



Ahepa Housing (Canada) Project Research

Brief History of Ahepa Housing in the United States.

AHEPA initiated its efforts in the development of the Section 202 multifamily housing for low-income elderly in 1980. AHEPA's first project, known as AHEPA 53 Apartments, consists of 117 units and is located in St Louis MO. The project was funded in September 1980, went into initial endorsement in May 1981, and was ready for occupancy by April 1982. The name AHEPA 53 Apartments reflects the local AHEPA chapter that was instrumental in obtaining the funding for this project and continues to provide local support for the project and its residents.

Based on the success of this initial effort, The Order of AHEPA subsequently created the AHEPA National Housing Corporation (ANHC), to act as its official development vehicle in the development of Section 202 elderly housing. The ANHC was chartered as a not-for-profit 501c 3 organization in the District of Columbia in 1983. Through its sponsorship and assistance to local chapters, the AHEPA Housing program has grown to its present size. In 1991 the success of the program led ANHC to form a wholly owned subsidiary, the AHEPA Management Company, Inc. (AMC) to manage those projects in operation and future projects. Thus ANHC could now concentrate on the development of new projects and the overall administration of the housing program, all on a volunteer basis.

The organization, whose members are the presiding presidents of each of the operating chapter corporations, annually elect officers and three directors who make up the executive board. All are volunteers. The AMC contracts with the project to become the managing agent of the property once it is operational. It hires and trains project managers, and maintenance personnel. It keeps up-to-date on the ever-changing governmental rules and regulations governing federally funded facilities. ANHC takes a leadership role in identifying and adopting design improvements and services. The AMC on-site and Headquarters personnel handle the financial and accounting analysis, budgeting, computer expertise, marketing, and public relations. The employees of AMC are paid professionals in their respective field. Thus the AHEPA housing program, through the hard work of early volunteers, has rapidly developed into the premier program of the Order of AHEPA. It hopes to continue to expand and assist more chapters to participate in this worthwhile program so beneficial to senior citizens

The mission of AHEPA National Housing Corporation (ANHC) is to provide affordable housing for the low-income elderly and disabled persons, and to insure that they receive the services designed to meet their physical and social needs. The ANHC is a non-profit corporation founded in 1983 with a goal to improve the quality of life for the elderly and handicapped by promoting their health, security, happiness, and usefulness in longer living. We believe that senior citizens should be able to live independently with dignity, even on a modest income.

In Canada the CHMC – Canada Housing and Mortgage Corporation can help establish something similar. Following are criteria and grants available to us.

Find Out if Your Housing Project Qualifies

We know that no two communities are alike and that housing solutions are as varied as the housing challenges they address. That is why we offer an innovative package of tools designed to facilitate the production of affordable housing through partnerships, a package that gives you choice of options that can be customized to meet your specific housing project need.

1. Does your proposed housing project use an innovative approach?
2. Is your proposed housing project community-based?
3. Does your proposed housing project have the goal of being affordable?

1. Innovative

A housing project proposal can be considered innovative if:

- it involves an original or non-conventional approach to addressing a housing need or demand, and/or
- it will test the feasibility of a housing concept that has been tried elsewhere but is new to the geographic area in which the proposed housing project will be located.

The innovative approach could be in the any of the following:

- **Housing concept or design:** An innovative method to produce or manage housing.
- **Finance:** A new or non-conventional financing instrument or arrangement.
- **Tenure:** An innovative approach to owning or renting housing, or a way to increase security of tenure.
- **Technology:** New building methods, components or systems.

2. Community-based

A community can be defined:

- **By geography:** For example, a neighbourhood, a municipality or other geographic region, or
- **By affiliation:** A community of individuals or households who share a common faith, culture, interest, profession or other common trait.

A housing project can be considered community-based if it:

- is produced by residents of a community for themselves or for other members of the same community, and
- has support from the geographic community in which the housing will be located.

Innovative or Community-based Housing Project Proposal? If so, then We can help!

Consultation Services

Consultation Services

Getting Help from CMHC's Partnership Team

For over a decade, the Canadian Centre for Public Private Partnership in Housing has been a source of housing expertise and advice. In each of CMHC's five business centres and at its National Office in Ottawa, Partnership Representatives and other CMHC staff will work with you to further your housing project.

Community Meetings

Our representatives often go to communities much like yours to explain the housing development process and the services available from CMHC.

One-on-one consultation

We will sit down with you to provide advice and expertise on a wide range of housing related topics. Sometimes your question can be answered quickly by giving us a call!

