

Assembly of First Nations

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Assemblée des Premières Nations

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ANNUAL GENERAL ASSEMBLY
September 3-4-5, 2025, Winnipeg, MB

Resolution no. 09/2025

TITLE: Transition of the First Nations Market Housing Fund to First Nations Control

SUBJECT: Housing and Infrastructure

MOVED BY: Chief Lance Haymond, Kebaowek First Nation, QC

SECONDED BY: Chief Brent Niganobe, Mississauga First Nation, ON

DECISION Carried; 1 Opposition; 7 Abstention

WHEREAS:

A. The *United Nations Declaration on the Rights of Indigenous Peoples* (UN Declaration) states:

- i. Article 18: Indigenous peoples have the right to participate in decision-making in matters which would affect their rights through representatives chosen by themselves in accordance with their own procedures, as well as to maintain and develop their own indigenous decision-making institutions.
- ii. Article 19: States shall consult and cooperate in good faith with the indigenous peoples concerned through their own representative institutions in order to obtain their free, prior and informed consent before adopting and implementing legislative or administrative measures that may affect them.
- iii. Article 23: Indigenous peoples have the right to determine and develop priorities and strategies for exercising their right to development. In particular, indigenous peoples have the right to be actively involved in developing and determining health, housing and other economic and social programs affecting them and, as far as possible, to administer such programs through their own institutions.

B. On March 28, 2008, the federal government represented by the Canada Mortgage and Housing Corporation (CMHC) signed an Indenture of Trust agreement with the Board of Directors of the newly created First Nations Market Housing Fund (the Fund) whose purpose was to facilitate the construction of individually owned homes and help create or expand housing markets on-reserve for all First Nations in Canada. The agreement provides for the eventual transfer of the Fund's control from the federal government to the First Nations that will be realized through a Memorandum to Cabinet to provide the authorities and mandates.

Certified copy of a resolution adopted on the 5th day of September, 2025 in Winnipeg, Manitoba

Cindy Woodhouse

CINDY WOODHOUSE NEPINAK, NATIONAL CHIEF

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- C. The Fund's board of trustees and CEO are all First Nations citizens who have been working to reform it to significantly improve its housing services and outcomes for First Nations.
- D. As of March 31, 2025, the Fund has supported an estimated 613 loans to purchase, build, or renovate a home on-reserve. The total number of potential loans, backed by the Fund's Credit Enhancement facility could go as high as 7,390 loans.
- E. In 2024, the Fund's management and leadership formed a working committee which included technical representation from CMHC, Indigenous Services Canada and the Assembly of First Nations (AFN) to identify reasons why the Fund needs to have more flexibility in its programs and services to more adequately serve the homeownership needs of on-reserve First Nation citizens.
- F. AFN Resolution 45/2024, *Transition of the First Nations Market Housing Fund to First Nations Control*, calls on the Fund and the CMHC to hold regional engagement sessions, as soon as possible, to consider first Nations control options, and to seek First Nations views on the role of the Fund.
- G. Between July 2024 and January 2025, the Fund completed a series of regional engagement sessions both in person and virtually. Findings from these engagement sessions combined with other engagement sessions and prior research studies confirm the support from First Nation citizens for the Fund to be transferred to First Nations control.

THEREFORE BE IT RESOLVED that the First Nations-in-Assembly:

1. Direct the Assembly of First Nations (AFN) to urge the federal government to honour its intent to transfer control of the First Nations Housing Market Fund (the Fund) to First Nations control, as was contemplated in the Indenture of Trust which established the Fund.
2. Support the current Board of Trustees in their effort to transfer control of the Fund to First Nations control through their Memorandum to Cabinet submission (incorporating feedback from engagement sessions with First Nation citizens) which will be submitted in 2025.

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