

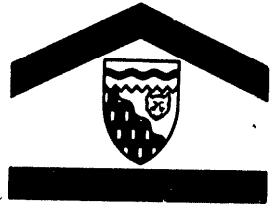
LEGISLATIVE ASSEMBLY OF THE
NORTHWEST TERRITORIES
10TH ASSEMBLY, 9TH SESSION

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Northwest Territories
Housing Corporation

ANNUAL REPORT 1984-85

Board of Directors 1984/85

Chairman:

Gary Jaeb,
Rae/Edzo

Deputy Chairman:

Tom Owljoot,
Eskimo Point

Members:

Simonie Alainga
Frobisher Bay

Simeonie Amagoalik
Resolute Bay

Carrol Bennett
Inuvik

Steve Brooks
Hay River

Gerry Cheezie
Fort Smith

Charles Haogak
Sachs Harbour

Gabe Hardisty
Ft. Wrigley

Victor Irving
Yellowknife
(President)

Phillip Nukapiak
Rankin Inlet

Henry Ohokannoak
Cambridge Bay

Margaret Thom
Ft. Providence

Head Office:

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(403) 873-7853

District Offices:

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N.W.T. Housing Corporation,
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N.W.T. Housing Corporation,
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N.W.T. Housing Corporation,
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Frobisher Bay, N.W.T. X0A 0H0
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N.W.T. Housing Corporation,
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(403) 873-7795

The Northwest Territories Housing Corporation develops, maintains and manages social housing and other housing programs for the benefit of all residents of the Northwest Territories.

The Northwest Territories Housing Corporation was established as an Agent of the Commissioner under the Northwest Territories Housing Corporation Ordinance in 1972 and commenced its operations on January 1st, 1974. The Corporation reports to the Legislative Assembly of the Northwest Territories through a Minister Responsible for the Housing Corporation.

Policy of the Corporation is created by the twelve member Board of Directors who are appointed by the Executive Member in the Legislative Assembly.

The day-to-day operations of the Corporation are directed by the president, who is also a voting member of the Board.

The goals of the Housing Corporation were adjusted in May, 1983 to reflect its changing mandate:

Overall Objectives

To develop, co-ordinate and direct social housing programs to ensure that an adequate standard of housing is available to residents in need, in the Northwest Territories.

Sub-Objectives

- 1. To encourage and facilitate homeownership in the Northwest Territories through the development and delivery of approved programs.*
- 2. To maintain and operate the Corporation's facilities as prudent landlords by:*
 - actively supporting housing associations/ authorities as viable local organizations responsible to the Corporation for the administration and maintenance of housing.*
 - undertaking the rehabilitation and maintenance of rental housing.*
- 3. To become involved in community design by:*
 - acquiring, developing and providing land in conjunction with communities for residential housing.*

- providing the planning of site development and the design of new residential housing that satisfy local requirements.*

- 4. To develop and maintain programs for the accommodation of senior citizens, single persons, individuals requiring minimal care, trainees and apprentices.*
- 5. To develop and maintain a program for the research and construction of experimental housing.*

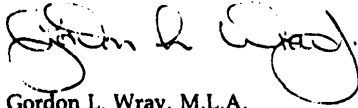
Letter of Transmittal

Mr. John H. Parker,
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 1st, 1984 to March 31, 1985.

Respectfully submitted.



Gordon L. Wray, M.L.A.
Minister Responsible for the
Northwest Territories Housing Corporation.

Report of the Chairman

The past year has seen a number of significant changes in the N.W.T. Housing Corporation. Following the departure of Robert Pilot, whose term expired on May 31, 1984, the Minister appointed Gary Jaeb of Ft. Rae as Chairman of the Board of the Housing Corporation, effective June 1984. Mr. Pilot was the Chairman of the Board for 5 years and during that time the Corporation made tremendous strides in improving the administration of its housing programs. Mr. Jaeb is the first Chairman to be appointed from outside the government.

In February of 1984, the Legislative Assembly voted to establish a Special Committee on Housing to examine the question of housing in the N.W.T. and make recommendations regarding those problems which it felt were of importance. Under the leadership of co-chairmen Ludy Pudluk of Resolute Bay, and Arnold McCallum of Ft. Smith, the ten member committee of MLAs travelled to over 40 communities between June 3 and Oct. 10, 1984, holding public hearings and accepting submissions. A research and support group of Northern Housing experts was assigned to help the committee. A thorough review of the data collected is presently underway and the Committee's recommendations will be presented at the June 1985 Assembly session in Rankin Inlet.

The Housing Corporation also recently completed a Housing Needs Survey for the entire N.W.T. A brief summary of our housing needs as of May 1985 follows:

	Housing Required	Program			Existing Inventory	Short Fall	Write Off	Housing Need
		PH	Rehab	NR				
# Units	5478	1987	898	1000	3885	1593	254	1847

NWTHC Tenant Population:	19394
Total number bedrooms:	11010
Average persons/bedroom:	1.76
Average households/unit:	1.41
Average condition rating:	68.35

Homeownership programs were once again very popular right across the Territory. The HAP program, which continues to grow in the Western Arctic regions, was introduced this year in the Baffin, Keewatin and Kitikmeot, with a total of 13

units being allocated. Results of this year's construction season indicate that this program is viable in the Arctic and will play an important role in filling the housing needs of these regions. Across the N.W.T., a total of 92 HAP units were constructed, and the large number of applications on file indicates that this program will continue to grow. For the first time, supervisors were available in some communities to assist HAP participants with technical problems. This proved to be very beneficial and it is hoped that this assistance will be made available to more applicants in the future.

In response to an urgent need for single person accommodation in the larger communities a new unit, known as the 9-plex, was designed and constructed in 1984/85. Extra capital funding was made available for this project by both the Government of the N.W.T. and CMHC and all of the regions involved were pleased with the speed with which these units were delivered. 134 units were constructed across the Territory, with the exception of the Yellowknife and Hay River regions.

The Corporation continued with its rehabilitation and repair program in an effort to both standardize public housing stock and upgrade privately owned homes to acceptable standards. The Senior Citizens Home Repair Program, introduced in 1983, upgraded 20 homes across the Territory and indications are that this program will be well utilized for several more years.

In an effort to encourage energy conservation, the Minister Responsible for the Housing Corporation announced in his budget speech that a "user-pay" program for electricity will be implemented across the N.W.T. in the public housing program. It is hoped that this will "reduce waste, and give public housing tenants the opportunity of benefiting from their own initiatives and ensure that all tenants are treated uniformly and equitably". This policy will be implemented by the N.W.T. Housing Corporation by May 15, 1985.

The Corporation has also been working on putting a system in place which will ensure that Housing Association employees have wage and benefit parity with GNWT employees. It is hoped that this system will be implemented next year.

The total capital budget for the Corporation in 1984/85 was \$40,125,000 of which \$14,703,000 (37%) was funded by the Government of the Northwest Territories and \$25,422,000 (63%) was funded by Canada Mortgage and Housing.

On the Operations and Maintenance side, the Government of the Northwest Territories contributed \$32,346,000 (57%), Canada Mortgage and Housing contributed \$17,572,000 (31%); non-cash items and revenues contributed \$6,532,000 (12%) for a total budget of \$56,450,000.

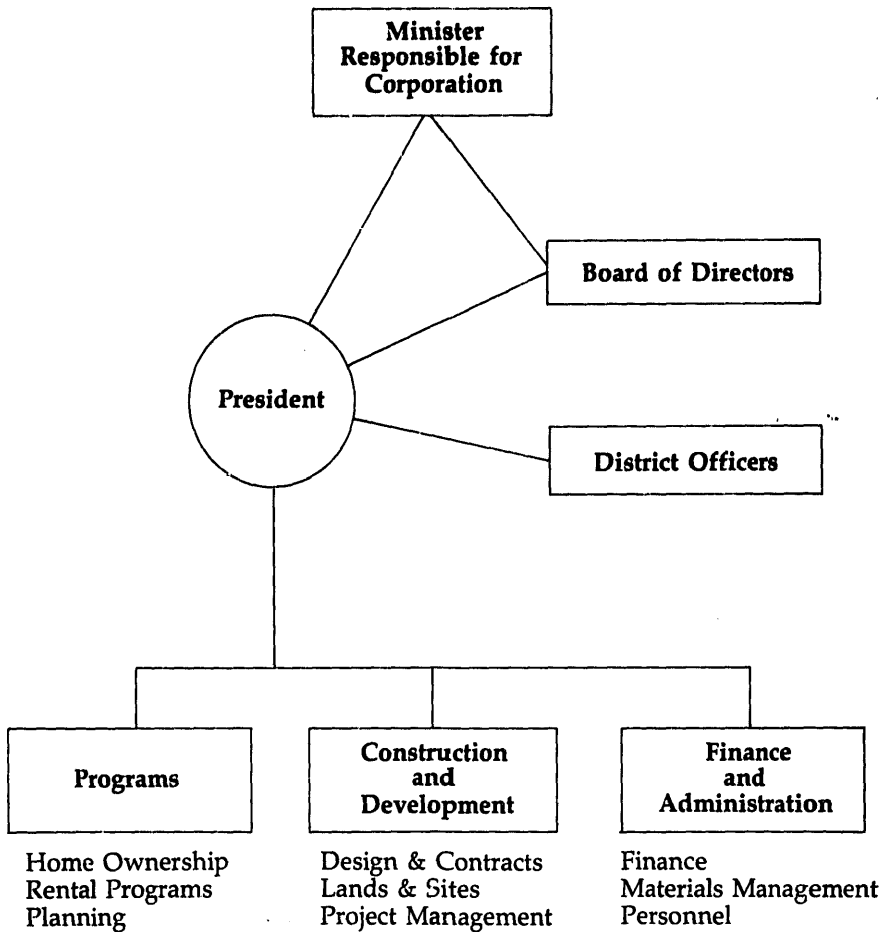
The Board said goodbye to two members, Steve Kakfwi of Fort Good Hope and Fred Coman of Frobisher Bay, and welcomed several new Board members this year; they are Simonie Alainga of Frobisher Bay, Carrol Bennett of Inuvik, Gerry Cheezie of Fort Smith, Phillip Nukapiak of Rankin Inlet, and Margaret Thom of Fort Providence. With the addition of the new members came a change in the role of the Board. Each member is now responsible for certain designated communities in his/her home region. This change to regional representation has enabled members to more easily bring community concerns to the attention of the administration and should result in improved communications in all areas of housing.

