



Indian and Northern
Affairs Canada

Affaires indiennes
et du Nord Canada



Budget 2005 Housing

Alberta Region
February 2008

Feb. 27-28, 2008

Alberta First Nations Housing Workshop

CIDM 586269

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Canada



Budget 2005 Housing

- \$ 295 million was announced in Budget 2005
- targeted funds were delivered by Canada Mortgage and Housing Corporation (CMHC) and Indian and Northern Affairs Canada (INAC) to stabilize housing situation on-reserve and begin to address some of the backlog.
- There were five programs under Budget 2005 Housing:
 - CMHC Non-Profit Housing or NHA S.95
 - CMHC RRAP (172 units)
 - INAC New Units for Individual Home Ownership or Band-owned Market Rental (\$ 25 K contribution)
 - INAC Renovations (\$ 18 K contribution)
 - INAC Lot Servicing (up to \$ 25 K contribution for water & sewer servicing)

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Budget 2005 Housing Allocation Potential National and Alberta Annual Activity

Activity	2005-06 Units / Lots	2006-07 Units / Lots	2007-08 Units / Lots	Total Units / Lots
CMHC S. 95 - National	2,200	2,200	n/a	4,400
CMHC S. 95 – Alberta	276	275	n/a	551
CMHC RRAP - National	555	556	n/a	1,111
CMHC RRAP – Alberta	172	n/a	n/a	172
INAC New Units - National	750	750	500	2,000
INAC New Units – Alberta	126	126	84	336
INAC Renovations - National	111	278	n/a	389
INAC Renovations - Alberta		60	n/a	60
INAC Lot Servicing – National	1,850	3,050	500	5,400
INAC Lot Servicing - Alberta	41	627	84	752

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Budget 2005 Housing CMHC Non-Profit Housing Program

Spring 2005 allocation of 551 units

	Total 2005-06	Total 2006-07	Total 2005-07
Total Units	302	331	633
Total Loan Amount	\$ 26,563,335	\$ 31,374,680	\$ 57,938,015
Total Capital Cost	\$ 37,554,333	\$ 42,526,116	\$ 80,080,449

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Regular Budget CMHC Non-Profit Housing Program

	Total 2005-06	Total 2006-07	Total 2005-07
Total Units	108	95	203
Total Loan Amount	\$ 9,539,511	\$ 10,247,688	\$ 19,787,199
Total Capital Cost	\$ 13,300,050	\$ 13,597,239	\$ 26,897,289

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2005-07

CMHC Non-Profit Housing Program

supported with INAC Lot Servicing

	Budget 2005 Total 2005-06	Budget 2005 Total 2006-07	Regular Budget Total 2005-06	Regular Budget Total 2006-07	Total 2005-07
Total Units	302	331	108	95	836
Total Loan Amount	\$26,563,335	\$31,374,680	\$ 9,539,511	\$10,247,688	\$ 77,725,214
Total Capital Cost	\$ 37,554,333	\$42,526,116	\$13,300,050	\$13,597,239	\$ 106,977,738

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Budget 2005 Housing – INAC Programs

Budget 2005 housing programs have specific conditions including:

- Mandatory occupancy charges
- Housing units inspected to adhere to *National Building Code* and national *CMHC Residential Rehabilitation Assistance Program* standards
- No stacking of Budget 2005 housing programs except for INAC lot servicing
- The borrower is responsible for financing
- All current fiscal year INAC funds are to be spent by March 31.



Budget 2005 Housing INAC Renovations Program

Spring 2005 allocation of 60 units

	Total 2005-07
Total Units	539
Total Expenditure	\$ 1,755,000





Budget 2005 Housing INAC New Units Program

Spring 2005 allocation of 336 units

December 2007	Total 2005-07	Total 2007-08*	Total 2005-08
Total Units	392	31	421
Total Expenditure	\$ 10,300,000	\$ 678,671	\$ 10,978,671

* estimate

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Budget 2005 Housing INAC Lot Servicing Program

Spring 2005 allocation of 752 lots

December 2007	Total 2005-07	Total 2007-08*	Total 2005-08
Total Units	785	191	976
Total Expenditure	\$ 15,855,000	\$ 3,390,500	\$ 19,245,000

* estimate

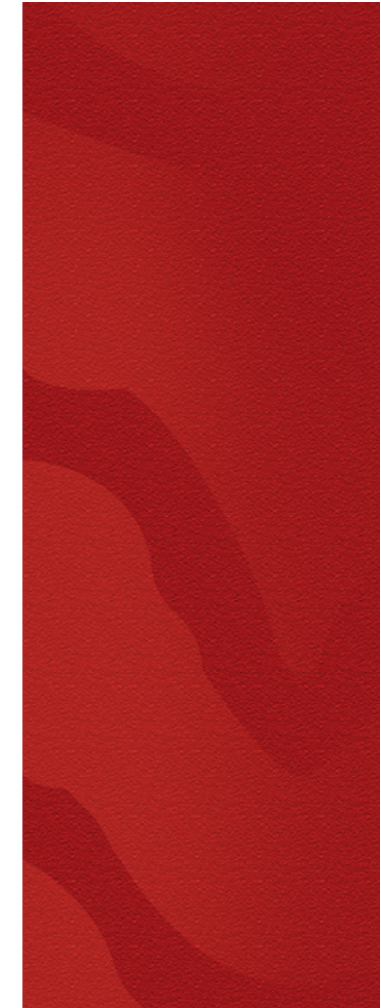
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Budget 2006 Housing

- In the May 2006 Budget \$300 million for off-reserve housing was announced and Alberta's share of these funds is \$48.4 million.
- Alberta Municipal Affairs and Housing administers these funds over three years to address the affordable housing needs of Aboriginal households living off-reserve.
- Organizations may submit proposals for new housing units, home repairs and home ownership assistance.
- More information available from web site:
www.municipalaffairs.gov.ab.ca or Don Squire, Alberta Municipal Affairs and Housing at ph: 780-427-5786.





Budget 2007 Housing

- On April 20, 2007 the Honourable Jim Prentice, Minister of Indian and Northern Affairs Canada, the Honourable Monte Solberg, Minister responsible for Canada Mortgage and Housing Corporation announced the \$300 million First Nations Market Housing Fund
- This fund is an innovative tool to help interested First Nations take steps to ensure their members living on-reserve can obtain loans from financial institutions and build, buy or renovate a house.
- Participation in the Fund is voluntary — it will be available for those First Nations who choose to apply and qualify.
- The Fund will be national in scope and run by a Board of Trustees made up of individuals drawn from First Nations, financial institutions, such as banks and other lenders, and the federal government.

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Alberta INAC Housing/Capital Personnel

For more information on:

- INAC Ministerial Loan Guarantees contact:
 - David Pare at 780-495-3791 or email: pared@inac.gc.ca or
 - Dianne Carlson at 780-495-2881 or email: carlsond@inac.gc.ca
- INAC Housing Reports and current housing projects contact:
 - Michael Gobert, Capital Officer (Treaty 8) at 780-495-4364 or email: gobertm@inac.gc.ca
 - Sharon Waughtal, Capital Officer (Treaty 6) at 780-495-6686 or email: waughtals@inac.gc.ca
 - Dave Swindells, Capital Officer (Treaty 7) at 780-495-2878 or email: swindellsd@inac.gc.ca
- Budget 2005 Housing Programs contact Dianne Carlson at 780-495-2881 or email: carlsond@inac.gc.ca or Merv Clarke at 780-495-2877 or email: clarkem@inac.gc.ca

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