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INDIAN-ESKIMO OFF-RESERVE HOUSING LOAN

The Indian Eskimo off-Reserve Housing Loan is available to status Eskimo and Indians in the Northwest Territories as well as the rest of Canada. The person applying for the loan must take out a bank loan which he must pay back if he then receives a forgivable loan of up to \$10,000.00, (depending on the individual salary).

The catch with this loan is that the house must be built on a serviced lot and the price of the lot comes out of the loan. Of course this is ridiculous, because there are very few serviced lots available in the North - and in some communities there are none. Somehow it seems that this CMHC stipulation must be changed and pump-out septic tanks must be allowed as a substitute for municipally provided running water.

Native people in the Northwest Territories should have the option of obtaining loans to build their own homes in the area of their choice in their own community. If this money is not available most people are forced by the condition of their own homes, into either Public housing or Northern Rented Homes. This is the southern option of tying oneself to rent for the rest of ones life.

If the Territorial Council applies pressure to have this CMHC ruling changed it will be of benefit to non-status individuals in the Northwest Territories also, for if they want to take out a bank loan or the Territorial Housing Loan to build their own homes, they may build on non-serviced lots if they so wish.

The changing of this regulation would be of definite benefit to all people in the Northwest Territories.