
FEDERAL AND PROVINCIAL
HOUSING ASSISTANCE PROGRAMS
AVAILABLE FOR
RURAL AND NATIVE CLIENTS

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FOREWORD

As part of its research activities the Program Evaluation Division relies on the goodwill of individuals and government agencies for access to information. In the same spirit of goodwill the Division makes every effort to share the results of those information gathering activities. This report is the result of one such exercise.

A complete list of available reports can be found at the back of this publication. Any comments on this or other reports would be most welcome.

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PREFACE

The tendency for government assistance programs to proliferate seems to be a characteristic of the modern state. Nowhere is this more evident than in Canada, where, to combat housing and housing-related problems, the federal and provincial governments have combined, and sometimes competed, to provide an overwhelming array of housing programs. It now seems that there is a program to deal with every conceivable housing problem in its peculiar local context.

As a consequence of such proliferation the housing policy market, the analyst and the program administrator responsible for the expenditure of public funds are faced with the almost impossible task of assessing the impact of related programs, the need for existing or new programs and the efficiency with which funds are being utilized. This is particularly striking in the case of housing assistance programs directed to rural residents in Canada. In launching an overall evaluation of federal assistance to rural and native residents it became immediately obvious that the considerable amount of provincial activity in the area had to be documented and understood. Apart from the Province of Alberta, there were no comprehensive statements on the nature, extent or relative effectiveness of such programs. This report, therefore, represents a first step toward providing a comprehensive statement about federal and provincial programs designed to help rural residents deal with their housing programs.

Although the report is primarily intended for use in the review and evaluation of the federal Rural and Native Housing Program, it should be of interest to housing officials and others involved in rural housing. To the best of our knowledge the information is accurate to September, 1979, but notice of any errors of fact or omission will be welcomed.

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INTRODUCTION

The purpose of this report is to provide a basis for evaluating CMHC's Rural and Native Housing Program against other Federal, Provincial and Territorial housing assistance programs which are available to rural and native clients. The report contains summary descriptions of these housing programs including the purpose of the program, the client criteria, the form of assistance, budget commitments and activity level. Programs which are unilaterally federal are described at the front of the report and are then followed by federal/provincial, and provincial and territorial programs by province and territory. The information was obtained during the months of June, July and August, 1979 by conducting a telephone survey and asking those agencies in charge of housing programs to send descriptions of their current programs.

Federal Activity:

Besides CMHC, there are currently only two other Federal Government departments who are involved in housing programs. They are, the Department of Indian and Northern Affairs (DINA) and the Department of Regional Economic Expansion (DREE). DINA, in conjunction with CMHC administers two housing assistance programs, both of which are for status Indians. DREE presently has housing programs operating in the provinces of Prince Edward Island, New Brunswick and Alberta.

Although no mention of the Canada Assistance Program (CAP) is made in this report, an attempt was made to determine the amount of money being paid through the shelter component to rural residents. CAP is a cost-shared program (50/50) with each province administering its own program. The provinces are not required to produce standardized statistical reports, resulting in great variation interprovincially. Most provinces did not have a shelter breakdown as CAP is usually administered to individuals with no income, and covers an individual's basic needs, not simply one specific item such as shelter. Therefore, the data available from the Department of National Health and Welfare regarding CAP was not very meaningful for the purposes of this study.

Provincial Activity:

A number of provinces have programs which were not designed solely for the rural and native clients, but for any low income person in the province. For programs such as these, both the rural and urban activity, where possible, have been recorded.

An overview of all federal and provincial housing programs which are discussed in this report is provided in Appendix I and Appendix II. In Appendix III, the federal, provincial and territorial contacts made during the compilation of this report are provided in the event that more detailed information regarding the programs is required by the reader.

FEDERAL
PROGRAMS

RURAL AND NATIVE HOUSING PROGRAM

Canada Mortgage and Housing Corporation's Rural and Native Housing Program was initiated in February, 1974. The program consists of various program instruments, namely Section 40 Homeownership,* the Rural Residential Rehabilitation Assistance Program, Emergency Repair Program and a Training Program. Sustaining Grants and Project Funds are available under Section 36(g) and 37.1, respectively. The three main delivery mechanisms (Section 40, Rural RRAP and ERP) are summarized at the beginning of this report. A chart summarizing the whole RNH program precedes these summaries.

*Section 40 is a Federal/Provincial cost-sharing program where capital costs and losses are shared on a 75/25% basis.

CHART I

RURAL AND NATIVE HOUSING PROGRAM

- to acquire, construct and rehabilitate 50,000 units by 1981
- to promote client involvement in the developing and planning of these units

Section 40	Rural RRAP 34.1	ERP 36(g)	Sustaining Grants 36(g)	Project Funds 37.1	Training Program 36(g)
make private ownership available to low income families by gearing monthly payments to income in accordance with a purchase to income scale	bring substandard housing to an accepted level of health and safety standards	bring a housing unit to an accepted level of health and safety standard on a short term basis pending the provision of replacement housing	to fund native groups to develop strong delivery systems and helping rural clients identify their housing needs	funds are available to rural and native community groups to undertake housing projects for themselves and other low income families	-secondments -client training -cadre training -training materials to fund client groups to acquire the managerial and technical skills to help them become involved in resolving their housing problems

Section 40 Homeownership

Responsibility

Centre: CMHC and/or province.

Purpose:

The objective of Section 40 RNH Home Ownership Program is to make private ownership available to low income families by gearing monthly payments to income in accordance with a purchase-to-income scale. Section 40 funds may be committed for acquisition of land for the construction of new units. Section 40 is also used if the cost of rehabilitating a unit exceeds the maximum RRAP loan but would be cheaper than constructing a new unit.

Client

Eligibility:

The program applies to all people living in centres of 2,500 and less, and must be earning less than \$12,000. Priority is given to those clients who can demonstrate the greatest need, determined by weighing the following:

- family size, large family given priority over small, overcrowded families given priority over less crowded
- client income - low income given priority
- condition of present accommodation worst conditions given priority

Form of Assistance:

Housing units are made available to low income clients on a payment geared to income scale.

Budget

Commitments:

Since the inception of the program to December 31, 1978 \$195,654,000 has been committed.

Activity Level:

Since the inception of the program to December 31, 1978, 7,753 units have been made available to the client group.

Program Outlook:

Unknown

Rural Residential
Rehabilitation Assistance Program

Responsibility
Centre:

CMHC

Purpose:

The purpose of this program is to bring substandard housing in rural areas to an accepted level of health and safety standards.

Client
Eligibility:

To qualify for a rural RRAP loan, clients must live in a community comprised of 2,500 people or less and may earn no more than \$11,000 annually. Priority is given to those in lowest income groups, the elderly, and large households. In 1978, this program was extended to Indians living on-reserve.

Form of
Assistance:

Rural RRAP assistance is offered in the form of a repayable and non-repayable loan. The maximum loan amount for rehabilitating an existing unit is \$10,000. Included in this \$10,000 is a maximum grant amount of \$3,750. To be eligible for total grant forgiveness, families must be earning \$6,000 or less. Those families earning over \$6,000, but under \$11,000 are eligible for part forgiveness, on the basis of a sliding scale. In addition to the \$6,000 ceiling for total grant forgiveness, clients must remain in the unit for 5 years once it has been rehabilitated.

Budget
Commitments: In 1978, \$58,808,000 was committed for rural RRAP and \$978,000 for RRAP on-reserve.

Activity Level: Rural RRAP is the main vehicle through which the RNH program will achieve its 50,000 unit target. In 1978, RRAP was responsible for 74% of the activity level. In 1978, 13,149 units received assistance through the rural RRAP program, and 184 units for RRAP on-reserve.

Program Outlook: Unknown

Emergency Repair Program

Responsibility
Centre:

CMHC.

Purpose:

The purpose of this program is to provide funds to deal with emergency repairs in order to bring a house to an accepted level of health and safety standards on a short-term basis.

Client
Eligibility:

Priority is given to those of lowest income and worst housed. The house receiving the repairs must be the main dwelling unit, as well as being owned by the occupant.

Form of
Assistance:

An amount of \$1,500 per unit is provided for materials, labour and administration. Any repairs under the emergency repair program which exceed the \$1,500 limit must be reviewed by the Rural and Native Housing Review Committee.

Budget
Commitments:

The total commitments under the Emergency Repair Program from its inception in 1974 to the end of 1978 total \$2,922,881.

Program Outlook: Unknown

SECTION 58 - NHA

The objective of Section 58 residual lending is to ensure that qualified Canadian resident applicants obtain NHA financing directly from the Corporation when they do not have access to or are unable to obtain financing from the private lending sector. This includes homeownership, rental, Graduated Payment Mortgage (GPM) and the Indian Off-Reserve Housing Program.

Off-Reserve Housing
Program-Section 58

Responsibility
Centre:

DINA in conjunction with CMHC.

Purpose:

The purpose of this program is to aid registered Indians who want to establish themselves within a community, off the reserve and nearer to work opportunities.

Client
Eligibility:

Applicants must be registered Indians who are gainfully employed and wish to remain off the reserve.

Form of
Assistance:

Applicants must obtain a first mortgage loan from CMHC or another approved lender. They then become eligible for a forgivable loan up to \$12,000 (depending on income) from DINA. This forgivable loan is recorded as a second mortgage.

Budget
Commitments:

1978 - 2.9 million* (est)
(for both on and off reserve programs)

Activity Level:

Figures from 1978-79 indicate that there were 24 approved loans resulting in 1972 units.**

Program Outlook: Unknown

* Aggregate figure.

** Source: Statistical Services Division, CMHC

SECTION 59 - NHA

On-Reserve Housing
Program-Section 59

Responsibility
Centre:

The Department of Indian and Northern
Affairs (DINA), in conjunction with
CMHC.

Purpose:

The purpose of this program is to
improve the housing situation on Indian
reserves by constructing new units or
rehabilitating existing units.

Client
Eligibility:

Clients must be status Indians living on
reserves. The client must also be
recommended by the Band Council.

Form of
Assistance:

Assistance is in the form of a grant to
a maximum of \$12,000 (depending on
income) for the construction of a new
home. Grants up to \$6,000 are provided
for the renovation of an existing house.

Budget
Commitments:

1978 - \$2.9 million (est)* (for both on
and off reserve housing program)

Activity Level:

In 1978 to the end of May 1979 there
have been 72 loans for a total of 216
units.**

Program Outlook: Unknown

* Aggregate figure.

** Source: Statistical Services Division, CMHC

HIP - CHIP

The federal Home Insulation Program (HIP) was introduced in the provinces of Prince Edward Island and Nova Scotia in November, 1976. In September, 1977 the Canadian Home Insulation Program (CHIP) was made available to the remaining provinces. Statistics regarding the rural activity level were not possible to obtain.

Home Insulation
Program

Responsibility
Centre:

The daily management of this program is the responsibility of regional offices in Prince Edward Island and Nova Scotia.

Purpose:

The purpose of this program is to save energy used for space heating by stimulating action on the part of individual Canadians to upgrade the thermal efficiency of the existing housing stock.

Client
Eligibility:

Homeowners, tenants and landlords of buildings three stories or less, constructed prior to 1977 are eligible for assistance. The program only applies to Prince Edward Island and Nova Scotia.

Form of
Assistance:

Grants of up to \$350 for material or one-third the cost of material plus labour up to \$500 is available to help offset insulation costs for insulating attics, walls, basement, installation of storm doors and multiple glazing as well as weatherstripping and caulking. The grant also covers consequential work such as covering insulation with dry-wall and installation of vapour barriers.

Budget

Commitments:

The entire cost of the grants are paid
for by the Federal government.

1980/81 \$8,800,000

Activity Level:

A total of 156,254 grants have been
issued to September 7, 1979 worth
approximately \$58.7 million.

Program Outlook:

Unknown

Canadian Home
Insulation Program

Responsibility
Centre:

The daily management of this program is the responsibility of regional offices of CHIP.

