

**Nunavut
Housing
Corporation**

**Business
Plan**

2007-2008

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INTRODUCTION

The Nunavut Housing Corporation (NHC) is a Crown corporation of the Government of Nunavut (the government), named in Schedule B of the *Financial Administration Act (Nunavut)* (FAA), and operates at arm's-length from the government in accordance with Part IX of the FAA, the *Northwest Territories Housing Corporation Act* (as duplicated for the Nunavut under Section 29 of the Nunavut Act) and the *Business Corporations Act (Nunavut)*.

The corporation reports to the Legislative Assembly of Nunavut, Executive Committee and also to Nunavut residents through its President and the Minister responsible for the Nunavut Housing Corporation.

The advantages of being a crown corporation include:

- The ability to enter into funding partnerships independently, principally with the Canada Mortgage and Housing Corporation (CMHC). This means that Nunavut's transfer payments from the federal government are not affected by the funding that the corporation receives.
- The ability to carry over funds from one year to the next, which ensures funding from all sources designated for housing initiatives remain dedicated to housing solutions.
- The stewardship of funds in the capital and operating and maintenance pools, which gives the corporation full authority for the delivery of housing initiatives.
- The creation of an entity that is specifically focused on meeting housing challenges and providing housing solutions using a one-window approach.

Our Mission

To provide opportunities for all residents of Nunavut to have homes that support a healthy, secure, independent and dignified lifestyle through working with our communities to allow them to assume the role of providing housing to Nunavummiut.

Our Vision

To ensure families and individuals in Nunavut have access to a range of affordable housing options.

Our Principles and Values

The Nunavut Housing Corporation believes in and strives for:

- Placing "human capital" – its employees, Local Housing Organization (LHO) partners, tenants and clients – first when looking at housing solutions for Nunavummiut;
- Recognizing the contribution that NHC and LHO staff make towards housing in Nunavut and providing them with the proper work environment and tools required to maximize that contribution;
- Making a positive impact on the quality and affordability of housing;
- Providing quality advice, assistance and support to LHOs, to other client organizations and agencies, and to individuals;
- Providing quality property management services for Nunavut's Public and Staff Housing Programs;
- Ensuring housing services and supports are provided in an equitable manner;
- The use of Inuit Qaujimajatuqangit (IQ) in Corporation decision-making;

- Building good relationships with other governments, agencies, departments, and both community and Aboriginal organizations.

Language Services

The corporation is proud to serve clients in their language of choice. As a matter of course, all NHC application forms, newspaper and tender advertisements, key reports (e.g. the Annual Report), promotional materials and official stationery (e.g. business cards, letterhead) are produced in Nunavut's four official languages. Official documents are written to ensure full understanding of the corporation's message – in the language of choice.

Most importantly, every business day corporation staff communicate with Nunavummiut in their language of choice. As a service-oriented crown corporation the NHC, through its finance, technical and program divisions, take the time in all communities to hold face-to-face interviews and consultations. With the help of the Local Housing Organizations we make sure that everyone is comfortable in these sessions. In group settings, every effort is made to provide interpretation that meets the need. If someone in a meeting needs help understanding the proceedings, we do our utmost to provide a separate interpreter for them.

The corporation has offices and provides services in:

- Iqaluit: Directorate Group, offering services in:
 - Inuktitut/English – Executive Secretary. Tel: 867.975.7200
 - Inuktitut/English – Policy Analyst. Tel:867.975.7207
- Arviat: Headquarters Group, Offering services in:
 - Inuktitut/English: – Operations Secretary. Tel: 867.857.3000
- Arviat: Kivalliq District Office, offering services in :
 - Inuktitut/English – Receptionist. Tel: 867.857.8700
- Cambridge Bay: Kitikmeot District Office, offering services in:
 - Inuinnaqtun/Inuktitut/English – Program Officer. Tel: 867.983.2276
- Cape Dorset: Qikiqtaaluk Regional Office, offering services in:
 - Inuktitut/English – Receptionist. Tel: 867.897.3665
 - French – Technical Officer. Tel 867.897.3650

STRATEGIC COMMITMENT TO PINASUAQTAVUT

Pinasuaqtavut translated from Inuktitut means “*That Which We’ve Set Out To Do.*” In keeping with Nunavut’s consensus style of government, *Pinasuaqtavut* has been embraced and affirmed by all members of the Legislative Assembly as our guiding document as we continue to build our territory over the next three years. The Nunavut Housing Corporation supports this vision, and actions undertaken to support it are highlighted in the following sections.

Inuit Qaujimagatuqangit

The NHC continues to move towards using IQ approaches in its daily business, and plans to increase its efforts in 2007-2008.

Award-Winning Housing Design

The NHC knows that in Nunavut, houses and building designs must support traditional activities and lifestyles. Territory-wide consultations organized as part of the “Building Connections in Nunavut” process in 2003 enabled the NHC to collect a great deal of input on culturally-appropriate housing design. In 2004, the NHC met with elders and other housing stakeholders in Arviat for a follow up design session to help identify aspects of housing design that are needed from arctic and IQ perspectives.

Guided by this information, in 2005 NHC district staff began work on a new 5-plex design that would meet or beat the CMHC energy efficiency standards. The completed design earned CMHC’s 2006 “Best Practices in Affordable Housing” award, and features several culturally-relevant features as well as energy efficient materials. For example, there is a common kitchen, living and dining area which can accommodate larger gatherings of people for traditional communal activities such as sewing and feasts. There is also a country food preparation area with a combination sink and cutting board, as well as built-in shelving. Triple-pane windows, two outside entrances and advanced insulation increase the efficiency and livability of the design.

In 2007-2008, the majority of new units being built as part of the Nunavut Housing Trust initiative will be these innovative new 5-plexes.

The NHC will continue to push for northern and Nunavut-specific research initiatives and pilot projects on housing design, as well as to seek local input on future models. The NHC is particularly aware of the need for housing designs appropriate for people with handicaps. Staff will continue to liaise frequently with communities to determine the need for barrier-free units and to identify other accessibility issues, as well as to provide project assistance whenever possible.

Program Features

The NHC is committed to creating and changing its programs in keeping with IQ, and in close cooperation with our community partners, the LHOs. We will continue to collect feedback from local people, compare notes from staff in the field, and use the resulting information to plan improvements that will make housing programs more culturally appropriate.

The Seniors and Disabled Persons Preventative Maintenance Program is a recent example of the strong emphasis the NHC places on supporting elders and those in the most need of help, two important principles of IQ.

Corporation Decision-Making

The NHC uses a grassroots approach and follows IQ in corporate decision-making. A recent example is the work undertaken with LHO managers and chairs to revise the LHO Funding Formula. As with the revision of the Public Housing Rent Scale, the NHC held two workshops where the managers and chairpersons of all the LHOs could provide input on how to update the formula.

IQ-driven decision making is also evident in the NHC's growing reliance on consensus building and team based solutions. A working group with representatives from the Department of Finance, Local Housing Organizations and the NHC was struck to effectively incorporate the feedback on the LHO funding formula from the workshops.

In 2007-2008, the NHC will continue to focus and coordinate GN activities related to the Nunavut Housing Trust delivery strategy through an interdepartmental Senior Officials' Working Group and a Deputy Ministers' Steering Committee. Helping to ensure that departments and agencies are working across mandates, in partnership, to achieve the key objectives of the delivery strategy is an ongoing priority for the NHC. The *Pinasuaqtavut* goals of Simplicity and Unity are advanced through such efforts.

Daily Business

The NHC is a service oriented crown corporation. Most of our work takes place at the community level, with a great deal of community input. We have a long history of working in the communities with people from all walks of life and linguistic backgrounds. This history of grassroots involvement helps to give NHC clients confidence in the corporation's programs and services. IQ has been an integral part of daily business since the first LHOs were created in the late 1960's. Currently LHOs employ over 200 Nunavummiut, well over 90% of whom are Inuit. Without the cultural sensitivity and understanding that are two pillars of IQ, the NHC would not be effective in the delivery of its programs. Our district technical, program and finance officers travel almost continually throughout Nunavut's 25 communities and they must incorporate IQ concepts to be able to succeed in their daily tasks.

