

HOMELESSNESS:

IT CAN HAPPEN TO ANYBODY

Dave arrived in Yellowknife last year looking forward to a new job with the federal government. His wife and four children came with him, and together they moved into a townhouse rented for them by the government. The children started school, there was help for the child with special needs and Dave's work was interesting.

Crisis struck in February. The federal government gave Dave notice his job was being eliminated. He'd be unemployed by the end of March – and he would have to move his family out of Crown housing. When the shock passed, Dave asked to stay on in the rented townhouse until the children finished school. When that didn't work, "we had nowhere to go," he remembers several months later.

Dave started looking at Yellowknife's rental market, notorious for its low vacancy rate and soaring costs, and quickly got nowhere. He called a dozen different places and landlords wanted more money than he could afford and/or wanted leases for a year. By the third week

of March he started to despair. "I had no other place to go," Dave says.

A chance encounter led him to YWCA Yellowknife's Transitional Housing Program for families. Although the 30 suites at Rockhill are usually full, a two-bedroom apartment was available immediately. "Oh my God, that was land under my feet," Dave says.

"I was very relieved and very grateful to have this kind of help. We were very lucky, and we need more facilities like this," he says.

Now Dave and his family are heading back to Toronto. "We can't stay in Yellowknife, it's too expensive," he says.

"THE COST OF HOUSING MAKES PEOPLE POOR, AND I'VE SEEN THAT IN THE COMMUNITIES TOO."



YWCA YELLOWKNIFE ANNUAL REPORT 2010-2011

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THE PROBLEM: HOUSING COSTS DRIVE POVERTY IN YELLOWKNIFE, EVEN FOR THE EMPLOYED

A TOTAL OF 928 FAMILIES OVERSPENT ON HOUSING, ACCORDING TO 2009 FIGURES FROM THE CITY OF YELLOWKNIFE.

Overspending in this context means families are paying more than 30 per cent of their gross income on a place to live.

And they're never going to catch up with rent on a one-bedroom rising by 7.4 per cent in the 12 months ending in April this year (Canada Housing and Mortgage Corporation figures). The escalation of costs is even steeper for two-bedroom apartments, which rose by 8.2 per cent, and bachelor suites which went up an astonishing 12.4 per cent in just one year.

That's a lot of numbers, but the bottom line is important. What's left for food and other necessities?

PEOPLE ON INCOME SUPPORT SOMETIMES HAVE TO CHOOSE BETWEEN BUYING FOOD AND PAYING RENT

Giselle and her one-year old daughter, Emma-Lynn, live at YWCA Yellowknife's Transitional Housing Program located at the Rockhill apartments. She is living on assistance while she finishes grade 12 (she graduated in June).

After Income Support pays the \$1150 rent for the month, she has between \$200 and \$300 left for everything else. "There aren't many treats," Giselle says. And if there's a clawback of federal credits, as there was in February, for example, her after-rent income for the month was a paltry \$78.

"It's so stressful figuring out how to make

ends meet," says Giselle. Donations from the Yellowknife Co-op and Food Rescue helped, along with emergency grocery money collected by YWCA Yellowknife at Christmas, and support from her family. Giselle's been attending cooking classes at Rockhill to figure out how to make her food money go further. But it was tight.

The goal of families in transitional housing is to move into the rental market. But Giselle can't afford to do that. As a fallback, she has applied for public housing, but she says she's well back on the list. "They tell me I'm doing too well and there will always be someone ahead of me," she explains. That's because she's not homeless or fleeing an abusive relationship. "I don't want to leave the place I'm in and live in a tent to get extra points [to qualify]," she says.

Unlike transitional housing, public housing is more plentiful (300 units in Yellowknife) and relatively cheap (two-thirds of households pay \$32 a month for rent or less). And in public housing, tenants are allowed to keep their child tax credit and other federal government assistance.

RENT GEARED TO INCOME WOULD GIVE FAMILIES MORE HOUSING OPTIONS

What Giselle – and Yellowknife – needs is a greater stock of housing that's available on the basis of rent geared to income. Rent geared to income is just that: rent is determined by the tenant's income. Rent is usually capped at



Giselle and Emma-Lynn don't qualify for public housing unless they become homeless again.

30 per cent of the tenant's gross income. The remainder of the market rent is subsidized. The subsidy would be attached to the tenant rather than to the suite. That doesn't necessarily mean the territorial government has to spend more money; they can spend smarter by subsidizing public housing less, and social housing more – and extend the continuum of housing to Giselle without requiring her to be homeless first.

