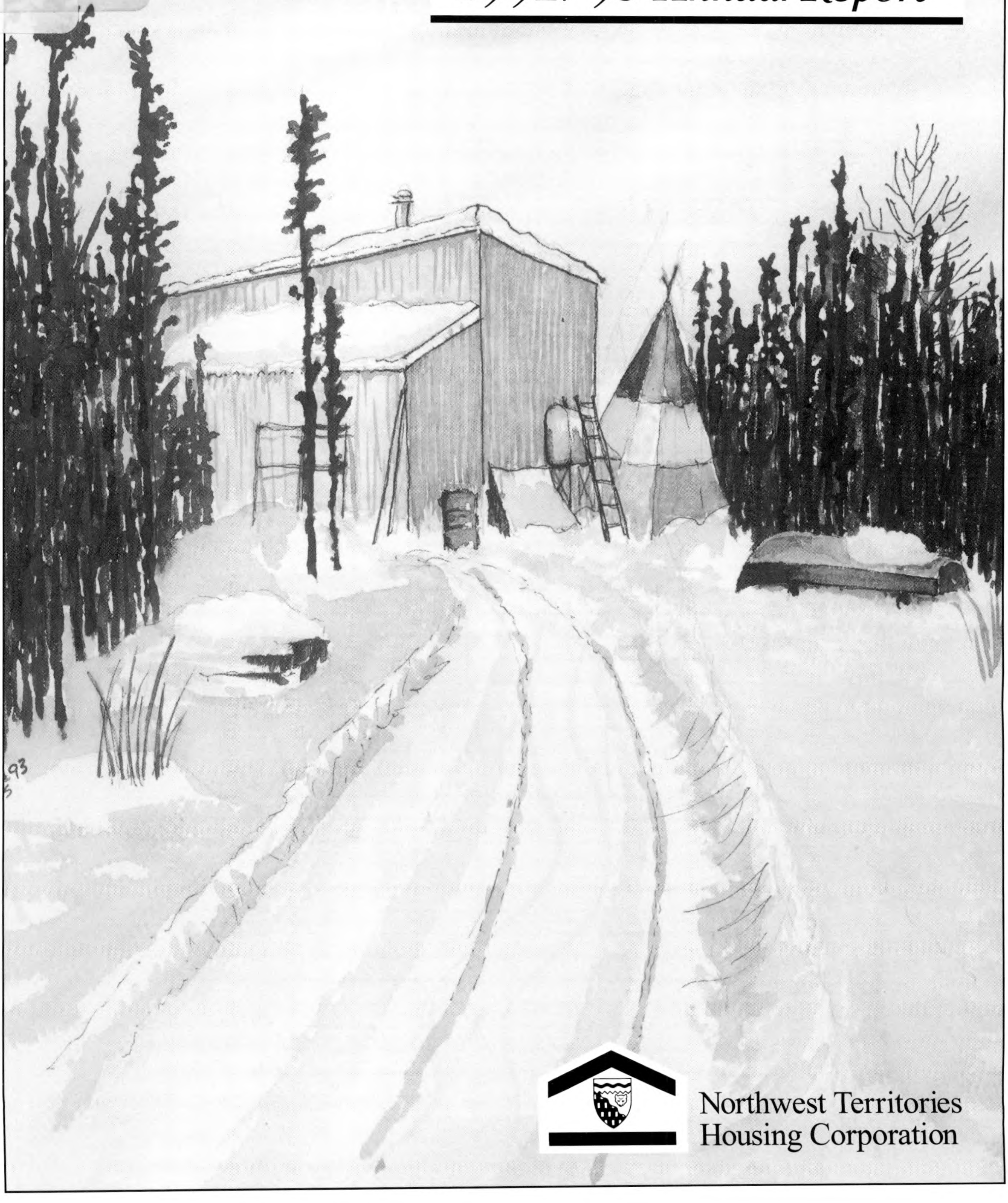
1992/93 Annual Report



Northwest Territories Housing Corporation

Cover illustration by Kris Schlagintweit.
Kris is a Manager of Construction Services in the Construction/Development Division of the NWT Housing Corporation.

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NWT HOUSING CORPORATION

Letter of Transmittal

Inuvik Housing Authority staff

Daniel Norris
Commissioner
Government of the
Northwest Territories

Dear Sir,

I have the honour to present the Annual Report of the Northwest Territories Housing Corporation, covering the period April 1, 1992, to March 31, 1993.

Respectfully submitted,

Don Morin
Minister Responsible for
the Northwest Territories
Housing Corporation

Minister's Message

Honourable Don Morin

Over the years, the NWT Housing Corporation has made remarkable progress in helping people to house themselves. Over 1400 families have been helped under the Homeownership Assistance Program (HAP) since it was introduced in 1984. This represents a tremendous increase in the number of homeowners in smaller communities. Our housing designs have improved from the days of one room "matchbox" houses to a level of quality that sets the standard for other circumpolar countries.

It has been a challenge, though, to meet the needs of a generation of people who moved into communities from off the land in the 1950's and 60's. More recently, we are faced with the needs of a young and growing population. Adding to the challenge are the North's building costs – the highest in Canada – and federal funding cuts.

The gap between housing needs and new houses grows each year. The 1992 Housing Needs Survey, the most comprehensive ever done, showed over 3,500 housing units are needed to meet the backlog. (The Needs Survey is explained in the Division Reports section.)

The Federal Government has cut housing funding for the past two years. For the NWT, this means Capital and O&M funding from the Federal Government went from $47 million in 1991 to $14.7 million in 1993. Put another way, it means the Corporation and CMHC cost-shared only 101 houses in 1993, far fewer than the 372 houses they cost-shared in 1991. In 1994, we expect to receive no CMHC funding for new houses, which means the Government of the NWT will have to pay the total cost of providing new housing. Unless funding cuts are reversed, the NWT will continue to face a growing housing crisis.

As the Minister Responsible for the Housing Corporation, I have actively pursued the reinstatement of federal funding. In 1993, this resulted in the NWT receiving $11 million that would have likely been cut. I will continue to pursue reinstatement of funding to ensure the NWT's housing needs are met.

Money is only part of the answer, though. We must make the best use of the resources we have. In the "What We Do" section of this report, you will find examples of how the Corporation is changing policies, programs and ways of doing business to provide northerners with the most housing and benefits possible with the resources we have.

The partnerships between the Corporation and local Housing Authorities and Associations are now more important than ever. It is also important to open up our understanding of partnership to recognize local governments, community businesses, and training organizations, like Arctic College. A wide range of partners who put their skills and strengths together can not only help house northerners, but build stronger communities, too. You can read about some of our partnerships in the "Meet Our Partners" section of this report.

The Legislative Assembly of the NWT approved changes to the *Northwest Territories Housing Corporation Act* in 1992/93. The changes ended the requirement for the Corporation to have a Board of Directors appointed by the Minister. My sincere thanks go to all former Board members for their contributions to housing.

At the same time as the *Act* was changed, the Legislative Assembly members approved a Community Consultation Framework which includes an Advisory Committee on Social Housing. The framework will begin to be implemented in 1993/94, and will ensure the Corporation gets feedback on how housing programs and services are received in the community. The information will be valuable in developing changes that will help us meet the challenge of further improving our role in housing.

The Advisory Committee on Social Housing, consisting of six MLA's and myself, will use the information gathered in Community Consultations to help guide the Corporation's development. The members have been appointed and are scheduled to meet in April, 1993. I look forward to working closely with them.

Local Housing Associations and Authorities are the Corporation's longest standing partners and have a critical role in the delivery of social housing at the community level. It is important to recognize these Boards and staff members represent the people in the communities they serve. On behalf of the Housing Corporation and myself, thank you for your dedicated work to help house your community, particularly in the face of funding cuts and the growing housing shortage.

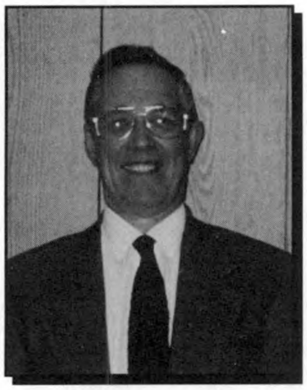
Many thanks are also due to Corporation staff in the Districts and at Headquarters who contributed to the Corporation's work in the past year. I appreciate your commitment and hard work to meet the changes and challenges over the past year.

Our continuing challenge is for all partners to continue to work together to help house northerners and, in the process, build stronger communities. This means finding creative and affordable solutions that meet the challenges of changing times. As the Minister Responsible for the NWT Housing Corporation, I am committed to working with communities, northern businesses and the Members of the Legislative Assembly to find those solutions.

Honourable Don Morin
Minister Responsible for the
NWT Housing Corporation

Homeownership Assistance Program (HAP) unit, Lutselk'e

President's Message



Larry Elkin, President

In the past year, the NWT Housing Corporation focused on getting the most from our resources. Although it was impossible to provide a new housing unit for everybody who needed one, the Corporation successfully developed new and better ways to deliver housing. The 1992/93 Annual Report describes the Corporation's new approaches that help northerners get the maximum benefit from money spent on housing. At the same time, these approaches also promote stronger and more self-reliant communities.

To help more people move from public rental housing into their own homes, we redesigned the Homeownership Assistance Program (HAP) to meet the needs of a broader range of clients. Our new Homeownership Programs have more options to help people achieve and maintain the independence of homeownership. Another feature of the Homeownership Programs is that clients repay their assistance according to their ability to pay, and never more than 30 per cent of their gross income. Over 1100 applications were taken the first year, showing high interest in the new programs. See "What We Do" for more Homeownership Program details.

New public rental housing will be delivered through the Rent Supplement Program where the Corporation leases rental units from the private sector, instead of building and owning them. This is a way for the Corporation to provide subsidized rental housing without the same level of capital funding required in the past. This approach also means more opportunities for northern business to build and maintain houses.

Another way of making the best use of funding was to improve our housing designs. After talking with past HAP clients and building contractors, we improved our housing designs so the units will be easier and less expensive to build and operate. The changes will not only allow the Corporation to build more houses with the same amount of money, but homeowners will be able to build and maintain the units with less

Homeownership Assistance Program (HAP) unit, N'dilo help from the Corporation.

The Corporation worked with community governments and businesses to ensure local people benefitted as much as possible from housing delivery in their community. We convinced the Federal Government to agree to the Corporation applying the GNWT's Business Incentive Policy to Corporation construction contracts which CMHC cost shared. Through the Business Incentive Policy, preference is given to bids which include more local and northern involvement. Applying this Policy to Corporation contracts resulted in more local and northern training, employment and business opportunities.

The Corporation also used other approaches to construction, such as project management and negotiated contracts, to achieve greater community and northern involvement. Examples of these approaches are included throughout this report. Under the Project Management Initiative, for example, the Corporation contracted community businesses and development corporations to provide local workers to build houses. This meant jobs, training and experience for the community. In the long term, the community will build up the experience and skills to compete in and benefit from the northern construction industry.