Yet, more can be done to introduce IQ concepts to new NHC staff, both those working at the headquarters level and those working in the field. In 2007-2008, headquarters staff who typically do not experience community life in the course of daily business will continue to be given the opportunity to travel to smaller communities whenever feasible. This travel provides them with an ongoing orientation and "grounding" in who our clients are and, most importantly, how we can best serve those clients.

The NHC's five offices strive to include IQ concepts and approaches in their daily business, and to assess their practices on an ongoing basis to see if there are better ways to integrate local knowledge. This approach will be continued in 2007/2008 as NHC staff work to meet Nunavut's housing challenges.

Healthy Communities

A key building block of healthy communities is access to housing that is adequate, suitable and affordable. To be adequate, a house cannot be in need of major repair; to be suitable, it must not be overcrowded according to the National Occupancy Standards; and, to be affordable, it must cost a maximum of 30% of a household's pre-tax income.

The right type of housing helps in reducing health problems and negative social effects, helps students and workers be productive, and provides a safe living space for all.

Over the next five years, the NHC will try to meet the need for proper housing by:

- Using Nunavut's \$200 million share of the Northern Housing Trust, announced by the federal government in May of 2006, to build approximately 725 new, affordable housing units in communities across Nunavut between 2006-2007 and 2009/2010;
- Continuing to lobby the federal government for further, multi-year investments in housing for Nunavut which take both capital and operating costs into account. The \$200 million Trust, though welcome, is just 10% of the estimated \$1.9 billion required to address existing shortages, accommodate population growth and replace aging units;
- Concentrating on cutting down the operating costs in social housing, but also of all new residential homes, by investigating the use of energy efficient construction technologies in partnership with Natural Resources Canada and other federal agencies;
- Supporting the growth of new businesses and entrepreneurship in response to needs generated by Housing Trust construction activities, in coordination with the Department of Economic Development and Transportation, other departments and agencies on the Housing Trust Senior Officials' Working Group, and other stakeholder groups;
- Working with local leadership and LHOs to determine construction labour-delivery methods for each community that fit with existing capacity and community goals, and we will re-visit our decision every year so that new community capacity can be considered;
- Together with the Department of Education and Nunavut Arctic College, promoting and assisting to coordinate ongoing training and apprenticeship initiatives in support of Housing Trust objectives related to resident labour-force development and the increase of ticketed trades-people in communities;
- Promoting the following key initiatives targeted at Nunavummiut who want to and are ready to accept the responsibility of homeownership:
 - Increased awareness of the benefits of homeownership through information sessions delivered in every community;
 - The continuation of the Material Assistance Program (MAP) which will provide clients with a housing material package delivered to their home community as well as with financial counseling and technical assistance during the construction phase;
 - Promotion of the revitalized Nunavut Down Payment Assistance Program (NDAP) that encourages homeownership and is more in tune with the down payment needs of Nunavummiut in all communities; and
 - The continuation of the Seniors and Disabled Preventative Maintenance Program which assists these clients to retain their homes and which increases energy efficiency in the units while reducing operating costs through improved preventative maintenance.
- Continuing our liaison with the Department of Community and Government Services and communities to ensure that there is adequate developed land to construct additional houses in all communities.

Simplicity and Unity

During the first year of the First Nunavut Assembly, the corporation began a program to simplify programs by tearing apart its public housing rent scale and rebuilding it from the ground up. The rent scale was greatly simplified and addressed concerns that the old version functioned as a work disincentive for unemployed tenants. In addition, changes were incorporated to increase fairness in the way Income Support clients were assessed rent.

We are now taking lessons learned from the First Nunavut Assembly and are incorporating them into all aspects of corporation activities for the Third Nunavut Assembly. Activities will include:

- Rewriting all corporation documents, policies and procedures - public and internal - with a view toward making them simple to read and use;
- Creating one easy-to-read document that describes NHC homeownership programs, ensuring that it is updated, and making it accessible to facilitate the transition to homeownership;
- Currently, all NHC clients receive counseling in their language of choice, Inuktitut, Inuinnaqtun, French or English. However, more can be done at the employee level and the corporation will continue to actively promote and encourage the use of Inuktitut in the workplace;
- In keeping with the corporation's policy, all major documents will continue to be produced in all four of the main languages of the territory;
- Coordinating the efforts of GN departments and agencies as they work, across mandates and in partnership, to achieve the objectives set forth in the Nunavut Housing Trust delivery strategy. Specifically, by keeping the lines of communication open between stakeholder departments and agencies, duplication of effort will be reduced, complementary actions to support Housing Trust objectives will be effectively undertaken, and ongoing monitoring and evaluation functions will be streamlined.

Self-Reliance

A cornerstone of our relationship with our twenty-five Local Housing Organizations (LHOs) is to help them be more self-reliant through adequate, sustainable funding, training, mentorship and support. All of these factors will be targeted in the corporation's activities over the next five years. Activities will include:

- Seeking ways to strengthen LHO sustainability, including by monitoring the impact of the revised LHO funding formula;
- Considering opportunities to revise procedures manuals and other key resources so that LHOs have clear, up-to-date materials to support their administrative processes and human resource management;
- Investigating ways to provide LHOs with a more stable and secure financial base;
- Offering encouragement and assistance, where practicable, for LHOs to assume additional duties that will increase community capacity and provide additional resources, education and training to LHOs;
- Helping to address future need for ticketed trades-people to become LHO employees by working to achieve the training and apprenticeship objectives outlined in the Nunavut Housing Trust delivery strategy.

With a small team of 81 professionals, the corporation continues to build corporate self-reliance through carrying out identified activities in its Inuit Employment Plan, which also includes management internships, mentoring, staff IQ initiatives and staff orientation components.

We will continue to build both the capacity and strength of the corporation, while remaining sensitive to those ideals that separate us from other jurisdictions and make us unique. Through capacity building and increasing self-reliance we will in turn be able to support increased self-reliance in our clients.

Continuing Learning

The corporation considers the construction and renovation of housing units as an excellent source of employment, training and apprenticeship opportunities. New construction and renovations happen in every Nunavut community and provide much-needed jobs, albeit on a seasonal basis. In

order to fully participate in the economic benefits that come from the construction industry, Nunavummiut need the education and skills necessary to perform the tasks. Additionally, many LHO staff members are long-term employees. When they reach retirement age, there will be new opportunities for youth with trades-training to pursue housing careers in their own communities. To support continuing learning, the NHC will:

- Through the Housing Trust delivery strategy, work with the Department of Education and Nunavut Arctic College to promote and organize multi-year training opportunities in the construction field. Pre-trades courses and technical training for apprentices will be planned in conjunction with on-the-job training and employment available on Housing Trust construction projects
- Transfer the best practices housing model using local contractors and local workers, developed in Sanikiluaq, Clyde River and Chesterfield Inlet construction projects to other communities in Nunavut.

INUIT EMPLOYMENT PLAN

Nunavut Housing Corporation Inuit Employment Goals

The Nunavut Housing Corporation is fully committed to reaching the Nunavut Land Claim Inuit Employment goal of 85% by the year 2020 and still plans to meet the interim goal of 56% Inuit employment by the end of fiscal year 2009 -2010.

The total number of NHC positions in 2007-2008 is 85, up from 80 in 2006-2007. To meet the GN target of 56% Inuit employment by the end of fiscal 2009 for the NHC would on average, require hiring four beneficiaries per year to bring its total of Inuit staff up from 32 in 2006 to 48 in 2009. It is unlikely that the NHC will meet that target due to the technical requirements of a majority of the positions and required hiring of 4 term positions, which will end in March 2010, to facilitate in the delivery of the Housing Trust. The target number of Inuit staff for 2007-2008 is 37 but it is likely this will be met given the current job situation within the NHC. It is important to note that the forecasted Inuit Employment targets are based on the vacancy rate as of September 30, 2006 and the hiring and job offers which have been completed after that date.

Departmental Initiatives for 2007-2008 to meet Inuit Employment Goals

The NHC will establish a plan to develop Inuit staff utilizing such programs as the Department of Human Resources' Sivuliqtiksat (Internship) Program. The developing of Inuit staff will allow for the filling of positions which become vacant due to attrition and terminations

One of the key objectives outlined in the Nunavut Housing Trust Delivery Strategy is to support the completion of training for approximately 35-40 new trades-people (Housing Maintenance Servicemen or other journeypersons), who will be engaged in the long-term maintenance of housing units in Nunavut. These new trades-people will almost certainly be 100% Inuit, and in many cases will form the next generation of Local Housing Organization employees.

