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1989/90

1989 - 1990
ANNUAL REPORT



NORTHWEST TERRITORIES
HOUSING CORPORATION

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1989-1990-ᓂ
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ANNUAL REPORT 1989/90



Daniel Norris
Commissioner,
Government of the Northwest Territories

Dear Sir:

I have the honour to present herewith, for the information of the Members of the Legislative Assembly and yourself, the Annual Report of the Northwest Territories Housing Corporation, covering the period April 1, 1989, to March 31, 1990.

Respectfully submitted,

Tom Gutter

Tom Butters, M.L.A.
Minister Responsible for
the Northwest Territories
Housing Corporation

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 ሲሆን 31፣ 1990-ግ.

‘ॐ नमो भगवते वासुदेवाय’

Tom Gutter

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Northwest Territories Housing Corporation

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1989 - 90-Γ
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Front Cover: Martha Kakee and Tunugusiq Tiglik of Pangnirtung. On page 8 Martha Kakee from Pangnirtung, Martha Talerook in Baker Lake and Peter and Mary Kay in Fort McPherson relate the changes they have seen in housing in the N.W.T. Tessa Macintosh.

Left: Public Housing in Spence Bay constructed in 1983. Tessa Macintosh.

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Горько

"Adequate housing fosters pride and self worth which in turn leads to higher achievement at school and at work."

[illegible]

The picture is grim, but I believe progress has been made. When I visit communities in every region of the Territories, new homes have sprung up, and others are under construction. With



ΔΕΥΤΕΡΟ 226-ΨΑΦΟΧΡΟΜΟ

Housing for elders and for everyone can be an integral part of the solution to all social problems. Adequate housing fosters pride and self worth which in turn leads to higher achievement at school and at work. The Housing Corporation can contribute to economic development and it can alleviate unemployment.



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The Board of the Housing Corporation has a responsibility to voice the concerns related to housing of the people of the Northwest Territories. These people are spread across one third of the land mass of Canada. As board members, we bring expert knowledge of our own region to meetings and we also try to learn more about the rest of the Territories so that we can understand our fellow members' concerns. Of the board's regular four meetings per year, three are held in Yellowknife and one is held in another community. Each year we alternate between an eastern and western location. In 1989, our first meeting was held in Fort Simpson in June and it coincided with the opening ceremonies of the Fort Simpson senior citizen's facility. The Stanley Isiah Senior Citizen home is a 30 unit home for elders on the bank of the Liard River where it flows into the Mackenzie River. After our meeting and after the opening, we visited Jean Marie River, Nahanni Butte and Fort Liard to give board members an opportunity to meet with local housing representatives in order to increase our knowledge of regional housing issues. Certainly the conditions of the South Slave region are different from those faced by the Inuit of the Keewatin, but the need for more housing is the same.

[illegible][illegible]

Board Member Peter Kritaqilulik, I attended a Manager and Chairperson's Workshop in Rankin Inlet in March. Board members Charlie Haogak and Charlie Lyall both attended the Kitikmeot Housing Federation's Annual General Meeting held in Cambridge Bay. In April (of 1990) Peter Kritaqilulik and I attended the official opening of the Paungaqtuuq Residence for seniors in Baker Lake.

In 1989/90, we reviewed many issues. Always the need for additional housing was in the forefront. we also discussed the delivery of housing. The board made recommendations related to the advantages and disadvantages of tendering for the complete provision of supplying, shipping and erecting public housing units versus the separating out of the purchase of materials, shipping and labour portions of contracts. We recommend that the Corporation utilize both methods to be better able to determine the most advantageous method in relation to relative cost, quality of workmanship and number of local people employed.

Our newest board member, Mavis Michaud of Fort Simpson was appointed to the board of directors on April 21, 1989. Our other current board members are: Simonie Alainga of Iqaluit; Charlie Barnaby of Fort Good Hope; Steve Brooks of Hay River, Chairperson of the Finance Committee; Gerry Cheezie of Yellowknife, Chairperson of the Policy Committee; Knute Hansen of Aklavik; Charlie Haogak of Sachs Harbour; Jaykolassie Killiktee of Pond Inlet; Peter Kritaqilulik of Arviat; Charlie Lyall of Spence Bay; Jake Heron, President of the Corporation and myself.

As chairman of the board of the NWT Housing Corporation, I would like to thank our minister, the Honourable Tom Butters for his dedication and commitment to northerners and thier housing needs. Mr Butters is constantly travelling throughout the Territories listening to the people in the communities. I would also like to thank the president, Mr. Jake Heron and the employees of the Corporation for their diligence throughout the 1989/90 fiscal year. Housing continues to be a serious problem in the north and in response to this need, the Corporation has provided more housing units than in any previous year.



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"Housing continues to be a serious problem in the north and in response to the need, the Corporation has provided more housing units than in any other year."

"ልማት ለጎረቤቶች ለማድረግ ስራው በጣም አስፈላጊ ነው። ለዚህም ምሳሌ ሆኖ የሚያሳይንዎትልን ልማት ለጎረቤቶች ለማድረግ ስራው በጣም አስፈላጊ ነው።"

Block funding to the Liard Valley Development Corporation was used for log "HAP" houses. Jake Heron

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Back Row: Simonie Alainga, Charlie Haogak, Mavis Michaud, Knute Hansen, Philip Nukapiak, Charlie Barnaby, Gerry Cheezie, Jaykolassie Killiktee.