Purpose:

The purpose of this program is to save energy used for space heating by stimulating action on the part of individual Canadians to upgrade the thermal efficiency of the existing housing stock.

Client
Eligibility:

Homeowners, tenants and landlords of buildings three stories or less, constructed prior to 1961 are eligible for the program. The program applies to all provinces except Prince Edward Island and Nova Scotia.

Form of
Assistance:

Grants of up to \$350 for material and \$150 for labour are available to help offset insulation costs for insulating attics, walls, basements or exterior floors.

Budget
Commitments:

The entire cost of the grants are paid for by the Federal Government.

1980/81	67,700,000
1981/82	69,200,000
1982/83	72,500,000
1983/84	74,200,000
1984/85	78,000,000

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Activity Level: A total of 167,708 grants have been issued to September 19, 1979 worth approximately \$46.8 million.

Program Outlook: Unknown

FEDERAL/PROVINCIAL
AND
PROVINCIAL
PROGRAMS

NEWFOUNDLAND

The Newfoundland and Labrador Housing Corporation has no programs geared to the rural and native client group other than CMHC's Rural and Remote Housing Program. They did at one time have a program called Homes for the Needy, but there is currently no activity under this program as it is the intention of the Corporation to phase it out completely. Persons seeking assistance through this program are being accommodated through the Rural and Remote Housing Program.

This lack of provincial housing assistance programs may account for the exceedingly high level of activity under the Rural and Remote Housing Program. According to H. Rostum's "Report on the Achievements of the Rural Residential Rehabilitation Assistance Program" Newfoundland has exceeded its initial target by 208 per cent, for a total of 3,946 units by the end of 1978.

PRINCE EDWARD ISLAND

PEI has a total of six programs, each one subsidized by the Department of Regional Economic Expansion. None of these programs were designed for rural areas only, but rather for low income groups as a whole. However, based on the activity level, one can see that these programs are equally applied to rural areas without being restricted to a particular low income group.

Serviced Lot Subsidy
Program

Responsibility
Centre:

The Prince Edward Island Housing
Corporation.

Purpose:

The purpose of this program is to provide assistance to families wishing to purchase a serviced building lot, or a serviced lot plus a newly constructed housing unit. This program was initiated in 1976.

Client
Eligibility:

Eligible applicants must have an annual income not exceeding \$17,500. The lot must presently not be owned by the applicant and have frontage of not more than 100 feet. As a minimum, the lot must have access to a sanitary sewer owned or guaranteed by a municipality or the Public Utilities Commission. Applicants must not acquire the serviced lot or the serviced lot plus a newly constructed housing unit before being approved under the Serviced Lot Subsidy Program.

Form of
Assistance:

The amount of assistance is determined by three factors: 1) applicant's income, 2) cost of the lot, 3) services that the lot provides

- all families must pay a minimum of 25% towards the cost of the lot,
- families with incomes under \$13,500 per year are eligible for a forgivable loan of up to \$4,000 per year for a fully serviced lot.

Form of
Assistance:
(Cont'd)

- the available assistance for families with incomes between \$13,500 and \$17,000 will be reduced by \$1 for each \$1 increase in income.
- families with incomes between \$17,000 and \$17,500 may qualify for a minimum forgivable loan of \$500.
- where a serviced lot does not have the full range of services, a family will be eligible for a portion of the full assistance.

Budget
Commitments:

This is a cost shared program with the federal Department of Regional Economic Expansion providing 90% and the Provincial Government 10%. There is a current grant budget of \$360,000 for 1979/80.

Activity Level:

In 1978/79, 159 approvals were made. Of these, 13.5% have been in rural areas.

Program Outlook:

Steady activity is envisaged for 1978/79, but funding beyond this date is uncertain.

Low Income Assisted Home
Ownership Supplement Program

Responsibility
Centre:

Prince Edward Island Housing
Corporation.

Purpose:

This program was designed to provide supplementary assistance to lower income families so that they can obtain homes through the Co-operative Housing Program or Graduated Payment Mortgage.

Client
Eligibility:

Interested families must have applied for assistance under either a GPM or Co-operative Housing and have been turned down due to a family income that was not sufficient to meet the required mortgage payments under these programs.

Forms of
Assistance:

A grant of up to \$4,000 per family is available. The actual amount of assistance is equal to the sum required to reduce the mortgage to the level that the applicant can afford under the GPM or Co-op Programs. Therefore, the amount of assistance depends on the applicant's income and mortgage value of the new house. After the applicant qualifies for GPM or Co-op, the full assistance within those programs is made available to the applicant.

Budget
Commitments:

Funding is shared between the provincial government (10%) and the federal government Department of Regional and Economic Expansion (90%).

Budget

Commitments:
(Cont'd)

For 1979/80, there is a grant budget of \$90,000.00.

Activity Level:

In 1978/79, 22 grants have been awarded, with approximately 50% of these going to rural residents.

Program Outlook:

There has been steady activity in 1978 and the same is envisaged for the remainder of 1979. Funding for the program beyond the end of 1979 is uncertain.

Essential Home
Repair Program

Responsibility
Centre:

The Prince Edward Island Housing
Corporation.

Purpose:

The purpose of this program is to provide grant assistance to low income homeowners for essential repairs on their homes. Essential repair work is any work which, in the opinion of the PEI Housing Corporation, must be carried out without delay in order to ensure the continued structural soundness of the housing unit and/or the physical safety, health and warmth of the applicants. The program has been in operation since 1976.

Client
Eligibility:

The applicant must have a family income of under \$11,000 per year, and the home must be a principal residence and must require essential repairs. Priority is given to those who have not received government assistance on their homes.

Form of
Assistance:

The PEI Housing Corporation provides grants for 50% of the cost of essential repairs to a maximum of \$1,000 while the remaining 50% of the repair costs must be covered by the applicant through the input of cash, approved labour and/or approved materials. Grant recipients must complete their repairs within 60 days of approval. Should additional work be required on the client's home, they are automatically registered for rural RRAP.

Budget

Commitments: Funding is shared between the provincial government (10%) and the federal government Department of Regional and Economic Expansion (90%). There is a current grant budget of \$210,000.00.

Activity Level: From October 1976 to March 1979, there have been 1,661 approvals with approximately 80% of these in rural areas.

Program Outlook: This program is scheduled for termination at the end of 1980.

Home Improvement
Manpower Support

Responsibility

Centre: The Prince Edward Island Housing Corporation.

Purpose:

This program provides supplementary assistance to federal and provincial manpower home rehabilitation projects to help offset the costs for materials. The program has been in operation since 1973.

Client

Eligibility:

Homeowners must have an adjusted annual income of \$8,000 or less. Groups who are approved under a recognized federal or provincial manpower program for a home improvement project may select and refer low income homeowners to the PEI Housing Corporation for grant assistance under the program. Homeowners can receive grant assistance through groups that have been officially approved under a recognized manpower program. Individuals cannot apply independently to the PEI Housing Corporation for assistance under this program.

Form of

Assistance:

A grant of up to \$1,000 is available per housing unit. This assistance is applied against the cost of construction materials used by the manpower group on the rehabilitation effort.

Budget

Commitments:

The funding of this program is shared between the provincial government (10%) and the federal government Department of Regional and Economic Expansion (90%). There is a current grant budget of \$130,000.00

Activity Level:

Over the past three years, the program has operated at 150-258 approvals per year. During 1978/79 approval was given for 258 grants. Approximately 80-90% of all approvals are in rural areas.

Program Outlook:

Reduced activity is projected for 1978/79 (110 approvals). The program is scheduled for termination at the end of June 1979.

Co-operative Housing
Program

Responsibility
Centre:

Prince Edward Island Housing
Corporation.

Purpose:

The purpose of this program is to provide an opportunity for moderate income families to build their own homes through co-operative efforts.

Client
Eligibility:

A prospective homeowner must

- have an income that is adequate to support the mortgage loan and have a satisfactory credit rating
- be a member of a household consisting of at least 2 people
- be prepared to build a home within a radius of five miles of the other co-op members
- build a home (maximum 86.4 sq. meters) in conformance with the Canadian Residential Building Code, and accept the guidelines as set out by the PEI Housing Corporation
- have his application for membership approved by the Board of Directors of the PEI Housing Corporation.

Form of
Assistance:

During the construction period, the PEI Housing Corporation will provide financing to Co-op groups. Once the member's home is completed, the member assumes a mortgage with a private lender.

- depending on income, Co-op members have the option of choosing a conventional NHA insured mortgage or a Graduated Payment Mortgage.
- co-op members may be eligible for assistance under other homeownership programs
- co-op members also save on the cost of their home through bulk purchasing and the use of their own labour.

Budget

Commitments: Small operational budget.

Activity Level: Forty to seventy units per year. In 1978 there were 64 units, with 30 of these in rural areas.

Program Outlook: Continued activity on same level.

Community Housing Strategy

The PEI Housing Corporation is also responsible for the administration of a program called Community Housing Strategy. This is a sub-program of the overall Community Industrial Development Program. The CIDP is intended to stimulate and strengthen economic growth and development outside the two major urban centres of Charlottetown and Summerside. The Community Housing Strategy is meant to assist in meeting housing needs in communities where new enterprise is being generated. The housing funds are intended to supplement existing programming efforts and provide a flexible vehicle for meeting unique area needs. The Provincial and Federal governments evaluate proposals and monitor the program through a committee composed of representatives from:

Department of Industry and Commerce (Prov)
Department of Municipal Affairs
Department of Development
PEI Housing Corporation
DREE

Budget

Commitments: This is a cost-shared program between DREE (90%) and the Province (10%). There is \$185,000 available for grants in the 1979/80 budget.

Activity Level: There is onsite activity in Souris and four other areas are in the process of developing proposals.

Program Outlook: Increased activity as new municipalities begin industrial and residential projects.

CHART II
PROGRAM SUMMARY BY PROJECTS: PRINCE EDWARD ISLAND

PROGRAMS	RNH OBJECTIVES				
	FACILITATE HOME OWNERSHIP	HOME IMPROVEMENT	EMERGENCY REPAIRS	DEVELOP DELIVERY SYSTEMS	PROMOTE CLIENT INVOLVEMENT
<u>Federal/Provincial</u>					
Low Income Assisted Home Ownership Program	Yes	N/A	N/A	No	No
Essential Home Repair Program	N/A	N/A	Yes	No	No
Home Improvement Manpower Support	N/A	Yes	N/A	Yes	N/A
Co-operative Housing Program	Yes	N/A	N/A	N/A	Yes
Serviced Lot Subsidy Program	Yes	N/A	N/A	N/A	N/A
Community Housing Strategy	Yes	N/A	N/A	N/A	N/A

Yes - Same

No - Not an objective of the program

N/A - Does not apply to the program

NOVA SCOTIA

To the end of March 1979 the Nova Scotia Housing Commission was administering an Emergency Repair Program. As this program has now terminated, plans have been made to implement several new programs before the end of August, 1979. Details on the new programs are not yet available.

The Nova Scotia Housing Commission also has a home owner incentive program and an insulation program which are both available in rural areas.

Provincial Housing
Emergency Repair Program

Responsibility
Centre:

This program is administered by the Nova Scotia Housing Commission.

Purpose:

The Provincial Housing Emergency Repair Program is aimed at improving the housing conditions of low and moderate income homeowners by assisting in the repair and preservation of existing residential buildings by carrying out emergency repairs which will enable the occupant to be more comfortable in his/her home.

Client
Eligibility:

Eligible clients must be homeowner/occupants with an annual income of \$8,000 or less.

Form of
Assistance:

1977-78

Assistance was in the form of loans up to \$6,000 with a portion of up to \$3,750, according to income, being forgiven. The forgiveness portion is earned by continued residence in the house repaid at the rate of \$750.00 per year (i.e., 5 years).