Departmental Inuit Employment Targets

Inuit Employment Representation	As of Sept 30, 2006		Target for 2007-2008	
	Number (#)	Capacity (%)	Number (#)	Capacity (%)
Total Positions	81	100	85	100
Total Filled Positions	71	88	85	100
Total Unfilled Positions	10	12	0	0
Total Beneficiaries	32	45	37	44
Total Trainees	0	0	0	0
Total Executive Positions	2	100	2	100
Filled Executive Positions	2	100	2	100
Unfilled Executive Positions	0	0	0	0
Beneficiaries in Executive Positions	1	50	1	50
Trainees in Executive Positions	0	0	0	0
Total Management Positions	7	100	7	100
Filled Management Positions	7	100	7	100
Unfilled Management Positions	0	0	0	0
Beneficiaries in Management Positions	2	29	2	29
Trainees in Management Positions	0	0	0	0
Total Middle Management Positions	14	100	14	100
Filled Middle Management Positions	12	86	14	100
Unfilled Middle Management Positions	2	14	0	0
Beneficiaries in Middle Management Positions	1	8	2	14
Trainees in Middle Management Positions	0	0	0	0
Total Professional Positions	0	0	0	0
Filled Professional Positions	0	0	0	0
Unfilled Professional Positions	0	0	0	0
Beneficiaries in Professional Positions	0	0	0	0
Trainees in Professional Positions	0	0	0	0
Total Paraprofessional Positions	46	100	*50	100
Filled Paraprofessional Positions	38	83	50	100
Unfilled Paraprofessional Positions	8	17	0	0
Beneficiaries in Paraprofessional Positions	16	42	20	40
Trainees in Paraprofessional Positions	0	0	0	0
Total Administrative Positions	12	100	12	100
Filled Administrative Positions	12	100	12	100
Unfilled Administrative Positions	0	0	0	0
Beneficiaries in Administrative Positions	12	100	12	100
Trainees in Administrative Positions	0	0	0	0

* - Includes 4 term Trust positions which expire March 2010

ENVIRONMENTAL SCAN

Introduction

By any measure, Nunavut's housing need is staggering. Public housing waiting lists continually exceed 1,000 families or about 3,800 persons; 3,000 homes are needed now to bring Nunavut on a par with the rest of Canada (or even with its territorial sisters); and, over the next ten years, a housing infrastructure investment of more than \$1.9 billion is necessary to meet existing and emerging requirements. These acute needs together constitute a severe housing crisis, and indeed, a crisis worsening daily as the population booms and existing stock ages.

The *Nunavut Ten-Year Inuit Housing Action Plan*, developed by the NHC and Nunavut Tunngavik Inc. (NTI) challenges the federal government to recognize its moral, constitutional and fiduciary responsibility to provide housing for Inuit. The proposal calls for a federal intervention to construct over 5,700 new public housing units over the next ten years. Additionally 1,000 existing units would receive retrofits or replacements.

In 2006, consistent advocacy efforts resulted in the federal Minister of Finance announcing the creation of a Northern Housing Trust to assist the territorial governments in meeting the unique housing needs of the north. Nunavut's portion of this Trust, \$200 million, is a much-needed infusion of housing resources, and will result in the construction of approximately 725 new, affordable units across the territory between 2006-2007 and 2009-2010. While welcome, this funding represents just 10% of the total requirement noted in the *Nunavut Ten-Year Inuit Housing Action Plan*.

The NHC has been monitoring the implementation of the new Staff Housing Policy and will prepare a report on the impact of the first year of its operation and present it in the winter of 2007. The Housing Corporation will work with the Department of Human Resources to measure the impact of this policy on Government of Nunavut recruitment and retention.

The GN's acknowledgement of the need for strong private sector led markets as an important part of the solution to its housing crisis includes a recognition of the need to concentrate on assisting Nunavummiut who are ready to assume the responsibility for homeownership. To this end the NHC will, in 2007-2008, continue the implementation of two programs to facilitate increasing the numbers of homeowners in all communities.

The Material Assistance Program (MAP) was introduced for 2006-2007. Styled after the popular Homeownership Assistance Program, MAP provides clients with the materials and cover freight costs of specially designed housing packages up to the high water mark in their community.

Clients will be responsible for securing bank financing for the remaining costs, such as the labour contractor fees, as well as the foundation, site preparation, insurance, and legal fees. NHC will be introducing a refreshed interim financing program in 2006-2007 to assist homeownership clients who were unable to obtain start up financing from a bank. This program is a short term program to permit start up until the client can make draws on their approved mortgage.

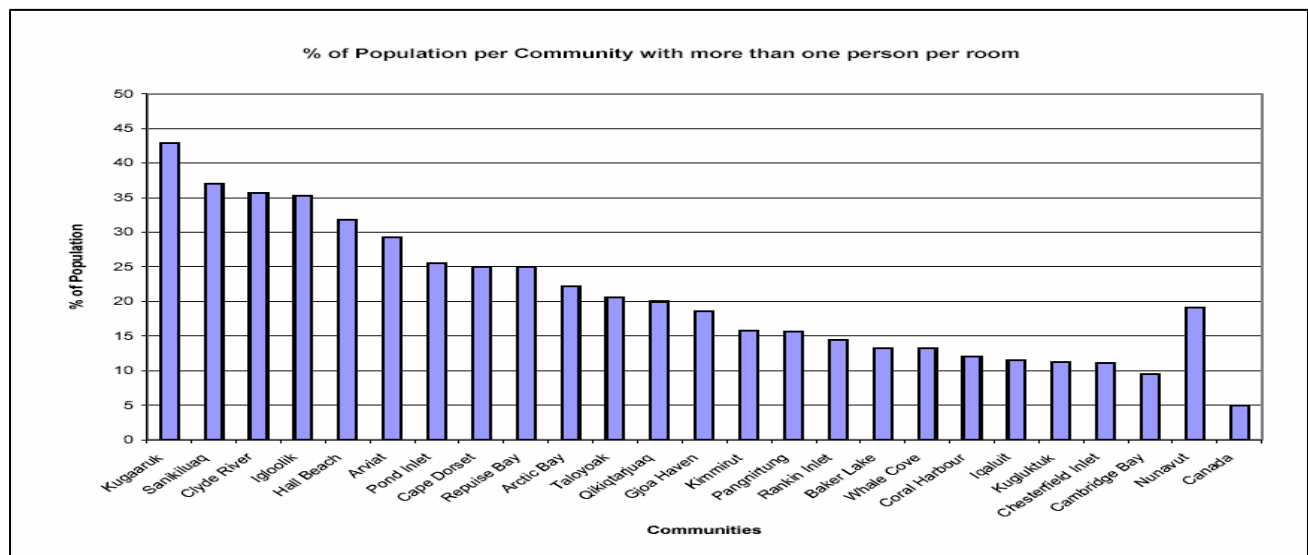
To support our elders and those most in need of assistance, the NHC introduced its Seniors and Disabled Persons Preventative Maintenance Program. This program provides clients with a \$1,500 annual grant to cover necessary annual preventative and general maintenance items as well as various special needs projects. This program has improved the client's living conditions by permitting them to remain in their homes longer while increasing their comfort and reducing operating costs.

Housing Need “By the Numbers”

Nunavut’s profound housing challenges are situated in a remote, arctic environment where, for many months of the year, flesh freezes in seconds, not minutes. Absolute homelessness *per force* is reported amongst a few people in 2006 with a small number of people sleeping in porches and under buildings in Nunavut’s capital. Nunavut’s “hidden homeless” sleep in shifts within already overcrowded homes, homes that average less than 1,000 square feet in size and that offer living space cramped by potable water tanks, washers/dryers, furnaces and hot water makers. In a territory that represents more than one-fifth of Canada’s land mass, suitable, adequate living space is a scarce resource rather than a basic right. Once census data is available it is estimated overcrowding’s true picture will emerge.

Overcrowding – defined within the 2001 Aboriginal Peoples Survey as more than one person per room – affects every community in Nunavut. As shown in Figure 1, half of Nunavut’s 25 communities suffer overcrowding rates of 20% or more. Nunavut, as a territory, experiences 19% crowding compared to the 5% average for the rest of Canada. The true picture is not reported as in many public houses the tenants do not report occasional or transient family members and that this number may be quite high.

