



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

Your file    Votre référence

Our file    Notre référence  
A-2012-00295 / 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:

**Copy of the Bon Accord analysis for depressed market status, a copy of the data used, factors considered as referred to in the TBS letter dated 17 July 2012 to L.Col. J. Larouche (DCBA).**

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 the severed information has been withheld under the following section: 69(1)(g)re(c).

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: 162-169, 171-174, 177-184, 195-196, 206-213, 217-219, 225-228, 229-232, 300-302, 305-307, 310-312, 332-334, and 339-342

69(1) CONFIDENCES OF THE QUEEN'S PRIVY COUNCIL FOR CANADA

69. (1) This Act does not apply to confidences of the Queen's Privy Council for Canada, including, without restricting the generality of the foregoing,

(a) memoranda the purpose of which is to present proposals or recommendations to Council;

(a) notes destinées à soumettre des propositions ou recommandations au Conseil;

(c) agenda of Council or records recording deliberations or decisions of Council;

(d) records used for or reflecting communications or discussions between ministers of the Crown on matters relating to the making of government decisions or the formulation of government policy;

(e) records the purpose of which is to brief ministers of the Crown in relation to matters that are before, or are proposed to be brought before, Council or that are the subject of communications or discussions referred to in paragraph (d );

(f) draft legislation; and

(g) records that contain information about the contents of any record within a class of records referred to in paragraphs (a) to (f).

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Where a certificate under section 38.13 of the Canada Evidence Act prohibiting the disclosure of information contained in a record is issued before a complaint is filed under this Act in respect of a request for access to that information, this Act does not apply to that information.

MEMORANDUM TO THE SECRETARY

c.c. D. Ram Singh (TBS)

**DEPRESSED HOUSING MARKET - HOME  
EQUITY ASSISTANCE PROGRAM FOR  
CANADIAN FORCES PERSONNEL -  
TÉMISCAMING**

SUMMARY

National Defence is seeking the declaration of Témiscaming, Quebec 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 recommends 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, defined in the policy as having a decline of 20% or greater.
- In application, an area is looked at in its entirety and not at a specific neighbourhood. For example, Orleans would not be considered in isolation from the Ottawa market.
- It should be noted that the CF are being 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:**

- Based on data provided by the Canadian Forces, Témiscaming, Quebec is a neighbouring village to areas affected by the Abitibi mining operations which as per press releases has had a detrimental effect in the neighbouring areas.

- According to material provided in this file, this property's value decreased by 44%. At the same time it has to compete with similar area listings faced with similar or greater equity decline.
- The material from real estate brokers indicates that there has been almost non-existing sales and ever increasing listings which will serve to depress the housing market further.

**Recommendation**

That Témiscaming, Quebec and the surrounding area be declared as a depressed housing market area for CF personnel subject to relocation.

**Recommending Office**

<input type="checkbox"/> I approve	<input type="checkbox"/> I do not approve.
_____ Stockwell Day	_____ Date

**WRONG TEMPLATE USED**

Don Graham, A/Assistant Deputy Minister, Compensation and Labour Relations (952-2962)

MEMORANDUM TO THE SECRETARY

c.c. D. Ram Singh (TBS)

**DEPRESSED HOUSING MARKET - HOME  
EQUITY ASSISTANCE PROGRAM FOR  
CANADIAN FORCES PERSONNEL –  
COMOX, BC**

**SUMMARY**

National Defence is seeking the declaration of Courland, Ontario 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 recommends 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, defined in the policy as having a decline of 20% or greater.
- In application, an area is looked at in its entirety and not at a specific neighbourhood. For example, Nepean would not be considered in isolation from the Ottawa market.
- It should be noted that the CF are being 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:**

- Based on data provided by the Canadian Forces, Comox and the surrounding areas have indeed suffered from some economic loss as a result of the lumber industry decline.



- The material provided indicate some job losses however the member seeking this declaration incurred a loss of only 5%.
- The Federal Government and the US Government have ratified several agreements which compounded with recent world incidents will regenerate the lumber industry as communities around the USA and Japan especially, rebuild.

**Recommendation**

That Comox, BC., and the surrounding area not be declared as a depressed housing market area for CF personnel subject to relocation.

Recommending Office

<input type="checkbox"/> I approve	<input type="checkbox"/> I do not approve
_____ Stockwell Day	_____ Date

**WRONG TEMPLATE USED**

Don Graham, A/Assistant Deputy Minister, Compensation and Labour Relations (952-2962)

MEMORANDUM TO THE SECRETARY

c.c. D. Ram Singh (TBS)

**DEPRESSED HOUSING MARKET - HOME  
EQUITY ASSISTANCE PROGRAM FOR  
CANADIAN FORCES PERSONNEL -  
COURTLAND, ONTARIO**

**SUMMARY**

National Defence is seeking the declaration of Courtland, Ontario 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 recommends 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, defined in the policy as having a decline of 20% or greater.
- 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 the CF are being 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:**

- Based on data provided by the Canadian Forces, Courtland, Ontario is a neighbouring village to areas affected by the recent automotive industry upheaval which has led to assembly lines

being closed down and resulting in some related manufacturing plants being closed.

- The material provided indicate some job losses however the member seeking this declaration incurred a loss of only 12%.
- The material from real estate broker states, "we are experiencing a settling back in sales and list prices" and an examination of the file indicate that a desirability issue with the carpeting compounded with the member not listing as per procedures in place.

**Recommendation**

That Courtland, Ontario and the surrounding area not be declared as a depressed housing market area for CF personnel subject to relocation.

Recommending Office

<input type="checkbox"/> I approve.	<input type="checkbox"/> I do not approve.
_____	_____
Stockwell Day	Date

**WRONG TEMPLATE USED**

Don Graham, A/Assistant Deputy Minister, Compensation and Labour Relations (952-2962)



MEMORANDUM TO THE SECRETARY

c.c. D. Ram Singh (TBS)

**DEPRESSED HOUSING MARKET - HOME  
EQUITY ASSISTANCE PROGRAM FOR  
CANADIAN FORCES PERSONNEL –  
PORT MAITLAND, NS**

**SUMMARY**

National Defence is seeking the declaration of Courtland, Ontario 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 recommends 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, defined in the policy as having a decline of 20% or greater.
- In application, an area is looked at in its entirety and not at a specific neighbourhood. For example, Vanier would not be considered in isolation from the Ottawa market.
- It should be noted that the CF are being 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:**

- Based on data provided by the Canadian Forces, Port Maitland and the surrounding areas have indeed suffered from some economic loss with unemployment (Stats., Canada reports) averaging 11.4% as a result of a decline in the area's two main industries (fishing and tourism).

- The material provided indicate sales a decline in the area from 149 in 2008 to 128 in 2009 with ever increasing decline in listing prices.
- Based on the material provided the state of the economic affairs in the area is harsh in that 3 motels and some resorts have been converted to seniors' apartments while a major hotel has been taking in boarders/roomers instead of guests.

**Recommendation**

That the Port Maitland area be declared as a depressed housing market area for CF personnel subject to relocation.

Recommending Office

<input type="checkbox"/> I approve.	<input type="checkbox"/> I do not approve.
_____ Stockwell Day	_____ Date

**WRONG TEMPLATE USED**

Don Graham, A/Assistant Deputy Minister, Compensation and Labour Relations (952-2962)