The Corporation also worked with northern manufacturers and suppliers to develop materials for building northern houses. Sewage tanks and metal pile foundations made in Yellowknife were tested in several house building projects. Next year, the Corporation will buy and use the products on projects throughout the Territories. And we will be looking at other northern products, such as windows, that can be used in houses for northerners.

The Corporation reviewed the Rent Scale and Admissions policies to ensure people who live in or apply for public rental housing get fair and equitable treatment. Next year, we will introduce proposed changes to ensure tenants pay rent according to their ability to pay, and that resources for rental housing are used to serve people with the greatest need first.

Changes to the *Northwest Territories Housing Corporation Act* and the approval of the Community Consultation Framework which includes the Advisory Committee on Social Housing, are major milestones in the Corporation's history. These changes will ensure a high level of communication and consultation between the Corporation, and clients and the communities they live in. The sharing of information and ideas is important to building stronger partnerships for the delivery of housing.

The Corporation is committed to continue working with individuals, communities and businesses to house northerners and, in the process, build a stronger, more self-reliant North.

Larry Elkin
President
NWT Housing Corporation

What We Do

Overview

The NWT Housing Corporation operates under the authority of the *Northwest Territories Housing Corporation Act* and reports to the Legislative Assembly through the Minister Responsible for the NWT Housing Corporation.

The Housing Corporation Headquarters and District Offices work with local housing organizations (Housing Associations and Authorities) in communities to deliver the programs and services. In recent years, the Corporation has started to work also with local governments and businesses to deliver housing.

Hall Beach Housing Association

Program Descriptions

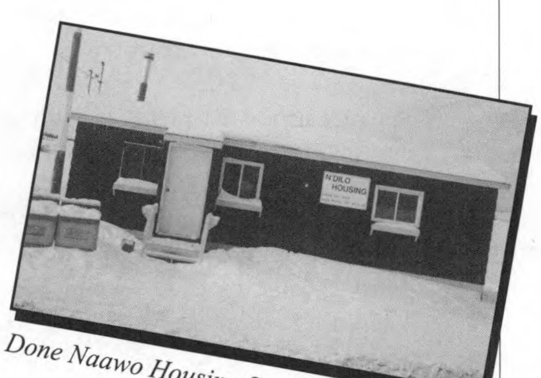
The programs and services offered by the Corporation are based on the Corporation's mandate to provide adequate, suitable and affordable housing, according to need.

ADEQUATE housing has hot and cold running water, an indoor toilet and a bath or shower. It does not need repairs for major structural, electrical, heating or plumbing deficiencies.

SUITABLE housing has enough space to suit the family size.

AFFORDABLE housing does not cost more than a reasonable part of the household income. A "reasonable part" means 30 percent.

Help is also provided according to a client's need. In most cases, this is financial need. Need may also be defined in terms of being able to get financing, or the need for special accommodation because of a physical disability, or a special circumstance, such as family violence.



Done Naawo Housing Society, N'dilo

Homeownership Programs

HOMEOWNERSHIP ASSISTANCE PROGRAM (HAP)

1992/93 was the last year for HAP. The program was for families in small communities who could afford to operate a home but could not afford to build it. Clients were given a forgivable loan which included the cost for site preparation, building materials, the electrical contract and part of the labour. Clients were asked to contribute the "sweat equity" to build the house.
Estimated budget in 92/93: $10.6 million

SENIOR CITIZEN'S HOME REPAIR PROGRAM

This program helps Senior Citizens who live in their own home. Clients get a grant of up to $7500, plus material freight costs, to repair or improve their home.
Estimated budget in 92/93: $4.2 million

HOME IMPROVEMENT PROGRAM

Clients receive a loan to repair or add on to their home to bring it up to a minimum health and safety standard. The monthly loan repayment is subsidized so that the client does not pay more than 30 per cent of their gross income.
Estimated budget in 92/93: $1.3 million

INTERIM FINANCING PROGRAM

People who are building their own home and have an approved first mortgage from a bank or other lending institution, can apply for interim or bridge financing while they are building their home.
Estimated budget in 92/93: $621,000

NORTHERN TERRITORIAL RENTAL PURCHASE PROGRAM

Public Housing tenants may buy older "Northern Rental" units and apply a part of their rent to the purchase price. The Corporation administers the mortgage.
Mortgages in 92/93: 3

EMERGENCY REPAIR PROGRAM

This program helps homeowners in need to do emergency repairs so they can continue to live safely in their home. Clients get up to a $3,800 contribution. This program is cost-shared with Canada Mortgage and Housing Corporation.
Estimated budget in 92/93: $80,000

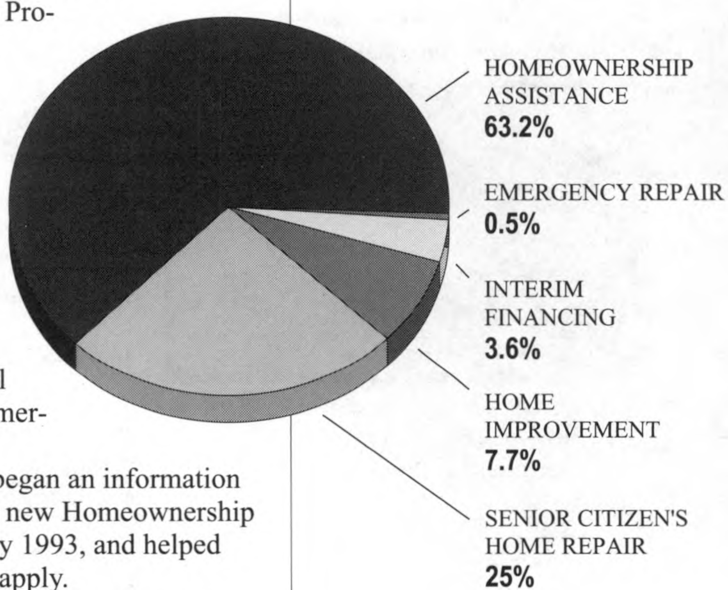
THE NEW HOMEOWNERSHIP PROGRAMS

The new Homeownership Programs will replace HAP in 1993/94 with a broader range of home buying and building options. The new Homeownership Programs will also include these programs which are described above: Senior Citizen's Repair, Home Improvement, Interim Financing, Northern Territorial Rental Purchase, and Emergency Repair.

District staff began an information campaign on the new Homeownership Programs in early 1993, and helped potential clients apply.

Help is available under the new Homeownership Programs to buy or build a new home, or repair the home the family lives in. Help is also available to maintain the home. The Corporation provides information and counsels Homeownership clients to help find the program that best suits them.

1992/93 FUNDING BUDGETED FOR HOMEOWNERSHIP PROGRAMS



Clients must be able to afford the operating and maintenance expenses of a home. Low income clients may receive a subsidy under the Maintenance Program and Subsidy.

LEASE TO PURCHASE PROGRAM

Clients lease a house from the Corporation for at least two years and then can buy the house. Repayment is over 15 years and clients are subsidized so that they don't pay more than 30 per cent of their gross income for housing.

Homeownership Assistance Program (HAP) unit under construction, Lutselk'e

Homeownership Assistance Program (HAP) unit under construction, Repulse Bay

OWNER BUILD PROGRAM

Clients must contribute at least 20 per cent of the labour to build the house. The client receives a loan to buy the house. Repayment is over 15 years and clients receive a subsidy so that they don't pay more than 30 per cent of their gross income for housing. The more labour the client does, the lower their loan is.

ALTERNATIVE HOUSING PROGRAM

This program is for clients who cannot afford other homeownership programs, do not have the option of public rental housing, and want an independent and self-reliant lifestyle. AHP units are small, one or two bedroom houses which are inexpensive and easy to maintain.

MAINTENANCE PROGRAM AND SUBSIDY

The Corporation does annual maintenance checks on all Lease to Purchase and Owner Build houses. Clients get a written inspection report and are told what maintenance must be done and how to do it.

Low income clients get a subsidy for maintenance which helps pay for maintenance items. The amount of the subsidy depends on the client's income.

SALE OF HOMEOWNERSHIP MATERIAL PACKAGES

Clients can purchase a complete housing package. The Corporation will arrange to have the package transported to the client's community. Clients pay the cost of the package and transportation costs.

DIRECT LENDING

Some clients who can afford a bank mortgage are not able to get one because they do not own, or have a lease on, the land where they plan to build. This may include clients on Band land. Clients receive a repayable mortgage from the Corporation.

Lutselk'e

Rental Programs

The Rental Programs are for families with low to moderate incomes. Rent is geared to income so tenants never pay more than 25 per cent of their income on rent.

PUBLIC HOUSING PROGRAM

The Corporation currently operates over 5,300 units. Some of these were inherited from earlier federal and territorial programs (Northern Rentals), some were built in partnership with Canada Mortgage and Housing Corporation (Public Housing) and some were designed specifically for senior citizens. Local housing organizations manage the units under contract with the NWT Housing Corporation.
Estimated budget in 92/93: $29.3 million

MODERNIZATION AND IMPROVEMENT PROGRAM

Housing Associations and Authorities are funded for larger repair or improvement projects on Public Housing units.
Estimated budget 92/93: $2.8 million

WEBER RETROFIT PROGRAM

This program funds renovations to the Weber Public Housing units built in the 1970s, to meet today's housing standards.
Estimated budget in 92/93: $2.4 million

FIRE DAMAGE REPAIR AND REPLACEMENT PROGRAM

This program funds the repair or replacement of Rental Housing units that are damaged by fire.
Estimated budget in 92/93: $500,000

WAREHOUSE PROGRAM

Funds the building and renovating of Housing Association and Authority warehouses.
Estimated budget in 92/93: $500,000

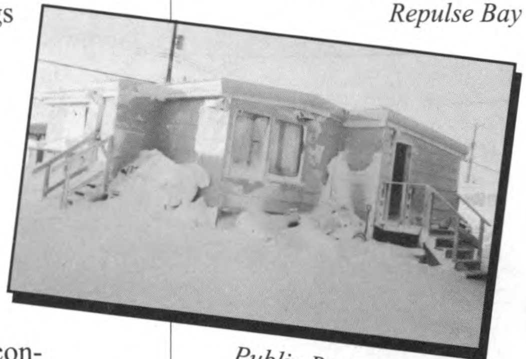
EQUIPMENT PROGRAM

Provides mobile equipment (trucks, cars, snowmobiles), tools, shop equipment, and office furnishings for Housing Associations and Authorities.
Estimated budget in 92/93: $400,000

RENT SUPPLEMENT PROGRAM

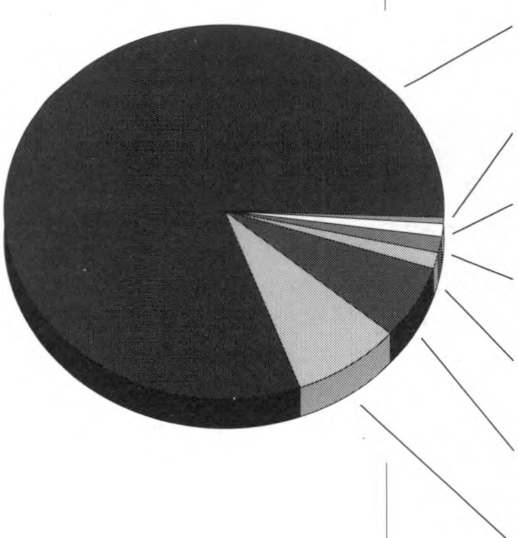
The Corporation leases housing units from private sector landlords, and contracts with local housing organizations to manage the units. In 1992, the Corporation leased another 56 units, bringing the total number of leased units to 168.
Estimated Budget in 92/93: $200,000

Public Rental Housing, Repulse Bay



Public Rental Housing, Hall Beach

1992/93 FUNDING BUDGETED FOR RENTAL PROGRAMS



Division Reports

Directorate

The Directorate includes the President, the Vice-Presidents of Finance, Community and Program Services and Construction/Development, and secretarial support staff.

