

# *Expanding Your Housing Options*

Financing for First Nations Communities



## *Working in Partnership with First Nations across Canada*

*First Nations Northern Housing Conference*

*Thunder Bay*

*11-13 February, 2014*

*Our Vision:* Every First Nation family has the opportunity to have a home on their own land in a strong community

# *The Fund's Vision*

*Every First Nation family has the opportunity to have a home on their own land in a strong community.*



## *About the Fund...*

- Launched May 5, 2008
- \$300 million federal investment in trust
- Designed to support market housing arrangements between First Nations and lenders
- Voluntary option to create more housing in First Nation communities –
  - Homeownership, rental units, renovations
- Respects communal ownership of reserve and settlement lands

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# *How does the Fund support investments?*

- *Credit Enhancement*

- 10% backstop for housing loans guaranteed by the First Nation
- Leverage to negotiate with lenders
  - lower interest rates
  - reduced program access fees
  - risk sharing
  - administrative arrangements

- *Capacity Development*

- Funding support to assist the First Nation to meet its goals based on identified needs

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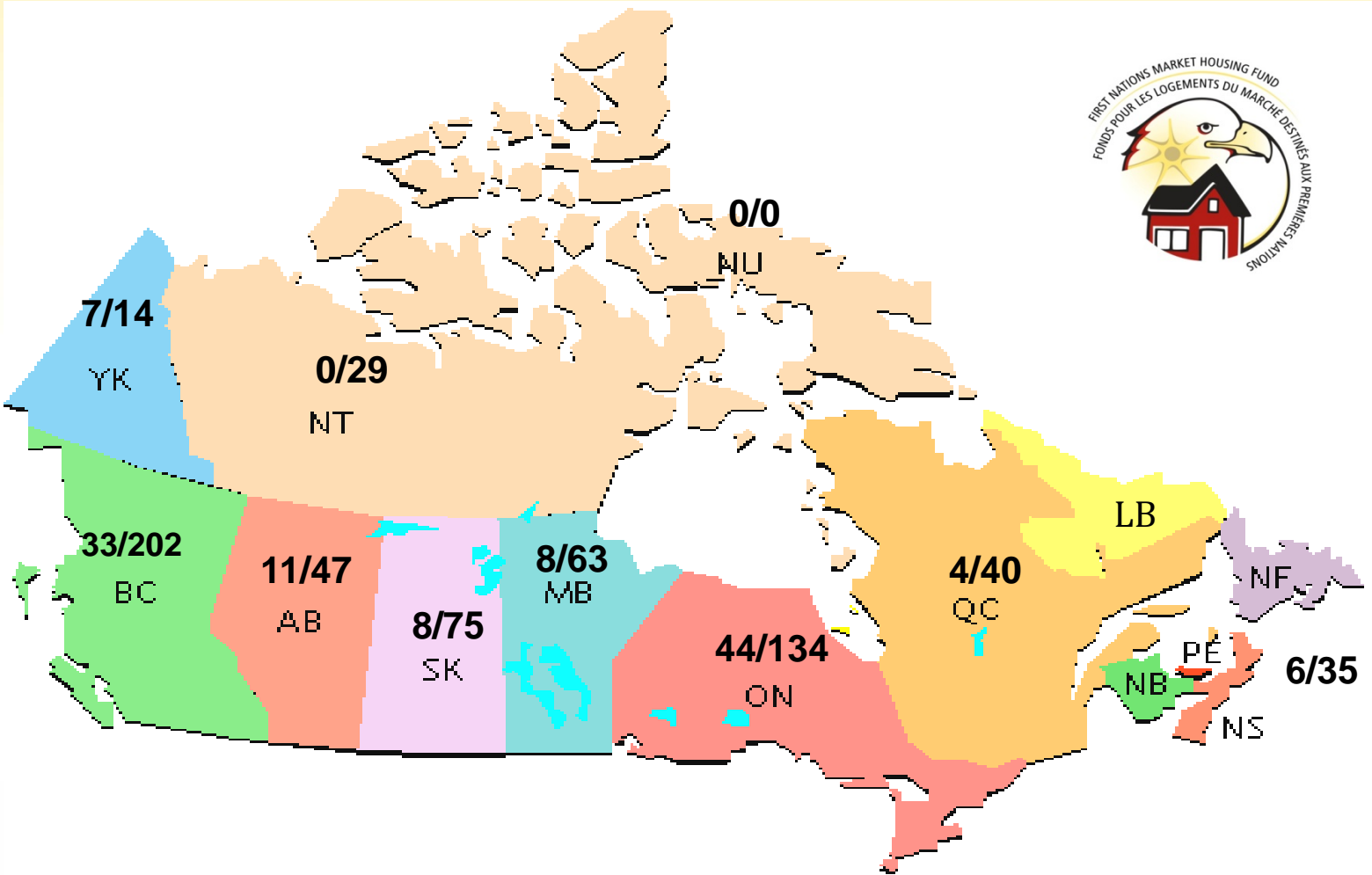
# *Three Pillars of Focus*

