Nunavut's Public Housing System in Your Community: The Local Housing Organization (LHO)

FREQUENTLY ASKED QUESTIONS (FAQ)

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Frequently Asked Questions (FAQ)

What is a Local Housing Organization?

In your community, the Local Housing Organization (LHO), provides most the day-to-day services associated with housing program delivery.

Each LHO is an independent, non-governmental organization with its own bylaws and Board of Directors made up of local community members.

What does an LHO do?

In your community, an LHO is responsible for:
- Maintaining and allocating Nunavut's public housing;
- Maintaining their community's public housing needs list;
- Ensuring that housing allocations are made fairly;
- Following established policy;
- Collecting rent from tenants; and
- Maintaining Government of Nunavut Staff Housing units.

LHOs have a contractual relationship with the NHC in the form of a Management Agreement that outlines the specific roles and responsibilities for the LHO and NHC in the delivery of housing services in the community.

What is the role of the LHO Board of Directors?

The LHO Board of Directors is the decision-making body of the LHO.

Board functions include: the hiring of LHO Managers, allocation of public housing units, and to support progress on local housing issues.

Generally, Boards have 5-10 members who have been elected by the people of their community to make public housing decisions on their behalf.

Who is responsible for the LHO's day-to-day operations?

The LHO's day-to-day operations are run by an LHO Manager. This person is responsible for the overall functioning of the LHO, and managing a team of maintenance, finance, and administration staff.

I live in a public housing unit. Who should I contact with questions I have about my rent?

The Tenant Relations Officer (TRO) is the first person to call with any question you have about your home. The TRO coordinates the day-to-day tasks for LHO tenancy programs in your community, including collecting rent, supporting tenants to develop payment schedules for arrears, maintaining waiting lists, processing tenant applications, and addressing tenant complaints and concerns.

My LHO doesn't have a tenant relations officer. Who should I call about my concerns?

If there isn't a Tenant Relations Officer at your LHO you can call the LHO Manager.

I need repairs done in my public housing unit. What should I do?

The Tenant Relations Officer (TRO) is the first person to call with any question you have about your home. If there isn't a Tenant Relations Officer at your LHO you can call the LHO Manager.

I don't feel like my concerns about my unit are being listened to. What can I do?

Try to explore all escalation options with your LHO.

- A first step is to call the LHO's Tenant Relations Officer.
- If there isn't a Tenant Relations Officer at your LHO, or if the response is unsatisfactory, you can call the LHO Manager.
- There is also the option of following up with the LHO Board.
- If following through on all of these steps does not resolve your issue, you can contact your District Office.

I own my home and I need help with some repairs. What help is available from NHC?

NHC's Homeownership Programs are managed out of NHC's Programs office in cooperation with District offices, and provide a range of supports to homeowners, including repairs and some upgrades.

The process to apply for these programs may take a bit of time, to make sure it is fair and done properly.

You can call the NHC Programs office to ask for an estimate for when you will receive a response to your application.

How does NHC decide where to build new public housing units?

NHC uses a Public Housing Construction Allocation Methodology to determine where to build new social housing units and how many. The methodology is applied annually as part of the planning for the following fiscal year with the goal of addressing Nunavut's housing crisis in a way that is fair, consistent and transparent to all communities and prioritizing the communities with the most significant housing need.

The Allocation formula uses waitlist numbers, which is tracked by the Local Housing Organizations (LHOs), and current social housing stock numbers to determine a needs list as a percentage of existing stock. Communities are ranked by this percentage and allocated new social housing construction accordingly.

The formula used to determine allocations is:

Waitlist Number/Existing Stock = Needs List as a Percentage of Stock

The formula makes it possible to compare social housing need between large and small communities. Rather than basing the allocation of new units on social housing needs lists only, it divides the needs list number by the amount of social housing stock in the community, to produce a percentage that measures relative need. Communities are then ranked by this percentage.

All community members that are in need of public housing are strongly encouraged to make sure they are on the waitlist.

ᓄᓇᕗᒻᒥᑦ ᐃᒡᓗᑖᕆᓂᖅ ᓄᓇᖕᒥᓂ:
ᐃᒡᓗᑎᐊᒃᑯᑦ
⊲ᐱᓂᖅᐅᒥᔮᖅᑐᑦ

ᑭᓇᒃᑰᖕᒫᑕ ᐃᒡᓗᑎᐊᒃᑯᑦ?