Front Row: Peter Kritaqilulik, Charlie Lyall, Hon. Tom Butters, Steve Brooks, J.A. (Jake) Heron. Tessa Macintosh

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I would like to devote my letter to providing you with examples of how we deliver our programs and how we live up to our mandated responsibility, "to foster community development, economic development and accountability to and by the local community."

Corporation staff, community leaders in Snowdrift and Fort McPherson and several contractors worked co-operatively and diligently to design and implement both demonstration projects and I am pleased to report that they have been successful in the following ways:

[illegible][illegible]



Martha married at the age of about 14. She met her husband at Padloping Island. After she was married she and her husband travelled almost constantly by dog team. They lived in Clyde River and there, for a time she lived in an igloo lined with sealskin. After she had her first child they lived outside of Tuvajjurijauk. They moved into Pangnirtung in 1962. It was the year that many of the dogs died from a disease which caused them to dehydrate. Her husband, Martha and their three children moved into a little house which they called a "seal skin scraping board" and which others called a "chicken coop". The house was heated with a little oil stove. The oil was provided. When she moved in she couldn't fall asleep. Her husband found that the 'drip drip' sound that was keeping her awake was oil dripping and firing in the stove. Later they moved into a bigger three bedroom Northern Rental Unit which had an oil heater and a honey bucket. Her present house is Martha's favourite and she says, is just the right size for the five people living there.

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Travelling across Time

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"It was lots of work but I was glad I was getting a house." — Peter Kay

[illegible][illegible]

Peter and Mary Kay in the porch of their HAP house in Fort McPherson. The Homeownership Assistance Program provides a forgivable loan in the form of a house package which the owner builds. Frank Pilak



Some things haven't changed. A canvas tent is pitched behind her house and that is where she chooses to sleep in the long summer "nights". The breathtaking view of the fiord and the Pagnirtung Pass is as pervasive as ever. Years ago, Martha used to take the women by dog team across the fiord in the spring to pick the berries on the far slopes. Though Martha only travels by boat now, she still enjoys picking the berries on the rocky hillsides surrounding Pagnirtung.

Mary Kay in Fort McPherson also enjoys picking various berries including yellow berries, blueberries and cranberries. Peter and Mary Kay received a "HAP" package in 1987. Mr. Kay learned about the Housing Corporation's Home Assistance Program (jointly funded by NWT HC and CMHC) from his friend, Robert Firth, who had built a HAP home and suggested Peter apply for one. It came by barge to Inuvik and truck to Fort McPherson. Peter worked on the house every day. His three sons and friends helped him to build it. Volunteers with the Frontier Foundation, a Canadian man, an Irishman, a Japanese man and a Swedish woman also gave him assistance. The Housing Corporation put in the electrical and mechanical systems over the winter.

Peter Kay was born about 15 miles from Fort McPherson on the Husky Channel. His first home was a canvas tent with a camp stove which burned wood. Later he lived in a log cabin in the bush. After he came home from three years at the residential school in Hay River where he learned to speak English, his father had moved into a log house with glass windows. There were three or four families living at the mouth of the Husky Channel.

Peter and Mary were married in 1939. They had five sons and seven daughters. In 1956 Peter bought a 16 by 20 foot cabin eight miles down the channel from a trader who was moving on. In 1965, Peter and Mary moved into public housing in Fort McPherson. At first many people who lived in the bush only came into town to celebrate Christmas and Easter. According to Mary, her family moved so that their children could attend school but they still spent their summers at a fish camp on the Husky Channel.

Presently their son Peter Jim lives with them except in the winter when he is out trapping. Their daughter Suzie and her boyfriend and children are presently living with them while they build their

[illegible][illegible][illegible][illegible]

[illegible]

Martha Talerook in her unit in the Senior Citizen Residence. Ronne Heming

[illegible]

Her favourite home is her present home. Martha enjoyed the opening ceremonies for the seniors residence. She sang and she wore traditional clothing including a beaded headpiece, amoutik and kamiks at the opening which was attended by the Honourable Alan Redway federal Minister of State (Housing) and by the Honourable Tom Butters, minister responsible for the Northwest Territories Housing Corporation and the president of the Northwest Territories Housing Corporation, Jake Heron.

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	Public Housing
	Senior Citizen's Accommodation
	Interim Financing
ERP	Emergency Repair Program
HIP	Home Improvement Program
SCHRP	Senior Citizen Home Repair Program
NTRPP	Northern Territorial Rental Purchase Program

Housing associations/authorities also require certain infrastructure to carry out their business of managing the rental housing inventory. Tools, shop equipment, office furnishings and equipment and vehicles are provided through the Housing Association/Authority Equipment Program. Warehouse, workshop, office and meeting space are provided through the Warehouse and Office Program.