1. Strong Financial Management
2. Good Governance
3. Community Commitment and Demand for Market-Based Housing

# *Our Success So Far*

- 121 applications received from First Nations
  - 84 Rural - 11 Remote - 26 Urban
- 55 First Nations approved for Credit Enhancement and Capacity Development
- 29 First Nations approved for Capacity Development only
- 36 under review
- 55 Loans backed by the Fund for newly built homes, home purchases, rentals and renovations

**# of First Nation Applications Received by the Fund / Total # of FNs in each Prov./Territory (as of February 4, 2014)**



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# *Profile of First Nations approved to date for Credit Enhancement*

- Almost \$620 million of housing investment over 5 years  
- 55 First Nations
- Homeownership contemplated in all – plus some with renovations, rentals, elders and foster homes
- Range in population:
  - **8** – less than 500 and **16** – between 501 – 1000
  - **26** - between 1001 – 5000 and **5** greater than 5000



# *Loan Parameters – Each First Nation chooses...*

- Types of housing loans
  - Loan limits
  - Land management process
  - Guarantee conditions
  - Lenders
- Fund's list of lenders:  
BMO; Peace Hills Trust;  
First Nations Bank of Canada;  
Certain Credit Unions (BC & SK); Northern Caisse Pops (ON); Desjardins (ON & QC)

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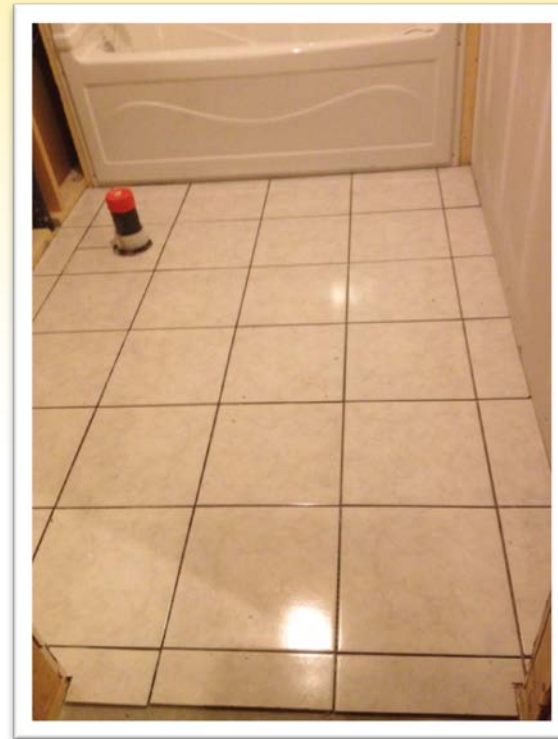
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# *Membertou*



# *Membertou*



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# *Membertou*





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# *Membertou*



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# *Tk'emlups*



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# *Tk'emlups*





# *Cree Nation of Wemindji*



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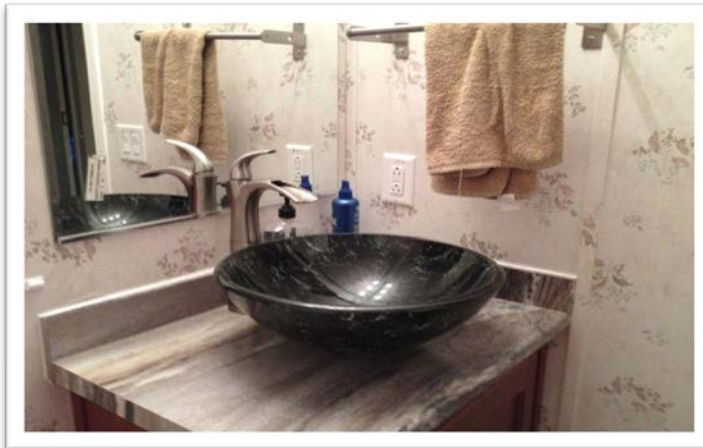
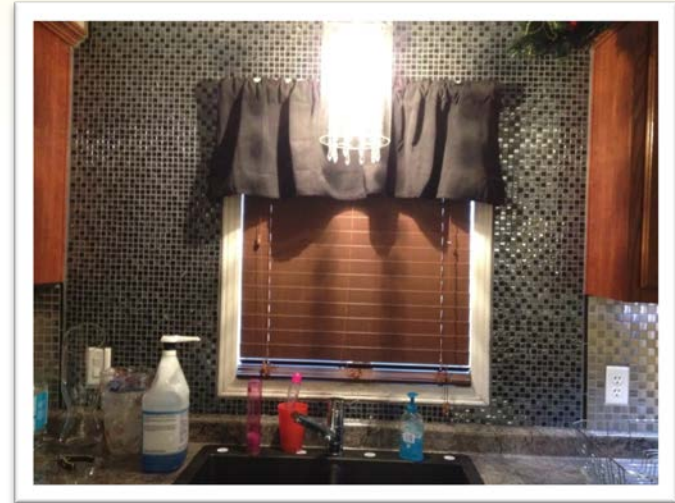
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# *Atikameksheng Anishnawbek*



