

City Mortgage Appeals Board – Appeals Criteria and Process

The City Mortgage Appeals Board was established by City Council at its meeting on June 25, 2007, to hear and make final decisions on all requests for forgiveness of City Mortgage that may arise out of the City's current lot allocation policy.

The following appeals criteria for use by the City Mortgage Appeals Board were adopted by City Council on April 7, 2008:

Forgiveness of the outstanding indebtedness under the City's mortgage may be granted where the owner must sell the mortgaged property due to any of the following:

- (a) marriage breakdown;
- (b) job transfer or change of employment involving a move out of Saskatoon;
- (c) death of a signatory;
- (d) any other unanticipated event which, in the Board's view, would make it fair and reasonable to forgive the indebtedness under the mortgage (e.g. serious illness, loss of employment).

City Mortgage Appeal Process

1. Lot Purchaser approaches Land Branch requesting forgiveness of City mortgage.
2. Land Branch sends a letter of referral to the lot purchaser regarding the request for forgiveness of City mortgage and includes an application for them to appeal to the City Mortgage Appeals Board (copy of this letter is sent to the City Clerk's Office and City Solicitor)
3. Lot Purchaser submits application for appeal to City Clerk's Office, as indicated on the application.
4. City Mortgage Appeals Board Secretary establishes hearing date suitable to all (but within 30 days of receipt of application), and sends out Notice of Hearing.
5. Land Branch and Lot Purchaser submit any additional material/documents that would assist the Board during the appeal process, (eg. letter from employer confirming job transfer date to location outside of Saskatoon).
6. Hearing held with Lot Purchaser or designate present as well as Land Branch officials.
7. Decision rendered by Board within a target time of 15 days following the hearing and sent to all parties.

8. Decision is final.
9. Land Branch and Lot Purchaser take appropriate action to comply with the Decision.