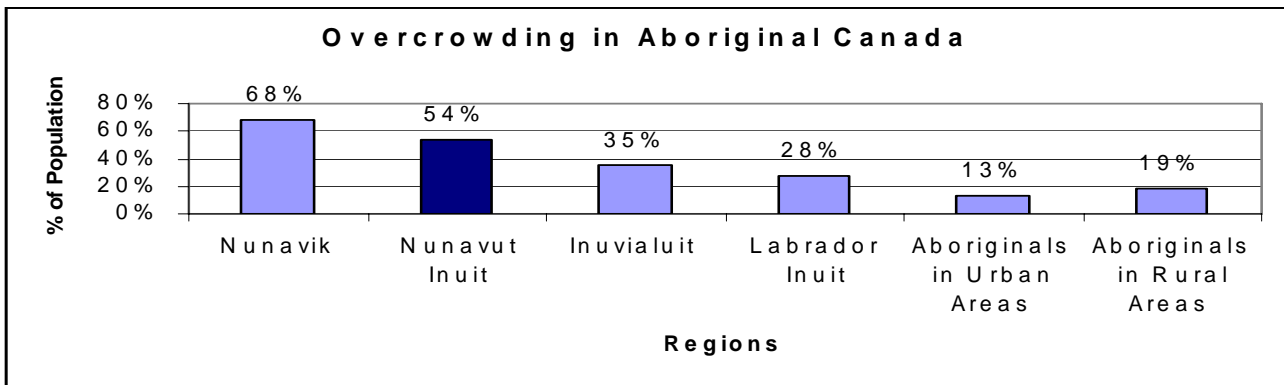
Figure 1: Overcrowding Conditions by Community



Note: Statistics were not available for the communities of Grise Fiord and Resolute Bay
 (Source: 2001 Aboriginal Peoples Survey, Community Statistics)

Among Canada’s Aboriginal peoples, Inuit in Nunavut experience a 54% rate of overcrowding, second only to Inuit in Nunavik, who experience an overcrowding rate of 68%.

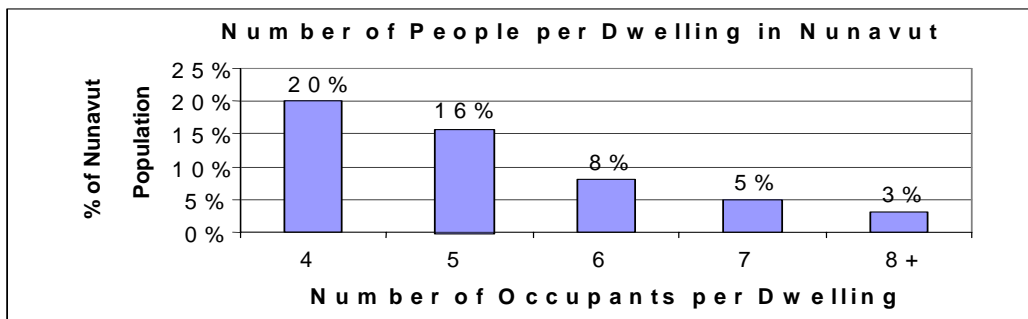
Figure 2: Overcrowding in Canada's Inuit Regions



(Source: 2001 Aboriginal Peoples Survey)

The housing crisis in Nunavut affects all tenure types, from public housing and staff housing, to affordable rental housing and homeownership units. Despite the addition of 430 new public housing units since 2000, the average number of persons per household in these vital units is still 3.8, with some communities averaging over 5 people per dwelling. This is particularly telling when compared to the territorial average of 3.27 people per dwelling and the Canadian average of persons per dwelling of 2.39.

Figure 3: Number of People per Dwelling in Nunavut



(Source: Nunavut Household Survey)

To understand the human impact of these statistics, local context must be considered. Average number of people per dwelling refers to the number of people in every dwelling, from a modest bachelor suite to a large single family dwelling. The stark reality is that over 52% of Nunavut's dwellings have more than four people living in them, and a further 32% have more than five inhabitants (Figure 3). Although statistics do not exist on unit size and overcrowding, anecdotal observations indicate that the homes with the highest numbers of occupants also have the smallest square footage, thus increasing overcrowding pressures.

As an added perspective on the overcrowding situation in Nunavut, 1996 Canada Census figures indicated that the percentage of occupied dwellings with more than one person per room in Canada was 1.7%. In Nunavut the average percentage was 25.8%, with some communities as high as 38%.

The CMHC Research Highlight: *Geography of Household Growth and Core Housing Need* both reinforces the desperate situation in Nunavut and offers perhaps the most telling statistics to date regarding Nunavut's housing crisis. CMHC research examines housing core needs in the areas of adequacy, suitability and affordability. Adequate housing is housing not in need of major repair.

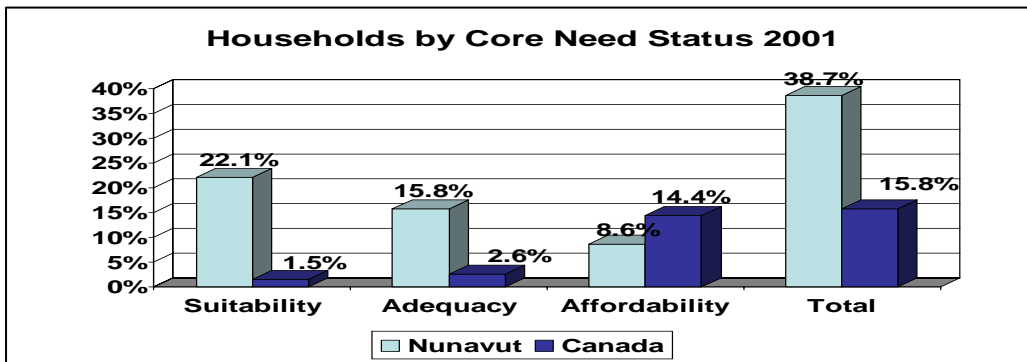
Suitable shelter is housing that is not crowded, meaning it should adhere to National Occupancy Standards: maximum number of people per bedroom is two with parents eligible to a bedroom separate from their children; members 18 years of age and older eligible to a separate bedroom unless cohabitating as spouses; and dependents aged five or more required to share a bedroom only with siblings of the same sex. Affordable housing is adequate, suitable housing that can be obtained without spending 30% or more of before-tax household income. Finally, CMHC defines a household to be in core need if they do not live in and cannot access acceptable housing.

NHC will be working to prepare a proposal for a housing needs study in 2007-2008 which will provide a clear and accurate picture of current housing needs in Nunavut.

Regarding affordability, Nunavut also stands out statistically. Each and every private dwelling unit in the territory receives some type of housing subsidy. For some at the highest income levels it may be a small subsidy for power and fuel. For middle income earners subsidies may also include staff housing rent/household subsidies and homeownership down payment and/or home repair assistance. For low income earners, rent and mortgage geared to income options are the norm, along with virtually all utilities paid on their behalf.

If these subsidies were removed or factored out, all but the most affluent of Nunavummiut (Nunavut residents) would have affordability problems. In this scenario, Nunavut percentage of households in core need would rise from the current - unacceptable - 38.7% to well over 90%. Figure 4 graphically shows the disparities that currently exist between Nunavut and the rest of Canada.

Figure 4: Households by Core Need Status 2001



(Source: CMHC Core Housing Needs Study based on 2001 Census of Canada.)

In addition to severe existing demand, Nunavut also faces the reality of a huge birth rate. 2001 Canada Census information indicates Nunavut's population increased 8% between 1996 and 2001, with increases in some communities at 22%. The Nunavut Bureau of Statistics predicts the population will rise from 29,644 as of July 1, 2004 to almost 44,000 by the year 2020. Indeed, the City of Iqaluit's general plan predicts that 2,243 new housing units will be needed in that community alone over the same planning period.

