

## MINISTERIAL LOAN GUARANTEE APPLICATION (INDIVIDUAL AND BAND) - INSTRUCTIONS

**Purpose:** The Ministerial Loan Guarantee (MLG) Application is used by the First Nation to apply for an MLG.

**Instructions:** Each application for an MLG must be accompanied by:

- Project description for the purposes of Environmental Review Process;
- A Band Council Resolution or Equivalent Authorizing Document;
- Project Site Plan; and
- A Letter of Intent, Commitment letter, a Loan Agreement from Lender or a copy of a CMHC Commitment Letter.

Contact your Indigenous Services Canada (ISC) regional office for more information.

### Field Definitions:

Field	Definition
Applicant name	Provide the name of First Nation applying for Ministerial Loan Guarantee.
Reserve name (if applicable)	Provide the name of the Reserve.
Band number (if applicable)	Provide the number of the Band assigned by ISC.
Reserve number (if applicable)	Provide the number of the Reserve.
Type of applicant	Identify the type of applicant, select either: Band as per <i>Indian Act</i> or <i>Naskapi and the Cree-Naskapi Commission Act</i> or Self-Governing First Nation.
Type of Housing Program	Identify the type of housing program the applicant is applying for: Ministerial Loan Guarantee – First Nation (formerly Section 10 Band), Ministerial Loan Guarantee – Individual First Nation Member (formerly Section 10 Individual), MLG for CMHC On-Reserve Non-Profit Housing Program Project (formerly Section 95), MLG for CMHC Shelter Enhancement Program Project, MLG for CMHC National Housing Co-Investment Fund or Ministerial Debt Guarantee.
<b>Borrower Information (For MLG – Individual only)</b>	
Additional borrower's information can be provided on a separate sheet and attached to this application	
Borrower name	Provide the name of the individual borrower requesting a MLG.
Title	Title of applicant
Address	Provide the address where individual applicant currently resides.
Municipality	Provide the municipality.
Postal code	Provide the postal code.
Telephone number (business or home)	Provide the phone number of applicant's place of work.
Extension	Provide the extension number of borrower's business phone number.
Telephone number (cellular; if applicable)	Provide the cell phone number of borrower.
Facsimile number	Provide the fax number of borrower.
Email address	Provide the email address of borrower.

<b>Field</b>	<b>Definition</b>
Type	Indicate the applicant status, select either: Status or Non-Status First Nation.
Registration number	Provide the registration number of the First Nation or Band member.
<b>Equity Information</b>	
Application loan amount	Indicate the total amount of money being applied for (amount of MLG).
Department contribution	Indicate the amount of money contributed by Indigenous Services Canada.
Borrower funds	Indicate the amount of money the borrower will be contributing toward project (downpayment).
Other funds (specify)	Indicate the other funds that will be contributed to this project (e.g. money provided through First Nation or Band Council, Tribal Council or other sources).
Total project cost	Indicate the total amount of project.
<b>Lender Information</b>	
Name/Branch	Provide the name of lending institution such as the name of a bank or credit union.
Contact person	Provide the name of the employee who works with the institution who is your direct contact.
Address	Provide the contact information of the lender.
Municipality	Provide the municipality where the lending institution is located.
Province	Provide the province where lending institution is located.
Postal code	Provide the postal code of the lending institution.
Telephone number	Provide the telephone number of lender (responsible officer at the financial institution).
Email address	Provide the email address of lender (responsible officer at the financial institution).
Lender loan number	Provide the reference number of the loan assigned by the lending institution.
Installment amount	Provide the amount of installment.
Amortization period (YY/MM)	Provide the amortization period; this value must not exceed 25 years.
Term (YY/MM)	Provide the term of loan in years and months.
Installment frequency	Indicate the frequency of payments.
Interest type (if fixed)	Provide the interest rate that will remain at a predetermined rate for a period of time.
Interest type (if variable)	Provide the interest rate that fluctuates based on the changes of an underlying interest rate index. Indicate the percentage and if it is below or above the Prime Rate.
<b>Project Information</b>	
Project name	Provide the name of project which is being applied for.
Project type	Identify the type of project; the project has to be one of the following: an acquisition, construction or renovation.
Number of units	Indicate the number of units that will be built, acquired or renovated.
Cost	Provide the total cost of the project.

<b>Field</b>	<b>Definition</b>
Size	Indicate the physical size (area) of project (sq. ft. or meters).
Address	Provide the address where project (acquisition, construction or renovation) will be located.
Municipality	Provide the municipality where project is located.
Province	Provide the Province or Territory where project is located.
Postal code	Provide the postal code of project.
Township	Indicate the town where project is located.
Plan number	Provide the plan number of project.
Block number	Provide the block number of project.
Lot number	Provide the lot number of project.
Range number	Provide the range number of project.
Legal subdivision number	Provide the legal subdivision number of project.
Latitude/GPS	Provide the latitude coordinates of project.
Longitude/GPS	Provide the longitude coordinates of project.
Descriptive information	Provide any additional descriptive information that can be provided to help describe the location of project.
<b>Utility Servicing</b>	
Piped water	Check if water is actually sourced by pipe or planned to be sourced by pipe.
Trucked water	Check if water is actually sourced by truck transport or planned to be sourced by truck transport.
Well water	Check if water is actually sourced by well or planned to be sourced by well.
Piped sewage	Check if the sewage is piped from location of project or planned to be piped from location of project.
Trucked sewage	Check if sewage is trucked from location of project or planned to be trucked from location of project.
Septic tank	Check if there is a septic tank at project location or if septic tank is planned for project location.
Heating fuel (specify source)	Please specify the type of heating fuel (e.g. coal, diesel, etc.) and if source actually being used at project location or planned to be used at project location.
Band Council Resolution (BCR) or equivalent authorizing document must be included with application	A Band Council Resolution or equivalent authorizing document needs to be attached to the application; please check corresponding box to indicate that this document is attached.
Project Site Plan	A Site Plan of the project site is required to be attached to this application; please check corresponding box to indicate that this document is attached.
Letter of Intent, Loan Agreement from Lender or CMHC Conditional Commitment Letter	A Letter of Intent, Loan Agreement from Lender or Approved and Signed CMHC Conditional Commitment Letter is required to be attached to this application; please check corresponding box to indicate that this document is attached.
A project description for the purpose of Environmental Review Process	A project description for the purpose of Environmental Review Process is required to be attached to this application; please check corresponding box to indicate that this document is attached.