The Board members and their designated communities are as follows:

1. Gary Jaeb Rae-Edzo, Yellowknife, Snare Lake, Detah, Lac La Martre, Rae Lakes
2. Steve Brooks Hay River, Enterprise, Pine Point
3. Gerry Cheezie Fort Smith, Fort Resolution, Snowdrift
4. Margaret Thom Fort Providence, Trout Lake, Fort Liard, Nahanni Butte, Kakisa, Hay River Reserve
5. Gabe Hardisty Wrigley, Fort Norman, Norman Wells, Fort Simpson, Fort Franklin, Colville Lake, Fort Good Hope, Jean Marie River
6. Carrol Bennett Inuvik, Aklavik, Fort McPherson, Arctic Red River

7. Charles Haogak Sachs Harbour, Tuktoyaktuk, Paulatuk
8. Phillip Nukapiak Rankin Inlet, Hall Beach, Coral Harbour, Repulse Bay, Igloolik, Chesterfield Inlet
9. Tom Owljoot Eskimo Point, Sanikiluaq, Baker Lake, Whale Cove
10. Henry Ohokannoak Cambridge Bay, Coppermine, Gjoa Haven, Spence Bay, Pelly Bay, Holman Island
11. Simeonie Amagoalik Resolute Bay, Grise Fiord, Arctic Bay, Pond Inlet, Clyde River
12. Simonie Alainga Frobisher Bay, Cape Dorset, Lake Harbour, Pangnirtung, Broughton Island

N.W.T. Housing Corporation – Organization



Programs and Activities

The Housing Corporation offers programs to the public in two main areas, homeownership and rentals.

Homeownership

Rural and Remote (R & R)

The Rural and Remote Program is offered by the N.W.T. Housing Corporation in partnership with Canada Mortgage and Housing Corporation. The program assists lower income families to buy or build a modestly priced home at payments geared to income. Mortgage payments are subsidized so the owners pay a maximum of 25% of income on their house payment. Clients are fully responsible for utilities, maintenance, taxes and insurance.

Homeownership Assistance Program (HAP)

The Homeownership Assistance Program provides on a one time only basis, assistance to approved clients to build a home. Clients receive the assistance in the form of a material package and site work. The cost of the assistance is forgiven over a five year period at 20% of the loan amount. Clients accepted into the program must have the resources to build the unit and assume all operating costs after it is built.

Senior Citizens Home Repair Program (SCHRP)

The Senior Citizens Home Repair Program provides financial assistance to approved applicants who own their own homes for repairs and improvements. Applicants receive assistance in the form of a \$5,000.00 grant that can be used for materials, freight and labour. Applicants must have proof of ownership of the unit; must be 60 years of age or older and must have resided in the N.W.T. at least five years.

Northern Territorial Rental Purchase Program (NTRPP)

The Northern Territorial Rental Purchase Program provides tenants of Northern Rental units (units built prior to 1975) the opportunity to purchase their unit at a reasonable price. The selling price of the unit is based on the original construction cost, age of the unit, land cost and any improvements made to the unit. A portion of the client's rent is also applied as a credit toward the purchase. The client must be capable of assuming all operating and maintenance costs for the unit and have no rental arrears. The Corporation will assist the client in the purchase by providing a mortgage at a nominal rate.

Rental Programs

Public Housing Program

The N.W.T. Housing Corporation constructs public housing under the National Housing Act, in conjunction with Canada Mortgage and Housing Corporation. This program is designed to provide subsidized rental housing to individuals or families of low income. These units include family units, single persons' accommodation and senior citizens' accommodation. The supply of public housing is done either by constructing new houses, leasing units and operating them as public housing or rehabilitating Northern Territorial Rental units to become public housing. The allocation of units to communities is based on needs survey data.

On completion of construction, the units are turned over to local Housing Authorities /Associations to carry out maintenance and operation. Rent assessments in public housing are based on the Corporation's rent to income scale.

Northern Territorial Rental Purchase Program

The inventory of Northern Territorial Rental Purchase units is comprised of units built prior to 1975. The objectives of the program are twofold:

- 1) to provide adequate housing for families at rental rates they can afford.
- 2) to promote homeownership for families who can afford the cost of operating their own unit (see Homeownership section).

Responsibility for these units was transferred from the Federal and Territorial governments to the Housing Corporation in 1974.

The inventory consisted of units:

- built by the Federal Government for Dene and Inuit people (1965-1968)
- built by the Territorial Government for all northern residents (1969-1973)

The units were turned over to housing associations/authorities to manage and assess rents based on the rent to income scale.

The units in this inventory along with the units in the Public Housing Program comprise the bulk of the Housing Corporation's stock.

Non-Profit Housing

The Northwest Territories Housing Corporation may assist non-profit housing groups to develop and operate public housing projects by providing them with financing and operating subsidies. Such

Programs and Activities

groups can borrow capital funds from a lending institution to construct public housing projects in areas where need is proven and, under section 56.1 of the National Housing Act, CMHC will ensure the loan and provide interest reduction grants. The interest reduction grant can reduce the interest rate from the lending institution to 2%. Because this assistance may not be sufficient to reduce rents to affordable levels in the N.W.T., CMHC can provide additional assistance through a tripartite agreement where the Housing Corporation matches CMHC contributions.

Such an agreement exists with the Inuit Non-Profit Housing Corporation (INPHC). Units constructed under this agreement are owned by the INPHC and operated by the local Housing Association. Rents are based on the Housing Corporation's standard rental scale.

Low Rental Housing

The Corporation has either owned or leased housing projects in three major centres in the N.W.T. The rents in these projects are fixed and equal to the economic rent. Because the rent is not based on profit, the charge to clients is below the market values. The Corporation also owns three other projects, constructed in relationship to major industrial development, to ensure local employment with housing at a low rent.

Warehouse Program

With the increase of housing stock and capital improvement work in many communities, appropriate facilities are required to protect materials from loss. These warehouses also provide storage, office and workshop space for Housing Authorities/Associations. This program is funded totally by the Territorial Government.

Roof Retrofit Program

Design deficiencies in some units within the public housing stock lead to problems with snow infiltration and moisture build up in the attics. A retrofit program designed to alleviate these problems was introduced successfully in 1982, and is expected to continue until all units with ventilated attics are repaired. This program is cost shared with CMHC.

Extraordinary Maintenance Program (EOM)

The Extraordinary Maintenance Program is intended to modernize and improve the Corporation's housing stock. Funding in this program is used toward major maintenance projects not normally covered within the regular maintenance funds provided to Housing Associations and Authorities.

These projects are cost-shared by CMHC for public housing; EOM projects on Northern Rental Units are funded totally by the Territorial Government.

Enriched Emergency Repair Program (EERP)

This is a cost-shared program with CMHC, to extend the life expectancy and enhance the general health and safety levels of Northern Rental units. Units eligible for a full rehabilitation will be considered for repair under the program, so long as repairs made under EERP do not conflict with projected rehab work.

Rehabilitation Program (Rehab)

The rehab program is another cost-shared program designed to upgrade Northern Rental units to provide better protection for the occupants and contents of the house from harsh northern conditions. Another important objective is to reduce the operation and maintenance costs through energy conservation construction practices. The scope of the work is very extensive, and the unit conforms to the most recent codes and standards for residential occupancy once the work is complete.