**ANNUAL MEETING YWCA
YELLOWKNIFE SATURDAY
SEPTEMBER 24, 2011 • 11AM
THE LOWER BOARDROOM • THE SCOTIA CENTRE**



MESSAGE FROM EXECUTIVE DIRECTOR AND PRESIDENT

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THE NORTHWEST TERRITORIES IS FACING A HOUSING CRISIS. THAT'S NOT NEWS, BUT THE PROBLEM IS GETTING WORSE.

The vacancy rate for market rentals (42 per cent of all housing available in Yellowknife) is below one per cent. Rents are going up faster than incomes. There are sizable waiting lists for all forms of social housing, whether public housing, affordable housing — or transitional housing of the kind we offer to families at Rockhill.

For many families, even a slight change in their circumstances puts them at risk of homelessness, and once there, it's difficult to start over.

It's urgent for housing providers – both government and NGOs – to work together to find solutions. The territorial government's shelter policy review is a place to start. The results will guide the work of the next Assembly. It will take leadership and courage to address the disparities between what people pay for a place to live in different types of social housing, and to find smarter ways to spend government housing dollars. But this work is absolutely essential to ensure everyone has an affordable place to live. We at YWCA Yellowknife are ready to do our part.

Lyda Fuller, Executive Director
 Yasemin Heyck, President



NO PLACE for Poverty

THE NWT IS NO PLACE FOR POVERTY



Delegates worked hard to come up with ways to understand what poverty looks like in the North and what to do about it.

YWCA Yellowknife has teamed up with the social justice coalition ALTERNATIVES NORTH to focus attention on poverty and to generate discussion about solutions. This initiative is called No Place for Poverty.

Together we have been building a coalition of community groups to lobby government for an anti-poverty strategy. We want to see government create the strategy collaboratively with coalition members, other

NGOs and the private sector. In the end there would be a widely-accepted definition of poverty and a plan to connect all departments and programs in the work of eliminating poverty in the Northwest Territories.

It's an ambitious goal, and it's shared by jurisdictions across the country. There are anti-poverty strategies in place or being developed in most provinces, as well as in the Yukon and Nunavut.

The first step toward this goal was the No Place for Poverty workshop held last October in Yellowknife. It united 81 delegates from across the Northwest Territories, from Paulatuk in the north to Fort Smith in the south, to talk about what poverty looks like in their communities.

The need for more affordable housing topped the list of recommendations.

Kate Wilson, YWCA Yellowknife's Director of Housing, told delegates,

“RIGHT NOW IT'S NOT ONLY (UNEMPLOYED) PEOPLE WHO DON'T HAVE MONEY, IT'S PEOPLE WHO ARE WORKING THAT CANNOT AFFORD TO PAY FOR THINGS. PRETTY SOON, IT'S GOING TO BE THOSE WHO USED TO HAVE GOOD MONEY WHO CAN'T AFFORD THINGS ANYMORE. THIS POVERTY SITUATION IS EVERYBODY'S BUSINESS.”

In Yellowknife, 16 per cent of households have an annual income of less than \$40,000; in communities outside of Yellowknife, up to half of households have an income under \$30,000. If these families are not poor, they are certainly at risk of not meeting basic expenses like rent and food.

Delegates papered the Northern United Place auditorium with flip chart pages of ideas to combat poverty. Their primary recommendations were:

- ESTABLISH A PROCESS THAT INVOLVES EVERYONE IN THE JOB OF ELIMINATING POVERTY
- INCREASE HOUSING AVAILABILITY AND AFFORDABILITY
- PROVIDE FLEXIBILITY IN PROGRAMS THAT ALLOW PEOPLE TO GET OUT OF DEBT
- EXPLORE THE QUEBEC-MODEL FOR ACCESSIBLE AND AFFORDABLE DAY CARE

The full report is available at www.ywcanwt.ca

The next step for the No Place for Poverty coalition is to engage the public and candidates in the October 3 territorial election. An election toolkit is en route to coalition members and community contacts to use during the campaign. All candidates are being asked for their pledge to make fighting poverty a major priority of the next Assembly.

BETTY HOUSE

The Yellowknife Homelessness Coalition has chosen YWCA Yellowknife as the owner and operator of a new transitional home for single women and women with children. The Coalition with the YWCA is now working with architects on a design and raising the approximately \$6.2 million required to begin construction.

The working name of this new facility is BETTY House. BETTY stands for Better Environment to Transition in Yellowknife. Women who need support while they re-establish homes will live at BETTY House — with their children, if they have them — for up to three years. These women may have been living in an emergency shelter, or they have recently arrived in Yellowknife and have nowhere else

to go. BETTY House will extend the continuum of services to single women and women with children, filling a long-standing gap.