ROLE

The Directorate is responsible to the Minister for the overall direction, management and administration of the Corporation. This includes overall responsibility for Corporate policy, program development and implementation, as well as financial and human resource management. Also, the Directorate is responsible for intergovernment negotiations on housing matters.

FEATURES IN 1992/93

Throughout 1992/93 the Directorate developed and coordinated strategies to deal with cutbacks in federal funding for social housing. Strategies included:

- Convincing the Federal Government to keep the NWT's share of the national housing budget at 6.44 per cent for 1993/94 even though the federal budget had been cut by 15 per cent. This means the GNWT received $11 million which the Federal Government planned to cut.
- Improving housing designs, construction and delivery. These changes will still provide good quality housing, but will allow the Corporation to deliver 387 new units in 1993/94. Without changes, fewer units could be delivered. Also, the changes meant more northern development corporations and businesses could be involved in housing construction, creating more jobs and business opportunities.
- Reviewing Corporation programs to ensure funding is used in the most efficient way. The Homeownership Assistance Program (HAP) was changed to reach a broader range of potential homeowners. Frameworks for Rent Scale and Housing Admission reviews were developed and scheduled for completion in 1994. Changes will ensure programs are delivered fairly and equitably, and help is given first to those that need it the most.
- Supporting and helping to develop northern communities to become more skilled and self-sufficient. One approach was through developing frameworks for the promotion of increased local authority and responsibility for housing at the community level. Another approach was to provide more opportunities for residents to participate in housing construction in their community.

In 1992, the Corporation incorporated the GNWT Business Incentive Policy into its contracts. This provision was successfully negotiated with the Canada Mortgage and Housing Corporation. The result is more local and northern businesses will benefit from the Corporation's capital projects.

Construction/ Development Division

ROLE

The Construction/Development Division is responsible for the design, cost estimating, tendering, construction project management, and providing support for maintenance of

- social housing built under the Corporation's rental and homeownership programs
- offices and warehouses for local housing organizations

The Division develops construction programs and provides technical and monitoring services for the Corporation and Local Housing Organizations.

The Division provides project management and inspection services to ensure contractors follow cost, quality and time schedules.

Homeownership clients who build or repair their homes get technical advice and support from this Division.

Design staff are specialists in architecture, mechanical, and electrical systems. They prepare housing designs, specifications and guidelines for the rental and homeownership programs.

Maintenance Services staff develop maintenance management programs and systems to support Local Housing Organizations in their responsibility to maintain Public Rental Housing stock. The design and implementation of the Maintenance Management Program used by Local Housing Organizations is coordinated and monitored by Maintenance Services.

Lands Administration staff identify and acquire suitable land for Public Rental Housing. They also administer the land leases.

FEATURES IN 1992/93

The 1992 tendering of capital projects was completed by the end of June. Nearly all construction contracts were awarded to northern companies. The percentage of construction contracts awarded to northern companies in each District was:

North Slave - 100%
South Slave - 100%
Western Arctic - 97%
Kitikmeot - 100%
Keewatin - 100%
Baffin - 97%

Local and northern involvement in capital projects was tracked by specific projects. Contractors were required to submit this information along with their progress payment requests.

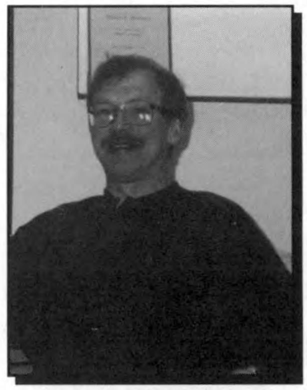
A variety of new approaches were used to deliver capital projects in 1992/93:

- Large projects were separated into several smaller-scale tenders. This allowed smaller businesses to compete and increased local and northern involvement.
- The Corporation negotiated contracts with community-based businesses and development corporations for parts or all of house building projects in their community.
- The Corporation managed the project, and tendered or negotiated the other parts of the project.

These approaches resulted in more use of labour and business services in the community. That meant more jobs and training for local people.

Several examples are included in the District Reports and "Meet Our Partners" sections.

The Construction Services section developed a Contract Administration Manual to assist Corporation staff in construction project management. Also, administration workshops were conducted by Corporation staff in each regional centre to enhance contractors' understanding of government



TOM MAKEPEACE

Tom Makepeace has been a Project Officer with the South Slave District Office for five years.

Tom completed high school and Journeyman Carpenter Trades Training the NWT. He also completed the two year Building Construction Engineering Technology program at the Northern Alberta Institute of Technology in Edmonton, Alberta.

Tom says housing delivery in the North is a challenge because communities see social housing construction as a major opportunity for economic development. "There are a number of different aspects (to construction) to assemble: materials, getting materials to the community, contracting trades, and monitoring the project. We have to also look at the resources that are in the community and use them as much as possible."

contracting procedures and project management.

The Design section of the Construction/Development Division reviewed and made major changes to the Corporation's housing unit designs. The changes make the units easier and less expensive to build and operate. Consultation meetings were held with HAP clients and building contractors throughout the Territories to get their input on the design changes. The result is that each new house costs less to build and is easier to maintain.

Community And Program Services

ROLE

The Community and Program Services Division has a lead role in coordinating the development and delivery of rental and homeownership programs.

The Program Development and Operations section in the Division develops policies and programs to continually improve services to public rental housing and homeownership markets.

The Capital Planning and Inter-Governmental Relations section collects, compiles and analyzes data for strategic planning and program development throughout the Corporation. For example, the Division designs and conducts the Housing Needs Surveys, analyzes the results, and allocates capital resources based on the needs identified. This section also coordinates Federal/Provincial/Territorial relations.

FEATURES IN 1992/93

Homeownership building and repair programs were combined under the Homeownership Programs. Homeownership is designed to suit the needs of a broad range of potential homeowners. This means more people can become homeowners, decreasing the demand for Public Rental Housing.

Although over 1,400 families became homeowners through HAP, it catered to a specific segment of the population. During the last few years of HAP it became more difficult to find eligible clients, since most people who qualified and were interested had already been served.

The new Homeownership Programs respond to a broader range of needs. For example:

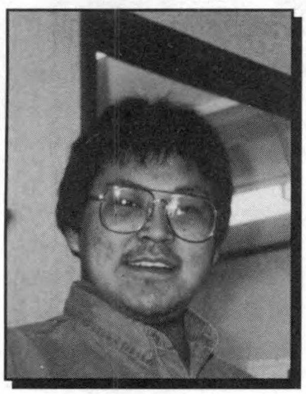
- Households which may not have the construction skills needed to build their own homes. This may include single parent families, the elderly and the disabled.
- Higher income families who can afford a bank mortgage but may not be able to access banking services.
- Lower income families who can afford to pay for homeownership according to their income.

Applications for the first year of the Homeownership Programs were taken in the last few months of 1993. District Offices completed 1187 applications – much higher than the Corporation expected. A total of 176 Homeownership units will be delivered in 1993/94.

A Territorial-wide Housing Needs Survey was conducted in the spring and summer of 1992. This was by far the most comprehensive survey ever carried out in the NWT.

THE HOUSING NEEDS SURVEY PROCESS INCLUDED FOUR PHASES:

1) Survey forms to show the housing needs of residents of the NWT were developed in consultation with community groups.
2) A total of 450 community surveyors were recruited, trained and completed the survey. This meant a lot of community participation and employment.



DAVID AKOAK

David Akoak has been a Program Officer with the Housing Corporation in the Western Arctic District for two years. Previously, he completed a two-year Program Officer training program in the Kitikmeot District.

Originally from Gjoa Haven, David completed grade 12 in Yellowknife. He was the Executive Services Officer and the Observer Communicator in Cambridge Bay before starting the Program Officer trainee program.

Why does he enjoy working for the Housing Corporation? "Overall" he says, "we seem to have a big impact in the NWT. We have the opportunity to help improve the well-being of residents through the housing programs we deliver".

Homeownership Assistance Program (HAP) unit, Hall Beach

3) The information was collected, organized, analyzed and published.
4) The District staff presented the survey results to community leaders. Staff then discussed with them what the results meant, and the impact the results would have on future allocations. Community leaders were asked to express their views about the survey and to give suggestions for the next survey.

The Housing Needs Survey results were published in August, 1992. Of the 14,536 households surveyed, 3,584 were in Core Need. That is, they were in housing that was unsuitable (overcrowded), inadequate (below standards for health, safety and security), or cost too much (more than 30 per cent of their income). Of the people in core need, 1,495 had a suitability problem, 1,125 had an adequacy problem, 188 had an affordability problem, and 776 had more than one of these problems reported. Of the individuals in Core Need, 48 per cent preferred homeownership and 38 per cent preferred rental housing. The other 17 per cent had no preference.

Policy and Planning Division

ROLE

The Policy and Planning Division is responsible for strategic planning, communications and corporate relations. The Division:

- provides policy advice and research support to the Directorate
- represents the Corporation on GNWT policy initiatives
- coordinates the Corporation's input for land claims negotiations
- provides an information Resource Centre
- coordinates public and media relations

FEATURES IN 1992/93

The Policy and Planning Division coordinated the drafting of proposed amendments to the *Northwest Territories Housing Corporation Act.* The Legislative Assembly approved the amendments to the *Act* in December, 1992, which ended the need for the NWT Housing Corporation to have a Board of Directors.

With approval of amendments to the *Act*, the Legislative Assembly directed the Housing Corporation to establish an Advisory Committee on Social Housing and a community consultation process. This was to ensure communities and residents would continue to have a voice in housing matters.

The Policy and Planning Division played the lead role in developing terms of reference to establish the Advisory Committee. The Committee will consist of the Minister Responsible for the Housing Corporation, three Eastern Arctic MLA's and three Western Arctic MLA's. Their first meeting will be held in April, 1993.