1978-79

Assistance was provided in the form of an unconditional grant up to \$2,500. Clients are eligible for federal assistance as well.

Budget

Commitments: This program was totally funded by the province.

<u>1977-78</u>	<u>1978-79</u>
\$3,000,000.00	\$3,000,000.00

Activity Level: Under the 1977-78 program, 1,178 loans were granted at a total value of \$2,979,944.00.

Under the 1978-79 program, 1,550 grants have been approved at a total value of \$3,000,000. Approximately 80% of the total activity level was in rural areas.

Program Outlook: This program terminated in March, 1979.

Home Owners Incentive Act

Responsibility
Centre:

Provincial Tax Commission.

Form of
Assistance:

Grants of up to \$500 for new home-
owners.

Budget
Commitments:

Funds are made available from the Health
Services Tax on materials purchased for
the new home and is in fact a rebate of
these taxes.

Source: N.S. Housing Commission

Home Insulation Program

Responsibility

Centre: Nova Scotia Housing Commission.

Client

Eligibility: Applicable (from 1977-1980) to all types of units. Available to homeowners, landlords, tenants. Eligible expenditures are insulation materials and related items, labour, conversion of electrical heating system to any other type of system (loan up to \$3,000). Provincial loan is conditional on Federal Home Insulation Program funding.

Form of

Assistance:

Loans up to \$2,500 at an interest rate of 6%.

Term: up to five years.

Source: F/P Relations Unit, CMHC

CHART III

PROGRAM SUMMARY BY OBJECTIVE: NOVA SCOTIA

PROGRAMS	RNH OBJECTIVES				
	FACILITATE HOME OWNERSHIP	HOME IMPROVEMENT	EMERGENCY REPAIRS	DEVELOP DELIVERY SYSTEMS	PROMOTE CLIENT INVOLVEMENT
<u>Provincial</u>					
Provincial Housing Emergency Repair Program	N/A	Yes	Yes	No	No
Home Owner's Incentive Grant	Yes	N/A	N/A	No	No

Yes - Same
 No - Not an objective of the program
 N/A - Does not apply to the program

NEW BRUNSWICK

The New Brunswick Housing Corporation operates nine home improvement loan programs which are available to all residents of New Brunswick. Rural participation in these programs is approximately 80% of the total activity level. The Home Improvement Loans are divided into two categories. 1) HIP loans, HIP severely handicapped, HIP mobile homes and 2) HIP seniors, HIP Mobile Home Seniors. The Department of Regional Economic Expansion subsidizes two additional programs which were designed specifically for rural areas. One of these programs, the Home Improvement Assistance program approved 96 projects for fiscal year 1979 resulting in a total expenditure of \$101,036. However, only \$18,457 of this amount has been claimed in 1978/79. DREE cites two reasons for the low claim:

1. Cost of work lower than the anticipated figure of \$2,000 for drilling well and installing septic tank.
2. A higher percentage of applicants became eligible for the CMHC grant (rural RRAP) thus reducing the number of applications processed under the Northeast Subsidiary Agreement.

A promotion campaign has been approved to help stimulate the demand for assistance under the project, thereby increasing the planned expenditure of \$300,000.*

An insulation program is also available for those residing in rural areas.

Note: In addition to the CMHC Rural Rehabilitation Assistance Program, the NBHC administers a joint RRAP Program where CMHC provides the forgiveness portion of the loan (maximum \$3,750) and the repayable portion is provided by NBHC at a 6% interest rate (excluding senior citizens where there is no interest). The maximum total loan amount is \$7,500 including the Federal forgiveness. Since the inception of the program in 1975 to the end of March 1979 there have been 3,410 approved applications, all in areas less than 2,500 population.

*Source: Department of Regional Economic Expansion,
New Brunswick

Participation Habitat
du Nord Est

Responsibility
Centre:

The New Brunswick Department of Social
Services.

Purpose:

Participation Habitat is a community-based delivery mechanism for housing programs for low income people. This project performs two significant functions: first, it constructs homes and contributes to an improved housing market for low income people and secondly, it employs disadvantaged members of society who have shown only marginal attachment to the labour force and produces significant work rehabilitation effects.

Client
Eligibility:

The selection of eligible clients is made by a committee comprised of a counselor and two social workers from the Department of Social Services, and a loan co-ordinator from the New Brunswick Housing Corporation. The selected candidates must have annual incomes not exceeding \$10,000. Family composition and present housing conditions are the next important factors. The candidate's capacity to adapt to a new lifestyle and to keep up the mortgage payments is also considered. Homes must be constructed in centres of 2,500 people and less.

Form of
Assistance:

Contracts with an approximate value of \$33,000 are awarded for each house built by the NBHC.

Budget
Commitments:

This is a cost-shared project with DREE providing 75% of the costs and the province, 25%.

1978/79
\$95,835

1979/80
\$70,000

1980-81
\$80,000

1981-82
\$95,000

1982-83
\$59,165

Activity Level:

During the 1978-79 fiscal year, components for twenty houses were built. Four workers have been employed, while three receive training on the job for each project (approximately 80 jobs).

Program Outlook:

For the current fiscal year, projections are that 80 houses will be built, and approximately 320 jobs will be created during the construction season.

Home Improvement
Assistance Program

Responsibility
Centre:

The daily management of this program is by the New Brunswick Housing Corporation.

Purpose:

The purpose of the program is to provide supplementary financial assistance for the installation of water and sewage facilities for owner-occupied homes meeting the standards for home improvement loans from the New Brunswick Housing Corporation. The program has been operating since May 30, 1978.

Client
Eligibility:

Clients must live in an area which is covered by the Northeast New Brunswick Subsidiary Agreement. Clients must also own and occupy their homes and be living in rural areas of 2,500 population or less. Adjusted annual income must not exceed \$10,000.

Form of
Assistance:

Assistance is provided in the form of grants up to a maximum of \$2,500. Clients are eligible for both federal and provincial assistance.

Budget
Commitments:

This is a cost-shared program with the federal government (DREE) providing 75% and the provincial government, 25%.

Budget

Commitments:	1978/79	-	\$380,000
(Cont'd)	1979/80	-	\$300,000
	1980/81	-	\$450,000
	1981/82	-	\$475,000
	1982/83	-	\$256,543

Activity Level: A total of 96 projects have been approved in fiscal year 1979 resulting in a total expenditure of \$101,036. Approximately \$18,457 has been claimed in fiscal year 1978/79.

Program Outlook: The completion date for this project is March 1983 with a target of 750 improved homes.

Home Improvement Loan

Responsibility
Centre:

The New Brunswick Housing Corporation.

Purpose:

The purpose of this program is to provide assistance to low income families who would otherwise not qualify for loans from private lenders. Loans are for the purpose of assisting in the improvement of or addition to homes which are at least five years old.

Client
Eligibility:

The maximum "qualifying annual earnings" of the owner must not exceed \$10,000. Units must be owner-occupied, and the applicant must have a clear title to the property - free from all encumbrances including liens and judgments. Detached, semi-detached or row housing units qualify for the purpose of this loan program. The construction and in particular the electrical plumbing and heating systems must meet the residential standards. Once the loan is authorized, construction must begin within six months from the date the loan was approved, otherwise the loan will be cancelled.

Form of
Assistance:

The maximum loan available from the NBHC is \$7,500. The amortization period is 15 years and the mortgage is renewable every five years. The interest rate is 6%. To be eligible for a loan, the mortgage payments and municipal taxes must be 27% or less of the gross family income.

Activity Level: From 1973 to the end of March, 1979
there have been 2,210 approved loans for
the Home Improvement Programs (excluding
Senior Citizens).

Budget
Commitments: Not available.

Program Outlook: Unknown

Home Improvement
Severely Handicapped

Responsibility
Centre: The New Brunswick Housing Corporation.

Purpose: The purpose of this program is to provide assistance to handicapped people in the improvement of or addition to homes which are owned and occupied by the applicant. The program also aims at providing assistance to low income families who would otherwise not qualify for loans from private lenders.

Client
Eligibility: Same client criteria as Home Improvement Loan program.

Form of
Assistance: Same as Home Improvement Loan but interest free.

Activity Level: From 1973 to the end of March, 1979 there have been 2,210 approved loans for the Home Improvement Programs (excluding Senior Citizens).

Budget
Commitments: Not available.

Program Outlook: Unknown

Home Improvement
Senior Citizens

Responsibility
Centre:

The New Brunswick Housing Corporation.

Purpose:

The purpose of this program is to provide assistance to low income families who would otherwise not qualify for loans from private lenders. Loans are for the purpose of assisting in the improvement of, addition to, or conversion into duplexes owned and occupied by the applicant.

Client
Eligibility:

Same client criteria as Home Improvement.

Form of
Assistance:

Same as Home Improvement but interest free.

Activity Level:

From 1974 to the end of March 1979, there were 654 approved loans.

Budget
Commitments:

Not available.

Program Outlook:

Unknown

Home Improvement Loan
Mobile Home Owners

Responsibility
Centre:

The New Brunswick Housing Corporation.

Purpose:

The purpose of this program is to provide assistance to low income families who would otherwise not qualify for loans from private lenders. Loans are for the purpose of assisting in the improvement and/or addition to mobile homes which are at least five years old and are owner occupied.

Client
Eligibility:

Only mobile homes which are CSA approved qualify for this loan. Money may be used for: drilled well, septic tank, sewage disposal field, permanent foundation, skirting, wood landing, steps, handrail, electrical hook-up and installing an oil supply system.

Form of
Assistance:

Same as Home Improvement Loan.

Activity Level:

From 1973 to the end of March 1979 there have been 2,210 approved loans for the Home Improvement Program (excluding Senior Citizens).

Budget
Commitments:

Not available.

Program Outlook:

Unknown

Home Improvement Loan
for Mobile Home Owners
- Senior Citizens

Responsibility
Centre: The New Brunswick Housing Corporation.

Purpose: Same as Mobile Home Improvement Loan.

Client
Eligibility: Same as Mobile Home Improvement Loan.

Form of
Assistance: Same as Mobile Home Improvement Loan but
at 0% interest rate.

Activity Level: From 1974 to the end of March 1979,
there were 654 approved loans.

Budget
Commitments: Not available.

Program Outlook: Unknown

First Mortgage Loan for
New Construction

Responsibility
Centre:

The New Brunswick Housing Corporation.

Purpose:

The purpose of this program is to provide assistance to low income families who would otherwise not qualify for loans from private lenders. This loan is available to help finance new construction or to complete a house, provided it is not more than five years old.

Client
Eligibility:

The maximum "qualifying annual earnings" of the owner must not exceed \$10,000. Applicants must have a clear title to their property, free from all encumbrances, including liens and judgements. The total estimated cost cannot exceed \$25,000 including construction cost, land, survey, legal fees and financing charges. The construction and in particular the electrical, plumbing and heating systems must meet the requirements of the NBHC. Once the loan is authorized, construction must begin within six months from the date the loan was approved, otherwise the loan will be cancelled.

Form of
Assistance:

The maximum loan available is \$10,000. The amortization period is 25 years and the mortgage is renewable every five years. The interest rate is 6%. To be eligible for a loan, the mortgage

Form of Assistance: payments and municipal taxes must be 27% or less of the gross family income.
(Cont'd)

Activity Level: From 1972 to the end of March 1979 there were 914 approved loans for both First Mortgage Loan Programs.

Budget
Commitments: Not available.

Program Outlook: Unknown

Second Mortgage Loan
for New Construction

Responsibility

Centre: The New Brunswick Housing Corporation.

Purpose: Same as First Mortgage Loan.

Client

Eligibility: Same as First Mortgage Loan.

Form of
Assistance:

The maximum second mortgage loan is \$10,000 and shall not exceed the amount of the first mortgage (i.e. if borrower's first mortgage is \$3,000, the second mortgage shall not exceed this amount). No interest is charged on the second mortgage.

