



*Access to Information and Privacy  
Strategic Communications and Ministerial Affairs  
L'Esplanade Laurier, East Tower  
140 O'Connor Street, 8th Floor  
Ottawa, Ontario  
K1A 0R5  
Fax: 613-946-6256*

Your file      Votre référence

Our file      Notre référence  
A-2012-00294 / AB

October 30, 2013

Mr. Marcus Brauer  
25 Wheatstone Heights  
Dartmouth, Nova Scotia  
B2Y 4E1

Dear Mr. Brauer:

This is in reply to your request, under the *Access to Information Act*, which was received in this institution on August 16, 2012 for the following:

**Clarification rec'd August 21:**

**Between 2006 - Aug. 2012, all memos, reports, emails, minutes, internal and external correspondence on depressed markets, definitions of community, home equity assistance regarding any affected individuals in Alberta.**

Further to our letter dated January 21, 2013, please note that all consultations have been completed. As such, we are now in a position to release additional information relevant to your request. Please note that no exemptions or exclusions have been invoked to withhold any portion of this information.

Please be advised that you are entitled to complain to the Information Commissioner concerning the processing of your request within sixty days of the receipt of this notice. Your complaint should be addressed to the Information Commissioner of Canada, Place de Ville, Tower B, 112 Kent Street, 7th Floor, Ottawa, Ontario, K1A 1H3.

Should you have any questions, do not hesitate to contact Alain Beaudry at 613-957-2420 or toll free at 1-866-312-1511 or by e-mail at [alain.beaudry@tbs-sct.gc.ca](mailto:alain.beaudry@tbs-sct.gc.ca).

Yours sincerely,

Denise Brennan  
Director

Attachments: Pages 7-20



TO  
A

Michelle d'Auray  
Secretary of Treasury Board of Canada

FROM  
DE

Daphne Meredith  
Chief Human Resources Officer

SUBJECT  
OBJET

**Depressed Housing Market – Home Equity Assistance Program for  
Canadian Forces Personnel – BON ACCORD, ALBERTA**

**Summary**

National Defence is seeking the declaration of Bon Accord, Alberta as a depressed Housing Market area for relocating Canadian Forces personnel (CF). Under TB 829899, the Secretary of the Treasury Board has been granted a delegation that can be used to designate a depressed market area which provides affected personnel with additional financial assistance. TBS does not recommend approval of this request.

**Background**

- In order for members to be able to recover 100% of the home equity under the Government's Home Equity Assistance Program (HEAP), Treasury Board Secretariat (TBS) is required to review the areas identified based on data provided and decide whether to declare those identified areas as depressed housing market areas (normally we look at a decline of 20% or greater).
- Normally consideration consists of analyzing the geographic location, the local economic state; i.e. the circumstances that may be happening in the surrounding areas such as mill closures, mine closures, unemployment rate, school closures, etc. In addition a review is undertaken of any newspaper articles, memos and objective evidence of market decline (Computation: Loss divided by original purchase price to identify percentile loss).
- In application, an area is looked at in its entirety and not at a specific neighbourhood. For example, Scarborough would not be considered in isolation from the Toronto market.

*See revised version*

Security classification	Classification de sécurité
<b>PROCESSED</b> Declassified by ATIP	
Originator/Telephone number	Auteur/Numéro de téléphone
Claudia Zovatto (613 957-9678)	
Our file	Notre référence
RDIMS #1039768	
Your file	Votre référence
WEBCIMS #108204	
Date	

- It should be noted that CF members are subject to a relocation akin to "a forced relocation" and as such are often subjected to absorbing an equity loss in the disposition of their principal residences at origin.

**Current Status:**

- Bon Accord is located approximately 30 kilometres (or 20 minutes) north of Edmonton, Alberta and ~~boasts a favourable quality of life both for its residents and businesses.~~ *is influenced by the nearby Edmonton Garrison and the growth of Northern Alberta's oil and gas industry.* *quantity*
- Indications from the press, the Provincial government, the Municipality, all indicate an economic rebound and recovery in the Edmonton area due to the recovery of the economy and the energy sector. With continued increasing demand for oil combined with a decrease in world oil supply, Edmonton is poised for unparalleled economic potential.
- According to Statistics Canada, in 2010, Alberta had increases in the labour market, housing starts and business activity following three consecutive declines.
- Based on government data, the unemployment rate for Alberta is considerably lower than the national average.
- The material provided indicates MLS sales in the area are on the increase and that the housing market is balanced. The property in question is a five bedroom older home. The price of this home is above the average home purchase price for 2010 for Bon Accord.

*to loss on sale*

**Recommendation**

That Bon Accord, Alberta not be declared as a depressed housing market area for CF personnel subject to relocation.

I approve.

I do not approve.

\_\_\_\_\_  
Michelle d'Auray

\_\_\_\_\_  
Date

Marc-Arthur Hyppolite, Assistant Deputy Minister, Compensation and Labour Relations (613 952-3000)



TO  
À

Michelle d'Auray  
Secretary of Treasury Board of Canada

FROM  
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Daphne Meredith  
Chief Human Resources Officer

SUBJECT  
OBJET

*revised*

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WEBCIMS #108204	
Date	
February 28, 2012	

**Depressed Housing Market – Home Equity Assistance Program for Canadian Forces Personnel – BON ACCORD, ALBERTA**

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- It should be noted that CF members are subject to a relocation akin to "a forced relocation" and as such are often subjected to absorbing an equity loss in the disposition of their principal residences at origin.

