

REPORT
HOUSING EDUCATION PROGRAM FOR CANADIAN ESKIMOS
JUNE 1966 - JUNE 1968



Prepared for the
Central Mortgage and Housing Corporation

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by

Adult Education Section
Education Branch

Department of Indian Affairs and Northern Development
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Introduction

This report describes the educational program supporting the Federal Government's low cost rental housing for Eskimo people living in Northern Canada. It covers the period June 1966 to June 1968. Two grants from the Central Mortgage and Housing Corporation made the educational program possible. The first grant for \$169,000 was given in May 1966 and the second, \$118,000, in June 1967. Three interim reports have been submitted to C.M.H.C. - November 1966, March 1967 and March 1968.

The Adult Education Section of the Northern Administration Branch, Department of Indian Affairs and Northern Development ^{*1} was in charge of the housing education program. The main sources of information for this report were the monthly and final reports of the housing educators who were employed on contract, comments received from local and regional administrators and two evaluation workshops. The Adult Education Section had only two permanent staff when the program began in June 1966. During the second year, Regional Supervisors of Adult Education were appointed and this made it possible to do some follow-up work.

*1 When the program commenced the name of the Department was - the Department of Northern Affairs and National Resources.

In October 1965, approval was given by the Federal Government to the Eskimo Rental Housing Program and 12½ million dollars allotted for the construction of 3-bedroom houses over a five year period. Five Divisions of the Northern Administration Branch became involved in the housing program: the Territorial Division, for the administration of policy; the Engineering Division, for the design, construction and assembling on the sites; the Education Division, for the education program; and the Arctic and Mackenzie Districts for administration in the field.

The timing of the educational program was co-ordinated with the housing construction in the settlements. In general, the policy was to put 194 housing units into nine settlements in the Frobisher Region in 1966, and in the following year to put additional houses into the Frobisher Region and to make a beginning in the Keewatin Region. A total of 539 houses, all three-bedroom houses in two designs, were shipped into 18 settlements in the two year period covered by this report. Two or more phases of the housing education program were given in 20 settlements, with more than 1,000 Eskimo families participating.

The report is divided into five parts. There is a short section giving the background of housing for Eskimo people. The Rental Housing plan is explained briefly with the detail to be found in the Housing Administration Manual attached as an Appendix. The housing education program is developed under headings: objectives; staff; training and evaluation workshops; materials and teaching

aids; and three special projects - experimentation using local leaders, a housing education conference and a research project. The same headings are used for presenting the achievements and evaluation. The administration of C.M.H.C. grants and a financial statement are given at the end of the section.

The last section deals briefly with the plans for the housing education program over the next three years. In February 1968 the low-rent housing was broadened to include treaty Indians living in the Northwest Territories and Arctic Quebec, as well as the Eskimo people and the title changed from the Eskimo Rental Housing to the Northern Rental Housing Program.

Attached to the report are appendices: a calendar of the major developments in the housing education; a chart indicating the settlements and courses; the staff and assignments; the Eskimo delegates attending the conference; agendas for workshops; the booklet "Northern Rental Housing Program" indicating the plans for construction to 1975; the Housing Administration Manual used 1966-68; designs of the three-bedroom houses; and a list of materials produced and currently in use.

For those unfamiliar with northern Canada and its unique problems, the report will be of special interest. Even problems similar to those encountered in the south required a different treatment. Not everyone realizes that the adult Eskimos have had little or no schooling, speak one of the many Eskimo dialects and read and write

only in Eskimo syllabics. This made it necessary to communicate through an interpreter. Good interpreters were difficult to obtain for part-time employment. The Eskimo language being based on a primitive way of life, does not have comparable words to use in the translation of housing information. The hundred days of winter darkness seems to produce a different attitude toward the day to day tasks. Household supplies usually go into the north once a year on the sealift and may become exhausted before spring.

It took time for the housing educators to gain insight into the cultural differences between Canadian Eskimos and Canadians living in southern Canada. It was an objective of the housing education program to involve the Eskimo people in the change process rather than superimposing change on them. Many of the housing educators reported that the Eskimo women have had fewer opportunities than the men to observe different ways of living and that this had an effect on all phases of the education program.

There have been some tangible results. Every Eskimo family and single adult had the rental program explained to them before they had to decide whether they would become tenants. The housing education program is credited with the highly successful way they have assumed their responsibilities as tenants. The houses are being kept clean and minor repairs made. In the Frobisher Region where rents were collected in some settlements for a full year, the arrears were approximately fourteen percent and it was felt

that since the fiscal year ends in March this would be reduced when hunters received payments for furs and more casual labor was available. Housing Associations had been formed in the twenty settlements where the educational program was given and sixteen had been incorporated under the Societies Ordinance of the Northwest Territories.

1. Housing for Eskimo People

Traditionally the majority of the Eskimo people were nomadic and lived in snow houses and skin tents. With the establishment of the Federal school system the people began to settle near the school, making shelters from a combination of tents, packing cases and scraps of lumber. Social and public health problems resulted from over-crowding in these inadequate houses used as permanent residences.

Various attempts were made by the Federal Government between 1956 and the present to provide suitable housing for Eskimo people. A small rigid frame house was first used to replace the tent and snow house. This was followed by a 16 feet x 32 feet house of standard construction. Both of these houses had to be purchased. Few families could afford to take advantage of the purchase plan. In 1959-60 free housing for indigent people was introduced, and became known as welfare housing. In 1961-62 the purchase plan was revised and a subsidy of \$1,000 provided for prospective purchasers. Loans up to \$6,000 could be obtained from an Eskimo Loan Fund at 5% interest. The cost of the houses was still prohibitive for the majority. The high cost of oil to heat the houses was beyond the means of many; others confused the payments on the house with payments for fuel oil. None of these programs was entirely satisfactory.

Mounting costs for welfare and health services for the Eskimo people indicated that a different approach to housing was needed. A housing survey taken in 1965 showed that in the Arctic District only 81 of the 817 one-room houses had fewer than three persons living in each - the majority had five or more persons eating, sleeping and living in one room. Before the survey was completed a committee was named to develop a plan for a subsidized rental housing program for Eskimo people. This plan including such services as heat and light would be based on the ability of the Eskimo family to pay.

2. A Rental Housing Program for Eskimo People

The proposed subsidized rental housing program for Eskimos received approval in a Treasury Board minute dated October 12, 1965. It provided for 1,560 housing units of three-bedroom houses, approximately 700 square feet, to be built over a period of five years at a capital cost of \$12,500,000. The Northern Administration Branch, through its various Divisions, was made responsible for carrying out the program. A Housing Section was added to the Territorial Division and made responsible for the policy details of the housing. The Engineering Division designed the houses, contracted for the prefabrication, arranged for shipping and erection on the site. The Education Division, through its Adult Education Section, was to provide the supportive housing education program. The Arctic and Mackenzie Districts were in charge of local management and arrangements.

Rent

No Eskimo family was to pay more than 20 per cent of the family income for rent and this was to include payment for some services. For assessing rent the families were divided into three categories: first, those who had an adequate, steady income; second, those whose income was irregular and depended upon hunting and casual labour; and third, those requiring special assistance such as, widows, handicapped persons and the aged. Family allowances were

not to be included in determining annual income. The maximum rent to be charged for the various sized houses was established by the Government. These were: \$37 for a one-room house; \$42 for a one-bedroom house; \$62 for a two-bedroom house and \$67 for a three-bedroom house. Welfare housing was discontinued, all tenants were to pay some rent.

Purchase Back and Option of Buying

Those Eskimos, who either owned a house under previous government plans or were in the process of buying a house, have the option of selling it back to the Government. These houses, most of which are one room, were to go into the rental pool and be used for single persons and childless couples. While the Eskimo housing was designed as a rental program there was provision for home ownership. As a safe-guard to overcrowding any family wishing to purchase a house would be required to provide adequate space for the size of the family. In addition home ownership presupposed the ability to pay for all services.

Local Management by Tenants

Provision was made for the Eskimo people to assume the responsibility of local management. The tenants, that is those who sign the rental agreement, automatically became members of a Housing Association. The members elected, from their membership, one director for every ten houses to a maximum of nine and a minimum of three. The directors formed the Council of the Housing Association. Each local housing association would then apply to have the organization incorporated under the Societies Ordinance of the Northwest Territories. This gave the right to enter into contracts on behalf of the Housing Association. It also provided for annual reports and audited statements of accounts. Directors may receive remuneration.

<u>Number of Dwelling Units</u>	<u>Director's Honorarium</u>	<u>Officer's Honorarium</u>
1-20	\$25.00 per annum	\$50.00 per annum
21-40	\$50.00 per annum	\$100.00 per annum
41-100	\$100.00 per annum	\$150.00 per annum
101-200	\$125.00 per annum	\$200.00 per annum
201 and over	\$175.00 per annum	\$300.00 per annum

Allotting Houses to Families

The Council of the Housing Association is responsible for allotting houses. This is based on the size of the family and the sex of the children. Only one family unit is assigned to a house. Families having the greatest need because of health reasons or living conditions were given houses as soon as construction was completed. As a family moved to a larger house another family was usually ready to move into the one vacated. For the purpose of assigning houses a family unit is considered to be any person over twenty-one with or without dependents.

Phasing the Housing Construction

Some of the factors which had to be considered in phasing the housing program were cargo space, sailing dates during the sealift, arrival of ship and the possibility of it being late which might delay construction and expose the prefabricated parts to winter weather.

Nine settlements in the Frobisher Region were chosen as the starting point for the rental housing. One hundred and ninety-six of the three-bedroom houses were prefabricated in southern Canada and sent north on the 1966 sealift. At the same time it was planned to prepare for 1967 and send houses into both the Frobisher and Keewatin Regions. (See Appendix 2 for details.) When this information was available it was possible to complete arrangements for the housing education program.

3. The Housing Education Program

Objectives

The objectives of the housing education program were predetermined by the parent program. Every Eskimo family had to understand the rental plan so that they could decide whether to become tenants. Before signing the rental agreement - a legal document written in English, they had to comprehend the terms. If higher standards of living were to result from better housing then primitive ways had to be changed for new patterns.

At the beginning goals could only be set for the two year period June 1966 to June 1968 because of decisions on housing construction which would be made later. Many of the factors influencing the planning were unique to northern Canada: the fact that all instruction had to be in the Eskimo language and through an interpreter; the seasonal patterns of hunting and fishing which involve both men and women; the limitations of air transportation; and the culture of the Eskimo people.

The aims were:

- to prepare the more than 1,000 Eskimo families living in 20 settlements of the Frobisher and Keewatin Regions, for the responsibilities that were built into the rental housing program.

- to use the Eskimo language in presenting information.
- to teach the new skills required by the people to fulfil the conditions of the rental agreement.
- to use methods and techniques which would involve the people in making decisions.
- to promote leadership by introducing managerial responsibilities into the housing education.
- to maintain a continual evaluation of the education program and to make revisions as required.
- to prepare for the extension of the rental housing into the western Arctic.

It was decided to make three main divisions in the education program

- Phase I, the rent concept and local management of the housing by an association of tenants.
- Phase II, Care and Management of a rented house, and changing patterns of living.
- Phase III, the Housing Association and the role of the directors as members of the Council.

The initial phase on the rent concept was to precede the signing of the rental agreement and the construction of the houses. It was estimated that this would take from three to six months, depending on the number of families in the settlement. The second phase - on care and management of the home was to prepare the people for moving

and to minimize the disruption of the family life during the transition period. It was planned to continue the instruction for at least six months in order to establish reasonable standards of home care. The third phase, which was aimed at tenant involvement and leadership training, was to be given at the same time as the other two phases.

A fourth phase using local leaders was introduced on a trial basis in March 1967 and on an experimental basis in November 1967. It was added to involve more local women in the phase on care and management of the home. It was a part-time program, named "Local Leadership" to identify it from the longer program conducted by full-time staff or the "housing educators".

Staff

(i) Branch and District Staff

The Adult Education staff in the Branch consisted of two when the housing education program commenced in 1966, one in the Adult Education Section and a field supervisor in the Arctic District. In 1967 three Regional Supervisors were appointed in the Arctic District and they became responsible for the administrative details of the housing education in their Regions. In February 1967 a Materials Specialist was added to the staff in the Adult Education Section. Since

then the Materials Specialist has spent full-time preparing guides, manuals and teaching aids for the housing education program. A year later, February 1968, an assistant was appointed to work on the preparation of materials.

The C.M.H.C. grants made it possible for the Adult Education Section to employ staff on contract for the housing education program. Writers, illustrators and translators were used at headquarters for preparing materials. "Housing educators" or "adult educators", local leaders, and interpreters were used for the field work.

(ii) Staff for the Phase I - the Rent Concept

A total of fourteen "housing educators" worked on the initial phase - the rent concept, in the 20 settlements. It was definitely an advantage to have five of the staff accept second contracts as they were much better prepared and felt more confident.

8 served in only one settlement

2 served in two settlements

2 served in three settlements

2 served in four settlements

In 1966 it was necessary to give a crash program in nine settlements in the Frobisher Region and two workers were assigned to the larger settlements. The recruitment was delayed because funds were not available until May. Seven of the ten housing educators were undergraduate, graduate or post-graduate university students in such subjects as anthropology, sociology and education. Of the remaining three, one was a university graduate who resigned from an adult education position and two had been instructors with Frontier College.

The rent concept phase was given in another nine settlements between October 1966 and the summer of 1967. A staff of six was used, four had previously been on contract and the other two lived in the North. By the spring of 1968 there were only two settlements, Coral Harbour and Repulse Bay, that still had to have the phase on the rent concept. Two young Eskimo men were used in these settlements.

(iii) Staff for Phase II - Care and Management of the Home

Ten housing educators were employed on contracts of three to nine months, between January 1967 and June 1968, to conduct Phase II - care and management of the home in 12 settlements.

It was more difficult to recruit professional staff for this phase of the program due to the part-time nature of the work (contracts of three to six months) and to the timing - (January and September). The professional background of the ten housing educators was: four with university degrees in home economics, two teachers, two nurses, one a homemaker and one a clerk. Five accepted second contracts.

Two local women were employed on a part-time basis to assist the housing educator at Rankin Inlet. Voluntary leaders assisted with the program at Chesterfield Inlet and Frobisher Bay.

¹²
~~Two~~ local leaders were employed on contracts for the experimental program. Eight were Eskimo women and four were white women. Their contracts varied in length but were mostly on the basis of 240 hours with a maximum of 20 hours per week.

(iv) Support Staff

(a) Writers

Contracts for writers were equal to 15 man-months of employment. Three persons were employed; two of these accepted permanent positions in the Adult Education Section, one in February 1967 and the other in February 1968.

(b) Illustrators

Three illustrators were employed on contracts which represent 16 1/2 man-months of employment. One of the illustrators was a young Eskimo woman (art student) employed during summer vacation.

(c) Interpreters

Interpreters were employed locally on the "casual labour" basis. Their term of employment varied from a few days to the full length of the program. Getting good interpreters was a major problem. They served as the "middlemen" between the housing educators and the Eskimo people.

(d) Instructor for Local Leader Training

Between November 1967 and May 1968 one of the "housing educators" served as an itinerant supervisor/instructor and trained local leaders in the Frobisher Region.

(Training of local leaders at Grise Fiord in March 1967 and at Baker Lake in December 1967 was conducted by the Assistant Head of the Adult Education Section.)

Training of Staff

Four training programs were held in Ottawa before the housing educators commenced their field work. Two of these were for the staff working on Phase I - the rent concept and two for those employed for Phase II - care and management of the home. In addition four received briefing before starting their assignments.

Dates

June 15 - 24, 1966. Phase I The Rent Concept

October 17 - 25, 1966. Phase I The Rent Concept

January 3 - 13, 1967. Phase II Care and Management of the Home

September 5 - 22, 1967. Phase II Care and Management of the Home

Senior officers of the Department explained government services and policies. The low-cost Eskimo rental housing policies were given in detail. Special topics included were: the cultural background of the Eskimo people; adapting to northern ways and community life; training local interpreters; and the educational program. (See Appendix 5 for programs.)

Evaluation Workshops

Three evaluation workshops on Phase II were held in Ottawa:

June 23 - 30, 1967; March 25 - 29, 1968; and May 29 - 31, 1968.

These provided the Branch staff with the opportunity of hearing verbal reports on field work and of discussing with the housing educators proposed changes in the housing program. Most of the field workers on Phase I - the rent concept, returned at different times and it was not practical to plan workshops. All reported to the Adult Education Section and presented verbal reports, as well as written reports.

Materials and Teaching Aids

Attached to this report are examples of materials produced in the Adult Education Section for use in the housing education program. Samples of materials were sent with the three interim reports. There was a dearth of suitable materials when the program began and producing material has been a major function of the Adult Education Section.

Materials were required for three purposes: one, as reference for the professional staff; two, as teaching aids; and three, for distribution during meetings and home visits. Reference materials and teaching aids were obtained from many sources. Some filmstrips and films were purchased and circulated. Projectors had to be borrowed from the school.

Field work and the production of materials began at the same time and this created a lag in materials. Some materials were prepared in both basic or functional English and in Eskimo syllabics. Reports indicated that the people preferred their own Eskimo dialect so spaces were left for adding the Eskimo in the field. Since many interpreters had only a Grade 2 to Grade 6 education it was easier for them to comprehend the information when it was written in basic English. Translating was frequently difficult because the Eskimo language does not have words comparable to the English. While materials were prepared for use with adults, the simple or basic English made it possible for school children to help their parents.

Based on the theory that a picture is worth a thousand words, the first housing educators were supplied with scale models of the houses which had hinged roofs permitting the people to view all the rooms. These proved invaluable, as did the illustrated materials explaining the allotment of houses on a family basis. All content was therefore scrutinized to determine which information could be re-enforced by visuals and illustrators were employed on contract.

In addition to the evaluation workshops referred to above, the monthly report of the housing educators provided a means for a continual feed-back on the suitability and use of the materials. Every person taking a course was given a hard cover binder. Sheets were distributed at each group meeting or during home visits.

Special Projects

(1) Experimental Local Leaders

The development of local leaders was a major objective of the housing education program. The rental housing was weighted toward promoting leadership amongst the men since it was usually the husband that signs the rental agreement. This made him a member of the housing association and eligible for election to the Council. There was also the possibility that he would be elected as an officer. How to promote leadership amongst the Eskimo women was considered when planning the educational program. In the first plan local Eskimo women were to be used as leaders for the care and management of the home phase. A housing educator would train the leaders and supervise two or more settlements. When this phase was shortened to six months instead of nine and it commenced in January instead of the summer, it was not practical to use the local leader method which required considerable travel.

It was decided not to send a full-time housing educator into Grise Fiord instead to try the local leader method. Houses had been constructed in this small, isolated settlement on the south side of Ellesmere Island in 1966. The settlement had only fourteen families. By March 1967 some materials had

been prepared in both English and Eskimo. There was a young Eskimo woman living there who was fluent in both languages who could be trained and employed on contract. The Assistant Head of the Adult Education Section was sent to Grise Fiord to plan a suitable program and train the leader. The course was designed for eight weeks with a maximum 20 hours per week. The methods used were group meetings and home visits. Weekly reports indicated that the response was good and the course successful.

In April/May the Area Administrators in the Frobisher and Keewatin Regions were asked to select women, who following training could conduct the phase on care and management of the home using the local leader method. Little progress was made. The Eskimo women seemed hesitant about accepting this responsibility and only two (white) leaders were secured, one at Baker Lake and one at Whale Cove. An early freeze-up in 1967 delayed the ships and made it necessary to postpone the construction of houses at Eskimo Point until 1968 and at Baker Lake only 12 houses were built.

It was decided to experiment with the local leader method at Baker Lake and Whale Cove and to have the Assistant Head of the Adult Education Section train both the leaders at Baker Lake in December. In the Frobisher Region the need was for a follow-up program in Arctic Bay, Broughton Island, Cape Dorset,

Frobisher Bay, Igloolik and Pond Inlet to distribute the books and instruction sheets which had not been available when the initial program was held. It was decided to use one of the housing educators as a Supervisor/Instructor and to have her spend approximately two weeks in each settlement to locate and train leaders.

A workshop to develop 12 package programs for use in group meetings and six packages for the leaders to distribute during home visits was held in Ottawa November 9 - 22, 1967. A manual for leaders and lesson guides were also prepared. Those participating in the workshop were the Assistant Head and the Materials Specialist from the Adult Education Section and the Supervisor/Instructor.

Over 300 Eskimo women received instruction through the local leader method in 1967-68. Each of the women attended one group meeting a week and had a home visit from the leader. These leaders were on contracts for a total of 240 hours and a maximum of 20 hours per week. Weekly reports were prepared and copies sent to the Regional, District and Branch offices.

(ii) Housing Education Conference

Igloolik, N.W.T. was chosen as the settlement for a housing education conference held April 5 - 11, 1967. Twenty-four of the larger three-bedroom houses had been erected in Igloolik the previous year. The Housing Association was active. The initial education program had been given during the previous summer and the phase on the care and management of the home was in progress.

The purpose of the conference was to let Eskimos from the ten settlements where the rental program would commence later in the year, see and hear how the program actually works. The Area Administrator and the housing educator were asked to select a husband and wife to attend the Igloolik conference. The communities invited were Baker Lake, Chesterfield Inlet, Clyde River, Eskimo Point, Lake Harbour, Pelly Bay, Rankin Inlet, Repulse Bay, Resolute Bay, and Whale Cove. Weather conditions prevented Clyde River, Lake Harbour and Pelly Bay from attending. The delegates were housed with Eskimo families living in the new three-bedroom houses.

The Adult Education staff in the Arctic District arranged the conference. The program was a combination of seeing houses and discussing the various aspects of the rental housing program. The men were interested mainly in the construction of the houses, the services and payment of rent. The women were more concerned with the interior of the houses and the equipment. The Igloolik Housing Association held a meeting, as part of the conference program. Most of the discussion was in the Eskimo language. The average cost per delegate was approximately \$350 and this covered transportation, board and room, air freight on conference materials and kits prepared for the delegates to use when reporting on the conference.

(iii) Research

In June 1968 a three month research study was started in the southern part of the Mackenzie District. The purpose of the research was to study patterns of family life amongst the Treaty Indians at Fort Smith and Hay River before the new rental housing was introduced. The researcher was a graduate student in Anthropology, at the University of Montreal. He had previously conducted Phase I - the rent concept, in three settlements in the Eastern Arctic. This report does not include the findings. They will be included in the next submission.

Achievements and Evaluation

The achievements and evaluation are based on field reports and discussions that took place during the evaluation workshops. It was fairly easy for the housing educators to assess progress in Phase I since there was a definite number of policies to be explained to every Eskimo family. It was much more difficult to report on the care and management of the home phase. The housing educators on this phase worked with all the women even though only 548 or approximately half, were to have the privilege of moving into a new house. This second phase involved the people in changing habits and developing new techniques. It takes a longer time than covered by this report to judge the permanency of change.

(i) Phase I - the Rent Concept

The success of Phase I - the rent concept, of the housing education program can be measured by the results. In the 20 settlements where this phase was given over 1,000 Eskimo families have either signed the rental agreement or have indicated their desire to become tenants and will sign when the rental program commences in their settlement. Usually the signing of the agreement is done when the house is completed and ready for occupancy. Arranging for the signing is the responsibility of the Government's representative in the settlement - the Area Administrator.

(ii) Payment of Rent

During the fiscal year 1967-68, the first 12-month period of rent collection in the Frobisher Region \$131,381 were collected; there were \$18,754 in arrears, approximately fourteen per cent, which could still be paid when payments for furs are received or wages from casual labour employment during the summer.

The rent collection from Pangnirtung for the same period was \$9,902 with only \$91 in arrears, and at Arctic Bay, \$4,654 was collected with arrears of \$155. It has been reported that the rent concept and arrears has been understood and accepted.

(iii) Introduction of Phase III - Local Management by Tenants

The housing educators on Phase I also introduced Phase III - local management by tenants or the Housing Association. The Eskimo people showed much interest in how they would share in the management of the rental program. Originally the management group was called "The Housing Authority". This was changed to the Housing Association and new instructions issued in November 1967. The reason for the change was to meet the legal requirements of an organization entering into contracts and handling funds. The Phase II housing educators did not have the same opportunity of working with the Housing Associations. Many of the associations were in the process of formal organization. However, they encouraged the tenants to put their requests and complaints in writing and to send

them to the Housing Association Council. Some councils invited the housing educator to all their meetings, others extended an invitation when they needed help.

Housing Associations have been formed in sixteen of the twenty settlements and have been incorporated under the Societies Ordinance of the Northwest Territories. They have not been functioning long enough to have reports on the aspects of the management that have been taken over by the various Associations. The handling of money, keeping records, reporting and the conduct of meetings is new to the majority of the directors. The constitution provides for a gradual take over of responsibility.

The Adult Education Section has prepared a series of booklets which should help the Directors to understand their responsibilities. The Regional Supervisors of Adult Education will sponsor study courses for Housing Association Councils during 1968-69. At Frobisher Bay where there is a permanent Adult Educator, he has been asked to help the Council and this means helping them with any problems they may have in keeping records and accounts and in holding meetings.

(iv) Phase II - Care and Management of the Home

Fourteen of the twenty settlements, which had Phases I and III of the housing education program, have had Phase II on Care and Management of the home. Full-time housing educators presented the program in eleven settlements and part-time local leaders gave the program in three settlements. The Eskimo women were all invited to become members of a group and were visited regularly, except at Frobisher Bay and Baker Lake where only those moving into the new three-bedroom houses participated. While the general response was good the attendance at group meetings varied for no apparent reason. There were frequently as many or more small children at meetings as women. This may have been a major factor in the variation in attendance since most had to walk to meetings.

In four settlements the housing educators were given the first new three-bedroom house completed, to use as an adult centre. It also served as her place of residence. Living in the same kind of a house as the Eskimo people was an advantage - both had the same problems. The Eskimo women felt at home in the house. Being in the midst of the Eskimo community made it convenient for them to visit and bring their problems. One housing educator who had the experience of living in the Eskimo area and in another settlement was housed a distance away from where the people lived, recommended that whenever

possible one of the homes should be used as the meeting place and if there was a resident housing educator she should live there.

The housing educators found that they had to adapt the information for various groups. Some of the people were farther along in the process of acculturation. At first the Eskimo women were hesitant about helping with a demonstration and entering into discussion. By encouraging them to help with only one thing, they soon began to offer their assistance and give their opinions. In one settlement the housing educator trained five women to give the lesson for the week, each to give it to one group. They did very well as long as she was present, when she tried to have a leader work on her own the group members did not attend. In trying to analyze why this had happened, the housing educator felt it might have been cultural since usually there are chosen leaders who speak for the people or more likely the Eskimo women knew that the leader did not really understand and needed the support of the housing educator. She felt it would take time, training and experience before the Eskimo women would accept one of their own as a leader.

There was an improvement in the day to day housekeeping amongst almost all the women. Some had little to work with in their old homes and until the new houses were completed it was almost impossible to change their way of living.

In most settlements the walls and roof were all constructed and then the inside work done. This meant that some families had not moved by the time the housing educator left the settlement. One housing educator reported some families only required the opportunity of living in houses as a single family dwelling to improve their housekeeping. Almost all needed help in how to live in more than one room.

At Baker Lake only 12 houses were erected because of the late arrival of the ship. The Housing Association Council decided that the families living in snow houses should be given the new three-bedroom houses. Skins were no longer suitable for clothing and beds. Sheeting was bought by the yard and bedding made by the women. New clothes for use indoors meant learning about materials and money. Most of the women were afraid of the stove and heater and this had to be overcome. Administrative staff in the Region report visiting the homes and finding them well cared for and the families enjoying better health.

At the evaluation workshop held in March 1968 the housing educators recommended an ongoing program as it was impossible to cover all the aspects of home care in such a short time. It was also impossible to change established habits without providing more opportunities for practise, this would require a longer program. The housing educators felt they would like to have had at least a full year to work with the people. Their reasons were that they could have observed the living habits of families during the different seasons of the year. Except for the Eskimos on wages there was little opportunity for casual labour during the winter so that money was scarce. In addition, supplies were low in most stores and would not be replaced until the ship arrived with another year's supply. This meant that it was impossible for the Eskimo women to try recipes in their own home.

The housing education program showed the women how they could improve their homes. Many took advantage of the housing educator's help when selecting new things to order for their homes. All reported that the Eskimo people need a course on money management, buying household goods or furnishing and buying food supplies. In observing buying in the stores the tendency was for the Eskimo people to select luxury goods. The reason for this came from watching government civil servants and their families shopping, few realized that the civil servants usually obtain their main food supply in the form of rations and buy only the extras or luxury products in the local store.

Some changes in patterns of family living such as the use of the bedrooms occurred immediately. Six chrome chairs in the living area did not adequately replace the beds which were formerly used for sitting by family and visitors. Many did not accept the bunk beds which were supposed to be used in two of the three bedrooms, instead they made a 'shelf' bed so that everyone would be near to each other. Some mothers were hesitant about putting little children to sleep in another room. The housing educators wisely suggested letting the child become accustomed to its new surroundings first and encouraged the parents to make a small bed for the child which could go in their bedroom. The bathrooms received special attention and many built shelves and stands to hold water containers. The use of more water was apparent and showed in personal cleanliness as well as in the home. With electricity and more water available some families were ordering electric washing machines. Almost all made curtains for some of the windows.

Paint was sent in with the prefabricated parts for the house and the Eskimo tenant was expected to paint the interior. The house plans suggested the colors to be used on various walls. In most settlements the tenants were told they could select the colors they preferred and this was appreciated by the Eskimo women. Many of the Eskimo women were concerned about the tasks usually done on the floor - cutting meat, cleaning skins and

making fur garments. This has been solved by using pieces of plywood and some of the plastic which came around prefabricated parts to cover the linoleum.

At Chesterfield Inlet eighteen of the Eskimo families ordered mattress covers. By combining their orders they were given a special price.

(v) Phase IV - Local Leaders

(a) Local Leaders to Give the Initial Program

The use of local leaders to give the care and management of the home phase cannot be evaluated along with the program given by the housing educators. It was a part-time program and was being tested to determine if local leaders would be accepted and how much could be accomplished in a total of 240 instruction hours.

Comparisons have been made on the basis of work done in Baker Lake and Whale Cove. The program at Grise Fiord which was conducted earlier was shorter.

Morning, afternoon and some evening sessions were used to train the local leaders over a two week period. Both the instructor and the leaders felt that the sessions were too concentrated. It was almost impossible to

remember everything that had been discussed. It was recommended that the training be done on a settlement basis while the supervisor/instructor was making a regular visit and that at least two and preferably three training courses be given.

At Whale Cove the local leader had more families than could be handled in a week and home visits had to be fewer or the families visited on the leader's own time. The 35 women were divided into three groups of approximately 12 in each. One afternoon was required to prepare the interpreter for the lesson and three used for group meetings leaving only one afternoon to visit the 35 homes. At Baker Lake there were only 12 families receiving the program, this meant two groups of six and there were two afternoons left for visiting the 12 families and one to work with the interpreter. It was recommended that the work load for a local leader should be between 20 and 25 families. If this was followed then there would be several leaders in each settlement and further justification for conducting the training at the settlement level and dividing it into two or three training periods.

All the materials used in the full-time program had been divided into the 12 package programs for distribution at group meetings and six package programs to give to the women during home visits. The leaders were material rich and even though they were told to select and use only part, there was a tendency to use more in one lesson than could be absorbed by the members. It was therefore recommended that the materials should be divided into shorter units and the women given a choice from the list of unit courses. Different leaders might be chosen to give a unit, thus extending the training experiences to more women. In time, it should provide a core of local women trained for leadership in community affairs.

At Baker Lake all the women were living in the new three-bedroom houses. Group meetings were held in one of the homes. At Whale Cove only 13 of the 35 homes were the new three-bedroom houses, it was therefore necessary to divide these 13 women amongst the three groups so that the group meetings could be held in the new houses.

Each local leader was allowed \$1.00 for purchasing foods for demonstration purpose; this was to include food and material and labor to make shelves, etc. The amount was too much for one leader and not enough for the other. The home educators when asked for their opinion recommended

having a \$50 local purchase order if the work load per leader was 20 to 25 families.

The use of local leaders was considered to be successful. It was felt it could be even more successful with a supervisor/instructor stationed at Regional Headquarters who would make regular visits into each settlement and give the leaders encouragement and help while they were conducting the course.

Note:

- It was recommended that further experimentation with using local leaders be conducted in the Keewatin Region in 1968-69 using: four leaders at Baker Lake; two or three leaders at Coral Harbour; four leaders at Eskimo Point; and two leaders at Repulse Bay; and further, that a supervisor/instructor be attached to the Keewatin Regional office. As of November 1968 a supervisor/instructor is stationed at Churchill, is organizing settlements for the housing education program and training leaders.

- The local leader method is also being tested in the western part of the N.W.T. where Treaty Indians are being given the opportunity of becoming tenants in the

Northern Housing program. Two leaders have been selected in each of eight settlements. Training programs were held July 1968 on Phase I - the rent concept and in November 1968 on Phase II - care and management of the home. A supervisor/instructor is stationed at Fort Smith, N.W.T. as of September.

(b) Local Leaders to Give a Follow-up Course

Between January and June 1968 six of the settlements in the Frobisher Region were given a 12 week follow-up course to Phase II which had been given the previous year. Six Eskimo women served as leaders and two non-Eskimo women. A supervisor/instructor was stationed at Frobisher Bay from late November 1967 to the end of May 1968. Training was done at settlement level and was explained previously (see Page 23-24). In addition to having the women meet in groups to discuss their problems and receive instruction, the booklets and pamphlets which had not been available during the first course were distributed.

The supervisor/instructor reported - that in general, the Eskimo leaders and participants were quite agreeable to this type of program. It was an advantage to use an Eskimo woman since she was more apt to remain in the

settlement. In two settlements where wives of civil servants were used the program stopped when their husbands were transferred. The materials were indispensable instruments in the hands of the leaders. Without adequate materials the courses would not have been possible. The experience of the Eskimo women is so limited that their interest to date is mainly cooking and cleaning. The program served as a beginning and a basis for an extended Adult Education program. It is not likely that the Eskimo women will request new courses, it will take the effort of the Administration and the Adult Education staff to promote them.

The houses in the Frobisher Region, after approximately one year of occupancy, were in good condition and there has been no serious deterioration, according to the supervisor/instructor. She questioned whether the women have the knowledge and motivation to continue to make further improvements; things, she felt, would remain stationary. Fulfilling the conditions of the rental agreement has given the Eskimo women more responsibility, more discipline and more irksome tasks, whereas for the men the rental program is not so exacting as before. The supervisor/instructor urges that consideration be given to broadening the experiences of the women and suggests that the women be sent to see

other settlements and to participate in conferences and meetings in southern Canada. As it is now, the women are usually left at home and a gap is being created between husbands and wives. The Housing Association she found to be an important factor in the housing program and in developing the Eskimo people. This, she felt, should be fostered and encouraged and the opportunities extended to the wives.

Comments taken from the supervisor/instructor reports are: "Adult Education regarding the housing program has been a worthy investment and has definitely contributed to easing the transition of Eskimo people from a primitive type of housing to a more adequate one and a different way of life. Although no statistics are available there is no doubt that the setting up of this type of housing has already contributed to improve the general level of health and diminish the incidence of T.B. and infant mortality.

"Though the Housing Association Eskimo men have acquired some sense of responsibility which has been rapidly growing even though much remains to be done in this respect. Unfortunately, women are, in general, more passive and are not at a par with their husbands. They have not

progressed at the same pace and are in great need of a broader education program which would bring about a revival of interest and possibly motivation for improvement.

"..... The adult education program should definitely be continued with a fresh outlook in order to take advantage of the interest which is still existing or which can still be picked up easily."

