



*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.

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**

*See revised
version*

Security classification	Classification de sécurité
PROCESSED 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	

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.

- 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
DE

Daphne Meredith
Chief Human Resources Officer

SUBJECT
OBJET

revised

Security classification	Classification de sécurité
PROCESSED 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	
February 28, 2012	

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.
- 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
À

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 ~~delegation that can be used~~ delegation 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). * (Calculated by taking the original purchase cost of the home, less the sale price, divided by the original purchase price to identify the percentile loss.)
- 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.

revised

Security classification	Classification de sécurité
Declassified by ATIP PROTECTED	
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	

*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.
- 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%.

*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
PROTECTED 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
WEBCIMS #108204	
Date	

See Revised Memo

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 delegation 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). * (Calculated by taking the original purchase cost of the home, less the sale price, divided by the original purchase price to identify the percentile loss.)
- 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.

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); 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. Although this represents a loss of 21.7% from the original purchase price for the home owner, the average home cost for Edmonton from 2007 to 2010 only decreased by 2.9% and the provincial ratio was even lower at 1.4%.
- *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)



Treasury Board of Canada
Secretariat

Secrétariat du Conseil du Trésor
du Canada

MEMORANDUM NOTE DE SERVICE

Security classification	Classification de sécurité
Reclassified by ATIP PROTECTED	
Originator/Telephone number	Auteur/Numéro de téléphone
Edith Kehoe (613 957-9678)	
Our file	Notre référence
RDIMS #1039768	
Your file	Votre référence
WEBCIMS #108204	
Date	
MAY 31 2012	

TO
A

Michelle d'Auray
Secretary of Treasury Board of Canada

FROM
DE

Meredith
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 authority to make amendments to the Integrated Relocation Program (IRP) and directives for the organizations involved during the five year period (and option years) of the contract with Brookfield Global Relocation Services (which does not expire until November 30, 2014), to meet changing needs and requirements, within current cost limitations. This 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). * (Calculated by taking the original purchase cost of the home, less the sale price, divided by the original purchase price to identify the percentile loss.)
- 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. 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 province's capital region or Greater Edmonton metropolitan area (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.
- 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. Although this represents a loss of 21.7% from the original purchase price for the home owner, the average home cost for Edmonton from 2007 to 2010 only decreased by 2.9% and the provincial ratio was even lower at 1.4%.
- While the individual lost slightly more than 20%, it is clear from the other factors that this was an exception and the Edmonton area is not a depressed market.

Recommendation

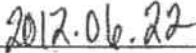
That Bon Accord, Alberta not be declared as a depressed housing market area for CF personnel subject to relocation.

I approve.

I do not approve.



Michelle d'Auray



Date

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