Housing Association/Authority Capital Equipment Program

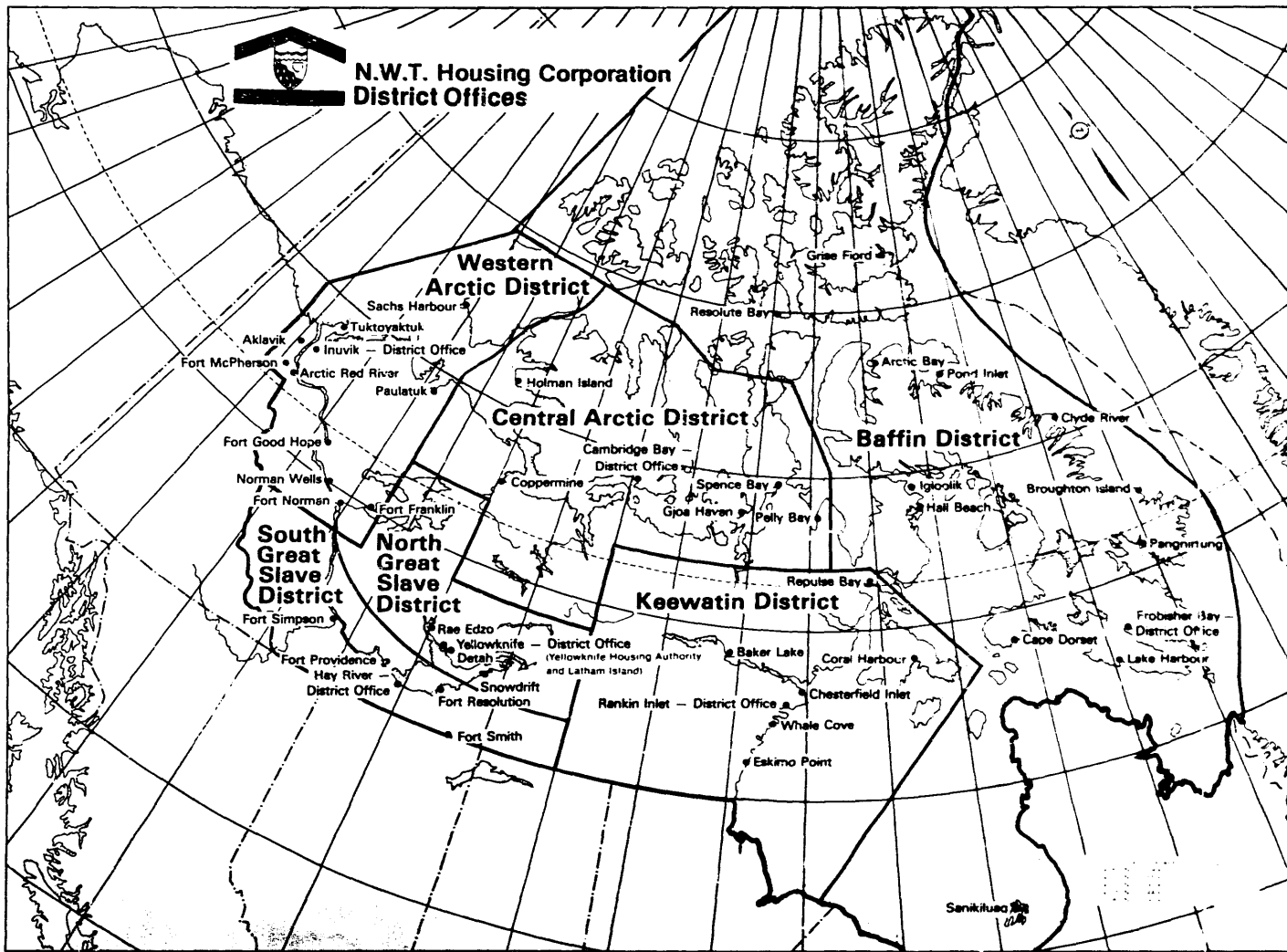
This program provides funding for the acquisition of capital equipment in Housing Association/Authority offices and workshops, to promote and facilitate the proper maintenance of the Corporation's rental stock. This program is totally funded by the Territorial Government.

Furnishing of Senior Citizens Accommodation

This program allows the Corporation to furnish or replace the furnishings for units within senior citizens homes. This program is totally funded by the Territorial Government.



N.W.T. Housing Corporation District Offices



Programs and Activities

Baffin District

Inventory Report as of May, 1985

	Public Housing	Rehab. Housing	Northern Rental	Total # Units
Arctic Bay	32	19	20	71
Broughton Island	25	17	33	75
Cape Dorset	52	34	56	142
Clyde River	30	20	24	74
Frobisher Bay	180	61	30	271
Grise Fiord	5	14	0	19
Hall Beach	43	15	6	64
Igloolik	58	26	35	119
Lake Harbour	26	10	16	52
Pangnirtung	61	31	71	163
Pond Inlet	62	38	21	121
Resolute Bay	19	0	11	30
Sanikiluaq	28	20	10	58
Total Units	621	305	333	1259

Total Operating Budget	\$10,595,000
Revenue	\$ 837,000
Net Budget	\$ 9,758,000

Baffin Management Report

Although housing shortages, poor house conditions and a lack of adequate funding for Housing Associations are problems that continued into 1984, this year saw a number of overall improvements in the Baffin.

The 1984 construction program was highly successful due to excellent project management and supervision. Seventy new units were constructed in those communities with the most severe housing shortages. Forty-four units were totally rehabilitated and fifty-seven houses received retro-fit roof installations.

Another milestone in 1984 was the successful delivery of two new housing programs. For the first time, five Rural and Remote houses were built and sold in Frobisher Bay and an additional five houses were delivered under the Homeownership Assistance Program (HAP); 2 in Arctic Bay, 2 in Frobisher Bay and 1 in Lake Harbour. The success of these programs sparked remarkable interest in homeownership in the district. Another 14 clients for HAP units were approved for 1985, and 44 applications are on file for delivery of HAP in the next few years. This increased interest in homeownership is coming from all the communities in the region.

The NWT HC Housing Needs Survey recently completed indicates that the Baffin District is in need of 372 additional housing units. This information is already being incorporated into the capital planning process that addresses housing needs across the Territories.

A new warehouse was constructed in Pangnirtung and another was begun in Cape Dorset. These facilities include a workshop, storage space and an office. Due to the high cost of construction, the Cape Dorset facility was not completed. Only site development will be done this year.

The user pay system for electricity which was implemented last year in Frobisher Bay and Resolute Bay as an energy conservation measure has proved successful and has been extended to the other communities of the Baffin. It is hoped that this will lead to a reduction in power consumption levels.

Baffin District - 1984/85 Capital Program

	Public Housing Starts	9-plex	Rehab and Replace	Retro-Fit Roofing	HAP	Rural and Remote
Arctic Bay	—	—	—	6	2	—
Broughton Island	—	—	—	—	—	—
Cape Dorset	10	—	5	—	—	—
Clyde River	—	—	10	6	—	—
Frobisher Bay	—	27	—	10	2	5
Grise Fiord	—	—	4	—	—	—
Hall Beach	—	—	5	5	—	—
Igloolik	—	—	5	10	—	—
Lake Harbour	10	—	—	—	1	—
Pangnirtung	15	—	—	—	—	—
Pond Inlet	10	—	5	10	—	—
Resolute Bay	—	—	—	5	—	—
Sanikiluaq	—	—	10	5	—	—
Total	45	27	44	57	5	5

Programs and Activities

Hay River District

Inventory Report as of May 1985

	Public Housing	Rehab Housing	Northern Rental	Total # Units
Fort Providence	20	0	42	62
Fort Resolution	14	0	23	37
Fort Simpson	5	0	30	35
Fort Smith	74	0	2	76
Hay River	60	0	21	81
Total	173	0	118	291

Total Operating Budget:	\$ 2,016,000
Revenues:	\$ 680,000
Net Budget:	\$ 1,336,000

Hay River District Management Report

The trend in the Hay River District has been very strongly towards homeownership. The HAP program in particular has been extremely popular and is beginning to have a large impact on housing across the region. In 1984/85, a total of 22 units were delivered in the district, with 7 different communities participating. Nine of these units were completed in one construction season with the other 13 ranging from 5 to 95% complete.

The Rural and Remote program, which experienced difficulties when it began in 1981 is also gaining acceptance and popularity. A total of 9 units were built "on spec"; three in each of Ft. Simpson, Ft. Smith and Hay River. It appears that this trend, as well as that of buying existing units will continue as the program becomes better understood. There are now 40 mortgages in the portfolio and with more government and private encouragement of homeownership, this may double over the next four years. The program guidelines are more flexible than in previous years, which will also contribute to more homes being built. It is felt that there is definitely a continued need for this program to help buffer the zone between bank mortgage lending, CMHC direct lending, and government low-rent accommodation.

Another program which has also been very successful in the Hay River District is the Senior Citizens Home Repair Program which was introduced in 1983. This year a total of 6 units were upgraded; 1 in Fort Providence, 1 in Nahanni Butte and 4 in Wrigley. Next year, \$126,500 has been allocated to this program, which will serve to

upgrade a total of 23 more units. There are presently 38 applications on file, but it is expected that the need for this program will decrease by about 1987.

Examinations of the audits done on our Housing Associations disclose no major irregularities indicating that each Association has lived up to its mandate. Negotiations have recently begun for the construction of a Senior Citizens Complex in Fort Simpson and it is expected to become a reality within the next few years.

Hay River District 1984/85 Capital Programs

	Public Housing Starts	9-plex	Rehab and Replace	Retro-Fit Roofing	HAP	Rural and Remote
Fort Liard	—	—	—	—	2	—
Ft. Providence	—	—	—	—	3	—
Ft. Resolution	—	—	5	—	—	—
Ft. Simpson	—	—	—	—	6	3
Ft. Smith	—	—	—	—	2	3
Hay R. and Reserve	—	—	—	—	5	3
Jean Marie River	—	—	—	—	—	—
Kakisa	—	—	—	—	—	—
Nahanni Butte	—	—	—	—	1	—
Pine Point	—	—	—	—	—	—
Trout Lake	—	—	—	—	—	—
Wrigley	—	—	—	—	3	—
Total	0	0	5	0	22	9

Inuvik District

Inventory Report as of May 1985

	Public Housing	Rehab Housing	Northern Rental	Total # Units
Aklavik	48	15	68	131
Arctic Red River	0	0	14	14
Fort Franklin	10	26	25	61
Fort Good Hope	5	13	7	25
Fort McPherson	26	30	11	67
Inuvik	163	11	0	174
Norman Wells	12	3	0	15
Paulatuk	15	0	11	26
Sachs Harbour	11	14	0	25
Tuktoyaktuk	72	32	26	130
Total	380	160	165	705

Total Operating Budget:	\$6,751,000
Revenues:	\$1,131,000
Net Budget:	\$5,620,000

Programs and Activities

Inuvik District Management Report

The Housing Corporation had a busy building season in the Inuvik District this year. There was a great response to the Home Ownership Program, with 41 units under construction. Every community in the region received at least one HAP home, with Fort Good Hope leading the way with 8. With each new season, the HAP delivery improves and this year has been the smoothest to date. The Rural and Remote Program, which has experienced some difficulties in the past, also delivered 10 new units to Inuvik.