(vi) Training

The housing educators rated the training programs from very good to fair. Their ratings seemed to be influenced by their previous experiences and background. Most were content oriented and more concerned with getting information to the people rather than involving the people in the planning and conducting the meetings and in expressing their opinion. During the evaluation workshops on their return from the field work some said they would like to reverse their evaluation of the training courses since they had found themselves frequently referring to the notes on such topics as "On Getting a Total View of Your Program" and "Applying Community Development Principles to Housing Education" which previously they had considered as superficial.

At three of the four training courses the materials were in the process of being printed or written and were not available. This made it more difficult to explain the program. Policies were still being defined when the first training programs were held for both the Phase I and the Phase II housing educators.

The opportunity of meeting with the senior officers responsible for the housing program was appreciated by all. It gave them more understanding of the problems which had to be solved by the engineers and others.

All felt that at least a two week training program was required before going into the field. It was also considered necessary to have a few days at the Regional Office to meet the staff responsible for the local arrangements.

(vii) Evaluation Workshops

The evaluation workshops being held as the field staff completed their contracts provided an opportunity for the Branch staff to get a total view of the housing education program and through the discussion to obtain a consensus of opinion. The housing educators each gave a verbal report of their work, their findings and their recommendations. Being still acutely concerned with the welfare of the people they had been serving there was a tendency to stress local problems, many of these could have been solved at the regional and area levels. As the workshops progressed the emphasis changed from mere reporting to objective evaluation.

There was a noticeable change in the concern of the housing educators from the training programs when they had been interested in content whereas they were conscious of the needs of the people and housing as a means rather than the end. All recommended an increase in the adult education programs to extend the knowledge of the Eskimo people beyond the day to day affairs of the settlement. It was felt that the Eskimos on their own would not make much progress.

The workshop method was ideal for obtaining opinion. Topics could be discussed without interruption for speakers or scheduled program. The Engineering Division got direct reports from the housing educators who had lived in the houses. Changes have been made in the design, construction and heating as a result of these sessions.

Discussion on methods and materials were approached from their relation to the people and the results obtained. These are covered in the following section.

(viii) Materials for Distribution

The materials prepared in the Adult Education Section for distribution to the Eskimo people were found very useful by most of the housing educators. The Eskimo people appreciated receiving printed information in their own language and dialect. The materials seemed to bridge the language gap between the housing educators and the Eskimo people.

The material for Phase I and III were mainly informational and required little adaption since they were based on established policies. It was more difficult to prepare materials for Phase II because it was related to a more sensitive area - cultural change and skill training. It was necessary to adapt the

materials to local situations. One or two field workers did not use the materials, mainly because they lacked training and experience in conducting programs for adults and preferred to use a different method.

The first editions of all the material were considered as experimental. The materials attached to this report are samples of the revised materials and some that have been prepared to use in 1968-69 with the Treaty Indian housing in the southern part of the Mackenzie District. The size and style of material was varied to add interest. Booklets, work sheets, and flip charts were used. The smaller type is being replaced with larger type since it's easier for the people who have had little or no schooling, to read and for those living in the older homes where lighting may be inadequate.

A format was used so that the people could identify all low-cost rental housing program materials. A motif was designed which shows Eskimo people living on the tundra. Some of the attached materials has a different motif, one designed for the Indian housing and shows people living amongst trees.

Colours were used to identify the subject matter: green for woodworking and repairs; yellow for home care; pink for sewing for the house; buff for food; blue for safety; and white for the Housing Association. Each participant was given a binder and the sheets were added during group meetings and home visits.

The illustrations were all related to the new three-bedroom houses and the furnishings supplied with the house. The drawings show Eskimo people performing the tasks. The clothing designs were varied and copied from styles used in different parts of the N.W.T.

In the teaching of new skills the illustrations made the instruction easier. It was reported that most of the Eskimos are very observant since they have been dependent on learning by seeing. In settlements where the people had moved into the new houses before the housing educator arrived and had brought with them some of their less desirable habits, the booklets and work sheets were very helpful when trying to introduce new ways.

It was reported that in the Frobisher Region, where the materials were distributed during the follow-up course, if a woman missed a meeting she was eager to get the materials. Many of the adults in the 20 settlements where the housing education was given, had little or no schooling and had never owned a book. It was reported that the materials gave the parents prestige and that they were helping to bridge the gap which had developed between parents and children after the children went to school.

(ix) Methods and Techniques

The methods recommended to the field staff were group meetings to present information and obtain opinion, general meetings to introduce new information that all should hear about at the same time or to re-enforce information, and home visits which gave each family the opportunity of asking personal questions.

All except one of the housing educators used all three of the methods with the general meeting used only occasionally. It was reported that group meetings made it possible to reach all the families with the same information in the shortest possible time. The size of the groups varied from six to twelve and were small enough to involve everyone in the discussion. The Phase I housing educators reported that it took from two to

six home visits before they felt confident that the Eskimo family fully understood the rent concept and could make a decision on whether to become a tenant. The home visits served a different purpose for the staff working on Phase II - care and management of the home, it was an opportunity to observe the transition that was taking place and to help each family with individual problems. They were also able to offer encouragement to the women who were trying to adapt to a larger house, new equipment, and more housekeeping.

A bulletin board was used in one settlement to provide information. In another settlement a display was placed in the local store and the posters and materials changed weekly. The radio was used in two settlements to remind the people of meetings and to give helpful hints on care and management of the home.

All home educators reported that the attention span of the people seemed short and they had to vary the meetings by using filmstrips, films or visuals. Those who had some ability for drawing used a felt pen and prepared visuals during the meetings. Two or three topics were presented as separate units to give a change of pace. Group meetings usually included a cup of tea or coffee, spaced in the meeting to provide relaxation.

The discussion was through the middleman - the interpreter. Good interpreters were hard to get. Some of the housing educators reported that having listened to a lengthy discussion between the adults and the interpreter, the interpreter might sum it up in three words - 'he says, yes'. When the educational program moved into the second phase the Eskimo people had come to realize that help was available and were prepared to attend the meetings.

In each community resource persons were invited to help with meetings. Besides introducing a new face and a new voice into housing meetings the Eskimo people met the nurse, the fire marshall, the manager of the local store, the R.C.M.P., and others in a new role - a source of information on housing. It also showed the interdependency that exists in community living and how responsibilities can be shared.

Some of the housing educators were better at involving the Eskimo people in the program. Mainly this was done by having them help with the planning of meetings, by built-in leadership, by assigning responsibilities for different tasks, by having members help absentees, by meeting in homes of the women, by having them bring supplies or materials for demonstrations, and by helping conduct the meeting. All reported that they had to introduce the ideas slowly and first to show them how certain duties were performed.

There was a tendency for outsiders, especially visiting outsiders, to want to see the houses at their own convenience rather than at the convenience of the Eskimo family. The housing educators all felt that personal privacy should be observed. In one settlement where a group of Northwest Territories officials was coming to visit the settlement the Eskimos decided to invite two or three to visit in a home. This put the Eskimo family in the position of being the host and the officials as guests in the home. Coffee was served and as they sat around the table they talked about the rental housing program and the houses.

Consultative Services

The staff of the Adult Education Section provided consultative services to the other Divisions in the Branch. Items in monthly reports were referred to the Head of Housing in the Territorial Division and to the architects and engineers in the Engineering Division. Displays were prepared and sent to conferences in Saskatoon, Edmonton and Vancouver.

Cost and Administration of C.M.H.C. Grants

The C.M.H.C. grants, totalling \$287,000, were administered by the Finance and Management Advisory Division of the Northern Administration Branch. A coding system was set-up to identify all accounts to be paid from the grants. During the first year accounts were sent to Ottawa for payment. Delays through mail services and routing through Regional and Branch procedure made the method cumbersome. The Regional offices were given authority to pay the accounts using the special coding and this was more satisfactory. Chargeable to the grants were: salaries for all contract staff; travel and living expenses for the housing educators; training; and part of the cost of material, audio-visual aids and printing.

The largest expenditure was for salaries. The majority of the housing educators were university graduates and their salaries varied with their training and experience. The range was from \$750 to \$1,000 per month. There were no fringe benefits such as sick leave and pensions. The field staff had to purchase suitable clothing for the north and sleeping bags. Local leaders were paid \$3 per hour with a maximum of 240 hours. Interpreters were paid the casual labour rates and these varied from \$1.75 to \$2.50 per hour. Illustrators' salaries were \$450 to \$500 per month. Writers were on the same basis as the housing educators.

Travel costs were for one trip to and from the settlement with the exception of the supervisor/instructor whose duties required her to visit six settlements. Regular flights were used into main settlements but it was necessary to use charter aircraft to reach the smaller ones. Air express was used to send materials because there are few scheduled mail deliveries. Board and lodging appear in travel costs. Accommodation was difficult to obtain for contract staff. The cost of meals per day was from \$7.50 to \$12.00, if they could be obtained, with lodging extra. In a few settlements the housing educator was given a government house and rent charged at the going-rate. Then the housing educator usually purchased food at the local store and prepared his own meals.

The Adult Education Section paid much of the cost of producing materials. The amount shown on the statement is not the total cost. Translations were prepared either in the Branch or by the local interpreters at no extra cost.

The financial statement which follows, covers the period May 1966 - October 31, 1968, and shows a balance on hand of \$21,702.37 and a grant balance of \$22,000 still to be requested from C.M.H.C. This total balance of \$43,702.37 is being used for: the salaries and expenses of three supervisors/instructors, and the salary of an illustrator, whose contract expires March 1969.

Administration of C.M.H.C. Grants

Statement to 31-10-68

Grants

May	-	\$169,000	
June	-	<u>118,000</u>	\$287,000

Funds transferred from C.M.H.C. under
above grants:

up to January 31, 1968	\$190,000	
March 1968	35,000	
June 1968	<u>40,000</u>	\$265,000.00

Expenditures to October 31, 1968

(a) Travel, accommodation and meals	\$ 50,213.89	
(b) Salaries	183,856.96	
(c) Miscellaneous	<u>9,226.78</u>	<u>\$243,297.63</u>

Balance on hand October 31, 1968	\$ 21,702.37
----------------------------------	--------------

Balance remaining in grant October 31, 1968:

\$287,000.00	
<u>243,297.63</u>	<u>\$ 43,702.37</u>

4. The Northern Rental Housing Program 1968-75.

In June 1968 the Department wrote to the Central Mortgage and Housing Corporation outlining the housing education program to date and giving the proposed plans for the continuation of the program. The Northern Rental Housing construction program has followed closely the original plan. Additional three-bedroom housing units will be required in some settlements due to an increase in population. These have been projected into the construction plans and thus has extended the building to nine years instead of five years. It was necessary to postpone the Care and Management phase of the housing education until 1968-69, in four settlements. This was caused by the late arrival of ships and an early winter which prevented the erection of the houses. There are six settlements in the Frobisher and Keewatin Regions where the home management phase will be given in 1968-69.

Construction over the next two years will be mainly in the Mackenzie District or western part of the Northwest Territories. Two housing education workshops have been held in the lower part of the Fort Smith Region. Indian women were trained to serve as local leaders in the eight settlements where houses are being constructed. By March 1969 two phases - the rent concept and the care and management of the home, should have been completed in these communities. It is expected to commence the housing education program in the northern part of the Mackenzie District early in 1969-70. Houses will be built in eight settlements in the Inuvik Region and in five settlements

along the coast in what was formerly known as the Yellowknife Region and is now included in the Fort Smith Region.

Only local leaders are being used to conduct the various phases of the program. This is an attempt to get more local involvement and to develop local leadership. With materials available local leaders can be trained in advance and help provided by a supervisor who visits each settlement regularly. Permission was granted by the Treasury Board to employ three housing education supervisors on nine month contracts during the winter/spring of 1968/69. Two positions have been filled (as of September/October 1968) one for the Fort Smith Region and the other for the Keewatin Region. The third is for the Frobisher Region.

All settlements where the rental program is operating, need further educational courses, especially on money management and buying for the home and family. It is unrealistic to expect the native peoples to make a satisfactory transition from their primitive way of living to what is now available because of the rental program, after a few group meetings and home visits from a housing educator.

There is still work to be done with the Housing Association Councils if the directors are to assume more managerial responsibilities. Materials have been prepared on: Rent for Houses; Rental Collection; The Housing Association; the Housing Association Council; the Housing Association Accounts; and Conducting a Meeting. Regional Supervisors of Adult Education have been asked to plan on-going

educational programs on this important phase of the rental housing program. Several workshops or conferences for Housing Association Directors are needed so that they may share their experiences with others and find out how they have solved their problems.

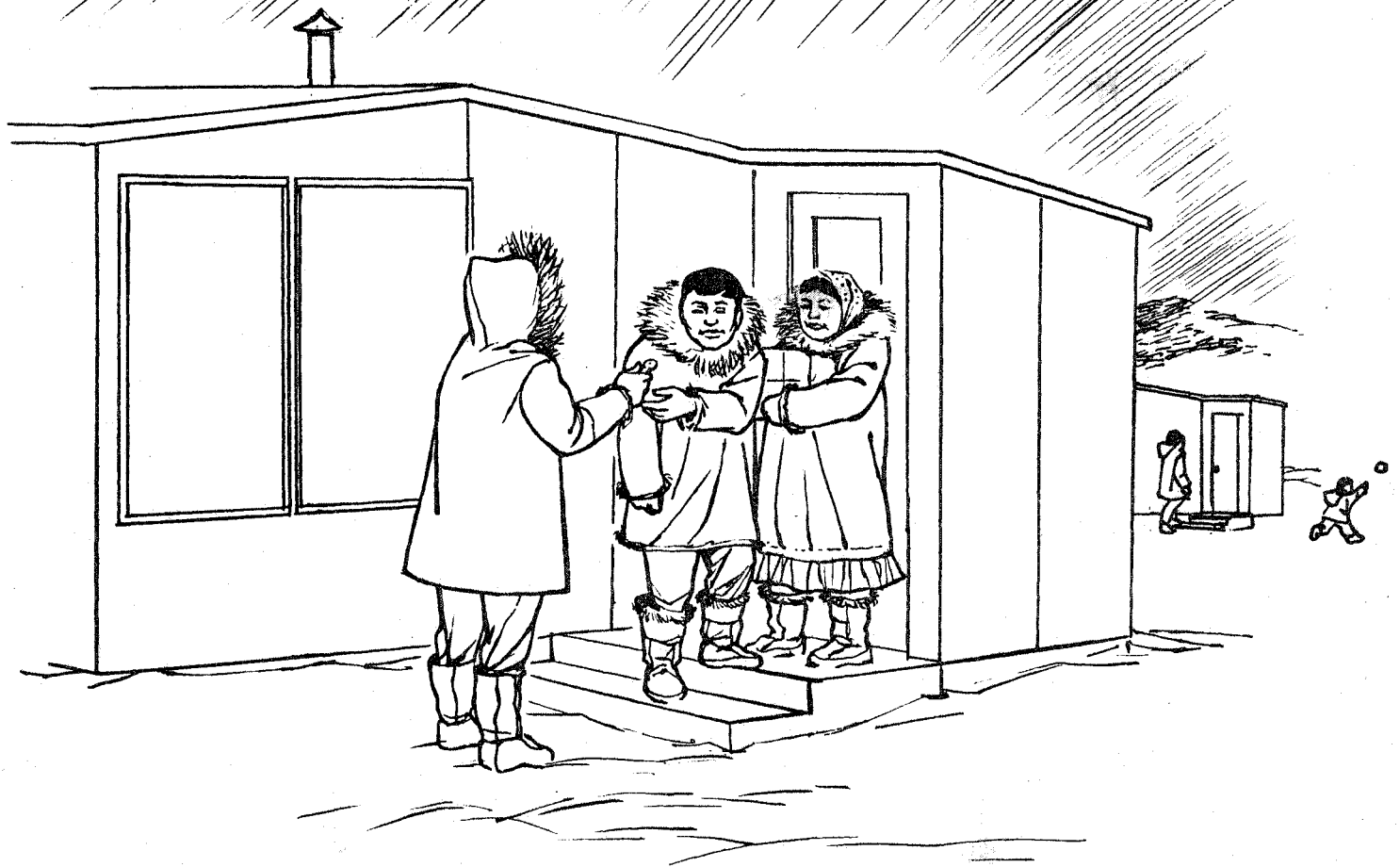
APPENDICES

HOUSING ADMINISTRATION MANUAL

November 1967

HOUSING

ADMINISTRATION



**Northern Housing Section
Territorial Division
Department of
Indian Affairs and Northern Development**

PREFACE

The type, size, and number of houses provided in a community often has a far reaching effect on its social and economic development. For this reason, all levels of Government concern themselves with housing in direct and indirect ways, and both the Federal and Territorial Governments are taking an increasingly active part in providing this essential service in the north.

Under the National Housing Act, housing has been available to people of the north since the Act came into force, but because of the high cost of building conventional homes in northern Canada, and the relatively low income of many northern residents, other forms of housing assistance are also required. The Department's efforts and those of the Territorial Government have mainly been turned to promoting low cost housing for low income families in the north.

This manual will set out all the housing programs available in the north, with particular emphasis on the administration connected with the various housing programs. These administrative details can then serve as a guide for the use of the Area Administrators in the management of housing in northern communities.

BRANCH MANUAL ON HOUSING ADMINISTRATIONINDEX

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SECTION 1 - BRIEF OUTLINE OF ALL PROGRAMS

An economy can only develop if it is accompanied by reasonably permanent settlement but without adequate housing, we can never hope to obtain this. It is by realizing this fact that the Department has introduced its housing programs. These programs should assist economic development both by providing a fund to finance adequate housing and by encouraging use of local resources wherever feasible.

1. TERRITORIAL HOUSING

(a) Second Mortgage Program

There are a number of families in the north who can afford NHA housing if available at southern prices. To assist these people, a second mortgage program was started by the Territorial Government in 1961, using funds loaned to them by the Government of Canada. The program is administered by CMHC for the Territorial Governments.

Persons who can demonstrate to CMHC that they qualify for a first mortgage loan under the NHA, and who subsequently obtain such a loan (up to \$18,500 maximum), may obtain a second mortgage loan from the Territorial Government up to \$2,000 repayable over the same period as the first mortgage loan and paying interest at the same rate as the current NHA rate. The object of this plan is to promote the building of NHA standard housing as this type of housing provides a greater stimulant to the economy and gives the municipality a better tax basis, and therefore, the community obtains increased services.

(b) Low Cost Housing Programs

To meet the needs of low income families in the north who cannot obtain NHA assistance, Cabinet approved in 1962, a low cost housing program whereby the Commissioners can make loans secured by a first mortgage up to \$6,000, over twenty years, and a second loan of \$1,000 interest free, secured by a second mortgage. The Commissioner can forgive the annual payments of \$100 on the second mortgage if the mortgagor has complied with the mortgage conditions.

Because of increasing construction and material costs in the north the last few years, the Territorial Council recommended and Federal Cabinet approved in August 1966, that the maximum of the first mortgage loan be extended to \$8,000 at the current NHA rate of interest, that the maximum term of the mortgage be twenty-five years, and that the \$1,000 second mortgage be limited to those applicants

building a house valued at \$10,000 or less. The second mortgage was limited in this fashion to encourage wealthier families to use NHA financing and to make an investment in the community commensurate with their income. Applicants for this program must own or have long term crown leases on the land on which the house is built.

2. ESKIMO HOUSING

(a) Rental

Late in 1965 the Federal Government approved a 5-year rental housing program to provide suitable living accommodation to all Eskimos in the Territories. Our objective is to provide houses according to family size at a rental rate based on the family income and resources. Its success will demand careful administration. Services such as heating, electricity, basic furniture and basic maintenance will be included as part of the rental package. Services provided are in accordance with what is available locally; except oil and electricity which are supplied on a quota basis. Credits will be given for one-third of rental payments, maintenance, and for improvements and additions to the houses; in this way we hope to give an incentive toward the goal of eventual ownership.

To encourage a high standard of participation in the program and to foster individual and community development, management of rental housing will wherever possible, be carried out by local housing associations. Officers of these associations will be Eskimos elected annually by the tenants themselves. It is for this reason the housing program was set up to coincide with educational and community development projects designed to ensure that those who would receive housing would be prepared to participate in their management and their maintenance.

With the implementation of the rental program the term "welfare house" will disappear as such. In previous years, welfare housing generally meant the minimum prefabricated house (280 sq.ft. in area) with basic sanitary facilities that was provided to indigent Eskimo families. No rent was charged and services were free, although some of the better-off welfare cases contributed a little. Now Eskimos on social assistance will obtain houses of an adequate size for their families and will be expected to pay a minimum rent in the hope that this charge will establish some pride of ownership in the house and a feeling of responsibility for maintenance and up-keep of the house.

(b) Purchase Housing

With the commencement of the rental housing program in 1965, the new goal of the Department is to encourage Eskimos to buy only houses suitable to their family needs, and they will only be encouraged to purchase a departmental resale house when they can meet the purchase repayments and provide minimum services. To assist them in purchasing a home however, the Department will provide a \$1,000 subsidy for a one room and one bedroom house, and \$2,000 for larger two and three bedroom houses over 600 sq.ft. in area. The balance of the cost will be covered by the labour of the Eskimos, by funds borrowed from the Eskimo Loan Fund, and in some cases by cash.

3. INDIAN HOUSING

In the summer of 1966, the Northern Administration Branch took over the responsibility for Indian housing in the Northwest Territories. The Indian Affairs housing program is basically one of subsidized individual ownership rather than rental. The subsidy, up to \$7,000, is supplied in the form of building materials and supervision in erecting the house. Housing assistance is also supplied to Indians resettling from poor areas to areas of greater economic opportunity by making available grants depending on income. The house must be built up to minimum NHA standards, and the grant is given by means of a second mortgage conditional loan. The balance of the funds are provided by an NHA first mortgage loan.

4. INTEGRATED HOUSING

In the summer of 1966, a survey was carried out in the Mackenzie District, where the Territorial program is most active, and this survey revealed that because most low income families cannot afford repayments on NHA financing or the Territorial low cost mortgage programs, there is a drastic shortage of adequate housing. It also showed that one of the most disturbing elements in northern communities is the fact that various forms of housing assistance exist for the different ethnic groups. Rather than continue with this racial orientation, the government is making every effort to integrate the housing programs so that the same type of assistance is available to everyone regardless of ethnic origin. It is for this reason the Department and Territorial Governments are now considering other housing programs run in conjunction with CMHC. That organization is also assisting the Department with public housing, land assembly and urban renewal programs in the Mackenzie District.

5. HOUSING EDUCATION

It is considered absolutely essential for the long term success of the rental and purchase housing programs, whether for Indians or Eskimos, to carry out an education program for two or three years to enable them to make full use of the larger and better facilities offered in the new houses. The housing programs are planned for a relatively unsophisticated population in terms of their cultural awareness of the implications of permanent housing and the democratic process. Families which will become tenants must be helped to learn the necessary skills required for safe and successful occupancy of the new houses. They must also be assisted in understanding the full implications of being a responsible tenant.

The full implementation of the rental and purchase housing programs will expect of the tenant some basic and fundamental changes in living patterns. Not only would it be unjust to allow Eskimo and Indian families to become involved without their full understanding, but it would also be unwise since the success of the program is dependent upon active co-operation between tenant and landlord. Such co-operation will only result if the tenant adequately understands the program and willingly commits himself to it.

With these considerations in mind, an educational support plan has been developed. This plan ensures that each family has a complete comprehension of the terms and conditions of the subsidized rental housing programs, of the rent determination process, of buy-back procedures and

of house allocation. This requires an explanation of such complicated terms as rent, interest, mortgage, depreciation, equity credits. The educators also teach the tenants the required skills for successful and useful living in their new houses. This requires instructions in such things as the use of oil ranges for cooking and baking, the organization of equipment and furniture to maximize liveability of the houses, care of floors, efficient and helpful procedures for the disposal of sewage and garbage, the use of paint outside and inside the house for maintenance and aesthetic purposes, financial budgeting practices, and good management practices in relation to the quota supplies of fuel oil and electrical power. The most important role of the housing educator is to develop within the tenants a readiness for involvement and active participation in the local administration of the housing program. Management skills and procedures will be taught and demonstrated so that responsible and sound decisions can be made by elected representative councils or committees.

To achieve the above objectives and to assist the field administrative staff who have the prime responsibility, the Branch intends to hire experienced housing educators to interpret the programs and develop local tenant management groups. Experienced home economists will be hired to introduce concepts of household management; as far as possible, these type of people will be hired at the local or area level and will continue their work after the families have occupied the new houses. One writer, with experience in preparing materials for adult reading groups will prepare interpretive documents and teaching aides in Ottawa for field staff and one Eskimo interpreter will be hired to translate the materials into the appropriate vernacular language. Each adult educator in the field will employ a local Eskimo interpreter to aid him in explaining the program to the Eskimos.

These contract employees will work under the direction of the appropriate permanent adult education officers at the Branch, District and Regional level and all their work will be co-ordinated by the Regional and District Housing Co-ordinators. To achieve best results, they will work in close co-operation with the Area Administrators who have the prime responsibility and will concentrate their first explanations on the leaders of the community - white, Eskimo or other.

As workloads will vary between settlements, this staff may have to be mobile and will be assigned to the various settlements as local requirements demand. For planning purposes, it is expected that the educational interpreters will remain in a settlement for approximately six months. Most of the staff will be on single status to facilitate travel and accommodation in the small settlements, and local contracts will be arranged for someone to house and feed these educators. As the program is completed in any one region, the experienced contract employees who have performed well will have their contracts renewed for work in another region to ensure continuity in the educational program.

6. COMMUNITY DEVELOPMENT

(a) Impact on Eskimo and Indian families of Rental Housing

1. It will equalize the quality of housing accommodation for most Eskimos and Indians.
2. It will bring the housing standards closer to those of non-Eskimo and non-Indian and decrease complaints of discrimination.

3. As the rents assessed will be based upon ability to pay, this will assure proper housing for everyone.
4. There should be an improvement in child welfare especially as this relates to inadequate housing.
5. There should be a decrease in environmental diseases, skin disorders etc.
6. More patients on chemotherapy could be returned to their homes as the taking of pills could be easily supervised by the Public Health Nurse.
7. Fewer children would have to remain in the south or be delayed in hospital because of inadequate housing.
8. Social assistance, cost of bedding and so forth should decrease as blankets could be provided instead of the more expensive sleeping bags.
9. With proper housing it might become easier to develop a foster home program among the Eskimos and Indians.
10. Members of a family will have more privacy and children will have more convenient study arrangements; therefore, there is a prospect of better educational achievements.

SECTION 2 - ESKIMO RENTAL AND PURCHASE HOUSING

A. RENTAL HOUSING

1. Purchase Back of Present Housing

Because the Eskimo will be required to demonstrate that he can keep up the repayments necessary on the resale home plus provide minimum services, it is expected that the demand for such houses will be limited and most Eskimos will move into rental homes. This raises the question of the disposal of the existing resale houses. In most cases they are too small for family needs and many of them are in bad state of disrepair.

It was submitted to Treasury Board that we would purchase back existing resale homes under certain conditions. All property purchased back and welfare houses will be regarded as part of the available housing pool, which will include use by the Eskimo administration and use for storage.

Privately constructed houses which have been purchased by Eskimos cannot be considered under the purchase back arrangements. The 512 house must also be classed in the same category as it has never really been a part of the Eskimo low-cost housing program but rather has been a catch-all used for staff housing, rental to Eskimo or others, schools, garages and many other purposes.

(a) Purchase Back Formula

Where a part of the purchase price has been paid, a formula has been devised to aid Area Administrators to arrive at a purchase back price:

- (i) Where an Eskimo occupying a resale house wishes to purchase a larger home more suitable for his family, all money paid on the existing house will be transferred as equity on the new house except that an amount of up to 2% of the cost of the house to the Eskimo for each year of occupancy should be charged as rental for depreciation. See sub-paragraphs(iv) and (v) below.
- (ii) For all other cases an assessed rent will be worked out and deducted from the total paid by the Eskimo. The assessed rent will be 25% of what the Eskimo would have normally been expected to pay each year of occupancy unless the cost of the house has been fully paid up, in which case it will be charged for the time taken to pay back the loan (after that time we should assume that the house belonged to the Eskimo and it would not be justifiable to charge a rent).

- (iii) An example of an assessed rent and total deductions payable is as follows:

Actual Cost of House (type 370) say	\$2,700 (occupied in Oct. 1963)
Freight	<u>600</u>
Total Cost	\$3,300
Less Subsidy	<u>1,000</u>
Cost to Eskimo	\$2,300

The loan from the Eskimo Loan Fund therefore would have been \$2,300 over 10 years at 5%; approximately \$24 per month or \$288 per annum. Therefore assessed rent is 25% of \$288 (\$72.00) for each year of occupancy. As the occupancy has been since October 1963 to, say, April 31, 1966, 2 7/12 years, therefore, total rent chargeable will be 2 7/12 X \$72 or \$186. If the Eskimo had paid less than this during the entire period he would get nothing, if he had paid more he would get the difference, i.e., if he had paid, say, \$280 he would get \$94. back.

- (iv) However the full rebate as outlined in (ii) and (iii) above would only be paid where the house is in reasonably good condition. A further deduction should be made for depreciation of the house of up to 2% of the cost of the house to the Eskimo for each year of occupancy. In the case outlined in (iii) above therefore a further deduction would be made of 2% of \$2,300 for 2 years and seven months of \$119. Therefore, the Eskimo would not have received any rebate for the house. It should be noted that the 2% of cost is approximately the percentage used for maintenance of government property in the north.
- (v) Notwithstanding the requirements of (iv) above, we suggest that a certain flexibility be used in the assessment of deduction for maintenance. In most cases we would not expect the full 2% to be deducted. However, in some cases perhaps 2% would not be enough; therefore it should be possible and in order to charge more. The Area Administrator may determine the condition of the house but if there are any disagreements the final decision will be with the Regional Engineer.

(b) Purchase Back Arrangements

Each year, an amount will be placed in the Estimates to cover the estimated cost of purchasing back present resale housing. This money will be paid back either in cash, or as a credit on the purchase of another home, whichever the Eskimo prefers.

A purchase back form (Appendix A) should be filled out in triplicate by the applicant, signed by him in the presence of the Area Administrator, certified by the latter and forwarded in two copies to the Regional Housing Co-ordinator. One copy should be then forwarded to the District office.

The Area Administrator should recommend whether depreciation should be greater than 2%. This is the rate for a house in good condition - one that does not require any major repairs or maintenance in order to become habitable.

Any payments made that are not listed on the District summary should be entered on the purchase back form and supported by the receipt number for the payment. When the completed form is received in the District, the list of payments verified and the purchase back price determined, a cheque will be forwarded to the Area Administrator with the Bill of Sale.

This Bill of Sale should be completed and signed by the applicant when he gets the cheque. The Area Administrator should have this signature witnessed by a Notary Public, Commissioner for Oaths or Justice of the Peace in his community and then return it to the Regional Housing Officer.

(c) Housing Purchased Back

Housing purchased back in the above manner should be placed in the Community housing pool, from which better units may be used as rental housing. The remaining units may be disposed of in a manner acceptable to the community, the Local Housing Association and the Area Administration, with the exception that a small number of units should be retained in the settlement for

- (i) families who have not lived up to the rental conditions and have to be evicted;
- (ii) new family formations or recent immigration into the community,
- (iii) transient families in need of temporary housing, and for
- (iv) offices or warehouses for the housing association.

2. Type of Houses

Because one of the main purpose of the Eskimo Rental Housing Policy is to avoid having families live in houses too small for their needs, houses will be ordered according to the size of the family, and number of families in each settlement requiring houses. These will include one and three bedroom houses. Because of the advantages of bulk ordering and the lack of local materials in the eastern Arctic, the houses provided will be generally of the prefabricated type, but the Engineering Division is ensuring that various designs will be available. We also hope to institute row housing or combined units in places like Frobisher Bay since the combination of capital repayment plus servicing costs can be made cheaper.

These houses are built on gravel pads by construction crews shipped in from the south, with an equal number of people hired locally. In the Mackenzie lumber is available and an attempt is being made to use local materials wherever possible. For this reason, houses in this District

may be of the standard, precut or prefabricated types. Mills at Aklavik, Fort Simpson, Fort Smith and Fort Resolution are capable of manufacturing the material for precut houses.

In providing different methods of housing construction under the new rental and resale programs, we are attempting not only to ensure that northern towns will have some variety of house construction, but also, especially insofar as the resale program is concerned, to give the Eskimo a choice in the type of house he wishes to buy. Our aim, therefore, is to employ local labour and to develop the local economy as much as possible. We should for these reasons encourage the use of precut houses; then lumber mills in the north can be given housing contracts. This is an aim only; it is dependent on such other factors as time, number of houses needed in any settlement, the capacity of the lumber mills to provide precut houses, length of shipping season and wishes of the Eskimos.

3. Allocation of Houses

The allocation of houses may vary slightly from settlement to settlement depending on the wishes of the people in the community. Generally, however, as houses arrive and are erected in the settlement, they should be given to a family with the greatest need for a house, either for economical or health reasons, or because of their present living conditions. Those already living in the community should generally have preference over those who come in from camps for a house.

Size of family is an important factor in determining house allocation. Childless married couples or single persons will obtain a one-room house of approximately 280 sq.ft. in area. Two adults or a father and a mother with a child under twelve can be allocated to a one-bedroom house of 380 sq.ft. A married couple with one other adult, or two childless married couples will be able to obtain a two-bedroom house of approximately 620 sq.ft. in area. So too will a family of two children provided that both are of one sex, or if of different sexes that one is under twelve. If two-bedroom houses are not available in the community, then these people can be eligible for three-bedroom houses. All larger families should be provided with three-bedroom houses of approximately 700 sq.ft. in area.

For the purpose of determining family size, a family unit is considered to be any person over twenty-one with or without dependents. A girl over sixteen with child is also considered as a single family unit. In no case, however, should a son or daughter over twenty-one, or a grandmother or grandfather be allocated to a single one room house without both their own and their family's approval.

Our policy should be to avoid placing non-related family units in the same house wherever possible. Where this is unavoidable the Area Administrator can recommend special consideration for the nomination of two tenants to represent the two families at all annual meetings of the local housing association. In most cases, however, the two family units should select a head to vote for them at all pertinent meetings of the local housing association and to sign the annual rental agreement or lease. Credits should accumulate under his name and he should be responsible for collecting rent for that house. This rent would be assessed on the combined income of both families.

If an Eskimo woman is married to a non-Eskimo, then the family is eligible to apply for an Eskimo rental house but the rental agreement must be made out in the wife's name and she, for all administrative purposes, should be regarded as the tenant of the house, paying rent, obtaining credits, etc. She could delegate responsibility to her husband to attend meetings of the local housing association but she alone has the actual voting rights.

4. Determination of Rents

Our aim in determining the rents to be charged is to arrive at a monthly payment within the capacity of the family to pay. Depending on the type of house, a maximum rent has been determined and the formula used is the same as that established by CMHC for crown-owned housing in the north. The maximum rent for a one room plan 370 house is \$37.00 per month; for an Angirraq or one bedroom house the maximum rent is \$42.00 per month. Rental for 512 units has been determined at \$50.00 per month. A two-bedroom house has a maximum rent of \$62.00 per month and a three-bedroom of \$67.00 per month. However, you should note that should the level of civil service staff housing rents be raised to the economic level, Eskimo housing maximum rents will probably also be raised. The intent in using the same formula at this time is to avoid discrimination between tenants of staff housing and Eskimo rental housing.