The Division also developed a Community Consultation Framework which will be implemented for the first time in 1993/94. District Offices will organize an open community meeting in each community annually. A District meeting will also be held each year with representatives of each Local Housing Organization. Input from community and regional meetings will be sent to the Corporation and the Advisory Committee on Social Housing.

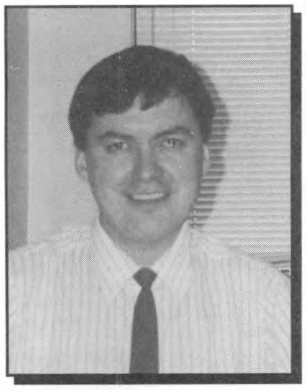
DEANA TWISSELL

Deana has worked with the Housing Corporation for four years. She started as Executive Officer for the former Housing Corporation Board of Directors, and is now Research Officer in the Policy and Planning Division.

Deana's work involves researching information for a wide variety of requests from Corporation staff. That involves knowing where to find information and putting it in a useable format. During Legislative Assembly Sessions, for example, Deana monitors Hansard (the verbatim record of Assembly proceedings), then ensures Housing Corporation staff are informed of housing and related items that occur in the Assembly. She also organizes the information so it can be retrieved by staff when needed.

Deana enjoys being able to provide thorough information to Senior Management and employees of the Housing Corporation. "Good information helps them do their job – right down to the community level."

Born and raised in Yellowknife, Deana says most of her education and experience has been on-the-job.



MEL LAFFERTY

Mel Lafferty is a Purchasing Officer in the Corporate Services Division of the Housing Corporation. Mel started with the Housing Corporation 11 years ago as a Buyer Trainee. He finished the training program in two and a half years, then started as a Purchasing Officer.

Mel left high school in Fort Smith to work as a Trades Helper/ Apprentice Automotive Mechanic with the Government of the NWT. In that job he got his first experience buying and ordering parts and tools for the Department of Public Works in Fort Smith.

As a Buyer Trainee, Mel had to join the Purchasing Association of Canada and pass their training courses to become a Purchasing Officer. He continues to take courses to prepare for his future.

He finds northern housing delivery challenging. The Housing Corporation has to have housing materials ready to go by the barge companies' sail dates. "Missing the sail date may mean people can't move into a new home. This becomes more urgent as the demand for housing increases due to the NWT's young and growing population."

Community Development

ROLE

The Community Development Division was created in 1992/93. This Division is responsible for developing a framework for Local Housing Organizations and Community Governments to take on more authority and accountability for housing programs. Also, the Community Development Division will coordinate and monitor policies and programs in the Corporation to increase opportunities for community development.

FEATURES IN 1992/93

The Division has developed a framework to help in the transfer of increased authority and responsibility to communities. Staff have participated in community presentations organized under the GNWT Community Transfer Initiative.

The Division also developed a strategy to strengthen the relationship between the Local Housing Organizations and the Housing Corporation. Implementation will begin in 1993/94.

The initiatives of the Community Development Division will:

- meet Local Housing Organizations' and Community Governments' expressed desire for change
- give the Local Housing Organizations and Community Governments a range of program activity authorities and responsibilities to choose from, with the appropriate accountability
- give Local Housing Organizations support to exercise their authority, meet their responsibilities, and be accountable to the community and the Minister Responsible for Housing

Finance and Corporate Services

ROLE

The Finance and Corporate Services Division is responsible for financial and information functions, and material supply and transportation services.

This includes developing budgets, preparing Financial Management Board (FMB) submissions, and developing, implementing and monitoring financial systems and procedures.

The Computer Services section develops computerized information programs and provides computer technical support for the Corporation's activities.

The Corporate Services section of the Division specializes in acquiring and transporting materials and supplies for the Corporation. Staff are responsible for tendering, acquiring, expediting, and delivering construction material for capital projects and, also, all Corporation equipment and supplies. Corporate Services also tenders, acquires and expedites vehicle purchases for some Local Housing Organizations.

FEATURES IN 1992/93

The Finance and Corporate Services Division accounted for a budget over $181 million in 1992/93. This included capital and operating funds.

Materials for HAP units in Inuvik, Hay River and Fort Smith were tendered on an "as and when" basis. This means the suppliers provide materials as they are needed throughout the project, instead of all at once. Local suppliers were better able to compete on the tenders, resulting in more local material tender awards.

The Division reviewed major supply items for Capital Programs in order to purchase material and equipment at lowest possible costs. Alternative products will be included in 1993 Supply Tenders to ensure the best use of Corporation funding.

The Corporation buys northern manufactured goods and services so northerners benefit as much as possible from Corporation projects. Northern manufactured building materials were used in several 1992/93 housing construction projects and tested by the Construction/Development Division:

- A prototype screw jack foundation was developed with Paul Bros. Welding Ltd., a Yellowknife welding company. The foundation system was successfully used in a retrofit unit in Rae and will be used in future Housing Corporation housing projects.
- Fibreglass water and sewage tanks manufactured by Fibreglass North in Yellowknife were used in public housing in Detah and Iqaluit. The Corporation discussed future tank needs with the company.

The Corporate Services section developed and distributed a manual to help Local Housing Organizations administer contracts and consistently apply the Government of the NWT Business Incentive Policy.

Human Resources Division

ROLE

The Human Resources Division provides personnel administration and human resource planning and development services in the Districts and at Headquarters. The Division also assists and advises Local Housing Organizations on personnel and human resource matters through the District Offices.

The Division also ensures the GNWT's Affirmative Action initiatives are implemented in the Corporation.

The Personnel Services section of the Division coordinates the development of job description, recruitment, and payroll and benefit administration.

The Human Resource Planning section is responsible for human resource planning, and staff training and development. This section also helps provide training for Local Housing Organizations.

FEATURES IN 1992/93

The Division conducted two employee orientation workshops in 1992/93. During the three-day workshops, new employees became familiar with:

- Headquarters staff and responsibilities
- District Office and Local Housing Organizations' goals and objectives
- working in a cross-cultural environment

The Human Resources Division developed a strategy to improve human resource planning services to meet the changing needs of staff in the Corporation and Local Housing Organizations. This is the first time Local Housing Organization staff will be included in the same strategy as Corporation staff.

Jackie and Jimmy Paul, Paul Bros. Welding, Ltd., Yellowknife, manufacturers of screwjack foundations

Debbi Raddi, Assistant Manager, Tuktoyaktuk Housing Association

District Reports

MAUREEN BUNDGAARD

Maureen Bundgaard has been a Program Officer with the Baffin District Office for one and a half years. She works out of the Pond Inlet sub-office.

Maureen has worked in the North for fourteen years, mainly in economic development and tourism. Her experience in program delivery and working with community boards and councils helped her become a Program Officer.

"Housing has turned out to be very interesting at the community level." Maureen says. "Providing shelter is an essential service – everybody is affected by housing in some way." And, she adds, "The Housing Associations are very good to work with. They have a tough job and they are doing it well."

Baffin District

Arctic Bay, Broughton Island, Cape Dorset, Clyde River, Grise Fiord, Hall Beach, Igloolik, Iqaluit, Lake Harbour, Pangnirtung, Pond Inlet, Resolute Bay, Sanikiluaq.

District Office staff work with local housing organizations in the 13 Baffin District communities. There is a Housing Authority in the town of Iqaluit, and Housing Associations in the other communities except Sanikiluaq where housing is administered by the Hamlet Council's Housing Committee.

The Baffin District had a busy construction season again in 1992/93. A total of 85 new Public Housing units and 22 Rent Supplement units were built. Three Weber units were retrofitted. In Pangnirtung, the Housing Association office was renovated.

In Iqaluit, 12 independent living Seniors apartments were opened in 1992 and fully occupied before the

LOUISE ALEXANDER

has been the Manager of the Pangnirtung Housing Association since 1989. Born and raised in Pangnirtung, she spent nine years at school in Montreal.

Ms. Alexander says the annual Baffin District meetings of Housing Managers and Foremen have made an important contribution to the quality of housing delivery in the community. "We have a chance to talk with other managers," she says, "and find out how they have handled situations we are running into. We share our experience."

What is it like working with the Housing Corporation to deliver housing at the community level? Louise Alexander says "When I have a problem I can call someone in the Corporation, get an answer and they will stand behind it. It definitely makes the job a lot easier." And, she adds, so do the policies – like the point rating system – the Corporation develops for local housing organizations to follow.

District managers

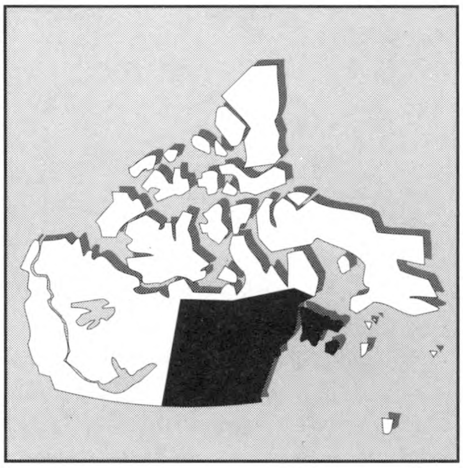
end of the summer. The facility also includes eight units for seniors who need personal care. These units have been occupied since early 1993.

In Pangnirtung, there are now three units specially designed for seniors who live on their own. Features include wheelchair ramps, wider doorways, lower kitchen counters and cupboards, and grab bars in the bathroom. The facility is centrally located in the community.

Under the HAP program there were 18 new housing starts. Under the Home Improvement Program, six homeowner projects were funded.

There were 97 applicants in the Baffin District for the 1993/94 Homeownership Programs. Of these, 30 were allocated units.

Training projects in Lake Harbour, Pond Inlet, Clyde River, and Cape Dorset produced Special Bachelor units. The Housing Corporation cost-shared the projects with Arctic College and Canada Employment and Immigration. Approximately 16 trainees developed house building skills that can be used for future construction projects in the community.



Keewatin District

Arviat, Baker Lake, Chesterfield Inlet, Coral Harbour, Rankin Inlet, Repulse Bay, Whale Cove.

Each of the seven Keewatin communities has a Housing Association.

In 1992/93, 46 Public Housing units were built. Another 14 Public Housing units were retrofitted.

The Andy Aulatjut Elders' Centre opened in Arviat in September, 1992. The Centre will accommodate eight seniors who need help with personal care. A committee including the Arviat Housing Association, the Keewatin Regional Health Board, Department of Social Services, and Housing Corporation planned the Centre. The building is maintained by the Arviat Housing Association and operated by Arviat Enterprises Initiative - a local small business.

A total of 33 units were allocated to families under the 1992/93 Homeownership Assistance Program. One client was funded under the Home Improvement Program.