The Kafus Units in Tuktoyaktuk, which have been a constant source of trouble since they were constructed, were recently vacated because they were considered to be below acceptable living and energy standards. After considerable examination, it was recommended that these units be demolished and new 4-plex units be built on the same sites, utilizing the existing foundations.

The Senior Citizens Home Repair Program, which was introduced last year was once again very well used. The budget for the program, which was originally \$30,000 was revised to \$40,000 and 8 units were upgraded in Inuvik, Fort McPherson, Fort Good Hope and Fort Franklin.

In response to a great shortage of housing for single people, especially in Inuvik and Tuktoyaktuk, the Housing Corporation designed and delivered a new type of unit known as the 9-plex. These units did a lot to alleviate what had become a serious housing problem, and were well received by the Housing Associations. However, the Associations were somewhat concerned about renting these units to single people, and in an effort to keep these units in good shape have implemented stringent rules for the new residents.

The unionization of the Housing Associations in Inuvik and Aklavik was finalized this year. The Nwthc was able to supply some legal assistance to the Associations.

Inuvik District 1984/85 Capital Projects

	Public Housing Starts	9-plex	Rehab and Replace	Retro-Fit Roofing	HAP	Rural and Remote
Aklavik	--	9	5	8	4	--
Arctic Red River	--	--	--	--	1	--
Ft Franklin	--	--	5	--	5	--
Ft. Good Hope	--	--	--	--	8	--
Ft. McPherson	--	9	--	12	3	--
Ft. Norman	--	--	--	--	3	--
Inuvik	--	27	--	--	6	10
Norman Wells	--	--	--	--	3	--
Paulatuk	--	--	--	--	4	--
Sachs Harbour	--	--	--	--	2	--
Tuktoyaktuk	--	18	--	--	2	--
Total	0	63	10	20	41	10

Keewatin District

Inventory Report as of May, 1985

	Public Housing	Rehab Housing	Northern Rental	Total # Units
Baker Lake	78	25	69	172
Chesterfield Inlet	15	25	5	45
Coral Harbour	28	21	22	71
Eskimo Point	95	36	52	183
Rankin Inlet	85	57	24	166
Repulse Bay	32	23	4	59
Whale Cove	8	14	13	35
Total	335	207	189	731

Total Operating Budget:	\$7,811,000
Revenues:	\$ 562,000
Net Budget:	\$7,249,000

Keewatin District Management Report

The recently completed Nwthc Housing Needs Survey assessed the Keewatin District as needing 363 additional housing units. This is almost 50% of the existing inventory and will require some careful planning for the future. Forty-five new Public Housing starts in the region this year have made a beginning towards addressing this shortage. The new HAP program is being well accepted by several communities and may indeed be the beginning of a new trend towards private homeownership in the region. A total of 5 units were begun in the Keewatin; 3 in Rankin Inlet, and 1 each in Baker Lake and Eskimo Point. Numerous applications have been received for this program and 10 units have been budgeted for next year.

Programs and Activities

The new 9-plex units were a much needed addition to the housing inventory but there were more applicants than units to allocate. Nine units were constructed in Baker Lake and 18 in Rankin Inlet.

A total of 26 houses in the Keewatin were completely rehabilitated and another 15 had their roofs rebuilt. This will greatly improve the lifespan and comfort of these houses.

The annual sea lift delivered all the construction materials on time, enabling a good start on a very active building season.

Along with housing construction, a new warehouse was started in Whale Cove. This building will incorporate workshops and offices under one roof and will be a great improvement for staff. A similar building is planned for next year in Rankin Inlet.

Keewatin District 1984/85 Capital Projects

	Public Housing Starts	9-plex	Rehab and Replace	Retro-Fit Roofing	HAP	Rural and Remote
Baker Lake	14	9	9	7	1	—
Chesterfield Inlet	—	—	7	—	—	—
Coral harbour	6	—	5	—	—	—
Eskimo Point	7	—	—	8	1	—
Rankin Inlet	18	18	—	—	3	—
Repulse Bay	—	—	—	—	—	—
Whale Cove	—	—	5	—	—	—
Total	45	27	26	15	5	0

Kitikmeot District

Inventory Report as of May, 1985

	Public Housing	Rehab Housing	Northern Rental	Total # Units
Cambridge Bay	90	39	19	148
Coppermine	76	44	45	165
Gjoa Haven	50	17	27	94
Holman Island	27	23	18	68
Pelly Bay	8	30	11	49
Spence Bay	34	37	11	82
Total	285	190	131	606

Total Operating Budget:	\$5,526,000
Revenues:	\$ 678,000
Net Budget:	\$4,848,000

Kitikmeot Management Report

In 1984, the Kitikmeot District faced two major challenges in the delivery of programs and the improvement of services. These challenges were rent collection and homeownership. In 1983, the Kitikmeot Housing Federation developed a set of guidelines to deal with non-payment of rent. April 1, 1984 was the implementation date and the first year's results were excellent. Only one Housing Association increased their arrears and that was only by a small amount. The ratio of collected funds over assessed rent ranged from 99% to 107%. Several old accounts were cleared or arrangements made for their eventual payment.

After the 1984 summer sealift, three HAP units were started; one each in Holman Island, Cambridge Bay and Gjoa Haven. COPE delivered labour funding assistance supplied by CEIC to each client. During 1984, the District staff held ownership information meetings in every community, resulting in a number of applications for the Homeownership Assistance Program. Five applications were approved for 1985; two in Cambridge Bay, one in Coppermine and two in Holman Island.

In addition to these numerous housing starts, a warehouse was constructed in Spence Bay. This year also saw the completion of the first Northern Rental sale in Coppermine and several more applications for this program have been received.

Two meetings were held this year with the Chairmen of the Housing Associations to discuss such common problems as rent collection and tenant damage. The Housing Associations have recently become involved in the development of a five-year capital plan which will utilize input from their membership. A separate workshop was held for housing managers and foremen to improve management skills.

The Cambridge Bay Housing Association and the Kikitak Housing Association in Gjoa Haven became the first associations in the Kitikmeot to join the Public Service Alliance of Canada.

Programs and Activities

Kitikmeot District - 1984/85 Capital Projects

	Public Housing Starts	9-plex	Rehab and Replace	Retro-Fit Roofing	HAP	Rural and Remote
Cambridge Bay	-	18	-	-	1	-
Coppermine	-	9	20	-	-	-
Gjoa Haven	-	-	-	-	1	-
Holman Island	-	-	-	7	1	-
Pelly Bay	-	-	-	-	-	-
Spence Bay	7	-	-	17	-	-
Total	7	27	20	24	3	0

Yellowknife District

Inventory Report as of May, 1985

	Public Housing	Rehab Housing	Northern Rental	Total # Units
Detah	5	0	5	10
Latham Island	0	0	8	8
Rae/Edzo	28	36	40	104
Snowdrift	0	0	11	11
Yellowknife (city)	160	0	0	160
Total	193	36	64	293

Total Operating Budget:	\$2,160,000
Revenues:	\$ 807,000
Net Budget:	\$1,353,000

Yellowknife District Management Report

The severe housing shortage which is being experienced in Yellowknife proper this year has increased the demand for public housing in the city. The Yellowknife Housing Authority currently administers 160 units of public housing and has a waiting list of 83 eligible applications. The NWT HC feels that this shortage must be resolved through the private sector rather than through construction of new public housing units and is currently seeking ways to encourage private sector investment in the housing market in Yellowknife.

The Yellowknife Housing Authority also administers 17 units of senior citizens' accommodation in the Mary Murphy Home. The Yellowknife Association of Concerned Citizens feels this number is inadequate and has co-ordinated an in-depth study of senior citizens' needs. The proposal developed by this organization is fully supported by the NWT HC.

Construction began this year on a 22 unit Senior Citizens Home in Fort Rae. There has been close community consultation in the design process and the facility will serve the elders of the entire Dogrib tribal area. A Housing Advisory Authority was established this year in Rae/Edzo and is involved largely in the day-to-day operation of the public housing units and the delivery of the homeownership programs.

Instead of forming a Housing Association in Snowdrift, the Housing Corporation has entered into an administrative agreement with the Band Council which will allow the Band to play a lead role in the implementation of its housing program.

The homeownership programs, HAP in particular, are becoming more popular every year. This year 16 units were begun in the region and there is a long waiting list of applicants. More emphasis is being placed on community involvement with this program, both in the areas of client selection and monitoring. Lac La Martre in particular has provided outstanding community support.

For the first time this year, supervisors were on site in Fort Rae to assist in the construction of the HAP units. This proved to be very beneficial. The Housing Corporation is also involved in helping communities to obtain labour funding for their HAP houses from various Federal departments.

The need for housing in Lot 500 (Latham Island) was identified in the Housing Needs Survey and plans are already being put into place to solve this problem. Three HAP units were constructed this year in Latham Island and Detah and more are planned for the future. Once again, the Senior Citizens Home Repair Program was well received with 6 units being repaired in the district this year.