At the beginning of each fiscal year the Area Administrator in conjunction with the local housing association should divide the Eskimo family units within his settlement into three categories. Each Eskimo should be told his rental assessment and the reasons for this assessment. Although the Area Administrator should consult with the local housing association and local leaders in the community on income and rental assessment, in case of disagreement he should refer the final decision to the Regional Housing Officer. The three groups are as follows:

- (a) Those Eskimos permanently employed - this group is defined as those Eskimos receiving a steady income.
- (b) Those Eskimos in need of Special Assistance - included in this group are widows, Eskimos on Social Assistance for health reasons at the recommendation of the local medical representative and able-bodied men genuinely unemployed because of the economic conditions in the area, or who are prevented from utilizing existing employment opportunities because of lack of equipment or operating capital, and those receiving old age and disability pensions. Family allowances are not included in determining annual income.
- (c) Those Eskimos non-permanently employed - this category is defined as those able-bodied men whose employment is seasonal such as hunters, together with part time employment with the government, the Hudson's Bay Company, or a mission etc. This group will also include men who are unemployed because of lack of initiative or lack of desire to work.

Eskimos in category "A" will pay 20% of their income towards rental regardless of their family size. In the south, people pay 25% to 27% of their income toward rent, but we are limiting it to 20% because of northern conditions. This 20% will only be up to the maximum monthly rental for that

type of house. For example, if a man was making \$2400 a year, or a monthly income of \$200, then the monthly rent would be 20% of \$200 or \$40. However, as the maximum rent that can be charged for a one-room house is \$37.00, that is what he would pay. If, however, the man earning \$200 per month was living in a three-bedroom house, with a maximum rent of \$67.00, then the Eskimo would pay \$40.00.

So that everyone is introduced to the concepts of paying rent and ideas of being a tenant, all people in category "B" will be required to pay at least \$2.00 rent per month. This amount may have to be paid out of a very small cash income but we do not think that it is an excessive sum to raise in view of the accommodation and services they are getting. It can be regarded as the "widow's mite" and means as much sacrifice to her as a much larger payment from a fully employed person.

In category "C", composed of such people as hunters, trappers, part-time employees and occasionally loafers, an average income should be computed by the Area Administrator. This income can be computed on the previous year's income for casual employment, handicrafts, furs, resource harvesting projects, etc., and then increased or decreased based on a review of the prospects for the year ahead in fur, casual labour, construction projects, etc. The income computed then will be divided by the number of families in category "C" and 20% of this average income will be the yearly rent for such people. In this way, people who are ambitious and earn over this average will benefit by their initiative while loafers will have to pay the set rent or be evicted into a smaller home. In forecasting the annual income, the Area Administrator may ask the advice of whomever he chooses but he should consult with the Eskimo concerned. In category "C" if an Eskimo made \$2400 a year but earned it in four months, he would have to pay the rent for the months when nothing was earned. For example, if the average income determined for this category was set at \$2,000 then 20% of this is \$400 and this would be the yearly rent set. An Eskimo in this category could therefore pay either a monthly rental over the twelve months of \$33.00, or \$100 in each of the four months he works as long as he pays \$400 that year. The \$400 he makes over and above the average income set of \$2,000 does not affect his rental.

Because during the space of the year an Eskimo might change from one category to another and because, especially for category "C", economic prospects may change, the Area Administrator should review the assessed rent periodically. He must also be flexible and judge each case on its own merit. If he estimates that the Eskimo will earn nothing that year, then he will only be expected to pay at least the \$2.00 rent. When rentals are set however, the Area Administrator should insist on payment and if arrears occur without adequate reasons, the Area Administrator should evict a man to a smaller one-room house. Several of the one-room houses from the present resale program should be left in each settlement for this purpose. At the end of each year, all cases of arrears will be reviewed and if sufficient reasons exist for those arrears, the Area Administrator should recommend that we go to Treasury Board to write-off the debt. If insufficient reasons for non-rental payment occur, then the debt will be carried forward on the Eskimo's housing account. The rental determination scheme will be reviewed each year by the Branch housing officer and welfare officers in consultation with the Area and Regional and District Administrators, and if necessary new arrangements will be made.

At the beginning of each fiscal year (in April) the Area Administrator will have the tenant sign a Rental Agreement (Appendix B) which specifies the occupant's annual rent, his house number, his responsibilities and the Department's obligations to him.

(a) Implementation of the Administrative Procedures
on Rental Determination

The administrative procedures for rent should begin when tenancy occurs i.e. when the person receives a purchase-back cheque for the house he is at present residing in and that house becomes a rental house, or the moment a person commences occupancy of a new rental house. The rental agreement form should be signed setting forth the conditions of tenancy, and rent should be due the first day of the month following the commencement of his tenancy, for the portion of the month completed and the following month in advance.

If for example the tenant moves into his rental house on April 21, rent would become due on May 1st, for the period from April 21st to May 1st, and from May 1st to May 31st. In filling out the monthly collection form, the rent set for the period April 21st to May 1st would be in the Arrears Forward column, for the period May 1st to May 31st in the Rental Assessment column, and the total of both would be entered in the Amount Paid column (if in fact the tenant paid the total rent due). Any additional payment or any arrears would be placed in the column headed - Arrears/Prepaid.

5. MANAGEMENT - LOCAL HOUSING ASSOCIATION

One of the reasons Treasury Board agreed to the new rental housing program was that management would, wherever possible, be carried out by a local Eskimo housing association, and that real authority and responsibility would be transferred to this group as quickly as they could demonstrate the ability to handle it. Certainly, it is imperative that the Eskimos should be fully informed on what is planned for their community and how they might help to implement these proposals. We also must ensure that full acceptance of the rental program be obtained from the Eskimos concerned. This does not mean only an acceptance of the house, but also means at least an understanding and a partial acceptance of the responsibilities that go along with the house.

The Area Administrator should spend as much time as possible in getting over to the Eskimo tenants and our own staff that the program is designed to encourage the maximum of personal and community involvement. All that can be given to the tenants to do should be given. Furthermore, we should avoid taking any action that could be taken by the tenants, particularly through the local housing association; for example, on house design and possible improvements. The tenants should make their points to the housing association and the association can then write to the Regional Administrator with their points of view and suggestions. Our role will be to show them that we do take notice and they can get things done in this way. Mistakes will be made but these mistakes should be discussed with the association carefully and the Area Administrator could suggest possible solutions. Initially, this method of operation may be slower and more cumbersome but the long term effect will be to develop the right approach to housing management on the part of the Eskimo.

(a) Terms of Reference

Generally, we regard the local housing association as an organization representative of the tenants of Departmental rental housing in a community, which would undertake, on behalf of the Department to carry out all necessary maintenance to departmental rental housing in that community. The Association will act as representative of the tenants in all negotiations with the Department, and will assume other responsibilities as negotiated.

More specifically, the housing association should have a voice in the location of the rental houses within the framework of the departmental site plans for the community. The rental houses will be available to everyone in the settlement, of course, even to those presently occupying houses supplied by their employers, but the siting of the houses must be established in co-operation with engineering division on a good community plan basis. Within this site plan the housing association will be responsible for the allocation of available housing to the individual tenants and for providing the Department with a list of future housing requirements for the community.

Above all, in the initial stages, the association will be responsible for planning and carrying out all maintenance required on rental houses erected in their community, and in this regard may:

- (i) enter into an annual service contract with the Department for the maintenance of rental housing in their community, and receive an accountable advance for the amount of that service contract; and
- (ii) disburse funds for the purchase and/or shipment of material necessary to a maintenance program, hiring or contracting of labour necessary to a maintenance program, and payment of legitimate administration costs up to the amount provided to them in the annual service contract entered into with the Department. (See Appendix C for sample contracts).

(b) Incorporation of the Associations

To perform the duties listed above, the Department will provide the associations with an annual allotment based on a percentage of the capital replacement of each house under its jurisdiction, but the actual allotment would depend upon the amount included for maintenance in the approved estimates of the Department. Before we can let such service contracts, however, the association must be incorporated under the Societies Ordinance in order that it has a legal entity. The first people elected to the association are required to make and sign an application and to sign By-laws agreed upon by them for the government of the Society. At least five people must sign. The application and the By-laws together with the registration fee of \$5.00 are then to be forwarded to the Regional Housing Co-ordinator.

The By-laws form a written record of the principles and methods under which the authority has decided to operate; these may be revised at any later date. A copy of the By-laws approved by the Registrar for use by local housing associations is outlined in Appendix D. In the By-laws and in the application, the name of the association should be as short and as meaningful as possible. The association may wish to limit the number of years any officer may serve in any position but this is flexible and it depends upon the wishes of the local housing association concerned. Such things should be spelled out in the By-laws, however.

(c) Maintenance

Although the actual arrangements for maintenance are a matter of local choice or availability, we suggest that the following methods may be suitable. The maintenance may be done by tradesmen employed by the local housing association, either by hiring the services of local people or by engaging the permanent maintenance force of the Department on a repayment basis. Materials for such maintenance work may be obtained from local outlets such as the Hudson's Bay Company or through the Department on a repayment basis if no other suitable source is available. We would expect, however, that they will plan maintenance so that many supplies can be ordered in advance and stock-piled. Certain tools could be obtained on a loan basis from the Department.

Whatever method of maintenance is used and whatever arrangements are made should be the subject of negotiation and approval by the Regional Engineer.

Notwithstanding this, legitimate maintenance expenditures may be made for the purchase of material, the shipment of this material, hiring of labour, contracting of labour or services, and administration of the maintenance program. The payment of the honorarium to the members of the association should be regarded as an administrative charge against the service contract and can be paid from the accountable advance. All expenditures over \$25.00, however, must be supported by a majority decision of the housing association and recorded in the minutes of a legal meeting.

For the start, we advise that only the following maintenance tasks be delegated to tenants:

- (1) General good housekeeping within the house and the immediate vicinity outside the house;
- (2) Adjustment and minor repairs of sash, doors, locks and hinges, drain boards, thresholds, steps, faucets, and toilet seats;
- (3) Clearing of stopped or sluggish drains;
- (4) Minor patching of roof, walls, ceilings and floors;
- (5) Minor painting jobs requested or required by the tenant, but not approved by the local housing authority;
- (6) Chimney cleaning;
- (7) Interior decoration, including initial interior painting when the house is first erected (paint will be provided for this purpose by either the Department or the local housing association); and
- (8) Any other maintenance work which the association thinks can be handled by the tenant.

Other maintenance tasks which will require the use of skilled tradesmen engaged by the local housing association will be as follows:

- (1) Repair or replacement of plumbing fixtures;
- (2) Repair or replacement of electric fixtures;
- (3) Repair or replacement of cooking and heating equipment;
- (4) Complete replacement of a floor or floor covering;
- (5) Complete reroofing or application of entire roof coating;
- (6) Major repainting of the house; and
- (7) Work which would be included in a planned renovation program.

Every attempt should be made to have the members of the association determine what maintenance is required and whether the tenants should perform the task or whether the association will hire someone to do it.

(d) Organization of the Housing Association

At present, we intend that the development of the local housing association will consist of three phases:

(i) Phase (1):

The Area Administrator or someone nominated by him will act as the appointed chairman of the association.

(ii) Phase (2):

The Area Administrator or someone nominated by him will act as secretary to the association.

(iii) Phase (3):

All officers will be elected from the membership of the association and no appointed members will serve. At this stage the association may need to hire a full time administrator, especially in the larger settlements. We do not expect the same need in the smaller settlements. Where this is required, we will enter into a separate contract with the association to pay for this administration.

The phase in which each association may be considered will be decided at the annual general meeting of the tenants by a two-thirds majority of the tenants present at the meeting, provided the Area Administrator is in agreement; if not, the matter should be referred to the Regional Administrator for his decision. Wherever possible, settlements sophisticated enough to take over most of the housing management responsibilities immediately without direct guidance from the Area Administrator should be encouraged to take over such responsibilities as soon as possible. We must be careful, however, not to give the associations more than they can handle or we will destroy their confidence in their ability to administer the program. It will be the responsibility of the Regional Housing Administrator and the Area Administrator to assist the associations in eventually taking over most of the management of the rental housing in the settlement.

At the annual meeting the tenants should also determine the election of members to the association for the coming year. In other words the officers and directors of the association will be elected for a one year term and such membership will consist of one director for every group of ten rental houses in the community, with a minimum complement of three members and a maximum complement of nine. In cases where the Area Administrator is required to serve on the housing association, he will serve in addition to the elected members and will not be remunerated for his services.

At the annual meeting the tenants should also examine the financial statement for the year immediately past, decide in which phase the association is to be considered, raise any points of tenant concern for the action of the incoming housing council and examine the audited yearly report prepared by the Secretary-treasurer and present it to the housing association for their approval. For the purpose of this annual meeting all individuals who have made a formal request for rental housing will be considered a tenant and, therefore, eligible to vote. A quorum shall consist of 33% of the tenants eligible to vote at this annual meeting.

(e) Special Power

In the case of evidence of extreme personal neglect on the part of any individual tenant in the maintenance of his house, the housing council may assess that tenant the total or a portion of the cost of repairing that house.

In the case of evidence of extreme and continued neglect of maintenance,

or continued failure to pay the assessed rent, the Housing Association may recommend the transfer of a tenant to a one-room house or outright eviction, although this latter responsibility should be exercised with much care.

The local housing association may by mutual agreement with the Department extend their responsibility to include the servicing of rental houses in their community through a service contract with the Department. The Association could then contract out to individual Eskimos or to a co-operative to provide water to the rental houses, to dispose of the garbage and sewage, and to service the oil tanks.

The Housing Association will also have priority on the use of surplus one-room houses, owned by the Crown, for storage, office space or emergency purposes where required.

(f) Association Contracts

As stated in section (a), the Department will enter into contracts with the local Housing Associations so that they may assist in the management of the Eskimo Rental Program. The amount of money actually paid out to each association will depend on the amount of money set aside for maintenance, services and administration for each rental unit in Departmental Estimates, and on the number of Eskimo rental houses the Association has under its supervision.

Payment will be made by accountable advances up to 20% of the total contract in any year but such advances shall not exceed \$2,000.00. Thereafter, payment will only be made against detailed invoices. In making these contracts, however, Treasury Board has stipulated that certain conditions must be followed.

- (a) Proper and detailed books of account must be kept by the Associations.
- (b) The books of the Associations are to be audited annually by the Comptroller of the Treasury or at the option of the Association by a private professional auditor.
- (c) Consideration should be given to bonding officers of the association responsible for handling of funds.
- (d) Contracts with associations should contain, at least for the first few years, a clause providing for unilateral cancellation by the Minister and assumption of all assets - this to give the Department the right to step in, in the event of evidence of malfeasance.

In accordance with these conditions, we are requesting the Comptroller of the Treasury to carry out an audit during the winter on our rental collection operations. If at some time in the future, rental collection is given to the Housing Associations, they may opt to have an audit by a private professional auditor. However we will assume that in most instances, for the first few years anyway, Treasury Office will carry this out for them.

Rental collection must be the subject of a separate contract. At this time we would advise that each particular responsibility handed over

i.e. maintenance, oil delivery, water delivery, sewage collection and garbage collection should all have separate contracts. No contracts will be given to a Housing Association for the collection of rents, however, until the District Administrator is convinced that the accounts system is being handled correctly by the Area Officer. When so convinced, the District Administrator may then instruct the Regional Administrator in writing that such a contract may be made. Except for rental collections, contracts for maintenance, provision of services, etc., should be arranged whenever possible and as soon as possible. The Housing Association Officers will then be getting actual administration and operation experience. Although training programs on accounting, and housing management will be arranged in the near future, our field staff should be able to offer the Association Officers all kinds of practical experience.

Regarding the contracts themselves and the funds involved, all Federal Government procedures and regulations will be followed. Signing authorities will be as they are now and will be strictly adhered to. Federal funds not spent at the end of the fiscal year will lapse and Federal monies held by the Housing Associations that have not been committed and will not be spent during the year will be returned to the Federal Government.

Funds for maintenance and services will be provided out of the operation and maintenance Vote for the Northern Housing Program. The Engineering Division will arrange each year for each District and Region to be informed as to what funds are available for those purposes.

Funds for administrative work such as rental collection to be charged to Professional and Special services have not been included in the Estimates. Before the Region can contemplate such contracts, therefore, the District or Regional Administrator will have to make funds available for this purpose in the Estimates.

It is essential that when a contract is made that all the conditions shall be included in the wording and that the members fully understand what is involved. (See Appendix C for Sample Contracts). The conditions relating to funds will mean that the Authorities will have to keep their own accounts and that these shall be maintained properly, kept up to date, and properly audited at the end of the fiscal year. Regarding the collection of rents, we suggest that the contract should include instructions to the effect that all rental monies should be paid into a bank (to the Receiver General of Canada), or handed over to the Area Administrator within 24 hours of being collected.

The amount of the contract for each work should cover the cost of the labour required plus all or a portion of the money to be paid annually to Housing Association officers. If only a portion of this latter amount is included the remainder should be charged to other contracts with the Housing Association.

Costs included should, eventually, also cover cost of heating and lighting offices, buying paper and office supplies, postage, etc. It is definitely the intention that all the costs of operation should be paid by the Housing Associations. Eventually they should also charge enough for expenses against each contract to enable them to pay rent for the offices or storage space they are occupying. Use of government equipment where necessary will be specified in the contract including the condition of that use.

It is not intended that Housing Associations should make a surplus or a profit. Any Housing Association funds remaining at the end of each fiscal year should be spent on the houses, equipment for the houses or improving services. As stated above, at the end of each fiscal year Federal funds will be returned and outstanding balances on contracts will automatically lapse and cannot be added on to the following year's contract.

When a Housing Association receives a contract to carry out certain work on our behalf, it does not necessarily have to do the work itself. The Housing Association in turn might enter into a contract with a co-operative or an individual to get the job done. In many communities a local co-operative might carry out some of the responsibilities given to the Housing Association. In these instances the Housing Association should ensure that sufficient funds are included in the contract with us to cover its own overhead expenses together with the cost of the sub-contract with the co-op or individual. In this way the same money will circulate many times in a community creating increased economic activity in which the Eskimo can participate.

(g) Housing Association Accounts

As mentioned above it will be necessary for the Housing Associations to keep proper accounts and control of expenditures made for contracts received under the rental housing program. In approving the special form of contract, TB 671528, the Treasury Board stipulated that such accounts shall be kept and that they shall be audited annually.

What is required, therefore, is a simple set of detailed books of account that may, with training, be readily understood by the Association officers yet be sufficiently detailed as to provide a control against misuse of funds and provide sufficient information to assist the administration.

In Appendix E there is a suggested series of such detailed books of accounts numbered HA1 to HA6 which we propose for general use by all the Associations. If in any settlement the Association Chairman or other officer devises a better accounts system, then that Association is perfectly free to adopt the other method, providing that the books are properly kept, are ready for inspection after due warning and are satisfactory to the auditors.

The system outlined in Appendix E is not a double entry system although in some instances there are similar double postings. The control accounts can be likened to journal accounts (or day books if you like) and similar postings will often be made in the cash account. However, basically it is intended as a single-entry system and there are no credit and debit sides of the ledger as in the classic format. Similarly there are no trading accounts, profit and loss statements or balance sheets.

Basically the main functions of the Association will be:

- (a) To administer the contracts given to them or by them and to keep a record of expenditures against the contract.
- (b) To keep a record of cash transactions and control the bank account.

- (c) To record wages paid including payroll deductions.
- (d) To record monies paid to the Government on behalf of employees.
- (e) To record payments made to the Association officers.
- (f) To record monies paid to the Government for rentals collected.

One of the first tasks the Housing Associations will need to undertake will be getting a bank account. This can only be initiated locally. In most settlements presumably the accounts will be in a bank outside of the area. We would advise that the bank manager should be fully informed about the purposes of the Association and probable use of the account. We also suggest that all transactions should be by cheque, with two signatures required to ensure validity - the Chairman and Secretary would seem to be the right people.

6. Provision of Services

Because of the extremely high cost of fuel and other services in the north, the rental housing plans will provide a complete package covering the housing itself and the attendant minimum services. We hope through constant redesign and experimentation, to evolve prefabricated and other construction techniques which will reduce the cost of construction, heating and maintenance. At the same time, we will seek improved and cheaper water, sewer, heating and power supply systems.

Modern kitchen plumbing will not be provided in most communities at the outset of the program, but where water and means to heat sufficient water is available, bath tubs will be installed. In all other areas galvanized wash tubs will be provided. Instead of day tanks, a 250 gallon storage tank, stand and piping will be installed to supply oil to the stoves and space heaters. In all places except Frobisher Bay, 45 gallon water storage tanks will be supplied. In Frobisher Bay a 100 gallon tank with outside fill and overflow will be ordered.

Although provision is made for oil, power, water and sewage facilities, consumption must be limited; therefore, quotas will be established. After each quota is consumed, either the power will be cut-off or the Eskimo will be expected to pay for all additional services. Oil will be supplied on a quota basis also and once the monthly quota is used, the Eskimo will have to pay for additional fuel.

It is hoped that where a community association is administering the rental program, they can be responsible for ensuring that Eskimos remain within the quotas established. In this manner, Eskimo responsibility in the community may be assisted.

While it is the ultimate goal to provide the rental houses with all services, we are at present limited to the facilities available in the settlement. The Rental Agreement Form has therefore been designed in such a manner that the Area Administrator can specify each year what services will be provided by the Department as realistically determined at any one time in the settlement. If people in a rental house wanted extras, however, such as a

clothes drier or refrigerator, they would have to pay the amount of electricity used over the quota plus the cost of installation.

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(a) Supply of Fuel Oil

All new housing will be provided with 250 gallon outdoor fuel tanks, complete with fuel gauges. For economical reasons we suggest that oil be delivered to the houses on a programmed basis only. It is recommended that the following quotas by Imperial Gallons or by 45 Gallon Drums, and the approximate number of deliveries per year, be adopted as a guide to indicate a maximum quota. Experience over the next few winters will indicate a firm quota level.

ANNUAL QUOTAS FOR FUEL OIL

HOUSE	IMPERIAL GALLONS/YEAR	DRUMS/YEAR	APPROXIMATE NUMBER DELIVERIES FOR YEAR
<u>1 Room</u>			
Standard Plan 370A	810	18	4
Standard Plan 408			
Standard Plan 418			
<u>1 Bedroom</u>			
Standard Plan 395	1080	24	5
Standard Plan 411			
Standard Plan 417			
Standard Plan 424			
Standard Plan 428			
<u>2 & 3 Bedroom</u>			
Standard Plan 396	1710	38	7
Standard Plan 397			
Standard Plan 409			
Standard Plan 410			
Standard Plan 416			
<u>3 Bedroom</u>			
Standard Plan 436	1890	42	8
Standard Plan 439			

In order (a) to provide monthly consumption data required for Branch statistics, (b) to bring to the notice of the local housing association an excessive monthly use of oil, and (c) to educate the Eskimos on the conservation of oil, the following monthly procedures should be adopted:

- (i) The Area Administrator until such time as service contracts are made with the Association will prepare a consolidated list of all consumptions,

and deliveries and send a copy of the Local Housing Association, and one to the Regional Engineer and Regional Housing Co-ordinator. If the Local Housing Association does the servicing of the rental units, then they prepare the above lists and forward them to the Area Administrator.

- (ii) The tenant will read the gauge on the last day of each month and check the reading with the local housing association. From the gauge readings the local housing association will be able to advise tenants who are using too much oil on a month-to-month basis and issue timely warnings.

The following table shows the approximate monthly consumption of fuel oil for the various houses. The unbracketed figures denote the number of 45 gallon drums and the figures in brackets show the actual gallonage.

MONTHLY QUOTAS FOR FUEL OIL

HOUSE	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.
<u>1 Room</u>												
STANDARD PLAN 370A	3	3	2	1	1	1	0	1	1	1	2	2
408	(135)	(135)	(90)	(45)	(45)	(45)	(0)	(45)	(45)	(45)	(90)	(90)
418												
<u>1 Bedroom</u>												
Standard Plan 395												
411	4	4	2	2	1	1	1	1	1	2	3	3
417	(180)	(180)	(90)	(90)	(45)	(45)	(45)	(45)	(45)	(90)	(135)	(135)
424												
428												
<u>2 & 3 Bedroom</u>												
Standard Plan 396												
Standard Plan 397	4	4	4	4	3	2	1	1	3	4	4	4
409	(180)	(180)	(180)	(180)	(135)	(90)	(45)	(45)	(135)	(180)	(180)	(180)
410												
416												
<u>3 Bedroom</u>												
Standard Plan 436	5	5	5	4	3	2	1	1	3	4	4	5
439	(225)	(225)	(225)	(180)	(135)	(90)	(45)	(45)	(135)	(180)	(180)	(225)

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(b) Electrical Energy

The following quotas of electrical energy are recommended and have been based on reasonable illumination and a reasonable use of small appliances such as floor polishers, food mixers, fry pans, hand irons, radios, toasters, vacuum cleaners and washing machines but not including electric ranges, driers and water heaters.

Again, however, we must be prepared to be flexible; it is possible, initially at least, that in some settlements sufficient power is not available to fulfil the quotas at the shown levels. In these cases a new level must be set consistent with the power supply. It is the intent of the Department, however, to eventually bring its generation capacity up to the level at which electrical quotas in each settlement can be met.

MONTHLY ELECTRICAL ENERGY QUOTAS IN K.W.H.

HOUSE JAN. FEB. MAR. APR. MAY JUNE JULY AUG. SEPT. OCT. NOV. DEC.

1 Room

Standard Plan 370A 308	130	130	100	100	100	70	70	70	100	100	100	130
---------------------------	-----	-----	-----	-----	-----	----	----	----	-----	-----	-----	-----

1 Bedroom

[illegible]

2 & 3 Bedroom

[illegible]

3 Bedroom

Standard Plan 436 190 190 160 160 160 130 130 130 160 160 160 190
439

The Area Administrator will control the monthly quotas for electrical energy by pursuing any of the following courses:

- (i) The tenant may be charged at the going rate for his over consumption and pay for it from his own pocket.
- (ii) The power to the tenant may be cut-off for the period of time that under normal circumstances would have elapsed to use the amount of power over consumed.

The tenant should be made responsible for reading his meter on the last day of each month and checking the readings with the Local Housing Association.

When a service contract has been arranged, the Local Housing Association will be responsible for submitting quarterly meter readings taken on February 28/29, May 31, August 31 and November 30, to the Area Administrator for onward transmission to the Regional Engineer.

Also quarterly, as above, the Local Housing Association will pass on to the Area Administrator all monies collected for over consumption, with complete substantiating records for the same. The Area Administrator will issue an approved receipt for monies so received. At the end of each year, the quotas for both fuel oil and electricity will be reviewed. If the service contract with the Association has not been made, then the Area Administrator will be responsible for the above.

7. Furniture and Household Equipment

The sum of \$500 has been set aside initially for basic furniture and household equipment for each house. This furniture is to be provided on a once and for all basis and items will have to be replaced by the tenants at their own cost. We anticipate that the new houses together with the adult education training will stimulate most families to want to provide their own furniture.

Above all we are expecting our tenants to take a personal pride and responsibility in the upkeep and maintenance of their homes. If we were to provide standardized replacements for items of such a personal nature, it would inevitably work against this policy. At a more individual level, it would probably be quite discouraging for those tenants who are careful with their furnishings to observe less conscientious neighbours receiving new supplies.

Our furniture policy calls for the provision by purchase in southern Canada of roughly 50% of the furniture supplied. Half the houses shipped to the settlement will be provided with the furniture on the Standard List; the remaining with the furniture on the Reduced List (See Appendix F).

Although only 50% of the furniture is to be shipped into the settlement, the balance of the requirement is to be made up either by local purchase or by requisition to a regional office. The cost of any furniture or furnishings purchased in this manner should be charged to the furniture items in the Construction and Acquisition Vote.

The reason for this method of providing furniture is to avoid the possibility that, by supplying every new tenant with all of the items on the approved list, we may end up in some settlements either providing some people with items which they already own or alternatively setting up stocks of surplus items in departmental warehouses. There is no intention of depriving any of the new

tenants of items which they require in order to set up housekeeping of a standard which our rental housing policy envisions.

We would like to emphasize again that it is not the intention to basically alter the original idea of giving the families a start in their new homes by making sure that they do have some furniture and furnishings. This new arrangement is designed to give those families who need it the most help and let the families with some furniture etc., continue to use it and not expect us to provide unnecessary items. Local purchase of some items will also ensure that a variety of articles are provided - both in design and colour. This will tend to lessen any danger of monotony and apparent institutional atmosphere. It will also ensure that the local co-operative or the Bay will obtain some benefits from the program as the Area Administrator can order from them the extra furnishings he requires. The total number of items supplied to each family, however, should not exceed the total on the standard list (Appendix F). When the Area Administrator makes his request at estimate time for new rental houses, he should specify at the same time his requirement for furniture and furnishings.

8. Expected Annual Operating Costs

<u>Operating</u>	<u>Three-Bedroom</u>	<u>Two-Bedroom</u>	<u>One-Bedroom</u>	<u>One-Room</u>
Heating &				
Cooking Oil	\$570	\$500	\$350	\$300
Electricity	180	160	120	80
Water and				
Sewage Charges	120	120	120	120
Maintenance of				
House	190	180	100	80
	<hr/>	<hr/>	<hr/>	<hr/>
	\$1,060	\$960	\$690	\$580

The figures should be used to complete the front of the tenants rent card to show the tenants the actual cost of the services.

Maintenance charge is calculated at approximately 1.5% of capital cost; the same formula used for other government buildings in the north. This charge is expected to cover essential maintenance for work generally requiring skilled tradesmen such as carpenters, oil burner mechanics, plumbers and electricians.

It is anticipated that in addition Eskimos may carry out certain maintenance tasks as a condition of their tenancy of the house (see Management Section and Appendix on Rental Agreement). The maintenance charge included in the table is that required over and above any minor tasks carried out by an individual in his home. We suggest that Area Administrators use as many Eskimo tradesmen as possible for any housing maintenance requiring skilled labour. This will be an invaluable training ground for Eskimo tradesmen and will ensure that the wages paid to them for maintenance will remain within the community thus directly assisting and stimulating the local economy.

9. Credits

One of the goals the Department will be working toward is that of home ownership. To provide an incentive to the Eskimo to pay the rent and to maintain his residence, part of the payments made for rents or maintenance will be regarded

as credits towards the purchase of the house. The actual provisions for credits in the Treasury Board Submission are:

- (a) 33% of rents actually paid by the family to the end of the last complete year of occupancy of the dwelling unit;
- (b) any payments by the family over the amount prescribed as rental by the standard judgement of the family's income;
- (c) a credit for participation in construction of improvements or additions to houses done at the family's expense with departmental approval; and
- (d) a credit of \$100 per year for day to day maintenance well done on a descending dollar scale for poorer work.

What will have to be done therefore is to set up a separate journal account (part of the duplicate posting system) for each Eskimo tenant and each year certain sums will be credited to the account. These credits should be done on a once a year basis rather than month to month, preferably at March 31st every year.

Administrative procedures:

- (a) These credits will not have a cash value and Eskimo tenants will not be able to use such credits to off-set rent due.
- (b) The credits may be transferred to the surviving spouse of the tenant in case of his death, or transferred to another property if the family moves to another rental house or to purchase housing or to another location.
- (c) The credits may not be sold, passed on for value received, or used to pay debts.
- (d) At such time that an Eskimo may choose to purchase a house, the full amount of the accumulated credits up to a maximum of \$4,000 will be deducted from the cost of the house together with the housing for sale grants.
- (e) However, the credits may not be used to off-set the cost of a house or materials for a house purchased privately. In other words the credits may only be used for Government housing supplied under Eskimo housing programs.
- (f) No credits will be given for Eskimos occupying staff housing and paying the standard rent.
- (g) A tenant is entitled to apply credits accruing to him to the purchase of only one dwelling in his lifetime.

To aid in the determination of credits given, the subject of day to day maintenance must be considered; each Eskimo renting a house should be clearly aware of what he is responsible for. Where wilful damage or consistent non-payment of rent has occurred, the credits can be reduced by an amount determined by the Area Administrator and the Local Housing Association.

10. Houses to Camps

It is not practical to maintain single or very small groups of rental houses away from established communities; therefore, many Eskimos in camps will not be able to take advantage of the rental or resale program. A small number of Eskimos live permanently in isolation 15, 25 or even 50 miles from the nearest community. They normally earn a better living off the land than they earn in a community and it may be to their advantage and to the government's economic advantage to have them remain where they are. As rental houses cannot be offered to them at this time, other arrangements are necessary.

Where the Eskimo normally earns a better living off the land and where relatively few relief payments are required, then we propose to give them existing houses made surplus by the rental scheme and not required in the settlement. The existing rigid frame (192 sq.ft.) and standard prefabricated house (280 sq.ft.), where made available and where practical, should be taken out to camps and set up for use by these families. A sum of \$30,000 will be included in the Estimates to cover house-moving costs that cannot be born by the Eskimos concerned. To try and collect rents or payments for these houses would cost more than the original cost or existing value of such houses. Therefore, it will be up to the Area Administrator's discretion to determine whether a small charge can be made for these houses where the Eskimo can afford it.

Generally, however, it is just about impossible to attempt to formulate policies which will give as equal treatment to the camps as will be given to the settlements under the rental program. Development funds are limited and therefore we must provide the best service for the largest number of people. This is bound to concentrate our services in the settlements. Educational facilities are also being concentrated and certainly such services as water, sewage and garbage are only practical if those to be serviced are grouped together.

If the housing policy is to attempt to upgrade the standard of housing in the north, it cannot be separated from the supplying of services, and this in turn means that those living in the settlements will obtain the advantages before those in the camps. However, by transporting the present resale houses to the camps, we will in many cases be raising the housing standards in the camps above what they are at present.

You should note however, that the present policies do not allow for the provision of fuel oil to camps on a rental program basis. Any fuel oil provided to camp residents by the Department must be governed by normal social assistance procedures and policy.

B. PURCHASE HOUSING

1. General

Any Eskimo who does not wish to participate in the rental scheme but wishes to purchase his existing resale house or a new one may of course do so; however, he will be expected to meet the monthly payment regularly and from now on 5% annual interest will be added to the loan. In short, resale housing will be placed on a businesslike footing. The purchase housing program will be administered in much the same way as the Territorial Mortgage program, particularly as regards the accounts and the payment of cheques to Eskimos, contractors, suppliers, etc. Loans from the Eskimo Loan Fund will be made against a mortgage so that non-payment without adequate reasons will lead to foreclosure and resale to another Eskimo who can afford the monthly repayments. People who buy their own house will also have to pay for their own services at the full economic rate of the services.

In the case of Eskimos who wish to purchase houses supplied by the Department from funds provided in the Estimates, loans for the cost of the houses less the subsidy will be procured for each individual. This entails the application for a loan and approval by the Eskimo Loan Fund Board in all cases. Alternative methods of purchasing will involve different methods of making the grant payments.

For the moment Arctic Quebec should not be included in the mortgage loan arrangements, although loans will be approved.

A subsidy of \$1,000 for one-room and one-bedroom houses and \$2,000 for the larger two-bedroom and three-bedroom houses (over 600 sq.ft.) will be provided. These grants will be conditional only as to standard and adequate construction of houses and will not have any period of residence qualification except in the larger more settled areas such as Inuvik and Aklavik. In the Arctic areas, however, it is generally thought impractical to insist on a residence qualification because of more rapid family moves from one location to another and changes of family formation and practical ownership.

A list will have to be kept of all Eskimos who have received the \$1,000 or \$2,000 grants in order that nobody will get two grants. We suggest that this should be done at District Office level.

2. Purchase Housing Loan Policy

This is the policy that will be applied to the provision of loans (under the Eskimo Loan Fund) to finance the purchase of a house, and the provision of a Government housing grant to the purchaser of a house. The following apply:

General Eligibility:

1. The applicant must be an Eskimo.
2. House must be large enough to meet needs of applicant and family according to Branch standards.
3. Applicant must demonstrate income sufficient to meet monthly payments plus service and maintenance costs.

Loan Amount:

A maximum of \$6,000.