Families who can afford the operating expenses of a home but who cannot afford the capital costs of acquisition or repairs, may receive assistance through one of the corporation's Homeownership Programs. Assistance is available to acquire a new home or make repairs to an existing family residence. The Homeownership Assistance Program provides a forgivable loan in the form of a house package, which the owner builds. Homeownership Assistance Support provides families with some assistance in the form of a forgivable loan for skilled jobs such as plumbing and heating system installation. The older, Northern Rental houses may also be bought by the tenant, who may apply one third of the rent toward the sale price.

Lending Programs

There is also some assistance to higher income families. If a person or couple qualify to borrow money from a bank but cannot borrow it until the house is complete, the NWT HC will temporarily lend them money to construct the house (Interim Financing).

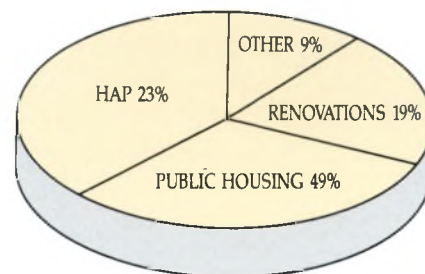
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*Dave Christoph, Topographical Technologist,
Construction and Development, NWT
Housing Corporation Headquarters in
Yellowknife.*

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PERCENTAGE ALLOCATION
BY PROJECT TYPE
FOR THE YEAR 1989-1990

2000-01-01
 2000-01-01
 2000-01-01



INCLUDES CMHC FUNDING



In Housing Associations and Authorities, the majority or 39 of the 58 employees are indigenous. The Western Arctic District office employs three indigenous people on staff and one in a training position. Indigenous people are encouraged to join the Housing Corporation in many ways, including through apprentice programs and the in-service training program.

[illegible]



The corporation carried out the following capital projects in the district.

	\$	Projects
HAP	\$1,366,000	17
HIP	200,000	7
SCHRP	110,000	14
ERP	80,000	21
M & I	344,000	5

The corporation has introduced a Maintenance Management Program for the authorities. Over time, this system will help the authorities to carry out their maintenance work in a more efficient, effective and economical manner.

The district opened a sub-office in Fort Rae to improve our delivery of housing by bringing personnel closer to the community. In the long term this should provide employment and training opportunities for the community.

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	\$	Accts
HAP	\$1,366,000	17
HIP	200,000	7
SCHRP	110,000	14
ERP	80,000	21
M & I	344,000	5

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North Slave District

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Bernadette Stewart, Manager Construction Services and Tom Beaulieu, Senior District Operations Manager in Rainbow Valley. Tessa Macintosh

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Two interesting training initiatives were undertaken in the Kitikmeot in 1989/90. A drywall training course was held in Cambridge Bay and a carpentry training course in Spence Bay. Both courses were jointly sponsored by Arctic College and the NWT Housing Corporation.

The drywall training course was held in Cambridge Bay from May until August of 1989. Arctic College held classroom instruction as well as on the job training. The Housing Corporation provided materials and units to be drywalled. The course was a huge success with all participants graduating. Two of these persons now have full-time jobs using their acquired skills and the others have been able to maintain seasonal employment with contractors.

A carpentry course was held in Spence Bay September 1989 to January of 1990. Classroom and practical experience were again combined. The participants were provided some labour funding from the Housing Corporation and gained practical experience working on two HAP units being constructed.

The HAP Program continued to be a very popular program throughout the region with 16 units being delivered. All communities of the region are now participating.

The Housing Corporation and its Housing Associations continued to be one of the largest affirmative action employers in the region. Ninety six percent (96%) of housing association personnel were native northerners as well as fifty five percent (55%) of the district office staff being hired under affirmative action.

Training continued to be stressed in 1989/90. Various workshops were carried out during the year. A workshop for chairpersons of housing association boards was carried out in conjunction with the Kitikmeot Housing Federation meeting in November. Budgeting workshops were held for the managers of associations and a purchasing workshop was held for maintenance foremen of associations.

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[illegible]

MANAGEMENT REPORT

Kitikmeot District

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ግልጽ ምድር ምድር

Left: Participants in a training program for carpenters sponsored jointly with Arctic College in Spence Bay. Tessa Macintosh

ካልገሌ፡ ልሮምብላርድ ዋረሲም፣ጋሮ ልብ፣
ፍሮም ልፍ፣ጋብ፣ ርፍ፣ጋል ልሮምብላርድ
ርድፍ፣ጋብ ለፍ፣ጋሮ፡





The Keewatin district is dedicated to the concept of community development especially where skill levels require upgrading and development. A special demonstration project has been initiated in Coral Harbour with a small contracting firm. Construction will start as weather permits in the summer of 1990. For the upcoming year, an emphasis is being placed on training and development for housing association staff and boards and in other housing related areas.

