.

Existing resources include: dozens of emergency and transitional housing beds in key communities; six communities with safe houses; several shelters under construction; and several completed projects as of spring 2025. But capacity is not currently commensurate with need: the number of people on public housing waitlists, the prevalence of hidden homelessness, and informal sheltering indicate substantial unmet demand.

To close the gap, Nunavut will need to accelerate both the development of new supported housing / shelters and the distribution of those resources across more communities, particularly those currently underserved. Additional supports (staffing, wrap-around services, culturally appropriate programming) will also be essential to ensure that shelters and transitional homes function effectively.

## 4.5: Housing Needs of Underrepresented Groups

Certain population groups in Nunavut experience distinct and often unrecognized housing challenges because they are excluded from the standard Core Housing Need framework. These include students, individuals in congregate housing, people practicing traditional Inuit lifestyles, and temporary workers in the resource sector. Their exclusion distorts the true scale of housing need in the territory and obscures unique vulnerabilities that require targeted policy responses.

### Students Living Independently or in Shared Rentals

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The Nunavut Arctic College is the only post-secondary institution in the territory, with its main campus in Iqaluit and satellite campuses in Rankin Inlet and Cambridge Bay. While student housing is available for some programs (e.g., Nursing and Education), demand often exceeds supply.

Students aged 15–29 living independently or in shared housing are excluded from national CHN metrics, but they face severe barriers to affordable housing access:

- In Iqaluit, private rental units cost more than \$2,800/month for a two-bedroom apartment, with vacancy rates below 1%.
- Students without reliable income or GN support are priced out of the market, forcing them into overcrowded, unstable, or informal living arrangements.
- Shared rentals often involve couch surfing or sub-leasing without security of tenure, creating hidden homelessness conditions.

The lack of affordable housing discourages post-secondary participation and limits education outcomes, further contributing to generational housing insecurity. Expanded student housing and rental supports are needed to ensure equitable access to education.

### Individuals in Congregate Housing Settings

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Congregate housing refers to group homes, transitional housing, and shelters, which are also excluded from CHN statistics. These residents are often among Nunavut's most vulnerable, including:

- Individuals exiting corrections,
- Survivors of family violence,
- People with mental health or substance use challenges, and
- Youth aging out of care.

Overcrowding and housing precarity in these facilities is common, and privacy is limited. The 2024–25 NHC Annual Report confirms that Nunavut 3000 aims to develop 300 supported housing beds, with 134 already completed or in progress across Iqaluit, Gjoa Haven, Cambridge Bay, Pond Inlet, and Kugluktuk. While this is progress, it addresses only part of the need.

The cyclical movement of individuals in and out of shelters, correctional facilities, or transitional housing highlights the episodic nature of homelessness, a phenomenon invisible in traditional CHN metrics but deeply entrenched in many Nunavut communities. Increasing supportive housing options with adequate space and stability is essential for this group.

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## People Practicing Traditional Lifestyles or Living Off the Land

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A significant number of Inuit households continue to live seasonally on the land, often using temporary or culturally adapted dwellings such as tents, cabins, or qammaq structures. These spaces may:

- Lack insulation, running water, or electricity,
- Be used part-time alongside overcrowded permanent residences,
- Be built and maintained through traditional knowledge, without formal permitting or servicing.

While this land-based lifestyle is central to Inuit cultural identity, standard housing assessments and CHN indicators do not account for it. The result is a policy blind spot: housing programs do not accommodate this dual-use or seasonal occupancy model, nor do they invest in culturally appropriate units that bridge modern amenities with Inuit living traditions.

This gap contributes to misrepresentation in housing statistics, underfunding, and inadequate support for culturally safe housing choices. Housing policy should support culturally appropriate designs that accommodate both traditional practices and modern housing standards.

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## Temporary Resource-Industry Workers

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Nunavut's mining and construction sectors rely heavily on rotational and temporary workers, including contractors, skilled tradespeople, and seasonal support staff. Most are housed in:

- Employer-owned camps, or
- Short-term rentals that divert supply from community members.

Examples include Agnico Eagle Mines, whose workforce contributes to demand spikes in Baker Lake and Rankin Inlet, as well as construction surges during short building seasons. While these workers may not be permanent residents, their presence:

- Reduces housing availability in nearby communities,
- Drives up rental rates, and
- Creates downstream demand on public housing and local services when workers remain after their contracts end.

In addition, construction surges tied to sealift schedules and seasonal employment can cause boom-bust housing cycles, further complicating supply chain management and infrastructure planning in small communities. Staff housing strategies should balance worker accommodation needs with the impact on local housing availability.

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## Cross-Cutting Issues and Data Gaps

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All of these populations share a common vulnerability: exclusion from official data and, consequently, from core housing policy. This obscures the true scale and complexity of Nunavut's housing crisis.

Although Nunavut's official 2022 CHN rate is estimated at approximately 32.5%, this likely underrepresents the true need:

- Over 52% of public housing units are overcrowded.
- More than 3,600 people remain on the waitlist for public housing.
- Disaggregated data on students, temporary workers, and traditional land-users is minimal or unavailable.

Without deliberate inclusion of these groups, housing planning efforts risk missing systemic barriers that perpetuate housing exclusion, youth suppression, and cultural displacement.

To support equitable and accurate housing policy development in Nunavut, it is essential that the Territorial Housing Needs Assessment incorporate the lived experiences and housing realities of students, congregate housing residents, traditional Inuit households, and temporary workers. Their housing needs, though frequently uncounted, are fundamental to achieving housing security and cultural sustainability across the territory. Efforts such as Nunavut 3000, which include supported housing targets and capacity-building with partners, are steps in the right direction but must be paired with better data, flexible policies, and inclusive planning frameworks to truly reflect the full picture of housing need in Nunavut.

## SECTION 5: HOUSING PROFILE

A clear picture of Nunavut’s housing profile is essential for understanding both the depth of the current housing crisis and the scale of action required to address it. This section examines the territory’s housing stock, affordability, tenure patterns, and condition, drawing attention to the unique pressures that shape housing outcomes in the Arctic. It also explores market dynamics such as rents, vacancy rates, and the distribution of non-market housing, while highlighting critical gaps in accessibility, cultural appropriateness, and supportive housing supply. Together, these elements provide the foundation for assessing where investments and policy changes can have the most impact.

### 5.1: Key Trends in Housing Stock

Nunavut’s housing landscape over the past three census periods (2011, 2016, 2021) has been shaped by a combination of population growth, chronic undersupply of housing, and a heavy reliance on public and non-market housing. Over the past decade, Nunavut’s housing stock has expanded at a sluggish pace compared to its rapidly growing population, which is projected to rise by 31% by 2043. Statistics Canada census data notes that there were 9925 occupied private dwellings in 2021 (Statistics Canada, 2021).

Housing demand is heavily influenced by household structure. Approximately 25% of Nunavut households consist of multiple generations, families, or unrelated individuals living together, reflecting severe overcrowding and a lack of suitable housing options. The average household size remains high at 3.7 people, compared to the Canadian average of 2.4.

A major trend is the continued dominance of public housing, which comprises nearly 57% of occupied units, reflecting systemic economic constraints, over half of Inuit in Nunavut earn below \$40,000 annually. The market housing sector remains severely underdeveloped, with private ownership and rental forming a minority of housing options. This has contributed to the entrenchment of housing dependency, where housing is not just scarce but unaffordable for most without subsidy.

As of 2021, approximately 6,000 public housing units, managed primarily by the Nunavut Housing Corporation, existed across the territory’s 25 communities. As of March 31, 2024, the stock count was as follows:

- 5,964 public housing units (5,734 owned, 14 modulars & 216 leased)
- 1,727 staff housing units (588 owned; 1,139 leased), and
- 125 homeowner mortgages.