Loan Conditions:

1. Term - (a) up to 10 years for loans less than \$2,500.
 (b) up to 15 years for loans \$2,500 to \$4,999.
 (c) up to 20 years for loans \$5,000 and over.
2. Interest - 5% compounded annually.
3. Payments - monthly until retirement of principal and interest.

Grant Amount:

1. \$1,000 for houses up to 600 sq.ft.
2. \$2,000 for houses over 600 sq.ft.

Grant Conditions:

1. Grant may only be provided once to any individual.
2. Grant may only be provided for the purchase of a new house.

House Design and Standards:

All houses must meet Branch engineering and design standards. Houses supplied by the Department, if constructed according to the Departmental plan for that model of house, conform to these standards. Privately purchased and/or constructed houses must be approved by the Department before applications will be approved.

Inspection:

The Regional Housing Co-ordinator will inspect all houses which have received a loan and grant, for conformance with Departmental building and size standards.

Land:

(Not applicable to Arctic Quebec)

The applicant must secure title to the land on which the house is to be situated. This may be done in one of the following ways: For Surveyed Land: The registered lot must be purchased and sufficient funds included in the loan application to provide for purchase. For Unsurveyed Land: A long term lease (usually 30 years but at least as long as the term of the loan) must be obtained.

Mortgage:

(Not applicable to Arctic Quebec)

All applicants must obtain a mortgage registered against the land on which he builds his house.

Transfer of Mortgages:

A transfer of mortgage must have the approval of the Department (Regional Housing Co-ordinator) after an application has been submitted enclosing the particulars of the prospective new owner.

Fire Insurance:

Must be obtained by applicant if available for homes in his community. Failure of applicant to arrange this if it is available to him, can mean that the Department may obtain the insurance and debit his mortgage or loan account in the amount of the insurance fee.

Taxes:

If at any time during the life of the mortgage or loan, local taxes become effective, monthly payments will be adjusted to allow for accumulation of the required tax. Department will then pay tax on behalf of the applicant.

3. Administrative ProceduresDeadline:

In order to ensure delivery of Departmental house during any given summer sealift, completed applications must be received by the preceding April 1st. Any applications received after this date may be postponed until the following year. These applications must include the following:

1. Application for loan,
2. promissory note,
3. credit standing,
4. application for housing grant,
5. application for land purchase or lease.

These applications must be completed and forwarded together, and be received at Regional Office prior to the deadline stated above. In order that these applications be completed correctly the following points should be taken into consideration.

Application for Loan

The application for loan should stipulate the total amount of loan, less grant if applicable, and under Section 2 should show a breakdown of the costs making up this loan amount. An example of the cost breakdown for a 1966 Plan 396 is as follows:

Cost Breakdown example

Cost F.O.B. Montreal	\$4,483.67
Freight 10 tons at \$100 per ton	1,000.00
Supervision of construction	
and wiring	(250.00)
OR Erection cost (whichever applicable)	(1,400.00)
Purchase of land	(100.00)
Mortgage registration fee	25.00
Total cost landed	Add above costs
Less grant	2,000.00
Loan application amount	Cost landed minus grant.

Determination of costs

In order to determine the costs to be included in the loan application a wire to the Regional office should be originated immediately after the first interview with the applicant. This wire should contain applicant's name, size of family, size and model of house he wishes to purchase, loan term (10, 15, or 20 years), a description of land on which he proposes to situate his house, and a statement as to whether the land is surveyed.

Land description

In the case of surveyed land the registered lot number must be used in the land description. For unsurveyed land a reference to a lot number on a recent Departmental site plan, or a good narrative explanation, will suffice. In both cases the dimensions of the lot must be stated. The answering wire from the Regional Office will set out the cost of the house, freight costs, monthly payments required, and the approximate cost of purchase or lease of the land. In the case of a Departmental house the application should direct that the full amount of the loan shall be paid direct to the Receiver General of Canada. In the case of a private home financed with a Government loan, the application for loan should direct that cheques may be made out to the Eskimo and to the contractor, material supplier, or co-operative, to be endorsed by the Eskimo.

Application for Grant:

No form application is required. The application may be a simple typewritten statement, setting forth the grant amount applied for, the type of house intended, and a statement from the applicant that he has never received a previous housing grant. The applicant should also confirm that he understands that the grant is contingent upon his residency in the house for a period of 10 years. The application for a grant should be signed by the applicant and certified by the Area Administrator.

Application for Land:

Land ownership or lease is required only for settlements in the Northwest Territories. Residents of Arctic Quebec may obtain information on leasing or purchase of land from their local provincial agent. For purposes of District records only, however, we do require a description of land, if possible related to a Departmental site plan, to be attached to all loan applications from Arctic Quebec.

Residents of the Northwest Territories, however, must complete the Applications for Crown land with the assistance of the Area Administrator, and the completed form (in duplicate) should be forwarded to the Regional office. Page 2 of the application form requires the Area Administrator, as Land Agent, to provide an appraisal of the land. He should use the Land Manual for guidance in this appraisal, but generally speaking the purchase price of land in most smaller communities would run between \$100 and \$200 (depending on services, proximity to facilities, etc.) or a yearly rental of \$25. to \$35.

Mortgage

approval of
applications

If the applications for Eskimo loan, housing grant, and lease or purchase of land are approved, the Regional Housing Officer will be notified by telex of this approval. He will draw up a mortgage with full details of the loan principal, interest, and monthly payments. The mortgage will then be forwarded to the Area Office concerned for signature

origin of mortgage
signing of mortgage

registration of
mortgage

by the applicant. The signed mortgage, in four copies, will then be returned to the Regional Office for furtherance to District and Branch. The Branch will ensure that the mortgage is registered and the District Housing Co-ordinator notified.

Loan Advances

When the District Housing Co-ordinator has been notified of the registration of the mortgage he will process the payment of an advance on the loan, or payment of the loan principal, in the following manner:

i) For Departmental Designed Houses

construction costs

loan approved

payment of
principal

receipt

repayment

construction by
other than
Department

adjustment of
loan principal

Houses designed by the Department will be purchased on behalf of the Eskimo, and shipped to the settlement in which he resides. All the costs for this house should be listed on the application for Eskimo loan (see section on this application). It is important that the Area Administrator ensure that if the house is to be erected by the Department or any other agency, including labour he hires himself as opposed to erected by the Eskimo using his own labour, that an amount sufficient to cover these erection costs is included in the original loan application. When the loan has been approved and the mortgage registered, funds will be made available to the District Housing Co-ordinator from the Eskimo Loan Fund. As soon as he has been advised that the house has been completed or occupied, a cheque will be issued to the Receiver General on behalf of the Eskimo for the Departmental costs in providing the house. A receipt in this amount will be forwarded to the Eskimo. Repayments will begin on the first day of the month following the issuance of their cheque. If the house has been constructed by labour other than Departmental, on the basis of invoices certified by the Area Administrator, a cheque will be made out payable to the Eskimo and the contractor(s), and to be endorsed by the Eskimo. If construction costs, regardless of the construction agency, fall short of the amount originally estimated on the original loan application, the surplus will be credited to payment on principal in the Eskimo Loan Fund Account of the Eskimo.

ii) For Privately Constructed and Designed Houses

Progress payments

invoices

certification of
invoices

progress payments

20% holdback

House plans and costs must be approved by the Regional Engineer before an application can be made. Progress payments on the principal of the loan may be made at different stages of the house construction. These will be based on invoices for labour and material used in the house construction. The Area Administrator must inspect the house to ensure that the invoices are correct in that the labour and material have gone into the house, certify the invoices and forward them to the Regional Housing Co-ordinator. Progress payment cheques will be made up, payable to the Eskimo and suppliers and/or contractors shown in the invoices, and must be endorsed by the Eskimo. There will be a 20% holdback of the total loan principal,

final payment	and this amount <u>as well as</u> the final progress payment will be paid 30 days after the completion or occupancy of the house, (whichever occurs soonest). The Area Administrator must inform the Regional Housing Officer of this date by wire, for the final progress payment and 20% holdback payment are contingent upon the inspection of the house by the Regional Housing Co-ordinator
loan amount adjustment	In the event that a house is completed for less cost than originally estimated in determining the loan amount, the amount of the loan will be reduced and repayments adjusted accordingly. Repayments of the loan will begin on the first day of the month following the final payment on the loan principal to the Eskimo. This date will be the loan anniversary date. Interest payments will, however, be made on the advances up to the date of final payment of the loan. No final payment will be made until all claims of contractors and suppliers on the house are settled.
repayments	
loan anniversary date	

4. Purchase of a Private Home Without a Government Loan

Another administrative procedure necessary will be for the cases where Eskimos wish to build or purchase houses where no government loan is involved as with Eskimos who procure private loans, credit from a private company, or have the cash on hand. These Eskimos are still entitled to the \$1,000 or \$2,000 subsidy toward house construction.

Plan and costs of the house design proposals should be submitted to the Regional Office for approval. When the proposal is approved, the Eskimo should be notified. On completion of the house the engineers will provide a report as to the satisfactory condition of the house. On receipt of this report the District Office will raise the necessary subsidy cheque requisitions. The cheques will then be made out to the Eskimo and any creditors. It will be the responsibility of the Area and Regional Administrators to outline the financing arrangements in the letter of recommendation so that it may be readily ascertained to whom the cheques should be paid.

5. Provision of Mortgages

Several loans from the Eskimo Loan Fund Board have been made to Eskimos for the purchase of government resale housing. We suggest that loans for housing purposes should henceforth be made against a mortgage. We should also issue mortgages against existing loans where the mortgagor agrees. This will permit us to enforce monthly repayments on the loan as any default in payment without adequate reasons can be followed up by the foreclosure of the mortgage, and the sale of the house to anyone who can afford to purchase it.

A housing mortgage loan transaction is an arrangement by which a man may borrow a sum of money for the purpose of constructing a house. The lender protects his loan by having the Eskimo sign a paper called a mortgage by which the Eskimo promises to repay the money loaned and gives the lender a claim on his house and land until the loan is repaid. It is also known as giving security for the loan.

The borrower is known as the mortgagor, the man who gets the money for the house; the lender as the mortgagee, the man who gives the money for the house. The amount borrowed is termed the principal sum and a charge is made for the use of this sum known as the interest. The mortgage therefore is really a statement by the Eskimo promising to repay the loan and it sets out the time he has to repay this loan, the conditions of repayment and the rights of the mortgages if continuous arrears occur.

If an Eskimo lives in a settlement where yearly taxes are assessed, the mortgagee may arrange for him to pay the tax monthly so that he can pay a small amount each month rather than being charged a large amount each year. In this way the mortgagee protects himself because if for some reason the Eskimo could not pay the yearly tax assessment, the ownership of the house could be transferred to the municipality and the mortgagee may lose all or some of the money loaned.

Acceptance of the mortgage principal will also solve another problem that has arisen in the granting of Eskimo loans in the past. Some Eskimos who took out a loan with the intent of building a home found they could not afford the construction and maintenance costs and "sold" the house to white inhabitants of the settlement. This meant that a white person was obtaining the benefit of a loan at 5% interest which he would not otherwise be entitled to. This could lead to deliberate attempts to circumscribe the Regulations and therefore, the mortgage contains a clause which prevents the Eskimo from selling his house, while the mortgage is in effect without the approval of the Eskimo Loan Fund Board.

For all new Eskimo housing loans from the Eskimo Loan Fund, therefore, arrangements should be made for the registration of a mortgage. Two types of mortgages exist; one for the Eskimo who applies for a loan to build a house on land he owns or has title to - called a land titles mortgage; the other for an Eskimo who intends to build on leased land - called a mortgage against leasehold. When approaching Eskimo occupants about completing a formal mortgage, care must be taken to ensure that he fully understands what a mortgage document is all about.

6. Land Title or Lease

To obtain a housing mortgage, the Eskimo must have some type of a formal title to the land, either a definite ownership or a lease, otherwise the mortgage document cannot legally be registered. In the past, the Eskimo has not had to define the boundaries of the land on which his house was built, but it is the normal practice for anyone lending money for a house to ask for a mortgage on the land on which the house is to be built.

To provide this, the government arranges for a land survey to be carried out in the settlements. This survey sets out the boundaries of everyone's piece of land clearly so that a Court will have no doubt of what belongs to whom. After the land has been properly (legally) surveyed, the government can issue a paper called a Certificate of Title which describes the land and states that the Eskimo is the owner of the land. Where the land has been so surveyed, the Eskimo should obtain the Certificate of Title which states he owns the land. The cost of purchasing the land and of obtaining this Certificate of Title can be paid from the mortgage money. If the land is not surveyed, then the Eskimo can use another method of having the land by leasing it for a term five years longer than the term of the loan. Normally, such a long term lease will be for thirty years.

A lease is a piece of paper saying that the Eskimo has a right to live on this land and consider it as his own for the period of the lease. After that period, he may again lease the land for a long term so that in effect he is continually paying for the right to live on the land in much the same way as he may rent a house. If the land is surveyed after he has leased the land, he can make the necessary payments to obtain the Certificate of Title and the lease will then be cancelled.

In general, Eskimo housing loans will not be made on leaseholds except on unsurveyed land. The latter is an expedient found to be necessary only because of the difficulty of getting the legal surveys. Whenever a registered survey has been carried out, we will insist that the Eskimo have clear title to the land on which he intends to build his house. If Letters Patent are required, then we suggest that the Area Administrator proceed with the request for land purchase on the understanding that when the mortgage is registered against the Certificate of Title for the particular area of land involved, a cheque covering the purchase price and the Patent fee will be paid out to the Receiver General as a first charge against the mortgage monies.

If the mortgage is registered against a lease, then a small monthly charge will be paid by the Eskimo toward the yearly rental of the land. This will be paid to the Lands Section by the District Housing Co-ordinator at the end of the year.

7. Provision of Fire Insurance Eskimo Purchase Houses

The provision of fire insurance is certainly a necessity for home owners, but no insurance on rental houses will be required as they are Crown-owned buildings and will come under the same procedures as all government buildings do at the present time. For purchase houses, one of the conditions of the mortgage is that the Eskimo will insure and keep insured in favour of the mortgagee against loss or damage by fire each and every building on the mortgaged land. In such cases, the fire insurance should cover at least the unpaid balance of the mortgage so that if a house is destroyed by fire, the mortgagee can recover his loan.

At least for the next few years, we may have difficulty interesting insurance companies in insuring Eskimo homes in the more remote settlements of the north, but we do not expect many Eskimos in such areas to be able to afford purchase houses and, therefore, we will be prepared to overlook this clause of the mortgage in such cases. For the more settled areas in the north, however, like Frobisher Bay, Churchill, Inuvik, Yellowknife, Hay River, etc., Eskimo families purchasing houses with the aid of a loan from the Eskimo Loan Fund will be required to take out fire insurance. In such settlements, whites, and in the near future Indians, require fire insurance if they take out mortgage loans and if the Eskimo is not bound by similar requirements, a special favouritism occurs which creates ill-will among other members of the settlement and hinders integration of the Eskimos into the community.

Fire insurance in such locations may be high at the start and we may have to guarantee some type of fire fighting protection in order to interest any company in insuring Eskimo housing. Such insurance is however for the Eskimo's own protection as a purchase house will no longer be supplied to the Eskimo by the Department free of charge when it has been destroyed by fire.

C. OVERDUE ACCOUNTS

We can, as landlords, take any appropriate action short of physical eviction in the case of a tenant who has not kept up his rental or purchase payments. Actual eviction of a tenant can only be carried out by an official appointed by a court after a court order has been passed.

Therefore, where a tenant has not been making payments and does not appear to intend to pay, the local administrator should speak to the tenant concerned about repayment. If nothing satisfactory results from this action, then a written statement should be sent from the Area Administrator to the occupant of the house, clearly stating the action proposed if arrears continue and the reasons for this action. The occupant should also be told in this statement the amount of payment required, and he should be given a period of at least one month to make a satisfactory payment or provide a satisfactory reason for nonpayment. At the conclusion of the 30 days' period, the local Administrator should advise the Regional Office of the result of the warning and recommend the action required. The decision would then be made by the Regional Administrator, who should notify the District Office.

In the event the decision was reached to evict, we would have to present the case to the Departmental Legal Adviser for court action. In court, we would have to present all documents proving our ownership or claim on the house and our selling or letting the house to the Eskimo. No problem would occur in the case of rental houses in the Northwest Territories, as we would have the rental agreement to prove our claim and as the land would be owned by the Federal Government. In the case of purchase houses, however, there are many cases when we may have difficulty in proving our claim to any property or that in fact the Eskimo is in debt to us for a specific amount of money for a house. In these cases, it would be difficult to obtain a court order for eviction as we have not in the past insisted on mortgages against the loan.

In the case of purchase or rental houses in Quebec, the land is not owned by the Federal Government but by the Provincial Government. Where neither the Eskimo nor the Federal Government owns the land and where no mortgages have been registered, as is the case for most resale houses, it will be difficult to substantiate our claim and we may have some problems in eviction or foreclosure proceedings. In the case of nonpayment, therefore, we again should do everything short of physical eviction to get the man to pay back any arrears but if we are forced into eviction or foreclosure, then the Area Administrator will have to transmit the problem through the Regional Office, the Director, and the Legal Adviser.

As can be readily seen, the situation is difficult for most existing resale house arrangements. This is due in large part to our failure in the past to document any actual contract with most of the Eskimos' concerned. In many cases, as you are aware, we have not been able to advise the Eskimo of the total cost of the house. However, this would not have been so serious if we had at least arranged for the transfer of ownership of land to the Eskimo either by Title or leasehold. Both these actions should occur in future.

The provision for the purchase-back of these houses contained in the rental program will relieve us of most of the difficulties of eviction with the

old resale houses, as well as providing the Makimo with a large, heated, and generally more suitable family home. It is to be hoped that Area Administrators will continue to be patient and forbearing with the difficult cases for a while longer in view of the fact that the solution is at hand. Especially in the rental program, we can move more quickly as we may just move the family to a smaller house. If the tenant has a complaint on the move, he should bring it up with the local Housing Association. If the Association disagrees with the Area Administrator's action, the matter should be referred to the Regional Office.

If foreclosure or eviction does occur, then the house could be transferred to the rental pool of housing. If resold, then the property should be resold at a value at least sufficient to cover the Department's equity in the house.

D. BREAKDOWN OF RESPONSIBILITIES

1. Outline of Housing Administration Within an Area

- (a) Housing must be allocated on the basis of family needs keeping families together as much as possible. The Area Administrator can consult with whomever he chooses within the community, and he should discuss the determination of housing rental with the Eskimos concerned, but the ultimate responsibility for such rental determination will be his at the outset. He should, however, encourage the housing association, as it gets more experienced with management, to advise on rentals and on expected future housing requirements. All rentals should be paid at the beginning of the month for that month's occupancy. When rental is reassessed, reasons for this should be attached to the monthly Rental Collection Form. This is to avoid automatic lowering of the rent for a person who is not meeting payments.

(b) Records

Statements should be established in the Area and Regional Offices to record all rental and purchase housing transactions. The information contained in these statements should show the full cost of the house and the cost of the services. A file should be kept for each house which will include an appraisal form and an accommodation record combined. A file should also be kept for every family; this may be the existing family file which should also include such details of housing accommodation as the house number and type and family changes.

Accounts for purchase housing should show the loan amount and subsidy amount, amount of monthly payments broken down into principal, interest and taxes, date of payments, and interest on advances.

Each month, an Eskimo housing report will have to be prepared by the Area Administrator and forwarded to the Regional Office for control and management purposes. This report is very simple and can be filled out very quickly (see Appendix "G"). It sets out the houses occupied, the condition of these houses, the total monthly rent collected, the activities of the local housing authorities, the state of delinquent accounts and the status of maintenance funds. From this form, the Regional Housing Co-ordinator can see problem areas and suggest possible solutions.

There is also a change in Tenancy form (Appendix "H") so that when a tenant moves from one house to another, the Regional Officer is informed. There should not be too much movement within the settlement, but this form allows the Regional Housing Officer, where a tenant moves to another settlement, to inform the Area Administrator in the new settlement of a tenant's arrears or prepayments.

(c) Collection and Duplicate Posting

For the housing programs to be successful, there must be a proper accounting for monies collected as rentals (and later on for repayments of loans on resale houses). We will be introducing a duplicate posting

system into each Region as the rental program is implemented.

The duplicate posting system is so designed to provide financial and administrative controls for the benefit of the tenant and the Department, and will be easily transferable to Eskimo administration at some future time and after suitable training. There are three basic forms under the duplicate posting (Appendix "I"):

- the monthly rent collection form for Treasury Office;
- the tenant's annual rent record and receipt; and
- the annual housing account form for management control.

- (i) Monthly Rent Collection Forms - this form will in the future have preprinted the location and house reference numbers in addition to headings. For the next few years however, the Area Administrator will be required to fill in the house reference numbers. All entries re individual rent collection transactions will be entered at the time the rent is collected. This will require indicating the outstanding arrears or prepayments for occupied houses only and entering the monthly assessed rent. At the end of the collection period of one month, these forms should be tallied and completed to show total debits and credits for the area. The cash credits will then be matched to the cash deposit slips as an additional check. All moves, changes in tenant, etc. should be recorded on this account to make each entry as explicit as possible. Also the same order of house numbers should be followed on the form each month. If this does not occur, it may indicate that the system is not being operated properly.

In order to achieve a balance at the bottom of the monthly rent collection form, the prepaid forward should be subtracted from the arrears forward plus the assessment. This gives the total debit. Similarly to obtain the total credit, the prepaid is deducted from the arrears plus the amount collected. For example:

Arrears forward	\$333.00	Arrears	\$623.00
Prepaid forward	41.00	Prepaid	30.00
<u>Assessment</u>	<u>716.00</u>	<u>Am't collected</u>	<u>415.00</u>
Total Debit	<u>\$1,008.00</u>	Total Credit	<u>\$1,008.00</u>

The information from this form should then be posted to the annual housing account under the appropriate month.

- (ii) Tenant's Annual Rent Record and Receipt - This form is developed to serve two needs:

- (1) a running account of the year's rental transactions for the tenant; and
- (2) a personal receipt of payment for the tenant.

The Area Administrator will prepare one of these forms for each tenant in the Area prior to the beginning of each fiscal year showing the following information - the tenant's name, type of housing, gross rent or repayment, cost of services, total cost

of house, amount of subsidy, the net monthly payment, the location and Region identification, and the house reference number. The form will then be kept in the office until such time as either the tenant comes to the office to make a payment or the authorized collector solicits the tenant for payment. When this occurs, the tenant's rent record should be placed under the monthly rent collection form, on the line for the appropriate collection period (month) against the identical house reference number. Then the amount paid, who it is received by, the house reference number, and the arrears or prepayment should be entered by the collector. On no account should the entry on the Eskimo's receipt be in pen or pencil; it must be carbonated or the auditor will require valid reasons for the contrary.

The rent record form should then be removed from under the rent collection form. The receipt portion of the applicable period should be detached from the form and given to the tenant as a personal record of the transaction. Following the last payment for the year, the Area Administrator should obtain the tenant's signature acknowledging complete and accurate transaction recording and then file the form with the house file in the office.

- (iii) Annual Housing Account Form - preparation of this form includes the listing of all houses in the Area, regardless of whether or not they are occupied, with the accompanying pertinent information re property, subsidies and any arrears or prepayments. Such information is entered on the form at the beginning of each fiscal year by the Area Administrator or his delegate.

At the end of each month, individual rent collections and arrears or prepayment statistics should be posted to this housing account form from the monthly rent collection form. At the end of the fiscal year, the Area Administrator should calculate all credits, total all the accounts, and analyze the form and extract any statistical data required. He should then pass on his analysis and three copies of the form to the Regional Housing Officer.

With a minimum of components and labour, this duplicate posting system provides complete data for statistical analysis of the Eskimo housing program with regard to such things as future requirements, types of houses, value of investment, settlement location, public acceptance, employment statistics and development of responsibility in the Eskimo.

When coding the rent collection form separate objects for the coding of rental payments on Eskimo housing should be used. We have established separate coding numbers, one for the Mackenzie and one for the Arctic District. These are: for the Mackenzie Object 275, and for the Arctic Object 276.

The rental coding will be, therefore, for the Mackenzie: Division No.; Establishment No.; Vote 812, Primary 11; District Allotment 03; Object 275. For the Arctic: Division No.; Establishment No.; Vote 812; Primary 11; District Allotment 02; Object 276.

In future, all monies paid to the Receiver General for purchase (resale) housing should also be coded to Object 431 for the Mackenzie District and Object 432 for the Arctic District. Both of these are under Proceeds from Sales, Function 813.

2. Outline of Housing Administration for the Regional Housing Co-ordinator

The Regional Housing Co-ordinator will ensure the organization within each community of the local housing association eventually to be responsible for the management of rental houses in the community, and to arrange for the registration of this organization under the applicable Territorial legislation. He will monitor the actions of these housing associations to ensure that they conform to the standard by-laws provided for them under the policy of the rental housing programs and to ensure that they operate within the financial limitations established for them by the Department. In connection with this group, he will draft annual service contracts for maintenance to rental houses in the community and predict each year how much money is needed to cover these contracts.

As the monthly reports come in from the areas, he will analyze these reports to determine where problems are arising and to suggest possible solutions. He should also review any minutes of housing association meetings to keep in touch with what is happening in each community and prepare a quarterly report on both the rental and purchase houses to be forwarded to the District Housing Co-ordinator and the Branch Housing Co-ordinator. A similar quarterly report should be prepared on Eskimo housing loans for transfer to the Eskimo Loan Fund Board.

As the monthly rental collection forms come in from the Area Offices each month, he should review the data contained therein and enter this data on his annual low-cost housing form. These office collection forms are numbered and assigned to each area and as they return to the Regional Office each month, they should be marked off on a register to signify receipt. An investigation should immediately follow if any of the numbered forms are mislaid or not accounted for in some way. The annual form will aid him to predict future housing requirements and where necessary will show him when to start proceedings in case of arrears. He will be expected to review the analysis and accounting summary of the areas at the end of each year and prepare a complete report on all housing programs for the District and Branch Offices.

With each application to purchase a resale house, he should examine it for completeness and accuracy and evaluate it according to the qualifications demanded under the regulations of the resale program. This will involve investigations of the financial and personal background of applicants to determine whether they can afford both a purchase house and certain minimum services. He will then have to ensure regular payments by occupants of purchase housing and in cases of delinquency, review the circumstances and make recommendations to the Branch as to the action necessary to ensure payment. Finally, he should keep a record of the subsidies paid out to an Eskimo and of the credits he has earned under the rental program. Above all, however, he will be required to prepare reports on trends and problems in low-cost housing and suggest possible solutions or new policies.

SECTION 3 - HOUSING FOR NON-INDIANS AND NON-ESKIMOS

GENERAL SUMMARY OF PROGRAMS

1. NHA Second Mortgage Program

Many families in the Northwest Territories could afford NHA housing if it could be purchased for southern prices. To assist these people, the Territorial Government in 1961 passed a second mortgage program which allowed northern residents who already had an NHA first mortgage to obtain another \$2,000. This second mortgage extended for a term equal to the length of the first mortgage and the interest rate was set at 1% higher than the current CMHC rate. CMHC carries out the administration of the program for the Territorial Government.

2. Territorial Low-Cost Housing Mortgage Program

The Territorial Government also has a special low-cost housing program to meet the needs of the Métis and low-income non-Indian and non-Eskimo families. The maximum first mortgage loan available is \$8,000 for a term of twenty-five years at the current NHA rate of interest. A second mortgage loan of \$1,000 repayable over ten years is also available to those people constructing a house valued at \$10,000 or less. The annual payments of \$100 due on the second mortgage may be forgiven if the borrower lives in the house continually and fulfils the conditions of the mortgage.

ELIGIBILITY

(a) Ordinance Stipulations - Any person wanting to build a new house in the Northwest Territories is eligible for a first and second mortgage loan:

1. Who is holder in fee simple of the land that is to become the security for the loan or is the holder of a Crown lease whose term exceeds the term of the mortgage by at least five years;
2. Who is not already a mortgagor to the Commissioner;
and
3. Who does not qualify for a loan under the National Housing Act.

(b) Age - The Territorial Government has not established an age limit for a borrower. Where the applicant is financially able to provide the necessary equity and has a satisfactory debt-income to meet the monthly payments for the loan, he is eligible for the first and second mortgages.

(c) Income - The whole purpose of the Territorial Low-Cost Housing Ordinance is to assist low-income families to build houses in the north. The program has so far in fact been weak in that we have reached only a few low-income families in the Mackenzie settlements.

As welfare services in the south specify that a low income is in the region of \$250 to \$280 a month, if we add \$100 to the extra cost of living in the north, we may tentatively accept that \$350 to \$380 a month is a low income in a Mackenzie settlement, or approximately \$4,200 and \$4,500 a year. However, each case must be decided on its own merit. An income of \$4,000 for a single man may not be considered a low income, whereas an income of \$5,000 for a married man with six children may well be so considered. Therefore determination of low income rests with the discretion of the Area Administrator. People who are not in the low to medium income bracket, however, should be encouraged to take out NHA loans.

LAND TITLE FOR NHA LOANS

As CMHC prefers to register a mortgage against a land title rather than against a lease, and as we want to encourage NHA house construction in the north, we have adopted the following procedures for people who wish to pay for their land from the mortgage:

1. When an applicant requests a mortgage loan, he should also submit an application to purchase the land, giving a down payment and promising the balance from the mortgage. With the application for land, he will also submit a Transfer of Land for the lot to the Crown. This transfer will not be registered unless the money is not paid shortly after the mortgages are registered.
2. Lands Section upon receipt of the application for land will then begin proceedings for Letters Patent.
3. When the Registrar receives the Certificate of Title, he will forward it to the applicant and the latter should send it to CMHC with the mortgages.
4. When the mortgages are registered, the first cheque raised against the mortgage will be for the balance of the land purchase price and the cheque will be issued jointly to the mortgagor and the Receiver General of Canada, and endorsed by the mortgagor.
5. When the balance of the land price is received, Lands Section will then return the unregistered Transfer back to the applicant.

In this way, CMHC has the Certificate of Title they require and the Branch is covered by the unregistered Transfer of Title. This Title can always be registered if the balance owing is not paid and the land will then be returned to the Crown.

INTERVIEW WITH APPLICANT

Interviews are for the purpose of -

1. outlining to the applicant his responsibilities as a mortgagor;
2. forming an opinion as to whether he will be a satisfactory borrower;
3. providing assistance in the completion of forms and submission of adequate documents; and
4. determining as closely as possible the date of completion of the building project.

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In the course of the interview the Administrator should give particular attention to the explanation of -

1. the mortgage payment system and the consequences in case of default;
2. the method of making loan advances after inspection with reference to the 20% holdbacks;
3. the manner in which fire losses are paid, i.e. jointly to the borrower as mortgagor and to the Commissioner as mortgagee;
4. the borrowers' covenant relating to property taxes and the method of collecting and paying these; and
5. the borrowers' liability with respect to survey and legal costs.

EQUITY REQUIRED AND INTERIM FINANCING

The borrower's contribution towards the total cost of the project shall be at least 5% and may be in cash, labour, land or any combination of these. To determine the amount of loan the applicant can afford, the gross annual debt-income ratio should not be higher than 20%. Where secondary financing is secured by other assets or is of a benevolent nature such as from a relative or employer, it is not to be considered in the debt-income ratio.

Because it may be several months before the borrower actually receives his first loan advance, he is normally required to submit evidence of interim financing usually in the form of letters of credit from his bank or his suppliers. If this is not possible, the Administrator should satisfy himself that the applicant is financially solvent and send a written statement with the application to the District Office.

SITE, INSPECTIONS, PLANS, EXAMINATIONS

1. Site - The Branch and Territorial Government policy is to support and encourage municipalities to provide water and sewage disposal services and where such services have been provided, we expect people to use these facilities and thus to pay their fair share in the community's financial burden. In other words, public money should, whenever and wherever possible, be used for the propagation of orderly municipal developments and the advantages of the loan should not be given to those people who may wish to avoid assuming a fair share of municipal or other taxes. Accordingly, Area Administrators should encourage loans on serviced lots when available. This holds out the best hope of a high standard of buildings together with a high level of investments.

Generally, mortgage loans will not be made on leaseholds except on unsurveyed land. The latter is an expedient found to be necessary only because of the difficulties of obtaining legal surveys. In such cases, the applicant must take out a lease for a term of at least 5 years longer than the length of the mortgage. When legal surveys are carried out, steps should be taken to transfer to Letters Patent.

Wherever a registered survey has been carried out, we will insist that the applicant for a Territorial Mortgage have clear title to the land on which he intends to construct his house; otherwise no legal registration is possible. The applicant can proceed with Letters Patent however, on

the understanding that the first charge against the mortgage monies will be to pay for the land.

2. Site Inspection - A site inspection is necessary to ensure that the land is suited for the proposed construction and should be carried out as soon as possible after receipt of the application.

The inspector should report on the following -

- (1) Location of property.
- (2) Availability of services (water, sewer, electricity, etc.)
- (3) Type of soil.
- (4) Drainage
- (5) Approximate grades of land.

In the event that the Inspector finds that construction has started, he should report to the Area Administrator as soon as possible.

3. Plan Examinations - Each sheet of all sets of plans and specifications are to be stamped to indicate that they have been examined and accepted by the Engineer. Where infractions or omissions of a serious nature are noticed, they should be returned for correction.

Any changes in plans and specifications requested by the borrower following approval of the loan should be checked against the file copy of the original plans and specifications to determine whether or not the changes are acceptable.

4. Compliance Inspections - These inspections are intended to ensure that the construction work is carried out in reasonable conformity with the approved plans and specifications and in accordance with prescribed standards. Units are to be inspected only upon the request of the borrower, his contractor or representative. The borrower should be fully informed on the reasons for and the extent of these inspections.

Any serious infractions are to be reported immediately and no further advances on the loan will be made until corrections are affected. Reinspections will be held for the purpose of checking on the correction of infractions. These inspections are also intended to provide an evaluation of the work and materials in place or on site and loan advances will be only made on the basis of such evaluations. The Area Administrator should ensure that seemingly unwarranted time lapses between requests for inspections are investigated, particularly where there is no record of a construction start being made within the prescribed period (9 months after date of approval of loan).

PROGRESS ADVANCES AND HOLDBACKS

1. Advances are not to be processed until the mortgage has been registered and an inspection report has been filed.
2. The amount of each advance is the amount recommended in the "Report of Compliance Inspection" less a holdback of 20% for possible liens.

3. Cheques are made payable as follows -

- (a) to the borrower and contractor, or
- (b) to the borrower and supplier (on the basis of certified bills) or
- (c) to the borrower and solicitor, where possible.

Final Advance

- 1. The final advance (release of lien holdback) is made not sooner than 30 days after the date of completion of construction, or date of occupancy.
- 2. The amount is the amount of the accumulated holdback less the amount of interest chargeable on advances.

CHANGES IN LOAN AMOUNTS

- (a) Reduction of Original Loan Amount - Where the amount of a loan has not been fully paid to the borrower, or whether or not part of a loan has been repaid, the authorized amount of the loan and the payments to be made on account thereof may be reduced. The request for decrease may be made by letter. New application forms are not required nor is a new appraisal necessary.

Where the loan is not advanced in the full amount of the approved loan, the monthly payment should be reduced sufficiently to amortize the lesser amount over the amortization period originally established, unless a shorter period is specifically requested in writing by the borrower.

- (b) Increase in Original Loan Amount - Prior to the day fixed for the adjustment of interest on the mortgage, if the borrower can show good cause why he requires an increase, the loan, subject to the Commissioner's approval, may be increased but such an increase will require a new mortgage agreement and the discharge of the original mortgage. In this case the mortgagor will pay for any additional legal and registration fees.