Increasing the number of homes, and improving the condition of existing homes, are crucial to address social problems faced by Nunavut children and families. Inadequate and overcrowded

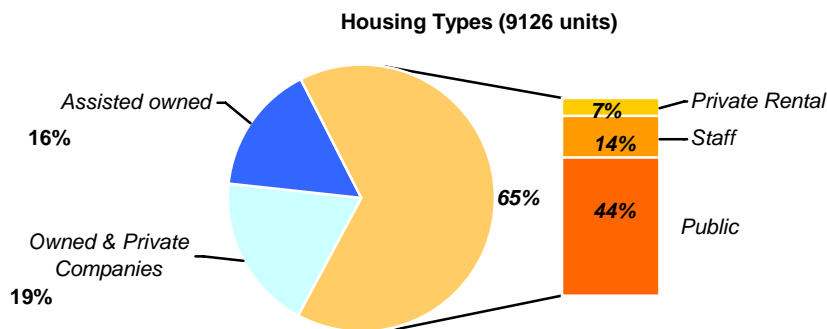
housing can contribute to social and health problems, which in turn can result in higher costs for health care, income support payments, policing and penitentiary services. Therefore, an investment in housing may result in significant reductions in the cost of health services and social assistance as community wellness improves. In addition, by addressing basic shelter, safety and security needs, proper housing will enable people to direct their energies toward education, employment, child-raising, and other important activities.

Dwelling Types

Public housing accounts for 44% of Nunavut's dwellings. 54% of total Nunavut's population resides in public housing, and tenancy in these units is 99% Inuit. In the absence of private affordable rental housing, and given the high costs of independent homeownership, public housing units are home to the majority of Nunavummiut. Nunavut's Bureau of Statistics estimate Nunavut's population at 29,992 in 2005.

Staff housing from all employers accounts for another 14% of Nunavut's total dwelling numbers; while a further 16% of units have received some type of homeownership assistance under one or another of the NHC's programs. Only 19% of the dwellings in the territory were purchased privately (Figure 5). When compared to the rest of Canada, Nunavut's mix of dwelling type is notably different. Only 6% of units in the rest of Canada are of the social (public) housing type, whereas homeownership accounts for 70%, and rental, 14%.

Figure 5: Housing Types in Nunavut



(Source: Nunavut Housing Corporation Estimate)

Housing Costs

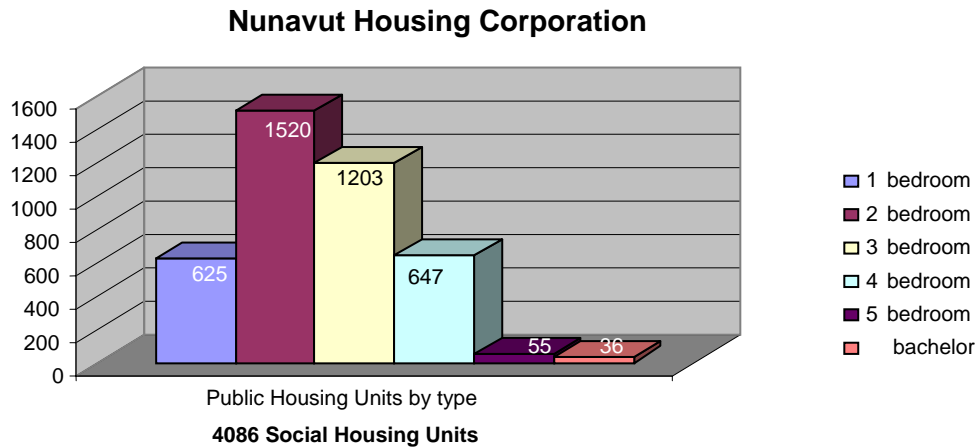
According to NHC occupancy statistics, almost 54% of Nunavummiut live in 44% of total housing types and in the estimated 4,086 public housing units maintained by the corporation. Together, the NHC's 3,820 owned and 266 rentals supplement public housing units represent a total public investment of over \$500 million¹ in the public housing stock across the territory.

In addition to unilaterally funding the addition of about 415 new public housing units since its establishment as a corporation in 2000, the NHC invests about \$10 million annually in capital improvements to units. All evidence suggests that reliance on this source of affordable housing will

¹ NHC 2004/05 Audited Financial Statements

only increase. As seen in Figure 5a, the 4086 public units show the kinds of homes Nunavummiut live in and the total number of bedrooms.

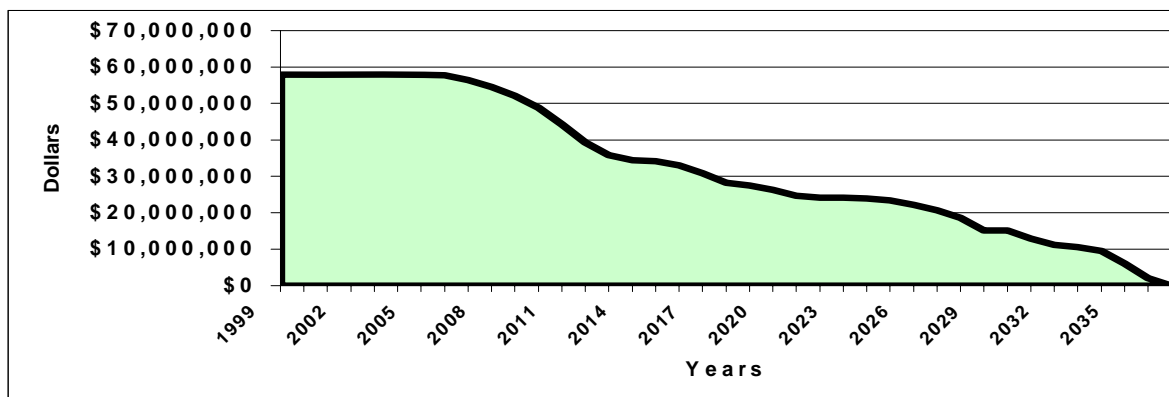
Figure 5a:



Lack of employment and economic development opportunities for example, contribute to keeping individual and household incomes low. 70% of public housing tenants are either on income support or pay only minimum rent, and thus, rental receipts from the Public Housing Program consistently offset only about a tenth of the yearly cost to manage the portfolio. These factors, together with Nunavut's lack of affordable rental housing, and the costs of private ownership in a harsh, northern environment, mean that subsidized accommodation in the form of public housing will be an ongoing and long-term need for the territory. Further barriers to all housing is the lack of available developed land.

Funding from CMHC for existing social housing inventory is declining and will terminate completely in the year 2037 (Figure 6). More resources need to be dedicated to the operations and maintenance (O&M) of existing public housing; particularly in light of the fact that current block funding is fixed at 1996 levels. As a result, the buying power of these funds is being eroded annually by inflation. Fiscal 2003/2004 was the first year when funding began to decline.

Figure 6: Future CMHC Funding for Nunavut's Current Social Housing O&M

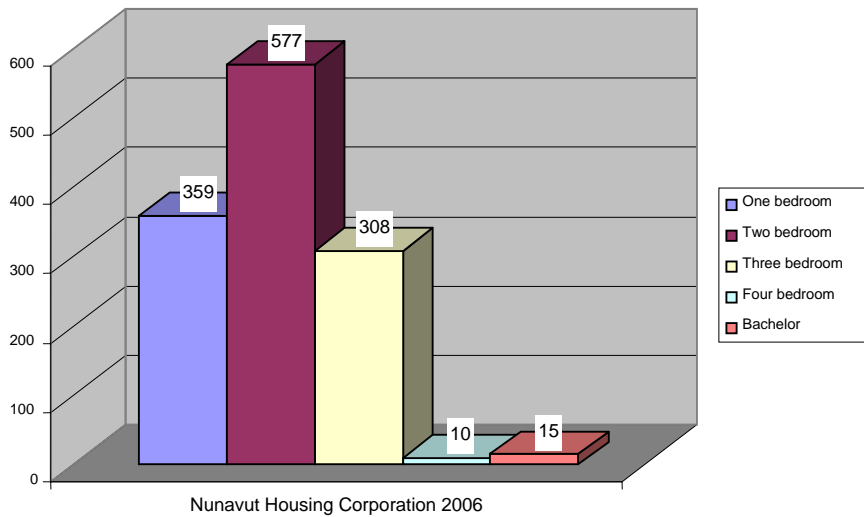


Note: 1996 dollars (no provision for inflation)
(Source: Nunavut Housing Corporation)

Construction costs also contribute to the rapidly increasing housing costs in Nunavut. It is not expected that this trend will drop off in the near future for Nunavut, or indeed, for the north in general.