Yellowknife District 1984/85 Capital Projects

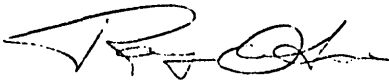
	Public Housing Starts	9-plex	Rehab and Replace	Retro-Fit Roofing	HAP	Rural and Remote
Lac La Martre	-	-	-	-	4	-
Rae Lakes	-	-	-	-	5	-
Rae/Edzo	5	-	5	8	4	1
Snare Lake	-	-	-	-	-	-
Snowdrift	-	-	-	-	-	-
Y.K. 'B' Band	-	-	-	-	3	1
Y.K. (City)	-	-	-	-	-	-
Total	5	0	5	8	16	2

Auditor's Report

The Honourable Gordon Wray, M.L.A.
Executive Member responsible for the
Northwest Territories Housing
Corporation

I have examined the balance sheet of the Northwest Territories Housing Corporation as at March 31, 1985 and the statements of operations, equity and changes in financial position for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Corporation as at March 31, 1985 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 applied, except for the accounting changes as explained in Note 3 to the financial statements, on a basis consistent with that of the preceding year.



Raymond Dubois, C.A.
Deputy Auditor General
for the Auditor General of Canada

Ottawa, Canada
August 15, 1985

Balance Sheet

as at March 31, 1985

ASSETS

	1985	1984
		Restated
		thousands of dollars
Current		
Cash	\$ 4,749	\$ 4,097
Accounts receivable		
Canada Mortgage and Housing Corporation	13,030	18,737
Other	1,247	1,883
Expenses incurred in advance of contributions	<u>322</u>	<u>-</u>
	<u>19,348</u>	<u>24,717</u>
Investments in housing projects		
Note 5		
Land and buildings, including construction in progress \$11,646 (1984 - \$15,905)	153,146	143,253
Mortgages	1,473	786
Notes receivable and purchase options	<u>328</u>	<u>328</u>
	<u>154,947</u>	<u>144,367</u>
Fixed Note 6	<u>2,573</u>	<u>2,043</u>
	<u>\$176,868</u>	<u>\$171,127</u>

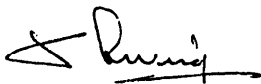
LIABILITIES

	1985	1984
		Restated
		<i>thousands of dollars</i>
Current		
Accounts payable		
Government of the Northwest Territories	\$ 770	\$ 154
Other	4,942	2,843
Accrued interest	5,876	8,829
Due to the Government of the Northwest Territories <i>Note 7</i>	2,988	6,628
Unapplied balance of capital contributions from the Government of the Northwest Territories <i>Notes 3 and 7</i>	2,489	-
Contractors' holdbacks	679	785
Current portion of long-term liabilities	<u>550</u>	<u>382</u>
	18,294	19,621
Long-term liabilities <i>Note 8</i>	<u>102,368</u>	<u>102,067</u>
	<u>120,662</u>	<u>121,688</u>

EQUITY

Government of the Northwest Territories	<u>56,206</u>	<u>49,439</u>
	<u>\$176,868</u>	<u>\$171,127</u>

Approved by Management:



President



Vice-President, Finance and Administration

Approved by the Board:



Chairman



Member

Statement of Operations

for the year ended March 31, 1985

	1985	1984
	Restated thousands of dollars	
Expenses		
Program Note 9	\$26,929	\$24,689
Administration Note 10	8,720	8,316
Repairs, maintenance, grants and other costs funded by capital contributions	4,519	4,103
Apartment operations Note 11	76	62
	<u>40,244</u>	<u>37,170</u>
Revenues		
Interest	2,068	907
Rentals	310	255
Other	453	155
	<u>2,831</u>	<u>1,317</u>
Cost of operations before extraordinary item	37,413	35,853
Extraordinary item Note 3	715	-
Cost of operations	38,128	35,853
Contributions from the Government of the Northwest Territories	35,690	34,081
Loss for the year	2,438	1,772
Less unfunded and non-cash expenses Note 12	2,588	1,494
Surplus (deficit) for the year refundable to (recoverable from) the Government of the Northwest Territories	<u>\$ 150</u>	<u>\$ (278)</u>

Statement of Equity

for the year ended March 31, 1985

	1985	1984
	<i>Restated thousands of dollars</i>	
Balance at beginning of the year		
As previously reported	\$51,508	\$40,556
Adjustment to prior years' figures for imputed interest <i>Note 3</i>	<u>2,069</u>	<u>1,636</u>
As restated	49,439	38,920
Contributions from the Government of the Northwest Territories used for capital expenditures <i>Note 13</i>	8,511	11,948
Other capital grants from the Government of the Northwest Territories	485	65
Operating contributions to cover loan principal repayments	359	-
Loss for the year adjusted for surplus (<i>deficit</i>) refundable to (<i>recoverable from</i>) the Government of the Northwest Territories	<u>(2,588)</u>	<u>(1,494)</u>
Balance at end of the year	<u>\$56,206</u>	<u>\$49,439</u>

Statement of Changes in Financial Position

for the year ended March 31, 1985

	1985	1984
		Restated
	<i>thousands of dollars</i>	
Source of funds		
Contributions from the Government of the Northwest Territories used for capital expenditures	\$ 8,511	\$11,948
Proceeds from loans	4,020	13,098
Other capital grants from the Government of the Northwest Territories	485	65
Operating contributions provided for loan principal repayments	359	-
Proceeds from sale of land	323	-
Proceeds from sale of northern rental housing	429	-
Repayment of mortgages receivable	57	-
	<u>14,184</u>	<u>25,111</u>
Application of funds		
Operations		
Loss for the year	2,438	1,772
Items not affecting funds	1,736	1,772
	<u>702</u>	<u>-</u>
Investments in housing projects	12,187	15,122
Investments in mortgages receivable	316	-
Acquisition of fixed assets	693	433
Repayment of long-term liabilities	4,328	1,449
	<u>18,226</u>	<u>17,004</u>
Increase (decrease) in working capital	(4,042)	8,107
Working capital (deficiency) at beginning of the year	<u>5,096</u>	<u>(3,011)</u>
Working capital at the end of the year	<u>\$ 1,054</u>	<u>\$ 5,096</u>

Notes to Financial Statements

March 31, 1985

1. AUTHORITY AND OBJECTIVES

The Corporation was established in 1974 by the Northwest Territories Housing Corporation Act to develop, maintain and manage public housing programs in the Northwest Territories. The Corporation is dependent on the Government of the Northwest Territories, either directly or indirectly through guarantees, for the funds required to finance its operations.

Under Section 19 of the Act the Government finances the operating, maintenance and capital costs of the Corporation from funds appropriated for that purpose. Section 19 further provides for a grant to be made to the Corporation, from the funds appropriated, equivalent to the operating deficit, if any, at the end of the Corporation's fiscal year.

2. ACCOUNTING POLICIES

These financial statements have been prepared by management in accordance with generally accepted accounting principles considered to be appropriate in the circumstances and applied, except for the changes in accounting policies explained in Note 3, on a basis consistent with that of the preceding year. A summary of the significant accounting policies of the Corporation follows:

INVESTMENTS IN HOUSING PROJECTS - LAND AND BUILDINGS

Land and buildings constructed by the Corporation are recorded at cost and are financed by loans from Canada Mortgage and Housing Corporation, to the extent of approved project costs, and by capital contributions from the Government of the Northwest Territories. The cost of land and buildings under Federal-Territorial agreements represents the Corporation's share of the cost of projects constructed in partnership with Canada Mortgage and Housing Corporation. Interest on advances during construction is added to the cost of projects.

Northern rental housing, which has been transferred from the Government of the Northwest Territories to the Corporation, is recorded at the transferred amount. The net book value of northern rental housing that has been rehabilitated, under agreements with Canada Mortgage and Housing Corporation, is transferred to public housing and added to the cost of rehabilitation. Grants from the Government of Canada for this purpose are applied against the cost of rehabilitation.

Public housing projects including land assembly costs are depreciated by the sinking fund method based on the principal repayment of the applicable long-term debt. Projects including land assembly costs under Federal-Territorial agreements are depreciated in a similar manner. Other housing including northern rental is depreciated on the straight-line method at 5% annually.

FIXED ASSETS

Fixed assets are recorded at cost and depreciated over their estimated useful lives using the following bases and annual rates:

Buildings	Straight line
Office furniture and equipment	Declining balance
Leasehold improvements	Straight line
5%	
20%	

Over the term of the lease

GOVERNMENT CONTRIBUTIONS

Contributions from the Government of the Northwest Territories are recorded on the accrual basis. Contributions for operations and maintenance, excluding that portion provided for loan principal repayments, which is credited to equity, and capital contributions used for repairs, maintenance, grants and other costs, are credited to operations. That portion of capital contributions used for capital expenditures is credited to equity and any unapplied balance related to projects to be completed in future years is recorded as a current liability. Expenditures made in advance of the following year's capital contributions for repairs, maintenance, grants and other costs are recorded as a current asset.

CONTRIBUTIONS TO HOUSING AUTHORITIES AND ASSOCIATIONS

Houses owned by the Corporation are operated by local housing authorities and associations. The Corporation's contributions towards the annual operating requirements of these housing authorities and associations are recorded as program expenses and are reduced by the amounts recoverable from Canada Mortgage and Housing 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.

3. CHANGES IN ACCOUNTING POLICIES

CAPITALIZATION OF IMPUTED INTEREST

During the year the Corporation ceased capitalizing imputed interest on housing projects constructed under Federal-Territorial agreements because it is a national cost. The effect of this change has been to reduce the cost of investment in housing projects under the Federal-Territorial agreements and equity of the Government of the Northwest Territories by \$2,069,000. The change has been applied retroactively by reducing revenues for 1984 by \$433,000 and equity prior to 1984 by \$1,636,000.