LOAN PROCESSING BY AREA ADMINISTRATOR

1. Application

The applicant is required to submit the following -

- 1. Three copies of Form "A" (application for first mortgage loan)
- 2. Three copies of Form "B" (application for second mortgage loan) where required.
- 3. Three copies of working plans, site plans and specifications.
- 4. Well and septic tank certificates, where possible.
- 5. Title documents (certificate of title or lease).

2. Action on receipt of application by Area Administrator

1. Prior to approval

- (a) Review submission to ensure that it is complete.
- (b) Establish credit rating of applicant.
- (c) Arrange for site inspection.
- (d) Arrange for interview with applicant.
- (e) Where possible obtain estimate of property taxes.
- (f) Calculate gross income - debt service ratio.
- (g) When basic requirements are met, forward documentation to District Administrator with appropriate comments and recommendations.

3. Subsequent to approval

- (a) Prepare loan cards showing details of the loan.
- (b) Review loan cards periodically to ensure construction start within 9 months of loan approval date and, when construction has commenced, to ensure completion within 24 months of that date.

Failure to commence and complete construction within the specified period would warrant cancellation of the loan.
- (c) Where possible, check on alterations and additions to mortgaged property to ensure that they do not adversely affect the value of the security.
- (d) Exercise immediate control of arrears by telephone or personal contact with the borrower.
- (e) When forwarding mortgage payments to the District Administrator, identify properly each mortgage by listing clearly and correctly the name of the borrower and the loan number against each payment.

Loan Processing by District Housing Co-ordinator

Applications for loans should be examined for accuracy and completion, the debt-income ratio, etc., determined and the applications forwarded to the Commissioner by covering memorandum either recommending the loan or raising any doubts if the loan is a borderline case. When loan approved by the Commissioner, the District Housing Co-ordinator shall then prepare mortgage documents, have them signed and forward them to the Registrar of Titles for registration (3 copies). When registered and copies returned, the Duplicate should be retained on the District file, the other sent out to the mortgagor. The Duplicate needs to be

returned to the Registrar when a mortgage is to be discharged.

For leasehold mortgages the lease at the moment is issued and held in the Ottawa Lands Office. For mortgages to be registered against a lease, therefore, after the Commissioner has given his approval for the loan, the District Officer should prepare the mortgage documents and forward 3 to the Branch Housing Co-Ordinator. When registered 2 will be returned; the duplicate for District files, the other for the mortgagor.

The District Housing Co-Ordinator should also ensure that applications for land title, or lease if the land is not surveyed have been processed and forwarded to Ottawa.

When registered, advances can be made on the loan but previous to making the final payment, a check should be made with the Registrar of Titles to ensure no liens are registered against the mortgages. Monthly repayments will begin one month after the final allotment of the mortgage monies, and the District Officer will keep records of all payments and arrears, all other mortgage transactions, and ensure that no one has 2 mortgages or that no one, without justifiable reasons, obtains a mortgage who was previously refused one.

For more detailed information on administrative procedures for the Territorial Housing programs, the paper on policy and procedures for Territorial Low-cost Housing mortgage loans should be read.

APPLICATION FOR PURCHASE BACK

(In Triplicate)

Settlement:

Occupant:

Area House Number:

Type of House:

Date of Erection:

Cost Price After Subsidy:

LIST OF PAYMENTS (If Insufficient Space)
(attach additional sheet)

<u>Amount</u>	<u>Date</u>	<u>Receipt Number</u>	<u>Amount</u>	<u>Date</u>	<u>Receipt Number</u>
---------------	-------------	-----------------------	---------------	-------------	-----------------------

Total Payments:

Length of Occupancy of Applicant:

Condition of House: Poor _____ Fair _____

Good _____ Excellent _____

Improved _____

Suggested Depreciation (Per cent)

I certify the above information to be accurate to the best of my knowledge.

Applicant_____
Area Administrator

APPENDIX "B"

THIS LEASE made this day of ,19 .

BETWEEN

HER MAJESTY THE QUEEN in
right of Canada, hereinafter
called "Her Majesty",

OF THE FIRST PART,

AND

of the community of
in the
hereafter called "the Lessee",

OF THE SECOND PART,

WITNESSETH that in consideration of the rents, covenants and
agreements herein reserved and contained on the part of the Lessee to be paid,
observed, performed and kept, Her Majesty demises and leases unto the Lessee

all that certain parcel or tract of land and premises situate, lying
and being in the community of in the
and being composed of

hereinafter called "the dwelling unit",

TO HAVE AND TO HOLD for and during the term of years
commencing on the day of ,19 ;

YIELDING AND PAYING THEREFOR a rent of \$ dollars per
year, payable monthly in advance, in equal payments of \$ each
on the day of each month during the said term. The amount of the
said monthly payments may be reviewed by the Minister and changed by the Minister
because of any change in the income of the Lessee and his dependants, and the
Minister will advise the Lessee of the amount of such changed monthly payment, and
thereafter the Lessee will make the rental payments in the amounts specified in such
advice. In no event will the monthly payments exceed the sum of \$ each
during the said term. The Lessee hereby acknowledges that it has been explained to
him and that he undertakes and agrees that the yearly and monthly rental which he is
required to pay hereunder may vary and is subject to review by the Minister because
such rental is based upon the income of the Lessee and his dependants.

THE PARTIES COVENANT AND AGREE AS FOLLOWS:

1. The Lessee will during the said term pay the said rent.
2. The Lessee will provide the Minister with evidence in writing
whenever and as often as the Minister may require, as to the amount of the income of
the Lessee and his dependants.
3. The Lessee will ensure that the interior walls, woodwork and
ceiling of the dwelling unit are maintained to the satisfaction of the Minister.

4. The Lessee will ensure that all furniture in the dwelling unit is maintained and repaired to the satisfaction of the Minister.
5. The Lessee will maintain the dwelling unit in good tenable condition and state of repair (reasonable wear and tear and damage by fire, lightning, and tempest only excepted) and on termination of tenancy will leave the premises in a clean and tenable condition.
6. The Lessee will ensure that pipes, chimneys, sink, plumbing apparatus, furniture, locks, stoves and heaters, electric switches and wiring, and fastenings of all kinds on the dwelling unit are kept in a state of efficiency and good working order satisfactory to the Minister.
7. The Lessee will maintain and preserve in good order and sanitary condition the area appurtenant to the dwelling unit, or the lot on which those premises are situated, whichever is applicable, to the satisfaction of the Minister.
8. The Lessee will repair any damages to the dwelling unit and furniture resulting from his neglect, or violation of any of the terms of this lease at his own expense.
9. In all other matters of maintenance as may be required to the dwelling unit, the placing of responsibility for effecting repairs will be decided by a local Housing Association in the community according to by-laws established by the Minister, and the Lessee shall be bound by such decision or decisions.
10. The Lessee will not install in the dwelling unit additional heating or electrical units, or additional wiring without the prior approval of the Minister in writing.
11. The Lessee will not make any changes, modifications, or additions to the structure of the dwelling unit without the prior approval of the Minister in writing.
12. The Lessee will not assign or sublet the dwelling unit without the prior approval of the Minister in writing, and any purported assignment or sublease without such prior approval of the Minister is void.
13. The Lessee will allow the Minister at all reasonable times to enter the dwelling unit to view its state of repair and conformance to other responsibilities of the Lessee as provided in this lease.
14. Her Majesty will provide electricity in an amount recommended by the Minister to the Lessee.
15. The Lessee will pay all costs of fuel and electricity consumed over the quotas established on the recommendation of the Minister in this Lease for each month's operation of the dwelling unit.
16. Her Majesty will provide adequate fuel for heating and cooking in the dwelling unit.
17. The Lessee will replace and maintain furniture that has been provided by Her Majesty, in the dwelling unit at his own expense.
18. In the case of fire, lightning, or tempest rendering the dwelling unit uninhabitable all rent shall cease until the dwelling unit is rebuilt or alternative accommodation is leased by the Lessee from Her Majesty.
19. The Lessee will at all times indemnify and save harmless Her Majesty from and against all manner of actions, claims, demands, damages, matters and things whatsoever arising or resulting from the occupation and use of the dwelling unit.
20. Her Majesty will provide the Lessee with credits towards the accumulation of an equity in the eventual purchase of the dwelling unit, and these credits will be provided as follows:

(a) 33% of the rent actually paid by the Lessee or his family;

- (b) based on signed invoices and receipts, a credit for any improvements or additions to the dwelling unit done at the expense of the Lessee or his dependants with the approval in writing of the Minister;
- (c) a credit equal in amount to any payment of rent by the Lessee or his dependants, over the amount prescribed as rental by the Minister; and
- (d) based on the inspection and approval of the Minister a credit of up to \$100.00 per year for day to day maintenance provided to the dwelling unit by the Lessee or his dependants.

21.

The equity and credits mentioned in section 20

- (a) will not have a cash value and may not be transferred as payment on rental due for the dwelling unit;
- (b) in the event of the death of the Lessee, may be transferred to the Lessee's surviving spouse;
- (c) in the event of the movement of the Lessee from one dwelling unit to another, or to a new location, may with the Minister's consent, be applied on account of the purchase of another dwelling unit;
- (d) may not be sold, passed on for value received, or used to pay debts;
- (e) may not be given to occupants of Government staff housing; and
- (f) shall have a maximum accumulated value of \$4,000 for each tenant.

22. The Lessee may terminate this Lease by giving one month's notice to the Minister and by vacating the dwelling unit prior to the expiration of this notice.

23. The Minister may terminate this Lease by giving three months notice to the Lessee in writing.

24. The Minister may resume possession of the dwelling unit for non-payment of rent or non-performance of any of the covenants as stated in this Lease.

25.

In this Lease,

- (a) "Minister" means the Minister of Indian Affairs and Northern Development and any person authorized to act on his behalf; and
- (b) "spouse" includes a person who cohabits with the Lessee as his or her spouse.

IN WITNESS WHEREOF the parties hereto have hereunto
set their hands.

SIGNED AND DELIVERED
by the Area Administrator
on the behalf of Her Majesty
in the presence of

Witness

AND by the Lessee
in the presence of

Witness

AND by the Lessee, he being unable to read English, I have undersigned
witness having first truly, distinctly and audibly read over and explained
to him the contents of the above written lease, when he appeared to
perfectly understand it and signed his name thereto in my presence.

CONTRACT FOR SERVICE OR WORK
CONTRAT POUR SERVICE OU TRAVAUX

DRAFT

Contract - Contrat

Location - Endroit

GENERAL DESCRIPTION OF WORK OR SERVICE - DESCRIPTION GÉNÉRALE DES TRAVAUX OU SERVICE

To carry out all necessary maintenance of all rental housing units owned by the Government of Canada in the Community of _____, in the Northwest Territories.

/We hereby offer to supply the materials and perform the work or service referred to hereunder on the covenants and agreements contained hereunder AND ON THE REVERSE SIDE HEREOF.
/Je propose par les présentes, j'offre (nous offrons) de fournir le matériel et d'exécuter les travaux ou les services mentionnés ci-dessous, conformément aux stipulations exposées ci-dessous et AU VERSO DES PRÉSENTES.

DETAILS - DÉTAILS	UNIT PRICE PRIX UNITAIRE	TOTAL
The _____ Housing Association, a society incorporated under the <u>Societies Ordinance</u> of the Northwest Territories, hereinafter called "the Association", hereby offers to plan and carry out all maintenance and service obligations of the Government of Canada with respect to all dwelling units, as the same are defined in the <u>Eskimo Rental Housing Conditions</u> , within the Community of _____ in the Northwest Territories, hereinafter called "the dwelling units" during the fiscal year commencing on the date that this offer is accepted on behalf of the Government of Canada.		
If this offer is accepted on behalf of the Government of Canada,		
A. The Association may, pursuant to the contract created thereby, disburse funds received pursuant thereto		
(1) for the purchase and shipment or either of them, of necessary materials;		
(2) for the payment of wages to employees hired by the Association for the performance of the contract; and		
(3) for the payment of administration costs, approved by the Chairman and the Council of the Association, in connection with the performance of the contract.		
GRAND TOTAL TOTAL GLOBAL		

The maximum amount payable under this contract shall not exceed \$ _____
Le paiement maximum exigible aux termes du présent contrat ne dépassera pas \$ _____

/We agree to complete the work or service above referred to within _____ days from the day of your acceptance of this offer.
Je m'engage (nous nous engageons) à terminer les travaux ou à exécuter les services susmentionnés en _____ jours après la date d'acceptation de la présente offre.

Recommended by - Recommandé par _____

Name and Address of Contractor - Nom et adresse de l'entrepreneur _____

Signature _____

Date _____

Signature _____

Date _____

Signature of Contractor - Signature de l'entrepreneur _____

Date _____

Enc. Ch. Fin.	Prog.	Vote Cr.	Resp. Ctr. Centre de resp.	Activity Sect. d'act.	Line Object Art. d'exéc.	Amount Montant

Accepted on behalf of Her Majesty the Queen in Right of Canada this _____ day of _____ 19_____.
Offre acceptée au nom de Sa Majesté la Reine, du droit du Canada ce _____ jour de _____ 19_____.

NOTE: MAIL INVOICES (____ COPIES) TO:
EMARQUE: EXPÉDIER LES FACTURES (EN _____ EXEMPLAIRES) À:

Signature _____

- B. The Association will engage local labour, wherever possible for the performance of its maintenance and service obligations undertaken pursuant to the contract.
- C. The Association will make no disbursements in connection with the performance of the contract in excess of \$25.00 unless the same is supported by a majority decision of the Council of the Association and recorded in the minutes of a special or general meeting of the Association.
- D. The Association will submit a quarterly statement of account every three months during the term of the contract to the Regional Housing Officer of the Department of Indian Affairs and Northern Development within one month of the end of each quarter, in form satisfactory to the said Regional Housing Officer.
- E. The Association will submit a properly audited consolidated statement of account for the whole contract to the Regional Housing Officer of the Department of Indian Affairs and Northern Development on or before the _____ day of _____ 19, together with supporting invoices, in form satisfactory to the said Regional Housing Officer.
- F. Upon receipt of a request in writing from the Regional Housing Officer or the Chief Treasury Officer or any person authorized to act on their behalf or from not less than ten members of the Association, the Association will make its books and accounts available for inspection within ten days.
- G. It is a condition of the acceptance of the offer that the membership of the Association is representative of the lessees of at least half of the dwelling units within the Settlement of _____ in the Northwest Territories.
- H. Her Majesty may make accountable advances in amounts not exceeding 20% of the amount of the contract, but under no conditions shall the amount of such advances exceed \$2,000 in any one fiscal year. This amount will be placed in a bank account in the name of the Association.
- I. If payments made to the Association pursuant to this contract exceed the amount of the accounts of the Association in connection with its performance of this contract, the Association will return such amount with the consolidated statement of account mentioned in section E.
- J. At the end of each fiscal year the Association will arrange to have all its accounts properly audited by the Comptroller of the Treasury or by a private professional auditor.
- K. If it is considered necessary by the Regional Housing Officer at any time during the fiscal year the Association may be requested to provide a bond for any of the officers of the Association responsible for handling of funds.
- L. If it is considered necessary by the Minister of Indian Affairs and Northern Development at any time during the current term the Minister may cancel the contract, take over all the assets of the Association and take any further action necessary to protect the Department's interests in the event of evidence of malfeasance, non-compliance with the terms of this contract, or evidence of gross incompetence on behalf of the Association.
- M. At the end of each fiscal year Federal Government funds will be returned and outstanding balances on contracts will automatically lapse and cannot be added on to the following year's contract. However, commitments made and not yet paid will be a first charge against the following year's contract. All cash advanced to the Association that is not spent will be returned to the Federal Government.

Contract - Contrat

Location - Endroit

CONTRACT FOR SERVICE OR WORK
CONTRAT POUR SERVICE OU TRAVAUX

DRAFT

GENERAL DESCRIPTION OF WORK OR SERVICE - DESCRIPTION GÉNÉRALE DES TRAVAUX OU SERVICE

To carry out all necessary administration in the collection of rents for all Eskimo rental housing dwelling units owned by the Government of Canada in the Community of in the Northwest Territories.

I/We hereby offer to supply the materials and perform the work or service referred to hereunder on the covenants and agreements contained hereunder AND ON THE REVERSE SIDE HEREOF.
Par les présentes, j'offre (nous offrons) de fournir le matériel et d'exécuter les travaux ou les services mentionnés ci-dessous, conformément aux stipulations exposées ci-dessous et AU VERSO DES PRÉSENTES.

DETAILS - DÉTAILS

**UNIT PRICE
PRIX UNITAIRE**

TOTAL

The _____ Housing Association a society incorporated under the Societies Ordinance of the Northwest Territories, hereinafter called "the Association", hereby offers to plan and carry out all the administration and obligations of the Government of Canada involved in the collection of rents with respect to all dwelling units, as the same are defined in the Eskimo Rental Housing Conditions, within the community of _____ in the Northwest Territories, hereinafter called "the dwelling units", during the fiscal year current on the date that this offer is accepted on behalf of the Government of Canada.

If this offer is accepted on behalf of the Government of Canada,

A. The Association may, pursuant to the contract created thereby, disburse funds received pursuant thereto

(1) for the payment of wages to employees hired by the Association for the performance of the contract; and

(2) for the payment of administration costs, approved by the Chairman and the Council of the Association, in connection with the performance of the contract.

B. The Association will engage local labour, whenever possible, for the performance of its obligations undertaken pursuant to the contract.

....2

**GRAND TOTAL
TOTAL GLOBAL**

The maximum amount payable under this contract shall not exceed \$ _____
Le paiement maximum exigible aux termes du présent contrat ne dépassera pas \$ _____

I/We agree to complete the work or service above referred to within _____ days from the day of your acceptance of this offer.

Je m'engage (nous nous engageons) à terminer les travaux ou à exécuter les services susmentionnés en _____ jours après la date d'acceptation de la présente offre.

Recommended by - Recommandé par _____

Name and Address of Contractor - Nom et adresse de l'entrepreneur _____

Signature _____

Date _____

Signature _____

Date _____

Signature of Contractor - Signature de l'entrepreneur _____

Date _____

Enc.	Vote	Resp. Ctr.	Activity	Line Object	Amount
Ch. Fin.	Prog.	Centre de resp.	Sect. d'act.	Art. d'exéc.	Montant

Accepted on behalf of Her Majesty the Queen in Right of Canada this _____ day of _____ 19____.

Offre acceptée au nom de Sa Majesté la Reine, du droit du Canada ce _____ jour de _____ 19____.

NOTE: MAIL INVOICES (____ COPIES) TO:
REMARQUE: EXPÉDIER LES FACTURES (EN _____ EXEMPLAIRES) À:

Signature _____

Signature _____

- C. The Association will make no disbursements in connection with the performance of the contract in excess of \$25.00 unless the same is supported by a majority decision of the Council of the Association and recorded in the minutes of a special or general meeting of the Association.
- D. The Association will submit a quarterly statement of account every three months during the term of contract to the Regional Housing Officer of the Department of Indian Affairs and Northern Development within one month of the end of each quarter, in form satisfactory to the said Regional Housing Officer.
- E. The Association will submit a consolidated statement of account for the whole contract to the Regional Housing Officer of the Department of Indian Affairs and Northern Development on or before the _____ day of _____ 19____, together with supporting invoices, in form satisfactory to the said Regional Housing Officer.
- F. Upon receipt of a request in writing from the Regional Housing Officer or the Chief Treasury Officer or any person authorized to act on their behalf or from not less than ten members of the Association, the Association will make its books and accounts available for inspection within ten days.
- G. It is a condition of the acceptance of the offer that the membership of the Association is representative of the lessees of at least half of the dwelling units within the Settlement of _____ in the Northwest Territories.
- H. Her Majesty may make accountable advances in amounts not exceeding 20% of the amount of the contract, but in no event shall the total amount of such advances exceed \$2,000 in any one fiscal year. This amount will be placed in a bank account in the name of the Association.
- I. If payments made to the Association pursuant to this contract exceed the amount of the accounts of the Association in connection with its performance of this contract, the Association will return such amount with the consolidated statement of account mentioned in section E.
- J. All monies collected as rents by the Association pursuant to this contract belong to the Government of Canada and shall be paid into the nearest bank to the Receiver General of Canada or paid to the Area Administrator or nominated Government official within twenty four (24) hours of being collected.
- K. The Administration of the collection of rents shall be carried out using the Duplicate Posting System of accounts provided by the Department of Indian Affairs and Northern Development. All the account system forms will be provided free of charge to the Association by the Department. All the forms are accountable for by the Association and after proper audit by the Chief Treasury Officer will be returned to the Area Administrator or the Regional Housing Officer except the monthly rental collection forms which will be returned each month after use.
- L. At the end of each fiscal year the Association will arrange to have all the accounts properly audited by the Comptroller of the Treasury or by a private professional auditor.
- M. If it is considered necessary by the Regional Housing Officer at any time during the fiscal year the Association may be requested to provide a bond for any of the officers of the Association responsible for handling of funds.

N. If it is considered necessary by the Minister of Indian Affairs and Northern Development at any time during the current term the Minister may cancel the contract, take over all the assets of the Association and take any further action necessary to protect the Department's interests in the event of evidence of malfeasance, noncompliance with the terms of this contract, or evidence of gross incompetence on behalf of the Association.

O. At the end of each fiscal year Federal Government funds will be returned and outstanding balances on contracts will automatically lapse and cannot be added on to the following year's contract. However, commitments made and not yet paid will be a first charge against the following year's contract. All cash advanced to the Association that is not spent will be returned to the Federal Government.

NORTHWEST TERRITORIES
SOCIETIES ORDINANCE

FORM A

Application

We, the undersigned, hereby declare that we do desire to have a Society incorporated under the Societies Ordinance of the Northwest Territories, and that

- (1) The name of the Society is Housing Association
- (2) The objects of the Society are:
 - (a) To promote adequate housing for the Settlement of
 - (b) To provide an organization representative of tenants of Eskimo Rental Housing for the community which would undertake, on behalf of the Federal Government, to arrange all necessary maintenance to rental houses in that community, to act as representative of the tenants in all negotiations with the Government, and to assume other responsibilities as negotiated;
 - (c) To develop, and indeed to be capable of being easily absorbed into a municipal level of Government; and
 - (d) To foster, encourage and assist any housing education or economical development which in the opinion of members will contribute to the well-being of the community.
- (3) The operations of the Society are to be chiefly carried on in the community of

Dated this day of

Witnesses:

Applicants for Incorporation:

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

(Signatures, full names, addresses and occupations)

HOUSING ASSOCIATION

BY-LAWS

Definitions

1. In these by-laws,
 - (a) "applicant" means an Eskimo residing in the community of who makes an application to a District Administrator, a Regional Administrator or the Area Administrator for the lease of a dwelling unit;
 - (b) "Area Administrator" means the Area Administrator in respect of the administrative area of the Northwest Territories designated by the Minister, in which the community of is located;
 - (c) "Association" means the Housing Association;
 - (d) "Chairman" means the person designated as Chairman of the Council under or pursuant to section 7;
 - (e) "Council" means the Council of the Association elected at a general meeting of the Association pursuant to section 8;
 - (f) "Department" means the Department of Indian Affairs and Northern Development;
 - (g) "dwelling unit" means a house or family dwelling under lease or to be leased to an Eskimo pursuant to the Eskimo Rental Housing Conditions;
 - (h) "member" means a member of the Association; and
 - (i) "Minister" means the Minister of Indian Affairs and Northern development and any person authorized to act on his behalf.

Membership

2. On acceptance by the Chairman of an application by an applicant or lessee of a dwelling unit, the applicant or lessee of a dwelling unit becomes a member.
3. Subject to such regulations as the Council may from time to time prescribe, a member may use all the facilities established by the Association.
4. A Lessee of a dwelling unit shall observe all the covenants and agreements contained in the lease for his dwelling unit.
5. (1) A member who no longer occupies a dwelling unit ceases to be a member.
(2) A member may be expelled from the Association by a resolution passed at a general or special meeting of the Association.

Meetings

6. (1) An annual general meeting of the Association shall be held in not later than April 30 in each year to elect directors to the Council, to examine the yearly financial statement and to discuss matters relating to the affairs of the Association.
(2) General and special meetings of the Association shall be held at the call of the Chairman, or if he is absent, on the call of the Vice-chairman, and the Chairman or Vice-chairman, as the case may be, shall give notice of such meeting to each member at least seven days prior to the date thereof and except for the annual general meeting, notice of the matters on the meeting's agenda shall be given.

- (3) Within fifteen days of the receipt by the Chairman of a request signed by at least one-third of the members for a special meeting of the Association, the Chairman shall call a special meeting.
- (4) For the purpose of any general meeting or special meeting of the Association, a quorum shall consist of at least one-third of the members.
- (5) Every member is entitled to one vote on any question under consideration at a meeting of the Association and votes by proxy are not permitted.

Chairman

7. The Area Administrator is, by virtue of his office, Chairman of the Council unless the Minister designates another person as Chairman.

Election of Directors

8.
 - (1) Members shall elect from their membership, directors to the Council of the Association for a one-year term at the annual general meeting.
 - (2) One director shall be elected for every ten dwelling units in the community of but in no event shall there be less than three nor more than nine directors elected.
 - (3) A director may be removed from Council by unanimous vote of the other directors for cause satisfactory to such directors.
 - (4) If a director is removed, dies or resigns, the Chairman shall call a special meeting of the Association to elect a new director.

Council Meetings

9.
 - (1) At its first meeting after the annual general meeting the Council shall from among themselves elect a Vice-chairman, a Secretary, a Treasurer, and such other officers as they deem necessary who shall hold office until the next annual general meeting when their successors shall be similarly elected.
 - (2) The Chairman shall call meetings of the Council quarterly and shall give each director at least seven days notice in writing of each of such meetings.
 - (3) Any three directors may call a meeting of the Council if they give seven days notice in writing of such meeting to the Chairman and all other directors.
 - (4) For the purpose of a meeting of the Council a quorum shall consist of the Chairman or the Vice-chairman and not less than half of the directors of the Council.

Remuneration of Directors

10. The Council may by a resolution approved at a general meeting of the Association authorize the payment of an honorarium to each director or officer of the Council in amounts according to the following scale:

<u>Number of Dwelling Units in</u>	<u>Director's Honorarium</u>	<u>Officer's Honorarium</u>
1 to 20	\$ 25.00 per annum	\$ 50.00 per annum
21 to 40	50.00 " "	100.00 " "
41 to 100	100.00 " "	150.00 " "
101 to 200	125.00 " "	200.00 " "
201 and over	175.00 " "	300.00 " "

Powers of Council

11. The Council shall conduct the affairs of the Association in accordance with the objects set out in the Application for Incorporation and in accordance with these By-laws.
12. The Association may enter into a service contract with Her Majesty the Queen in right of Canada represented by the Minister to obtain monies necessary to fulfil its functions.
13. (1) The Association may receive an accountable advance from the Minister in an amount not exceeding the amount payable pursuant to a service contract and shall place this amount in a bank account in the name of the Association to be used only for the purposes of the Association.
(2) The Council on behalf of the Association shall return to Her Majesty any funds from accountable advances provided pursuant to subsection (1) of this section, which have not been expended by the Association at the end of the fiscal year of the Association.
14. The borrowing powers of the Association shall be exercised on its behalf by the Council subject to ratification by a resolution passed at a meeting of the Association and the approval of the Minister.
15. Every member or other person who receives or spends money belonging to the Association shall account for the monies so received or spent in such manner as the Council may direct.
16. (1) All expenditures on behalf of the Association in excess of \$25.00 must be authorized by the Council and recorded in the minutes of a meeting of Council.
(2) All disbursements made from the bank account shall be made by cheque signed by the Chairman and the Treasurer or other director, and in the absence of the Chairman, the Vice-chairman may sign.
(3) The Secretary and at least one other director together may, with the authority of a resolution of the Council, sign instruments or documents on behalf of the Association.

Statements

17. (1) The Chairman shall forward an annual statement of account of the operations of the Association to the Regional Administrator of the Department together with supporting invoices.
(2) The Chairman shall on behalf of the Association, within fourteen days after the annual general meeting, send to the Registrar of Societies by registered mail a statement of the preceding year's operation of the Association, in the form of a balance sheet audited and signed by the Association's auditor or by two directors, if there is no auditor, and containing general particulars of its liabilities and assets, revenues and expenditures.
(3) The Chairman shall file with the annual statement mentioned in subsection (2) of this section a list of its directors with their addresses and occupations, and shall upon the request of the Registrar of Societies, at any time, furnish him with other particulars of its directors.
(4) At every general meeting of the Association the Chairman shall make available for inspection by members the annual statement referred to in subsection (2) of this section.

Secretary

18. The Secretary shall give all members notice of intention to propose a new by-law or the revocation or amendment of any by-law in the notice

- of any general or special meeting published at least seven days before the date set for the general or special meeting.
19. (1) The Secretary shall have custody of and keep minutes of all general, special and Council meetings, and the Chairman and Secretary shall sign all minutes after they have been approved by the members attending the meeting next following.
- (2) The Secretary shall forward minutes of all meetings as recorded by the Secretary and approved by the Chairman, to the Regional Administrator of the Department through the Area Administrator.

Treasurer

20. The Treasurer shall keep the books and accounts of the Association and shall prepare a quarterly statement of account, present it to the Council for their approval and shall forward an approved copy of such statement of account to the Regional Administrator of the Department through the Area Administrator.

Books and Records

21. (1) All books and records of the Association shall be open for inspection by members of each general meeting.
- (2) Upon receipt by the Chairman of a written request to inspect the books, records and accounts of the Association from any three members, two directors or the Minister, the Chairman shall make such books, records and accounts available for inspection by such members, directors or Minister within ten days of the receipt of the request.

Fiscal Year

22. The fiscal year of the Association commences on April 1 and ends on March 31 in the year next following.

Seal

23. (1) The Council shall by resolution adopt a common seal on which shall be inscribed the name of the Association.
- (2) The seal shall be kept in the custody of the Secretary.
- (3) No contract with the Association that, if made between private persons, would be by law required to be in writing is valid unless such contract is in writing under the common seal of the Association and signed by two directors of the Council authorized in that behalf by a resolution of the Council and such contract may be varied or discharged in the same manner.

Authorization of By-laws

24. (1) In this section, "extraordinary resolution" means a resolution of the Association passed by a majority of not less than three-fourths of such members as are present at a general meeting of which notice specifying the intention to propose a resolution as an extraordinary resolution has been given in the manner provided by these By-laws.
- (2) These By-laws may be rescinded, altered or added to at the annual general meeting or by extraordinary resolution and not otherwise; but, as required by the Societies Ordinance, no such rescission, alteration or addition is in effect until it has been registered by the Registrar of Societies.

IN WITNESS WHEREOF, we the subscribers to the Application for
Incorporation of the Housing Association have hereunder
subscribed our names this day of , 1967.