**Current Status:**

- Bon Accord is located approximately 30 kilometres (or 20 minutes) north of Edmonton, Alberta and is influenced by the nearby Edmonton Garrison and the growth of Northern Alberta's oil and gas industry.
- Indications from the press, the Provincial government, the Municipality, all indicate an economic rebound and recovery in the Edmonton area due to the recovery of the economy and the energy sector. With continued increasing demand for oil combined with a decrease in world oil supply, Edmonton is poised for unparalleled economic potential.
- According to Statistics Canada, in 2010, Alberta had increases in the labour market, housing starts and business activity following three consecutive declines.
- Based on government data, the unemployment rate for Alberta is considerably lower than the national average.
- The material provided indicates MLS sales in the area are on the increase and that the housing market is balanced. The property in question is a five bedroom older home. The house was purchased in 2007 for \$405,000 (average home cost as per Statistics Canada in Bon Accord for 2006 was \$179,177). This home sold for \$317,000 which is above the average home purchase price of \$275,000 for 2010 for Bon Accord and represents a loss of 21.7% from the original purchase price. However, the average home cost for Edmonton from 2007 to 2010 was only a decrease of 2.9% and the provincial ratio was even lower at 1.4%.

**Recommendation**

That Bon Accord, Alberta not be declared as a depressed housing market area for CF personnel subject to relocation.

I approve.

I do not approve.

\_\_\_\_\_  
Michelle d'Auray

\_\_\_\_\_  
Date

Marc-Arthur Hyppolite, Assistant Deputy Minister, Compensation and Labour Relations (613 952-3000)



TO  
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Michelle d'Auray  
Secretary of Treasury Board of Canada

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*revised*

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Date	

*Edmonton for  
Bon Accord  
Greater  
Ed. Mtd  
area*

In application, an area is looked at in its entirety and not at a specific neighbourhood. For example, Scarborough would not be considered in isolation from the Toronto market.

It should be noted that CF members are subject to a relocation akin to "a forced relocation" and as such are often subjected to absorbing an equity loss in the disposition of their principal residences at origin.

**Current Status:**

- Bon Accord is located approximately 30 kilometres (or 20 minutes) north of Edmonton, Alberta and is influenced by the nearby Edmonton Garrison and the growth of Northern Alberta's oil and gas industry.
- Indications from the press, the Provincial government, the Municipality, all indicate an economic rebound and recovery in the Edmonton area due to the recovery of the economy and the energy sector. With continued increasing demand for oil combined with a decrease in world oil supply, Edmonton is poised for unparalleled economic potential.
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*however  
looking at  
the "area"*



**Recommendation**

That Bon Accord, Alberta not be declared as a depressed housing market area for CF personnel subject to relocation.

I approve.

I do not approve.

\_\_\_\_\_  
Michelle d'Auray

\_\_\_\_\_  
Date

Marc-Arthur Hyppolite, Assistant Deputy Minister, Compensation and Labour Relations (613 952-3000)



Treasury Board of Canada  
Secrétariat

Secrétariat du Conseil du Trésor  
du Canada

**MEMORANDUM NOTE DE SERVICE**

TO  
A

Michelle d'Auray  
Secretary of Treasury Board of Canada

FROM  
DE

Daphne Meredith  
Chief Human Resources Officer

SUBJECT  
OBJET

Security classification	Classification de sécurité
<del>PROTECTED</del> Declassified by ATIP	
Originator/Telephone number	Auteur/Numéro de téléphone
Edith Kehoe (613 957-9678)	
Our file	Notre référence
RDIMS #1039768	
Your file	Votre référence
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Date	

*See Revised Memo*

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In application, an area is looked at in its entirety and not at a specific neighbourhood. For example, Scarborough would not be considered in isolation from the Toronto market.

- It should be noted that CF members are subject to a relocation akin to "a forced relocation" and as such are often subjected to absorbing an equity loss in the disposition of their principal residences at origin.

**Current Status:**

- The town of Bon Accord is located approximately 30 kilometres (or 20 minutes) north of Edmonton, Alberta and is considered part of the provinces's capital region or Greater Edmonton metropolitan area ([www.bonaccord.ca](http://www.bonaccord.ca)); and is influenced by the nearby Edmonton Garrison and the growth of Northern Alberta's oil and gas industry.
- Indications from the press, the Provincial government, the Municipality, all indicate an economic rebound and recovery in the Edmonton area due to the recovery of the economy and the energy sector. With continued increasing demand for oil combined with a decrease in world oil supply, Edmonton is poised for unparalleled economic potential.
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- *While individual lost slightly more than 20%, it is clear from the other factors that this was an exception and the EDM is not a depressed market.*

**Recommendation**

That Bon Accord, Alberta not be declared as a depressed housing market area for CF personnel subject to relocation.

I approve.

I do not approve.

\_\_\_\_\_  
Michelle d'Auray

\_\_\_\_\_  
Date

Marc-Arthur Hyppolite, Assistant Deputy Minister, Compensation and Labour Relations (613 952-3000)