EMPLOYEE LEAVE AND TERMINATION BENEFITS

During the year the Corporation adopted the accrual basis of accounting for those employee leave and termination benefits still on a cash basis. The effect of this change has been to increase the loss for the year by \$715,000 and decrease working capital by \$152,000. The change has been applied prospectively because the amount to be accrued at the end of the previous year could not be reasonably determined.

CAPITAL FUNDING ARRANGEMENTS

Under the terms of a new financial agreement with the Government of the Northwest Territories, which came into effect in 1984-85, funding for capital purposes is now provided as a contribution. In previous years, capital funding had been provided as a grant. As a result of the new capital funding arrangements unapplied capital contributions of \$2,489,000 have been recorded as a current liability. The change has been applied prospectively because the agreement does not provide for retroactive application of funding methods.

4. CORRECTION OF 1984 DUE TO THE GOVERNMENT OF THE NORTHWEST TERRITORIES

In prior years, grants from the Government of Canada for housing projects had been recorded as revenues. The grants were related to rehabilitation of northern rental housing by the Corporation and,

more appropriately, should have been recorded as offsets to the cost of rehabilitation. The correction of this error reduces the investments in housing projects and due to the Government of the Northwest Territories by \$726,000 at March 31, 1984. Of this amount, \$222,000, relates to 1984 and \$504,000 to 1983. The 1984 figure has been restated accordingly.

5. INVESTMENTS IN HOUSING PROJECTS

(a) LAND AND BUILDINGS, INCLUDING CONSTRUCTION IN PROGRESS

	1985					1984	
	Public housing	Northern rental housing	Land assembly	Senior citizens housing	Rural and remote housing	Total	Restated Total
	<i>thousands of dollars</i>						
Completed	\$116,316	\$8,001	\$7,761			\$132,078	\$119,122
Work in progress	436	201	-			637	14,053
	<u>116,752</u>	<u>8,202</u>	<u>7,761</u>			<u>132,715</u>	<u>133,175</u>
Less accumulated depreciation	2,668	4,805	-			7,473	7,379
	<u>114,084</u>	<u>3,397</u>	<u>7,761</u>			<u>125,242</u>	<u>125,796</u>
Under Federal-Territorial agreements							
Completed	15,753			\$1,449	\$ -	17,202	15,784
In progress	10,338			72	599	11,009	1,852
	<u>26,091</u>			<u>1,521</u>	<u>599</u>	<u>28,211</u>	<u>17,636</u>
Less accumulated depreciation	289			18	-	307	179
	<u>25,802</u>			<u>1,503</u>	<u>599</u>	<u>27,904</u>	<u>17,457</u>
	<u>\$139,886</u>	<u>\$3,397</u>	<u>\$7,761</u>	<u>\$1,503</u>	<u>\$599</u>	<u>\$153,146</u>	<u>\$143,253</u>

(b) MORTGAGES

	1985	1984
	<i>thousands of dollars</i>	
First mortgages, rural and remote housing, bearing interest at rates varying between 9½% and 21% per annum, repayable over a maximum period of 25 years	\$ 988	\$527
Other first mortgages, bearing interest at rates varying between 6% and 17¼% per annum, repayable over a maximum period of 25 years	470	237
Second mortgages, administered by Canada Mortgage and Housing Corporation, bearing interest at rates varying between 7½% and 9½% per annum, repayable over a maximum period of 25 years	10	13
Other second mortgages, bearing interest at rates varying from 0% to 21%, repayable over a maximum period of 10 years	5	9
	<u>\$1,473</u>	<u>\$786</u>

(c) NOTES RECEIVABLE AND PURCHASE OPTIONS

	1985	1984
	<i>thousands of dollars</i>	
Notes receivable without interest	\$241	\$241
Purchase options at cost	87	87
	<u>\$328</u>	<u>\$328</u>

The Corporation, in 1976, purchased two separate exclusive options to acquire, on or before September 1, 1991, low income housing projects from a third party who obtained loans of \$3,224,000 from Canada Mortgage and Housing Corporation repayable in monthly instalments to September 1, 2026 and secured by first mortgages. The cost of the purchase options was \$87,000. In addition, the Corporation advanced \$241,000 to the third party, secured by non-interest bearing notes receivable, repayable September 1, 1991. If the options are exercised the purchase prices will be the aggregate of the option costs, the notes receivable, then due, and the balances owing under the first mortgages at September 1, 1991.

Should the Corporation not exercise its options within the allowed period, the option considerations of \$87,000 will be forfeited to the third party and the notes receivable which the Corporation holds from the third party in the amount of \$241,000 will be forgiven as compensation for damages.

6. FIXED ASSETS

	1985	1984
	<i>thousands of dollars</i>	
Cost		
Warehouses	\$1,804	\$1,273
Office furniture and equipment	478	403
Prefabrication plant	403	315
Staff houses	371	371
Leasehold improvements	261	261
District offices	161	161
	<u>3,478</u>	<u>2,784</u>
Less accumulated depreciation	905	741
	<u>\$2,573</u>	<u>\$2,043</u>

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

	Principal	Interest	Total
1986	\$256	\$13,175	\$13,431
1987	274	13,149	13,423
1988	285	13,120	13,405
1989	317	13,087	13,404
1990	366	13,052	13,418

The repayment of long-term loans is guaranteed by the Government of the Northwest Territories.

9. PROGRAM EXPENSES

	1985	1984
	Restated	
	<i>thousands of dollars</i>	
Contributions to housing authorities and associations	\$30,173	\$26,502
Interest on long-term debt	12,339	10,344
Depreciation	<u>1,266</u>	<u>1,328</u>
	43,778	38,174
Less		
Amounts recovered from Canada Mortgage and Housing Corporation	<u>17,541</u>	<u>14,433</u>
	26,237	23,741
Workshops and studies	176	449
Contributions to Young Women's Christian Association of the Northwest Territories	369	393
Special programs and subsidies	<u>147</u>	<u>106</u>
	<u>\$26,929</u>	<u>\$24,689</u>

10. ADMINISTRATION EXPENSES

	1985	1984
	Restated	
	<i>thousands of dollars</i>	
Salaries and benefits	\$5,362	\$5,247
Travel and relocation	1,331	1,214
Buildings and equipment rentals	669	576
Professional and special services	478	384
Communications	236	227
Materials and supplies	198	146
Depreciation	159	148
Directors' fees and expenses	134	66
Interest	86	164
Miscellaneous	67	144
	<u>\$8,720</u>	<u>8,316</u>

11. APARTMENT OPERATIONS

	1985	1984
	Restated	
	<i>thousands of dollars</i>	
Revenues		
Rental income	\$ 679	\$ 606
Other	<u>15</u>	<u>11</u>
	694	617
Expenses		
Lease and municipal taxes	302	301
Maintenance and janitorial	145	137
Fuel	101	95
Power	68	63
Superintendent	66	-
Administration	38	33
Other	<u>50</u>	<u>50</u>
	770	679
Loss for the year	<u>\$ 76</u>	<u>\$ 62</u>

12. NON-CASH AND UNFUNDED EXPENSES

The following items have been taken into account in calculating the operating deficit or surplus for funding purposes:

	1985	1984
		Restated
		<i>thousands of dollars</i>
Depreciation	\$1,429	\$1,480
Operations and maintenance items paid out of prior year capital grant	816	-
Long-term portion of employee leave and termination benefits	626	-
Forgiveness of mortgages through rural and remote housing subsidy program	56	44
Loss (gain) on sale of northern rental housing	(263)	41
Non-cash amounts capitalized and credited to revenue	(61)	(62)
Other	(15)	(9)
	<u>\$2,588</u>	<u>\$1,494</u>

13. CAPITAL EXPENDITURES

Total Expenditure	Canada Mortgage and Housing Corporation	Portion borne by Northwest Territories Housing Corporation
		<i>thousands of dollars</i>
Public Housing	\$20,415	\$5,618
Rehabilitation and retrofit	6,424	1,914
Homeownership	2,021	496
Fixed assets	463	483
	<u>\$29,343</u>	<u>\$8,511</u>

The above amounts do not include the Corporation's portion of expenditures of \$3,901,000 on projects commenced in prior years and funded from prior years capital grants, as well as \$210,000 for expenditures on fixed assets. Also not included are expenditures during the year of \$258,000, included as construction in progress, for which funding will not be received until 1985-86.

14. COMMITMENTS

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

	<i>thousands of dollars</i>
1986	\$ 753
1987	697
1988	503
1989	470
1990	426
1991-1992	214
	<u>\$3,063</u>

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, 1985 the estimated cost to complete housing and land assembly projects in process was \$5,400,000 of which Canada Mortgage and Housing Corporation will share in the approved cost to the extent of \$3,100,000.

15. COMPARATIVE FIGURES

Certain figures for the year ended March 31, 1984 have been restated to conform with the current year's presentation.