The staff housing stock administered by the NHC includes over 1,269² units as seen in Figure 6a. Of these, approximately 196 are owned by the NHC; the remainder is rent supplement. However, forward steps are being taken to increase the range of housing options available to staff. For example, 157 condominium units were constructed in 10 Nunavut communities. Some of the condos were sold in Iqaluit in 2006.

Figure 6a: 1269 Staff Housing Units



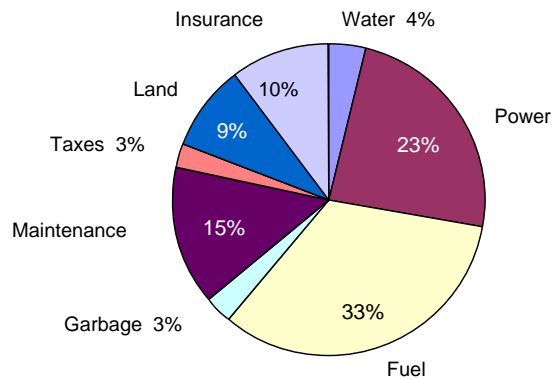
The NHC is committed to delivering new and refreshing existing homeownership programs to assist people who are ready to gain the advantages of independence from the subsidized public and staff housing programs. Every new homeowner either frees up a rental unit, either in the public or staff housing pools, or reduces an existing home's occupancy level.

Unfortunately, homeownership remains unattainable for most Nunavummiut. Ongoing payments for basic shelter components are very high in Nunavut: on average, it costs \$827 per month for fuel, water, garbage, power, insurance, maintenance, and land lease fees (Figure 7). True costs such as in the territorial capital come close to \$1200 a month where land leases drive up the cost of ownership or with equity land lease at \$423, while in other communities the lowest cost is reported as possibly around \$38. What is of note is the recent increase in power and fuel rates which will add additional costs to all types of housing and business.

² NHC Unit Inventory

Figure 7: Nunavut Shelter Costs

2006 Homeowner Shelter Costs \$827 monthly avg.

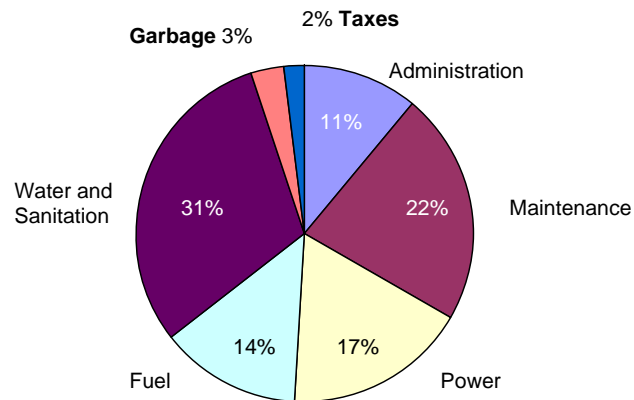


(Source: Nunavut Housing Corporation)

Public housing costs, principally because of “hidden subsidies” for power, water/sewerage and garbage, continue to escalate (Figure 8).

Figure 8: Nunavut Public Housing Costs

Monthly Public Housing Costs, 2006 = \$1555.22 on average*



(Source: Nunavut Housing Corporation)

Critical Issues

- Implementing the Housing Trust Delivery Strategy
- Working with all stakeholders, including NTI, on advocacy efforts to secure additional, multi-year federal funding investments for housing in Nunavut
- Increasing the supply of affordable housing options for staff, which may include subsidized rental housing, homeownership and/or increased affordable private rental units
- Addressing financial accountability and sustainability with LHOs
- Investigating ways to provide integrated housing and social services to Nunavummiut through the “continuum of care” model
- Preparing Nunavut Housing Strategy

CORE BUSINESS

The programs of the Nunavut Housing Corporation are described below, within four business areas:

	Budget (\$000)	
	2007-2008	2006-2007
Advisory and Administrative Services	10,504	9,735
Public Housing	49,819	47,282
Staff Housing	38,431	38,104
Homeownership *	0	0
TOTAL	98,754	95,121

* Appropriations included in the 2007-2008 Capital Estimates

Advisory and Administrative Services

Advisory and Administrative services for the NHC are provided by a group of dedicated housing professionals. A team of eighty-one persons works diligently to make the NHC an action-oriented service delivery agency. Our strength is in our dedication to delivering targeted housing solutions to all audiences: education, training and support to LHOs in the areas of administration, finance, program delivery and technical construction techniques and procedures; homeowner services in the areas of finance, life skills and technical assistance; and, coordination of housing-related lobby efforts on behalf of all Nunavummiut.

Objectives

- To increase coordination of housing policies and procedures in Nunavut;
- To add staffing and delivery capacity to the Nunavut Housing Corporation, the LHOs, and Nunavummiut;
- To increase the awareness and understanding of housing realities in Nunavut both in the territory and nationally.

Programs	Budget (\$000)	2007-2008	2006-2007
Corporate Governance		476	353
Responsible for managing the corporation to ensure consistent application of policy, standards and procedure and program delivery throughout Nunavut.			
Corporate Operations		2,100	1,483
Corporate Operations is responsible for the administration of corporate policy, strategic planning and communications, and provides support to the Minister, the senior management team, and the regional offices.			
Corporate Policy and Planning		500	517
Policy and planning is accountable for the development and co-ordination of corporation policies in support of the Nunavut Housing Corporation's vision, mission, mandate, and goals and objectives. This function is also responsible and accountable for research, economic and financial planning for the corporation.			

Corporate Financial Administration	1,263	1,217
Accountable for the overall management of the financial affairs of the Nunavut Housing Corporation, including safeguarding the corporation's assets, preparing and issuing financial reports, maintaining internal financial controls, and providing training and advice.		
District Program Administration	1,885	1,884
Responsible for managing the delivery of homeownership and housing repair programs, assisting the LHOs in the delivery of rental housing programs by monitoring the management/partnership agreements, and providing a high degree of support to the District. Also accountable for the management of the mortgage and homeownership portfolio, which includes financial counseling and training of clients.		
District Financial Administration	1,396	1,397
Fulfills a dual function in providing financial support to the District, and in monitoring, evaluating and assisting LHOs with financial matters.		
District Technical Administration	2,884	2,884
Provides support and training to LHO maintenance staff. This function also manages the planning, implementation and administration of all capital construction and modernization and improvement projects. In addition, the provision of technical advice to homeowners supports delivery of the homeownership programs.		
Total, Advisory and Administrative Services	10,504	9,735

Priorities (2006-2007)

- Finalize employee IQ orientation and training package with the development of a policy on community stays.
Status: *Ongoing. NHC will supplement its ongoing IQ initiatives with the HR orientation package as HR has the lead responsibility for IQ in the GN. NHC will set up an IQ committee to meet twice per year.*
- Implement tactical plan for the building incremental units as part of the *Nunavut Ten-Year Inuit Housing Action Plan*. Where appropriate, community based Inuit firms will be used to construct the units.
Status: *Ongoing. The Housing Trust Delivery Strategy will be implemented over the next three fiscal years and 725 new units will be built in communities across Nunavut. The strategy will facilitate the use and development of local firms and local labor, and will promote training and apprenticeship opportunities across the territory.*
- Develop and implement a corporate website to be fully operational by the second quarter of 2006-2007.
Status: *Complete. This website will increase access to current corporation information for Nunavummiut.*
- In association with all stakeholders, particularly the Department of Community & Government Services (CGS) and municipalities, develop and implement a plan to address land assembly issues.
Status: *Ongoing. NHC is now working with CGS on land assembly.*

Priorities (2007-2008)

- Working with the members of the Housing Trust Senior Officials working Group to coordinate and monitor activities in support of the Housing Trust Delivery Strategy objectives, including initiatives involving training and apprenticeship across the territory
- Facilitating and evaluating new approaches to tendering, contracting and procurement as a key component of the Housing Trust construction delivery
- Work with NTI and other groups to lobby the federal government to fund the remainder of the *Nunavut Ten-Year Inuit Housing Action Plan*.
- Address financial accountability and sustainability with LHOs.
- Preparing a draft Nunavut Housing Strategy in 2007.
- Improve communications among corporate divisions and districts.