In total, NHC oversees approximately 7,691 housing units, making it the largest housing provider in the territory. The remaining 2,200 housing units in Nunavut include privately owned homes, federal or municipal staff accommodations, staff housing provided by private sector employers, Nunavut Arctic College student housing, and units funded through the income support program.

Aging stock is a growing issue. The Nunavut Housing Needs Study 2022 reveals that 24% of units, approximately 1900 units, are over 40 years old, and 27% of dwellings require major repairs, particularly in smaller communities (Nunavut Housing Corporation, Nunavut Housing Needs Study, 2022). These homes were often not built for Arctic conditions, and many suffer from mould, inadequate ventilation, and failing infrastructure, problems exacerbated by climate change and permafrost degradation, raising concerns about safety, energy efficiency, and durability in the Arctic environment. According to the 2022 Observational Report on Inuit Housing, homes in Nunavut often have no functioning bathrooms, exposed insulation, and deteriorating windows, failures that are both technical and systemic (Canadian Human Rights Commission, Federal Housing Advocate’s Observational Report: Inuit Housing, 2022).

In the private rental sector, availability remains critically low. In Iqaluit, the rental vacancy rate was just 0.7% in 2021—effectively zero—indicating a severe shortage of available rental units (Canada Mortgage and Housing Corporation, Northern Housing Report 2022, 2022). Anecdotal evidence suggests similar or worse conditions in smaller communities, where limited public housing and a near-absence of private rental options have likely resulted in near-zero vacancy rates, even if not formally recorded.

The housing crisis disproportionately affects Inuit families, who make up 84% of Nunavut’s population and 97% of public housing tenants. Many experience long waitlists, overcrowding, and health risks linked to inadequate maintenance and substandard living conditions. There has been no measurable net gain in public housing stock between 2011 and 2021, despite growing need.

## 5.2: Historical Drivers and Long-Term Housing Challenges

Housing development in Nunavut has historically been shaped by colonial policies, centralized federal decision-making, and economic underdevelopment. From early military and RCMP structures to government-run settlement housing programs of the 1950s–1970s, Inuit have struggled with inadequate and unsafe housing conditions.

The lack of appropriate and adequate housing has, and continues to have, far reaching consequences for the health and well-being of Inuit. Nunavut experiences high rates of overcrowding and long wait lists for subsidized housing. The number of homes in need of major repairs across Nunavut represents one of the most persistent and critical public health issues in this country.

Several systemic forces continue to influence housing development:

- **Economic Development and Staffing Pressures:** The Government of Nunavut remains the largest employer, and staff housing has become a critical recruitment tool. However, staff housing pressures displace local Inuit families from the limited housing pool. Public servants are often prioritized, increasing demand in regional centres like Iqaluit and Rankin Inlet. Nunavut’s mining and construction sectors rely heavily on rotational and temporary workers, including contractors, skilled tradespeople, and seasonal support staff. Most are housed in employer-owned camps, or short-term rentals that divert supply from community members. Examples include Agnico Eagle Mines, whose workforce contributes to demand spikes in Baker Lake and Rankin Inlet, as well as construction surges during short building seasons. While these workers may not be permanent residents, their presence reduces housing availability in nearby communities, drives up rental rates, and creates downstream demand on public housing and local services when workers remain after their contracts end. In addition, construction surges tied to sealift schedules and seasonal employment can cause boom-bust housing cycles, further complicating supply chain management and infrastructure planning in small communities.
- **Transportation and Geography:** Nunavut’s fly-in/fly-out geography, absence of road access between communities, and reliance on annual sealift for construction materials fundamentally shape housing development. Building supplies must be ordered, shipped, and received months in advance, and construction timelines are restricted by weather and logistics. This results in delays, higher costs, and fewer options for responding rapidly to housing needs. The physical remoteness also inhibits the scalability of local construction crews and the delivery of prefabricated housing, contributing to long-term delivery bottlenecks.
- **Cost of Construction:** Building in Nunavut costs two to three times more than in southern Canada. According to NHC’s 2025–26 Business Plan, unit construction costs now exceed \$1 million in many communities, due to sealift reliance, seasonal construction windows, and a lack of skilled trades (Nunavut Housing Corporation, Business Plan, 2025-26).
- **Climate and Infrastructure:** Harsh Arctic conditions degrade buildings faster and increase maintenance costs over time. Permafrost melt is an escalating threat to housing development in Nunavut, as warming temperatures cause

the ground to shift, destabilize building foundations, and increase risks of water damage, mould, and frost heave. Many existing units built on previously stable ground are now facing structural instability, while new construction must account for costly geotechnical assessments and specialized designs such as adjustable foundations or pile systems.

- Permafrost degradation also affects municipal service infrastructure. Shifting soils can damage water and sewage lines, making it harder for communities to deliver reliable utilities and further constraining developable land. In several communities, utilities are routed in elevated utilidors to avoid thaw-sensitive soils; leaks or movement can still damage carriers and icing can occur, underscoring the need for heat tracing, inspection access, and contingency repair plans. In some communities, ground thaw and high-water tables limit the availability of safe, serviced lots, which restricts housing expansion even when funding is available.
  - Additionally, Nunavut's construction season is limited to a narrow summer window, typically only 2–3 months long. This compresses development schedules and makes it difficult to scale up annual delivery. Logistics depend on seasonal sealift, and any delays in shipping materials or contractor mobilization can stall construction for an entire year. Climate variability, such as delayed ice breakup or extreme weather, has further compressed the construction season, making housing delivery more unpredictable and expensive. Recent summers are bringing more frequent heat warnings in southern Canada and higher temperatures in Northern Canada. As a result, in Nunavut, indoor overheating is emerging as a design and operations issue for housing that historically did not require active cooling. In coastal communities, storm-driven erosion and thawing permafrost are jointly undermining land at the water's edge—placing homes and civic buildings at risk and, in some cases, prompting relocation planning. These pressures elevate site-selection costs, shorten asset service life, and require forward-looking land-use decisions
  - As climate change accelerates, permafrost melt will continue to reshape the physical and economic landscape for housing in Nunavut, reinforcing the need for adaptable building designs, stronger land-use planning, and climate-resilient infrastructure.
- **Demographics:** Nunavut's population is the youngest in Canada, with a median age of 26 years and high fertility rates. This drives rapid household formation, often outpacing housing growth. Moreover, the aging population will add demand for Elder-accessible and barrier-free units.

The 2023 CMHC Northern Housing Report and numerous Inuit-led housing studies emphasize that Nunavut's housing supply is falling further behind each year. The challenges are systemic: persistent underinvestment, infrastructure lag, and a housing system that still reflects colonial-era governance models. Without significant, Inuit-led intervention and sustained capital investment, these issues will deepen.

Solutions must address not only unit delivery but also land readiness, maintenance capacity, culturally appropriate design, and Inuit housing governance. These elements are essential to achieving sustainable and equitable housing outcomes across Nunavut.

The following table provides a breakdown of Nunavut's private dwelling stock by structure type, size, age, and rental characteristics. The data is drawn from a combination of Statistics Canada 2021 Census profiles, Canada Mortgage and Housing Corporation's Housing Market Information, and the Housing Assessment Resource Tool. While this provides valuable insight into the composition and condition of housing across the territory, notable gaps and suppressed figures, particularly around rental vacancy rates and primary versus secondary rental units, limit a full understanding of housing availability and market dynamics.