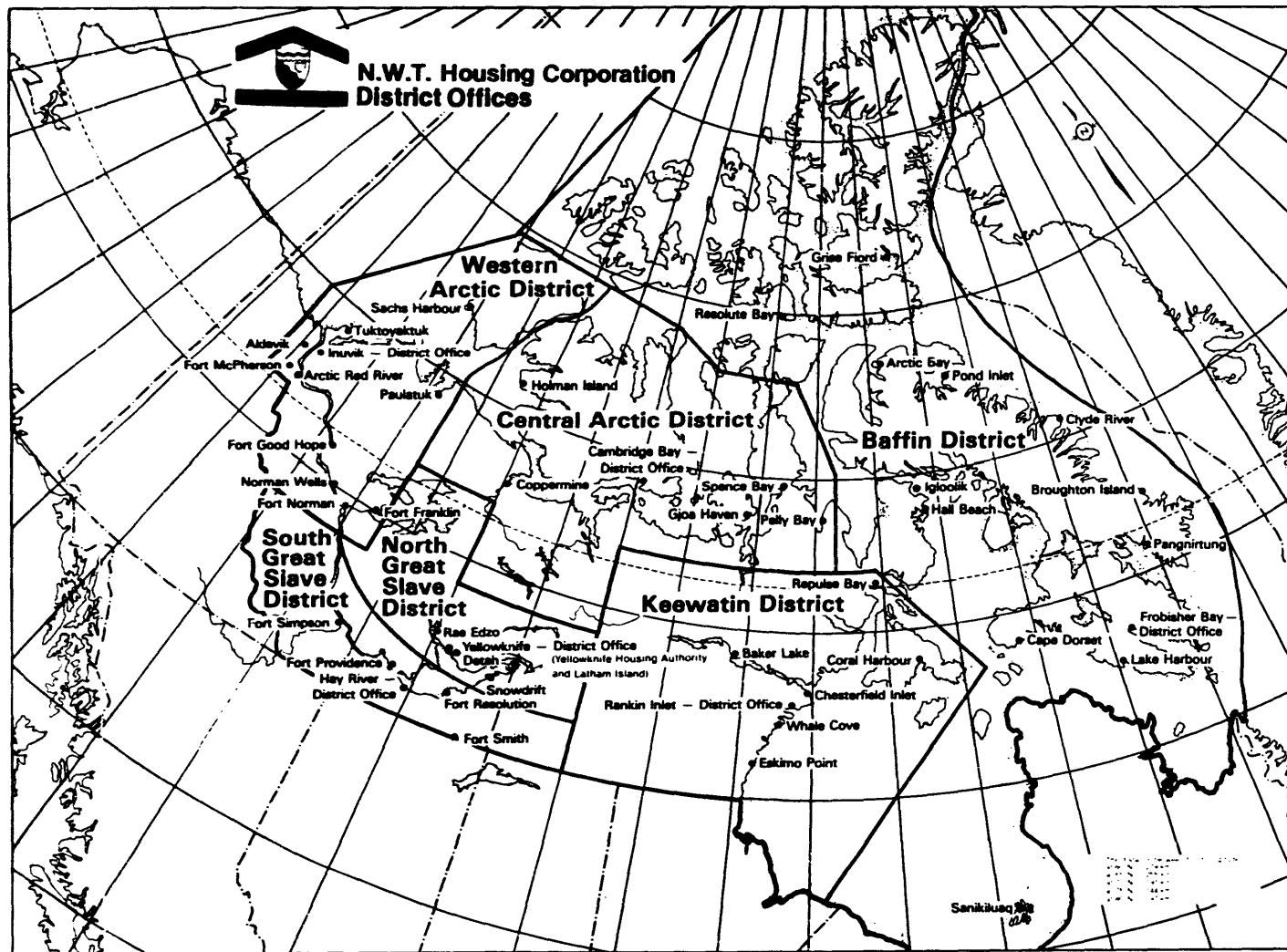


Northwest Territories
Housing Corporation

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1984 ~ J^c / 85 ~ J^c



**N.W.T. Housing Corporation
District Offices**



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የጥቅም ስርዓት
 የጥቅም ስርዓት LA 1985

	የጥቅም ስርዓት ልኒ ኃይረብ	ጥቅም ስርዓት ልኒ ኃይረብ	ጥቅም ስርዓት ልኒ ኃይረብ	CLግ ስርዓት ልኒ ኃይረብ
ልኒ ኃይረብ	32	19	20	71
የጥቅም ስርዓት	25	17	33	75
የጥቅም ስርዓት	52	34	56	142
ጥቅም ስርዓት	30	20	24	74
ልኒ ኃይረብ	180	61	30	271
ጥቅም ስርዓት	5	14	0	19
ጥቅም ስርዓት	43	15	6	64
ልኒ ኃይረብ	58	26	35	119
የጥቅም ስርዓት	26	10	16	52
ጥቅም ስርዓት	61	31	71	163
ጥቅም ስርዓት	62	38	21	121
ጥቅም ስርዓት	19	0	11	30
ጥቅም ስርዓት	28	20	10	58
CLግ ስርዓት ልኒ ኃይረብ	621	305	333	1259

CLግ ስርዓት ልኒ ኃይረብ ስርዓት
 ልኒ ኃይረብ ስርዓት \$10,595,000

የጥቅም ስርዓት ልኒ ኃይረብ ስርዓት
 ልኒ ኃይረብ ስርዓት \$ 837,000

ስርዓት ልኒ ኃይረብ ስርዓት
 ልኒ ኃይረብ ስርዓት \$ 9,758,000

የጥቅም ስርዓት ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት

ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት
 ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት
 ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት
 ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት

1984-ግ ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት
 ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት
 ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት
 ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት

የጥቅም ስርዓት 1984-ግ ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት
 ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት
 ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት
 ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት ልኒ ኃይረብ ስርዓት

የሮሮ ልሳኝ ስርዓት
1984/85-ገ ልሳኝ ስርዓት ለሰብሳቢ

	የገንዘብ ልሳኝ ልሳኝ ስርዓት ለሰብሳቢ	ገንዘብ ልሳኝ ስርዓት በሰብሳቢ	ገንዘብ ስርዓት ልሳኝ ስርዓት ለሰብሳቢ	ልሳኝ ስርዓት ልሳኝ ስርዓት ለሰብሳቢ	ልሳኝ ስርዓት ልሳኝ ስርዓት ለሰብሳቢ	ልሳኝ ስርዓት ልሳኝ ስርዓት ለሰብሳቢ
ገንዘብ ስርዓት	14	9	9	7	1	-
ልሳኝ ስርዓት	-	-	7	-	-	-
ገንዘብ ስርዓት	6	-	5	-	-	-
ልሳኝ ስርዓት	7	-	-	8	1	-
ገንዘብ ስርዓት	18	18	-	-	3	-
ልሳኝ ስርዓት	-	-	-	-	-	-
ገንዘብ ስርዓት	-	-	5	-	-	-
ገንዘብ ስርዓት	45	27	26	15	5	0

የግብርና ስርዓት ለውጥ
 በኅዳር 31, 1985-ገ

የግብርና ስርዓት

	<u>1985</u>	<u>1984</u>
የግብርና ስርዓት		(የግብርና ስርዓት)
የግብርና ስርዓት	\$ 4,749	\$ 4,097
የግብርና ስርዓት ስርዓት		
የግብርና ስርዓት ስርዓት	13,030	18,737
የግብርና ስርዓት ስርዓት	1,247	1,883
የግብርና ስርዓት ስርዓት	322	-
የግብርና ስርዓት ስርዓት	<u>19,348</u>	<u>24,717</u>
(ስርዓት 5)		
የግብርና ስርዓት ስርዓት		
የግብርና ስርዓት ስርዓት	153,146	143,253
(1984 - \$15,905)		
የግብርና ስርዓት ስርዓት	1,473	786
የግብርና ስርዓት ስርዓት	<u>328</u>	<u>328</u>
የግብርና ስርዓት ስርዓት	154,947	144,367
የግብርና ስርዓት ስርዓት	2,573	2,043
	<u>176,868</u>	<u>171,127</u>

ᐅᑦᑕᑦ ᓂᐅᑦ

	<u>1985</u>	<u>1984</u>
ᐅᑦᑕᑦ ᓂᐅᑦ		(ᐅᑦᑕᑦ ᓂᐅᑦ ᐅᑦᑕᑦ)
	(ᐅᑦᑕᑦ ᓂᐅᑦ ᐅᑦᑕᑦ)	
ᐅᑦᑕᑦ ᓂᐅᑦ ᐅᑦᑕᑦ ᐅᑦᑕᑦ		
ᓂᐅᑦ ᓂᐅᑦ ᐅᑦᑕᑦ ᐅᑦᑕᑦ	\$ 770	\$ 154
ᐅᑦᑕᑦ ᓂᐅᑦ	4,942	2,843
ᐅᑦᑕᑦ ᓂᐅᑦ ᐅᑦᑕᑦ ᐅᑦᑕᑦ	5,876	8,829
ᐅᑦᑕᑦ ᓂᐅᑦ ᐅᑦᑕᑦ ᐅᑦᑕᑦ		
ᐅᑦᑕᑦ ᓂᐅᑦ ᐅᑦᑕᑦ ᐅᑦᑕᑦ	2,988	6,628
ᐅᑦᑕᑦ ᓂᐅᑦ ᐅᑦᑕᑦ ᐅᑦᑕᑦ		
ᐅᑦᑕᑦ ᓂᐅᑦ ᐅᑦᑕᑦ ᐅᑦᑕᑦ	2,489	-
ᐅᑦᑕᑦ ᓂᐅᑦ ᐅᑦᑕᑦ ᐅᑦᑕᑦ	679	785
ᐅᑦᑕᑦ ᓂᐅᑦ ᐅᑦᑕᑦ ᐅᑦᑕᑦ		
ᐅᑦᑕᑦ ᓂᐅᑦ ᐅᑦᑕᑦ ᐅᑦᑕᑦ	550	382
	18,294	19,621
ᐅᑦᑕᑦ ᓂᐅᑦ ᐅᑦᑕᑦ ᐅᑦᑕᑦ (ᐅᑦᑕᑦ	102,662	102,067
8)		
	120,662	121,688