ᓄᓇᖕᒥᓂ, ᐃᒡᓗᑎᐊᒃᑯᑦ, ᖃᐅᒫᖦ ᐱᔭᒐᑎᖃᑕᖅᐳᑦ ᐃᒡᓗᑎᓂᒡᔪ.

ᑕᒪᑉᒥᑦ ᐃᒡᓗᑎᐊᒃᑯᑦ ᓇᖕᒥᓂᖅᖃᒃᐳᑦ, ᒪᕐᒃᑯᒃᖃᓚᖁᑎ ᒪᓕᒐᕈᖦᑭᖅᔪᑎ ᖃᑎᒥᐊᖕᑭᖅᔪᑎᓂᒧ ᓄᓇᖕᓂᓂᒪᖕᖦᑐᒻᑦ.

ᐃᒡᓗᑎᐊᒃᑦ ᖃᓄᐃᓕᐅᖃᑕᖅᑕᒪᑕ?

ᓄᓇᖕᒥᓂ, ᐃᒡᓗᑎᐊᒃᑦ ᐱᔭᖦᖃᖅᐳᑦ ᐅᑯᓂᖕᒧ:
- ᓄᓇᖅᒥᑦ ᖃᓇᖅᑕᖅᐳᑦ ᐃᒡᓗᓂᒧ ᑐᓂᐅᖃᑎᐊᖁᖁᑎᑦ;
- ᓄᓇᖕᓂ ᐃᒡᓗᖅᖕᑎᓂ ᐱᕐᑎᐊᖅᖃᑎᒐᓂ ᖃᓇᖅᑕᖅᐳᑦ;
- ᐃᒡᓗᓂ ᑐᓂᒀᖦᖁᖕᒥᑦ ᖄᖕᕝᕖᔭᖅᑕᖅᐳᑦ;
- ᒪᑎᖅᑕᖅᐳᑦ ⊲ᑐ⊲ᒪᑎᐅᖅᑕᐅᔮᓂ;
- ᐃᒡᓗᑎᖦᑎᓂ ⊲ᕖᑕᖅᑕᐅᖃᑕᖅᐳᑦ ⊲ᑐᖅᑐᐊᖅᒐᓂ; ⊲ᒫ
- ᓄᓇᖅᑦ ᒪᕐᒃᖦᓂ ᐃᖅᑲᓇᐃᔭᖅᑎᓂ ᐃᒡᓗᒃᑕᖕᒣᓂ ᖃᓇᖅᑕᖅᐳᑦ.

⊲ᖕᕐᐱᑎᖃᖅᑕᖅᐳᑦ ᓄᓇᖅᒥᑦ ᐃᒡᓗᑎᐊᕝ⊲ᒃᔮᓂ ᐃᒡᓗᑎᐊᒃᑦ ⊲ᐳᓚᖕᑎᓂᒧ ⊲ᖕᕐᐱᑎᖅᔪᑎᑦ ᓇᓄᓇᐃᖦᕈᓕᓗᔪᑎᑦ ᐱᓯᑎᐊᖕᖁᕝᒣ ᐱᔭᖦᖕᕝ⊲ᓗ ᓄᓇᖕᓂ ᐃᒡᓗᓂ ᐱᔭᑎᖦᕝᓛᖁᑎᑦ.

ᐃᒡᓗᑎᐊᒃᑦ ᖃᑎᔭᖕᒣᑦ ᖃᓄᐃᓕᐅᖃᑕᖅᑕᒪᑕ?

ᐃᒡᓗᑎᐊᒃᔮᓂ ᖃᑎᔭᖕᒣᑦ ᐃᕐᒪᓚᐅᑎᖃᖅᑕᖅᐳᑦ.

ᖃᑎᔭᑦ ᐱᔭᖦᖕᕝᒣᑦ ᐃᒪᖕᓇᐃᓚᐅᑎᖃᖅᑕᖅᐳᑦ, ᐃᒡᓗᖦᖅᑎᖕᑎᖃᖅᑕᖅᐳᑦ ᐃᑲᔪᖦᕝᓗᔪᑎᓗ ᐃᒡᓗᓂ ᖃᑎᖕᑎᐊᖕᑎᓂᒧ.