Witnesses

Subscribers

Full names, addresses and occupations

Full names, addresses and occupations

STANDARD LIST OF FURNITURE, FURNISHINGS
AND MISCELLANEOUS ITEMS FOR
LOW COST ESKIMO HOUSING

3 BEDROOM HOUSE

- | | |
|--------|--|
| 4 only | Mattresses for bunk beds, spring-filled, good quality, 39"x72 220 coils, with roll edge and woven strips cotton ticking. |
| 1 only | Bed spring 54", frame to be of high carbon steel tubing, on high carbon end angles, 25 galvanized slats, with 2x1 1/2" edge bands aluminum finish. |
| 1 only | Inner spring mattress, 54", 253 coil springs, of 13 1/2 gauge wire. The border to be vertical stitched, prebuilt border with an inner roll to ensure firm edges. To be covered with 7 1/2 ounce heavy Hessian sheeting, 4 ventilators on each side of the border, 2 cord handles on each side of mattress for turning. The tufting is to be uniform button tufted method. The covering to be of durable woven stripped ticking. Upholstery over the construction of high quality layer felt. |
| 4 only | Continental bed legs, with plastic feet, tubular steel, chromium plated with clamps and bolts. |
| 1 only | Table, coloured arborite top with chrome trim, approx. 36"x 48" extend to 60". |
| 6 only | Chairs, metal, nesting, colour to match above table. |

Dishes and Silver Ware

- | | |
|--------|--|
| 4 only | Cups, heavy duty, Melamine |
| 4 only | Saucers, heavy duty, Melamine |
| 4 only | Plates 7", heavy duty, Melamine |
| 4 only | Bowls, soup, porridge, cereal, etc., approx. 5" diameter, 2" deep. |
| 1 only | Milk jug, 7 1/2" high, Melamine |
| 1 only | Cream and sugar set, Melamine |
| 4 only | Fruit dishes, 4 oz. (dessert) Melamine |
| 4 only | Table knives, open stock, stainless steel |
| 4 only | Table forks, open stock, stainless steel |
| 4 only | Teaspoons " " " " |
| 4 only | Soup Spoons " " " " |

KITCHENWARE

1 only	Mixing bowl, stainless steel 3 quarts
1 only	Plastic pitcher, graduated, with covered spout, capacity 64 oz.
1 only	Mop, detachable head
1 only	Mop, wringing pail, galvanized
1 only	Corn Broom
1 only	Wash tub, galvanized, round, 25" diam. top, 11" deep, capacity 15 gallon
1 only	Dustpan
4 - 6 each	Mattress covers - 39"
1 each	" " - 54"

REDUCED LIST OF FURNITURE, FURNISHINGS
AND MISCELLANEOUS ITEMS FOR
LOW COST ESKIMO HOUSING

3 BEDROOM HOUSE

- | | |
|--------|--|
| 4 only | Mattresses for bunk beds, spring-filled, good quality 39"x72, 220 coils, with roll edge and woven strips cotton ticking. |
| 1 only | Bed spring 54", frame to be of high carbon steel tubing on high carbon end angles, 25 galvanized slats, with 2x1 $\frac{1}{2}$ " edge bands aluminum finish. |
| 1 only | Inner spring mattress, 54", 253 coil springs, of 13 $\frac{1}{2}$ " gauge wire. The border to be vertical stitched, prebuilt border with an inner roll to ensure firm edges. To be covered with 7 $\frac{1}{2}$ ounce heavy Hessian sheeting, 4 ventilators on each side of the border, 2 cord handles on each side of mattress for turning. The tufting is to be uniform button tufted method. The covering to be of durable woven stripped ticking. Upholstery over the construction of high quality layer felt. |
| 4 only | Continental bed legs, with plastic feet, tubular steel chromium plated with clamps and bolts. |
| 1 only | Table, coloured arborite top with chrome trim, approx. 36"x48" extend to 60". |
| 6 only | Chairs, metal, nesting, colour to match above table. |

Dishes and Silver Ware

- | | |
|--------|--|
| 4 only | Cups, heavy duty, Melamine |
| 4 only | Saucers, heavy duty, Melamine |
| 4 only | Plates, 7", heavy duty, Melamine |
| 4 only | Bowls, soup, porridge, cereal, etc.
approx. 5" diameter, 2" deep. |
| 4 only | Fruit dishes, 4 oz. (dessert) Melamine |
| 4 only | Table knives, open stock, stainless steel |
| 4 only | Table forks, open stock, stainless steel |
| 4 only | Teaspoons " " " " |
| 4 only | Soup spoons " " " " |

KITCHENWARE

- | | |
|---------|-----------------------|
| 4 6 ea. | Mattress covers - 39" |
| 1 ea. | " " - 54" |

Monthly Eskimo Housing Report

Settlement _____

Month _____

Rental Housing

	<u>One Room</u>	<u>One Bedroom</u>	<u>Three Bedroom</u>
Number of units available	_____	_____	_____
Number of units occupied	_____	_____	_____
Number of units requested	_____	_____	_____
Number of units required	_____	_____	_____
Number of persons in rental housing	_____		
Total monthly rent assessed	_____		
Total monthly rent collected	_____		
Number of rental houses in poor	_____		
fair	_____		
good	_____		
excellent	_____ condition		

Adult education programs in community related to housing:

Current phase of Housing Authority: one _____ two _____ three _____

Number of meetings of Housing Authority this month _____

Minutes attached: yes _____ no _____

If not attached state reason: _____

Amount of maintenance funds available to Housing Authority for this fiscal year: _____

Amount of invoices for maintenance received from Housing Authority this month: _____

Accumulated total of invoices received from Housing Authority since beginning of fiscal year: _____

Re-sale Housing

	<u>One Room</u>	<u>One Bedroom</u>	<u>3 Bedroom</u>
Number of re-sale houses in settlement	_____	_____	_____
Number occupied	_____	_____	_____
Number of applications received this month	_____	_____	_____
Number of persons in re-sale housing	_____	_____	_____
Total amount of monthly re-payments due this month	_____	_____	_____
Total amount of monthly re-payments received this month	_____	_____	_____

List of Delinquent Accounts

	<u>Name</u>	<u>House Number</u>	<u>Amount in Arrears</u>	<u>Check if new this month</u>
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____
4.	_____	_____	_____	_____
5.	_____	_____	_____	_____

Remarks: (on any aspect of Rental or Re-sale Eskimo housing)

Area Administrator

DEPARTMENT OF INDIAN AFFAIRS AND NORTHERN DEVELOPMENT
HOUSING OCCUPANCY NOTICE
ESKIMO RENTAL HOUSING

I REASON FOR NOTICE

Commencing occupancy:
Terminating Occupancy:
Reassessment of rent:

Name of occupant:
Disc No.:
Effective Date:

II PREVIOUS HOUSE

Settlement:
House Number:
Rental Assessment:

III PRESENT HOUSE

Settlement:
House Number:
Rental Assessment:
Previous Occupant:

IV REASONS FOR CHANGE

Secretary, Housing Authority

Area Administrator

Date:

Location: _____ MONTH: _____ NO.: _____

Region: _____ SHEET NO. _____ OF _____

MONTHLY RENT COLLECTION FORM

	Arrears Fwd. (1)	Eskimo Name or Disc. No.	Assessed (2)	Amount Paid (3)	Rec'd By	Settlement and House Reference	Arrears or Prepay (4)
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
11.							
12.							
13.							
14.							
15.							
16.							
17.							
18.							
19.							
20.							
21.							
22.							
23.							
24.							
25.							
26.							
27.							
28.							
29.							
30.							
31.							
32.							
33.							
34.							
35.							
36.							
	Arrears Fwd.				Arrears		
	Prepaid Fwd.				Prepaid		
	Assessment				Cash Collected		
					Am't Coll. by Payroll		
	TOTAL DEBIT				TOTAL CREDIT		
Fin. Enc.	Prog. Vote	Resp. Centre	Activity	Line Object	Amount		

Department of Indian Affairs and Northern Development
Northern Administration Branch

TENANT'S RENT RECORD						YR
Location			Region			
House Ref. No.			Coding			
Tenant			Disc. No.			
The entries below are a complete and accurate record of rent payment transactions.						
(d d < (6) r c n d n < p c n / L < s > < p c n / L r -) s > (7 s > b / L n <) . Signature..... Δ Δ Γ < Δ Δ Δ < Δ n c Δ Δ Δ Δ						
Date	Amnt. Asses- ed	Amnt. Paid	Rec'd By	House Ref. No.	Arr-ears Forward	Month No.
Δ Δ Δ	Δ Δ <	< p c n - Δ L	Δ Δ < Δ Δ Δ	Δ Δ < Δ Δ Δ	< p c n - C P L	
	C P C L	/ L < <	P a - n l		C Δ r s -	
	< p b n - Δ L a	Δ Δ	Δ Δ Δ Δ Δ		d <	
	< b s l					
April						1
May						2
June						3
July						4
Aug.						5
Sept.						6
Oct.						7
Nov.						8
Dec.						9
Jan.						10
Feb.						11
Mar.						12

DEPARTMENT of NORTHERN AFFAIRS and NATIONAL RESOURCES — NORTHERN ADMINISTRATION BRANCH

ESKIMO LOW COST HOUSING ACCOUNT — VOTE — YEAR —

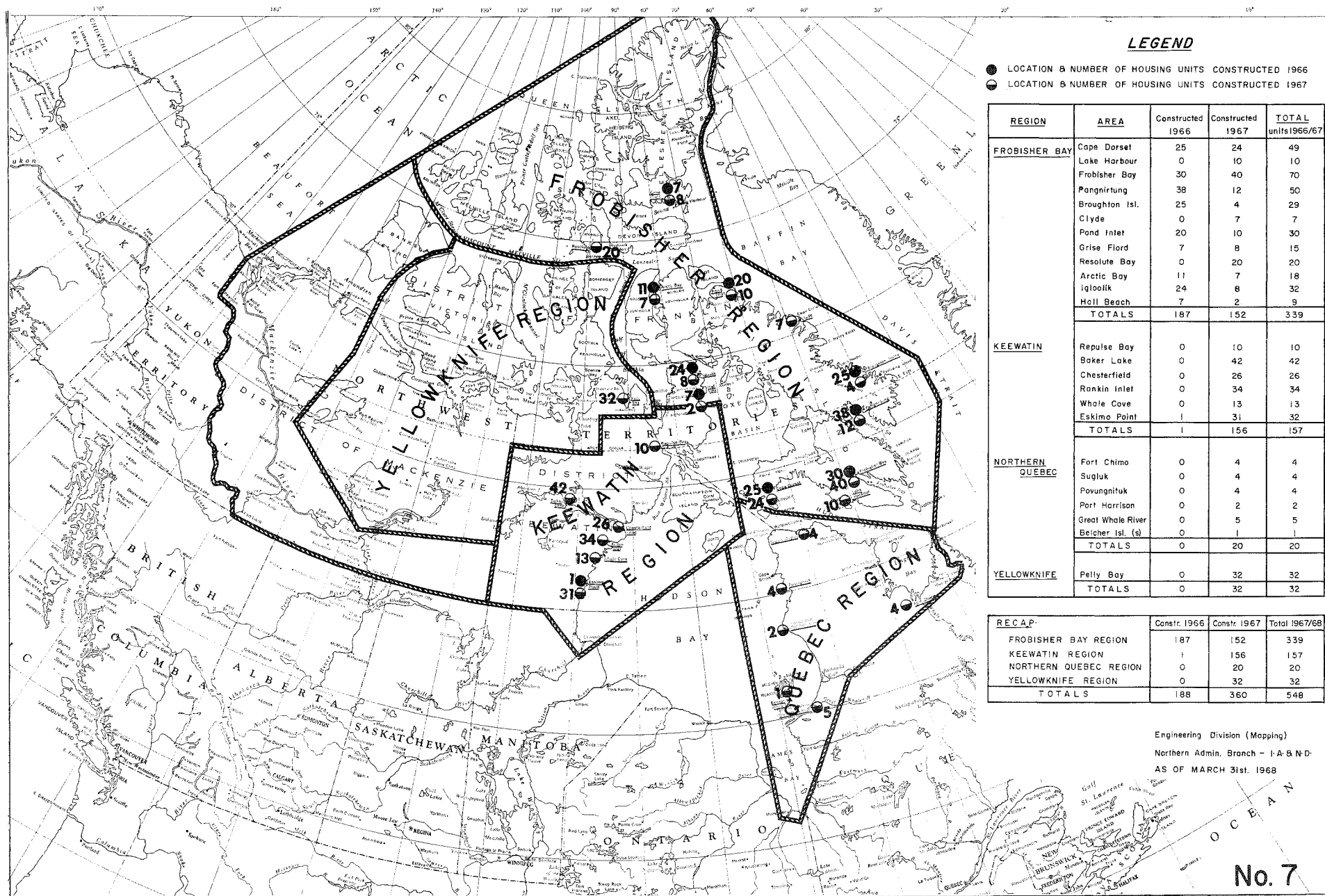
LOCATION _____ REGION _____ DISTRICT _____ SHEET NO. _____ OF _____

[illegible]

NORTHERN
RENTAL
HOUSING
PROGRAM

ESKIMO LOW COST HOUSING

AS OF MARCH 31, 1968



NORTHERN RENTAL HOUSING PROGRAM

CAPITAL COSTS OF PROGRAM
FOR
MACKENZIE DISTRICT

CONSTRUCTION ESTIMATES:

New Eskimo Units

New Indian Units

1966 - 67	1967 - 68	1968 - 69
-----------	-----------	-----------

160,000	743,082	1,076,000
		641,400

CARRY-OVER FROM PREVIOUS YEAR

Eskimo Units

Indian Units

		68,000
		75,000
160,000	743,082	1,860,400

TOTAL CONSTRUCTION ESTIMATES OR COSTS

OTHER CAPITAL COSTS:

PURCHASE BACKS - Eskimo

Indian

RELOCATIONS - Eskimo

Indian

RENOVATIONS - Eskimo

Indian

FURNITURE - Eskimo

Indian

13,000	3,500	17,250
-	-	-
-	-	12,500
-	-	-
-	-	40,500
-	-	14,500
11,000	60,500	50,000
		37,500

TOTAL CAPITAL PROGRAM

Eskimo

Indian

184,000		1,264,250
-		768,400
184,000	807,082	2,032,650

GRAND TOTAL

1969 - 70	1970 - 71	1971 - 72	1972 - 73	1973 - 74	TOTALS
-----------	-----------	-----------	-----------	-----------	--------

1,397,000	1,045,000		165,000	165,000	4,008,000
770,000	902,000	1,100,000			3,413,400
					+713,082

					68,000
					75,000
2,167,000	1,947,000	1,100,000	165,000	165,000	8,307,482

6,000	5,000	5,000			49,750
7,500	5,000	2,500			27,500
15,500	10,000	6,000			72,000
	4,000	6,000	10,000		34,500
63,000	47,500		7,500	7,500	187,000
35,000	41,000	50,000			163,500
					+ 60,500

1,489,500	1,112,500	13,500	172,500	172,500	4,412,250
805,000	947,000	1,156,000	10,000		3,693,400
					+803,582
2,294,500	2,059,500	1,169,500	182,500	172,500	8,909,232

NORTHERN RENTAL HOUSING PROGRAM

CAPITAL COSTS OF PROGRAM

Approved Estimates

1966 - 67	1967 - 68	1968 - 69	1969 - 70
-----------	-----------	-----------	-----------

CONSTRUCTION ESTIMATES

New Eskimo Units

2,463,000		2,950,000	2,308,100
-	-	543,000	677,300

New Indian Units

CARRY-OVER FROM PREVIOUS YEARS

Eskimo Units

-		356,000	393,000
---	--	---------	---------

Indian Units

-	-	75,000	42,000
---	---	--------	--------

Total Construction Estimates or Costs

2,463,000	3,365,000	3,924,000	3,420,400
-----------	-----------	-----------	-----------

T. B. or Five Year Forecast

2,110,000	3,145,500	2,250,000	3,812,500
-----------	-----------	-----------	-----------

Difference

+ 353,000	+ 219,500	+1,074,000	- 392,100
-----------	-----------	------------	-----------

OTHER CAPITAL COSTS

PURCHASE BACKS: Eskimo

26,000	7,000	35,000	12,000
--------	-------	--------	--------

Indian

-	-	-	-
---	---	---	---

RELOCATIONS: Eskimo

-	-	25,000	15,000
---	---	--------	--------

Indian

-	-	-	-
---	---	---	---

RENOVATIONS: Eskimo

-	-	81,000	31,600
---	---	--------	--------

Indian

-	-	29,000	-
---	---	--------	---

FURNITURE: Eskimo

100,000	96,000	222,000	168,000
---------	--------	---------	---------

Indian

-	-	30,000	50,000
---	---	--------	--------

TOTAL CAPITAL PROGRAM

Eskimo

2,589,000		3,669,000	2,927,000
-----------	--	-----------	-----------

Indian

-		677,000	169,300
---	--	---------	---------

TOTAL

2,589,000	3,468,000	4,346,000	3,697,000
-----------	-----------	-----------	-----------

1970 - 71	1971 - 72	1972 - 73	1973 - 74	1974 - 75	TOTALS
-----------	-----------	-----------	-----------	-----------	--------

2,800,000	2,708,300	1,714,300	925,000		
975,000	975,000	975,000	275,000		

3,775,000	3,683,300	2,689,300	1,200,000		24,520,000
2,300,000	1,400,000	2,400,000	925,000		18,943,000
+1,475,000	+2,283,300	+ 289,300	+5,577,000		+ 5,577,000

10,000	10,000				
-	-				
10,000	5,000				
20,000	12,000				
8,000	12,000	20,000			
204,000	75,000	66,000	75,000		
41,000	50,000	59,000	50,000		

3,044,000	2,810,300	1,780,300	1,000,000		
1,024,000	1,037,000	1,054,000	325,000		
4,068,000	3,847,300	2,834,300	1,325,000		26,174,600

NORTHERN RENTAL HOUSING PROGRAM

NUMBER OF HOUSING UNITS SUPPLIED AND TO BE SUPPLIED 1966 TO 1973

1966-67	1967-68	1968-69	1969-70
---------	---------	---------	---------

FROBISHER REGION:

SUPPLIED UNDER T.B. 64089

MOVEMENT FROM CAMPS

194	152	19	60
-	-	-	-

KEEWATIN REGION:

SUPPLIED UNDER T.B. 64089

MOVEMENT FROM CAMPS

5	156	140	-
-	-	-	-

ARCTIC QUEBEC REGION:

SUPPLIED UNDER T.B. 64089

MOVEMENT FROM CAMPS

12	20	20	20
-	-	-	-

MACKENZIE DISTRICT:

SUPPLIED UNDER T.B. 64089

MOVEMENT FROM CAMPS

22	48	100	127
-	-	-	-

TOTAL UNITS: UNDER T.B. 64089
CAMP MOVEMENT

TOTAL UNITS SUPPLIED

TOTAL UNITS APPROVED

DIFFERENCE PER YEAR

ACCUMULATED DIFFERENCE

233	376	279	207
-	-	-	-
233	376	279	207
280	409	300	375
-47	-33	-21	-168
-47	-80	-101	-269

INDIAN HOUSING

APPROVED T.B. 676895

SUPPLIED

DIFFERENCE PER YEAR

ACCUMULATED DIFFERENCE

-	-	100	100
-	73	75	70
-	/73	-25	-30
-	/73	/48	/18

THE NUMBER OF UNITS SHOWN UNDER "MOVEMENT FROM CAMPS" WERE NOT APPROVED BY T.B. 64089 BUT WERE SUBSEQUENTLY INCLUDED IN THE FIVE YEAR FORECAST

1970-71	1971-72	1972-73	1973-74	TOTALS		
				Approved	Supplied	
49	-	-	-	524	474	509
-	-	15	20	35	35	

-	-	-	-	278	301	333
-	-	17	15	32	32	

86	190	42	-	463	390	523
-	40	73	20	133	133	

95				292	392	422
		15	15	30	30	

230	190	42		1557	1557
-	40	120	70		230
230	230	162	70		1787
193	40	120	70	1787	
+ 37	+190	+ 42	ø		
-232	- 42	ø	ø		

100	100				
82	100				
- 18	ø				
ø	ø				

NORTHERN RENTAL HOUSING

HOUSING SUPPLIED BY NORTHERN RENTAL PROGRAM 1966 - (3Bdr.
Units)

FROBISHER BAY REGION

	1966 - 67	1967 - 68	1968 - 69	1969 - 70
Arctic Bay	11	7	-	15
Broughton Island	25	4	-	-
Cape Christian	-	-	-	-
Cape Dorset	25	24	-	-
Clyde River	-	7	7	25
Frobisher Bay	30	40	-	-
Grise Fiord	7	8	-	-
Hall Beach	14	2	-	-
Igloolik	24	8	-	10
Lake Harbour	-	10	12	-
Pangnirtung	38	12	-	10
Pond Inlet	20	10	-	-
Padloping Island	-	-	-	-
Resolute Bay	-	20	-	-
REGIONAL TOTALS	194	152	19	60

KEEWATIN REGION

Baker Lake	-	42	37	O
Chesterfield Inlet	2	26	-	R
Coral Harbour	-	-	35	I
Eskimo Point	2	31	28	G C
Rankin Inlet	-	34	20	I O
Repulse Bay	-	10	10	N M
Whale Cove	1	13	10	A P
REGIONAL TOTALS	5	156	140	L L
				E
				P T
				R E
				O D
				G
				R
				A
				M

1970 - 71	1971 - 72	1972 - 73	1973 - 74	1974 - 75	TOTALS
10	O				43
3	R				32
-	I				0
6	N				55
-	A				39
-	L				70
-	P				16
1	R				21
5	O				52
10	G				22
-	R				60
-	A				40
10	M				0
-	C				
-	O				
-	M				
10	P				
-	L				
-	E				
4	T				
	E				
	D				
		*Units allowed for the movement of			24
		Eskimos from Camps			
49		+15	20		474

					79
					28
					35
					61
					54
					20
					24
		*Units allowed for the movement of			
		Eskimos from Camps			
		+17	+15		333

HOUSING SUPPLIED BY NORTHERN RENTAL PROGRAM 1966 - (3 Bdr.
Units)

ARCTIC QUEBEC REGION

1966 - 67	1967 - 68	1968 - 69	1969 - 70
-----------	-----------	-----------	-----------

N.W.T.

Belcher Islands	-	1	1	-
Port Burwell	3	-	5	-

P.Q.

Fort Chimo	2	4	-	5
George River	-	-	-	-
Great Whale River	1	5	-	5
Ivugivik	2	-	-	-
Koartak	-	-	-	-
Payne Bay	-	-	3	-
Port Harrison	-	2	2	5
Povungnetuk	-	4	3	5
Sugluk	3	4	3	-
Wakeham Bay	1	-	3	-
REGIONAL TOTALS	12	20	20	20

ARCTIC DISTRICT TOTALS

NORTHWEST TERRITORIES	202	309	165	60
PROVINCE OF QUEBEC	9	19	14	20
TOTALS	211	328	179	80

ACCUMULATED TOTALS

539	718	798
-----	-----	-----

1970 - 71	1971 - 72	1972 - 73	1973 - 74	1974 - 75	TOTALS
-----------	-----------	-----------	-----------	-----------	--------

	19				21
10					18

	30	30			71
	20				20
20	30	17			78
	10	6			18
10	7				17
	13	13			29
10	30	18			67
20	30	26			88
10	22	5			47
6	19				29
86	230	115	+20		523

+Units allowed for the movement
of Eskimos from Camps

59	19	+32	+35		881
76	211	115	+20		484
135	230	147	55		1,365

933	1,163	1,310	1,365		
-----	-------	-------	-------	--	--

**HOUSING SUPPLIED BY NORTHERN RENTAL PROGRAM (1966-67 Eskimos
1967-68 Indians)**

FORT SMITH REGION

		1966 -67	1967 - 68	1968 - 69	1969 - 70
Bathurst Inlet	(E)	-	-	-	-
Cambridge Bay	(E)	-	5	15	19
Coppermine	(E)	-	-	20	35
Gjoa Haven	(E)	-	5	15	10
Holman Island	(E)	-	-	12	18
Pelly Bay	(E)	-	32	-	-
Rae	(I)	-	(12)	25	-
Snowdrift	(E)	-	(4)	4	-
Spence Bay	(E)	-	6	18	18
Yellowknife	(I)	-	(6)	6	-
Hay River	(I)	-	(5)	11	-
Liard (Fort)	(I)	-	-	-	-
Nahanni Butte	(I)	-	-	-	-
Providence (Fort)	(I)	-	(5)	6	15
Resolution (Fort)	(I)	-	(2)	8	-
Simpson (Fort)	(I)	-	(10)	8	-
Smith (Fort)	(I)	-	(2)	7	-
REGIONAL ESKIMO TOTALS					
		0	48	80	100
REGIONAL INDIAN TOTALS					
		(0)	(46)	75	15
ESKIMO & INDIAN TOTALS					
		0	94	155	115

1970 - 71	1971 - 72	1972 - 73	1973 - 74	1974 - 75	TOTALS
15	- -	-			15
-	-	-			39
-	-	-			55
-	-	-			30
-	-	-			30
-	-	-			32
10	-	5			52
-	-	6			14
-	-	-			42
10	-	14			36
-	9	-			25
-	13	12			25
-	2	-			2
-	14	-			40
-	5	-			15
-	-	12			30
-	10	8			27

15	0	0			243
20	53	57			266
35	53	57			509

**HOUSING SUPPLIED BY NORTHERN RENTAL PROGRAM (1966-67 Eskimos
1967-68 Indians)**

INUVIK REGION		1966 - 67	1967 - 68	1968 - 69	1969 - 70
Aklavik	(E)	5	-	5	-
	(I)	-	(4)	-	10
Arctic Red River	(I)	-	(2)	-	-
Colville Lakes	(I)	-	(2)	-	-
Fort Franklin	(I)	-	(5)	-	10
Fort Good Hope	(I)	-	(6)	-	10
Fort McPherson	(E)	1	-	-	-
	(I)	-	(5)	-	15
Fort Norman	(E)	-	-	-	-
	(I)	-	(2)	-	10
Inuvik	(E)	4	-	11	-
	(I)	-	-	-	-
Norman Wells	(E)	1	-	-	-
	(I)	-	(1)	-	-
Paulatuk	(E)	7	-	-	-
Sachs Harbour	(E)	-	-	1	-
Tuktoyaktuk	(E)	4	-	3	27

REGIONAL ESKIMO TOTALS	22	0	20	27
REGIONAL INDIAN TOTALS	0	27	0	55
ESKIMO & INDIAN TOTALS	22	27	20	82

DISTRICT TOTALS

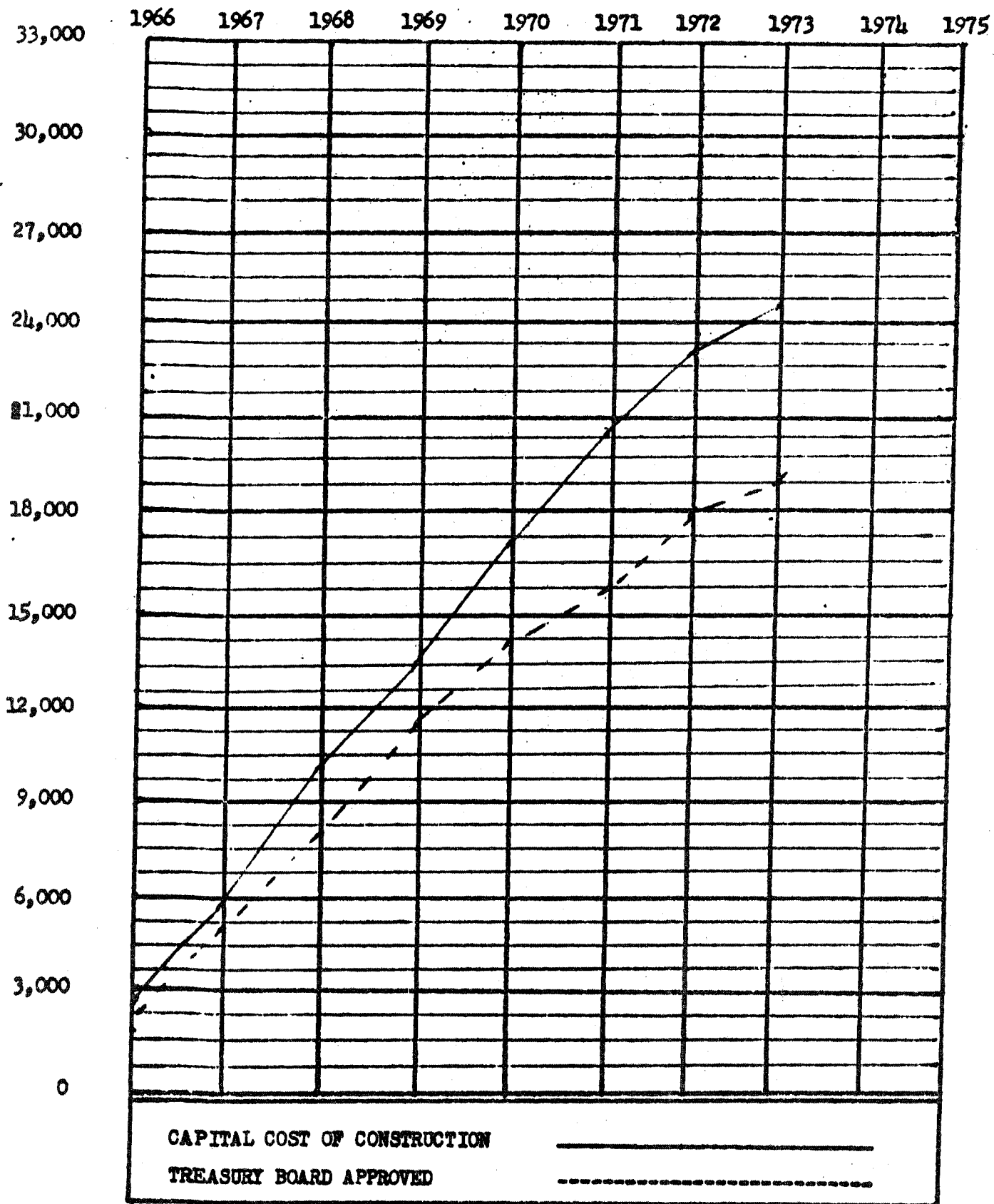
Eskimo	22	48	100	127
Indian	0	(73)	75	70
TOTAL MACKENZIE	22	121	175	197

1970 - 71	1971 - 72	1972 - 73	1973 - 74	1974 - 75	TOTALS
15	-	-			25
-	10	-			24
7	-	-			9
10	-	-			12
20	-	-			35
-	17	8			41
-	-	-			1
15	10	-			45
-	-	-			0
-	10	-			22
25	-	-			40
10	-	8			18
-	-	-			1
-	-	-			1
3	-	-			10
14	-	-			15
23	-	-			57

80	0	0			149
62	47	16			207
142	47	16			356

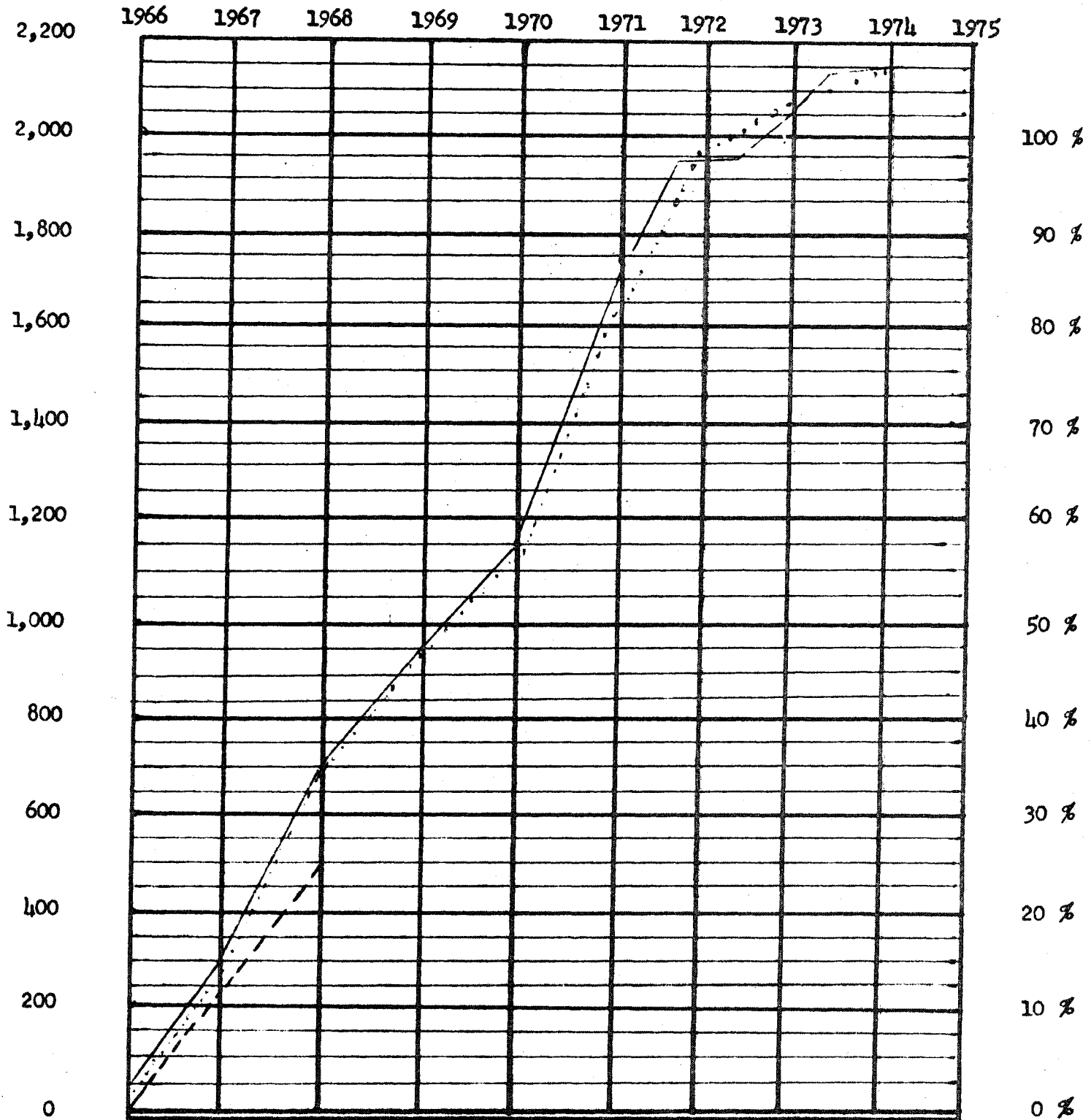
+ Units allowed for the movement of Eskimos from camps.

95	0	+ 15	+15		422
82	100	73			473
177	100	88	15		895



No. of
Units

Per
Cent

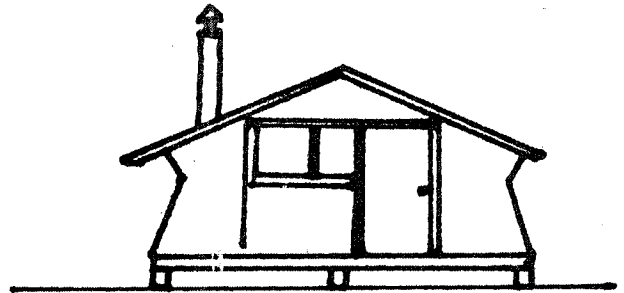
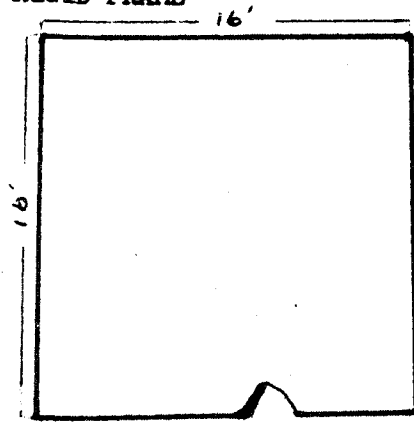


Supplied and Forecast
No. Units approved by T.B.
Units Completed

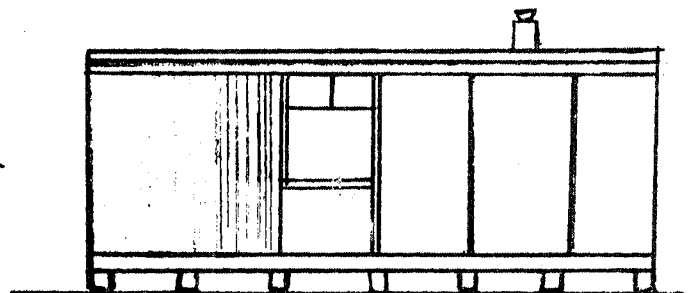
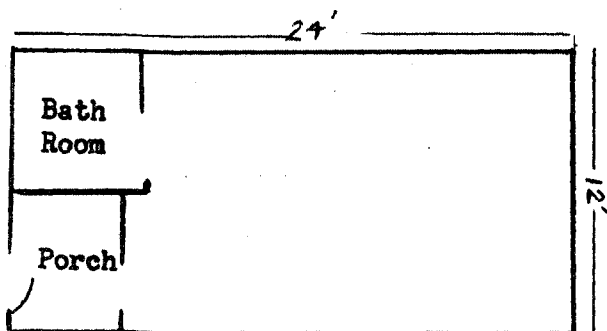
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HOUSING IN USE IN NORTHERN RENTAL HOUSING PROGRAM

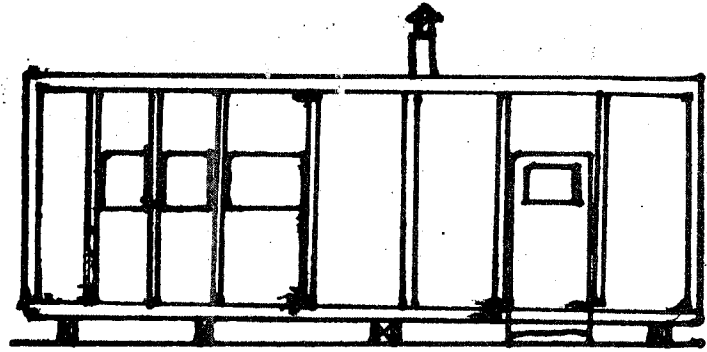
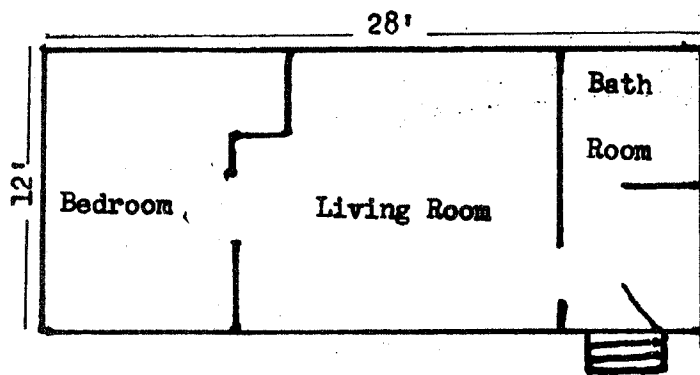
PLAN 319 - RIGID FRAME



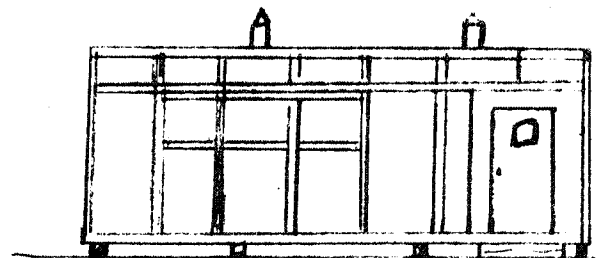
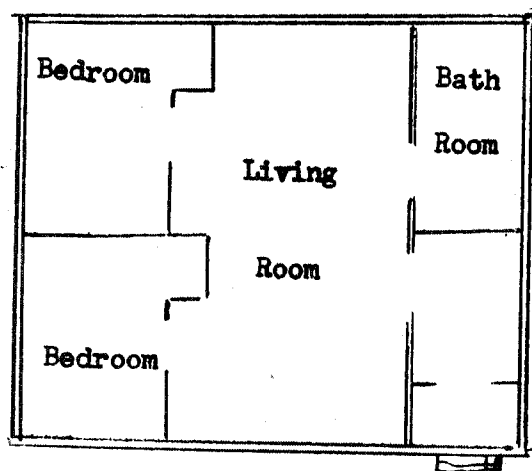
PLAN 370A