Activity Level: From 1972 to the end of March 1979 there were 899 approved loans for both Second Mortgage Loan Programs.

Budget

Commitments: Not available.

Program Outlook: Unknown

First Mortgage Loans
for New Mobile Homes

Responsibility
Centre:

The New Brunswick Housing Corporation.

Purpose:

This loan is aimed at helping low income families who would otherwise not qualify for loans from private lenders. This loan is available to help finance the installation of new mobile homes or to complete the installation of a mobile home provided it is less than five years old, and was purchased by the applicant.

Client
Eligibility:

Same as First Mortgage Loan for New Construction. The mobile home must be manufactured in New Brunswick and have CSA approval.

Form of
Assistance:

Same as First Mortgage Loan for New Construction. The repayment period is 15 years, renewable every 5 years, at a 6% interest rate.

Activity Level:

From 1972 to the end of March 1979 there were 914 approved loans.

Budget
Commitments:

Not available.

Program Outlook:

Unknown

Second Mortgage Loan
for New Mobile Homes

Responsibility
Centre: The New Brunswick Housing Corporation.

Purpose: Same as First Mortgage Loan for New
Mobile Homes.

Client
Eligibility: Same as First Mortgage Loan for New
Mobile Homes.

Form of
Assistance: Same as First Mortgage Loan for New
Mobile Homes. The interest rate on the
second mortgage is 0%.

Activity Level: From 1972 to the end of March 1979 there
have been 899 approved loans.

Budget
Commitments: Not available.

Program Outlook: Unknown

Home Insulation
Program

Responsibility
Centre:

New Brunswick Electric Power Commission
(or local electrical utilities where
they exist).

Client
Eligibility:

Applicable (1977-80) to detached, semi-detached, apartments, and rooming houses converted from single dwellings and still occupied by landlord. The program is available to homeowners only. Expenditures allowed on insulation materials and related items, and labour.

Form of
Assistance:

Loans up to \$1,000 at an interest rate of 5%.
Term: up to three years.
Clients are eligible for both federal and provincial assistance.

Source: F/P Relations Unit, CMHC

CHART IV
PROGRAM SUMMARY BY OBJECTIVE: NEW BRUNSWICK

PROGRAMS	RNH OBJECTIVES				
	FACILITATE HOME OWNERSHIP	HOME IMPROVEMENT	EMERGENCY REPAIRS	DEVELOP DELIVERY SYSTEMS	PROMOTE CLIENT INVOLVEMENT
<u>Federal/Provincial</u>					
Participation Habitat du Nord Est	Yes	No	No	Yes	Yes
Home Improvement Assistance Program	N/A	Yes	N/A	No	No
<u>Provincial</u>					
Home Improvement Loan	N/A	Yes	N/A	No	No
Home Improvement-Severely Handicapped	N/A	Yes	N/A	No	No
Home Improvement-Senior Citizens	N/A	Yes	N/A	No	No
Home Improvement-Mobile Home Owners	N/A	Yes	N/A	No	No
Home Improvement for Mobile Home Owners Senior Citizens	N/A	Yes	N/A	No	No
First Mortgage Loan for New Construction	Yes	Yes	N/A	No	No
Second Mortgage Loan for New Construction	Yes	Yes	N/A	No	No
First Mortgage Loans for New Mobile Homes	Yes	Yes	N/A	No	No
Second Mortgage Loans for New Mobile Homes	Yes	Yes	N/A	No	No

Yes - Same
No - Not an objective of the program
N/A - Does not apply to the program

QUEBEC

The general objectives of the Société d'Habitation du Québec (SHQ) are as follows:

- a) to promote and aid in the rehabilitation of the existing housing stock in Québec;
- b) to make affordable housing available to all residents of Québec;
- c) to facilitate access to housing property for the residents of Québec.

The SHQ functions mainly on a municipal level through the various offices which are set up across the province (Office Municipal d'Habitation, OMH). The municipalities define the housing needs in their area and then design programs which are suitable to these needs. They are also responsible for the management of housing units belonging to the Société d'Habitation du Québec.

Assistance is available to all those individuals and families in need of decent housing. Rent is calculated according to the family's "capacity to pay", family composition, as well as the average monthly rate of rents in the region.

The SHQ does not have any programs directed solely at rural and native people. Individual municipal programs are designed to help all residents of Québec regardless of where they live. The SHQ is presently negotiating with the Minister of Indian and Northern Affairs in trying to implement a program which would provide assistance to the residents of northern Québec. New construction, delivery and restoration of existing buildings would be the responsibility of the SHQ.

Home Insulation
Program

Responsibility
Centre:

Bureau des Economies d'Energie,
Ministère des Richesses Naturelles.

Client
Eligibility:

Applicable (1978-1985) to single family detached, semi-detached or row housing built before 1961. The program applies to homeowner occupants and to tenants of single family dwellings. Eligible expenditures are insulation materials and related items, heat control and labour.

Form of
Assistance:

Non-taxable grants of up to \$500 equal to one half the cost of eligible expenditures. Multiple applications are permitted to the maximum \$500 grant. Loans of \$750 to \$2,000. Interest: preferred personal rate less 1%. Term: up to 4 years. Clients are eligible for both federal and provincial assistance.

Source: F/P Relations Unit, CMHC

ONTARIO

The Ontario Ministry of Housing's Ontario Home Renewal Program is available in both rural and urban areas. Those receiving assistance under this program are eligible for RRAP funds, providing that federal and provincial assistance does not exceed \$10,000 per housing unit. In a news release describing the OHRP, it is stated that this program was initiated to move beyond those areas which are covered by the NIP and RRAP programs.

Ontario Home
Renewal Program

Responsibility
Centre:

Ontario Ministry of Housing.

Purpose:

This program provides grants for municipalities to assist owner-occupants to repair their homes to standards developed locally and acceptable to the Ministry. It is particularly directed to the rehabilitation of substandard dwellings, with emphasis on faulty structural and sanitary conditions, and the upgrading of plumbing, heating and electrical systems and the provision of adequate insulation. It is the intent of OHRP to extend the life of the home by a minimum of 15 years.

Client
Eligibility:

Eligible applicants must be owner-occupants and have an adjusted family income not exceeding \$12,500.

Form of
Assistance:

Homeowners are eligible for a loan up to \$7,500 part of which is forgivable. To receive the maximum forgivable loan of \$4,000 the homeowner must have an adjusted family income not exceeding \$6,000. The forgivable portion of the loan is forgiven at a rate of up to \$600 per year of continued ownership and occupancy.

Budget
Commitments:

1978/79	-	\$20,000,000
1979/80	-	\$20,000,000
1980/81	-	\$20,000,000 (estimate)

Activity Level: Of approximately 758 municipalities in the province, 620 are involved in the program. Of these 620, 355 are municipalities with populations of 2,500 and less. The percentage of funding going to rural areas is 45%. To date a total of 31,200 units have been rehabilitated.

Program Outlook: Unknown

CHART V

PROGRAM SUMMARY BY OBJECTIVE: ONTARIO

PROGRAMS	RNH OBJECTIVES				
	FACILITATE HOME OWNERSHIP	HOME IMPROVEMENT	EMERGENCY REPAIRS	DEVELOP DELIVERY SYSTEMS	PROMOTE CLIENT INVOLVEMENT
<u>Provincial</u>					
Ontario Home Renewal Program	N/A	Yes	N/A	No	No

Yes - Same
 No - Not an objective of the program
 N/A - Does not apply to the program

MANITOBA

There are currently two provincial housing programs in Manitoba (plus an insulation program) which operate in rural areas. The most important provincial program is the Critical Home Repair Program which is now closed to new applications. Those who benefitted the most from this program were pensioners. The Rural Mortgage Lending Program has had a very limited level of activity in the past year (5 or 6 loans). The province also has grants which are available for senior citizen projects (not necessarily rural) which total \$150,000 to the end of March 1979*.

*Source: CMHC Winnipeg Office

Critical Home Repair
Program

Responsibility

Centre: The Manitoba Housing and Renewal
Corporation.

Purpose:

The purpose of this program is to help extend the life expectancy of the existing housing stock in Manitoba by assisting in the preservation and maintenance of the present stock for the future. Priority is given to those repairs considered critical and that go beyond cosmetic repairs. This program also assists older, low income and disabled Manitobans to meet their housing requirements and also helps to check seasonal winter unemployment.

Client
Eligibility:

Pensioners: all owner/occupant pensioners are entitled to grants for repairs up to \$1,000 depending on gross family income and decreasing to a minimum grant of \$150.00.
Low Income: up to \$2,000 is available for critical repairs to owner/occupant families with annual adjusted gross family incomes not exceeding \$11,000. Assistance is in the form of low-interest loans which are repayable, and forgivable grants (up to \$1,000) depending on income.
Social Allowance: all infirm or disabled persons are eligible for up to \$1,000 in grants depending on gross family income up to the cut-off level of \$11,000 annually. The condition of the house is the consideration in order to help meet the needs of the handicapped.

Client
Eligibility:
(Cont'd)

Indian Bands: residents on actual Indian reserve land are eligible for the same grant/loan as pensioners, low income and social allowance persons not living on a reserve, given that eligibility requirements are met and authorization of residence on the reserve is confirmed by the specific band.

Budget
Commitments:

From July 1976 to January 1978, approved expenditures totalled \$8,569,506.80.

Activity Level:

Approximately 15,190 applications were approved. Of these, 45.9% were in rural areas.

Program Outlook:

Activity was suspended after the 1977 election, but activity has now resumed to normal. The future of the program is uncertain.

Rural Mortgage
Lending Program

Responsibility
Centre:

The Manitoba Housing and Renewal
Corporation.

Purpose:

The rural mortgage lending program was initiated in 1975 and is aimed at households living on legitimate farms or in rural communities which are not serviced by any public sewage disposal system. This program operates in rural areas which are not served by other lenders.

Client
Eligibility:

Applicants must demonstrate a reasonable purpose for establishing or maintaining a rural residence and must obtain letters of refusal from CMHC and from one additional lender.

Form of
Assistance:

A maximum loan of \$30,000 or up to 90% of the lending value of the property for home acquisition and a maximum loan of \$6,000 or 90% of lending value of the property or the estimated costs of the improvement for rehabilitation loans.

Budget
Commitments:

Figures from 1977/78 indicate that \$269,000 has been expended.

Activity Level:

During 1977/78, ten units received assistance.

Program Outlook: The future of this program is uncertain.
During the past year there has been a
very limited amount of activity.

Source: F/P Relations Unit, CMHC

Home Insulation
Program

Responsibility
Centre:

Manitoba Hydro or
Winnipeg Hydro

Client
Eligibility:

The program is applicable (from 1977) to home owners in detached and semi-detached units. Eligible expenditures are insulation materials and related items, labour.

Form of
Assistance:

Loans up to \$1,000 at an interest rate of 9.5%.
Term: up to 20 years
Clients are eligible for both federal and provincial assistance.

Source: F/P Relations Unit, CMHC

CHART VI

PROGRAM SUMMARY BY OBJECTIVE: MANITOBA

PROGRAMS	RNH OBJECTIVES				
	FACILITATE HOME OWNERSHIP	HOME IMPROVEMENT	EMERGENCY REPAIRS	DEVELOP DELIVERY SYSTEMS	PROMOTE CLIENT INVOLVEMENT
<u>Provincial</u>					
Critical Home Repair Program	N/A	Yes	Yes	No	No
Rural Mortgage Lending Program	Yes	Yes	N/A	No	No

Yes - Same
 No - Not an objective of the program
 N/A - Does not apply to the program

SASKATCHEWAN

Housing programs in the province of Saskatchewan are administered by two housing agencies. The Saskatchewan Housing Corporation is responsible for the southern half of the province while the other half is dealt with by the Department of Northern Saskatchewan.

House Building
Assistance Program

Responsibility
Centre:

The Saskatchewan Housing Corporation.