Characteristic	Data	Territory Value
Total private dwellings	Total (2021)	9,925
Breakdown by structural types of units (number of units)	Single-detached	4,275
	Semi-detached	960
	Row house	3,025
	Apartment/flat in a duplex	190
	Apartment in a building that has fewer than 5 storeys	1,345
	Apartment in a building that has 5 or more storeys	110
	Other single attached	5
	Movable dwelling	5
Breakdown by size (number of units)	Total	9,925
	No bedrooms	60
	1 bedroom	1,420
	2 bedrooms	3,915
	3 bedrooms	3,010
	4 or more bedrooms	1,525
Breakdown by date built (number of units)	Total	9,925
	1960 or before	235
	1961 to 1980	2,140
	1981 to 1990	1,860
	1991 to 2000	2,110
	2001 to 2005	825
	2006 to 2010	915
	2011 to 2015	1,015
	2016 to 2021	825
Rental vacancy rate (Percent)	Total	*
	Bachelor	*
	1 bedroom	*
	2 bedrooms	*
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	*
	Secondary	*

### 5.3: Affordable Units

From 2016 to 2021, Nunavut saw the completion of 382 NHC-built public and staff housing units. Over the same period, Uquutaq’s Iqaluit project added 56 shelter beds and 11 affordable rental units, together representing the documented growth in the territory’s affordable and supportive housing supply during this timeframe.

However, key indicators suggest a net housing deficit:

- NHC’s housing waitlist grew to approximately 2,900 households in January 2023, representing more than one-quarter of current public housing stock (Nunavut Housing Corporation, Nunavut Housing Needs Study, 2022). By June 2025, the number of applicants had risen to over 3,600, underscoring the rapid growth in unmet demand.
- The Office of the Auditor General Report of May 2025 notes that about 1900 public housing units were over 40 years old and likely nearing the end of their useful life (Office of the Auditor General of Canada 2025, Report of the Auditor General of Canada to the Legislative Assembly of Nunavut, 2025).
- Another 1,955 units need major repairs, some of which may be deemed uninhabitable.

Although NHC delivered over 100 new units annually in recent years through territorial programs and federal-territorial cost-shared initiatives, these additions are eclipsed by both degrading stock and rising demand.

The Federal Housing Advocate's Report (2022) documented many cases where units were effectively lost due to mould contamination, electrical failure, or inadequate heating, especially in high-humidity coastal areas. Moreover, demolitions often outpace new builds in some communities (Canada, Office of the Federal Housing Advocate, 2022).

Inuit organizations have consistently called for increased investment in culturally appropriate, community-controlled housing, warning that current delivery models result in fragmentation and slow response times.

The table below presents the number of affordable units in the Very Low-Income and Low-Income categories, as well as the changes over time.

Characteristic	Year	Territory Value
Number of Affordable units built	2016 to 2021	580
Change in number of affordable units built before 2016	Prior to 2016	150
Change in number of affordable units	2016 to 2021	430

## 5.4: Rents and Market Pressures

Rent data in Nunavut is complicated by the predominance of non-market housing, where income-based rents distort traditional averages.

- In public housing, monthly shelter costs average around \$408, with many households paying the minimum rent (as low as \$60) due to low income.
- In the private market, particularly in Iqaluit, rents are significantly higher: \$2,600+ for a one-bedroom unit in 2023, according to local listings and CMHC estimates in the Northern Housing Report 2023. This represents one of the highest rental rates in Canada, despite the poorest housing conditions.

Rent inflation in the private sector is driven by extreme supply scarcity and high operating costs, including heating, shipping, and maintenance.

The contrast between subsidized and market rents has created a two-tier housing system, in which:

- Inuit families without income supports face displacement,
- Southern workers fill high-rent units through employer subsidies,
- And many residents remain functionally trapped in overcrowded public units, unable to transition to homeownership or market rentals.

This structural imbalance also makes rent-to-own or mixed-income models nearly impossible to scale without deep subsidy. Outside of Iqaluit, no formal vacancy tracking or regular rental market reporting exists, leaving a critical data gap in understanding territory-wide market dynamics.

## 5.5: Vacancy Rates

Nunavut's effective vacancy rate is functionally zero across most communities. This is supported by:

- Growing waitlists in all tenure types (public, staff, and market),
- No vacant residential lots in places like Iqaluit,
- Chronic shelter overflows and use of informal accommodations (i.e., couch surfing, garages, overcrowded relatives' homes).

The 2018–19 Nunavut Hidden Homelessness Survey found that 5.2%–6.9% of people in select communities were homeless or precariously housed, despite appearing "sheltered." This includes youth, Elders, women fleeing violence, and people with disabilities (Government of Nunavut, Family Services, 2018-19).

Vacancy challenges are particularly acute in smaller communities, where logistical barriers make construction sporadic and costly. Even in larger centres like Rankin Inlet or Cambridge Bay, available housing units are often reserved for essential workers, leaving Inuit families behind.

Furthermore, no territorial-wide housing strategy currently tracks or defines vacancy data systematically, impeding effective planning.

## 5.6: Trends in Core Housing Need

Nunavut has the highest rate of core housing need in Canada, with 40.5% of the population in core need, down slightly from 47.2% in 2016 (2023 CMHC Northern Housing Report). According to the same report, this decrease in core housing need is partially attributed to government income support during the COVID-19 pandemic.

Affordability has likely worsened since the data available in the 2021 Census as rents and homeownership costs have been increasing while growth in incomes have not kept pace.

While the decline in core housing need between 2016 and 2021 can be attributed to a smaller proportion of the population living in unaffordable housing, the share of the population living in housing that was inadequate (in need of major repairs) or unsuitable (overcrowded) increased in Nunavut.

For Inuit in particular:

- 52.4% of Inuit households in Nunavut live in core housing need, nearly seven times the national rate.
- Overcrowding is the most common issue: more than 50% of Inuit households have more people than rooms.
- Inadequate homes (those needing major repairs) also affect over 30% of Inuit households.
- Affordability is a concern for Inuit households without subsidy or with unstable employment.

The impacts of core housing need go beyond shelter:

- Poor indoor air quality and mould contribute to respiratory illness (e.g., asthma, TB),
- Overcrowding exacerbates mental health crises and intergenerational trauma,
- Youth are less likely to graduate or pursue post-secondary education,
- Women are at higher risk of violence when housing is insecure.

This need is multidimensional, involving not just housing units but wraparound supports and culturally adequate housing that meets Inuit ways of life.

Characteristic	Data	Territory Value
Owner households in Core Housing Need (number)	2016	360
	2021	280
	Total Change	(80)
	Percent Change	(22.22%)
Tenant households in Core Housing Need (number)	2016	3,185
	2021	2,945
	Total Change	(240)
	Percent Change	(7.54%)
Owner households in Core Housing Need (percentage)	2016	18.70%
	2021	14.90%

Tenant households in Core Housing Need (percentage)	2016	41.00%
	2021	37.20%

## 5.7: Non-Market Housing

Characteristic	Data	Territory Value
Number of housing units that are subsidized	Total	6,880
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	1,020
Number of co-operative housing units	Total	20 <sup>3</sup>
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	53

As of March 31, 2025, there are approximately 49 Transitional units and 4 supported living units in two communities, Iqaluit and Cambridge Bay. While there has been progress, the current number of shelters, transition homes, and supported housing beds remains well below what is required given the scale of homelessness, hidden homelessness, and housing insecurity in Nunavut. Many communities still lack any emergency or transitional housing facilities, especially outside large centres. Existing beds are often concentrated in more populated communities like Iqaluit and Cambridge Bay, leaving smaller and more remote locations with minimal or no capacity.