Networking

Because of our extensive experience in housing related matters, we can introduce you to potential project partners who can help with proposal development, fund raising, financing, construction and project management.

Financing Advice

Mortgage loan insurance makes it easier to obtain financing for your affordable housing project. We will meet with you to review your project proposal and provide guidance before you take it to your lender.

Market Analysis

Look to CMHC first for up to date

Developments, demographic and socio-economic influences on housing demand, even rental vacancy rates.

Housing Research

Canada is recognized worldwide for the high quality of its housing. One reason for this is CMHC's commitment to research to help Canadians understand and improve the technical, economic, environmental and social aspects of housing. Our research will help you plan your project.

Housing Seminars and Workshops

The Partnership Centre representatives and other CMHC colleagues are regular presenters at regional and national housing related conferences, sharing affordable housing partnership best practices. We can also put you in touch with successful housing providers who are willing to share their experience and advice at your event.

Information Sources

The **Partnership Courier** is the Partnership Center's newsletter highlighting housing partnership best practices, latest housing research findings, as well as upcoming affordable housing events. There is no cost for a subscription

CMHC's team of housing and partnership experts are ready to help you with your housing project.

Mortgage Loan Insurance

CMHC's mortgage insurance makes it easier for housing providers to obtain financial backing from lenders for their affordable housing project.

Make it Affordable

If your non-profit or for-profit housing project has the goal of being affordable then CMHC can provide also provide the following tools (in addition to the ones above):

More tools and flexibilities for affordable housing projects

Rental - Level 1	Rental - Level 2	Homeowner
<p>To be considered affordable, the rents for the majority of units in your project must be modest in size and design and below the 80th percentile of rents, for units of the same bedroom count in your market. Rent limits will be published annually by CMHC.</p>	<p>To be considered affordable, the rents for the majority of units in your project must be modest in size and design and below the 65th percentile of rents, for units of the same bedroom count , in your market. Rent limits will be published annually by CMHC.</p>	<p>To be considered affordable, a homeowner project must have unit sale prices which are below the average price for similar units in the market.</p>
<p>Proposal Development Funding (PDF) loans up to \$100,000 are interest-free loans to facilitate the development of affordable housing. The loans are intended to assist with the costs of developing a housing project proposal to the point of financing.</p> <p>Up to 20% forgiveness</p>	<p>Proposal Development Funding (PDF) loans of up to \$100,000 are interest-free loans to facilitate the development of affordable housing. The loans are intended to assist with the costs of developing a housing project proposal to the point of financing.</p> <p>Up to 35% forgiveness</p>	<p>Proposal Development Funding (PDF) loans of up to \$100,000 are interest-free loans to facilitate the development of affordable housing. The loans are intended to assist with the costs of developing a housing project proposal to the point of financing .</p> <p>Up to 20% forgiveness</p>
<p>Mortgage Insurance Flexibilities</p> <ul style="list-style-type: none"> Premium discount Up to 95% LTV DCR as low as 1.10 Release rental achievement holdback at rent up 	<p>Mortgage Insurance Flexibilities</p> <ul style="list-style-type: none"> Premium discount Up to 95% LTV DCR as low as 1.0 Waive rental achievement holdback 	<p>Mortgage Insurance Flexibilities</p> <ul style="list-style-type: none"> More flexible rent-to-own Wider range of equity sources Longer amortizations (with a surcharge)

3. Affordable

- **A rental housing project** is considered affordable if the rents for the majority of the units fall within the affordability criteria published by CMHC for units of a similar type, size, and number of bedrooms in the subject housing market. The rental units must be modest in size and design.
- **A homeowner housing project** is considered affordable if the purchase price will be below the market for units of a similar type, size and number of bedrooms in the subject housing market. The homeowner units must be modest in size and design.

Shelter Enhancement Program (SEP) – Penelope House Canada???

The Shelter Enhancement Program (SEP) assists in repairing, rehabilitating and improving existing shelters for women and their children, youth and men who are victims of family violence; and in acquiring or building new shelters and second-stage housing where needed.

Who is eligible?

Eligible clients are:

- non-profit corporations
- charities that, as a principal objective, house women and children, youth or men who are victims of family violence.

As funding is limited to capital assistance, sponsor groups must obtain the assurance of operating assistance for emergency shelters. For second stage housing, occupants are expected to make modest contributions to offset the project's operating costs.

Eligible repairs/work are those required to:

- bring existing emergency shelters and second stage housing up to health and safety standards
- permit accessibility for disabled occupants
- provide adequate and safe program and play areas for children
- ensure appropriate security for occupants.