Purpose:

The purpose of this program is to provide assistance to persons of low and moderate incomes with the down payment requirements on a new house. New mobile homes are also eligible.

Client
Eligibility:

The applicant must have an adjusted family income of \$10,000 per year or less. Applicants must be the registered owner and must occupy the home. Mobile homes must be located on a site acceptable to the SHC and must be blocked and skirted. Only one grant per family.

Form of
Assistance:

Families whose adjusted family income is \$7,000 per year or less are eligible for the maximum grant of \$1,000. For families whose adjusted family income is between \$7,000 and \$10,000 the amount of grant decreases as income increases.

Budget
Commitments:

Program ended in March 1979.

Activity Level:

In 1978, 493 grants were approved. Of these, 54% were in rural areas.

Program Outlook:

Unknown

Residential
Rehabilitation Program

Responsibility
Centre: The Saskatchewan Housing Corporation.

Purpose: This program aims at providing assistance for low income families who wish to repair their homes.

Client
Eligibility: Adjusted family income must not exceed \$12,000 annually.
- income of wage earner is the gross income for the current year.
- income of self-employed person is the average of the past two years.
Applicants must own and occupy the property to be improved as principal residence. Applicant must be doing at least \$1,000 in work which will raise home to a standard acceptable to the SHC. Applicants must obtain written approval from SHC before work begins.

Form of
Assistance: Loans of up to \$8,000 per dwelling unit or applicant are provided. This loan is repayable in monthly installments with interest at 8 7/8% per annum.
Forgivable portion is based on costs and applicant's income. Maximum forgiveness is \$2,500. Clients may also receive a Senior Citizens Home Repair Grant.

Budget
Commitment: The 1979 budget is \$4.6 million.

Activity Level: In 1978, there was a total of 1,013 commitments. Of these, 74% were in rural areas.

Program Outlook: Unknown

Senior Citizens
Home Repair Program

Responsibility
Centre:

The Saskatchewan Housing Corporation and
the Department of Northern Saskatchewan.

Purpose:

The purpose of this program is to assist senior citizens to remain independent by providing financial assistance for essential repairs which will make their homes more comfortable and livable. This includes native senior citizens who reside on a reserve and residents of the DNS area.

Client
Eligibility:

Income must not exceed \$7,000 for single individuals and \$11,000 for married couples. Applicants must own and occupy the home being improved.

- mobile homes are eligible. (For those in mobile home parks, a bill of sale for that home will suffice for ownership requirements).

- applicants must receive written approval from SHC to begin work.

However, if an emergency situation arises, i.e. plumbing or wiring breakdowns, SHC will waive prior approval.

- SHC attempts to accommodate individuals with a specific or unusual problem as much as possible (handicapped).

Form of
Assistance:

Grants are available to eligible households every five years. Minimum grant is \$300, maximum is \$650, depending

Form of Assistance:
(Cont'd)

on income. Senior citizens may do their labour. This program may be stacked with the provincial Residential Rehabilitation Program to provide additional assistance for more costly repairs.

Budget
Commitments:

The 1979 budget is 4.3 million.

Activity Level:

In 1978, 2006 grants were approved. Of these, 54% were in rural areas.

Program Outlook:

Unknown

Home Improvement Grant

Responsibility
Centre:

Department of Northern Saskatchewan.

Purpose:

The purpose of this program is to assist low income families in repairing their housing unit.

Client
Eligibility:

The applicant must have been a resident of the area for six months, own his/her own home, title to lot, and/or have a minimum five year lease on the property, occupy the dwelling as his/her principal place of residence and not have received the grant previously.

Form of
Assistance:

A grant of up to \$1,500 is available.

Budget
Commitments:

\$375,000 is available for 1979/80.

Activity Level:

Up to 250 clients per year.

Program Outlook:

The program is currently undergoing revision, but is expected to continue.

Social Services Grant

Responsibility
Centre:

Department of Northern Saskatchewan.

Purpose:

This program is designed to assist Social Services clients in upgrading their existing home in order to improve their living conditions.

Client
Eligibility:

Eligible applicants must be Social Services clients and have their application approved for processing by the Social Services Branch.

Form of
Assistance:

A grant of up to \$500 may be available. Grants in excess of \$500 may be approved under special circumstances.

Budget
Commitments:

Not known.

Activity Level:

30 to 40 clients per year receive assistance through this program.

Program Outlook:

This program is gradually being phased out. Clients presently receiving assistance through this program will be directed to the Home Improvement Grant, once the new guidelines are established.

Warm up Saskatchewan

Responsibility

Centre: Saskatchewan Power Corporation
(applications reviewed by Saskatchewan
Housing Corporation).

Client

Eligibility: The program is applicable (from 1978) to
any owner-occupied unit. Expenditures
are allowed on insulation materials and
related items, and labour.

Form of

Assistance: Loans up to \$1,000 at a 0% interest
rate.
Term: up to three years.
Clients are eligible for both federal
and provincial assistance.

Source: F/P Relations Unit, CMHC

CHART VII

PROGRAM SUMMARY BY OBJECTIVE: SASKATCHEWAN

PROGRAMS	RNH OBJECTIVES				
	FACILITATE HOME OWNERSHIP	HOME IMPROVEMENT	EMERGENCY REPAIRS	DEVELOP DELIVERY SYSTEMS	PROMOTE CLIENT INVOLVEMENT
<u>Provincial</u>					
House Building Assistance Program	Yes	N/A	N/A	No	No
Residential Rehabilitation Program	N/A	Yes	N/A	No	No
Senior Citizens Home Repair Program	N/A	Yes	Yes	No	Yes
Home Improvement Grant	N/A	Yes	N/A	No	No
Social Services Grant	N/A	Yes	N/A	No	No

Yes - Same
 No - Not an objective of the program
 N/A - Does not apply to the program

ALBERTA

The province of Alberta has the largest number of housing assistance programs which are available in rural areas. Because the province has a broad definition of rural (all non-urban areas, anything which is situated outside of Calgary, Edmonton and Fort McMurray), a breakdown of the rural and urban activity level was not possible.

Isolated Community
Log Housing Program

Responsibility
Centre:

Alberta Housing and Public Works, in
co-operation with DREE.

Purpose:

The Log Housing Program assists families and communities in rural or isolated areas of the province to build or repair sound houses which make use of both local building materials and modern finishing materials. The responsibility for building or repairing a home rests with the individual family. In cases where a family cannot arrange for the necessary work, the community may wish to assist them. This program was initiated to meet the needs of families living in isolated areas where conventional housing would not be practical or affordable.

Client
Eligibility:

Each community must form a local housing committee which sets priorities, allocates land and assists families to secure land, logs or labour (if required). Eligible clients must be established members of the community, have a site on which to construct the home, and where more applications are received than houses can be built, the applicant must have the approval of the community.

Form of
Assistance:

Assistance is in the form of grants to individuals for the purchase of housing materials. This material assistance is in the range of \$5,000 to \$8,000 per unit.

Budget

Commitments: This is a 50/50 federal/provincial cost-shared program with a 1978-79 budget of \$350,000.

Activity Level: In 1978-79, 31 units were completed at a cost of \$324,479. The number of planned units for 1979-80 is 28, at an estimated cost of \$450,000.

Program Outlook: This program has a completion date for March 31, 1982.

Métis Settlement
(Waskayigun) Housing

Responsibility
Centre:

Alberta Housing and Public Works in
co-operation with DREE.

Purpose:

The purpose of this program is to involve Métis people living in Métis Settlements in the process of developing a housing program which meets the needs of settlement members. The program is designed to assist families and communities in building their own homes. Associations receiving grants are responsible for involving local people in planning, management and construction of the homes.

Client
Eligibility:

This program operates in eight Métis colonies. Priority is given to:

- families currently residing in substandard housing
- families not already owning their own homes but doubling up with friends and relatives
- applicants who are established residents of the colony. (Each Council may establish its own residency requirements).
- those with incomes below \$8,000 but others can be approved if their housing situation is critical, or if they have large families
- each settler must have approval for an allotment of land on which to build.

Form of
Assistance:

This program provides a grant of \$27,375 to each Métis Colony Waskayigun Association. The Association is responsible for choosing the type of housing to be built, arranging for the supply of materials, co-ordinating the crews required for construction and all other arrangements required to build the houses. The Association is also responsible for recovering from each recipient, over time, 10% of the cost of the materials and labour paid for through this grant for the recipient's house. Where less than \$5,000 is needed to improve housing, RRAP may be used.

Budget
Commitments:

This is a 50/50 cost shared program: the project budget for 1978-79 is \$500,000.

Activity Level:

In 1978-79, 31 units were completed at a cost of \$514,234. The number of units planned for 1979-80 is 28 at an estimated cost of \$600,000.

Program Outlook:

This program has a completion date of March 31, 1979.

Alberta Family
Home Purchase Program

Responsibility

Centre: Alberta Home Mortgage Corporation.

Purpose:

To stimulate construction of modest housing and to enable low and middle income families to buy new or existing housing.

Client

Eligibility:

The program is available to families who wish to build their own homes or have them built or to builders who wish to build homes for sale to qualified purchasers. Families are defined as a married couple with or without dependents or an adult with at least one child. Families with an adjusted gross income (AGI) of up to \$21,000 per year are eligible.

The applicant and/or co-applicant must have resided in Alberta for at least two of the five years prior to the date of application to obtain a subsidy.

The maximum eligible new house price is normally \$52,000. This maximum price may be increased to \$62,000 in high land cost urban areas where lot costs exceed \$15,000. The maximum price for an existing dwelling is \$52,000.

The maximum allowable home size is

Client Eligibility: (Cont'd) 110_m² for a bungalow, bi-level or split level and 140_m² for a two story dwelling. Mobile homes on permanent foundations meeting AHMC requirements are eligible.

Form of Assistance: AHMC provides mortgage loans of up to 95% of the lending value of the house and land, up to \$49,400 for existing homes and 95% of the first \$52,000 plus 75% of the balance of the lending value of the house and land, up to \$56,150 for new housing at AHMC's conventional interest rate which is near the market rate. Subsidies are provided, depending on the applicant's income and house payment, up to \$2,628 per year. The need for a subsidy is reviewed every 30 months. An additional subsidy of \$20 per month for a period of 30 months is available to first-time homeowners who meet Program guidelines and who purchase new homes complying with special size limits.

Budget Commitments: 1979-80 approved budget \$117 million - 2,700 units.

Activity Level: 1978-79 forecast \$118.1 million - 2,693 units.

Program Outlook: Unknown

Farm Home Lending Program

Responsibility
Centre:

Alberta Home Mortgage Corporation.

Purpose:

To provide financial assistance to Alberta farmers for the construction of new homes, for the improvement of existing homes, or for the purchase of existing homes to be relocated on the applicant's farm for use by the applicant's household or by farm helpers and their households.

Client
Eligibility:

Eligible applicants are individuals, corporation partnerships or co-operatives whose main source of income is farming. Applicants must demonstrate that financial assistance from other sources is not available. Although no minimum or maximum incomes have been set, an applicant's income must be large enough, in the opinion of AHMC, to pay loan installments.

Loans are available for

- a) the construction of new houses
- b) the purchase of an existing home for relocation
- c) the purchase of a mobile home
- d) home improvements
- e) homes for farm help.

Client Eligibility: (Cont'd)	The maximum allowable total cost of a new or existing house is \$52,000.
Form of Assistance:	AHMC provides loans at AHMC's conventional interest-rate (near the market rate) and subsidies, depending on adjusted gross income and amount of house payment up to \$1716 per year. Maximum loan amounts are as follows: \$40,000 for construction of new homes, for relocation of existing dwellings and for mobile homes that meet AHMC standards; \$10,000 for home improvements. Amortization periods are up to 40 years when the loan is for construction of a new home or relocation of an existing home, and 15 years when the loan is for home improvements.
Budget Commitments:	1979-80 approved budget \$1.0 million - 25 units.
Activity Level:	1978-79 forecast \$0.1 million - 4 units.
Program Outlook:	Unknown

Mobile Home Lending
Program

Responsibility
Centre:

Alberta Home Mortgage Corporation.

