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The attached Brief on YWCA Residences in the Northwest Territories for presentation to the Territorial Council is presented by the Young Women's Christian Association of Canada. It concerns the establishment of YWCA residences in northern communities.

TABLED DOCUMENT NO. 3.

A BRIEF FOR SUBMISSION TO THE COMMISSIONER AND
TERRITORIAL COUNCIL OF THE NORTHWEST TERRITORIES

ON YOUNG WOMEN'S CHRISTIAN ASSOCIATION RESIDENCES
FOR EMPLOYABLE YOUNG WOMEN IN THE NORTHWEST TERRITORIES

Submitted by

THE YOUNG WOMEN'S CHRISTIAN ASSOCIATION
OF CANADA

May 3, 1965.

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A BRIEF

ON Y.W.C.A. RESIDENCES IN THE N.W.T.

PART I

INTRODUCTORY

Mr. Commissioner and Members of
the Territorial Council of
the Northwest Territories:

The need for living accommodation in the Northwest Territories for employable young Canadian adults has been referred to the YWCA of Canada by a number of organizations, both government and voluntary. The young people involved have been educated in good schools while living in well conducted residences. They are qualified for available employment. Their ability to contribute to the community as effective, working citizens, however, is limited because they cannot obtain accommodation in those centres in the North where employment is to be found. Consequently, they are drifting back to the places whence they came, where increasing population and decreasing game resources cause them to be unemployed. They need the security of stable living arrangements in order to become mature independent adults. Their situation is serious.

The YWCA has been asked to give consideration to the problem of providing this badly needed accommodation for young people in Inuvik, Fort Smith and Yellowknife. Such a challenge is not new for us. We have been helping individuals and communities to adapt to changing conditions for more than a century. The YWCA came into being to meet the housing needs and other social problems of young nurses returning from the Crimean War, and of those who ventured to urban centres in the wake of the Industrial Revolution. Today in Canada, through its Associations in 67 larger centres and Extension groups in many smaller places, the YWCA helps communities to meet a wide range of needs of women and girls, including the provision of their residences - small and large. The process of helping involves mobilizing the interest of citizens, planning with them and initiating action tailored to the particular community and to the expressed needs and wishes of those requiring our services. Usually government financial support is necessary. It is supplied at all levels - municipal, provincial, and federal. This partnership of the governments and the YWCA, which has been so successful can provide a precedent for a successful attack upon the acute problem of housing young adults in the north and helping them establish themselves as useful citizens.

A YWCA staff member visited Fort Smith, Yellowknife, and Inuvik in June, 1964 in order to assess the need for adequate housing for young employable persons in the Territories. Her investigations have convinced us that young people in the north are at a critical stage in their transition from a primitive culture to that of a mainly industrial society. To bridge the gap from their accustomed life, they need the experience of living in the guided conditions that the YWCA can provide. With understanding and support, they can move more surely from the protected atmosphere of the school residence through the difficult problems of employment, toward the eventual acquisition of their own homes.

Young people in the north need opportunity to become responsible citizens. They need the experience of working together with interested citizens in their own community. They need, too, the interest and support of other concerned Canadians, not only private individuals, but also members of commercial, industrial, and philanthropic organizations, who are willing to enter into partnership with northern communities and their government. In the joint project of building northern residences, we will also build bridges of understanding between Canadians. The YWCA can provide a direct

and much needed service for these people of the north. It can also supply an opportunity to promote partnership between northerners and other elements in Canadian life.

In addition to providing comfortable and pleasant living accommodation in a semi-protected setting there are additional positive attributes of a YWCA Residence. To ensure these, a well-qualified House Manager is essential. Help and guidance are needed by youngsters - with adolescent conflicts, employment adjustment problems, money management and so on. The residence experience should be one that stresses healthy development without losing opportunities for fellowship. Girls are expected to carry some house-keeping responsibilities. Included in their experience will be training in home-making - planning, cooking, budgeting and the entertaining of friends. This whole residence experience must be directed toward helping the girls to move on to a satisfying independent life in the community. This will enable more girls to enjoy the benefits of the residence and fulfill the real goal of the project.

PART II

LOCATION - INUVIK

There is such obvious need for several of these residences in the Northwest Territories that much thought, discussion and research has been given to the selection of the most suitable location for the first YWCA residence in the Northwest Territories. The YWCA of Canada is grateful for the consideration of the many persons who have helped in this project especially the staff of the Department of Northern Affairs. While it is true that the first residence could be most easily provided at Yellowknife, the conclusion is general that the most urgent need exists at Inuvik. (Appendix D provides comparable information re Fort Smith and Yellowknife).