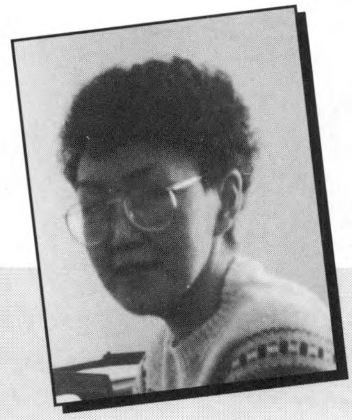
The District Office staff held Homeownership Programs information meetings in each community. There was a large turnout of community residents for all the meetings, and a positive response to the new Homeownership Programs. A total of 132

SARAH FLYNN

Sarah Flynn is a Program Officer with the Keewatin District Office of the Housing Corporation. Her housing career started in the 1970's when she was Housing Manager for the Repulse Bay and, later, Rankin Inlet Housing Associations. She started with the Housing Corporation in the Keewatin District Office in the early 1980's as clerk typist, then became a Program Officer Trainee. After completing the two-year training program she worked for another year as a Program Officer.

After several years in her hometown of Repulse Bay working for the Hamlet and, later, the Education Society, she became Housing Manager in Arctic Bay. In 1992, she returned to the Keewatin District Office of the Housing Corporation.

Sarah says being a Program Officer and an aboriginal woman is a unique and challenging situation. And, she adds, her job is "very busy, especially with the new (Homeownership) programs. There's a lot of travelling."



SIMONA BAKER

has been Manager of the Arviat Housing Association for five years.

Looking back, she remembers Maintenance and Improvement projects the Association completed in the past five years. "We looked after all the projects to renovate houses ourselves. The work was done by local people – our housing maintenance staff and casuals. That stands out the most, because it was all done through the Association, and by local people." Simona adds, "It's a nice feeling to know you can do the work, and if the Corporation is satisfied, you can go for it again, year after year."

Simona says it's the teamwork amongst the Housing Association staff that keeps her and other staff in their job. "Everyone just pitches in. I'm not just the manager, I can be the janitor if I need to be. If the TRO (Tenant Relation Officer) is busy, the Assistant Manager or even Secretary can help out. We're organized and keep caught up with the work because we all know what's going on, and help out."

Simona, a mother of four children, is also a member of the Arviat Community Education Council. She raced in her first dog team race last year and hopes to start her own dog team – perhaps in time for spring fishing.

potential clients applied for 1993/94 Homeownership Programs and were counselled by District Office staff. Thirty clients will receive assistance in the first year of the Homeownership Programs.

In 1992/93, District Staff travelled extensively to communities, despite high staff turnover at the District Office. During community visits, District staff worked with Housing Association Boards and staff to help them better understand and apply Housing Corporation policy. In some cases, this involved working with the Housing Association to develop a community-specific approach that met the requirements of Housing Corporation policy and guidelines. District staff also provided services to HAP clients, as well as introducing the new Homeownership Programs. The result of the extensive community visits has been increased understanding between District Office and Housing Associations, and an enhanced quality of housing delivery to Keewatin residents.

Public Rental Housing Unit, Repulse Bay

Kitikmeot District

Bathurst Inlet, Bay Chimo, Cambridge Bay, Coppermine, Gjoa Haven, Holman, Pelly Bay, Taloyoak.

Housing Associations in six of the Kitikmeot District communities manage the Public Rental Housing program.

There were 39 Public Housing units built in the Kitikmeot. Another 19 units were renovated.

Seventeen HAP units were started and, under the Home Improvement Program (HIP) two homeowners repaired their units.

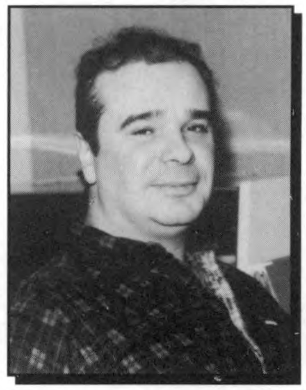
In early 1993, District staff geared up for the first year of the Homeownership Programs in 1993/94. In January and February 1993, District staff held information meetings in each community. Interest in the program exceeded District staff expectations. Staff took applications from 127 people. Of these, 64 people were counselled by District staff to determine which approach under the Homeownership Programs would best suit the client. A total of 24 Homeownership units were allocated and will be delivered in 1993/94.

The Corporation continues to be one of the highest employing departments of local people in the Kitikmeot Region. In 1992/93, the District Office took part in several construction training programs:

- **IN CAMBRIDGE BAY,** Arctic College held a pre-carpentry training course that employed approximately ten people. The students repaired a fire-damaged house which had been written off by the District Office.
- **IN GJOA HAVEN** and **PELLY BAY**, the District Office sponsored community projects to build housing in each community. Approximately four local people in Gjoa Haven and seven in Pelly Bay were hired and acquired carpentry skills in the building of a bachelor duplex in Gjoa Haven and a 4-unit multiplex in Pelly Bay.

  Pelly Bay was also the site of a successful Project Management approach to build a 4-unit, 2-bedroom multiplex. Under this approach, the Housing Corporation manages the project. The Hamlet of Pelly Bay provided the workers and did the payroll. All workers were northern; 75 per cent of them were Pelly Bay residents. The project was completed two weeks ahead of schedule and within budget. The success of the project is partly attributed to the high number of returning workers who were employed in the 1991 Project Management project in Pelly Bay.
- **IN TALOYOAK**, Arctic College held a drywall course that employed approximately ten local people. The Corporation provided the materials and the students drywalled three housing units.

Training and information for Housing Board members was provided by District staff. Many topics were covered, from cuts to Housing Corporation funding, rental arrears and tenant damage collection policies, to the Housing Needs Survey. The training and information resulted in better understanding of mutual responsibilities of the District and Housing Associations and improved collection of rental arrears.

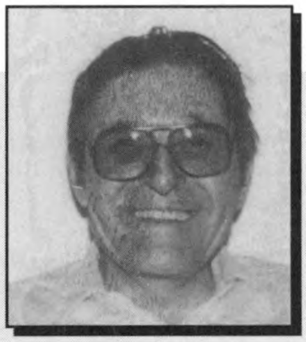


TOM GROSS

Tom Gross has been the Maintenance Manager in the Kitikmeot District for ten years. Previously, he was Foreman with the Holman Housing Association for six years. Tom came North with a construction company in 1976. He obtained Journeyman status in Housing Maintenance Service by distance education through Arctic College.

Tom says it's exciting to be part of the development of housing in the North. He's interested in northern design and finding solutions to the effects of cold temperatures on building construction. He adds "the Corporation is a people type of organization that listens to people in the field".

PETER KAMINGOAK



Today, Peter Kamingoak is Chairman of the Coppermine Housing Association. But his involvement in housing started in the 1960's when the first rental houses were brought to Coppermine by boat. He remembers hauling pallets of building material by komatik (sled) up the hill from shore. "Everything was done by manpower", he recollects. "The five 3-bedroom houses brought in that first year are still here. They are renovated now, though. The one-room matchbox houses arrived a year later."

Peter's role in housing covered just about everything in those early years. He was bookkeeper, paymaster, foreman and labourer. "There were no housing boards back then, and no help from the South." In 1971, he hired a secretary to do the books.

In 1972, Peter left Coppermine for work in another community. He came back in 1990, and has been on the Coppermine Housing Association Board since then.

Peter is retired now, but is active and travels a lot to attend meetings. He's involved in the Nunavut land claim through Nunavut Tungavik Incorporated. Also, he's involved in the Keewatin Inuit Association, Inuit Broadcasting Association, and Kitikmeot Education Board.

Why does he stay involved in housing? Peter says, "To push for more housing. The way it looks now, it's not going too good. Everyone is looking for housing and there's not enough (houses)."

Western Arctic District

Aklavik, Arctic Red River, Colville Lake, Deline, Fort Good Hope, Fort McPherson, Fort Norman, Inuvik, Norman Wells, Paulatuk, Sachs Harbour, Tuktoyaktuk.

The Western Arctic District Office works with 11 Housing Associations and Housing Authorities which administer public housing for their community.

New construction included 65 Public Housing units and 5 Alternative Housing Program units. Two Public Housing units were retrofitted.

The community of Deline is enjoying a newly constructed Senior's Complex to accommodate 16 elders. And, in Paulatuk, a new warehouse relieved overcrowded office conditions for the local Housing Association.

There were 27 HAP units built in 1992 – the last year of this homeownership program.

Under the Home Improvement Program, 15 homeowners were funded for repairs to help bring their homes up to standard.

District Office staff were very busy preparing for the 1993 start-up of the new Homeownership Programs. Community consultation meetings

BETTY FIRTH

has seen a lot of changes in her 16 years as the Housing Manager of the Fort McPherson Housing Association. The start of the HAP program in 1983 was, to her, the biggest change. "It meant more chances for people to own their own home. And the community, as part of the recommendation committee, had a part in deciding who got the units."

Born and raised in Fort McPherson, Betty attended school in Inuvik and Yellowknife. She is a member of the Band Council and the Tetlit Co-op Board of Directors.

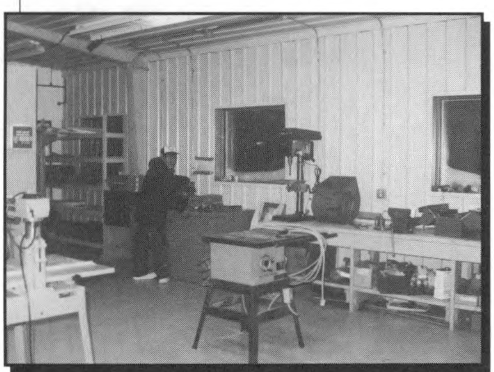
Her job as Housing Manager is "challenging and, at times, frustrating", she says. Informing people about their responsibilities, how to conserve energy, how rents are set and other rental matters is a big part of her job.

were held in each community to introduce the program. Turnout was high, showing a lot of interest from a wide range of potential homeowners. A total of 231 Homeownership Programs applications were received by District Office staff. Of these, 37 were allocated Homeownership units.

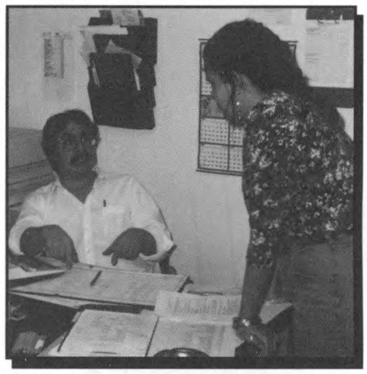
Training continues to be an important part of the way housing is provided in the Western Arctic District. Local workers were trained through several training initiatives:

- An elderly Inuvialuit couple, Joe and Mary Teddy, were allocated a HAP unit. The unit was constructed through the carpentry training program at the Aurora Campus of Arctic College. This provided a home for the elderly couple as well as training and experience for the students.
- The Housing Corporation negotiated a contract with the Tetlit Zheh Construction Company in Fort McPherson to build 18 public housing units. The company hired and trained 22 local workers and a project manager.
- In Fort Good Hope, the Housing Corporation contracted Fossil Lake Enterprises to build four public housing units. The Company hired and trained 17 local workers.