ᐃᒪᖕᓇᐃᓕᖕᓂᒃᔪᖅᐳᑦ, 5-ᓂᑦ 10−ᒧᑦ ᑎᕝᐳᑎᓗᒃ ᖃᑎᔭᖦᖃᖅᑕᖅᐳᑦ ᐃᒪᖕᓂᑦ ᓂᕈ⊲ᖅᑕᐅᔭᓂ ᓄᓇᖕᓂ ᐃᕐᒪᓚᐅᑎᓕᔭᖅᑐᓂ ᓄᓇᖕᓂ.

ᐃᒡᓗᑎᐊᒃᔮᓂ ᑭᓇ ᖃᐅᒫᖦ ᐱᓯᑎᐊᖕᒍᕒᐊᖕᑎᓂᒧ ᐱᔭᖦᖃᖅ<?

ᐃᒡᓗᑎᐊᒃᑦ ⊲ᐳᓚᖕᑎᖕᒪ ᖃᐅᒫᖦ ᐱᓯᑎᐊᖕᒍᕒᐊᖕᑎᓂᒧ ⊲ᐳᓚᖕᑎᖃᖅᑕᖅᐳᖅ. ᐃᒡᓗᑎᐊᒃᑦ ᐱᓯᑎᐊᖕᔭᖃᖦᒍᕒᐊᖕᑎᓂ ᐱᔭᖦᖃᖅᐳᖅ, ⊲ᐳᓚᖕᑎᓂᒍᓂᒧ ᖃᑎᖕᑎᐊᖕᑎᓂᒧ, ᑭᓇᐅᔭᑎᓂᒧᒧ ⊲ᒫ ᑎᑎᖕᖃᖦ⊲ᒍᓂ ᐃᖅᑲᓇᐃᔭᖕᑎᓂ.

ᐃᒡᓗᑎᐊᒃᔮᓂ ᐃᒡᓗᖅᖕᑎᐅᕒᖕᒣ. ⊲ᐱᖦᑯᑎᖃᕆᒪ ᐃᒡᓗᒻᑦ ⊲ᑐᖅᑐ⊲ᖅᑎᖕᒣᑦ, ᑭᓇ ᖃᐅᔭᒥ⊲ᖕᒣᑎᖦᖁᖕᒣ<ᕿ?

ᐃᒡᓗᖦᖕᑎᓂᒪᑎ ᕒᖦᖃᓚᐅᑎᖃᖅᑕᖅᐳᖅ ᖃᓄᑐᐊᖕᒪᖕ ⊲ᐱᖦᑯᑎᖦᑐᖦᕑᖕᒡᖁᑎᑦ ⊲ᖕᕒᕐᖕᒪᑦ. ᓄᓇᖕᒥᓂ, ᐃᒡᓗᖦᖕᑎᓂᒪᑎᑦ ᖃᐅᒫᖦ ᐃᒡᓗᑎᐊᒃᔮᓂ ᐃᒡᓗᖦᖕᑎᓂ ᐱᓯᑎᐊᖕᔭᖃᖅᑕᖅᐳᖅ, ᐱᖦᖃᐳᓗᔪᑎᑦ

ᐊᑐᖅᑐᐊᖅᑐᑦ ᐊᑭᓕᖅᓲᑕᒻᒥᒥᒃ ᐊᑐᖅᑐᐊᖅᒥᒃᑎᓐᓄᑦ, ᐃᑲᔪᖅᑕᐅᖅᑐᖅ ᐊᑐᖅᑐᐊᖅᑎᑦ ᐊᑭᓕᓲᖅᖅᑐᓂ
ᐊᑭᓕᑎᑦᑎᕝᓗᓂ, ᐃᓗᓂᐊᖅᑭᑐᓂ ᑎᑎᕋᖅᕝᓚᓕᐊᕝᓗᓂᒃ, ᐊᑐᖅᑐᐊᖅᑐᑦ ᑐᖼᑎᑦᑎᑕᐅᖅᑕᓕᖅᓂᒥᓂ
ᐱᓕᕆᐊᖅᕝᓗᓂ, ᑐᖼᑎᑦᑎᕝᑕᖅᑕᖅᑐᖅ ᐊᑐᖅᑐᐊᖅᑐᑦ ᐅᖼᓂᓪᒍᑎᖼᒥᓂ ᐊᒻᓗ ᐃᓯᓚᒍᑎᖼᒥᓂ.