Purpose:

To provide financial assistance to low and middle income families for the purchase of mobile homes and to provide loans to builders and dealers who wish to acquire and place new units on permanent foundations on lots for sale to qualified purchasers.

Client
Eligibility:

Eligible applicants are those who are also eligible under the Alberta Family Home Purchase Program and the Farm Home Lending Program.
Double wide and single wide units are eligible.
Units must be permanently affixed to land owned by the applicant
New mobile homes must meet the following standards: CSA Z-240 Code as revised in 1976 as well as the requirements of the Alberta Building Standards Branch; or CSA A-277 Code provided the units have been manufactured for the Alberta market and meet the requirements of the Alberta Building Standards Branch.
Used homes are eligible provided they meet the CSA Z-240 Code which was in effect prior to May 1976.

Form of
Assistance:

Loans and subsidies are provided as under the Alberta Family Home Purchase

Form of Assistance: (Cont'd)	Program or Farm Home Lending Program, depending on the Program for which the applicant qualifies.
Budget Commitments:	1979-80 approved budget \$5.0 million - 500 units.
Activity Level:	1978-79 forecast \$1.8 million - 243 units.
Program Outlook:	Unknown

Co-operative Housing
Action Program

Responsibility
Centre:

Alberta Housing and Public Works
Alberta Home Mortgage Corporation
Alberta Housing Corporation.

Purpose:

To help low and middle income families who are willing and able to construct part or all of a house, to build and own their own home.

Client
Eligibility:

Families who meet the requirements for a mortgage under the Alberta Family Home Purchase Program are eligible. (See description of that Program for detailed eligibility requirements.)

Form of
Assistance:

1. Advice on
 - a) the formation of a buying co-operative to achieve savings in purchasing materials,
 - b) the formation of building groups, and
 - c) the development of a construction work plan.
2. Training in
 - a) the parts of the construction process which the group can handle, and
 - b) building procedures and techniques including on-site construction advice.

Form of
Assistance:
(Cont'd)

3. Loans and subsidies are provided as under the Alberta Family Home Purchase Program.
4. The Co-op Housing Branch arranges the purchase of serviced land by AHC. AHC may provide land from its own supply or purchase it from the municipality or private land owners.

Budget
Commitments:

Unknown

Activity Level:

Unknown

Program Outlook:

Unknown

Shell Housing Program

Responsibility
Centre:

Alberta Home Mortgage Corporation.

Purpose:

To enable the construction of "shell housing" for ownership by low and moderate income families.

"Shell housing" is housing which is completely finished on the outside but, while the house is habitable, it is not completely finished on the inside. Overall, a shell house is about 75% complete. The elements which the homeowner is responsible for completing are:

- a) floor finishings
- b) baseboards
- c) taping, filling and finishing drywall (except in bathrooms)
- d) interior doors, frames and hardware (except bathrooms)
- e) closets
- f) light fixtures
- g) wall hung kitchen cabinets, and
- h) landscaping.

Client
Eligibility:

Homeowners should complete their house only as their income and financial position allows them to assume additional financial obligations comfortably. Families who are eligible for assistance under the Alberta Family Home Purchase Program or the Farm Home Lending Program

Client
Eligibility:
(Cont'd) are eligible (see description of those
Programs for detailed eligibility
requirements). Builders who wish to
build shell homes for sale to eligible
purchasers are also eligible. The type
of dwellings eligible are newly
constructed and single family dwellings.

Form of
Assistance: Loans and subsidies are provided as
under the Alberta Family Home Purchase
Program or the Farm Home Lending
Program. The loan amount will be based
on the value of the shell house, as
opposed to the completed house.
Mortgage funds will normally be totally
advanced when the shell home is
completed.

Budget
Commitments: Unknown

Activity Level: Unknown

Program Outlook: Unknown

Modest Apartment
Program

Responsibility
Centre:

Alberta Home Mortgage Corporation.

Purpose:

To stimulate the construction of small rental housing projects in Alberta's smaller centers in order to provide rental housing for moderate income families and individuals living in these areas.

Client
Eligibility:

Small centers in Alberta where demand for multiple rental housing exists are eligible.
Proponents must demonstrate the financial and administrative ability to construct and manage rental projects.

Form of
Assistance:

Alberta Home Mortgage Corporation provides loans at AHMC's conventional interest-rate (which is near the market rate) of up to 90% of the value of land and buildings. The amortization period is up to 40 years with a five year term.

Budget
Commitments:

1979-80 approved budget \$18.0 million - 600 units.

Activity Level:

1978-79 forecast \$13.6 million - 601 units.

Program Outlook:

Unknown

Community Housing
Program

Responsibility

Centre: Alberta Housing Corporation
CMHC
Municipality
Local Housing Authority.

Purpose:

To provide rental accommodation for low income families and individuals such as senior citizens who, because of their low income cannot obtain adequate housing for their needs. Housing constructed under this Program may be single family dwellings, duplexes, fourplexes, townhouses or apartments. This Program and the Senior Citizen Self-Contained Program provide deep subsidies and are intended to accommodate the lowest income sector.

Client

Eligibility:

Families, defined as a family head and one or more persons related through birth, marriage or legal adoption are eligible. Income limits are not imposed by the Province but may be set by the Housing Authorities, if warranted. The net worth of family assets such as bank deposits, equity in real estate, stocks and bonds, must not exceed \$7000 per household. (Personal effects e.g. car, furniture are excluded.) The applicant must meet the residency requirement as set by the housing authority.

Client Eligibility: (Cont'd)	Priority is given to those in greatest need. Factors determining need are current income, proportion of present income paid for rent, number of dependents and conditions of present accommodation. Senior citizens with low income are also eligible under the Program.
Form of Assistance:	Tenants pay 30% of their income less \$8.00 per child per month. Rent for families receiving full or partial social assistance is a function of the household's basic allowance and earned exemption. The balance necessary to pay for amortization cost and operating deficits of projects is received through subsidies paid by the Federal, Provincial and Municipal Governments in the following proportions: 50%, 40%, 10%.
Budget Commitments:	1979-80 approved budget \$39.2 million - 700 units.
Activity Level:	1978-79 forecast \$8.1 million - 174 units.
Program Outlook:	Unknown

Senior Citizen Self-Contained
Housing Program

Responsibility
Centre:

Alberta Housing Corporation
CMHC
Non-profit sponsoring group

Purpose:

To provide apartment units for low income senior citizens at rents they can afford. Units are fully self-contained bachelor or one-bedroom suites and some units are designed for handicapped tenants.

Client
Eligibility:

Any senior citizen who is mentally and physically self-sufficient, has been a resident of Alberta for one year immediately prior to making application or any other ten years of his/her life is eligible. Eligibility is generally limited to those over 65 but applicants aged 60-65 who have serious housing problems may be granted residence in a project if vacancies exist. Tenants are selected by the management group on the basis of need. Factors determining need are income, assets, condition of present accommodation, present rent, and availability of necessary services.

Form of
Assistance:

Tenants pay 30% of their income, including pension income, for rent. Additional charges are levied for cable television, electricity, telephone and parking plug-ins. The balance necessary to pay for amortization cost and operating deficits of projects is paid by AHC (50%) and CMHC (50%).

Budget
Commitments: 1979-80 approved budget
\$91.5 million - 1,946 units.

Activity Level: 1978-79 forecast
\$37.4 - 928 units.

Program Outlook: Unknown

Senior Citizen
Lodge Program

Responsibility
Centre:

Alberta Housing Corporation
Senior Citizen Foundations.

Purpose:

To provide housing to Alberta's senior citizens at rates they can afford in both rural and urban areas. Lodges offer accommodation including single or double bed-sitting rooms, meals, linen, laundry services and recreational facilities.

Client
Eligibility:

The Program is intended to apply to senior citizens who are in good mental and physical health. Local Foundations, established by municipalities to manage lodges, may set other eligibility criteria.

Form of
Assistance:

Alberta Housing Corporation finances and builds lodges. Municipalities assume responsibility for the projects upon completion through Senior Citizen Foundations (established by municipalities). Operating costs are offset by rents which are currently set at

\$1678.33 per month per person for
double occupancy and
\$190.33 per month for single occupancy.

Form of Assistance: (Cont'd)	Rent includes room and board. Operating losses are paid by the municipality. However, if losses exceed a two mill rate, the Province will provide financial assistance equal to 50% of the amount above the two mill rate upon requisition by the municipality through a Grant under the Lodge Assistance Program.
Budget Commitments:	1979-80 approved budget \$13.7 million - 381 units.
Activity Level:	1978-79 forecast \$4.3 million - 134 units.
Program Outlook:	Unknown

Nursing Home
Financing Program

Responsibility
Centre:

Alberta Home Mortgage Corporation.

Purpose:

To provide loans to voluntary non-profit organizations for the construction of nursing homes.

Client
Eligibility:

Loans may be approved only to those organizations whose application to construct and operate a nursing home has been approved by the Department of Hospitals and Medical Care. Applicants must demonstrate to AHMC that they have the ability to repay their mortgage. The target gross area for lending purposes should be 485 square feet per bed. Of this amount, not more than 300 square feet should be allocated for gross residential area and not more than 185 square feet should be allocated for non-residential area.

Form of
Assistance:

AHMC will provide loans at the best NHA interest rate to approved applicants up to 95% of construction cost* up to a maximum of \$27,000 per bed in 1978/79. The amortization period is up to 40 years and the term will be 5 years. Since AHMC will not finance furniture, or provide start-up capital, applicants must obtain funds for their purposes from other sources.

*Construction cost is defined as the aggregate of the appraised value of the land; the cost of the building, including fixtures and service equipment; the cost of site development and landscaping; professional fees, including those of architects, engineers, surveyors, and lawyers; and any carrying charges necessary to complete the project.

Budget

Commitments: 1979-80 approved budget
\$12 million - 400 units.

Activity Level: 1978-79 forecast
\$2.7 million - 100 units.

Program Outlook: Unknown

Emergency Home Program

Responsibility

Centre: Alberta Housing and Public Works
Alberta Housing Corporation

Purpose:

To provide a mobile home to low-income families who require housing in emergency situations.

Client

Eligibility:

Families who have an urgent housing need who cannot obtain other forms of housing are eligible. Priority will be given to families

- a) whose dwelling has been destroyed by fire or other perils or is denied to them because of eviction or family separation,
- b) whose dwelling is unsafe due to structural defects and is beyond repair,
- c) whose dwelling is jeopardizing the health of the occupants due to such reasons as overcrowding.

Industrial trailers or single-wide mobile homes are eligible. Fridges and stoves are provided if required but furniture is not provided. Alternative heating systems are available and the type of system installed will be determined by the location of the unit. Only those services which are available on site can be connected to the home. The Program does not provide wells or septic tanks or fields. The home may be located on the recipient's land or on land provided by AHC on a renewable lease.

Form of
Assistance:

The homes are provided on a rental/ownership basis. All homes are initially rented, but after the total capital cost of the home is repaid, the occupant will become owner of the home. The minimum monthly payment is \$100. Payments will be required until the capital cost is paid. No interest will be charged on the balance owing. Renters of existing emergency homes will be eligible to enter into a rental/ownership agreement with AHC as well and previous rent payments will be applied to reduce the balance outstanding. Ongoing utility and maintenance costs and property taxes are the responsibility of the occupant.

Budget
Commitments:

Unknown

Activity Level:

1976/77	75	approved mobile homes
1977/78	175	
1978/79	100	
1979/80	100	
Total	<u>450</u>	
Total units occupied		365

Program Outlook:

Unknown

Transitional
Housing Program

Responsibility
Centre:

Alberta Housing Corporation
Department of Advanced Education and
Manpower.