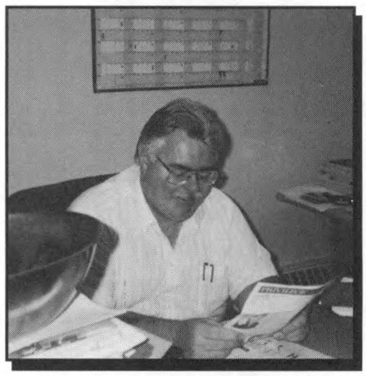
Training for Housing Associations and Authorities included courses and workshops. Topics included the Business Incentive Policy (GNWT), contracts, accounting, and maintenance management.



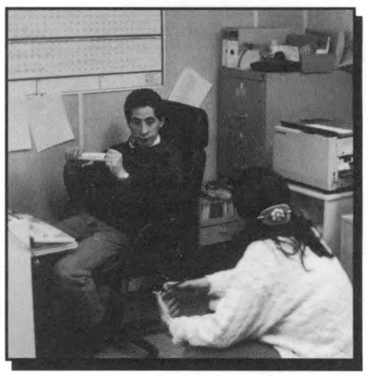
Moses Agnekoak, Maintenance Foreman, Paulatuk Housing Association



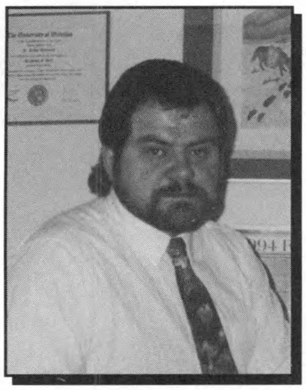
Roy Ruben, Manager, Paulatuk Housing Association; Carla Staresina, Program Officer, District Office



Dan Doncaster, Project Officer, District Office



Eli Nasogaloak, Manager, Sachs Harbour Housing Association; Carla Staresina, Program Officer, District Office



KEVIN GRINSTED

Kevin Grinsted has been the Program Coordinator at the North Slave District Office for two years. He worked as a Program Officer at the Kitikmeot District Office for one year.

His background includes a degree in Psychology, community and family counselling, and extensive experience in property management and real estate sales.

Kevin finds working with people the most rewarding part of his job. "It requires mutual trust and respect and everyone doing the best they can to get the job done," he says.

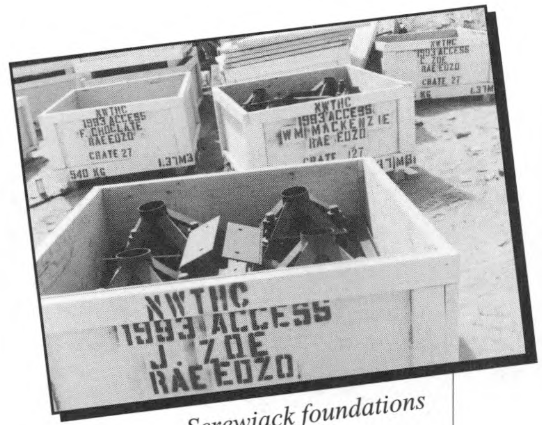
North Slave District

Detah, Lac la Martre, N'dilo, Rae/Edzo, Rae Lakes, Snare Lakes, Yellowknife

The North Slave District works with the Rae/Edzo and Yellowknife Housing Authorities, and the Done Naawo Society formed by the Yellowknives Dene Band. The Society serves the communities of Detah and N'dilo.

New construction in 1992/93 included 13 new Public Rental units, 22 Rent Supplement units, and 3 Alternative Housing units. Also, two Public Rental units were retro-fitted.

Under the HAP program, 10 new



Screwjack foundations

homes were built in Detah and N'dilo through an agreement with the Done Naawo Society. (See the "Meet Our Partners" section for more information.) The Home Improvement Program provided three homeowners with funds to repair and improve their homes.

District Office staff helped 174 potential homeowners apply for the first year of the Homeownership Programs delivery in 1993/94. Staff met personally with each applicant to explain Homeownership and discuss their homeownership options under the new program. There will be 39 Homeownership units delivered in the North Slave District in 1993/94.

Arctic College trained the workers hired by the Done Naawo Society. Training included all aspects of house building.

EDDIE KOYINA

has been the Maintenance Foreman at the Done Naawo Housing Society for three years. A Journeyman Electrician, he has training in Riello Burner repair, carpentry, and mechanical systems. Also, he has training in the Housing Corporation's Maintenance Management System for Local Housing Organizations.

Eddie lived in Rae, a small community about 100 kilometres from Yellowknife, before moving to N'dilo in 1990. He was active in Rae as Councillor and then Mayor of the Hamlet Council. He also served as a member of the Dogrib Tribal Council and the community's HAP housing selection committee.

Eddie enjoys the job security, working conditions and benefits at the Done Naawo Housing Society.

South Slave District

Enterprise, Fort Liard, Fort Providence, Fort Resolution, Fort Simpson, Fort Smith, Hay River, Hay River Reserve, Jean Marie River, Kakisa, Lutselk'e, Nahanni Butte, Trout Lake, Wrigley.

Six of the fourteen communities in the South Slave District have a Local Housing Organization: Fort Providence has a Housing Association and the other five have a Housing Authority.

New construction in 1992/93 included 23 Public Housing units, 16 Rent Supplement units and 13 Alternative Housing Program units.

Two Public Housing units were retrofitted.

Senior citizens on the Hay River Reserve are enjoying ten new units in the Judith Fabian Elder Care Centre. A cluster of small, separate units were built for seniors to live independently with some help from staff.

A total of 52 homeownership clients began building the units allocated to them under the 1992/93 Homeownership Assistance Program. Another 15 clients were funded under the Home Improvement Program.

The District Office staff took applications from 426 potential Homeownership clients for the 1993/94 Homeownership Programs. Staff spent an average of two hours with 348 potential clients, providing information and counselling on Homeownership Programs. Applicants who could afford a bank mortgage were given information on how to apply for one, and, in some cases, accompanied to the bank by District staff.

A training component was incorporated into the construction of six HAP units in Fort Providence. The project was a coordinated effort between the Fort Providence Band Council, Digga Enterprises and the Housing Corporation. Training features are:

- Arctic College provided an instructor to deliver one month of on-site instruction and theory.
- Nine local residents were hired to assist HAP clients. The labourers gained experience in foundation construction, carpentry, millwork, drywalling, painting, and floor finishing. This experience will help provide skilled labourers for future capital projects in the community. The HAP units were completed and occupied by March 31, 1993.

In Fort Liard, two apprentice carpenters advanced to their third year of training. Housing Corporation projects provide the mainstay of work for the Liard Valley Development Corporation, the apprentices' employer.

Judith Fabian Elder Care Centre, Hay River Reserve,
(all photos below).

Independent Living Unit

Mary Rose Sabourin

Sewing Room

DENNIS SIBBESTON
has worked for the Fort Simpson Housing Authority for five years.

In 1992, he successfully completed his apprenticeship as an Oil-Burner Mechanic. During his four year apprenticeship, he received the honour as the top apprentice two times.

Dennis' skills not only benefit the Housing Authority; the Housing Corporation has also asked Dennis to help HAP clients in the smaller communities of the Nahendeh to set up and maintain their heating system.

Dennis, a husband and father of four children, is now in his first year of a plumbing apprenticeship.

Building Together

What it Means To Us

The Housing Corporation is committed to working in partnership with individuals, Local Housing Organizations, Local Governments and businesses to build housing for northerners and, in the process, help build a stronger, more self-reliant North.

When we talk about partnerships, we mean a relationship where the responsibility, benefits and risks are shared. Each partner shares according to their experience, skills and ability.

Meet Our Partners

The Housing Corporation worked with a variety of partners to deliver houses in 1992/93. The following examples introduce some of them and show how the partnership worked.

TETLIT ZHEH CONSTRUCTION LTD, FORT MCPHERSON - WESTERN ARCTIC DISTRICT

The Tetlit Band Council in Fort McPherson believed the community could get more out of GNWT capital projects than just new buildings. They saw the opportunity for more local jobs, training and experience, and business activity. So, in 1992, the Band Council formed Tetlit Zheh Construction Ltd. To help the newly formed company, the Housing Corporation negotiated a contract with Tetlit Zheh to build social housing in Fort McPherson. The contract was negotiated under the Corporation's Project Management Initiative. Chief James Ross played a key role in negotiating and administering the project.

The project included the building of eighteen units: four - 4 unit multiplexes and one duplex. The Corporation funded Tetlit Zheh to hire workers, buy goods and services, and administer the project. The Corporation tendered the supply of materials.

The Corporation hired a project manager, Art Christenson, who reported to the Band Council during the project. He also trained a local project assistant, Terry Dubilowski. Mr. Dubilowski is a long-term local resident chosen by the Band Council.

The project began in July, 1992 and was finished in December - three weeks ahead of schedule.

The negotiated contract was a success in several ways:

- more jobs and economic benefits for the community
- local workers improved their building skills
- the community has more project management skills and experience

In November, 1993, one year after the houses were turned over to the Fort McPherson Housing Association, Betty Firth, Manager of the Housing Association, said the 1992 Project Management Initiative "was very good for the community. A lot of people were employed and the units were up to standard".

DONE NAAWO SOCIETY - NORTH SLAVE DISTRICT

The North Slave District Office and the Done Naawo Society worked together to successfully deliver ten Homeownership Assistance Program (HAP) units in 1992/93.

The Yellowknives Dene Band formed the Done Naawo Society in 1991. Two of the Society's objectives are to:

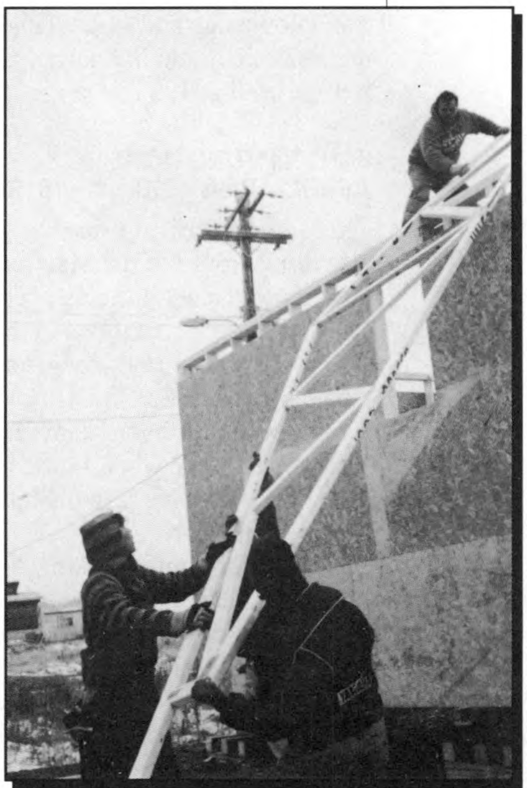
- support, facilitate, and manage housing matters for Band members
- initiate and support activities which alleviate poverty among Band members

The Society saw the opportunity to work toward their goals by building the ten HAP units allocated to Detah and N'dilo residents in 1992/93. Besides helping to house Band members, building the HAP units provided eight jobs for local people. The Band also bought from local suppliers and used local services throughout the project.