In 2021, nearly 70 percent of all housing units in Nunavut were subsidized, a statistic that speaks volumes about the territory's housing reality. Such a high reliance on subsidization underscores both the severe affordability challenges households face and the limited housing supply across the entire continuum, from affordable rentals to ownership. With so few options outside the public system, pressure on subsidized housing remains overwhelming, making it clear that addressing Nunavut's housing crisis will require not only more units, but also a broader range of housing types and tenures to meet diverse community needs.

## 5.8: Other Affordable and Community Housing Needs

Key gaps and unmet needs include:

- **Elder and accessible housing:** The Federal, Provincial, and Territorial Study on Seniors' Housing (2019) notes that fewer than 1.5% of units in Nunavut are barrier-free, while the number of Elders needing such housing is expected to rise (Government of Canada, Report on Housing Needs of Seniors, 2019).
- **Culturally appropriate housing:** The Iglutaasaavut Report emphasizes that most homes do not accommodate country food preparation, family mobility, or communal childrearing, a significant cultural misalignment.
- **Supportive and transitional housing:** Options for those exiting incarceration, youth aging out of care, or those with trauma-related mental health needs are almost nonexistent.
- **Homelessness supports:** The Observational Report (2023) documented Inuit families living in tents, sheds, or vehicles, with no formal shelter system in most communities. Emergency housing, when available, often lacks appropriate services.
- **Emergency and disaster response:** Communities lack surge capacity to house those affected by fires, floods, or building collapses - hazards expected to increase with climate change.

NHC continues to strengthen its partnerships and coordination with Inuit organizations, land claim bodies, and municipalities to expand both housing stock and services.

<sup>3</sup> City of Iqaluit, City Council Meeting#09 – April 28, 2015, [https://www.iqaluit.ca/sites/default/files/city\\_council\\_meeting\\_09\\_april\\_28\\_2015.pdf](https://www.iqaluit.ca/sites/default/files/city_council_meeting_09_april_28_2015.pdf)

## 5.9: Housing Trends

Comprehensive community-level data for tables **5.9.1 Housing Values** and **5.9.2 Change in Housing Stock** is not available due to data limitations in Nunavut, as well as gaps in Statistics Canada and Canada Mortgage and Housing Corporation reporting. Purpose-built housing represents only a small share of the housing stock, and while some communities have transitional or emergency shelters, such facilities are not available in every community.

Housing sales data in Nunavut is also limited and reflects a market distinct from much of Canada, as most land is leased for both residential and commercial usage. According to CMHC’s Northern Housing Report 2023, there were 44 land-title transfers in Iqaluit in 2022, a decrease from the 49 transfers recorded in 2021 and from a historical average of 48 transfers each year. Of the transfers recorded in 2022, 75% were for single-detached units, and the remaining 25% were for condominiums and row houses. The average price of a single-detached home reached a historical high of \$724,504 in 2022. This reflects an increase of 17.7% compared to the previous year’s price of \$615,362. Anecdotal evidence suggests house prices in 2025 are significantly higher than CMHC’s data from 2022.

### Total Residential Sales 2022

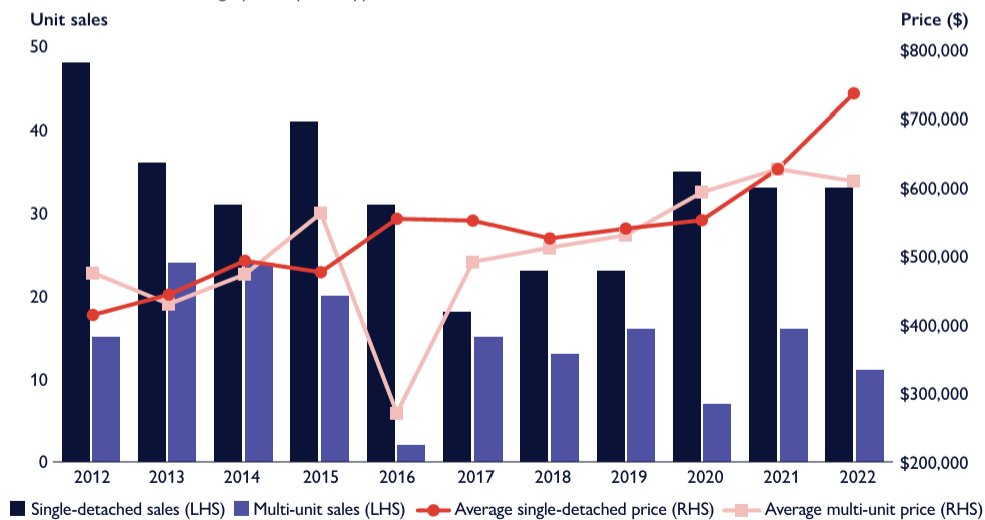
Table 2: Total residential sales (transfers)

	Residential Sales	Average Price	Median Price	Average Price Per Square Foot
2017	33	\$512,961	\$503,335	\$299
2018	36	\$509,542	\$522,500	\$297
2019	39	\$524,756	\$550,000	\$324
2020	42	\$547,631	\$552,500	\$347
2021	49	\$615,387	\$625,000	\$373
2022	44	\$692,832	\$735,000	\$379

Source: CMHC

Figure 4: The average price of single-detached homes reached a record high in 2022

Residential sales and average price by unit type



Source: CMHC Survey

## SECTION 6: PROJECTED HOUSING NEEDS AND NEXT STEPS

Over the next 10 years, Nunavut is expected to experience a substantial increase in housing need, driven by rapid population growth, young household formation, and the compounding effects of an already severe housing crisis. This Territorial Housing Needs Assessment provides a foundation for understanding the scale and type of housing required to close the existing deficit and accommodate future demand. It is intended to guide housing investment decisions, land-use planning, community infrastructure development, and intergovernmental negotiations related to housing, health, and economic growth.

Given Nunavut's distinctive demographic profile - young, predominantly Inuit, and growing - the next decade will require not only more housing units but a transformation in how housing is planned, funded, and governed to reflect Inuit realities and the urgent conditions on the ground.

Given existing economic patterns and persistent structural barriers to homeownership (e.g., financing and land tenure constraints), the majority of projected housing demand will be for rental units - especially public, transitional, and supportive housing. While staff housing and homeownership remain important for retaining skilled workers and supporting economic development, the dominant priority for capital planning must be Inuit family housing. Expected tenure demand is approximately:

- 70–75% public or subsidized rental,
- Approximately 20% staff or market rental,
- Approximately 5–10% ownership opportunities in regional centres.

Any projection of future housing must account for the backlog of need.

- As of June 2025, approximately 3,600 applicants were on NHC's public housing waitlist.
- Roughly 27% of units require major repair,
- Thousands of Nunavummiut live in overcrowded or unfit dwellings.

Even if population growth were to stall - which it will not - Nunavut would still need thousands of new units simply to close the current gap. Addressing this deficit alongside future growth will require not only expanded delivery capacity but also resolving land readiness challenges, particularly in smaller communities - through increasing serviced lot availability, removing policy barriers to community-led housing, and expanding training and workforce development in construction and maintenance.

At the same time, it is important to recognize the limits of available data. Comprehensive, community-specific information on housing and population dynamics is often incomplete, inconsistent, or outdated. For this reason, projections in this THNA rely heavily on Statistics Canada data and the HART, with necessary assumptions applied to generate territorial-level estimates. The Government of Nunavut and the Nunavut Housing Corporation are committed to improving data collection and analysis methods for future iterations of the THNA, ensuring that territorial planning and investment decisions are grounded in stronger evidence over time.