Public Housing

The NHC accomplishes community-sensitive delivery of the Public Housing Program by providing financial resources, as well as ongoing professional support, to its delivery agents, the 25 LHOs. LHOs are responsible for the complete care of the 4086 unit portfolio, from unit allocations and rental assessments/collections, to maintenance and repairs, and energy upgrading.

Objectives

- To facilitate and provide technical and financial training and upgrading for our LHOs;
- To increase the number of adequate, suitable and affordable dwelling units in Nunavut.

Programs	Budget (\$000)	2007-2008	2006-2007
Leased Units – Rent Supplement		7,039	7,355
266 leased public housing units throughout the territory. Provides an opportunity for the private sector to provide much needed public housing rent supplement units without the capital expenditure required for the construction of new units.			
Administration and Maintenance		31,172	23,701
The Administration and Maintenance component includes such items as salaries and benefits, equipment and supplies to perform each demand and preventative maintenance, travel, and training.			
Utilities		53,741	49,447
Covers the cost of utilities for the Public Housing Program. Utility expenses include power, fuel, water and sewerage, and garbage collection.			
Taxes and Land Leases		1,633	1,681
Covers the cost of taxes and land lease expenses.			
Debt Recovery		27,512	27,973
Remitted to CMHC to pay down the debt on the public housing portfolio, which was about \$170 million as of March 31, 2006.			

Rental Revenue (7,499) (6,948)

LHOs assess public housing rents and are responsible for their collection. Revenues collected are discounted 3% as an allowance for bad debt. The remainder is used to offset the cost of administering the Public Housing Program.

Other Revenue (63,779) (55,927)

CMHC and NHC contributions for social housing and own source revenue.

Total, Public Housing **49,819** **47,282**

Priorities (2006-2007)

- Implement the new funding formula for LHOs and monitor against actual LHO costs.
Status: *Complete. Formula announced to LHO Chairs and Managers meeting in March 2006 for implementation in 2006-2007.*
- Finalize the implementation of the \$40 million Canada-Nunavut Social Housing Strategic Infrastructure Fund Agreement through the delivery and construction of 15 units in Kugaaruk and 5 units in Resolute Bay.
Status: *Complete/ongoing. Resolute 5-plex is finished. The units in Kugaaruk are expected to be completed in early 2007.*
- Develop, with the LHOs, a comprehensive three to five-year plan to address the modernization and improvement of the existing public housing stock.
Status: *Complete. Process is on going as plan is continually being revised.*
- Develop, with the Energy Secretariat, the Qulliq Energy Corporation and LHOs, an energy efficiency plan to increase the awareness of energy usage in our communities and to reduce the amount of energy used in public housing units.
Status: *Ongoing. Discussions are continuing on co-operative methods to increase public awareness.*
- Continue to provide capacity-building support to LHOs through increased funding via the LHO funding formula and through improved financial management counseling as they assist in the delivery of corporation programs.
Status: *Ongoing. NHC is working with LHOs to improve financial management and accountability and will hold a conference in the winter of 2007.*

Priorities 2007-2008

- Continue to implement all components of the Housing Trust Delivery Strategy, including:
 - Construction of new, affordable units according to approved community allocations;
 - Completion of the 96 units started in 2006/07 and order materials and begin construction for 236 units to be completed in 2008;
 - The use of labour delivery methods that fit with community capacity and, wherever possible, include the participation of local firms; and,
 - The enhancement of community housing profiles that contain information about specific local housing issues, capacity and requirements for 2007-2008;

- To work with LHOs to develop standards for financial management and build capacity through providing training for financial management;
- Tendering a proposal to conduct a housing needs study in 2007 which will provide a clear picture of actual needs;
- To work with LHOs to prepare credible waiting lists of unhoused people;
- To establish, update and maintain a data base of public housing assets and clients that would be easily accessible.

Staff Housing

Through the Staff Housing Program, the NHC provides rental and homeowner units to GN staff, as well as a range of housing-related programs and services to support eligible staff. Currently, over 85% of staff housing stock is in the form of leased units, tying up the lion's share of the budget. Significant policy and procedural work will continue over the next five years as we investigate, revise and refresh virtually all areas of staff housing.

Objective

- To provide subsidized rental housing to term and indeterminate employees to assist in the recruitment and retention of staff and to facilitate the provision of programs and services to Nunavummiut.

Programs	Budget (\$000)	2007-2008	2006-2007
Operations		5,674	5,372
Provides the day-to-day operations for the Staff Housing Program in a decentralized environment.			
Leases for Staff Housing Rental Units		32,757	32,732
Representing 85% of the line of business portfolio, provides about 1,100 rental units.			
Total, Staff Housing		38,431	38,104

Priorities (2006-2007)

- Monitor and evaluate the Staff Housing Policy.
Status: *Interim report completed in fall of 2006 and one year report scheduled for winter, 2007.*
- Report to the Financial Management Board (FMB) quarterly on condominium sales and advise the Board on how the receipts are to be used
Status: *Condominium corporation established in Iqaluit in 2006 and tenants and potential clients are currently accessing and acquiring all available units. NHC is currently investigating to determine the viability of future sales in Rankin Inlet and Cambridge Bay.*
- Prepare and implement leasehold attrition plan for emerging communities of Iqaluit, Rankin Inlet and Cambridge Bay.
Status: *Leasehold attrition plan prepared and in process of being implemented. RFP issued for additional supply and results are being incorporated into the plan.*

- Obtain incremental staff for delivering staff housing policy changes.

Status: *Complete.*

Priorities (2007-2008)

- Continue the implementation of the revised GN Staff Housing Policy, including the leasehold attrition plan, to be in effect by 2010 in Iqaluit.
- Monitor the impact of the new staff housing rent increases and the demand for the rental assistance program and prepare a report for the spring of 2007.
- Construct incremental staff housing in the communities of Kugaaruk, Repulse Bay, Kimmirut, and Resolute Bay.
- Implement the Staff Housing Supply Strategy, and ensure that any additional supply is represented in the Capital Plan for 2007-2008 and beyond.
- Prepare a staff housing delivery plan for allocation needs over the next three years.
- Establish, maintain and update a data base of staff housing clients and assets.
- Prepare a comprehensive list of vacant staff units in Nunavut.

Homeownership

Through its homeownership programs and corporate financing options, the NHC assists residents who can afford the costs of homeownership to secure and maintain their own housing. The corporation can also provide short-term guarantees for interim financing. As well, client-counseling services are provided to homeowners. These services include, but are not limited to, consultations regarding new construction/renovation, bank financing, home budgeting and energy conservation in the home.

Objectives

- To support new homeowners through down payment assistance, and to support existing homeowners through funding for vital home repair and renovation projects.

Programs	Appropriations included in the 2007/2008 Capital Estimates
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Nunavut Down Payment Assistance Program

Provides a \$25,000 forgivable loan over a ten-year period to new homeowners and a \$15,000 forgivable loan for purchasing existing houses in Iqaluit. Homeowners in Rankin Inlet and Cambridge Bay would receive \$45,000 for new homes and \$30,000 for existing homes. Other communities in Nunavut would receive \$75,000 for new homes and \$50,000 for existing homes.

Emergency Repair Program

Provides financial help of up to \$15,000 to clients in existing private homes to undertake emergency repairs.

Nunavut Home Renovation Program

Provides financial help of up to \$50,000 to clients in existing private homes to undertake renovations.

Senior Renovation Program

Provides financial help of up to \$15,000 in a grant plus freight to seniors who own their homes to undertake renovations.

Tenant-to-Owner Program

Allows tenants who are able to assume the responsibility of homeownership to purchase their public housing unit. The NHC will replace units sold under this program within three years.

Seniors and Disabled Persons Preventative Maintenance Program

A \$1500 annual grant to assist senior and disabled homeowners to undertake the annual preventative and general maintenance of their homes in order to improve their quality of life.

Senior and Disabled Homeowner Options Program

NHC introduced the Supports to Senior and Disabled Homeowner Options Program in June 2006 to assist seniors who were in financial distress or suffering from physical disability to live in more comfortable conditions.