The Society worked closely with the clients and the District Office to build the units. Each HAP client paid money towards or worked in the construction of their unit. The Society made sure the units were successfully finished on time.

Today, the completed homes represent community pride in the community's ability to take on more responsibility for housing, and growing financial equity through homeownership. The homes also represent the benefits of the Housing Corporation and the community working together.

Chief Jonas Sangris of the Detah Band Council, says the HAP project "employed a lot of people and did a lot of training" in the community. Chief Sangris adds that the Band wanted to prove they could administer the project. "We had the dollars and looked after the administration...if we made a mistake, it would have been our fault. In the end, we proved that we could do it."



Lutselk'e

LUTSELK'E - SOUTH SLAVE DISTRICT

The community of Lutselk'e has been keen to get the most economic benefit from the construction of Housing Corporation projects in the community. For many years they watched as contractors from outside the community came in with a mostly imported workforce. When local residents were hired, it was usually for the lower paying jobs.

Working together, the Housing Corporation and the community used a Project Management approach to build three units and repair two others. The Housing Corporation acted as the general contractor and hired a Construction Manager under contract. The Construction Manager worked closely with the Lutselk'e Development Corporation who provided the labour. The project created six fulltime seasonal jobs. Local workers with construction experience were employed and gained more construction knowledge and skill. This same method of community participation will be used in 1993/94 projects.

PANGNIRTUNG HOUSING ASSOCIATION - BAFFIN DISTRICT

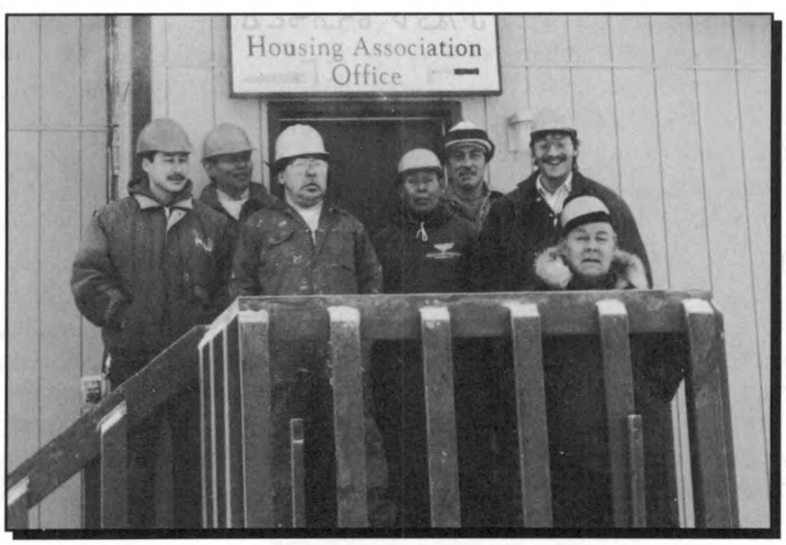
The Baffin District Office has gradually turned more of the Maintenance and Improvement projects over to the local housing associations in the last few years. Mike Haddon, Maintenance Manager, Baffin District, says funding goes further and more projects can be done when Local Housing Organizations have responsibility for the program.

The Pangnirtung Housing Association has managed the Corporation's Modernization and Improvement program in the community since 1989. In 1991/92, the Association hired local workers to renovate the Association office. In 1992/93, the Association hired local labour to replace 12 sewage tanks for public rental houses.

Louise Alexander is the Pangnirtung Housing Association Manager. She says the Maintenance and Improvement projects give local people jobs for six to eights months each year. "There's a lot more money in town."

Louise gets feedback on recent Housing Association office renovations from people who come into the office. "People can look at the renovations and say 'so and so' did this'. People can see that the work is done by people they know - not just given to the community. They say 'What good work Josepee did!' (There is) community pride."

Jack Maniapik has been the chairman of the Pangnirtung Housing Association for three years. He says unemployment in Pangnirtung is so high, "people were happy to have jobs in the 1992 housing construction project. After the commercial fishing season ends in early summer, there is not much work in the community until the barge arrives with building materials and the construction season begins. Housing Corporation projects provide a lot of employment."



Pangnirtung Housing Association – Maintenance Staff

Financial Report

Management's Responsibility For Financial Reporting

The Honourable Don Morin
Minister Responsible for the
Northwest Territories Housing Corporation

The accompanying financial statements were prepared by management in conformity with generally accepted accounting principles. When alternative accounting methods exist, management has chosen those it deems most appropriate in the circumstances. Financial statements are not precise since they include certain amounts based on estimates and judgements. Management has determined such amounts on a reasonable basis in order to ensure that the financial statements are presented fairly in all material respects. Management has prepared the financial information presented elsewhere in the annual report and has ensured that it is consistent with that in the financial statements.

The Corporation maintains internal financial and management systems and practices which are designed to provide reasonable assurance that reliable financial and non-financial information is available on a timely basis, that assets are acquired economically, are used to further the Corporation's aims, are protected from loss or unauthorized use and that the Corporation acts in accordance with the laws of the Northwest Territories and Canada. The Corporation's management recognizes its responsibility for conducting the Corporation's affairs in accordance with the requirements of applicable laws and sound business principles, and for maintaining standards of conduct that are appropriate to a Territorial Crown corporation.

The Auditor General of Canada annually provides an independent, objective audit for the purpose of expressing his opinion on the financial statements. He also considers whether the transactions that come to his notice in the course of this audit are, in all significant respects, in accordance with specified legislation.

D. J. Murray
Acting President

J. F. Nelson
Vice President
Finance and Corporate Services

Yellowknife, NWT
July 16, 1993

Auditor's Report

The Honourable Don Morin
Minister Responsible for the
Northwest Territories Housing Corporation

I have audited the balance sheet of the Northwest Territories Housing Corporation as at March 31, 1993 and the statements of operations, equity and changes in financial position for the year then ended. These financial statements are the responsibility of the Corporation's management. My responsibility is to express an opinion on these financial statements based on my audit.

I conducted my audit in accordance with generally accepted auditing standards. Those standards require that I plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In my opinion, these financial statements present fairly, in all material respects, the financial position of the Corporation as at March 31, 1993 and the results of its operations and the changes in its financial position for the year then ended in accordance with generally accepted accounting principles. As required by the Financial Administration Act, I report that, in my opinion, these principles have been applied on a basis consistent with that of the preceding year.

I further report that, in my opinion, proper books of account have been kept by the Corporation, the financial statements are in agreement therewith and the transactions of the Corporation that have come to my notice during my audit of the financial statements have, in all significant respects, been in accordance with the Financial Administration Act and regulations, the Northwest Territories Housing Corporation Act and the bylaws of the Corporation.

Raymond Dubois, FCA
Deputy Auditor General
for the Auditor General of Canada

Ottawa, Canada
July 16, 1993

as at March 31, 1993

Balance Sheet

ASSETS (thousands of dollars)	1993	1992
Current		
Cash	$ 23,483	$ 28,966
Accounts receivable		
Canada Mortgage and Housing Corporation	11,755	11,914
Government of the Northwest Territories	502	337
Other	2,793	4,435
	38,533	45,652
Investment in housing projects		
Land and buildings (Note 3)	144,894	139,477
Mortgages receivable (Note 4)	1,741	1,966
	146,635	141,443
Property and equipment (Note 5)	9,550	9,137
	$194,718	$196,232

Approved by Management:

Acting President

Vice-President, Finance and Corporate Services

LIABILITIES (thousands of dollars)	1993	1992
Current		
Accounts payable	$ 6,794	$ 8,893
Accrued interest	3,220	3,233
Due to the Government of the Northwest Territories (Note 6)	2,546	8,482
Unapplied capital contributions (Note 7)	19,276	18,803
Contractors' holdbacks	382	460
Current portion of long-term debt	365	337
Current portion of leave and termination benefits	620	540
	33,203	40,748
Long-term debt (Note 8)	94,805	95,210
Leave and termination benefits	747	611
	128,755	136,569
Commitments (Note 11)		
EQUITY		
Government of the Northwest Territories	65,963	59,663
	$194,718	$196,232

For the year ended March 31, 1993

Statement of Equity

(thousands of dollars)	1993	1992
Balance at beginning of the year	$ 59,663	$ 53,614
Excess of expenses over revenues and recoveries	(7,807)	(7,245)
	51,856	46,369
Contributions from the Government of the Northwest Territories		
Capital contributions used for capital expenditures (Note 7)	12,918	11,606
Other capital contributions	1,002	1,526
Operating contributions provided for loan principal repayments	187	162
	14,107	13,294
Balance at end of the year	$ 65,963	$ 59,663

For the year ended March 31, 1993

Statement of Operations

(thousands of dollars)	1993	1992
Expenses		
Contributions to community housing organizations	$ 71,138	$ 69,054
Repairs, maintenance, grants and other costs funded by capital contributions	26,291	24,918
Administration (Schedule)	18,921	17,567
Interest on long-term debt	12,928	12,976
Amortization	7,487	7,375
Workshops and studies	262	239
Settlement of construction claims	129	–
	137,156	132,129
Revenues and recoveries		
Contribution from the Government of the Northwest Territories (Note 6)	73,537	66,690
Recoveries from Canada Mortgage and Housing Corporation (Note 9)	52,553	54,344
Interest and other revenue	3,051	3,763
Recovery of prior year grants	179	206
Gain (loss) on disposal of land and buildings	29	(119)
	129,349	124,884
Excess of expenses over revenues and recoveries (Note 10)	$ 7,807	$ 7,245

For the year ended March 31, 1993

Statement of Changes in Financial Position

(thousands of dollars)	1993	1992
Cash provided by (used for):		
Operating activities		
Excess of expenses over revenues and recoveries	$ (7,807)	$ (7,245)
Items not involving cash		
Amortization	7,487	7,375
(Gain) loss on disposal of land and buildings	(29)	119
Increase in leave and termination benefits	216	5
Changes in non-cash operating working capital	(6,019)	6,540
	(6,152)	6,794
Financing activities		
Contributions from the Government of the Northwest Territories credited to equity	14,107	13,294
Repayment of long-term debt	(377)	(429)
	13,730	12,865
Investing activities		
Additions to investment in housing projects		
Land and buildings	(42,640)	(40,173)
Mortgages receivable	(1,317)	(555)
Additions to property and equipment	(1,088)	(1,792)
Recovery of capital costs from Canada Mortgage and Housing Corporation (Note 9)	30,157	29,096
Proceeds from disposal of land and buildings	338	204
Reduction of mortgages receivable	1,489	481
	(13,061)	(12,739)
(Decrease) increase in cash	(5,483)	6,920
Cash at beginning of the year	28,966	22,046
Cash at end of the year	$ 23,483	$ 28,966

March 31, 1993

Notes to Financial Statements

1. Authority, objective and operations

The Northwest Territories Housing Corporation is a Territorial Crown Corporation named in Schedule B to the Financial Administration Act and operates under the Northwest Territories Housing Corporation Act. Its principal objective is to develop, maintain and manage public housing programs in the Northwest Territories.