The BETTY House will be built on four lots located across the street from Aurora College. This multi-storey building will contain about 30 units, ranging from bed-sitting rooms to three-bedroom apartments. While both the total cost and size still need to be finalized,

THE YELLOWKNIFE HOMELESSNESS COALITION PLANS TO HAVE BETTY HOUSE OPEN IN 2013.





YWCA YELLOWKNIFE IS THE LARGEST PROVIDER OF HOUSING AND SUPPORT FOR PEOPLE WITH DEVELOPMENTAL DISABILITIES AND MENTAL HEALTH ISSUES IN YELLOWKNIFE.

WHAT THE YWCA OFFERS

TRANSITIONAL HOUSING PROGRAM

The YWCA Yellowknife Housing Program provides emergency and transitional housing to families experiencing homelessness. The program is located at the Rockhill apartments. In the last fiscal year, Rockhill was home to 99 adults and 127 children. Families pay rent in the transitional suites, while the short-term emergency suites are available free to those who qualify. All the apartments are furnished with community donations, and families take their new belongings with them when they leave.

Staff at Rockhill work with families to resolve the issues that brought them into transitional housing. Families may stay for up to a year to develop and maintain a good tenancy record. At the end of their stay, the goal of families is to move on to more permanent housing.



Members of the 2010 Freedom Cycle team rode to Edmonton and raised \$50,000 for Alison McAteer House, including this new security system monitored in the shelter's main office.

COMMUNITY SUPPORT SERVICES

The YWCA supports 18 clients with disabilities who live with two or three roommates in five homes located in different parts of the city. Staff help clients according to their needs in areas such as basic living skills, emotional support, decision-making, problem solving and skills that promote their social inclusion in the community. Staff also work as the clients' advocates with other service providers.

YWCA Yellowknife also provides services to 20 clients who live in their own homes. Staff in the independent living services program visit clients once or twice a day to dispense medication. They provide additional hours each week to help clients buy groceries, attend appointments, go to the bank and enjoy social activities. Clients are referred to both programs by Yellowknife Health and Social Services Authority.



Thanks to the generosity of Arctic Sunwest Charters, the St. Vincent de Paul Society and St. Patrick High School's Interact Club, every family had gifts to open on Christmas Day.

ALISON McATEER HOUSE

YWCA Yellowknife operates the city's only family violence shelter. Alison McAteer House has 12 beds. It is almost always full.

It was home to 130 women and 170 children in the last fiscal year, with most stays averaging four weeks. Staff provide emotional support and help women identify their options for a life free of abuse.

YWCA Yellowknife also operates a 24-hour crisis line. Last year, staff received 1073 calls for information and support. Staff at Alison McAteer House also helped 52 clients apply for Emergency Protection Orders under the territorial government's *Family Violence Protection Act*. When granted by the court, the EPO keeps abusers away for up to 90 days.

CHILD AND YOUTH SERVICES

YWCA Yellowknife offers a fee-for-service afterschool program for children ages 5 to 10 years old. The program is available at every school in Yellowknife from dismissal until 5:45 daily. The cost is \$260 a month. Parents may also enrol their child or children for professional development days and March break for an additional fee. The afterschool program is staffed by an adult, assisted by a junior. In the last fiscal year, there were 170 families in the afterschool program.

YWCA Yellowknife is leading the way to help girls become confident and empowered. **GirlSpace** is a national YWCA program offered across the country. GirlSpace offers afterschool sessions once a week for girls aged 8 to 17. Groups are divided by age. There's no charge. GirlSpace helps girls make new friends, increase their awareness of violence and its causes, explore self and build on positive self-esteem. Girls explore issues such as bullying, media representation and body image through activities including fitness, volunteer work, learning to cook,

storytelling, role playing or watching a movie. Last year, there were 42 girls in GirlSpace.

Project Child Recovery is a school-based program for children aged 6 to 12 years who have witnessed or been exposed to violence. Through a safe and caring learning environment, students participate in weekly sessions where they explore anger management; self-esteem; family; healthy ideas around gender roles and family violence. Through this program, children learn how to recognize and cope when things are falling down around them, who they can turn to for help, strategize on how to help themselves, and give them a sense that they are not alone with these stressors. Project Child Recovery is also a violence prevention program. Project Child Recovery reached out to 176 children in schools in Yellowknife and Behchokò.

Girls have a chance to make new friends, collaborate, speak freely, learn and grow in GirlSpace.

LAST YEAR, THERE WERE 42 GIRLS IN GIRLSPACE.