Material Assistance Program

Provides a ten-year forgivable loan for a material package delivered to the high-water mark in the client's community. Several fresh, culturally-relevant three and four bedroom single family dwelling designs are available. The client is responsible for obtaining financing from a financial institution to pay for the construction cost. The building must be constructed by an NHC recognized contractor.

GN Staff Condominium Program

Creates a supply of affordable staff accommodations and offers homeownership opportunities to GN staff that are able to assume the responsibility of homeownership. Also provides assistance in the administration of condominium corporations.

Priorities (2006-2007)

- To develop, maintain and update a consolidated homeownership programs client database to be operational by March 31, 2007.
Status: *Preliminary investigation of software options.*
- Develop an energy efficiency plan to focus on the need for proper homeowner maintenance and related energy use and savings. This plan would include counseling and would provide information on the Home Renovations Program, the Emergency Repair Program, and the Seniors Emergency Home Repair Program.
Status: *Initial start-up begun with a proposed completion date of spring 2007.*
- Develop and deliver homeownership information sessions in all Nunavut communities to counsel Nunavummiut on homeownership.
Status: *Information sessions held in many communities in 2006.*
- To implement the Material Assistance Program, providing funding to at least ten (10) clients in 2006-2007.
Status: *Ten MAP applicants were chosen in the winter of 2006 and MAP materials packages were delivered this summer or fall. Four additional MAP units were provided in the summer of 2006. NHC will be undertaking a new MAP intake in the fall of 2006.*

- To monitor and evaluate the Seniors and Disabled Maintenance Program and continue to deliver the program while adjusting for actual numbers of eligible clients (currently estimated at 120) and cost (currently estimated at \$1,500.00).

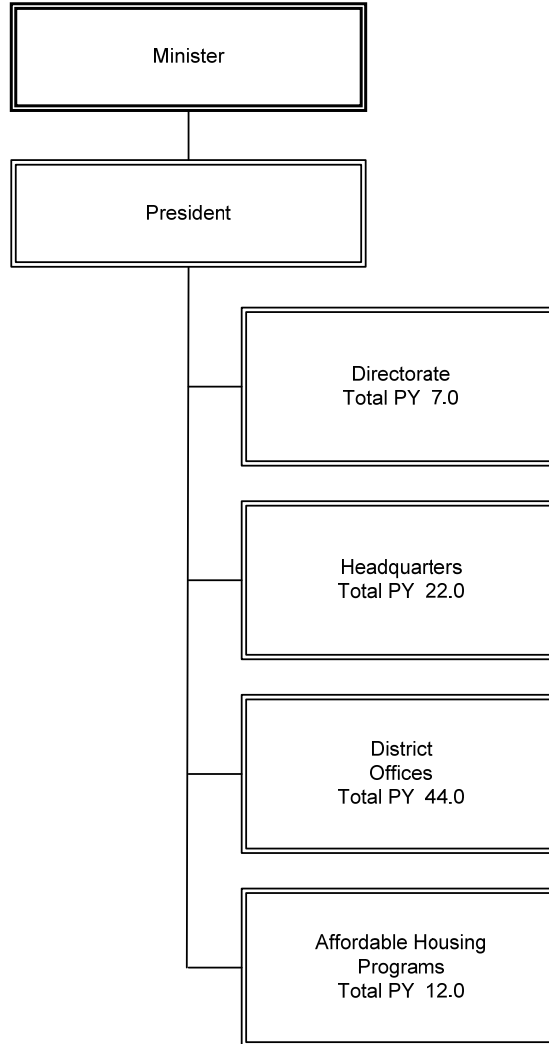
Status: *Terms of reference developed, methodology being tested.*

Priorities (2007-2008)

- Provide more counselling, community information sessions and educational materials for potential homeowners throughout Nunavut. Monitor the start up of the MAP program, determine need for changes to permit more take up and prepare a report in early 2007 for 2008 intake.
- Prepare a report on the implementation of the Seniors and Disabled Persons Preventative Maintenance Program for the spring of 2007.
- Prepare a public awareness campaign on energy efficiency for housing and include it in our community meetings.
- To monitor the implementation of the Interim Financing Program and to prepare a report before deciding upon future extensions.

APPENDIX I: Accounting Structure and Financial Summary

Accounting Structure Chart



Person Years (PYs)	Total
Vote 1 PYs	85.0
Vote 4/5 PYs	-
Revolving Fund PYs	-
TOTAL PYs	85.0

Departmental Roles

Directorate

The Executive is responsible for managing the corporation to ensure consistent application of policy, standards and procedures, and program delivery throughout Nunavut. It also oversees the development of long-range plans, policies, and operational guidelines on corporate matters for the Minister responsible for the Nunavut Housing Corporation and for the Executive Council (Cabinet). As well, it ensures that programs are delivered according to the corporation's funding agreement with Canada Mortgage and Housing Corporation (CMHC).

Corporate Headquarters

Corporate Headquarters is responsible for the development of corporate policy, strategic planning and communications. Corporate Headquarters provides support to the Minister, the corporate executive and to the regional offices. It coordinates the preparation, monitoring and reporting of the corporate O&M and capital budgets, administers the loan portfolio and provides accounting and treasury services. It provides support to the regions in the areas of programs, contracting, project management, design and maintenance.

District Offices

Delivery of services and support to communities in programs and services is managed through the corporation's district offices. District offices set regional priorities and work with LHOs and individual clients to ensure programs are being delivered to appropriate standards through monitoring and assessment. They also carry out the delivery of services when not undertaken by the local community. The District office is responsible for ensuring the construction program is successful in their region. They are also responsible for developing a positive relationship with other government departments and agencies.

Local Housing Organizations (LHOs)

The corporation is partnered at the community level with LHOs. LHO staff perform most of the day-to-day duties associated with program delivery to individuals and families. Most LHOs are formed as independent organizations under the *Societies Act* (Housing Associations). The Iqaluit Housing Authority is formed under the *Nunavut Housing Corporation Act*. Some communities include the housing function within the municipality.

Relationships with the LHOs are based on operating or partnership agreements. Under the Public Housing Program, duties include allocation of housing to community residents according to need. And also LHOs provide related administrative and maintenance services. Several LHOs also have responsibility for parts or all of the home repair and homeownership programs. The partnership between the corporation and the LHO is based on a cooperative investment of resources (time, funding, materials and support).

Amortization

The Corporation owes CMHC approximately \$170 million for outstanding mortgages in the social housing portfolio. These mortgages will be paid out by 2037, at which time the NHC will neither be indebted to nor receive funding from CMHC under the Social Housing Agreement.

Investment Strategy

Information on the investment activity of the corporation is required in the Corporate Business Plan to comply with subsection 91(2) of the *Financial Administration Act*.

The types of investments the corporation is restricted to are those specified in subsection 81(1) of the *Financial Administration Act*, which states:

A public agency may invest money belonging to the public agency:

- a. in certificates of deposit, deposit receipts, notes or other evidences of indebtedness given by a bank in consideration of deposits made with the bank;*
- b. in securities where repayment principal and interest is unconditionally guaranteed by a bank.*

The corporation invests surplus funds in the short-term money market to generate a reasonable return and to ensure a high level of liquidity to meet daily operating requirements.

Financial Summary

Branch	2007-2008		2006-2007	
	Main Estimates		Main Estimates	
	\$000	PYs	\$000	PYs
HEADQUARTERS				
Salary	3,247	29.0	2,667	24.0
Grants & Contributions	-		-	
Other O&M	1,092		903	
Subtotal	4,339		3,570	
DEBT REPAYMENT				
Salary	-	-	-	-
Grants & Contributions	-		-	
Other O&M (includes CMHC contributions*)	27,512		27,973	
Subtotal	27,512		27,973	
DISTRICT OFFICES				
Salary	4,589	44.0	4,589	44.0
Grants & Contributions	-		-	
Other O&M	1,576		1,576	
Subtotal	6,165		6,165	
AFFORDABLE HOUSING				
Salary	1,089	12.0	1,089	12.0
Grants & Contributions	-		-	
(includes CMHC and NHC contributions*)	86,086		75,236	
Other O&M	37,342		37,015	
Subtotal	124,517		113,340	
TOTAL, FUNDED	162,533		151,048	
* LESS CMHC and NHC CONTRIBUTIONS	63,779		55,927	
TOTAL, GN-FUNDED	98,754	85.0	95,121	80.0