The following subsections present detailed projections of population (6.1), households (6.2), and housing demand (6.3), which together provide the foundation for estimating Nunavut's total housing requirements over the next ten years.

### 6.1: Population Projection

Understanding future housing demand begins with population trends. This subsection examines past growth, fertility and mortality patterns, migration flows, and demographic shifts (e.g., ageing) to project how Nunavut's population is likely to change over the next ten years at the territorial level.

Reliable community-specific data are limited, particularly in smaller and more remote communities. To address these gaps, this analysis relies primarily on Statistics Canada data, supplemented with reasonable assumptions where local information is unavailable.

Statistics Canada’s updated post-census estimates place Nunavut’s 2022 population at approximately 40,526 (Statistics Canada, 2025). These estimates serve as the baseline demographic reference for this assessment, as they adjust for discrepancies such as undercounts and overcounts that can occur in census counts.

To project Nunavut’s population through to 2032, a simplified version of the Cohort-Component method of population projection will be utilized. Under this approach, the 2022 population estimate is first divided into cohorts, or groups of people categorized by age and sex. Using Statistics Canada data, Nunavut’s 2022 breakdown is as follows (Statistics Canada, 2025):

Age Group	Women	Men	Total
0 to 4 years	2,181	2,219	<b>4,400</b>
5 to 9 years	2,156	2,248	<b>4,404</b>
10 to 14 years	2,020	1,920	<b>3,940</b>
15 to 19 years	1,754	1,681	<b>3,435</b>
20 to 24 years	1,566	1,662	<b>3,228</b>
25 to 29 years	1,645	1,661	<b>3,306</b>
30 to 34 years	1,635	1,703	<b>3,338</b>
35 to 39 years	1,310	1,397	<b>2,707</b>
40 to 44 years	1,114	1,211	<b>2,325</b>
45 to 49 years	1,035	1,098	<b>2,133</b>
50 to 54 years	1,187	1,075	<b>2,262</b>
55 to 59 years	891	1,003	<b>1,894</b>
60 to 64 years	634	708	<b>1,342</b>
65 to 69 years	374	421	<b>795</b>
70 to 74 years	256	282	<b>538</b>
75 to 79 years	135	139	<b>274</b>
80 to 84 years	69	55	<b>124</b>
85 to 89 years	35	24	<b>59</b>
90 to 94 years	11	8	<b>19</b>
95 to 99 years	3	0	<b>3</b>
100 years and older	0	0	<b>0</b>
<b>Totals</b>	<b>20,011</b>	<b>20,515</b>	<b>40,526</b>

Age Group	Women	Men	Total
0 to 14 years	6,357	6,387	12,744
15 to 64 years	12,771	13,198	25,969
65 years and older	883	930	1,813
<b>Totals</b>	<b>20,011</b>	<b>20,515</b>	<b>40,526</b>

It should be noted that the total population figure reported by Statistics Canada was 40,457 under this report, differing from the post-census estimate by 69 people. This variation is likely due to the random rounding applied to published figures. To ensure consistency, the age- and sex-specific proportions from the original dataset were applied to the post-census estimates.

Population change is then projected by applying assumptions to each cohort based on three key drivers:

1. Fertility (births): estimated from age-specific fertility rates (ASFRs) for women aged 15–49.

2. Mortality (deaths): incorporated via age- and sex-specific survival ratios derived from life tables.
3. Migration: assumed to net to zero at the territorial level over the period due to limited and volatile data (inflows to regional centres offset by outflows from smaller communities).

Each cohort is advanced year by year with these adjustments, and the process is repeated through 2032. While simplified for this assessment, this method provides a structured framework to anticipate how Nunavut’s population may grow and age over the next decade, given available data.

## Fertility Rates

According to Statistics Canada (Statistics Canada, 2025), Nunavut has consistently recorded the highest fertility levels in Canada since its creation in 1999. The total fertility rate (TFR) – the average number of children a woman is expected to have over the course of her reproductive life – has averaged 2.91 children per woman between 1999 and 2022, nearly double the national average. For context, Canada’s TFR in 2022 was only 1.33 children per woman.

While the TFR provides important context, this assessment will rely on age-specific fertility rates (ASFRs) for projection purposes, as they allow births to be estimated directly from the number of women in each age group. Statistics Canada defines women aged 15 to 49 as the reference group for fertility calculations, and ASFR data for Nunavut in 2022 are available from the same Statistics Canada source (Statistics Canada, 2025). These rates will be applied in the simplified Cohort-Component method to generate projected births by maternal age group.

Age of Mother	Estimated Female Population (2022)	Age-Specific Fertility Rates (Births per woman per year)	Births Over 10 Years*
15 to 19 years	1,754	0.067	1,179
20 to 24 years	1,566	0.121	1,900
25 to 29 years	1,645	0.112	1,849
30 to 34 years	1,635	0.081	1,324
35 to 39 years	1,310	0.049	645
40 to 44 years	1,114	0.012	135
45 to 49 years	1,035	0.001	10
<b>Totals</b>	<b>10,059</b>		<b>7,041</b>

\*Births Over 10 Years = Estimated Female Population in Age Group x ASFR x 10 Years.

## Mortality Rates

According to Statistics Canada, Nunavut has consistently experienced higher mortality rates and lower life expectancy compared with the national average. Between 2021 and 2023, life expectancy at birth in Nunavut was approximately 68 years for men and 73 years for women (Statistics Canada, 2025), compared with 79 years and 84 years nationally (Statistics Canada, 2025). These differences reflect a combination of health disparities, higher rates of injuries and chronic disease, and challenges in accessing healthcare services across the territory.

While life expectancy provides important context, this assessment relies on age-specific mortality rates (ASMRs) derived from Statistics Canada’s 2022 life tables (Statistics Canada, 2025). These rates measure the likelihood of death for individuals in each age and sex cohort, and when inverted, provide the survival ratios required for projection. Applying these survival ratios within the simplified Cohort-Component method allows each cohort to be aged forward over the projection period, with deaths subtracted and survivors carried into the next age group. In this way, mortality is directly incorporated into the population projection model.

Age Group	Women				Men			
	Baseline Population in 2022	Annual Survival Ratio	Survival Ratio Over 10 Years	Survivors in 2032*	Baseline Population in 2022	Annual Survival Ratio	Survival Ratio Over 10 Years	Survivors in 2032*
0 to 4 years	2,181	0.9954	0.9546	2,082	2,219	0.9952	0.9528	2,114
5 to 9 years	2,156	0.9995	0.9950	2,145	2,248	0.9996	0.9960	2,239
10 to 14 years	2,020	0.9990	0.9900	2,000	1,920	0.9990	0.9900	1,901
15 to 19 years	1,754	1.0000	1.0000	1,754	1,681	0.9982	0.9821	1,651
20 to 24 years	1,566	0.9981	0.9812	1,536	1,662	0.9958	0.9588	1,594
25 to 29 years	1,645	0.9957	0.9578	1,576	1,661	0.9976	0.9763	1,622
30 to 34 years	1,635	0.9982	0.9821	1,606	1,703	0.9971	0.9714	1,654
35 to 39 years	1,310	0.9962	0.9626	1,261	1,397	0.9957	0.9578	1,338
40 to 44 years	1,114	0.9973	0.9733	1,084	1,211	0.9967	0.9675	1,172
45 to 49 years	1,035	0.9981	0.9812	1,016	1,098	0.9927	0.9294	1,020
50 to 54 years	1,187	0.9941	0.9425	1,119	1,075	0.9935	0.9369	1,007
55 to 59 years	891	0.9921	0.9238	823	1,003	0.9890	0.8953	898
60 to 64 years	634	0.9874	0.8809	558	708	0.9816	0.8305	588
65 to 69 years	374	0.9759	0.7835	293	421	0.9738	0.7668	323
70 to 74 years	256	0.9883	0.8890	228	282	0.9645	0.6967	196
75 to 79 years	135	0.9333	0.5014	68	139	0.9353	0.5123	71
80 to 84 years	69	0.8986	0.3433	24	55	0.8364	0.1675	9
85 to 89 years	35	0.8571	0.2140	7	24	0.8333	0.1614	4
90 to 94 years	11	0.8571	0.2140	2	8	0.6250	0.0091	0
95 to 99 years	3	0.0000	0.0000	0	0	0.0000	0.0000	0
100 years and older	0	0.0000	0.0000	0	0	0.0000	0.0000	0
<b>Totals</b>	<b>20,011</b>			<b>19,182</b>	<b>20,515</b>			<b>19,401</b>

\*Note: Total survivors shown exclude births and net migration. Actual 2032 projection will be larger once fertility and migration are added.