Purpose:

To provide housing to families (most of whom are Métis families) who move into larger community centers from remote areas in order to work. The Program provides both job training and house operation and maintenance.

Client
Eligibility:

The Program is intended to assist young families who are willing and able to receive job training which will enable them to become self-supporting.

Form of
Assistance:

Houses are provided by AHC on a rental basis. Families that have lived in Transitional Housing for a period of one year and have demonstrated the ability to give proper care and maintenance to the home may purchase the home at cost.

Budget
Commitments:

1979-80 approved budget
\$3.3 million - 60 units.

Activity Level:

1978-79 forecast
\$0.7 million - 12 units

Program Outlook:

Unknown

Staff Housing
Program

Responsibility
Centre:

Alberta Housing Corporation.

Purpose:

To provide housing to government employees in designated remote locations where no suitable accommodation exists.

Client
Eligibility:

Government employees in remote locations where no other suitable accommodation exists.

Eligible locations are:

- a) Rural provincial Parks
- b) Forest Ranger Stations and Grazing Reserves
- c) Essential "on-site" housing at Provincial Institutions
- d) Approved designated remote communities.

Form of
Assistance:

Alberta Housing Corporation established rents and utility rates for staff housing. Both are lower than the cost of provision and are subsidized by Departments whose employees occupy the housing.

Budget
Commitment:

1979-80 approved budget
\$4.2 million - 48 units.

Activity Level:

1978-79 forecast
\$2.3 million - 36 units.

Program Outlook: Staff housing in areas other than designated remote locations will be phased out by September 1979. Tenants in these units will have the option to buy the house they occupy at fair market value until the scheduled phase out day and may arrange their financing through Alberta Home Mortgage Corporation.

Senior Citizen Home
Improvement Program

Responsibility
Centre:

Alberta Housing and Public Works.

Purpose:

To provide a grant to low income Senior Citizens to repair or improve their own homes.

Client
Eligibility:

Persons and households who meet all of the following requirements are eligible:

- a) Senior Citizens who are 65 years of age or older,
- b) Homeowners who live in their homes at least nine months per year,
- c) Persons who have lived in Alberta at least one year prior to their date of application,
- d) Senior Citizens
 - i) who are receiving AAIP or whose total income when combined with that of the spouse, if any, for the previous calendar year did not exceed \$9000, or
 - ii) who are widows or widowers whose spouse died on or after January 1, 1977 and who was eligible for the grant.
- e) Only one person per household is eligible to apply for a grant.

Permanent repairs or improvements to a home or garage include

- a) repairs to damage caused by fire, flood, etc., except those covered by insurance,
- b) the purchase or improvement of heating systems,

- c) the purchase, installation or improvement of electric lighting and power systems,
- d) the purchase, installation or improvement of fire detection and control systems,
- e) general decorating, and
- f) measures to conserve energy.

Form of
Assistance:

A one-time only grant is awarded which is determined by the total income of the applicant and his/her spouse as follows:

Total Income	Amount of Grant
\$6,500.00 or less, or recipient of AAIP	\$1,000.00
\$6,500.01 to \$8,000.00	\$ 750.00
\$8,000.01 to \$9,000.00	\$ 500.00

Approved applicants have four years to spend the grant.

Budget
Commitments:

Unknown

Activity Level:

Unknown

Program Outlook:

Unknown

Alberta Pioneer
Repair Program

Responsibility
Centre:

Alberta Housing and Public Works.

Purpose:

To provide a grant to low income senior citizens to repair or improve their own homes.

Client
Eligibility:

The Program is available to homeowners who are over 65 years of age and live in their own home at least 9 months of the year and who presently receive the Alberta Assured Income Supplement or whose household income was under \$12,000 in the last calendar year. Other requirements are Canadian citizenship or landed immigrant status with at least 10 years residency in Canada, and Alberta residency at least one year prior to the date of application. Only one person per household is eligible to apply for a grant.

Permanent repairs or improvements to a home or garage are eligible including alterations, the purchase or improvement of heating systems, electric systems, fire detection and control systems, security systems and sewer systems, general decorating and energy conservation measures.

Form of
Assistance:

A one-time only grant is awarded which is determined by the total income of the

Form of
Assistance:
(Cont'd)

applicant and his/her spouse as follows:

<u>Total Adjusted Income</u>	<u>Amount of Grant</u>
\$ 9,000.00 or less, or recipient of AAIP	\$2,000.00
\$ 9,000.01 to \$10,500.00	\$1,500.00
\$10,500.01 to \$12,000.00	\$1,000.00

Approved applicants have five years to
spend the grant money.

Budget
Commitments:

Unknown

Activity Level:

Unknown

Program Outlook:

Unknown

Home Adaptation Program

Responsibility
Centre:

Alberta Housing and Public Works.

Purposè:

To promote the modification of existing housing and the construction of new housing to facilitate occupancy by wheelchair users.

Client
Eligibility:

Homeowners, tenants and landlords are eligible to apply for assistance.

Homeowners and tenants

- a) who are wheelchair users or have a wheelchair user residing with them,
 - b) who resided in Alberta for at least one year prior to making an application, and c) whose current adjusted gross income (AGI) is less than \$21,000 per year are eligible.
- In addition, only one person per household may apply for assistance. Tenants must obtain their landlord's approval on their proposal for modifying their home.

Landlords

- a) who are willing to make modifications to an existing residential building to accommodate one or more wheelchair users, or b) who are willing to have residential accommodation constructed containing one or more dwelling or hostel units for wheelchair users, and d) who agree to endeavor to rent modified units to eligible tenants are eligible.

Client Eligibility: (Cont'd)	For dwelling modifications which facilitate the occupancy of a dwelling for wheelchair users and which are permanent are eligible. In particular, this includes modifications to improve wheelchair access to the home and within the home. All types of housing are eligible including single family dwellings, duplexes, triplexes, fourplexes, townhouses, condominiums, apartments, mobile homes and hostels.
Form of Assistance:	Approved applicants may receive a grant of up to \$1,000 for each housing unit which is modified. The grant must be used within three years of the date of approval.
Budget Commitments:	Unknown
Activity Level:	Unknown
Program Outlook:	Unknown

CHART VIII

PROGRAM SUMMARY BY OBJECTIVE: ALBERTA

PROGRAMS	RNH OBJECTIVES				
	FACILITATE HOME OWNERSHIP	HOME IMPROVEMENT	EMERGENCY REPAIRS	DEVELOP DELIVERY SYSTEMS	PROMOTE CLIENT INVOLVEMENT
Isolated Community Log Housing Program	Yes	Yes	N/A	N/A	Yes
Métis Settlement (Waskayigun) Housing Program	Yes	Yes	N/A	N/A	Yes
Alberta Family Home Purchase Program	Yes	N/A	N/A	No	No
Farm Home Lending Program	Yes	Yes	N/A	No	No
Mobile Home Lending Program	Yes	N/A	N/A	No	No
Co-operative Housing Action Program	Yes	N/A	N/A	No	Yes
Shell Housing Program	Yes	N/A	N/A	No	Yes
Modest Apartment Program (rental program)	N/A	N/A	N/A	No	No
Community Housing Program (rental program)	N/A	N/A	N/A	No	No
Senior Citizen Self-Contained Housing Program (rental program)	N/A	N/A	N/A	No	No
Senior Citizen Lodge Program	N/A	N/A	N/A	No	No
Nursing Home Financing Program	N/A	N/A	N/A	No	No
Cont'd					

CHART VIII (Cont'd)

PROGRAM SUMMARY BY OBJECTIVE: ALBERTA

PROGRAMS	RNH OBJECTIVES				
	FACILITATE HOME OWNERSHIP	HOME IMPROVEMENT	EMERGENCY REPAIRS	DEVELOP DELIVERY SYSTEMS	PROMOTE CLIENT INVOLVEMENT
Emergency Home Program	Yes	N/A	Yes	No	No
Transitional Housing Program (rental program and job training)	Yes	N/A	N/A	No	No
Staff Housing Program (rental program)	N/A	N/A	N/A	No	No
Senior Citizen Home Improvement Program	N/A	Yes	N/A	No	No
Alberta Pioneer Repair Program	N/A	Yes	N/A	No	No
Home Adaptation Program	N/A	Yes	N/A	No	No

Yes - Same
 No - Not an objective of the program
 N/A - Does not apply to the program

BRITISH COLUMBIA

The B.C. Ministry of Lands, Parks and Housing has three programs (plus an insulation program) which are available in rural areas. In order to qualify for a grant under the Home Purchase Assistance Grant and the Family First Home Purchase Program, houses cannot exceed \$55,000. The rural activity level for these two programs was, however, not available.

Family First Home
Purchase Program

Responsibility
Centre:

B.C. Ministry of Lands, Parks and
Housing.

Purpose:

The purpose of this program is to aid first home buyers with dependent children in purchasing their first residence. The Family First Home Grant is available on all new and existing houses, condominium units and mobile homes which are priced within the Home Purchase Assistance Act Grant limits.

Client
Eligibility:

Applicants must be first home buyers with dependent children.

Form of
Assistance:

Assistance is in the form of a grant. Payments of the grant are through two alternative mechanisms that can be selected by the applicant.

- a) A \$2,500 lump sum grant applied to the home owner's equity in addition to a 5% down payment, thus reducing the home owner's mortgage. This grant is registered against the title and will be forgiven over a period of five years.
- b) A monthly payment of \$52.50 for five years, to help reduce monthly mortgage payments. The total amount received under this option is greater than \$2,500 because the interest on the \$2,500 on the unpaid balance of the grant is credited to the first home buyer.

Budget
Commitments: \$10 million is an aggregate figure for
the 1978/79 budget commitment.

Activity Level: As of March 31, 1979 the Ministry has
received 4,122 applications.

Program Outlook: Unknown

Home Purchase
Assistance Grant

Responsibility
Centre:

The B.C. Ministry of Lands, Parks and
Housing.

Purpose:

The purpose of this program is to
provide grants of \$1,000 for the purpose
of a single family dwelling, a property
that is subdivided under the Strata
Titles Act, a mobile home, a par value
co-operative residence, or a residence
on a provincial Indian reserve.

Client
Eligibility:

Purchasers must occupy the house as
their principal residence. The cost of
the home must be within specified price
limits.

Form of
Assistance:

Assistance is in the form of \$1,000
grants to aid households in raising the
down payment necessary to purchase a
home. Under the Home Purchase
Assistance Act, a \$5,000 second mortgage
loan or a \$2,500 first home grant are
available for the purchase of a new or
older house, in lieu of the \$1,000
grant. Grants under the Home Purchase
Assistance Act are earned by living in
the home five years.

Budget
Commitments:

1979/80

\$3,500,000 for grants (est.)
7,000,000 if extended to existing homes.

- 122 -

Activity Level: Approvals for \$1,000 grants up to March
31, 1979 cumulative since June 1976
total 12,554.

Program Outlook: Unknown

Rural Residential
Subdivision Program

Responsibility

Centre: B.C. Ministry of Lands, Parks and
Housing.

This program was designed to provide for the housing needs of people seeking a rural residential environment by making suitable Crown Land available. The objective is to provide serviced land to the public at the lowest possible cost.

The Ministry provides Crown Land at no cost to the project, as well as interim funding if required to cover the costs of planning, design and development. There are two development alternatives:

1. PRIVATE SECTOR - Where the need for rural residential development is demonstrated and the regional district agrees to the appropriate zoning, Crown Land may be sold at full market value to the private sector for development.
2. REGIONAL DISTRICT - The regional district may be the developer, preparing plans and specifications, employing the necessary professional services, contracting out the subdivision construction, and acting as agent for the sale of lots. They must first obtain Ministry approval for the subdivision plan and budget to receive financing of the project.

Note: This program is currently under review, and the new program shall soon be completed.

Home Insulation
Program

Responsibility
Centre: B.C. Hydro.