TAIGA ADVENTURE CAMP

This YWCA Yellowknife affiliate is now in its fourth year. In 2010, Taiga offered land camps northeast of Yellowknife and its first ever river-camp on the Mackenzie River. A total of nine campers and three leaders paddled a 150 km stretch of the river from Fort Simpson to Willow Lake River over the course of a week.

OVER 80 GIRLS FROM EVERY REGION OF THE NWT PARTICIPATED IN THE 2010 CAMPS, SOME FOR THE FIRST TIME, SOME FOR THE SECOND OR THIRD.



The focus of programming was on leadership and outdoor adventure with activities ranging from song writing to kayaking, and mask-making to learning traditional knowledge.

After the 2011 season, Taiga Adventure Camp will become an independent entity.

WE WISH THEM ALL THE BEST!

THE YWCA YELLOWKNIFE/BHP BILLITON TURN UP THE HEAT ON HOMELESSNESS

The fundraising campaign for our transitional housing program is about to enter its second year. Our efforts to raise money to heat the Rockhill apartments also include making changes to save money on utilities. We've installed front-loading washers, programmable thermostats and low-flush toilets to improve our efficiency. Thanks to our energy-saving partners: Ray Case, GNWT; Cathie Bolstad, De Beers Snap Lake; Paul Harvey, BHP Billiton; Lyda Fuller, YWCA; and Louie Azzolini, Arctic Energy Alliance. These changes will in most cases pay for themselves in two years.



REVENUE AND EXPENSES

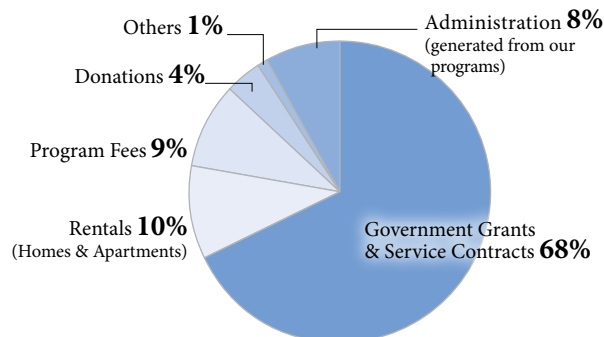
Audited financial statements will be available at the annual meeting. The meeting is September 24 at 11 am at the lower boardroom in the Scotia Centre.



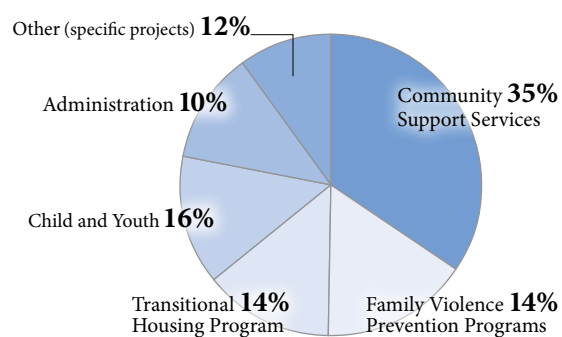
YWCA Yellowknife is the first charity based in the Northwest Territories to be accepted as a member of Imagine Canada's Ethical Code program. The program ensures the highest standards of accountability and transparency.

The Ethical Fundraising and Financial Accountability Code lays out a set of standards for charitable organizations to manage and report their financial affairs responsibly.

2010/11 Revenue



2010/11 Expenses



YES! I WANT TO HELP YWCA YELLOWKNIFE CONTINUE TO SERVE THE NEEDS OF NORTHERN WOMEN AND FAMILIES

Complete this form and return it to us via fax (873-9406). Scan and e-mail it to Julie@ywcanwt.ca. Call with your credit card information 920-2777 x 303. Or donate online at www.ywcanwt.ca

Name _____
 Address _____
 City _____ Terr/Prov _____ Postal Code _____
 Phone _____ E-mail address _____

ONE TIME GIFT Enclosed is my single gift of (circle one)

\$20 \$50 \$100 \$250 Other \$ _____

I want this donation to go to (check one):

- Transitional Housing Program
- Alison McAteer
- Programs for girls
- Area of greatest need

MONTHLY GIFT Please withdraw a monthly amount of

\$ _____ from my bank account

(check one and attach void cheque)

- On the first of the month
- On the 15th of the month

Charge my credit card a monthly amount of \$ _____

- On the first of the month
- On the 15th of the month

Method of Payment (check one):

- Cash
- Money Order
- Cheque enclosed (payable to YWCA Yellowknife)
- Credit Card

Card Type _____

Card Number _____ Expiry Date _____

Signature _____

THANK YOU!

(Receipts will be issued for donations of \$20.00 or more.)

YWCA Yellowknife charitable registration number RR 11930 7411 RR0001

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