The Corporation participates in various public housing and homeownership programs which are cost-shared with Canada Mortgage and Housing Corporation in accordance with the National Housing Act (NHA). Canada Mortgage and Housing Corporation provides funds under cost-sharing agreements for a specified proportion of expenditures, subject to a maximum amount, on individual projects within each program.

The Corporation is dependent upon the Government of the Northwest Territories, either directly or indirectly through guarantees, for the funds required to finance the net cost of its operations.

2. Significant accounting policies

Investment in housing projects - land and buildings

Land and buildings constructed by the Corporation are stated at cost, less recoveries from Canada Mortgage and Housing Corporation. Northern rental housing, which has been transferred from the Government of the Northwest Territories, is stated at the transferred amount. Amortization is provided using the following methods and annual rates.

Public housing and senior citizen's housing	Declining balance	5%
Northern rental housing	Straight-line	5%

Investment in housing projects - mortgages receivable

Mortgages receivable are stated at amounts advanced less discounts, repayments and the allowance for credit losses. Non-performing mortgages are those mortgages placed on a cash basis because there is reasonable doubt regarding the collectibility of principal or interest. A mortgage is considered non-performing whenever a payment is six months past due.

When a mortgage is classified as non-performing, any previously accrued but unpaid interest is provided as a charge to income in the current year. Thereafter, interest income is recognized on a cash basis, but only after prior write-offs and specific provisions for credit losses have been recovered. Furthermore, the Corporation set up an allowance for credit losses for non-performing mortgages calculated as the difference between the carrying value of the mortgage and the depreciated value of the property. The depreciated value of the property is determined using the declining balance method at an annual rate of 5%.

Mortgages receivable are net of allowance for non-performing mortgages.

Property and equipment

Property and equipment are stated at cost. Amortization is provided using the following methods and annual rates:

Office furniture and equipment	Declining balance	20%
Warehouses, office buildings and staff housing	Straight-line	5%

Leasehold improvements are amortized on a straight-line basis over the terms of the leases.

Homeownership assistance grant

The Homeownership Assistance Program (HAP) provides conditional grants in the form of a housing package to eligible residents of the Northwest Territories. Forgiveness of these conditional grants are earned by the clients over a five-year period provided principal residency is maintained in the HAP units.

The expenditures under the HAP program are treated as an expense in the year incurred. In the event a HAP recipient subsequently defaults on the terms of the HAP agreement, the unforgiven portion of the grant assistance must be refunded to the Corporation. The refundable amount is recorded as a recovery in the year in which the recipient defaults on the grant previously received.

Contributions from the Government of the Northwest Territories

Contributions from the Government of the Northwest Territories for operations and maintenance are credited to operations, except for those amounts provided for loan principal repayments which are credited to equity. Capital contributions are credited to equity if used for capital expenditures, or to operations if used for repairs, maintenance, grants and other costs.

Contributions to community housing organizations

Houses owned by the Corporation are operated by local housing associations and authorities. The Corporation provides contributions for the annual operating requirements of these community housing organizations. These contributions are recorded on an accrual basis by the Corporation.

Pension contributions

The Corporation and its employees, who are deemed to be employees of the Government of the Northwest Territories, make contributions to the Public Service Superannuation Plan administered by the Government of Canada. Contributions to the Plan are required from both the employees and the Corporation. These contributions represent the total liability of the Corporation and are recognized in the accounts on a current basis.

The Corporation is not required under present legislation to make contributions with respect to actuarial deficiencies of the Public Service Superannuation Account.

Leave and termination benefits

The Corporation accrues in its accounts the estimated liabilities for severance pay, annual leave and overtime compensatory leave, which are payable to its employees under its collective agreements.

3. Investment in housing projects - land and buildings

(thousands of dollars)	1993			1992
	Cost	Accumulated Amortization	Net	Net
Land assembly	$ 238	$ –	$ 238	$ 110
Public housing	198,852	73,037	125,815	122,955
Northern rental housing	3,379	3,300	79	178
Senior citizens' housing	3,435	1,082	2,353	2,477
Construction in progress	16,409	–	16,409	13,757
	$222,313	$ 77,419	$144,894	$139,477

4. Investment in housing projects - mortgages receivable

(thousands of dollars)	1993	1992
First mortgages, rural and remote housing, bearing interest at rates varying between 0% and 14.25% per annum, repayable over a maximum period of 25 years	$ 1,104	$ 1,142
Other mortgages, bearing interest at rates varying between 6% and 14.25% per annum, repayable over a maximum period of 25 years	591	514
Interim financing and land acquisition loans, bearing interest at rates varying between 9.71% and 15.25% per annum, repayable over a maximum period of 25 years	405	485
	2,100	2,141
Allowance for non-performing mortgages		
Accrued interest	188	175
Principal valuation	171	–
	359	175
	$ 1,741	$ 1,966

5. Property and equipment

(thousands of dollars)	1993			1992
	Cost	Accumulated Amortization	Net	Net
Warehouses	$ 11,580	$ 2,647	$ 8,933	$ 8,374
Office furniture and equipment	1,535	1,130	405	308
Staff housing	531	355	176	202
Leasehold improvements	225	225	–	–
Office buildings	162	126	36	45
Construction in progress	–	–	–	208
	$ 14,033	$ 4,483	$ 9,550	$ 9,137

6. Due to the Government of the Northwest Territories

(thousands of dollars)	1993	1992
Balance at beginning of the year	$ 8,482	$ 5,815
Amounts applied to current year	(925)	(455)
Repayments	(5,360)	–
	2,197	5,360
Operating contributions	54,657	55,580
Operating contributions provided for loan principal repayments	(187)	(162)
Capital contributions used for repairs, maintenance, grants and other cost	19,416	14,394
	73,886	69,812
Cost of operations net of unfunded items	73,537	66,690
	349	3,122
Balance at end of year	$ 2,546	$ 8,482

7. Unapplied capital contributions

(thousands of dollars)	1993	1992
Balance at beginning of the year	$ 18,803	$ 16,963
Capital contributions received	32,807	27,840
	51,610	44,803
Capital expenditures	12,918	11,606
Capital contributions used for repairs, maintenance, grants and other costs	19,416	14,394
	32,334	26,000
	19,276	18,803
Repayments	–	–
Balance at end of the year	$ 19,276	$ 18,803
Representing unapplied capital contributions for:		
1993	$ 15,174	$ –
1992	3,259	16,513
1991	624	1,685
1990	219	605
	$ 19,276	$ 18,803

8. Long-term debt

(thousands of dollars)	1993	1992
NHA Section 82 loans from Canada Mortgage and Housing Corporation, repayable in annual instalments until the year 2033, bearing interest at an average weighted rate of 13.3% (1992 - 13.3%)	$ 93,352	$ 93,681
NHA Section 80 loans from Canada Mortgage and Housing Corporation for use in financing costs of land development, repayable when land is removed from inventory, bearing interest at an average weighted rate of 10.5% (1992 -10.4%)	115	117
NHA Section 26 loans from Canada Mortgage and Housing Corporation, repayable in monthly instalments until the year 2023, bearing interest at an average weighted rate of 7.9% (1992 - 7.9%)	539	544
Loans from Canada, repayable in annual amounts through 1996, bearing interest at an average weighted rate of 8.5% (1992 - 8.4%)	64	105
	94,070	94,447
Contributions from the Government of the Northwest Territories for the provision of interim financing which is repayable when the program is terminated	1,100	1,100
	95,170	95,547
Portions included in current liabilities	365	337
	$ 94,805	$ 95,210

The loans are guaranteed by the Government of the Northwest Territories.

Principal repayments and interest requirements over the next five years on outstanding loans are as follows:

(thousands of dollars)	Principal	Interest	Total
1994	$ 365	$ 12,901	$ 13,266
1995	389	12,857	13,246
1996	437	12,810	13,247
1997	473	12,755	13,228
1998	533	12,697	13,230

9. Recoveries from Canada Mortgage and Housing Corporation

(thousands of dollars)	1993	1992
Recoveries in respect of:		
Operations and maintenance		
Contributions to local housing organizations including interest expense	$ 45,900	$ 43,797
Repairs, maintenance, grants and other costs funded by capital contributions	6,653	10,547
	$ 52,553	$ 54,344
Capital		
Additions to land and buildings	$ 30,157	$ 29,096

10. Excess of expenses over revenues and recoveries

The excess is represented by the following unfunded expenses:

(thousands of dollars)	1993	1992
Amortization	$ 7,487	$ 7,375
Operations and maintenance items paid out of other capital contributions	247	–
Principal portion on write-down of non-performing mortgages	171	–
Long-term portion of leave and termination benefits	136	(19)
Recovery of home improvement program grants	(26)	(24)
Loss (gain) on disposal of land and buildings	(29)	119
Recovery of prior year grants	(179)	(206)
	$ 7,807	$ 7,245

11. Commitments

(a) The Corporation leases office space under long-term operating lease agreements and is committed to basic rental payments over the next five years as follows:

	(thousands of dollars)
1994	$ 1,261
1995	1,171
1996	1,145
1997	502
1998	325

The leases contain escalation clauses for operating costs and property taxes which may cause the payments to exceed the basic rental.

(b) At March 31, 1993 the estimated cost to complete housing projects in progress was $37,485,000 of which Canada Mortgage Housing Corporation will share in the approved cost to the extent of $27,772,000.

12. Related party transactions

In addition to those related party transactions disclosed elsewhere in these financial statements, the Corporation is related in terms of common ownership to all Government of the Northwest Territories created departments, agencies and Crown corporations. The Corporation enters into transactions with these entities in the normal course of business.

For the year ended March 31, 1993

Schedule of Administration Expenses

(thousands of dollars)	1993	1992
Salaries and benefits	$ 11,890	$ 10,977
Travel and relocation	2,851	2,610
Building and equipment rentals	1,641	1,634
Professional and special services	1,282	741
Communications	470	450
Materials and supplies	443	511
Computer services	205	204
Land title fees and expenses	130	244
Miscellaneous	5	15
Director fees and expenses	4	181
	$ 18,921	$ 17,567