ᐃᓗᓯᒃᑎᓃᖼᑦ ᐃᓗᓱᖅᑎᓯᓃᖅᖃᒥᖅᑕᖅ. ᑭᓇ ᐃᓯᓚᒍᑎᖼᒥ ᐅᖼᓚᒋᓕᔪᖅᑯ?

ᐃᓗᓯᑎᔅᖼᒥ ᐃᓗᓱᖅᑎᓯᐊᑕᖅᖃᒥᖅᕝᕝᑦ ᐅᖼᓚᔪᖼᖅᖃᒥᑎ ᐃᓗᓯᑎᔅᖼᑯᑦ ᐊᐅᓚᑎᖽᖼᓕᓄᑦ.

ᑭᓇ ᐃᓯᓚᒍᑎᖼᒥ ᐅᖼᓚᒋᓕᔪᖅᑯ? ᖃᓄᐃᓯᐅᖼᓂᐊᖅᖃᒥᖅᖼᓕᓂ?

ᐃᓗᓱᖅᑎᓯᓃ ᓯᖺᓪᓚᐅᖅᖃᑕᖅᖃᒥᖅᖼᖅᖃᖅ ᖃᓄᑐᐃᒪᖼᐊᖺ ᐊᐱᖅᑲᑎᖼᑐᖼᕝᕞᖼᓕᒋ ᐊᖺᖼᕝᕞᓚᓄᑦ. ᐃᓗᓯᑎᔅᔭᖼᒥᖼᓂ
ᐃᓗᓱᖅᑎᓯᐊᑕᖅᖃᒥᖅᖼᕝᕝᑦ ᐃᓗᓯᑎᔅᖼᑯᑦ ᐊᐅᓚᑎᖽᖼᓕᓄᑦ ᐅᖼᓚᔪᖼᖅᖃᖅᕝᕞᖼᓕᓄᑦ ᐅᖼᓚᔪᖼᖅᖃᒥᑎᖼᑦᓐᑦ.

ᐃᓗᖼᓄᑦ ᐃᓯᓕᒋᔪᖼᑲ ᑐᖼᖅᒙᐅᖽ'ᔅᒧᖼᒪᖼᒥᑦᖼᓚᑕ. ᖃᓄᐃᓯᐅᖼᕐᖃᒥᖅᖼᓕ?

ᐃᓗᓯᑎᔅᔭᖼᖼᖼᓂ ᖃᐅᔭᖼᐊᖼᒙᖼᖺ ᐊᐅᓚᑕᐅᖼᖼᖃᒥᑐᓕᖼᓚ ᐃᓯᓕᖽᖼᔾᐅᖽᐅᖼᑎᖼᓂ.

  - ᐃᓗᖼᖼᑐᑎᔅᔭ ᐃᓗᓯᑎᔅᔭᖼᖼᖼᓂ ᐅᖼᓚᖼᖺᖼᓚᐊᖼᓚᖼᖼᑦᓂ.
  - ᐃᓗᓯᑎᔅᔭᖼᒥᖼᓂ ᐃᓗᖼᖼᑐᑎᔅᔭᖼᖼᖃᒥᖼᓕᐊ, ᑭᐅᔭᐅᖼᖼᓪᖼᖼᐅᖺᖼᖺᖼ ᓕᒪᖼᒙᖼᓃᖼᖼᑦᒐᐊᐅᖼᖺ,
    ᐃᓗᓯᑎᔅᔭᖼᒥᖼᑯᑦ ᐊᐅᓚᑎᖽᖼᓕᓄᑦ ᐅᖼᓚᔪᖼᖅᖃᒥᑎᖼᑦᓐᑦ.
  - ᐃᓗᓯᑎᔅᔭᖼᒥᖼᑯᑦ ᑲᑎᒪᔭᖼᖼᖼᖼᓚᓄᑦ ᖃᐅᔭᖼᐊᖼᖼᖼᖼᓂᔪᖼᖼᖺᖼᖼᑦᑐᖼᑦᓐᑦ.
  - ᑕᖼᖼᖼᐊ ᐱᓕᕆᐊᖽᖼᔾᑭᓕᐊᖼᖼ ᐱᓕᕆᐊᖽᖼᔾᖼᖼᓂᖼᖼᒥᖼ<ᖼᑦᑦ, ᐊᖺᖼᑐᖼᖼᔾᒪᖼᖼᖼᒐᖼᖼᖼᓪᖼᓚᓄᑦ ᑎᑎᖼᖼᖼᖼᑦᐊᐊᖼ
    ᖃᐅᔭᐅᖼᖼᑭᖼᖼᖼᖼᒙᑦ'ᑦᖼᒙᖼᖼᖼᖼᑦᓐᑦ.