Inuvik is a comparatively new community. The native population lives in small, overcrowded, inadequate buildings with no satisfactory accommodation for employable young people. Such living conditions contribute to (1) a sense of failure in competition with fellow-workers; (2) an excessive use of alcohol; (3) an increasing crime rate. Part of the solution for these problems lies in providing the type of residence - including counselling and guidance - which the YWCA offers in many other communities. It is essential that these young people of the Northwest Territories have a base from which to operate when they come out of school and until they set up their own homes. This was the strong recommendation of a public meeting held in Inuvik last June, and there have been repeated requests for action. In view of these facts, Inuvik merits top priority.

There are no existing buildings in Inuvik that could be used for a YWCA residence. The "Bird Camp" buildings (suggested by the Inuvik Women's Study Group) are not available because they will be required as a Construction Camp for a number of years. If a suitable residence is to be provided, therefore, it will be necessary to construct it. Moreover, because of the size of the required building (25 occupants - based on the known need) it would be economically unsound to erect it in the unserved area. Water and sewage disposal there would cost approximately \$7,500 per year, and this would be prohibitive. Subsequent connection to the Utilidor would be costly too. Therefore the Residence of necessity and desirability should be in the served area. The exact location, however, cannot be determined until completion of a Town Planning survey that is now in progress. There should be sufficient land (3 lots) to provide for necessary extension to accommodate additional girls or boys.

PART III

FINANCING

Preliminary discussions with Central Mortgage and Housing Corporation indicate that they might be prepared to assist in the financing of construction and the operation of a residence for young women in the Territories. There are two ways - tentatively outlined below - in which this help might be given. In both instances, the Territorial Government would be required to enter into an agreement with the Corporation, under the specific terms of the appropriate section of the Act which permits the Corporation to contribute to operating losses, they may not deal directly with a private agency such as the YWCA. The Corporation has indicated, however, that at this time they can see no objection in principle to the Territorial Government concurrently entering into an operations agreement with the YWCA that would permit us to manage the Residence.

Each of the following proposals offers valuable assistance in the project. Both provide a plan for sharing certain operating losses such as those involved in building services (the Corporation may not, however, share losses connected with supplying food, furniture, linens.) Similarly, in both proposals the Corporation should share responsibility for the design of the building and would contract for its construction.

The two proposals differ in three ways - in the amount of funds that the Corporation will make available initially, in the proportion of the operating losses borne by the Corporation, and in the matter of ownership. In regard to ownership, the first plan, (under Section 35D of the National Housing Act) requires ownership of the building to be vested in the Territorial Government (subject to the Mortgagee's primary interest). The second plan (under Section 35A of the National Housing Act) vests ownership in a partnership between the Corporation and the Territorial Government. The determining factor in choosing between the two proposals, in this respect at least, would rest in the residual value of the capital investment when fully amortized, i.e. who would own the land and buildings at the end of the mortgage period, and how much they would be worth. Since the period of amortization is tentatively suggested as 50 years, the residual value is speculative.

Proposal I

Under section 35D of the Act, the Central Mortgage and Housing Corporation may be prepared (subject to further discussion) to provide the Territorial Government (as Mortgagee) a loan of 90% of the approved total construction cost. The proposed life of the mortgage is 50 years. The Central Mortgage and Housing Corporation may also be prepared to assume 50% of certain of the operating losses of the building. Under this arrangement, the initial expenditure required is approximately \$30,500, and \$15,700 is required annually to cover the operating deficit. A breakdown of these costs is shown in Appendix A.

Proposal II

Under Section 35A of the Act, the Central Mortgage and Housing Corporation may be prepared (subject to further discussion) to provide to the Territorial Government (as Mortgagee) a contribution toward the approved total construction costs (i.e. a grant) of 75%. When the building is completely amortized, it becomes the property of the partnership. The Corporation may also be prepared to share, on a 75-25 basis, certain of the operating losses of the building. Under this arrangement, the initial expenditure required is \$49,250, and \$12,000 is required annually to cover the operating deficit. A breakdown of these costs is shown in Appendix B.

Y.W.C.A.

Inuvik has only a small population, and there are neither surrounding communities nor sufficiently large businesses and commercial interests capable of providing the necessary funds to construct and operate the Residence. Moreover, it is impossible for the YWCA, from its own slim resources, to provide financial assistance in meeting the capital costs or the operating deficit. The YWCA of Canada is almost entirely dependent on its local associations across the country. These, in turn, are supported by Community Chest funds, and consequently are allowed to give only minimum support to the National organization. The YWCA does, however, have a wealth of experience which it is willing to offer to the Territorial Government for the benefit of the young people in Inuvik.