Client
Eligibility: The program applies to home owners in detached and semi-detached units (1977-1979). Expenditures are allowed on insulation materials and related items and labour.

Form of
Assistance: Loans up to \$500 at a 10% interest rate.
Term: up to two years.
Clients are eligible for both federal and provincial assistance.

Source: F/P Relations Unit, CMHC

CHART IX

PROGRAM SUMMARY BY OBJECTIVE: BRITISH COLUMBIA

PROGRAMS	RNH OBJECTIVES				
	FACILITATE HOME OWNERSHIP	HOME IMPROVEMENT	EMERGENCY REPAIRS	DEVELOP DELIVERY SYSTEMS	PROMOTE CLIENT INVOLVEMENT
<u>Provincial</u>					
Family First Home Purchase Program	yes	N/A	N/A	No	No
Home Purchase Assistance Grant	Yes	N/A	N/A	No	No
Rural Residential Subdivision Program	N/A	N/A	N/A	N/A	N/A

Yes - Same
 No - Not an objective of the program
 N/A - Does not apply to the program

YUKON

The Yukon Housing Corporation has no territorial programs for rural and native clients. All rural and native activity is through CMHC's Rural and Remote Housing Program.

NORTHWEST TERRITORIES

The Northwest Territories Housing Corporation has three territorial programs. As the whole of the territory is considered remote all activity levels within the programs are, of course, rural. (Yellowknife is presently an exception to this, but a request to have its status changed to remote has been made.)

Small Settlement Home
Assistance Grant

Responsibility
Centre:

The Northwest Territories Housing
Corporation.

Purpose:

The purpose of this program is to assist in meeting the housing needs of families living in designated communities of the Northwest Territories.

Client
Eligibility:

Eligible applicants must be in need of adequate housing, be unable to meet the cost of purchasing and transporting manufactured housing components required to build a house, be willing to build the house using locally harvested materials such as logs for the basic housing shell, live in a designated area of the NWT and use the house as his principal residence.

Form of
Assistance:

A once-in-a-lifetime grant of up to \$10,000 is available for the purchase and transportation of manufactured housing components such as doors, windows, cook stoves, plywood, nails, etc. The Corporation is also willing to provide technical assistance in the form of advice concerning suitable plans or working drawings and when necessary, assistance in ordering the manufactured housing components.

Budget

Commitments: There is a budget commitment of \$350,000 per year for this program together with the Small Settlement Shelter Grant.

Activity Level: In 1978-79, there have been 31 approved applications.

Program Outlook: Unknown

Small Settlement
Shelter Grant

Responsibility
Centre:

The Northwest Territories Housing
Corporation.

Purpose:

The purpose of this program is to assist in meeting the housing needs of families living in designated communities of the Northwest Territories above the treeline where there is no government-subsidized rental housing.

Client
Eligibility:

Eligible clients must live in an area above the treeline where there is no government-subsidized housing, be in need of adequate housing, be unable to meet the cost of purchasing and transporting manufactured housing components required to build a house, be willing to build and assemble the house package and use the house as his principal residence.

Form of
Assistance:

A once-in-a-lifetime grant of up to \$10,000 available for the purchase and transportation of a manufactured basic housing package. The Corporation provides technical assistance in the form of advice concerning the plans or working drawings and will order the manufactured housing package.

Budget
Commitments:

\$350,000 per year is allocated for this program along with the Small Settlement Home Assistance Grant.

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Activity Level: Figures from 1978-79 indicate that there have been 2 applications approved.

Program Outlook: Unknown

Interim Financing

Responsibility

Centre: The Northwest Territories Housing Corporation.

Purpose:

The objective of this program is to provide temporary financing to members of registered building co-operatives while in the construction phase of a project.

Client

Eligibility: Any person who is a registered member of a certified building co-operative and has an approved mortgage may apply, providing that the member cannot obtain interim financing from the financial institution providing the approved mortgage.

Form of
Assistance:

Up to 85% of the amount of an approved mortgage or \$46,750 whichever is the lesser, with interest calculated at one percentage point higher than the NHA lending rate in effect at the time of the application.

Activity Level:

In 1978-79 there have been 22 applications approved.

Budget

Commitment: There is a revolving fund of \$500,000.

Program Outlook: Unknown

CHART X

PROGRAM SUMMARY BY OBJECTIVE: NORTHWEST TERRITORIES

PROGRAMS	RNH OBJECTIVES				
	FACILITATE HOME OWNERSHIP	HOME IMPROVEMENT	EMERGENCY REPAIRS	DEVELOP DELIVERY SYSTEMS	PROMOTE CLIENT INVOLVEMENT
<u>Provincial</u>					
Small Settlement Home Assistance Grant	Yes	N/A	N/A	N/A	Yes
Interim Financing	Yes	N/A	N/A	N/A	Yes
Small Settlement Shelter Grant	Yes	N/A	N/A	N/A	Yes

Yes - Same
 No - Not an objective of the program
 N/A - Does not apply to the program

APPENDIX I
OVERVIEW OF FEDERAL PROGRAMS

Programs	Budget Commitments	Rural Activity Level	
		Percentage	No. of Units
CMHC - RNH Program	1978		
Section 40	57,328,000	100%	1,936
Rural RRAP	58,808,000	100%	13,149
Rural RRAP On Reserve	978,000		
ERP	1,999,999		
Sustaining Grants	3,506,998		
Project Funds	169,240		
Training Program	852,857		
On Reserve Housing Program	\$2M*		216
Off Reserve Housing Program	2M		172
<u>Insulation Programs</u>			
CHIP	-		
HIP	-		

*Aggregate figure for both on and off reserve housing programs.

APPENDIX II
OVERVIEW OF FEDERAL/PROVINCIAL AND PROVINCIAL PROGRAMS

Programs	Budget Commitments	Rural Activity Level Percentage	No. of Units
<u>PEI</u>			
Serviced Lot Subsidy Program	\$360,000 (1979-80)	13.5%	22 (1978-79)
Low Income Assisted Home Ownership Supplement Program	90,000 (1979-80)	50%	11 (1978-79)
Essential Home Repair Program	210,000 (1978-79)	80%	1,328 (1976-79)
Home Improvement Manpower Support	130,000 (1978-79)	85%	219 (1978-79)
Co-operative Housing Program	-	40%	30 (1978)
Community Housing Strategy	185,000 (1979-80)	-	-
<u>NS</u>			
Provincial Housing Emergency Repair Program	3M (1978-79)	80%	1,240 (1978-77)
Home Owners Incentive Act	-	-	-
Home Insulation Program	-	-	-
<u>NB</u>			
Participation Habitat du Nord Est	95,835 (1978-79)	100%	80 (1979)

Cont'd

Programs	Budget Commitments	Rural Activity Level Percentage	No. of Units
<u>NB (Cont'd)</u>			
Home Improvement Assistance Program	\$380,000 (1978-79)	100%	96
Home Improvement Loan Severely Handicapped Mobile Homes	-	80%	1,768 (1973-79)
Home Improvement Loan Senior Citizens Mobile Homes Senior Citizens	-	80%	523 (1974-79)
First Mortgage Loan New Construction New Mobile Homes	-	-	-
Second Mortgage Loan New Construction New Mobile Homes	-	-	-
Home Insulation Program	-	-	-
<u>Ont.</u>			
Ontario Home Renewal Program	\$20M (1978-79)	45% (of funding)	-
<u>Man.</u>			
Critical Home Repair Program	\$8,569,506 (1976-78)	45.9%	6,987
Rural Mortgage Lending Program	269,000 (1977-78)	100%	10 (1977-78)
Home Insulation Program	-	-	-
Cont'd			

Programs	Budget Commitments	Rural Activity Level Percentage	No. of Units
<u>Sask.</u>			
House Building Assistance Program	-	54%	266 (1978)
Residential Reha- bilitation Program	\$4.6M (1979)	74%	749 (1978)
Senior Citizens Home Repair Program	\$4.3M (1979)	54%	1,083 (1978)
Home Improvement Grant	\$375,000 (1979-80)	100%	250
Social Services Grant	-	100%	30-40
Warm-Up Saskatchewan	-	-	-
<u>Alta</u>			
Isolated Community Log Housing Program	\$350,000 (1978-79)	100%	31 (1974-79)
Métis Settlement (Waskayigun) Housing	500,000 (1978-79)	100%	31 (1978-79)
Alberta Family Home Purchase Program	\$117M (1979-80)	-	-
Farm Home Lending Program	\$1M (1979-80)	-	-
Mobile Home Lending Program	\$5M (1979-80)	-	-
Co-operative Housing Program	-	-	-
Shell Housing Program	-	-	-
			Cont'd

Programs	Budget Commitments	Rural Activity Level Percentage	No. of Units
<u>Alta</u> (Cont'd)			
Modest Apartment Program	\$18M (1979-80)	-	-
Community Housing Program	\$39.2M (1979-80)	-	-
Senior Citizen Self-Contained Housing Program	\$91.5M (1979-80)	-	-
Senior Citizen Lodge Program	\$13.7M (1979-80)	-	-
Nursing Home Financing Program	\$12M (1979-80)	-	-
Emergency Home Program	-	-	-
Transitional Housing Program	\$3.3M (1979-80)	-	-
Staff Housing Program	\$4.2M (1979-80)	-	-
Senior Citizen Home Improvement Program	-	-	-
Alberta Pioneer Repair Program	-	-	-
Home Adaptation Program	-	-	-

B.C.

Family First Home Purchase Program	\$10M (1978-79)	-	- Cont'd
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Programs	Budget Commitments	Rural Activity Level Percentage	No. of Units
<u>B.C.</u> (Cont'd)			
Home Purchase Assistance Grant	\$3.5M (1978-80)	-	-
Rural Residential Subdivision Program	revolving fund		
<u>NWT</u>			
Small Settlement Home Assistance Grant	\$350,000 per year	100%	31
Small Settlement Shelter Grant			
Interim Financing	\$500,000 (revolving fund)	100%	22

APPENDIX III
FEDERAL, PROVINCIAL AND TERRITORIAL CONTACTS

Department of Indian and Northern Affairs,
Community Services,
Les Terrasses de la Chaudière,
10 Wellington,
Ottawa, Ontario.
K1A 0H7

Prince Edward Island Housing Corporation,
3 Queen Street,
P.O. Box 1388,
Charlottetown, P.E.I.
C1A 7N1

Nova Scotia Housing Commission,
P.O. Box 815,
Dartmouth, N.S.
B2Y 3Z3

New Brunswick Housing Corporation,
P.O. Box 611,
Industrial Park,
Fredericton, N.B.

DREE,
P.O. Box 700,
Bathurst, N.B.
E2A 3Z6

Government of New Brunswick,
P.O. Box 6000,
Fredericton, N.B.
E3B 5H1

Société d'Habitation du Québec,
1054 Conroy,
4th Floor, Block 3,
Québec, P.Q.
G1R 5E7

Ontario Ministry of Housing,
60 Bloor Street West,
Toronto, Ontario.
M4W 3K7

Manitoba Housing and Renewal Corporation,
165 Garry Street,
Winnipeg, Manitoba.
R3C 1C8

Department of Northern Saskatchewan,
P.O. Box 3003,
Prince Albert, Saskatchewan.
S6V 6C1

Saskatchewan Housing Corporation,
812 Financial Building,
230-22nd Street East,
Saskatoon, Saskatchewan.
S7K OE9

Alberta Housing and Public Works Department,
10th Floor, 10050-112 Street,
Edmonton, Alberta.
T5K 1L9

DREE,
Alberta Office,
802 Financial Building,
10621-100 Avenue,
Edmonton, Alberta.

B.C. Ministry of Lands, Parks and Housing,
Housing Department,
Parliament Buildings,
Victoria, B.C.
V8V 1X4

Northwest Territories Housing Corporation,
P.O. Box 2100,
Yellowknife, N.W.T.