ᒐᖼᖼᒙᖼᖺ ᐃᓗᓱᖅᑎᑕᐅᖼᖼᖼᒙ ᐃᑲᔪᖼᖼᑕᐅᖼᕐᐊᖼᖼᖼᖺᖼᖼᖺᖼᖼᓚ ᐃᓕᖼᖼᒥᖼᓂ ᓴᓇᔪᓚᐊᖼᖼᖼᓂᖼᑦ. ᑭᖼᒥ
ᐃᑲᔪᖼᖼᖼᒙ'ᒙᖼᖼ<ᖼᑦ ᓄᓇᐊᖼᖼᒥᖼᑦ ᐃᓗᓯᑎᔅᔭᖼᖼᖼᔾᐊᖼᖼᑦᑯᑦ?

ᓄᓇᐊᖼᖼᒥᖼᑦ ᐃᓗᓯᑎᔅᔭᖼᖼᖼᔾᐊᖼᖼᑦᑯᑦ ᒐᖼᖼᒙᖼᖺ ᐃᓗᓱᖅᑎᓂᖼᑦ ᐱᓕᕆᐊᖽᖼᖼᓇ ᐊᐅᓚᑎᖼᖼᑕᖼᖼᖼᖼᖼᖼᑦᑦᑦᑦ ᑎᑎᖼᖼᖼᖼᖺᐊᐊᖼ
ᖼᑐᖽᖼᖼᖼᑎᖽᖼᖼᖼᖼᖺᑦᑦ ᐊᖺᖼᑐᖼᖼᔾᒪᖼᖼᖼᖼᒙᖼ ᑎᑎᖼᖼᖼᖺᐊᐊᖼᓂᖼᖼᖼᖼᓚᖼᖼᖼᖼᑦ, ᐃᑲᔪᖼᖼᖼᑕᖼᖼᖼᓇᐊᖺᖼᖼᖼᖼᒙᖼᖼᖼᖼᖼ ᖃᐅᐃᖼᖼᑐᔾᖼᓚᖼᖼᖺᖼ ᐃᑲᔾᖼᖼᑦᑦᖼᖺᖼ
ᒐᖼᖼᒙᖼᖼᖼᑎᖼᖼᖼᑦᐊᖼᑦ, ᐱᖼᖼᑕᑐᐊᖼᖺ ᓴᓇᔪᖼᖼᖼᒙᖼᖼᖼᓚᖼᖼᖼᖼᖼᖺ ᐃᓕᖼᖼᒥᖼᖼᖺᖼᓚ ᐊᖼᖼᒪᖼᒙᐊᖽᖼᖼᖼᓇᐊᖼᖼᖼᖺᑦ.

ᑕᖼᖼᖼᐊ ᐱᓕᕆᐊᖽᖼᖼᑦ ᐊᖼᖼᖼᓇᐅᖼᖼᔾᖼᔾᑐᐃᖼᖼᖼᖼᒪᖼᖼᑕᐊᖼᖼᖼᑦ, ᖃᐅᐃᖼᖼᑕᖼᖼᖼᖼᖼᖼᓄᑦ ᓪᖼᖼᑦᖼᖼᖼᖼᖼᒙᖼᖼᖼᓚᖼᖼᖼᐊᖼᖼᖼᖼᖼᑦᖼᖼᖼᖼᖼᒙᑦᑦᑦ
ᐱᖼᖼᑕᑐᖼᖼᖼᖼᖺᑐᖼᖼᑕᖼᖼᖼᖼᖼᓕᑦᖼᖼᓚᑦᖼᖼᑐᖼᖼᖼᖼᖼᖺ.