PART IV

RECOMMENDATION

We recommend that the Territorial Government enter into a suitable agreement with the Central Mortgage and Housing Corporation, under either of the arrangements noted above, and assume the necessary portion of the capital costs and annual operating deficit. The YWCA of Canada is prepared to enter into an operations agreement with the Territorial Government for the management of the Residence. We will also recruit and train the staff and explore the possibility of raising some portion of the funds from the community, from commercial and other interests in the north, and from YWCA members and other citizens and groups across Canada. (e.g. fund raising toward furnishing of the residence and, if practicable, assist in organizing local volunteer labour to do whatever work can be done on this basis (similar to what is being done with some success on co-operative home-building in Inuvik).)

The YWCA has already invested considerable staff time and expense in the exploration of this project. Further participation in the planning, development, and operation of the residence will entail even more cost. For example, another staff member will have to be employed to replace the experienced worker already active on this project. There would also be direct expenses for northern travel and accommodation, as well as for those administrative costs relating to staff recruitment and training, fund-raising, etc. Such expenditures would entail a considerable sacrifice from the limited budget of the YWCA.

The cost is great but the need is great. The young people of the north must have the opportunity to fulfil their real potential which this YWCA Residence will provide. It is unthinkable that we should continue to allow them to be victims of the intolerable social pressures which they now experience through the lack of good living arrangements.

APPENDIX A - PROPOSAL I

A. Capital Costs

1. Land, buildings, fixed equipment	\$125,000	
2. Mortgage at 9%	112,500	
3. Remainder of capital cost		\$12,500

B. Furnishing and Other Equipment

	<u>18,000</u>
TOTAL	\$30,500

C. Annual Operating Costs

1. Shareable costs:

a. Services (heat, light, etc.)	\$ 3,000	
b. Replacement reserve	600	
c. Maintenance	3,000	
d. Insurance (liability and fire)	900	
e. Amortization	7,500	
f. Manager's salary	<u>8,000</u>	
TOTAL	\$23,000	
g. Less applicable income *	<u>8,400</u>	
h. Deficit	\$14,600	
i. Deficit remainder (at 50%)		\$ 7,300

2. Non-shareable costs

a. Food (\$750 x 25)	\$18,000	
b. Assistant's salary	<u>6,000</u>	
TOTAL	24,000	
c. Less applicable income *	<u>15,600</u>	
d. Deficit		<u>8,400</u>
TOTAL		\$15,700

D. Recapitulation

Under this proposal, the initial expenditure (unshared by CMHC) is \$30,500, and \$15,700 is required annually to cover the operating deficit.

* The Corporation can share losses involved in lodging residents, but not in losses incurred through feeding them. A reasonable ratio of food costs to lodging costs is 65 - 35. Assuming 23 girls, paying \$85 monthly, annual income is \$24,000. This yields \$15,600 to be applied to food costs and \$8,400 to be applied to lodging costs.

APPENDIX B - PROPOSAL II

A. Capital Costs

1. Land, buildings, fixed equipment	\$125,000	
2. Contribution by CMHC (75%)	93,750	
3. Remainder of capital cost		\$31,250

B. Furnishings and other equipment 18,000

TOTAL \$49,250

C. Annual Operating Costs

1. Shareable costs:

a. Services	\$ 3,000	
b. Replacement reserve	600	
c. Maintenance	3,000	
d. Insurance	900	
e. Amortization	7,500	
f. Manager's salary	<u>8,000</u>	

TOTAL \$23,000

g. Less applicable income 8,400

h. Deficit \$14,600

i. Deficit remainder (at 25%) 3,650

2. Non-shareable costs

a. Food	18,000	
b. Assistant's salary	<u>6,000</u>	

TOTAL 24,000

c. Less applicable income 15,600

d. Deficit 8,400

TOTAL \$12,050

D. Recapitulation

Under this proposal, the initial expenditures (unshared by CMHC) is \$49,250 and \$12,050 is required annually to cover the operating deficit.

APPENDIX C - INUVIK RESIDENCE

INCOME FROM BOARD & ROOM

This income has been based on \$85.00 per girl per month which assures the ability of the girls to pay at this rate and that there will always be 100% occupancy of paying residents. This is probably optimistic since the newcomer to Inuvik, the girls awaiting employment and the temporarily unemployed will need to be looked after and may not be immediately eligible for welfare assistance. 80% paid occupancy is fairly common in most YWCA residences but this may be low for Inuvik where accommodation is so badly needed.