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# *Atikameksheng Anishnawbek*



# *Capacity Development...begins with a Self Assessment*

- Letter of Agreement signed, good for up to 3 years
- Identifies areas of financial support from the Fund in financial management, governance and community commitment
- As First Nation has time to work on specific initiatives, the deliverables and timelines are identified and costed

# *CD Examples – Financial Management*

- AFOA & other finance/accounting courses ( e.g. CGA, MBA)
- Accounting System training
- Financial Administration Laws
- Finance by-laws
- Finance policy development



# *CD Examples - Governance*

- Land use planning
- Land mgmt development
- Land tenure systems
- Land use laws
- GIS software training
- Zoning bylaw development
- Engineering studies
- Personnel policies; organizational analysis; job descriptions; performance mgmt
- Housing policy creation and enhancement
- Housing Authority creation and implementation
- Housing strategies
- Comprehensive community plans
- Matrimonial Real Property Laws
- Trust Management
- Asset Management
- Land Surveys

# *CD Examples – Governance*

Various sessions and courses for First Nations leadership & staff :

- Lateral violence and Employment law
- Project management
- Housing management
- Client counselling
- Supervision and Human Resource Management
- Computing
- Law & Risk management
- Real estate licensing
- Website design and Social Media
- Household hazardous waste handling
- Lands management
- Economic development

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# *CD Examples – Community Commitment*

Community workshops for citizens:

- Home ownership
- Home maintenance
- Tenancy agreements
- Arrears management
- Credit and credit ratings
- Home financing
- Managing money, credit and debt
- Roles & responsibilities of tenants/occupants

# *First Nations Sustainable Development Standards*

- Partnership between Atikameksheng Anishnawbek, the Assembly of First Nations and the Holmes Group
- Supported financially and humanly by the Fund
- Adopted by Atikmeksheng in December
- Being shared for consideration by other First Nations starting in February 2014

# *First Nations Sustainable Development Standards*



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# *Thank you/Miigwetch*

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# Housing

Atikameksheng  
Anishnawbek



First Nation Market  
Housing Fund



# What do we need?





# What do we have?

- Our current band membership population is 1,125. The majority of our band members reside off-reserve
- There are 128 residential units within the boundaries of the reserve, of which the on-reserve population of 405 people consisting of both band members and non-band members are housed
- The Administration manages 54 rental/rent-to-own units. The other 74 residential units are privately owned by individuals band members.
- The land base of Atikameksheng is 43,747 acres
- At present there are 23 serviced lots available for new construction



# What do we need?

- \* Infrastructure to accommodate those band members who wish to return and reside on the First Nation
- \* Programs and services to adequately meet the needs of all band members
- \* Policies, by-laws, codes to ensure best practices, safety and well-being of all residents are considered when any future development is undertaken
- \* The development of more serviced lots to allow for new home construction
- \* The ability to provide support to those band members who wish to construct their own home
- \* The need for additional rental units
- \* To build capacity to increase our ability to better manage our First Nation resources

# Capacity Development Program

- First Nation Sustainable Development Guide
- Community Comprehensive Plan
- Land Use Development
- Project Management Training
- Organizational Review
- Housing Policies