[illegible]



A continuing challenge in the district is the management of the associations. District office is insisting on greater accountability both from boards of directors and their staffs. Monitoring systems are being put into place which

[illegible]

$\Delta \Delta_{\text{C}}^{\text{C}} \cap \sigma^{\text{C}} \cup \Delta \sigma^{\text{b}'} \text{C} \Delta \leftarrow^{\text{b}}$

[illegible]



28

ለህግግነት (ርዕሰ ስራዎች በሰዓት)	1990	1989
ሊኒያ		
ሰዓት	\$ 10,941	\$ 12,836
የሰዓት ስራዎች		
በሰዓት ስራዎች ስራዎች ስራዎች	19,276	11,802
ሰዓት ስራዎች	292	150
ሰዓት	3,331	2,512
	33,840	27,300
የሰዓት ስራዎች ስራዎች (በሰዓት 3)		
የሰዓት ስራዎች ስራዎች (በሰዓት 4)	131,821	127,001
ሰዓት ስራዎች	2,243	2,142
የሰዓት ስራዎች ስራዎች	328	328
	134,392	129,471
ለህግግነት ስራዎች (በሰዓት 5)	6,735	5,704
	\$ 174,967	\$ 162,475

የሰዓት ስራዎች (ርዕሰ ስራዎች በሰዓት)	1990	1989
ሊኒያ		
የሰዓት ስራዎች	\$ 6,355	\$ 7,090
የሰዓት ስራዎች	3,260	3,270
የሰዓት ስራዎች ስራዎች ስራዎች (በሰዓት 6)	3,308	1,013
የሰዓት ስራዎች ስራዎች ስራዎች (በሰዓት 7)	15,768	11,519
የሰዓት ስራዎች ስራዎች	243	373
ሊኒያ ስራዎች ስራዎች	827	852
	29,761	24,117
የሰዓት ስራዎች (በሰዓት 8)	96,755	97,136
	126,516	121,253
የሰዓት ስራዎች (በሰዓት 11)		
የሰዓት ስራዎች ስራዎች	48,451	41,222
	\$ 174,967	\$ 162,475

FOR THE YEAR ENDED MARCH 31, 1990

▷σ⁶ḡ⁹ C▷σ⁸ϕ⁹
 ρ⁸ Γσ⁹↳▷ϕ⁹

▷▷▷^c 𐎧𐎶𐎵𐎠𐎥 𐎠𐎥 31,
1990

FOR THE YEAR ENDED MARCH 31, 1990

▷σ^b_i C▷σ^c_j
◁▷C▷^c

▷▷▷^c ◡◡◡◡◡^c ◡◡ 31,
1990

(thousands of dollars)	1990	1989
Balance at beginning of the year	\$ 41,222	\$ 40,127
Excess of expenses over revenues and recoveries	(6,305)	(7,145)
Contributions from the Government of the Northwest Territories		
Capital contributions used for capital expenditures	13,192	7,482
Other capital contributions	132	125
Operating contributions provided for loan principal repayments	210	633
	<u>13,534</u>	<u>8,240</u>
Balance at end of the year	\$ 48,451	\$ 41,222

(thousands of dollars)	1990	1989
Revenues and recoveries		
Contributions from the Government of the Northwest Territories (Note 6)	\$ 62,261	\$ 63,816
Recoveries from Canada Mortgage and Housing Corporation (Note 9)	45,032	42,246
Interest and other revenue	3,932	2,630
Gain on disposal of land and buildings	484	—
Recovery of prior year grants	177	—
	<u>111,886</u>	<u>108,692</u>
Expenses		
Contributions to local housing organizations	59,153	54,415
Repairs, maintenance, grants and other costs funded by capital contributions	22,346	25,233
Administration (Schedule)	16,120	15,518
Interest on long-term debt	13,082	13,225
Depreciation and amortization	7,100	6,827
Workshops and studies	390	428
Loss on disposal of land and buildings	—	191
	<u>118,191</u>	<u>115,837</u>
Excess of expenses over revenues and recoveries (Note 10)	\$ 6,305	\$ 7,145

(ርዕሰ ስራዎች)	1990	1989
ድምፅ ተጠቅሞ የሚገኝ የግብርና ስራዎች	\$ 41,222	\$ 40,127
የግብርና ስራዎች ስራዎች	(6,305)	(7,145)
ድምፅ ተጠቅሞ የሚገኝ የግብርና ስራዎች		
የግብርና ስራዎች ስራዎች		
የግብርና ስራዎች ስራዎች	13,192	7,482
የግብርና ስራዎች ስራዎች	132	125
የግብርና ስራዎች ስራዎች		
የግብርና ስራዎች ስራዎች	210	633
	13,534	8,240
ድምፅ ተጠቅሞ የሚገኝ የግብርና ስራዎች	\$ 48,451	\$ 41,222

(ርዕሰ ስራዎች)	1990	1989
የግብርና ስራዎች ስራዎች		
የግብርና ስራዎች ስራዎች		
የግብርና ስራዎች ስራዎች	\$ 62,261	\$ 63,816
የግብርና ስራዎች ስራዎች		
የግብርና ስራዎች ስራዎች	45,032	42,246
የግብርና ስራዎች ስራዎች	3,932	2,630
የግብርና ስራዎች ስራዎች	484	—
የግብርና ስራዎች ስራዎች	177	—
	111,886	108,692
የግብርና ስራዎች ስራዎች		
የግብርና ስራዎች ስራዎች	59,153	54,415
የግብርና ስራዎች ስራዎች		
የግብርና ስራዎች ስራዎች	22,346	25,233
የግብርና ስራዎች ስራዎች	16,120	15,518
የግብርና ስራዎች ስራዎች	13,082	13,225
የግብርና ስራዎች ስራዎች	7,100	6,827
የግብርና ስራዎች ስራዎች	390	428
የግብርና ስራዎች ስራዎች	—	191
	118,191	115,837
የግብርና ስራዎች ስራዎች		
የግብርና ስራዎች ስራዎች	\$ 6,305	\$ 7,145