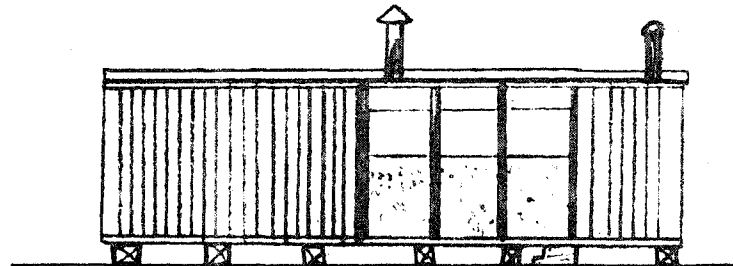
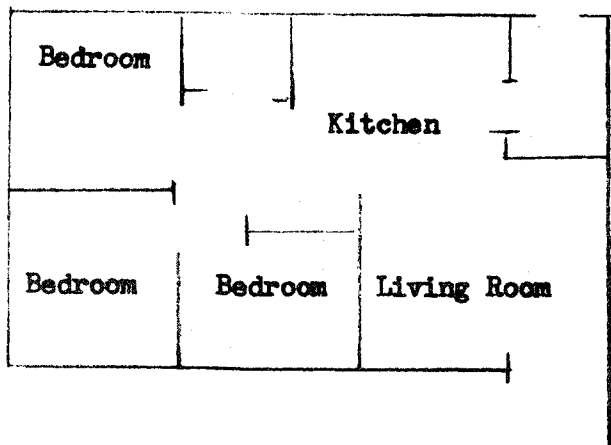
PLAN 395



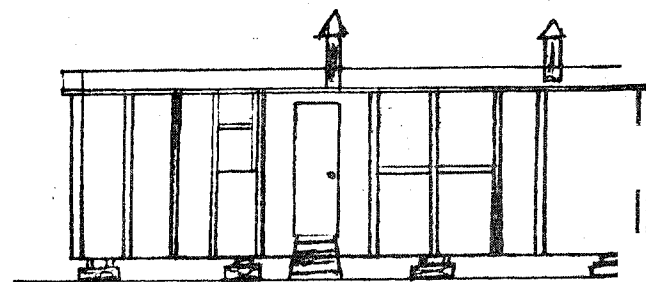
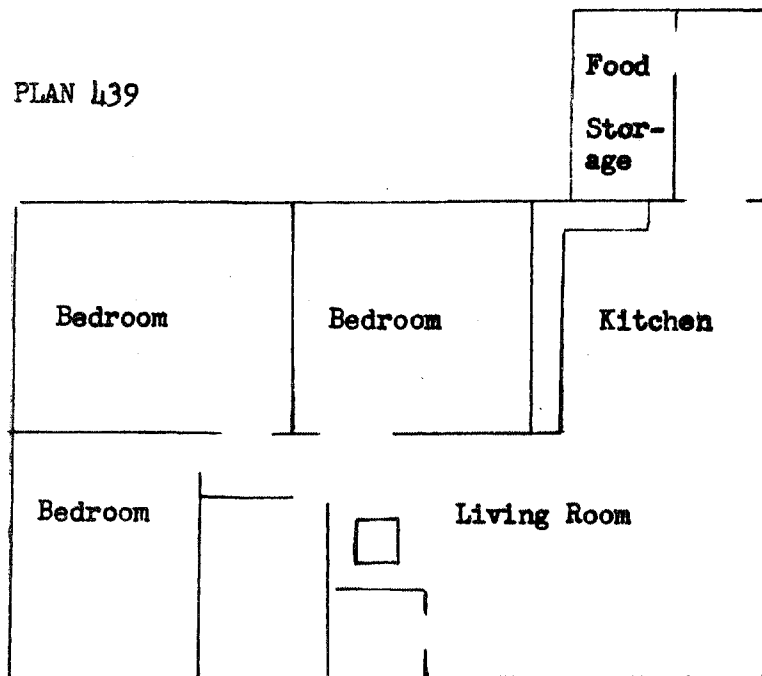
PLAN 397



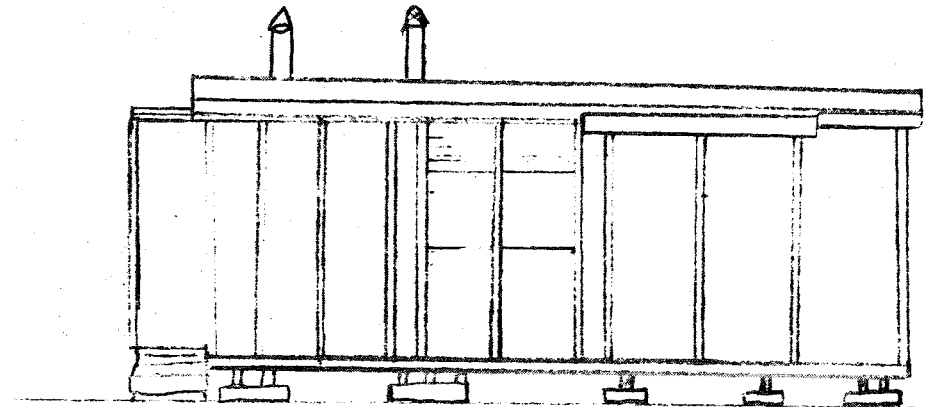
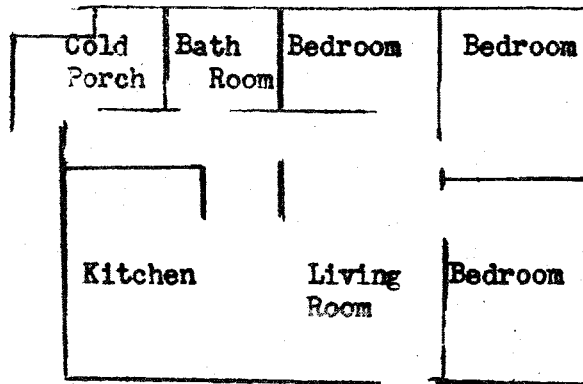
PLAN 396



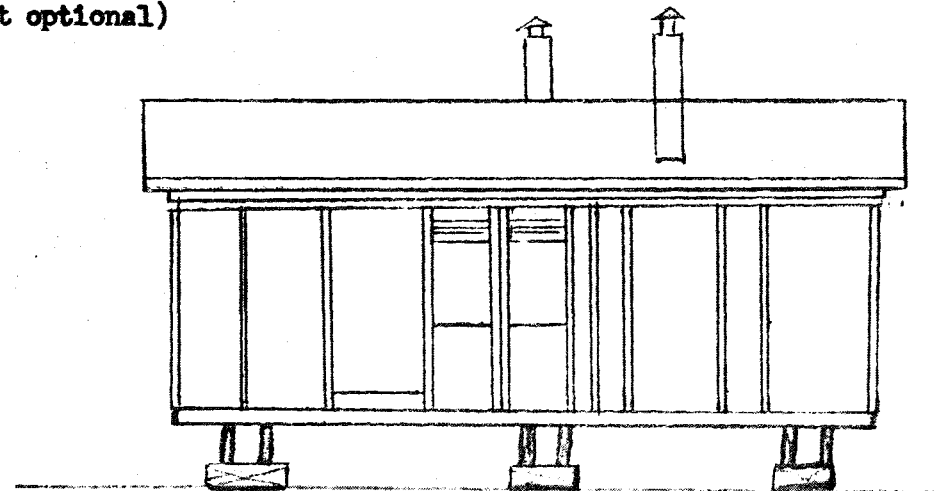
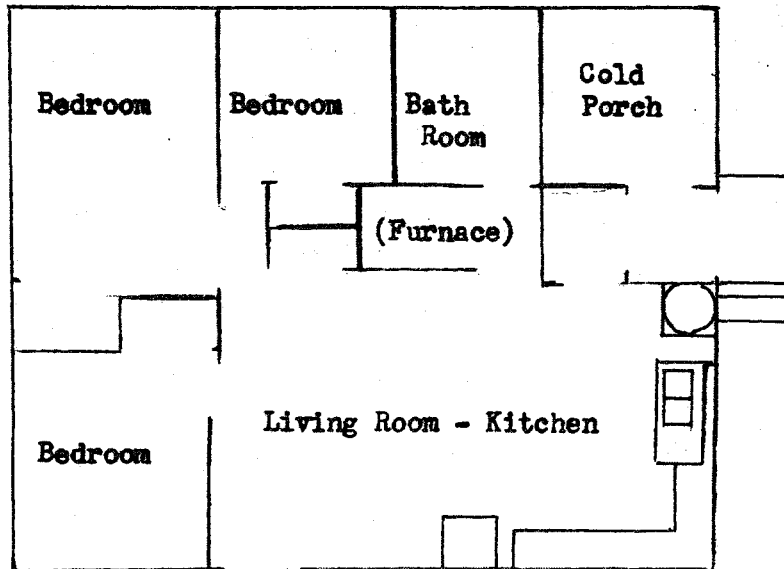
PLAN 439



PLAN 451



PROPOSED PLAN - 3 bedroom unit (with furnace in basement optional)



NORTHERN RENTAL HOUSING

S - Shipped; A - Arrived; E - Erected

HOUSING SUPPLIED BY NORTHERN RENTAL PROGRAM 1966 - (3Bdr. Units)

FROBISHER BAY REGION

	1966 - 67			1967 - 68			1968 - 69			1969 - 70		
	S	A	E	S	A	E	S	A	E	S	A	E
Arctic Bay												
Broughton Island												
Cape Christian												
Cape Dorset												
Clyde River							7	7	3*			
Frobisher Bay												
Grise Fiord												
Hall Beach												
Igloolik												
Lake Harbour							12	12	0			
Pangnirtung												
Pond Inlet												
Padloping Island												
Resolute Bay												
REGIONAL TOTALS							19	19	3*			

* Anticipated

KEEWATIN REGION

1968-69

Baker Lake			37	37	37	37*						
Chesterfield Inlet			0	0	0	0 ¹						
Coral Harbour			35	35	35	35*						
Eskimo Point				28	28	28*						
Rankin Inlet				20	20	20*						
Repulse Bay				10	10	10*						
Whale Cove				10	10	10*						
REGIONAL TOTALS				140	140	140						

* All shells now erected. Completion and occupancy is dependent on availability of funds and time. All construction crews will be withdrawn by December 15, 1968 and any outstanding work left until 1969.

1970 - 71			1971 - 72			1972 - 73			1973 - 74			1974 - 75			Units Supplied
S	A	E	S	A	E	S	A	E	S	A	E	S	A	E	
															43
															32
															0
															55
															39
															70
															16
															21
															52
															22
															60
															40
															0
															24
															474

															79
															28
															35
															61
															54
															20
															24
															333

S - Shipped

A - Arrived

E - Erected

ARCTIC QUEBEC REGION

HOUSING SUPPLIED BY NORTHERN RENTAL PROGRAM 1966 - (3 Bdr. Units)

1966 - 67

1967 - 68

1968 - 69

1969 - 70

N.W.T.

	S	A	E	S	A	E	S	A	E	S	A	E
Belcher Islands							1	1	1			
Port Burwell							5	5	5			

P.Q.

Fort Chimo												
George River												
Great Whale River												
Ivugivik												
Koartak												
Payne Bay Bellin							3	3	3			
Port Harrison Inouedjouac							2	2	3*			
Povungnetuk							3	3	3*			
Sugluk							3	3	Ø			
Wakeham Bay Maricourt							3	3	3			
REGIONAL TOTALS							20	20	5			

ARCTIC DISTRICT TOTALS

NORTHWEST TERRITORIES				165	165	149			
PROVINCE OF QUEBEC				14	14	5			
TOTALS									

ACCUMULATED TOTALS

--	--	--	--	--	--	--	--	--	--

* Forecast - materials arrived approx. 2 weeks ago.

1970 - 71	1971 - 72	1972 - 73	1973 - 74	1974 - 75	Units Supplied
-----------	-----------	-----------	-----------	-----------	----------------

S	A	E	S	A	E	S	A	E	S	A	E	S	A	E	
															21
															18

															71
															20
															78
															18
															17
															29
															67
															88
															47
															29
															523

															881
															484
															1,365

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

S - Shipped A - Arrived E - Erected

HOUSING SUPPLIED BY NORTHERN RENTAL PROGRAM

FORT SMITH REGION

		1966 - 67			1967 - 68			1968 - 69			1969 - 70		
		S	A	E	S	A	E	S	A	E	S	A	E
Bathurst Inlet	(E)							Ø					
Cambridge Bay	(E)							15	15	8*			
Coppermine	(E)							20	20	20*			
Gjoa Haven	(E)							15	15	8*			
Holman Island	(E)							12	12	9*			
Pelly Bay	(E)							Ø					
Rae	(I)							25		13**			
Snowdrift	(E)							4		4**			
Spence Bay	(E)							18	18	12*			
Yellowknife	(I)							6		6**			
Hay River	(I)							11		Ø			
Liard (Fort)	(I)							Ø					
Nahanni Butte	(I)							Ø					
Providence (Fort)	(I)							6		6**			
Resolution (Fort)	(I)							8		8**			
Simpson (Fort)	(I)							8		8**			
Smith (Fort)	(I)							7		7**			
REGIONAL ESKIMO TOTALS													
REGIONAL INDIAN TOTALS													
ESKIMO & INDIAN TOTALS													

* Forecast from Mackenzie District as revised in their 251-3-18-1 dated September 24, 1968.

** Latest forecast - September 9, 1968.

1970 - 71			1971 - 72			1972 - 73			1973 - 74			1974 - 75			Units Supplied
S	A	E	S	A	E	S	A	E	S	A	E	S	A	E	
															15
															39
															55
															30
															30
															32
															52
															14
															42
															36
															25
															25
															2
															40
															15
															30
															27

															243
															266
															509

S - Shipped A - Arrived E - Erected

HOUSING SUPPLIED BY NORTHERN RENTAL PROGRAM

INUVIK REGION		1966 - 67			1967 - 68			1968 - 69			1969 - 70		
		S	A	E	S	A	E	S	A	E	S	A	E
Aklavik	(E)							5		5**			
	(I)												
Arctic Red River	(I)							Ø					
Colville Lakes	(I)							Ø					
Fort Franklin	(I)							Ø					
Fort Good Hope	(I)							Ø					
Fort McPherson	(E)							Ø					
	(I)							Ø					
Fort Norman	(E)							Ø					
	(I)							Ø					
Inuvik	(E)							12		2**			
	(I)							Ø		Ø			
Norman Wells	(E)							Ø					
	(I)							Ø					
Paulatuk	(E)							Ø					
Sachs Harbour	(E)							Ø					
Tuktoyaktuk	(E)							3		3**			

REGIONAL ESKIMO TOTALS													
REGIONAL INDIAN TOTALS													
ESKIMO & INDIAN TOTALS													

DISTRICT TOTALS

Eskimo													
Indian													
TOTAL MACKENZIE													

STAFF AND ASSIGNMENTS

STAFFEducation Division

Chief - D.W. Simpson
 Assistant Chief - R.J. Green

Adult Education Section

Head	- J.C. Cairns (September 15, 1966 - June 30, 1968)
Assistant Head	- Frances I. McKay (Acting Chief April 1, 1966 - September 15, 1966)
Materials Specialist	- Wilma O. Caverhill (February, 1967)
Assistant - Materials	- Donna M. Matheson (February, 1968)
Clerk	- Elizabeth F. McDonald (December, 1967)

Contract Staff attached to Section

Writers	- Wilma O. Caverhill (May 1966 - December 1966)
	- Donna M. Matheson (August 1967 - February 1968)
Illustrators on short contracts	- Marie Uvilluk
	- Sharon Belley
	- John Griffith
	- James Pootoogook
	- Burns MacDonald

Arctic District

Superintendent of
Adult Education

- A. Simpson

Assistant to the Superintendent - Keith Crowe

Keewatin Region

- Rod Evans
(April 1967 - October 1967)

- Terry Forth
(February 1968)

- Tagak Curley
(August 1967)

Frobisher Region

- John Snowden
(September 1967)

- Doug Greene
(September 1967)

- Elijah Erkloo
(April 1967)

ASSIGNMENTS - Field Contract Staff

The staff assignments varied in length. The number of Eskimo families, the hunting/work program of the people, transportation to and from a settlement, break-up and freeze-up and the patterns of living, as related to the seasons of the year, were factors which had to be considered when planning staff assignments.

A. Phase I - The Rent Concept and the Housing Association

1. Frobisher Region, Arctic District

<u>Settlement</u>	<u>Eskimo Population</u>	<u>No. Families</u>	<u>Educator</u>	<u>Assignment</u>
Arctic Bay	100	28	Schatz	July 4 - July 29, 1966.
Broughton Island	200	45	Mulder	July 4 - Aug. 28, 1966.
Cape Dorset	420	67	Holmes	July 12 - Sept. 15, 1966.
			Schatz	Aug. 10 - Sept. 15, 1966.
Frobisher Bay	1200	190	Cornish	June 24 - Sept. 23, 1966.
			Cohen	June 24 - Aug. 31, 1966.
Grise Fiord	100	14	Cousins (teacher)	May/June, 1966.
Hall Beach	142	20	Godin	Aug. 3 - Sept. 13, 1966.
Igloolik	220	53	Greene	June 30 - Sept. 18, 1966.
			Godin	June 30 - Aug. 3, 1966.
Pangnirtung	300	60	Macdonald	July 14 - Sept. 8, 1966.
			Tiller	July 14 - Sept. 8, 1966.

<u>Settlement</u>	<u>Eskimo Population</u>	<u>No. Families</u>	<u>Educator</u>	<u>Assignment</u>
Pond Inlet	150 - 200	31	Filotas	June 30 - Sept. 3, 1966.
Resolute Bay	134	21	Greene	Oct. 28 - Dec. 21, 1966.
			Curley *	Oct. 28 - Dec. 21, 1966.
Clyde River	150	26	Schatz	May 24 - Aug. 16, 1967.
Lake Harbour	75	15	Schatz	May 10 - May 20, 1967. Aug. 27 - Sept. 11, 1967.

* Curley - young Eskimo in-service training.

2. Keewatin Region, Arctic District

<u>Settlement</u>	<u>Eskimo Population</u>	<u>No. Families</u>	<u>Educator</u>	<u>Assignment</u>
Baker Lake	545	99	Godin	Oct. 28, 1966 - June 1967.
Chesterfield Inlet	180	31	Curley	Jan. 10, 1967 - May 1967.
Eskimo Point	452	102	Holmes	Oct. 30, 1966 - May 1967.
Rankin Inlet	400	73	Green	Jan. 15, 1967 - July 1967.
Whale Cove	175	35	Green	Jan. 9, 1967 - Jan. 15, 1967.
			Curley	June 1967 - Aug. 1967.
Coral Harbour	250	56	Ernerk	Feb. 1968 - Aug. 1968.
Repulse Bay	165	35	Curley	April/June 1968.

3. Yellowknife Region, Mackenzie District

<u>Settlement</u>	<u>Eskimo Population</u>	<u>No. Families</u>	<u>Educator</u>	<u>Assignment</u>
Pelly Bay	150	34	Demeule	May/Aug. 1967.

B. Phase II - Care and Management of the Home

1. Frobisher Region, Arctic District

<u>Settlement</u>	<u>Eskimo Population</u>	<u>No. Families</u>	<u>Educator</u>	<u>Assignment</u>
Arctic Bay	100	28	Cawker	Jan. 20, 1967 - May 1967.
Broughton Island	200	45	Smee	Jan. 26, 1967 - June 1967.
Cape Dorset	420	67	Dutot *1	Jan. 24, 1967 - March 1967.
Frobisher Bay *2	1200	190	McLaren	Jan. 18, 1967 - March 1967.
			Leith	April 1, 1967 - Sept. 30, 1967.
			Leith	Nov. 1, 1967 - May 31, 1968.
Grise Fiord	100	14	*3	
Hall Beach	142	20	Halfpenny	Oct. 13, 1967 - Jan. 31, 1968.
Igloolik	220	53	St. Hilaire	Jan. 18, 1967 - June 1967.
Pangnirtung	300	60	Cawker *4	Nov. 15, 1967 - March 1968.
Pond Inlet	150 - 200	31	Logan	Jan. 19, 1967 - June 1967.
Resolute Bay	134	21	*5	
Clyde River	150	26	*6	
Lake Harbour	75	15	Halfpenny	Feb. 1968 - May 1968.

* 1. Cape Dorset, Dutot - Resigned, March 31, 1967. See C. below.

* 2. Frobisher Bay (a) Continuous program with families moving into new houses, only 67 - 70 families in program.
(b) 120 families require educational program on care and management of the home, as of November 1968.

* 3. Grise Fiord, see C. below.

- * 4. Pangnirtung, the houses were shipped in 1966 and arrived too late to construct until 1967.
- * 5. Resolute Bay, the houses were shipped in 1967 and constructed in 1968, require educational program, as of November 1968.
- * 6. Clyde River, the houses were shipped in 1967 and constructed in 1968, require educational program, as of November 1968.

2. Keewatin Region, Arctic District

<u>Settlement</u>	<u>Eskimo Population</u>	<u>No. Families</u>	<u>Educator</u>	<u>Assignment</u>
Baker Lake	545	99	*1	
Chesterfield Inlet	180	31	Clow	Nov. 15, 1967 - March 1968.
Eskimo Point	452	102	*2	
Rankin Inlet	400	73	Smee *3	Sept. 30, 1967 - March 1968.
Whale Cove	175	35	*4	
Coral Harbour	250	56	*5	
Repulse Bay	165	35	*6	

- * 1. Baker Lake - only 12 houses constructed in 1967, see C. below.
- * 2. Eskimo Point - houses arrived after snow on the ground, houses constructed in 1968, see C. below.
- * 3. Rankin Inlet - two local leaders were employed on contract to assist Miss Smee with group meetings in order to maintain a weekly schedule and to establish a pattern of meetings.
- * 4. Whale Cove, see C. below.
- * 5. Coral Harbour - houses shipped summer 1968, see C. below.
- * 6. Repulse Bay - houses shipped summer 1968, see C. below.

3. Yellowknife Region, Mackenzie District

<u>Settlement</u>	<u>Eskimo Population</u>	<u>No. Families</u>	<u>Educator</u>	<u>Assignment</u>
Pelly Bay	150	34	St. Laurent	Oct. 1, 1967 - March 1968.

C. Phase IV - An Experimental Part-time Housing Education Program
Using Local Leaders

1. Frobisher Region, Arctic District

Special Assignment - Training Local Leaders and supervising
the experimental program, Miss Monique
Saint Hilaire, November 1967 - May 1968.

<u>Settlement</u>	<u>Eskimo Population</u>	<u>No. Families</u>	<u>Local Leader</u>	<u>Assignment</u>
<u>Initial Program on Care and Management of the Home</u>				
Grise Fiord	100	14	Cousins *1	April/May 1966.
<u>Follow-up to Phase II Program On Care and Management of the Home</u>				
Broughton Island	200	45	Kilabuk	Feb./June 1968.
Cape Dorset	420	67	Fisher *2	Feb. 1968.
			Goo	Feb. 1968.
Igloolik	220	53	Remus	March/July 1968.
			Sabina	April/July 1968.
			Salome	April/July 1968.
Pangnirtung	300	60	Pederson *3	
Pond Inlet	150 - 200	31	Shidoo	April/July 1968.
			Paneelo	April/July 1968.

- * 1. Grise Fiord - a small isolated settlement, a training program was conducted by the Assistant Head, Adult Education Section during trip into settlement in March 1967.
- * 2. Cape Dorset - Program not completed due to transfer of Area Administrator, whose wife was serving as the local leader and directing the other leaders.
- * 3. Pangnirtung - Local leader program not completed due to transfer of the Area Administrator, whose wife was to serve as the local leader.

2. Keewatin Region, Arctic District

Initial Program on Care and Management of the Home

<u>Settlement</u>	<u>Eskimo Population</u>	<u>No. Families</u>	<u>Local Leader</u>	<u>Assignment</u>
Baker Lake	545	99 *1	Sinclair	Jan./April/ May 1968.
Whale Cove	175	35	Livingston	Jan. - June 1968.

* 1. Baker Lake - 12 families given the program since only 12 houses were constructed due to late arrival of the ship.

Required

Baker Lake	545	99	1968/69
Eskimo Point	452	102	1968/69
Coral Harbour	250	56	1968/69
Repulse Bay	165	35	1968/69

On-going Programs required

Chesterfield Inlet	180	31	1969
Rankin Inlet	400	73	1969
Whale Cove	175	35	1969

3. Yellowknife Region, Mackenzie District

On-going Program

Pelly Bay	150	34	1968/69
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Settlement	Estimated Eskimo Population	Number of Eskimo Families	Adult Housing Education Program * Phases 1,2,3, and 4.
<u>ARCTIC DISTRICT</u>			
Arctic Bay	100	28	1,2,3.
Baker Lake	545	99	1,3,4 ^a .
Broughton Island	200	45	1,2,3,4.
Cape Dorset	420	67	1,2,3,4.
Chesterfield Inlet	180	31	1,2,3.
Clyde River	150	26	1,3.
Coral Harbour	250	56	1,3.
Eskimo Point	452	102	1,3.
Frobisher Bay	1200	190	1,2 ^b ,3.
Grise Fiord	100	14	1,3,4.
Hall Beach	142	20	1,2,3,4.
Igloolik	220	53	1,2,3,4.
Lake Harbour	75	15	1,2,3.
Pangnirtung	300	60	1,2,3,4.
Pond Inlet	150 - 200	31	1,2,3,4.
Rankin Inlet	400	73	1,2,3,4.
Repulse Bay	165	35	1,3.
Resolute Bay	134	21	1,3.
Whale Cove	175	35	1,3,4.
<u>MACKENZIE DISTRICT</u>			
Pelly Bay	150	34	1,2,3.

*This program was divided into four phases. Phase I was on the rent concept, phase 2 the care and management of the home, phase 3 the housing association and phase 4 a part-time program on care and management of the house. Phase 3 was concurrent with phases 1 and 2.

^aonly 12 of the 99 families

^bonly 68 of the 190 families

Adult Education Program
Eskimo Rental Housing
Phase II

Conference/Workshop
September 5 to 22, 1967
Room 1032, Centennial Towers
400 Laurier Ave., West, Ottawa

Adult Education Section,
Education Division,
Northern Administration Branch,
Department of Indian Affairs and Northern Development.

The North and the People

Tues. Sept. 5

Chairman J.C. Cairns,
Head, Adult Education Section,
Education Division.

8:30 - 9:00

Getting Acquainted

9:00 - 10:00

Education in the N.W.T.

D.W. Simpson,
Chief,
Education Division.

10:00 - 10:15

Break

10:15 - 12:00

Workshop on The North and
the People
- maps
- Districts, Regions, Areas
- major settlements
- films
- slides

Frances I. McKay,
Assistant Head,
Adult Education Section,
Education Division.
Assisted by
Donna Matheson,
Adult Education Section.

1:00 - 2:40

Workshop Continued
- Filmstrips
History of N.W.T.
Government of N.W.T.

2:40 - 3:00

Break

3:00 - 4:00

Does the North Matter?

R.A.J. Phillips,
Director,
Special Planning.
Secretarial,
Privy Council.

Government and Administration

Wed. Sept. 6

Chairman J.C. Cairns

8:30 - 9:30

The Department of Indian
Affairs and Northern
Development and the role of
the Northern Administration
Branch.

C.M. Bolger,
Associate Director,
Northern Administration
Branch.

9:30 - 10:15	The Northwest Territorial Council	S.M. Hodgson, Commissioner of the N.W.T.
10:15 - 10:30	Break	
10:30 - 11:00 or 11:15	The Districts	A. Stevenson, Administrator of the Arctic.
11:15 - 12:00	Discussion related to Administrative procedures and contract staff	Leader, J.C. Cairns

Housing Eskimo People

1:00 - 1:30	Slides - Historical Background of housing	
1:30 - 2:30	Eskimo Housing - Programs and Policies	F.A.G. Carter, Director, Northern Administration Branch.
2:30 - 2:45	Break	
2:45 - 3:30	The Role of Education in the Housing Program	J.C. Cairns
3:30 - 4:00	The Conference/Workshop Methods and Techniques to be used	Frances I. McKay

Eskimo Rental Housing Policies

<u>Thurs. Sept. 7</u>	Chairman: J.C. Cairns	
8:30 - 12:00	Workshop on Policies Relating to Eskimo Rental Housing	D. Davies, Head, Housing Territorial Division.

1:00 - 4:00	Who's Who in Administrative Staff at Branch and in the Field Policies: <ol style="list-style-type: none">1. Design2. Construction of Prefab3. Shipping4. Construction of Houses5. Equipment6. Tenant and Agreement7. Allotting Houses8. Rent and Credits9. Housing Association10. Role of Area Administrator	Margaret Woodley, Housing, Territorial Division and others
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You - The Adult Educator and the Housing Program

<u>Friday, Sept. 8</u>	Chairman: J.C. Cairns	
8:30 - 9:30	On Getting a Total View of Your Program	I.E. FitzPatrick, Curriculum Specialist, Education Division.
9:30 - 10:30	Phasing the Educational Component-Eskimo Housing <ul style="list-style-type: none">- Phase I- Phase II- Phase III	J.C. Cairns Wilma O. Caverhill, Adult Education Section, Education Division. Frances I. McKay
10:50 - 12:00	<u>Workshop</u>	Frances I. McKay
10:50 - 12:00	Phase II in Action 1966-67 <ul style="list-style-type: none">- Arctic Bay- Broughton Island- Igloolik	Betty Cawker Linda Smee Monique St. Hilaire
1:00 - 4:00	Analysis of the Task Introduction The Techniques for Workshop Group - Discussion <ul style="list-style-type: none">- Reports Findings and Summary	Frances I. McKay

Second Week - September 11 - 15, 1967.

Language

<u>Mon. Sept. 11</u>	Chairman - Wilma O. Caverhill	
8:30 - 9:15	Languages of the People in Northern Canada	Raymond C. Gagne, Head, Eskimo Linguistic Section, Education Division.
9:15 - 10:15	Language - as related to the Housing Program - Part I	J.C. Cairns
10:15 - 10:30	Break	
10:30 - 11:30	Part II	
11:30 - 12:00	Discussion	

Community Development

	Chairman - Frances I. McKay	
1:00 - 2:30	Panel and Discussion	
	Principles of Community Development	J. Lotz, Director, Centre Canadien De Recherches En Anthropologie
	Community Development at Work	J. Beaucage, Advisor, Community Development Services, A.R.D.A.
	Experiences with Community Development Programs	A.W. Fraser, Chief, Social Program Division, Indian Affairs Branch.
2:30 - 2:45	Break	

2:45 - 3:30	Workshop on Applying C.D. Principles to the Housing Program	
3:30 - 4:00	Northern Administration Branch Community Development Fund	T.D. Stewart, Head, Community Welfare Services, Welfare Division.

<u>Mon. Sept. 11</u>	Buffet Supper at Governor General's Foot Guards Officers' Mess, Cartier Square	
Speaker:	A.J. Kerr, Sr. Research Officer, Northern Co-ordination and Research Centre, Department of Indian Affairs and Northern Development.	

RESEARCH IN THE NORTH

Phase II Eskimo Rental Housing

<u>Tues. Sept. 12</u>	<u>Housing Workshop</u>	Frances I. McKay
8:30 - 12:00	Program based on decisions made by group on Friday, September 8.	
<u>Wed. Sept. 13</u>	<u>Human Relations Workshop</u>	Frances I. McKay
8:30 - 10:30	Human Relations - a major factor in Program Development	J. Lynam, Program Development Service, Department of Manpower and Immigration.
10:30 - 12:00	<u>Housing Workshop</u> (continued)	
1:00 - 4:00	<u>Housing Workshop</u> (continued)	

Materials for Housing Program

Thurs. Sept. 14 Housing Workshop Wilma O. Caverhill
8:30 - 12:00
1:00 - 4:00

Relating Materials to Various Methods and Techniques

Fri. Sept. 15 Housing Workshop Wilma O. Caverhill
8:30 - 12:00
1:00 - 4:00

Third Week - September 18 - 22, 1967.

Workshops - using interpreters
- developing special materials to meet local needs

Information - Reporting
- Accounts
- Role of the Area Administrator
- Role of the School Principal
- Vocational Education in the N.W.T.
- Local arrangements
- Public relations and public image
- Information for press, radio, etc.
- Services of other Departments
- Department of National Health and Welfare
- Department of Transport

- Canadian Wildlife Services
- Voluntary and other agencies
- Balancing work and play

Tues. Sept. 19 Social evening.

Note: It may be necessary to shorten the workshop because of weather conditions in the north. The program for the final week is only in outline form.

Agenda

Evaluation Workshop

Dates: June 23 to June 30, 1967

Place: 400 Laurier Ave., W., Ottawa

ADULT EDUCATION PROGRAM

PHASE II ESKIMO RENTAL HOUSING

Adult Education Section,
Education Division,
Northern Administration Branch,
Department of Indian Affairs and Northern Development.