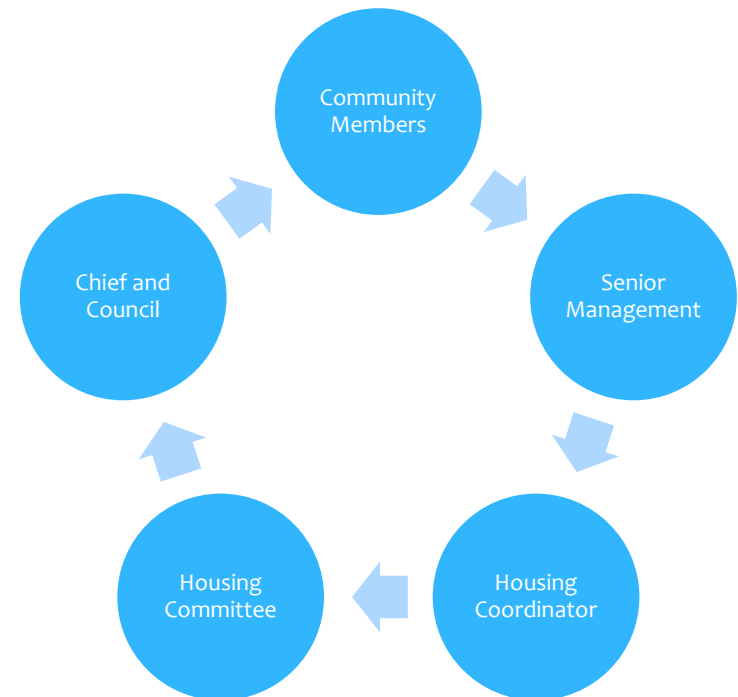
# Housing Program Policies



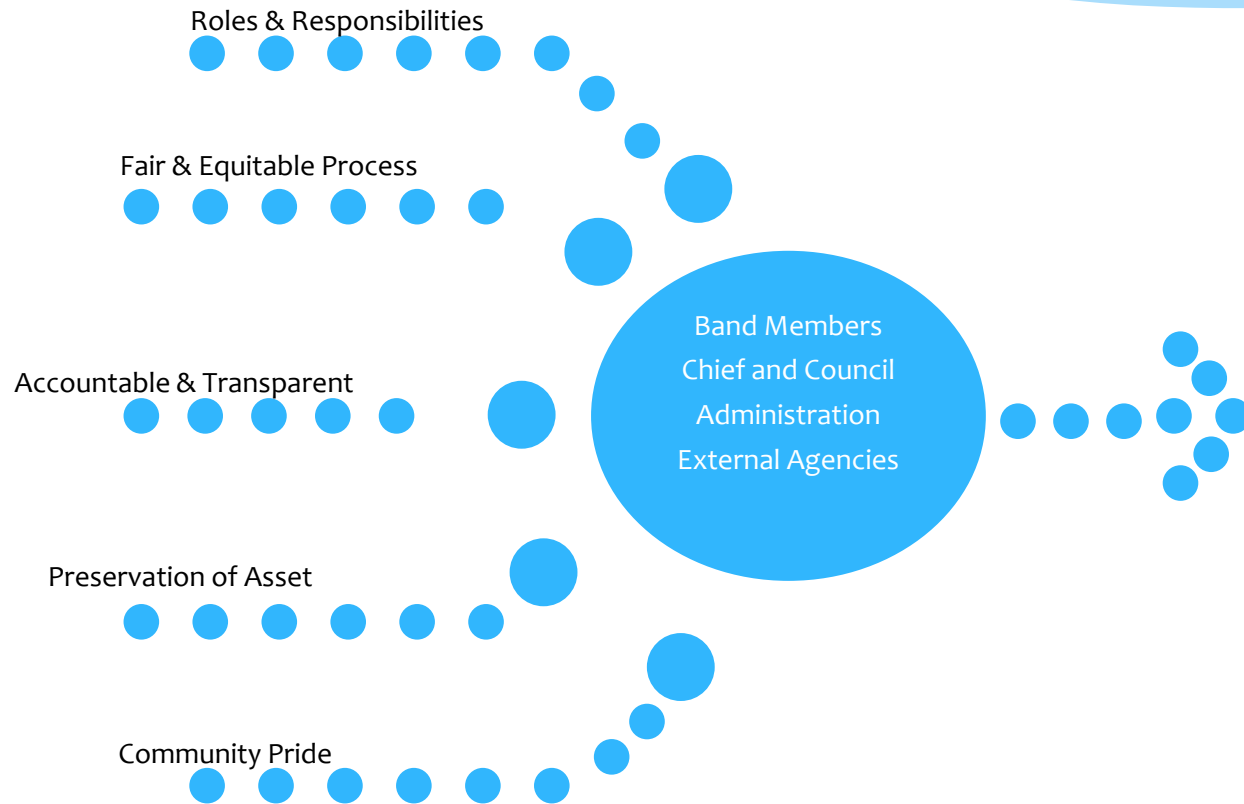
Turtle Island Associates

Assisted with the designing housing policies and programs  
Facilitated the community consultations and meetings

- \* Independent Living Centre Policy
- \* Rent-To-Own Housing Policy
- \* Rental Housing Program Policy
- \* Market Based Housing Policy
- \* RRAP & HASI Policy



# Our Policies will.....



# Meegwetch