▷ σ^b ⋅ ⋅^c ◁

[illegible]

$\dot{r} = \frac{dr}{dt}$

$$\Delta C^{96} d \rho \rho^* e^{-\sigma} C$$

▷▷▷^c ♫▷▷▷^c ♫ 31,

1990

$\partial \Delta^c$ $\dot{\rho} \triangleleft \gamma^c$

$$\triangleright \sigma^b \bar{b}^c \subset \triangleright \sigma^{\bar{b}^c} \sigma^b$$

▷▷▷^c $\mathcal{M}^{\mathcal{A}} \triangleleft \mathcal{M}^c$ L₂ 31,

1990

1. Authority and objective

The Northwest Territories Housing Corporation is a territorial 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.

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 the lower of cost or replacement value, 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. Depreciation 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%

Property and equipment

Property and equipment are stated at cost. Depreciation 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 recoveries 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 local housing organizations

Houses owned by the Corporation are operated by local housing associations and authorities. The Corporation provides contributions for the annual requirements of these local 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.

[illegible]

የጋጋልጽፌልፍ ልኪጋህጠኦር

Δ^αΔ^βΔ^γ Δ^δΔ^εΔ^ζ

ΔΡΥΒΕΛΕ-ΔΟΛ 5%

◁▷^c◁▷^c◁▷^c◁▷^c

[illegible][illegible][illegible]

በበፍል፣ ልጋራ፣ ለፃሰ፣

ᐃᑭᓂᓄᔪᓚᓂᐅᓂᕐ 20%

ሥጋ፣ በበፍጹሙ ልጋ፣፡፡

ᐃᑦᓴ ᓕᓄᓂᓪ ᐃᑦᓴᓪᓰᐃᑦᓴᓪ

[illegible][illegible]

Δεῖν ὅτι ὁ Διὶς ἄνθρωπος ἐστὶν ὁμοῖος

[illegible][illegible]

Δεῖνός μὲν ἄνθρωπος ἡμεῖς ἴσμεν

[illegible]

Δῆλον δὲ καὶ ὅτι ἡ ἀπορία ἐστὶν ἀπὸ τοῦ ὅτι

[illegible]

ፊኔኔጋዎጋቦኒፍ ልቴሰፍ

[illegible]

3. Investment in housing projects — Land and Buildings

(thousands of dollars)	1990		1989	
	Cost	Accumulated Depreciation	Net	Net
Land assembly	\$ 458	\$ —	\$ 458	\$ 568
Public housing	173,270	53,614	119,656	116,346
Northern rental housing	5,469	4,698	771	1,113
Senior citizens' housing	3,032	709	2,323	1,327
Construction in progress	8,613	—	8,613	7,647
	\$ 190,842	\$ 59,021	\$ 131,821	\$ 127,001

4. Investment in housing projects — Mortgages receivable

(thousands of dollars)	1990	1989
First mortgages, rural and remote housing, bearing interest at rates varying between 9 7/8% and 21% per annum, repayable over a maximum period of 25 years	\$ 1,174	\$ 1,248
Other mortgages, bearing interest at rates varying between 0% and 12% per annum, repayable over a maximum period of 25 years	732	329
Interim financing loans, bearing interest rates between 13 3/4% and 14 3/4%, for indeterminate periods	337	565
	\$ 2,243	\$ 2,142

5. Property and equipment

(thousands of dollars)	1990		1989	
	Cost	Accumulated Depreciation and Amoritzation	Net	Net
Warehouses	\$ 7,076	\$ 1,113	\$ 5,963	\$ 4,846
Office furniture and equipment	1,351	897	454	500
Staff housing	531	276	255	282
Leasehold improvements	261	259	2	7
Office buildings	162	101	61	69
	\$ 9,381	\$ 2,646	\$ 6,735	\$ 5,704

3. የጨውነትነት ልዩገጽጽ ለጽሑፍ

(ርዕሰጽሑፍ) የጨውነት	1990		1989	
	ጠቅላላ ለጽሑፍ		ጠቅላላ ለጽሑፍ	
	ጠቅላላ ለጽሑፍ	ጠቅላላ ለጽሑፍ	ጠቅላላ ለጽሑፍ	ጠቅላላ ለጽሑፍ
ጠቅላላ ለጽሑፍ	\$ 458	\$ —	\$ 458	\$ 568
የጽሑፍ ለጽሑፍ	173,270	53,614	119,656	116,346
የጽሑፍ ለጽሑፍ	5,469	4,698	771	1,113
ጠቅላላ ለጽሑፍ	3,032	709	2,323	1,327
ጠቅላላ ለጽሑፍ	8,613	—	8,613	7,647
	\$ 190,842	\$ 59,021	\$ 131,821	\$ 127,001