What assistance is available?

The assistance is in the form of a fully forgivable loan which does not have to be repaid provided the owner adheres to the conditions of the program.

- **New Development:** For newly developed projects, CMHC may contribute up to 100% of a project's capital cost. This assistance must be secured by a forgivable 15-year mortgage.
- **Renovation:** The maximum loan for renovation varies with the number of existing units/bed-units within the project and its location.

	Maximum Total Loan (per unit / bed unit)
Zone 1: Southern areas of Canada	\$24,000
Zone 2: Northern areas of Canada	\$28,000
Zone 3: Far Northern areas	\$36,000

A 25% supplement in assistance is available in remote areas.

IMPORTANT: Work carried out before the loan is approved in writing is not eligible for funding under this program.

Other CMHC programs are available to assist eligible Canadians with repairs to substandard housing, accessibility modifications and adaptations for persons with disabilities and seniors.

In some areas of Canada, funding for these or similar programs is provided jointly by the Government of Canada, and the provincial or territorial government. In these areas, the provincial or territorial housing agency may be responsible for delivery of the programs. Program variations may also exist in these areas.

Contacts:

There is a contact person for every area in each province to whom any questions can be directed. They are there to assist groups in achieving their goals.

Canadian Centre for Public-Private Partnerships in Housing

British Columbia

Stephen Hall
Partnership Representative
Tel.: (604) 737-4118
Email: shall@cmhc-schl.gc.ca

Lee King
Corporate Representative
Victoria
Tel.: (250) 363-8050
Email: lking@cmhc-schl.gc.ca

Ann Barnes
Partnership Representative
Tel.: (604) 737-4173
Email: abarnes@cmhc-schl.gc.ca

Prairie and Territories

Marion Belke
Partnership Representative
Tel.: (403) 515-3011
Email: mbelke@cmhc-schl.gc.ca

Bernadette MacDougall
Corporate Representative
Alberta South
Tel.: (403) 515-3056
Email: bmacdoug@cmhc-schl.gc.ca

Dennis Cleve
Corporate Representative
Manitoba
Tel.: (204) 983-8503
Email: dcleve@cmhc-schl.gc.ca

Gail Shuttleworth
Corporate Representative
Yukon
Tel.: (867) 633-7532
Email: gshuttle@cmhc-schl.gc.ca

Jacque Bevill
Corporate Representative
Saskatchewan
Tel.: (306) 782-0569
Email: jbevill@cmhc-schl.gc.ca

Sandra Turner
Corporate Representative
NorthWest Territories
Tel.: (86) 873-2637
Email: sturner@cmhc-schl.gc.ca

Larry Scarbeau
Corporate Representative
Alberta North
Tel.: (780) 423-8728
Email: lscarbea@cmhc-schl.gc.ca

Terry Ma
Corporate Representative
Nunavut
Tel.: (867) 979-225
Email: tma@cmhc-schl.gc.ca

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Ontario

Brett Barnes
Partnership Representative
Tel.: (416) 250-3288
Email: bbarnes@cmhc-schl.gc.ca

Mark Salerno
Corporate Representative
Greater Toronto Area
Tel.: (416) 250-3219
Email: msalerno@cmhc-schl.gc.ca

Judith Binder
Corporate Representative
Southwestern Ontario
Tel.: (519) 969-5324
Email: jbinder@cmhc-schl.gc.ca

Arno Gallo
Corporate Representative
Northern Ontario
Tel.: (705) 523-2930
Email: agallo@cmhc-schl.gc.ca

Quebec

Marie Murphy
Partnership Representative
Tel.: (514) 283-2203
Email: mmurphy@cmhc-schl.gc.ca

Albano Gidaro
Partnership Representative
Tel.: (514) 283-3287
Email: agidaro@cmhc-schl.gc.ca

Atlantic

Carla Staresina
Partnership Representative
Tel.: (902) 426-8430
Email: cstaresi@cmhc-schl.gc.ca

Brian Martin
Corporate Representative
Newfoundland & Labrador
Tel: (709) 772-4034
Cell: (709) 682-8441
Fax: (709) 726-7014
Email: bmartin@cmhc-schl.gc.ca

Don Connolly CRF, AMP
Corporate Representative
New Brunswick
Phone: (506) 848-4939
Cell: (506) 647-9330
Fax: (506) 848-4902
Email: dconnoll@cmhc-schl.gc.ca

David P. Olafson
Corporate Representative
Prince Edward Island
Phone: (902) 566-7339
Fax: (902) 566-7350
Email: dolafson@cmhc-schl.gc.ca