ᐅᑦᑕᑦ ᓂᐅᑦ

ᓂᐅᑦ ᓂᐅᑦ ᐅᑦᑕᑦ ᐅᑦᑕᑦ	<u>56,206</u>	<u>49,439</u>
	\$176,868	\$171,127

ᐅᑦᑕᑦ ᓂᐅᑦ ᐅᑦᑕᑦ ᐅᑦᑕᑦ :





ᐅᑦᑕᑦ ᓂᐅᑦ ᐅᑦᑕᑦ

ᐅᑦᑕᑦ ᓂᐅᑦ





ᐅᑦᑕᑦ ᓂᐅᑦ ᐅᑦᑕᑦ, ᐅᑦᑕᑦ ᓂᐅᑦ ᐅᑦᑕᑦ ᐅᑦᑕᑦ ᐅᑦᑕᑦ ᐅᑦᑕᑦ ᐅᑦᑕᑦ

ᐅᑦᑕᑦ ᓂᐅᑦ ᐅᑦᑕᑦ

ᐃᓂᑦ ᑲᓄᑕᐃᓂᓴᑦ ᐊᓯᓴᑦ ᐃᓂᐃᓴᑦ ᐃᓂᓴᓂᑦ ᑕᐃᓯᓂᓴᓂᑦ ᐃᓂᑦ
 ᐊᑦ ᑕᓴᑦ ᓂᓴᓴᓂᑦ ᓴᑦ ᑕᓴᑦ ᐃᓂᑦ ᐃᓂᑦ 31, 1985-ᓴᑦ ᓴᓴᑦ ᑕᑦ ᑕᓴᑦ ᐃᓂᑦ

	<u>1985</u>	<u>1984</u>
	(ᐃᓂᐃᓴᑦ	(ᐃᓂᓴᓂᑦ ᑕᐃᓯᓂᓴᑦ ᐃᓂᑦ)
ᐃᓂᐃᓴᑦ ᓂᓴᓴᓂᑦ		
ᐃᓂᑦ ᐊᓯᓴᑦ ᓂᓴᑦ ᓴᑕᓴᑦ ᐃᓴᓂᑦ		
ᐊᓴᓴᓂᑦ ᐊᓴᑦ ᑕᐃᓴᓂᑦ ᐊᓴᑦ ᑕᐃᓴᓂᑦ	\$ 8,511	\$ 11,948
ᐃᓂᐃᓴᑦ ᐊᓴᓴᓂᑦ ᐊᓴᑦ ᑕᐃᓴᓂᑦ	4,020	13,098
ᐊᓴᓴᓂᑦ ᐊᓴᑦ ᐊᓴᓴᓂᑦ ᐊᓴᓴᓂᑦ	485	65
ᐊᓴᓴᓂᑦ ᐊᓴᑦ ᐊᓴᓴᓂᑦ ᐊᓴᓴᓂᑦ	359	-
ᐊᓴᓴᓂᑦ ᐊᓴᑦ ᐊᓴᓴᓂᑦ ᐊᓴᓴᓂᑦ	323	-
ᐊᓴᓴᓂᑦ ᐊᓴᑦ ᐊᓴᓴᓂᑦ ᐊᓴᓴᓂᑦ	429	-
ᐊᓴᓴᓂᑦ ᐊᓴᑦ ᐊᓴᓴᓂᑦ ᐊᓴᓴᓂᑦ	57	-
	<u>14,184</u>	<u>25,111</u>
ᐃᓂᐃᓴᑦ ᐊᓴᑦ ᑕᐃᓴᓂᑦ ᓂᓴᑦ		
ᐊᓴᓴᓂᑦ ᐊᓴᑦ ᐊᓴᓴᓂᑦ	2,438	1,772
ᐊᓴᓴᓂᑦ ᐊᓴᑦ ᐊᓴᓴᓂᑦ	<u>1,736</u>	<u>1,772</u>
	702	-
ᐊᓴᓴᓂᑦ ᐊᓴᑦ ᐊᓴᓴᓂᑦ ᐊᓴᓴᓂᑦ	12,187	15,122
ᐊᓴᓴᓂᑦ ᐊᓴᑦ ᐊᓴᓴᓂᑦ ᐊᓴᓴᓂᑦ	316	-
ᐊᓴᓴᓂᑦ ᐊᓴᑦ ᐊᓴᓴᓂᑦ ᐊᓴᓴᓂᑦ	693	433
ᐊᓴᓴᓂᑦ ᐊᓴᑦ ᐊᓴᓴᓂᑦ ᐊᓴᓴᓂᑦ	<u>4,328</u>	<u>1,449</u>
	18,226	17,004
ᐊᓴᓴᓂᑦ ᐊᓴᑦ ᐊᓴᓴᓂᑦ ᐊᓴᓴᓂᑦ	(4,042)	8,107
ᐊᓴᓴᓂᑦ ᐊᓴᑦ ᐊᓴᓴᓂᑦ ᐊᓴᓴᓂᑦ	<u>5,096</u>	<u>(3,011)</u>
ᐊᓴᓴᓂᑦ ᐊᓴᑦ ᐊᓴᓴᓂᑦ ᐊᓴᓴᓂᑦ	\$ 1,054	\$ 5,096

ᐊᑦᑕᑦᑕᑦᑕᑦᑕᑦᑕ ᑕᑦᑕᑦᑕᑦᑕ ᑕᑦᑕᑦᑕᑦᑕ ᑕᑦᑕᑦᑕᑦᑕ

	1985				1984
	ᐊᑦᑕᑦᑕᑦᑕ	ᐊᑦᑕᑦᑕᑦᑕ ᑕᑦᑕᑦᑕᑦᑕ	ᐊᑦᑕᑦᑕᑦᑕ ᑕᑦᑕᑦᑕᑦᑕ	ᑕᑦᑕᑦᑕᑦᑕ ᑕᑦᑕᑦᑕᑦᑕ	ᑕᑦᑕᑦᑕᑦᑕ ᑕᑦᑕᑦᑕᑦᑕ
(ᑕᑦᑕᑦᑕᑦᑕ ᑕᑦᑕᑦᑕᑦᑕ)					
ᑕᑦᑕᑦᑕᑦᑕ					
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᑕᑦᑕᑦᑕᑦᑕ					
(1984-ᑕ ᐊᑦᑕᑦᑕᑦᑕ) ᐊᑦᑕᑦᑕ					
ᐊᑦᑕᑦᑕᑦᑕ ᑕᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ	\$ 14,703	\$ 32,346	\$ -	\$ 47,049	\$ 29,978
ᑕᑦᑕᑦᑕᑦᑕ ᑕᑦᑕᑦᑕᑦᑕ ᑕᑦᑕᑦᑕᑦᑕ					
ᐊᑦᑕᑦᑕᑦᑕ ᑕᑦᑕᑦᑕᑦᑕ ᑕᑦᑕᑦᑕᑦᑕ	-	359	-	359	-
	<u>14,703</u>	<u>31,987</u>	<u>-</u>	<u>46,690</u>	<u>29,978</u>
ᐊᑦᑕᑦᑕᑦᑕ ᑕᑦᑕᑦᑕᑦᑕ					
(1984-ᑕ ᐊᑦᑕᑦᑕᑦᑕ) ᑕᑦᑕᑦᑕᑦᑕ					
ᑕᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ					
ᑕᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ	(3,703)	3,703	-	-	4,103
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ	-	-	-	-	6,000
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	11,000	35,690	-	46,690	40,081
ᐊᑦᑕᑦᑕᑦᑕ ᑕᑦᑕᑦᑕᑦᑕ					
(ᐊᑦᑕᑦᑕᑦᑕ 13)					
ᐊᑦᑕᑦᑕᑦᑕ ᑕᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ					
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ					
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ					
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ	8,511	35,540	-	44,051	34,359
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ					
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ					
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ					
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ	2,489	150	-	2,639	5,722
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ					
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ					
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ					
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ	2,489	-	-	2,489	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
		150		150	5,722
ᑕᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ					
ᑕᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ					
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ	-	628	6,000	6,628	906
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ					
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ					
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ	-	-	3,790	3,790	-
	<u>-</u>	<u>628</u>	<u>2,210</u>	<u>2,838</u>	<u>906</u>
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ					
ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ ᐊᑦᑕᑦᑕᑦᑕ	\$ -	778	2,210	2,988	6,628

10. ᐃᑦᑦᑦ ᑦᑦ ᑦᑦᑦ ᑦᑦᑦ ᑦᑦᑦ ᑦᑦᑦ ᑦᑦᑦ

	<u>1985</u>	<u>1984</u>
		(ᑦᑦᑦᑦᑦᑦ ᑦᑦᑦᑦ)
	(ᑦᑦᑦᑦᑦᑦ ᑦᑦᑦᑦᑦᑦᑦᑦ)	
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ ᑦᑦ ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	\$5,362	\$ 5,247
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	1,331	1,214
ᑦᑦᑦᑦᑦᑦᑦᑦ ᑦᑦᑦᑦᑦᑦᑦᑦ ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	669	576
ᑦᑦᑦᑦᑦᑦᑦᑦᑦ ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	478	384
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	236	227
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	198	146
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	159	148
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	134	66
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	86	164
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	67	144
	<u>\$8,720</u>	<u>\$ 8,316</u>

11. ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ

	<u>1985</u>	<u>1984</u>
		(ᑦᑦᑦᑦᑦᑦᑦᑦ ᑦᑦᑦᑦ)
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	\$ 679	\$ 606
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	15	11
	<u>694</u>	<u>617</u>
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	302	301
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	145	137
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	101	95
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	68	63
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	66	-
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	38	33
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	50	50
	<u>770</u>	<u>679</u>
ᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦᑦ	\$ 76	\$ 62