4. ለጽሑፍ ለጽሑፍ ለጽሑፍ - ለጽሑፍ ለጽሑፍ

(ርዕሰጽሑፍ)	1990	1989
ጠቅላላ ለጽሑፍ, ጠቅላላ ለጽሑፍ		
ጠቅላላ ለጽሑፍ, ጠቅላላ ለጽሑፍ		
ጠቅላላ ለጽሑፍ, ጠቅላላ ለጽሑፍ		
ጠቅላላ ለጽሑፍ, ጠቅላላ ለጽሑፍ	\$ 1,174	\$ 1,248
ጠቅላላ ለጽሑፍ, ጠቅላላ ለጽሑፍ		
ጠቅላላ ለጽሑፍ, ጠቅላላ ለጽሑፍ	732	329
ጠቅላላ ለጽሑፍ, ጠቅላላ ለጽሑፍ		
ጠቅላላ ለጽሑፍ, ጠቅላላ ለጽሑፍ	337	565
	\$ 2,243	\$ 2,142

5. ለጽሑፍ ለጽሑፍ ለጽሑፍ

(ርዕሰጽሑፍ) የጨውነት	1990		1989	
	ጠቅላላ ለጽሑፍ		ጠቅላላ ለጽሑፍ	
	ጠቅላላ ለጽሑፍ	ጠቅላላ ለጽሑፍ	ጠቅላላ ለጽሑፍ	ጠቅላላ ለጽሑፍ
ጠቅላላ ለጽሑፍ	\$ 7,076	\$ 1,113	\$ 5,963	\$ 4,846
ጠቅላላ ለጽሑፍ				
ጠቅላላ ለጽሑፍ	1,351	897	454	500
ጠቅላላ ለጽሑፍ	531	276	255	282
ጠቅላላ ለጽሑፍ	261	259	2	7
ጠቅላላ ለጽሑፍ	162	101	61	69
	\$ 9,381	\$ 2,646	\$ 6,735	\$ 5,704

6. Due to the Government of the Northwest Territories

(thousands of dollars)	1990			1989
	Operations and Maintenance	Special Contributions	Total	Total
Balance at beginning of year	\$ 790	\$ 223	\$ 1,013	\$ 3,783
Operating contributions	52,255	—	52,255	50,235
Operating contributions provided for loan principal repayments	(210)	—	(210)	(633)
Capital contributions used for repairs, maintenance, grants and other costs	13,524	—	13,524	15,004
	65,569	—	65,569	64,606
Cost of operations net of unfunded items	62,261	—	62,261	63,816
	3,308	—	3,308	790
	4,098	223	4,321	4,573
Repayments	790	223	1,013	3,560
Balance at end of year	\$ 3,308	\$ —	\$ 3,308	\$ 1,013

7. Unapplied capital contributions

(thousands of dollars)	1990	1989
Balance at beginning of the year	\$ 11,519	\$ 13,619
Capital contributions received	30,965	20,979
	42,484	34,598
Capital expenditures	13,192	7,482
Capital contributions used for repairs, maintenance, grants and other costs	13,524	15,004
	26,716	22,486
	15,768	12,112
Repayments	—	593
Balance at end of the year	15,768	\$ 11,519
Representing unapplied capital contributions for:		
1990	\$ 12,084	\$ —
1989	2,483	5,076
1988	1,014	3,964
1987	187	1,048
1986	—	205
1985		1,226
	\$ 15,768	\$ 11,519

6. ለጥሬውርድ ለውጥ ለፈጠራ ስራዎች

(ርዕሰ ስራዎች)	1990	1989
	ጠቅላላ ስራዎች	ጠቅላላ ስራዎች
	ጠቅላላ ስራዎች	ጠቅላላ ስራዎች
ጠቅላላ ስራዎች ለጥሬውርድ	\$ 790	\$ 1,013
ጠቅላላ ስራዎች ለፈጠራ	52,255	50,235
ጠቅላላ ስራዎች ለፈጠራ	(210)	(633)
ጠቅላላ ስራዎች ለፈጠራ	13,524	15,004
ጠቅላላ ስራዎች ለፈጠራ	65,569	64,606
ጠቅላላ ስራዎች ለፈጠራ	62,261	63,816
ጠቅላላ ስራዎች ለፈጠራ	3,308	790
ጠቅላላ ስራዎች ለፈጠራ	4,098	4,573
ጠቅላላ ስራዎች ለፈጠራ	790	3,560
ጠቅላላ ስራዎች ለፈጠራ	\$ 3,308	\$ 1,013

