



John Harrop, President & CEO



Attainable Homes Calgary

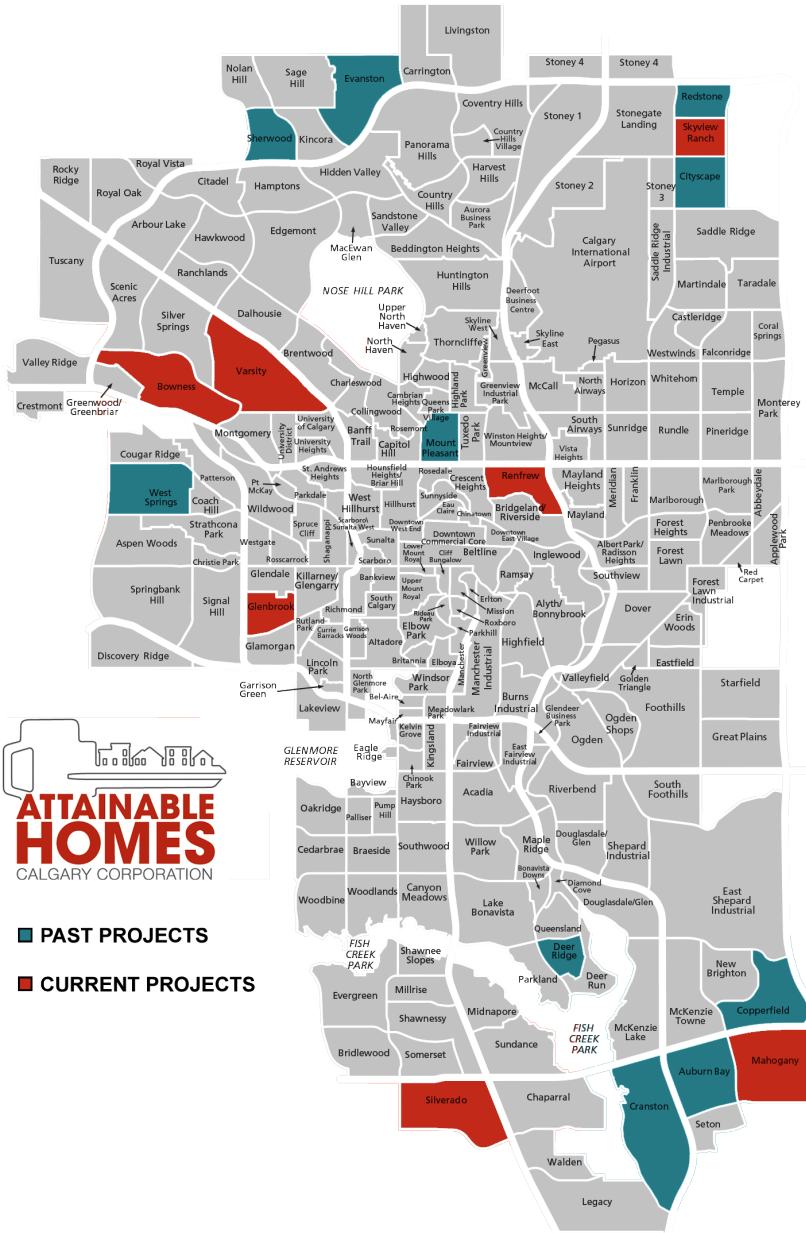
- Assists moderate-income Calgarians achieve homeownership.
- Participants must have a household income below \$90,000 (if dependents).
- Home buyer contributes \$2,000 to the down payment.
- Attainable Homes provides the balance to achieve a 5% down payment.
- Homeowner lives in their home as long as they wish.
- Upon selling, a portion of the home's appreciation goes back into the program.



Shared Equity Calendar

Years of Ownership	Homeowner's Share of Appreciation
0 – 1 year	0%
1 – 2 years	25%
2 – 3 years	50%
3 + years	75%





- PAST PROJECTS
- CURRENT PROJECTS



Gary Peter Gould



- Members of Maliseet Nation

- 45 years representing and working on behalf of the Off Reserve Aboriginal People of New Brunswick and Canada
- President of N.B. Association of Non Status Indians / N.B. Aboriginal Peoples Council 1973-1990
- General Manager of Skigin-Elnoog Housing 1990-2016
- Editor / Co Author of “Our Land – The Maritimes & Broken Promises”
- Papers presented / published in numerous parliamentary committees / commissions, the UNB Law Journal and Royal Commission on Aboriginal Peoples
- 2012-2016 Secretary, Treasurer New Brunswick Non-Profit Housing Association
- 2010 Received the Outstanding Achievement by an Individual in Aboriginal Housing Award from the National Aboriginal Housing Association
- 2012 Received the Queens Diamond Jubilee Metal
- 2015 Invested into the Order of New Brunswick

Objectives of Skigin-Elnoog are:

- **To work with all groups in assisting them to obtain financing to develop and construct low income housing;**
- **To investigate the economic base and possible methods of financing housing accommodations for all groups;**
- **To mortgage, hypothecate, convey or other wise deal with real and or personal property for the ultimate benefits of the membership of the Corporation.**

Who Qualifies for the ORAH?



- **Families or individuals, with incomes below \$50,000**
- **Be a first time homeowner or be living in a unit that is beyond reasonable repair.**
- **Have a good credit rating and meet all Social Development lending requirements for obtaining a first mortgage.**
- **Shelter Cost to Income Ratio should not exceed 30%**
- **Total debt service ratio should not exceed 42%**



BILD Calgary Region

Previously
known as:



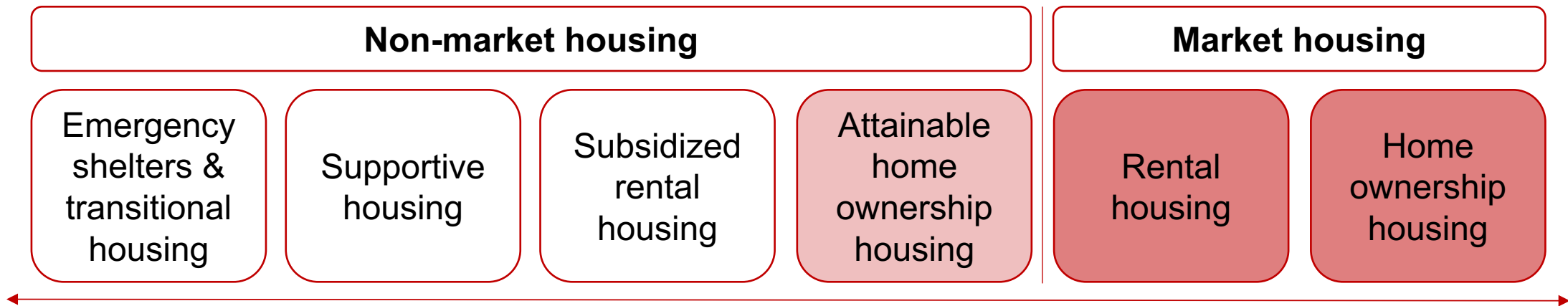


Vision: To create the most liveable communities in the world.

Mandate: To be the respected voice advocating for the building industry.



Mortgage Professionals Canada estimates there are about 280,000 first-time buyers each year in Canada.



Calgary programs:

