

CMHC Housing Programs

February 27 and 28, 2008



CMHC Section 95 and RRAP Process

- Expression of Interest (EOI) letters are sent out each year in February/March
- First Nations are asked to complete the form and return the EOI to CMHC signed off by Chief and Council by the due date

EOI – Programs Available

- Section 95
 - New Construction
 - Purchase
 - Renovation
- RRAP
 - Regular
 - Disabled
 - Rental
- HASI (Home Adaptations for Seniors Independence)
- SEP (Shelter Enhancement Program)
- Home Ownership Options
- Training Programs

CMHC Section 95 and RRAP Process

- The regional housing liaison committee meets to review all the EOI replies
- The committee has representatives from CMHC, INAC, Health Canada and each Treaty Area
 - Ray Gadwa, Treaty 6
 - Howard Beebe, Treaty 7
 - Lonnie Belrose, Treaty 8
- The committee determines the factors to be used as part of the planning process for CMHC.

Section 95

- Once the committee has met and determined allocations, CMHC sends letters out to each First Nation advising them of their Section 95 Housing allocation.
- All program related questions should be addressed with your CMHC Program Advisor

2007/08 Alberta Allocations

- Section 95 – Plan 99 units
 - Subsidy value \$17,660.000 over the life of the loan
- RRAP – 132 units
 - RRAP forgivable loans \$2,224,904
- HASI – 7 units
 - \$24,500

Section 95

First Nation sends the entire application package to CMHC.

- Information on what is included in the application package can be provided by the CMHC Program Advisor

Section 95

- Once project is approved, CMHC contracts the inspections and plan review to an inspector
- The inspector is responsible to inspect the unit (s) for progress advance purposes
- The First Nation must ensure the unit(s) are being constructed to meet code compliance
- CMHC requires certification from the First Nation that the unit(s) have been built to code prior to release of the final holdback.

Section 95

- Ministerial Loan Guarantee (MLG) are issued based on the site and legal descriptions, it is important to remember that once the MLG is issued the sites should not be changing. Changes to legal descriptions requires the resubmission of required paperwork to CMHC and INAC.
- CMHC requires, prior to an accountable advance being made backup documentation which supports the need for the funds.
- CMHC requires copies of the insurance during construction and fire insurance once the units are built.

Section 95 homes



SOCIÉTÉ CANADIENNE D'HYPOTHÈQUES ET DE LOGEMENT

Section 95



RRAP

- Regional Housing Liaison Committee determines the allocations to the First Nation
- First Nation and RRAP delivery agent advised of the allocation
- First Nation identifies homes to receive RRAP
- Delivery agent determines if the unit and occupant are eligible
- Delivery agent prepares the list of work required and the First Nation gets quotes to do the work and returns to the Agent along with other program required information
- Delivery agent then provides CMHC with the required paperwork

RRAP

- Once First Nation receives approval from CMHC they have 6 months to start and one year from the approval date to complete all the required work as outlined on the approved work description
- RRAP agent inspects unit and provides necessary paperwork based on program guidelines and advises CMHC when complete.

Questions