7. ለጥሬውርድ ለውጥ ለፈጠራ ስራዎች

(ርዕሰ ስራዎች)	1990	1989
ጠቅላላ ስራዎች ለጥሬውርድ	\$ 11,519	\$ 13,619
ጠቅላላ ስራዎች ለፈጠራ	30,965	20,979
ጠቅላላ ስራዎች ለፈጠራ	42,484	34,598
ጠቅላላ ስራዎች ለፈጠራ	13,192	7,482
ጠቅላላ ስራዎች ለፈጠራ	13,524	15,004
ጠቅላላ ስራዎች ለፈጠራ	26,716	22,486
ጠቅላላ ስራዎች ለፈጠራ	15,768	12,112
ጠቅላላ ስራዎች ለፈጠራ	—	593
ጠቅላላ ስራዎች ለፈጠራ	15,768	\$ 11,519
ጠቅላላ ስራዎች ለፈጠራ		
ጠቅላላ ስራዎች ለፈጠራ	\$ 12,084	\$ —
ጠቅላላ ስራዎች ለፈጠራ	2,483	5,076
ጠቅላላ ስራዎች ለፈጠራ	1,014	3,964
ጠቅላላ ስራዎች ለፈጠራ	187	1,048
ጠቅላላ ስራዎች ለፈጠራ	—	205
ጠቅላላ ስራዎች ለፈጠራ		1,226
ጠቅላላ ስራዎች ለፈጠራ	\$ 15,768	\$ 11,519

8. Long-term liabilities

(thousands of dollars)	1990	1989
Long-term debt:		
Section 43 loans from Canada Mortgage and Housing Corporation, repayable in annual installments until the year 2033, bearing interest at an annual average weighted rate of 13.3% (1989 – 13.3%)	\$ 94,173	\$ 94,380
Section 42 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 10.3% (1989 – 9.8%)	362	480
Section 15 loans from Canada Mortgage and Housing Corporation, repayable in monthly installments until the year 2023, bearing interest at an average weighted rate of 8.0% (1989 – 8.5%)	565	647
Loans from Canada, repayable in annual amounts through 1996, bearing interest at an average weighted rate of 8.2% (1989 – 8.2%)	195	235
	95,295	95,742
Deferred contributions from the Government of the Northwest Territories for the provision of interim and supplementary financing loans	1,100	1,100
Allowance for employee leave and termination benefits	1,187	1,146
	97,582	97,988
Portions included in current liabilities	827	852
	\$ 96,755	\$ 97,136

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
1991	\$ 294	\$13,046	\$13,340
1992	311	13,014	13,325
1993	337	12,973	13,310
1994	365	12,939	13,304
1995	390	12,895	13,285

8. ልዩ ልማት ስራዎች

(ርዕሰ ስራዎች)	1990	1989
ልዩ ልማት ስራዎች:		
ልዩ ስራዎች 43-፡ ልዩ ስራዎች ልማት ስራዎች የሆኑት ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች	\$ 94,173	\$ 94,380
ልዩ ስራዎች 42-፡ ልዩ ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች	362	480
ልዩ ስራዎች 15-፡ ልዩ ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች	565	647
ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች	195	235
	95,295	95,742
ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች	1,100	1,100
	1,187	1,146
	97,582	97,988
ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች	827	852
	\$ 96,755	\$ 97,136

ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልማት ስራዎች.

ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልማት ስራዎች ልማት ስራዎች
ልዩ ስራዎች ልማት ስራዎች ልማት ስራዎች ልማት ስራዎች ልማት ስራዎች

ርዕሰ ስራዎች	ልዩ ስራዎች	ልዩ ስራዎች	ልዩ ስራዎች
1991	\$ 294	\$13,046	\$13,340
1992	311	13,014	13,325
1993	337	12,973	13,310
1994	365	12,939	13,304
1995	390	12,895	13,285

9. Recoveries from Canada Mortgage and Housing Corporation

Canada Mortgage and Housing Corporation provides funds under cost-sharing agreements for a specified proportion of expenditures, subject to a maximum dollar amount, on individual projects within each program. A summary of recoveries is as follows:

(thousands of dollars)	1990	1989
Recoveries in respect of:		
Operations and maintenance		
Contributions to local housing organizations including interest expense	\$ 36,046	\$ 32,014
Repairs, maintenance, grants and other costs funded by capital contributions provided by the Government of the Northwest Territories	8,986	10,232
	<u>\$ 45,032</u>	<u>\$ 42,246</u>
Capital		
Additions to land and buildings	\$ 23,269	\$ 20,396

10. Excess of expenses over revenues and recoveries

The excess is represented by the following unfunded expenses:

(thousands of dollars)	1990	1989
Depreciation and amortization	\$ 7,100	\$ 6,827
(Gain) Loss on disposal of land and buildings	(484)	191
Long-term portion of allowance for employee leave and termination benefits	30	130
Operations and maintenance items paid out of prior years' capital grants	—	1
Recovery of home improvement program grants	(164)	(4)
Recovery of prior year grants	(177)	—
	<u>\$ 6,305</u>	<u>\$ 7,145</u>

9. $\triangleright \cap' \cap C \triangleright \prec^c$ $b_a C \triangleright \prec$ $\Delta^{\perp} \subseteq \Gamma \cup \{ \neg \nabla b_d \vee \sigma^c \}$

[illegible]

(ርዕሳዊ ስራዎች ምዕራፍ)	1990	1989
ጥቅምት ስራዎች ስራዎች ስራዎች:		
ጥቅምት ስራዎች ስራዎች ስራዎች		
ጥቅምት ስራዎች ስራዎች ስራዎች		
ጥቅምት ስራዎች ስራዎች ስራዎች	\$ 36,046	\$ 32,014
ጥቅምት ስራዎች ስራዎች ስራዎች		
ጥቅምት ስራዎች ስራዎች ስራዎች		
ጥቅምት ስራዎች ስራዎች ስራዎች	8,986	10,232
	<u>\$ 45,032</u>	<u>\$ 42,246</u>
ጥቅምት ስራዎች		
ጥቅምት ስራዎች ስራዎች ስራዎች	\$ 23,269	\$ 20,396