ᓄᓇᐊᖼᖼᒥᖼᑦ ᐃᓗᓯᑎᔅᔾᐊᖼᖼᑦᑯᑦ ᐱᓕᕆᐊᖽᖼᖼᖼᖼᖼᖼᓇ ᑎᑎᖼᖼᖺᐊᐊᖼᓄᑦ ᐅᖼᓚᔪᖼᖅᖃᒥᑎᖼᑦᑦ ᐊᖼᖼᓪᖼᖼᖼᐊᖼᖼᖼᖺᖼᖼᖼᖺ ᑐᖼᖼᖼᖼᖼᖼᖺᑐᐊᖼᖼᖼᓚᓄᑦ.

ᖃᓂᖼᑦ ᓄᓇᐊᖼᖼᒥᖼᑦ ᐃᓗᓯᑎᔅᔭᖼᖼᖼᔾᐊᖼᖼᑦᑯᑦ ᐃᓯᓕᒪᐅᖼᖼᖼ<ᖼᖼᑦ<ᖼᑦᖼ ᓄᖼᖼᖼᓂ ᐃᓗᖼᖼᖼᑖᑦᖼᒥᖼᓂᖼᖼᖼᔾᖼᖼᖺᑦ?

ᓄᓇᐊᖼᖼᒥᖼᑦ ᐃᓗᓯᑎᔅᔭᖼᖼᖼᔾᐊᖼᖼᑦᑯᑦ ᐃᓗᓯᑎᔅᔭᖼᖼᖼ ᓴᓇᔪᖼᖼᖼᖺᖼ ᑐᓄᐅᖼᖃᖼᐊᖼᖼᖅᖃᖅᑐᖺᐊ ᐃᓯᓕᒪᐅᖼ<ᖼᖼᑦᖼ ᓄᖼᖼᖼᖼᖼᓂ
ᐃᓗᓯᑐᐅᖼᖼᑎᖼᖼᖼᓄᑦ ᖃᖼᔾᖼᖼᖺᖼᓚ. ᐊᖼᖼᔾᖼᔾᖼᒐᖼᖼᑦᑦ <ᖼᖼᖼᐊᖼᖼᖺᖼᑐᖼᖼᖼᖼᖺᑐᖼᖼᖼᖼᖼᓂ ᓚᖼᖼᖼᖼᖼᖺᖼᑐᖼᖼᖼᖼᖼᑦ ᑐᐅᖼᖺᐊᖼᖼᖼᓚᑦᖼᖼᖺᖼᓄᑦ
ᑭᐊᐅᖼᖼᑐᖼᖼᖼᖼᑎᖼᖼᖼᖼᒙᑦᑯᑦ ᐊᖼᖼᔾᖼᔾᐊᖼᖼᖺᖼ ᑐᖼᖼᖺᑦᖼᖼᒙᖼᖼᖼᑦᑦ ᓄᓇᐊᖼᖼᒥᖼᑦ ᐃᓗᖼᖼᑎᖼᐊᖼᖼᖼᖼᑎᐊᖼᖼᖼᑐᖼᖺᐊ ᓪᖼᖼᒪᖼᖼᖼᖼᖺᖼᖼᖼᑐᖼᖼᑦᑦ,
ᓚᖼᖼᖼᑎᐊᖼᖼᖼᑦᑦ ᐊᖼᖼᒪ ᐱᖼᖼᑕᖼᖼᖼᖺᖼᑐᖼᖺ ᓄᖼᖼᖺᑦᓚᒥᖼᖼᖼᖺ ᐊᖼᖼᒪ ᓯᖼᖼᖼᐅᖼᖽᖼᖼᖼᓄᑦ ᓄᖼᖼᖼᖼᖺᖼᑦ ᐃᓗᖼᖼᑎᐊᖼᖼᖼᖼᑎᐊᖼᖼᖼᑐᖼᖼᑦ.