## Migration

Migration patterns in Nunavut are among the most difficult demographic components to project, as available data are limited, inconsistent, and highly variable from year to year. This makes the migration component of population projection particularly challenging to estimate with accuracy. Past trends suggest that migration flows often involve movement from smaller communities into larger regional centres such as Iqaluit, Rankin Inlet, and Cambridge Bay. However, given the absence of reliable data and the volatility of these movements, this assessment assumes that population changes due to migration will net to zero over the ten-year projection period. In other words, any inflows are expected to be offset by outflows at the territorial level.

## Nunavut's Projected Population in 2032

By combining the three demographic components – fertility, mortality, and migration – the simplified Cohort-Component method produces a projection of Nunavut's future population. Fertility assumptions generate the number of new births entering the population each year, while mortality assumptions account for the number of deaths and the ageing of existing cohorts. Migration, though highly uncertain, is assumed to net to zero at the territorial level over the projection period, with inflows to regional centres offset by outflows from smaller communities. Taken together, these components yield an estimated territorial population of 45,624 in 2032, compared with 40,526 in 2022. This represents

a growth of approximately 12.6%, driven primarily by Nunavut’s high fertility rate and young age structure, moderated by mortality and migration.

## 6.2: Household Projection

Projecting the number of households in Nunavut presents significant challenges due to data gaps and limitations, particularly regarding household maintainers across different age groups. For calculation purposes, this analysis relies on 2021 household maintainer data from CMHC (Canada Mortgage and Housing Corporation, 2025). A primary assumption underlying the projection is that headship rates - the proportion of individuals within an age group who are designated as primary household maintainers - remain constant over time. In calculating these rates, the 2021 CMHC household maintainer figures are paired with 2022 population estimates data from Statistics Canada. The resulting headship rates, shown in the table below, are presented at the territorial level by age group.

	Year	0 - 14	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65+	Total
Household Maintainers	2021	0	300	2,155	2,380	2,365	1,730	995	<b>9,925</b>
Population	2022	12,744	6,663	6,644	5,032	4,395	3,236	1,812	<b>40,526</b>
<b>Headship Rate*</b>		<b>0.00%</b>	<b>4.50%</b>	<b>32.44%</b>	<b>47.30%</b>	<b>53.81%</b>	<b>53.46%</b>	<b>54.91%</b>	<b>24.49%</b>

*\*Note: Headship Rate = Household Maintainers<sub>Age Group</sub> / Population<sub>Age Group</sub>*

To estimate the number of household maintainers in 2032, the headship rates are applied to forecasted population figures by age group. These population forecasts incorporate fertility, mortality, and migration assumptions specific to Nunavut. It is also important to note that the 2032 projections account for the natural ageing of the population, with each cohort advancing into the next age group over the ten-year period.

	Year	0 - 14	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65+	Total
Headship Rate		0.00%	4.50%	32.44%	47.30%	53.81%	53.46%	54.91%	<b>27.69%</b>
Population	2032	11,238	8,285	6,535	6,457	4,855	4,162	4,093	<b>45,625</b>
<b>Household Maintainers</b>		<b>0</b>	<b>373</b>	<b>2,120</b>	<b>3,054</b>	<b>2,613</b>	<b>2,225</b>	<b>2,248</b>	<b>12,632</b>

*\*Note: Household Maintainers = Headship Rate<sub>Age Group</sub> X Population<sub>Age Group</sub>*

Based on the application of age-specific headship rates, Nunavut is projected to grow from approximately 9,925 households in 2021 to 12,632 households by 2032. This baseline projection assumes that the headship rates observed in 2021 remain constant over the next decade, meaning that the proportion of individuals in each age group forming or maintaining their own households does not change. While this provides a reasonable estimate of population-driven demand, it does not capture existing overcrowding or unmet need.

When these factors are layered in, Nunavut’s housing requirement can be understood at three distinct levels:

- Baseline demand (population-driven): 12,632 households by 2032, reflecting growth if current household formation patterns continue.
- Backlog of unmet need: An additional 3,600 households are currently on the waitlist for public housing as of June 2025. Adding this backlog to the baseline raises the requirement to 16,232 households by 2032.
- Aspirational need (reduced overcrowding): If Nunavut’s average household size declined toward the Northwest Territories’ 2021 level of 2.7 persons per household (Statistics Canada, 2025), the territory would require approximately 16,900 households by 2032. This figure may be more realistic to target than converging with the Canadian average of 2.4.

Even under the lowest of these figures, NHC’s Nunavut 3000 strategy, which targets 3,000 new units by 2030, would only marginally exceed the growth in households projected under the baseline scenario. While this scale of development would meet population-driven demand, it would not meaningfully reduce overcrowding or address the substantial backlog of households in need. Taken together, these projections provide a range, from 12,632 to 16,900

households, within which Nunavut’s true housing need by 2032 is likely to fall, underscoring the scale of the challenge ahead.

### 6.3: Housing Demand (Need) Projection

To better understand the nature of Nunavut’s future housing demand, household projections can be disaggregated by tenure (owner vs renter), household type (family vs non-family), and household size (1-person, 2-person, 3-person, etc.). For this analysis, the distribution observed in the 2021 Census has been applied to the 2032 household projection, under the assumption that relative proportions will remain constant over time. While this approach does not account for potential shifts in tenure preferences or family structures, it provides a useful baseline picture of how projected demand is likely to be distributed across different household types.

#### Projected Number of Owned and Rented Households

In general, Nunavut’s housing market is dominated by renters rather than owners. The majority of households live in public housing or other forms of rental accommodation, while homeownership remains limited due to affordability barriers, land tenure restrictions, and limited private market supply. To project this tenure split into the future, ownership and rental patterns observed in 2021 are applied forward to 2032. Specifically, the proportion of households that were owner-occupied or renter-occupied within each age group of household maintainers in 2021, as reported by CMHC (Canada Mortgage and Housing Corporation, 2025), is assumed to remain constant over the projection horizon.

Applying age-specific tenure shares from 2021 forward to the projected number of household maintainers in 2032 yields an estimated total of 12,632 households. Of these, approximately 2,419 households (19.2%) are projected to be owner-occupied, while 10,213 households (80.9%) are projected to be renter-occupied.