Fri. June 23

11:00 - 12:00	<u>Session - Adult Education Staff</u>	Room 1032
	Chairman: J.C. Cairns, Head, Adult Education Section.	
11:00 - 11:15	Introduction to Conference	D.W. Simpson, Chief, Education Division.
11:15 - 11:45	The Housing Education Program to date	J.C. Cairns
11:45 - 12:00	Announcements	J.C. Cairns
1:15 - 4:00	<u>Session - General</u>	Room 1032
	Chairman: Frances I. McKay, Assistant Head, Adult Education Section.	
1:15 - 1:30	The Settlements - Background Information	Contract Staff
1:30 - 3:00	Problems Relating to Housing - Design and Construction	Contract Staff
	Discussion	
3:15 - 4:00	Outline for Final Written Report	

Mon. June 26

8:30 - 4:00	<u>Session - Workshop</u>	Room 1032
	Preparation of Final Written Reports in charge of typing arrangements	Wilma O. Caverhill, Community Teacher, Adult Education Section.
	Interviews Adult Education Section Room 903 J.C. Cairns	Arctic District Room 1036A Alan Simpson

Linda Smee	8:30 - 9:00	9:15 - 9:45
Miriam Leith	9:15 - 9:45	10:00 - 10:30
Monique St. Hilaire	10:00 - 10:30	10:45 - 11:45
Elizabeth Logan	10:45 - 11:15	11:30 - 12 Noon

<u>Tues. June 27</u>	<u>Session - General</u>	Room 1032
8:30 - 12:00	Chairman: J.C. Cairns	
	Reporting on Phase II Education Program Eskimo Rental Housing	
8:30 - 9:00	Cape Dorset	Frances I. McKay
9:05 - 9:35	Pond Inlet	Elizabeth Logan
9:40 - 10:10	Igloolik	Monique St. Hilaire
10:30 - 11:00	Broughton Island	Linda Smee
11:05 - 11:35	Arctic Bay	Wilma O. Caverhill
11:35 - 12:00	Questions	
1:00 - 4:00	<u>Session - General</u>	Room 1032
	Chairman: Alan Simpson, Arctic District Superintendent of Adult Education.	
1:00 - 1:30	Frobisher Bay	Miriam Leith
1:35 - 2:05	Grise Fiord	Mary Cousins
2:05 - 3:00	Questions	
3:15 - 4:00	The Ongoing Program	J.C. Cairns

Wed, June 28 &
Thurs, June 29

Session-Adult Education Staff

Room 1032

Workshop (2 days)

8:30 - 4:00

Development plans for
Improving Phase II

Workshop - Leaders - Frances I. McKay &
- Wilma O. Caverhill

On Getting a Total View of
Your Program

- I.E. FitzPatrick
Curriculum Section

Summary of Findings (from reports)

Main Divisions in Programming at Settlement Level

'Activities' and 'Sub-activities' of the
Educational Program

Materials required for 'Activities' and 'Sub-activities'

Use of Interpreters

Evaluating

Objectives and Goals

Summary and Recommendations

Fri, June 30

8:30 - 4:00

Session - Business

Room 918 and 903

J.C. Cairns in charge

- expense accounts

- permanent addresses

- return of Arctic clothing and equipment

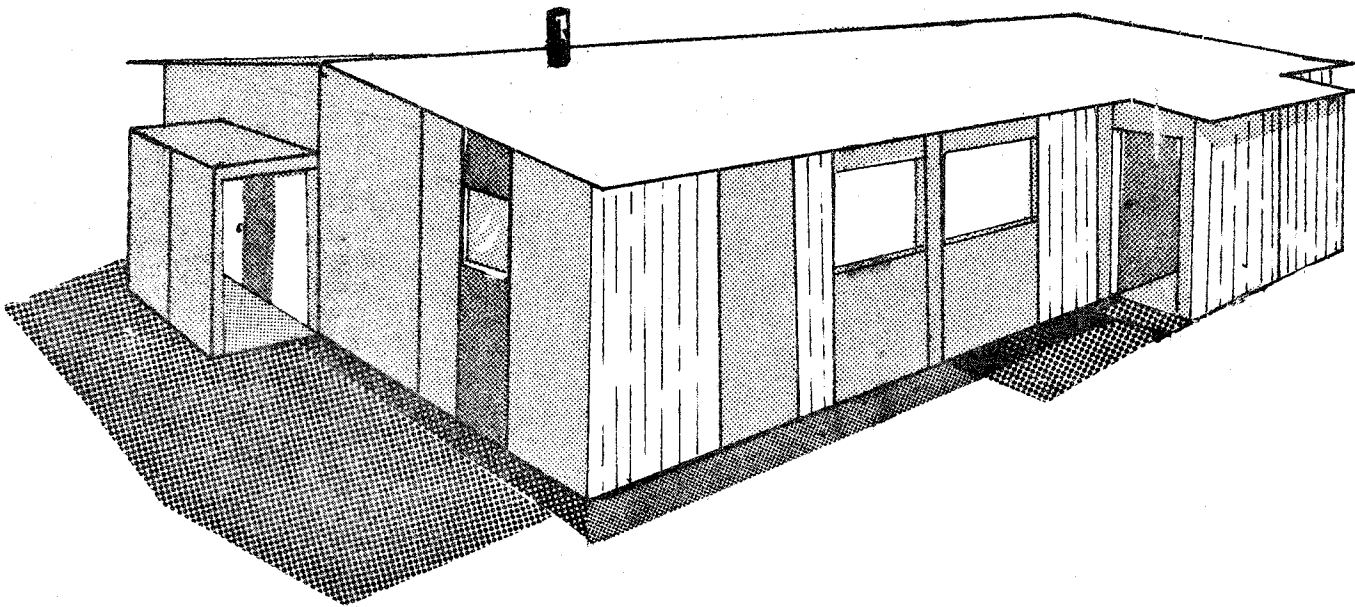
- return of permanent records

- submitting written reports

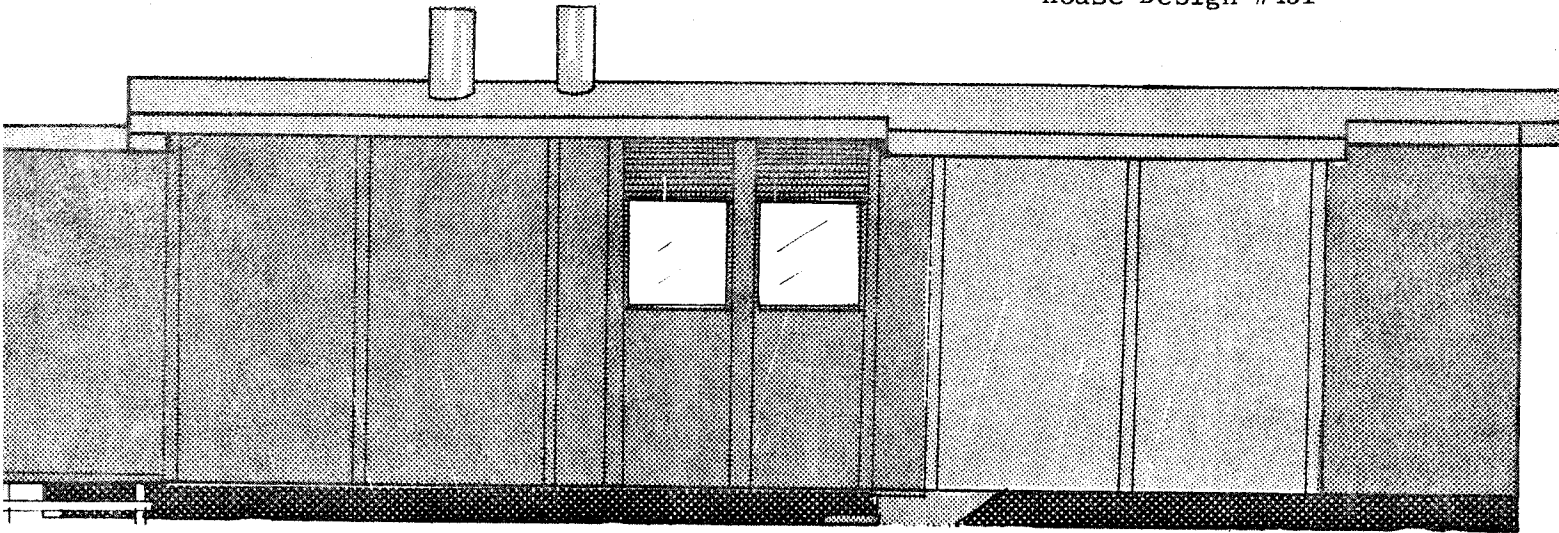
- other business

THREE DESIGNS FOR 3-BEDROOM HOUSES

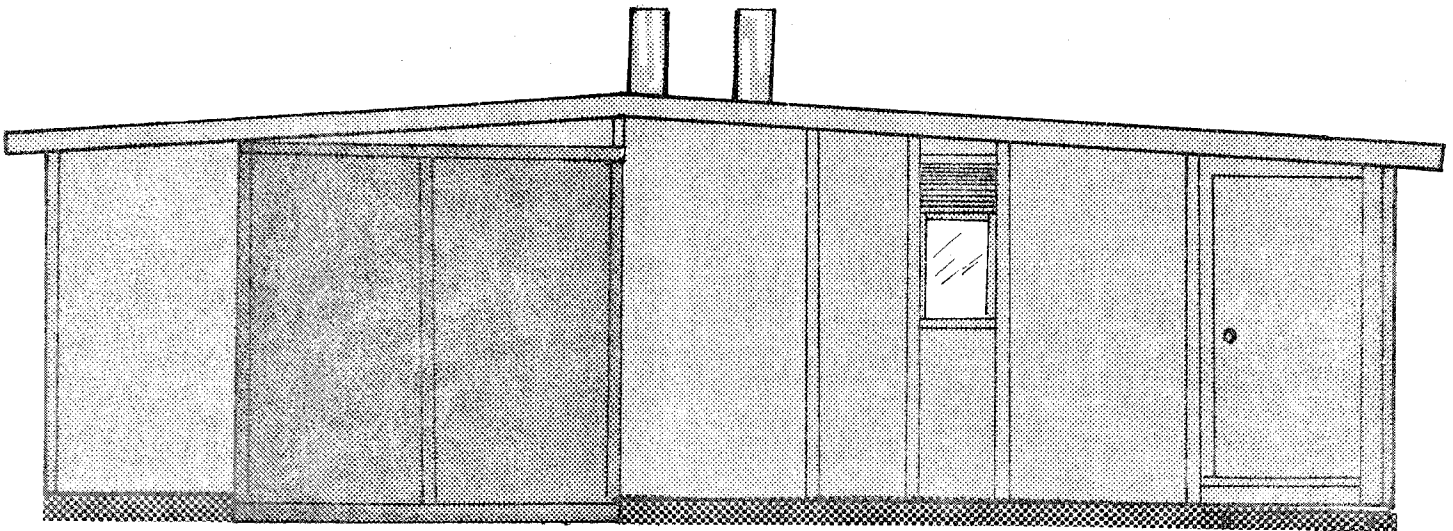
Adult Education Program
Rental Housing Project



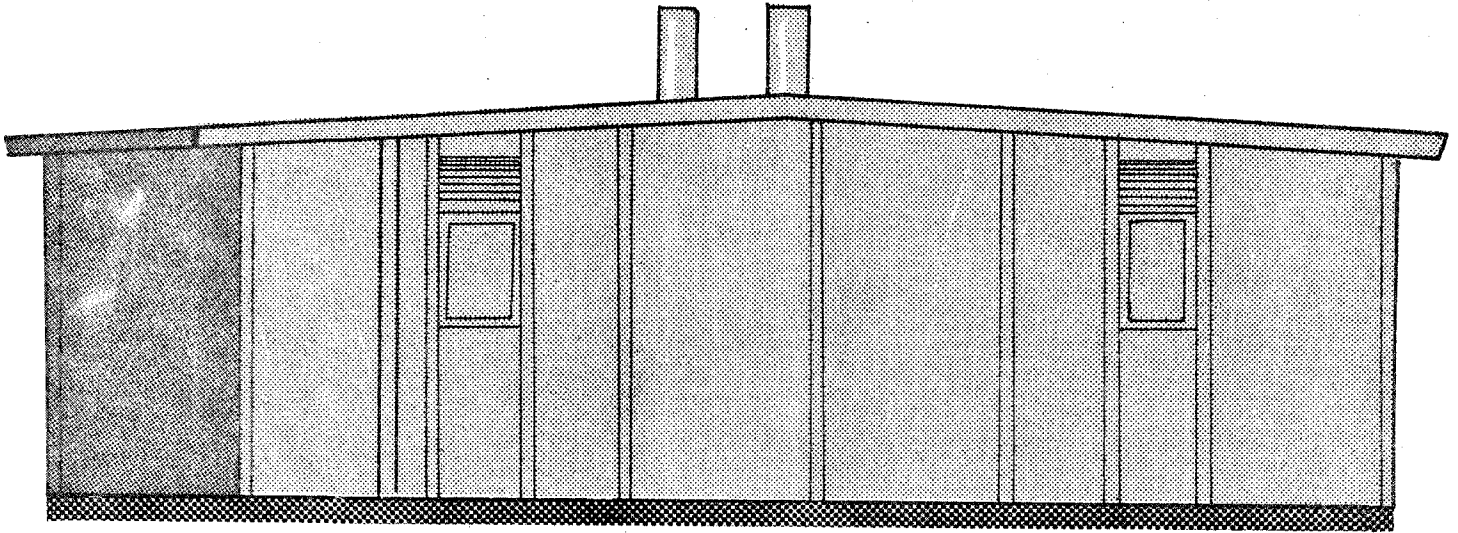
House Design #451



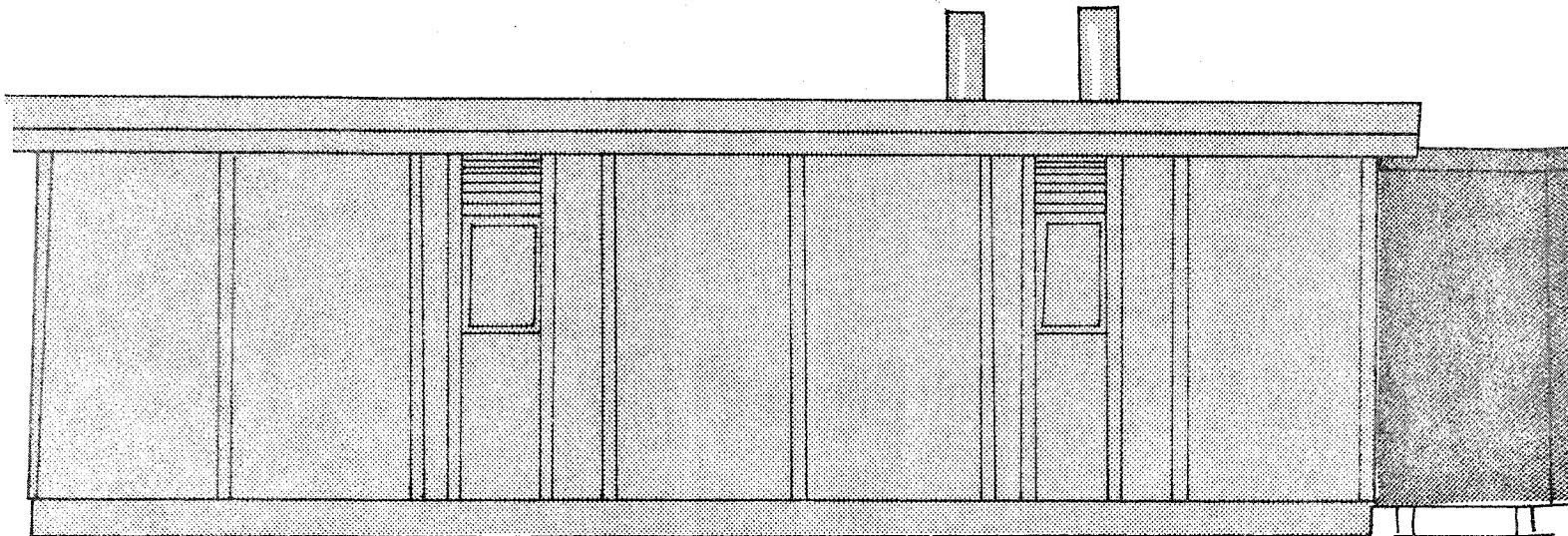
Front Elevation



Left Side Elevation

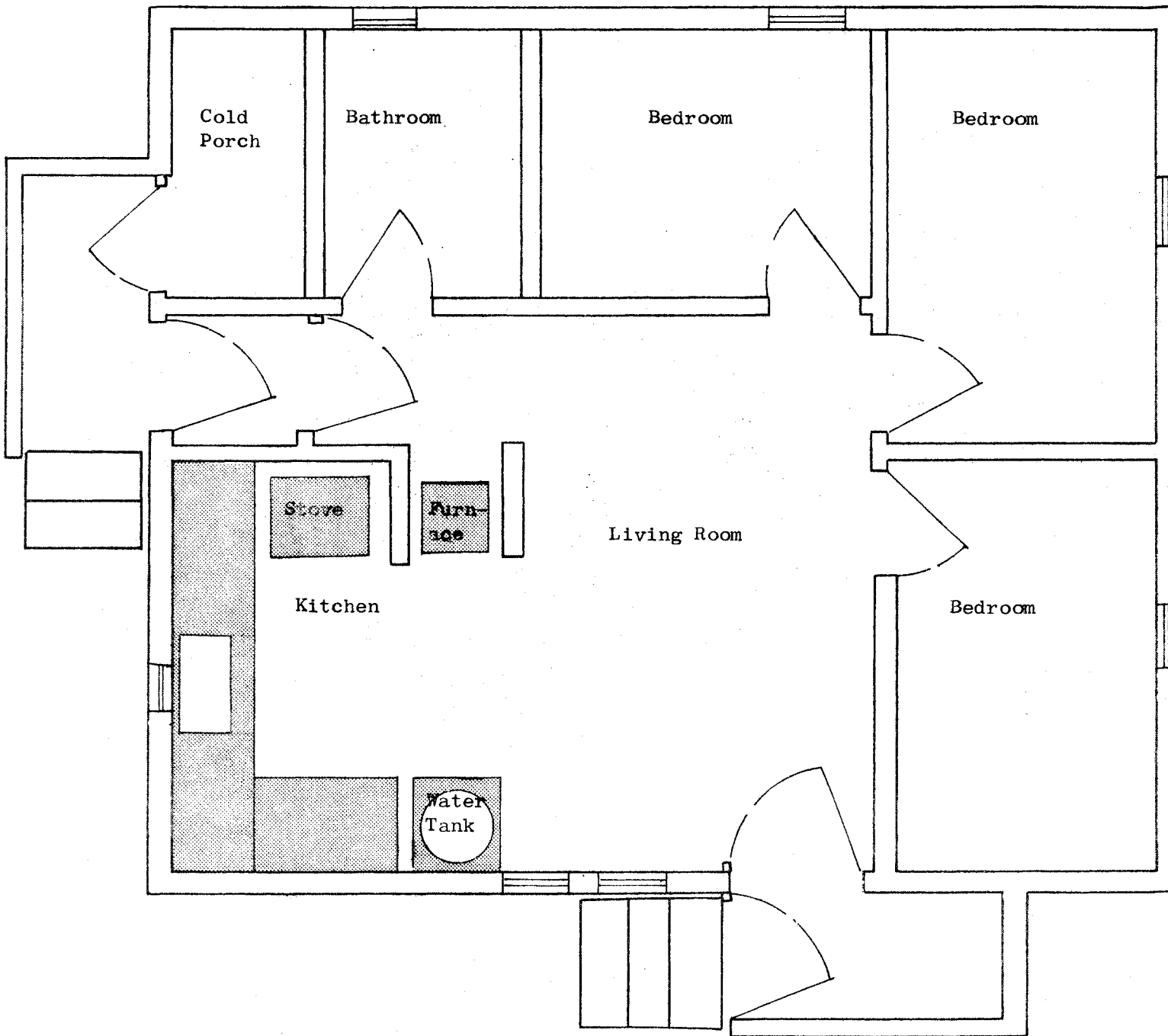


Right Side Elevation

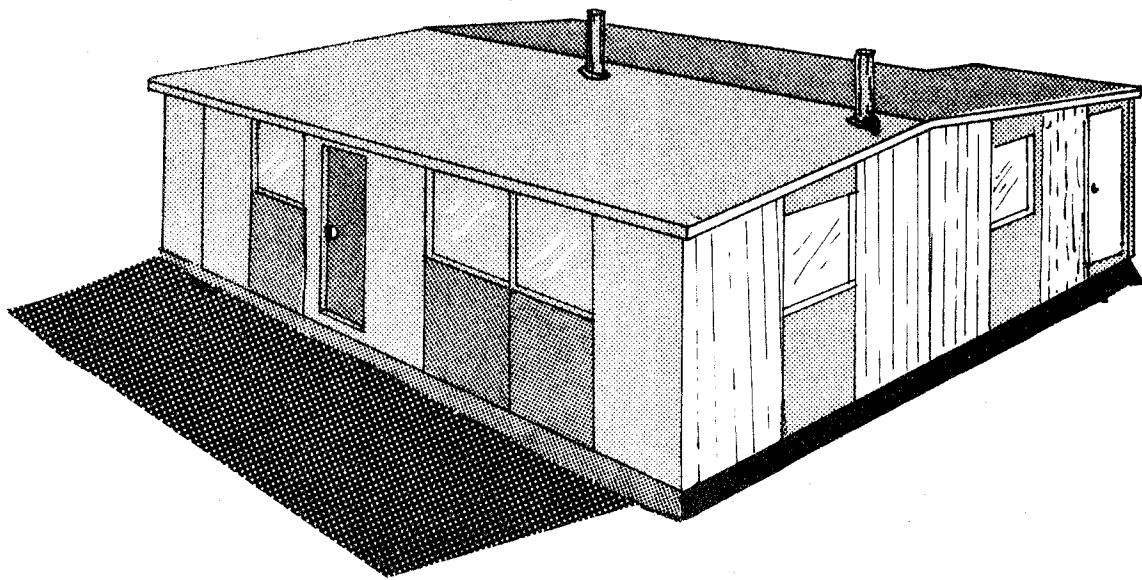


Rear Elevation

Floor Plan

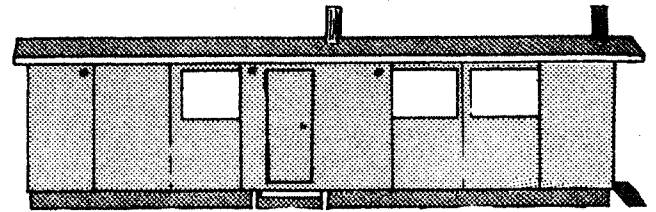


Adult Education Program
Rental Housing Project

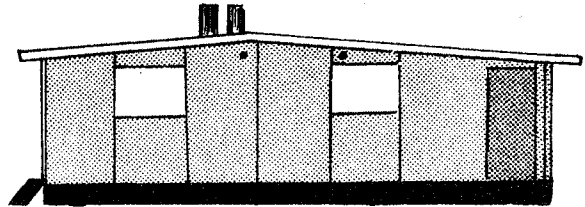


House Design #439
The Ukiivik

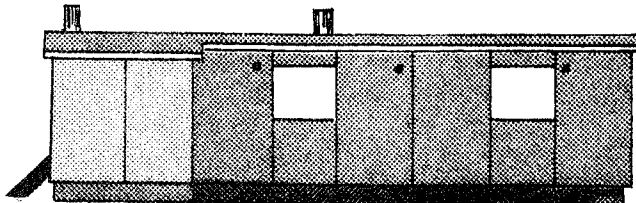
Elevation Views



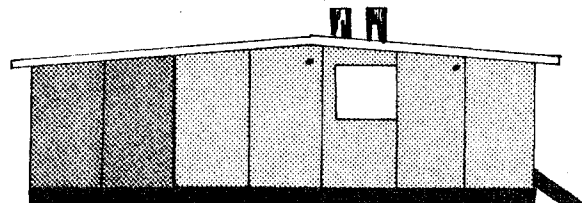
Front Elevation



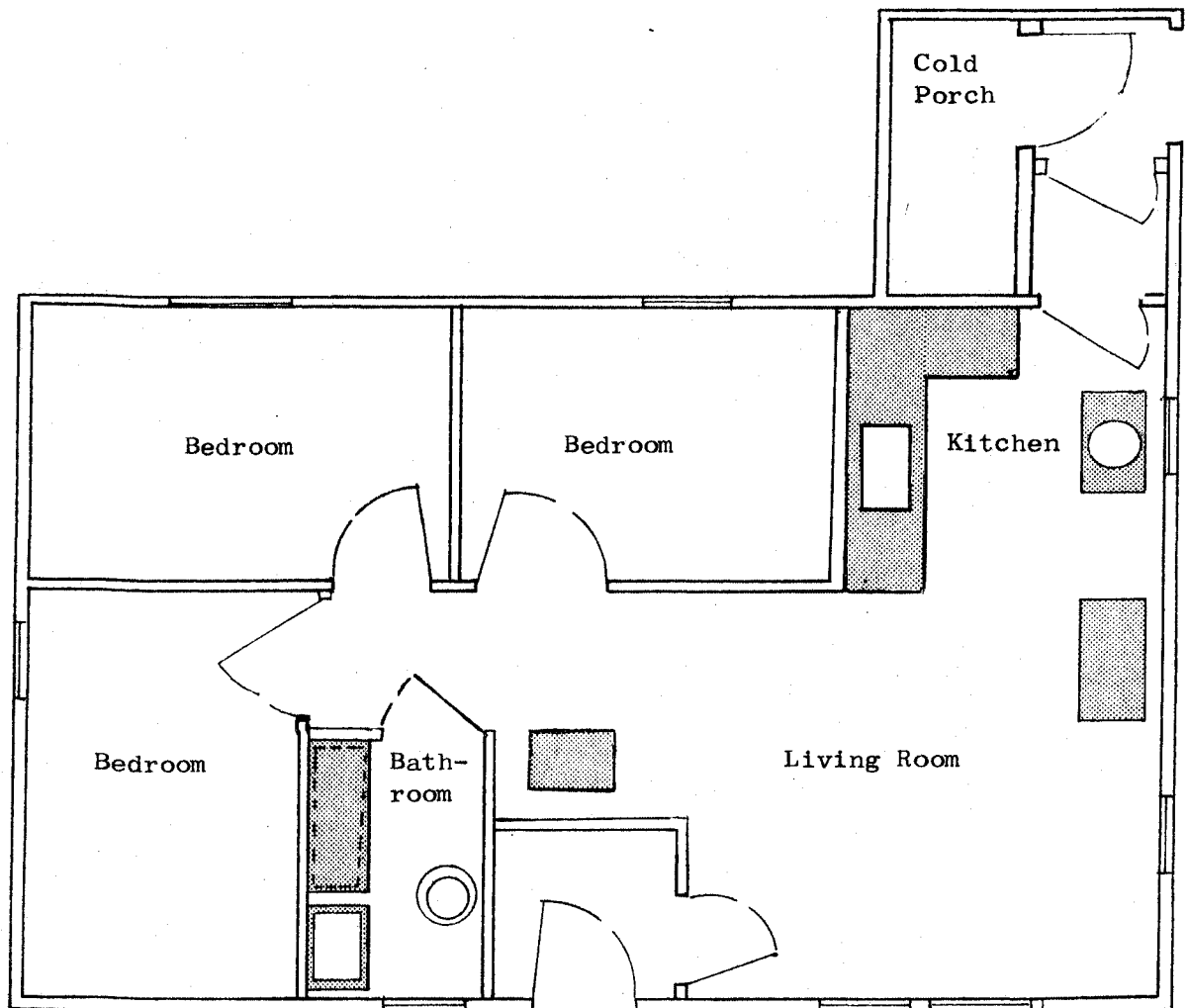
Right Elevation



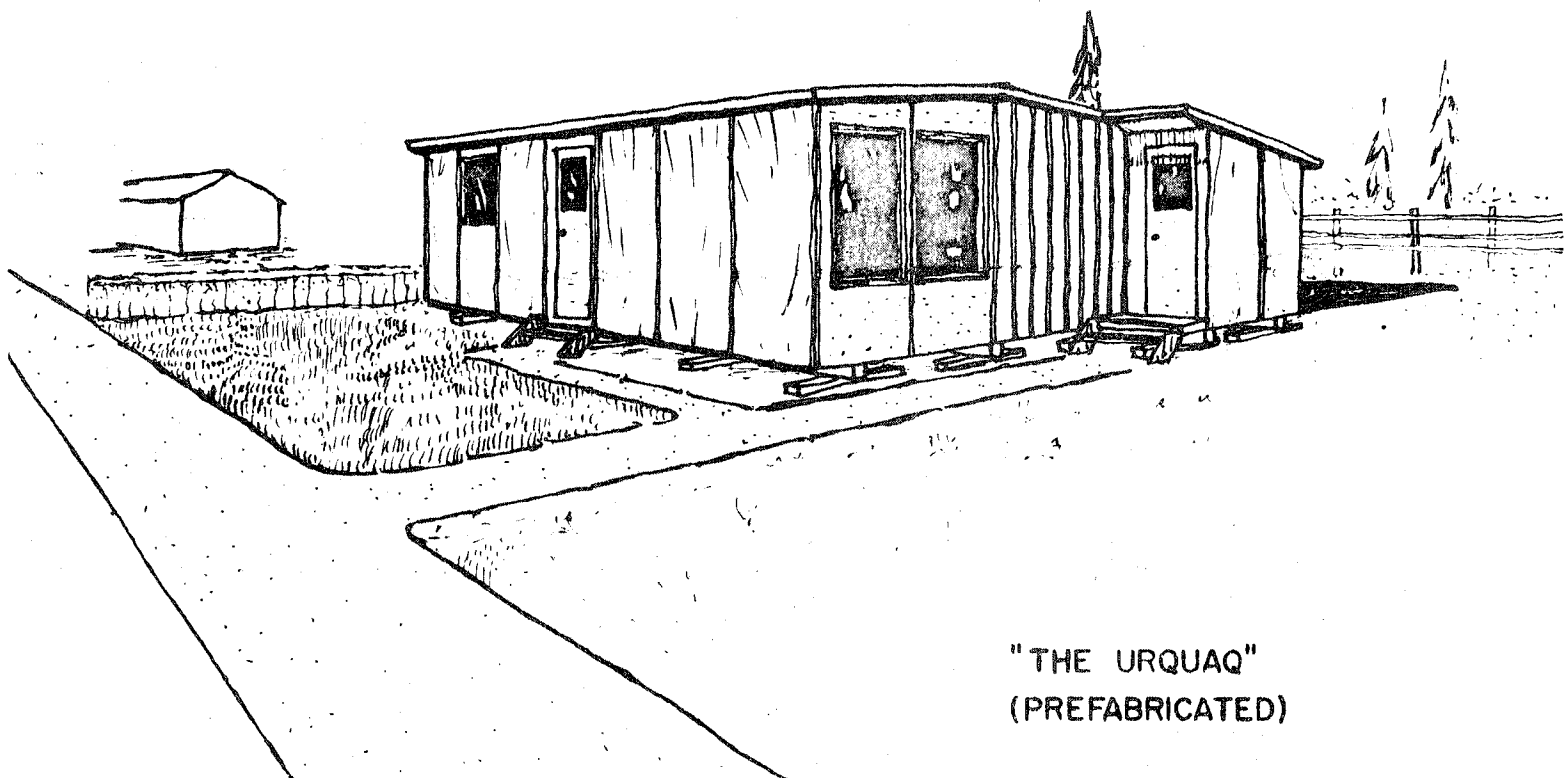
Rear Elevation



Left Elevation



Floor Plan
Design #439 - The Uklivik



"THE URQUAQ"
(PREFABRICATED)

Adult Education Program
Eskimo Rental Housing

A List of Materials

On the Rent Concept - Phase I

- Booklets - New Ideas about Houses
- Rent for Houses
- Oil, Electricity and Furnishings
- The Housing Association
- The Government and Houses for Indians and Eskimos
- Before Moving
- Elevation Views and Floor Plans for three-bedroom Houses. No: 436, 439 and 451

On Management by a Tenant Association - Phase III

- Booklets - Rental Collection
- The Housing Association Accounts
- The Housing Association Council
- Conducting a Meeting

On the Care and Management of the Home - Phase IV

- Guide for Use of Package Programs
 - Package Programs 1 - 12 (Work sheets)
 - Home Visit Packages 1 - 6 (Work sheets)
- Flip Charts - Accidents
- Danger of Fire
- Books - Household Equipment
- The Stove, Heater or Furnace
 - Living in the New Houses
 - Safety in the Home

Prepared by the Adult Education Section,
under the direction of Wilma O. Caverhill,
Materials Specialist,
1968.

Housing Education Conference,
Igloolik, N.W.T., April 5 - 11, 1967.

Delegates

BAKER LAKE

JOHN KILLULARK	E2-112	husband
HANNAH TOOLEEGOOT	E2-119	wife

CHESTERFIELD INLET

GEORGE TANUYARK	E3-119	husband
EVA KAKORTINERK	E3-233	wife

ESKIMO POINT

DAVID OOVINGAYAK	E1-243	husband
JOAN KAGAYOK	E1-20	wife

RANKIN INLET

DONAT ANAROAR	E3-469	husband
MARGARITE AWAKSAK	E3-470	wife

REPULSE BAY

ABRAHAM TEGORNAK	E3-513	husband
KOONOO	E3-909	wife

RESOLUTE BAY

JOHN EEKALUK	E9-1635	husband
MINNIE EEKALUK	E9-1636	wife

WHALE COVE

JOHN TOWTOONIE	E3-784	husband
JULIANA NAKASUAK	E1-20	wife

Program Team

R. EVANS	Regional Supervisor Adult Education Keewatin Region
G. DEMEULE	Community Teacher Arctic District
W. MORRISON	Housing Officer Frobisher Region
TAGAK CURLEY	Housing Educator Phase I Keewatin Region

Calendar of Major Developments in the
Housing Education Program

- | | |
|---------------|---|
| Oct. 65 | - Approval of the low-cost Eskimo rental housing plan with a five-year projection of housing construction. |
| Dec. 65 | <ul style="list-style-type: none"> - Housing education program assigned to the Adult Education Section, Education Division, Northern Administration Branch. - Preparation of a plan for the housing education program including financing and staff requirements. |
| May 66 | <ul style="list-style-type: none"> - Grant of \$169,000 given to the Department by the Central Mortgage and Housing Corporation to finance the housing education program supportive to the Eskimo rental housing plan. - Recruitment of ten field staff (contract) and one writer (contract). |
| June 66 | - Orientation of ten field staff (a) Ottawa (b) Frobisher Bay, Arctic District. |
| July/Sept. 66 | - Field work on the rent concept and the tenant association in nine settlements in the Frobisher Region, Arctic District. |
| Sept./Oct. 66 | - Evaluation of field work as contract staff returned from the field. |
| Oct. 66 | - Orientation of five field staff (contract) to conduct the phases on the rent concept and the tenant association in three settlements in the Frobisher Region and five in the Keewatin Region, Arctic District. |
| Nov. 66 | - First interim report on the housing education program sent to CMHC. |
| Nov. 66 | - Recruitment of seven field staff (contract) to give the phase on care and management of the home in nine settlements in the Frobisher Region. |

- Dec. 66 - Completion of writer's contract .
- Nov./Dec. 66 - Curriculum staff seconded to continue the preparation of material.
- Jan. 67 - Orientation of seven contract staff to give education program on care and management of the home in settlements in the Frobisher Region (one resigned).
- March 67 - Program in Cape Dorset suspended because instructor resigned.
- March 67 - Second interim report on housing education program sent to CMHC.
- March 67 - Experimentation with a part-time local leader program on care and management of the home in Grise Fiord, Frobisher Region.
 - Training local leader and planning program.
- April/May 67 - Local leader program at Grise Fiord on care and management of the home.
- May/June 67 - Completion of care and management of the home in four settlements in the Frobisher Region.
 - Continuation of program on care of the home in Frobisher Bay.
 - Evaluation of program on care of the home as contract staff returned from field.
- May/July 67 - Completion of the program on the rent concept and the tenant association in one settlement in the Frobisher Region and five settlements in the Keewatin Region.
 - Evaluation of the program as contract staff returned from the field.
- May/Sept. 67 - The rent concept and the tenant association given at Clyde River and Lake Harbour, Frobisher Region completing all the major settlements with the first phase of the housing education program.

- May/Aug. 67 - The rent concept and the tenant association given at Pelly Bay, Yellowknife Region, Mackenzie District.
- June 67 - Additional grant of \$118,000 received by Department from the Central Mortgage and Housing Corporation for the housing education program supportive to the Eskimo rental housing plan.
- July/Aug. 67 - Employing staff on full-time contract as illustrator.
- Aug. 67/Feb. 68 - Employing one writer on full-time contract.
- Sept. 67 - Orientation of seven contract staff for the Frobisher and Keewatin Regions in the Arctic District and Pelly Bay in the Mackenzie District to conduct the phase of the educational program on care and management of the home - four staff on six/seven month contracts and three on nine month contracts.
- Nov. 67 - Workshop in Ottawa to prepare guide books and manuals for experimental local leader courses as a part-time program on care of the home in the Frobisher and Keewatin Regions (one field staff and two from staff of the Adult Education Section).
- Nov. 67 - Housing education program in Frobisher Bay, on care and management of the home extended for nine months.
- Nov. 67 - Local leader supervisor and instructor sent to the Frobisher Region to train leaders in settlements and to supervise the local leader program.
- Dec. 67 - Training program for local leaders (Baker Lake and Whale Cove, Keewatin Region) held at Baker Lake.
- Jan./July 68 - Experimental local leader program a part-time program on care and management of the home held in seven settlements for approximately twelve weeks in each.
- Feb. 68 - Writers contract expired.

- Feb./Aug. 68
 - The rent concept given at Coral Harbour, Keewatin Region.
- March 68
 - Third interim report on the Housing Education Program sent to CMHC.
- March 68
 - Evaluation workshop held on care and management of the home phase on completion of four contracts.
- April 68
 - Completion of one illustrator's contract.
- April/May 68
 - The rent concept given at Repulse Bay, Keewatin Region.
 - This covered all the major settlements of the Frobisher and Keewatin Regions with the initial phase of the housing education program.
- May 68
 - Completion of contracts for staff working on care of the home in Hall Beach and Frobisher Bay.
 - Evaluation of program.
- May 68
 - Completion of contract for the Supervisor and Instructor of Local Leaders in the Frobisher Region (experimental program).
 - Evaluation.
- May 68
 - Research project in the Mackenzie District commenced (a three month project).