

**THE HONOURABLE PAULIE CHINNA  
MINISTER RESPONSIBLE FOR THE NORTHWEST TERRITORIES  
HOUSING CORPORATION**

**Homeowners Insurance**

Madam Speaker, I have a Return to Written Question asked by the Member for Kam Lake on October 15, 2020 regarding homeowners insurance.

The Member asked how the Government of the Northwest Territories intends to support homeowners in remote northern communities to access homeowners insurance. The Government of the Northwest Territories recognizes that insurance is important to protect residents' most valuable possessions: their homes. The GNWT has raised its concerns with the cost of insurance with private insurance providers. GNWT departments will continue to make investments in community infrastructure, especially those structures and services that may make an impact on lessening insurance premiums.

The Member also inquired about how many Northwest Territories homeowners do not qualify for home insurance, because of their community location. Data on how many homeowners do not have access to insurance is not available. In general, home insurance may not be available if a homeowner does not have appropriate land tenure.

Lastly, the Member asked how does the lack of homeowners insurance and associated disrepair drive northern homelessness. There are no studies available that link the lack of homeowners insurance to homelessness. The GNWT does recognize that having insurance was a requirement for major repair programs or homeownership purchase, which involved larger financial contributions. This provision protected residents in case something should happen to their home.

# Return to Written Question Réponse à une question orale

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One action that is being taken to increase access to repair programs is to remove the requirement for insurance for residents living in small, rural and remote communities where obtaining insurance may be challenging. In larger regional centres, insurance will still be required.

Thank you, Madam Speaker.