Any other documents required by your regional office	Consult your regional office to find out if they require any additional documents. Please check corresponding box to indicate that regional requirements are attached.
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**Glossary:**

<b>Term</b>	<b>Definition</b>
Applicant	Applicant means an individual Indian or a group of Indians (such as a Council of a Band, a Tribal Council, an authorized Band Housing Authority, a Band Housing Corporation including a Band Corporation under the <i>Naskapi and the Cree-Naskapi Commission Act</i> , a corporation without share capital and a cooperative association, where all members of said corporations and cooperative associations are Indian(s) who have applied for an MLG to secure a loan for the construction, acquisition or renovation of housing located on lands as defined.
Application	Application means an application for an MLG to secure a housing loan which may be secured by the Minister through a Ministerial Loan Guarantee.
Band	Band means: (a) a Band as defined in the <i>Indian Act</i> or the <i>Naskapi and the Cree-Naskapi Commission Act</i> , or (b) a former Band or group of Bands who is/are signatory to an implemented self-government agreement with Canada, or Canada and the appropriate province/territory.
Borrower	Borrower means an applicant to whom a loan has been made by a lender which has been guaranteed by the Minister.
Council of a Band	Council of a Band means (a) a Council as defined in the <i>Indian Act</i> , or (b) a Council of a Band Corporation as defined in the <i>Naskapi and the Cree-Naskapi Commission Act</i> , or (c) the governing body of a former band or group of bands who is/are signatory to an implemented self-government agreement with Canada, or Canada and the appropriate province/territory; or (d) groups of individuals that the Minister has authorized to be considered as an Indian Band by Order of the Governor in Council.
Default	Default means the borrower has failed to make payments as stipulated in the Loan Agreement.
Environmental Site Assessment	Environmental Site Assessment refers to an Environmental Site Assessment as prescribed by the Canadian Standards Association (CSA) Standard Z768-94 entitled: Environmental Site Assessment, describing a systematic process by which an assessor determines whether a particular property is or may be subject to actual or potential contamination, and does not refer to an environmental assessment as may be required pursuant to the <i>Canadian Environmental Assessment Act</i> or of an equivalent or higher standard, such as the YESSA ( <i>Yukon Environmental and Socio-economic Assessment Act</i> ).
Guarantee Agreement	Guarantee Agreement means the agreement between the Minister and the lender containing the terms and conditions for the Ministerial Loan Guarantee.

Term	Definition
Indian	Indian means: (a) a person who, pursuant to the <i>Indian Act</i> , is registered as an Indian or is entitled to be registered as an Indian; or (b) beneficiaries as defined under the <i>Naskapi and the Cree-Naskapi Commission Act</i> .
Lands	Lands means: <ul style="list-style-type: none"> <li>a) lands which constitute “lands reserved for the Indians” under class 24 of section 91 of the <i>Constitution Act, 1867</i>, including lands, the legal title to which is vested in Her Majesty, that have been set apart as reserve for the use and benefit of a Band under subsection 2(1) of the <i>Indian Act</i>, and may also include lands so defined or similarly defined under the terms specified in implemented self-government agreements or implemented land claims agreements; or</li> <li>b) a designated Indian settlement where groups of Indians normally reside and the federal Crown holds title to this land or has acquired the right to use and occupy this land by agreement with the appropriate provincial or territorial government; or</li> <li>c) Category 1A or Category 1A-N lands as defined in the <i>Naskapi and the Cree-Naskapi Commission Act</i>, or</li> <li>d) any other lands that are within the legislative authority of Parliament as contemplated by class 24 of section 91 of the <i>Constitution Act, 1867</i>; but does not include:</li> <li>e) lands that are held in fee simple.</li> </ul>
Lender	Lender means Canada Mortgage and Housing Corporation, direct lending and any lender approved under the <i>National Housing Act</i> for the purpose of making loans.
Loan	Loan means: a loan which the Minister has guaranteed for the construction, acquisition or renovation of housing on lands as defined.
Loan Agreement	Loan Agreement means an agreement between a borrower and a lender containing the terms and conditions of the housing loan.
Loan Guarantee	Loan Guarantee means a Ministerial Loan Guarantee whereby the Minister guarantees repayment of the loan to the lender in the event of default by the borrower.
Minister	Minister means the Minister of Indigenous Services Canada.