Age Group	Estimated Population 2032	Estimated Household Maintainers 2032	Owned		Rented	
			%	Estimate	%	Estimate
0 to 14 years	11,238	0	0.00%	0	0.00%	0
15 to 24 years	8,285	373	2.11%	51	3.24%	331
25 to 34 years	6,535	2,120	13.68%	331	23.63%	2,413
35 to 44 years	6,457	3,054	20.53%	497	24.81%	2,534
45 to 54 years	4,855	2,613	24.47%	592	23.63%	2,413
55 to 64 years	4,163	2,225	22.63%	547	16.27%	1,662
65 years and over	4,093	2,248	16.58%	401	8.42%	860
<b>Total</b>	<b>45,625</b>	<b>12,632</b>	<b>19.15%</b>	<b>2,419</b>	<b>80.85%</b>	<b>10,213</b>

This approach provides a practical and transparent baseline; however, it assumes that the tenure distribution observed in 2021 persists unchanged through to 2032. Several limitations are associated with this assumption:

- Housing supply constraints: Opportunities for homeownership are currently restricted by limited private supply and land development challenges. Unless these structural barriers are addressed, the share of ownership will likely remain suppressed.
- Potential for change: Should new programs, financing options, or land development policies expand opportunities for ownership, the actual share of owner households could rise above projections.
- Demographic dynamics: Younger cohorts may have different housing aspirations compared to older groups, but these differences cannot be captured when proportions are held constant.

Even with these caveats, the results underline a persistent and significant reliance on rental housing in Nunavut by 2032, reinforcing the need for continued investment in both public and private rental supply.

## Projected Number of Family and Nonfamily Households

Family households, which include couples with children, couples without children, lone-parent households, and multiple-family households, made up the overwhelming majority of Nunavut households in 2021. Non-family households, by contrast, were far less common, consisting mostly of one-person households and small groups of unrelated individuals sharing a dwelling.

Applying the 2021 proportions to the projected total of 12,632 households in 2032 produces the following estimates:

Year	Couple- With- Children	Couple- Without- Children	Total Lone- Parent Households	Multiple- Family	Total One- Person Households	Other Non- Family	Total
2021	3,585	1,000	1,755	1,230	1,955	400	<b>9,925</b>
	36.12%	10.08%	17.68%	12.39%	19.70%	4.03%	<b>100.00%</b>
<b>Estimated Totals in 2032</b>	<b>4,563</b>	<b>1,273</b>	<b>2,234</b>	<b>1,565</b>	<b>2,488</b>	<b>509</b>	<b>12,632</b>

Note:  $Estimated\ Total\ in\ 2032 = Weighting_{category} \times Estimated\ Household\ Maintainers\ in\ 2032$

This approach assumes that the household composition observed in 2021 remains unchanged over the next decade. While it provides a useful baseline, there are several limitations:

- Static proportions: It does not account for possible shifts in family formation or the growth of non-family households as more housing becomes available.
- Overcrowding effects: Multiple-family and large-family households may be overrepresented in the current proportions due to shortages of adequate housing. If new supply expands, more households may form as smaller units or non-family households.
- Policy impacts: Programs aimed at increasing homeownership or providing affordable rental options for singles and couples could gradually alter the balance between family and non-family households.

Even with these limitations, the projection indicates that by 2032, Nunavut's housing demand could remain concentrated among family households, particularly those with children, while non-family households will account for just under one-quarter of the total.

## Projected Number of Households by Income Category

Income is a critical lens for assessing housing demand, as affordability is the central factor in determining whether households can secure and maintain adequate housing. Using data from the HART tool, the distribution of Nunavut households by income category in 2021 was applied forward to 2032 under the assumption that these shares remain constant over time. While this method does not account for potential changes in income distribution, it provides a transparent baseline for linking projected household growth to affordability challenges.

Income Category	2021 Households	2032 Estimated Households
Very Low Income	612 6.17%	779
Low Income	1,459 14.70%	1,857
Moderate Income	1,794 18.08%	2,283
Median Income	2,155 21.71%	2,743
High Income	3,905 39.35%	4,970
<b>Total</b>	<b>9,925</b>	<b>12,632</b>

This projection highlights that by 2032, roughly one in five households (about 2,600) will remain in the very low to low-income categories, where housing affordability pressures are most severe. Conversely, nearly 40% (almost 5,000 households) will fall into the high-income category, reflecting wage differentials in Nunavut’s economy.

It is important to note that this approach assumes income distribution is static. In practice, economic shifts, policy interventions, and demographic change could alter the balance between income categories. Nevertheless, holding proportions constant provides a consistent way of linking household projections to income-based housing demand.

## Projected Number of Households by Household Size

Household size is a key dimension of housing demand, as it reflects not only demographic patterns but also the extent of overcrowding. In Nunavut, large households are far more common than elsewhere in Canada, a pattern strongly tied to the territory’s housing shortage.

Household Size	2021 Households	2021 %	2032 Estimated Households
1 Person	1,950	19.67%	2,484
2 Person	1,910	19.26%	2,433
3 Person	1,415	14.27%	1,803
4 Person	1,395	14.07%	1,777
5+ Person	3,245	32.73%	4,134
<b>Total</b>	<b>9,915</b>		<b>12,632</b>

This projection suggests that by 2032, more than one in three households (over 4,100) will still consist of five or more people, underscoring the persistence of overcrowding in Nunavut. While this approach provides a useful baseline, it assumes that the distribution of household sizes observed in 2021 will remain constant. In practice, if new housing supply becomes available, the share of smaller households (particularly one- and two-person households) could rise as overcrowded and multigenerational households split into separate units. Conversely, if supply constraints persist, large households will continue to dominate, with overcrowding intensifying as the population grows.

*Note: Due to Statistics Canada’s random rounding procedures (to base 5) applied to Census data, category totals may not add up precisely to the overall household total. For consistency, projections in this report are based on the official total of 9,925 households in 2021.*

Nunavut’s housing need projections make clear that the territory is on track for a significant and sustained increase in demand by 2032. The combination of a young, fast-growing population, suppressed household formation, and aging housing stock means that without a dramatic increase in supply, existing pressures will intensify. Meeting future needs will require coordinated planning across all levels of government, Inuit organizations, and the private sector, as well as investments in skilled labour development to expand construction capacity. These projections are a call to action, highlighting both the urgency and the scale of response required to ensure that all Nunavummiut have access to safe, adequate, and affordable housing.

## SECTION 7: USE OF TERRITORIAL HOUSING NEEDS ASSESSMENT IN LONG-TERM PLANNING

This first Territorial Housing Needs Assessment has provided a clearer understanding of the drivers of housing need in Nunavut and delivered a territory-wide estimate of the total households required by 2032. It has also offered a baseline picture of household sizes and types, which is essential for planning housing that reflects Nunavut's unique demographic realities.

The next step is to dissect these territorial-level estimates at the community level. While this report quantifies the overall scale of housing need, each of Nunavut's 25 communities faces distinct pressures related to household formation, tenure patterns, and housing conditions. A key task will be testing whether the territorial assumptions about household sizes and types align with community realities and then refining estimates accordingly.

Recognizing these limitations, the THNA should be seen as a step in the right direction rather than a final product. A significant amount of work remains to produce the detailed, community-level assessments that will ultimately drive housing delivery.

Equally important, housing development cannot proceed without addressing core infrastructure gaps. Water, wastewater, solid waste, power systems, and serviced land form the foundation of any new housing, yet in many communities, these systems are already at or beyond their capacity. Aligning housing growth with infrastructure upgrades will therefore be critical to ensuring that new homes are viable, safe, and sustainable.

### 7.1: Core Infrastructure Components

Five core systems—water, wastewater, solid waste, power, and land availability—form the backbone of community capacity. Each faces unique challenges in Nunavut, as outlined below.