ᖃᐅᔨᐅᓪᓗᐊᖅᓂᖕᒡ ᐅᑕᖅᕆᓂ ᐊᑐᖃᑦᑕᖅᐳᑦ ᐃᓪᓗᓂ ᑐᓂᐅᖃᐃᖃᑦᑕᖅᐳᑦ, ᐃᓪᓗᓕᕆᔭᖕᒃᑯᑦ ᑎᑎᖅᖃᔮᒃᑕᖅᑕᖅᐳᑦ, ᐊᒻᒪ ᐅᓪᓗᒥᐅᔭᖅ ᐃᓄᖕᓂᑦ ᐃᓪᓗᓯᓐᐊᖅᑐᓂ %−ᖕᒥᑦ ᐊᑐᖅᑕᐅᓪᓗᑎᑦ. ᓄᓃᑦ %−ᖕᒥᓂ ᐊᑐᖃᑦᑕᖅᐳᑦ ᓄᓇᓂᓪᓗ ᐃᓪᓗᓕᐅᖅᐸᖕᑎᑦ.

ᐊᑐᖃᑦᑕᖅᑎᖕᓯᓂ ᐃᓯᒪᖕᑭᐳᖃᑦᑕᖅᐳᑦ ᑐᓂᔭᕐᒪᑎᓪᓗᖕᑦ:

ᖃᐅᔨᓂᖕᒥᑦ ᐅᑕᖅᕆᑦ/ᐱᑕᖃᖅᑐ = %−ᖕᒥᑦ ᑎᑎᖅᖃᔮᕐᑦ ᐃᓪᓗᕹᑎᑎᔭᐳᕐᑦ

ᐊᑐᖃᑦᑕᖅᑎᖕᒥᑦ ᓇᓄᐊᐃᑉᓇᖕᔮᑎᑎᖅᑏᐳᑐᖓᑦ ᐃᓄᐃᑦ ᐃᓪᓗᓯᓐᐊᖅᑐᓂ ᓄᓇᖕᑉᐊᓂ ᓄᓇᖕᕋᑖᓂᓪᓗ. ᐃᒪᓕᖅᓯᖅ ᑐᖕᓴᒥᑎᑕᐳᑦ ᓴᓂᖕᕀᖁᑕᐳᓂᐊᖅᑐᓂᖕ ᐃᓪᓗᓂᖕ ᐊᑐᖅᑐᐊᖅᑕᐳᕐᓴᓂᖕ ᐱᖕᑎᐊᑖᑦ ᑎᑎᖅᖃᔮᕐᑲᐴᓪᓗᑎᖕ, ᐊᑦᒍᖅᑐᑕᐳᕐᖓᖕᒡ ᐱᖕᑎᐊᑖᑦ ᖃᐅᔨᓂᖕᒥᑦ ᒪᓐᑕᐳᓪᓗᑎᖕ ᐃᓪᓗᓂᖕ ᐊᑐᖕᑐᐊᖅᑕᐳᕐᓴᓂᖕ ᐱᖕᐳᖕᑎᐊᖕᒐᖕᓂᖕ ᓄᓇᖕᒐᖕᓂ, ᓴᖕᑭᑎᓇᐴᖕᓇᐊᖕᕃᖕᑯᑕ ᐳᖕᕀᖕᒐᖕᓂᖕ ᖃᐳᕀᕐᑕᐳᕐᖁᑕᖕᑐᒡᖕ ᒥᕐᕀᐸᔮᐊᖕᓂᖕ ᐱᖕᐳᖕᑎᐊᖕᒐᖕᔼᖕᑯ. ᓄᓃᑦ ᒪᓂᖃᑦᑕᖅᐳᑦ %−ᖕᓯᓂ.

ᓄᓇᓕᒑᑦ ᐃᓪᓗᓯᓐᐊᖅᑐᐃᖕᓇᐳᕐᑦ ᑲᕀᒥᖕᓴᖕᑕᐳᓂᖕᓗ ᑎᑎᖅᖃᔮᕐᖓᖕᒃᓱᐊᖕᒐᖕᓂᒡᑕ.