Unfortunately, the residence rate cannot be fixed according to the living costs in the community but must be within the girls' ability to pay. It is understood that the girls' salaries will be comparable to those paid to the lower grades in the Civil Service and to hotel workers and store clerks in Fort Smith (185 - \$210 per month approx.). They do not receive northern living allowances. Their ability to pay, therefore, will not be greater than that of girls in YWCA residences throughout Canada who pay \$48 - \$80 per month as indicated on the chart below.

APPENDIX C

	<u>Meals per day</u>	<u>Single Rooms</u>	<u>Double Rooms</u>	<u>Triple</u>	<u>Dormitory</u>
Brandon	3	65.00	58.50		
Calgary	3	67.50-70.00	57.50-60.00		
Edmonton	3	70.00			
Hamilton	2	78.00	70.00		
Kitchener	2	55.00-63.00	58.50		
Lethbridge	3	63.00	58.50	54.00	
Moncton	3	58.50	58.50-65.00	50.00	48.75
New Westminster	3	65.00	60.00	50.00	
Oshawa	2	68.25	60.00		
Owen Sound	3	60.00			48.00
Peterboro	3	65.00	58.50		
Quebec	3	70.00	65.00	60.00	
St. Catharines	2	58.50	54.00		
St. Thomas	3	70.00	63.00		
Sherbrooke	3	60-65-70	50.00		
Stratford	3	65.00	60.00		
Toronto	2	70.00-80.00	62.75-65.00	55.25	
Woodstock	3	60.00-65.00	52.00-56.00		

APPENDIX D

FUTURE LOCATIONS

In view of the Council's interest in this matter, and in the light of our conviction that YWCA residences should be established in other locations, as well, in the near future, the results of our present survey may be pertinent.

Fort Smith

There is a real need for a residence to accommodate 8 - 10 girls. The prospect of using existing buildings in Fort Smith is promising -

- (i) The Northern Transportation building at Fort Fitzgerald has been considered, and the consensus is that this building could serve. However, it appears that for the present it is to be used as a temporary juvenile detention home. It is hoped that within the next two or three years, permanent detention facilities will be made available. It is possible that at that time the YWCA, with very little capital cost involved, could renovate the building as a suitable YWCA residence in Fort Smith.
- (ii) "Denry Logging Units" - At the present time the Industrial Development Bank is negotiating to place these buildings in their name. It is possible that this may happen within the next month or six weeks. The buildings, equipment, furniture, furnishings, etc., will then be for sale. The Manager of the Industrial Development Bank stated it is possible that the buildings could be sold separately or, if the buildings were sold to another purchaser, that the buyer might be willing to sell two or three of the houses. The buildings are of the three-bedroom type, and if two of them were to be acquired by the YWCA, one could accommodate eight to ten girls, and the other could be used for dining and recreational activities. The buildings are in fairly good condition, although they have not been used for two years. They are connected to the water-main, but possibly may be served only by septic tanks. There is some furniture in the houses. The most serious problem would be heating them. Apparently, when the houses were erected, the felt between the double tongue in the flooring was not installed. However, the possibility of acquiring the buildings and the feasibility of using them should be investigated fully.

Yellowknife

Yellowknife has a sound economic base, and living conditions are similar to many towns in southern Canada. The residents are community-minded and actively involved in community affairs. They are familiar with local agencies such as the Children's Aid Society and the Retarded Children's Organization, and they would no doubt do much to support a YWCA residence. Despite the fact that there is a distinct need for more adequate housing for young people in Yellowknife, the opportunity to obtain reasonable accommodation privately is greater than in either Inuvik or Fort Smith. Nevertheless, facilities that could be used to provide a YWCA Residence have been carefully examined:

- (i) The old hospital - this is to be replaced soon. The costs to fire-proof and renovate it to the standard required for a YWCA residence would indicate that it would not be an economically sound investment.
- (ii) The building known as the "Traveller's Rest" - this building is for sale. It has 21 rooms, about 9' x 10' each, some of which are in the basement, and bathroom facilities are most inadequate. There are no recreational facilities whatsoever, and there is no available space for future expansion.

(iii) The old Army Signals building situated on the Public School grounds - this building is, apparently, to be moved this summer. It has two good-sized bedrooms, a kitchen, and a living-room on the ground floor. The two upstairs bedrooms are of the "attic" type, and much space is wasted. The cost to raise the walls approximately three feet, to move the building and to put in a basement would be prohibitive, and the end result would be inadequate.

It would seem, therefore, that in order to have a suitable YWCA residence in Yellowknife consideration would have to be given to the construction of a completely new building.