10. $\Delta \Gamma \Delta^b \Delta^c$ $P_{\Delta} P_{\Delta^b} P_{\Delta^c}$ $L \Gamma^c$ $D N^c D^{\sigma c}$

$\Delta \Gamma^{\Delta} \delta \Delta^c \Delta \dot{C}_{\sigma} D_{\sigma} b^c C D / L \gg^c P_a D \gamma \Phi^c n C D / r^c \omega^c$:

(ርዕሳዊ ሪፖርት ያለው)	1990	1989
የፖለቲካ ልማት ለማረጋገጥ የሚያስፈልጉ የፖለቲካ ልማት	\$ 7,100	\$ 6,827
(የፖለቲካ ልማት) የፖለቲካ ልማት ልማት ልማት	(484)	191
የፖለቲካ ልማት ልማት ልማት ልማት ልማት	30	130
የፖለቲካ ልማት ልማት ልማት ልማት ልማት	—	1
የፖለቲካ ልማት ልማት ልማት ልማት ልማት	(164)	(4)
የፖለቲካ ልማት ልማት ልማት ልማት ልማት	(177)	—
	\$ 6,305	\$ 7,145

11. Commitments

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

(thousands of dollars)	
1991	\$ 1,325
1992	1,193
1993	1,085
1994	937
1995	913

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, 1990 the estimated cost to complete housing and land assembly projects in progress was \$12,832,000 of which Canada Mortgage Housing Corporation will share in the approved cost to the extent of \$9,225,000.

12. Contingent Liabilities

During the year, the Corporation ceased making lease payments on a managed property as a result of the property being closed by order of the Territorial Fire Marshall. This action may impact on the value of the \$221,873 note receivable and purchase option currently reported as an asset by the Corporation.

In addition, the Canada Mortgage and Housing Corporation has sued the owners of this property for the amount of the remaining mortgage plus accrued interest (approximately two million dollars) and the owners claimed contribution and indemnity from the Northwest Territories Housing Corporation.

It is management's opinion that, at this time, the outcome of this litigation and an appropriate estimate of contingent liabilities, if any, cannot be determined. The Corporation does not admit liability in this case and no provision for loss is included in these financial statements. Should the litigation result in a payment, then the charge will be applied to operations in the year in which settlement occurs.

Schedule of Administrative Expenses

ᐃᐅᓕᐅᓂᓴᓯᓪᓴ
ᐱᓕᓕᐅᓴᓴᓯᓪᓴ
ᐃᐅᓯᓪᓴᐅᓕᓕᓕᐅᓯᓪᓴ
ᓯᓴᐅᓴᓯᓪᓴ

ᐅᓯᐅᓯᓪᓴ ᓂᓴᓴᐅᓂᓴᓯᓪᓴ ᓴᓯ 31,
1990

(thousands of dollars)	1990	1989
Salaries and benefits	\$ 9,629	\$ 8,909
Travel and relocation	2,513	2,641
Buildings and equipment rentals	1,471	1,626
Professional and special services	846	771
Materials and supplies	530	545
Communications	415	452
Land title fees and expenses	364	252
Directors' fees and expenses	139	162
Computer services	211	159
Miscellaneous	2	1
	\$ 16,120	\$ 15,518

ᐅᓯᓴᓯᓂᓴᓯᓪᓴ	1990	1989
ᓯᓴᐅᓴᓯᓪᓴ ᐃᓴᓴᓯᓪᓴ	\$ 9,629	\$ 8,909
ᐃᓴᓴᓴᓂᓴᓯᓪᓴ ᓂᓴᓴᓴᓂᓴᓯᓪᓴ	2,513	2,641
ᐃᓴᓴᓴᓂᓴᓯᓪᓴ ᐃᓴᓴᓴᓂᓴᓯᓪᓴ	1,471	1,626
ᓴᐅᓴᓴᓂᓴᓯᓪᓴ ᐃᓴᓴᓴᓂᓴᓯᓪᓴ	846	771
ᐃᓴᓴᓂᓴᓯᓪᓴ ᓴᓴᓴᓂᓴᓯᓪᓴ	530	545
ᐅᓴᓴᓴᓂᓴᓯᓪᓴ	415	452
ᓂᓴᓴᓴᓂᓴᓯᓪᓴ ᐃᓴᓴᓴᓂᓴᓯᓪᓴ	364	252
ᐃᓴᓴᓴᓂᓴᓯᓪᓴ ᐃᓴᓴᓴᓂᓴᓯᓪᓴ	139	162
ᓴᓴᓴᓴᓂᓴᓯᓪᓴ ᐃᓴᓴᓴᓂᓴᓯᓪᓴ	211	159
ᓴᓴᓴᓴᓂᓴᓯᓪᓴ ᐃᓴᓴᓴᓂᓴᓯᓪᓴ	2	1
	\$ 16,120	\$ 15,518



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