#### Water Treatment Infrastructure

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In Nunavut, water is supplied either through piped systems or trucked delivery, depending on community size and infrastructure capacity. Many smaller communities rely on a single water source, such as a reservoir, lake, or river intake, which can be vulnerable to seasonal changes and climate variability. Reduced snowmelt, unpredictable freeze-thaw cycles and changing precipitation patterns can all impact water availability and quality.

The physical capacity of existing water systems often limits the number of new housing units that can be constructed without upgrades. For example, increasing population density in a truck-serviced community may require additional trucks, garage space for equipment, expanded storage tanks, and enhanced treatment systems. In piped systems, extensions to mains and booster pumping stations are often necessary to service new housing areas. These capital-intensive projects must be planned years in advance to align with housing construction schedules.

#### Wastewater Treatment Infrastructure

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Wastewater infrastructure in Nunavut is typically designed for small populations, with most communities relying on lagoon-based treatment systems. These systems can reach or exceed capacity quickly as housing density increases. Permafrost degradation poses additional risks, potentially compromising containment berms and reducing treatment effectiveness.

In many cases, lagoon expansion or upgrades to trucked sewage collection systems are required before any significant housing development can proceed. For piped sewage systems, network extensions and pump station upgrades are

often necessary to service new subdivisions. Planning for these upgrades must also incorporate environmental considerations, including compliance with federal wastewater effluent regulations.

## Solid Waste Infrastructure

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Solid waste facilities in Nunavut are generally simple open landfill sites, many of which are at or beyond their intended capacity. Waste volumes are further strained by construction activities, which generate significant debris and material waste.

Before large-scale housing projects can begin, communities often need landfill expansions, improved access roads, and separation areas for hazardous and recyclable materials. Climate change impacts—such as permafrost thaw and shifting ground—can also affect landfill stability and site suitability, requiring geotechnical assessment before expansion. Integrated waste management planning can reduce the strain on local facilities and extend the operational life of new or expanded sites.

## Power Generation Infrastructure

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Electrical generation in Nunavut is almost entirely dependent on diesel-fired generators operated by Qulliq Energy Corporation (QEC). Any large-scale housing development would require consultation with QEC to determine whether sufficient generation and distribution capacity exists, or if upgrades and replacements to power plants and distribution systems are necessary before new housing can proceed.

In addition, the Government of Nunavut provides energy subsidies in several forms. Non-government residential customers receive subsidized electricity on a portion of their monthly consumption, while tenants in public housing pay a nominal rate per kilowatt hour, with the government covering the balance.

Expanding housing stock could therefore increase pressure on these subsidy programs—not only by increasing total consumption but by expanding the base of subsidized customers. This means that new housing programs need to anticipate additional operating cost burdens to both QEC and the territorial government, and factor them into fiscal and energy planning.

Reliance on diesel fuel creates high operating costs and vulnerability to supply chain disruptions, as all fuel must be delivered during the short sealift season. There is growing interest in integrating renewable energy sources, such as solar or wind, to supplement diesel generation and reduce costs. Housing development planning should consider opportunities to align with community energy transition strategies, ensuring that new homes are built with energy efficiency and long-term sustainability in mind.

## Land Availability and Development Readiness

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Limited availability of serviced and developable land is a critical bottleneck in Nunavut's housing development pipeline. Many communities face constraints related to topography, permafrost degradation, and insufficient surveyed lots. Even where land appears physically available, it may not be subdivided, environmentally cleared, or zoned for residential construction.

Municipal Land Administration Authorities (often through Community Land Use Plans) and NHC must work in tandem to ensure land is prepared and allocated in time to meet housing delivery schedules. Delays in land tenure, leasing processes, or site clearing can derail even well-funded housing projects.

In some communities, land shortages are so acute that no new housing can be built until additional parcels are made available. This issue is compounded by limited survey and title registration capacity, and the need for multi-year capital planning to install supporting infrastructure like roads, drainage systems, and utility corridors. A proactive approach to land development is essential to achieving Nunavut 3000 goals and accommodating population growth.

## 7.2: Moving Forward

This Territorial Housing Needs Assessment reinforces the Government of Nunavut’s and Nunavut Housing Corporation’s commitment to advancing a more equitable, responsive, and sustainable housing system across the territory. It is more than a snapshot of Nunavut’s current housing challenges—it is a tool that supports strategic, community-based planning under Nunavut 3000. The THNA’s detailed baseline data and forward-looking projections enable Nunavut to align housing development with infrastructure, demographic, and service delivery realities across all 25 communities.

Looking ahead, the THNA will serve as one of the tools to inform the allocation of the 3,000 new units envisioned under Nunavut 3000, including the targeted 300 supported housing beds. It offers actionable insights that can:

- Prioritize community-specific builds based on housing need, land availability, and infrastructure readiness;
- Support cross-government and Inuit partner collaboration by building a shared understanding of regional and territorial housing pressures;
- Identify policy gaps and inform program development in areas like affordable rentals, transitional housing, and homeownership;
- Anchor land use, infrastructure, and service planning to housing demand—especially in fast-growing or underserved communities.

To support this shift, the THNA should be used as a springboard for integrated, local-level planning by:

- Breaking down territorial housing estimates into community-specific needs;
- Validating assumptions on household sizes, types, and tenure using local knowledge;
- Factoring in infrastructure constraints (e.g., water, sewage, energy, land availability) to sequence investments accordingly;
- Engaging Inuit organizations, hamlets, and regional partners in aligning housing, infrastructure, and support service priorities.

By moving from broad territorial projections to granular, community-based action, Nunavut will be better positioned to convert ambitious housing targets into tangible outcomes—ensuring that every new unit is culturally appropriate, economically viable, and supported by the necessary infrastructure and services for long-term success.

Ultimately, this THNA strengthens the strategic foundation of Nunavut 3000 by ensuring that housing investments are not only accelerated, but also targeted, inclusive, and grounded in Inuit needs and perspectives—addressing immediate pressures while charting a path toward sustainable, long-term housing stability across the territory.

## CONCLUSION

The Territorial Housing Needs Assessment provides a clear, evidence-based picture of Nunavut’s housing crisis and the scale of response required. The findings are stark: shortages are severe, core housing need is among the highest in Canada, and overcrowding, inadequate conditions, and affordability challenges affect communities across the territory. Public housing remains the backbone of the system, but it is stretched far beyond capacity. The private market is limited, costly, and inaccessible to most Nunavummiut, leaving priority groups—including Inuit children, Elders, survivors of gender-based violence, and persons with disabilities—especially vulnerable.

Meeting both current and future demand will require an unprecedented increase in housing production, complemented by investments in culturally appropriate, accessible, and supportive housing. Yet housing cannot be delivered in isolation: community infrastructure—water, wastewater, solid waste, and power systems—must be expanded and modernized to enable growth. Climate change compounds these pressures, accelerating the deterioration of existing stock and infrastructure and underscoring the need for resilient, adaptable designs.

Addressing these challenges will demand sustained collaboration between the Government of Nunavut, Inuit organizations, the federal government, municipalities, and the private and non-profit sectors. Building local construction capacity, expanding skilled trades training, and reducing reliance on imported labour will be essential to achieving long-term goals. At the same time, improved data collection and analysis—particularly at the community level—will strengthen decision-making and ensure that solutions reflect the realities of Nunavummiut.

The THNA is not a final product but a foundation for action. By embedding its findings into territorial planning, funding strategies, and community engagement, Nunavut can chart a path toward a future where all residents have access to safe, adequate, and affordable housing. Achieving this vision will require bold investment, clear prioritization, and the continued partnership of all who are committed to building a stronger, healthier, and more resilient Nunavut.

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