

**National  
First Nations Housing  
and Homelessness Forum**

*May 31 – June 1, 2023  
Early Evening Welcome Reception, May 30*



**Forum national  
des Premières Nations  
sur le logement et l'itinérance**

*Du 31 mai au 1<sup>er</sup> juin 2023  
Réception de bienvenue en début de soirée, le 30 mai*

# Closing the Infrastructure Gap

Craig Baker

Matthew George,  
*Senior Policy Analyst,  
Assembly of First Nations*

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**NETWORKING BREAK**

**3:15PM – 3:30PM**

**Room: Mountbatten Ballroom**

WiFi: Assembly Of First Nations  
Password: AOFN2023

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# First Nations Housing Performance Measurement Framework Project

First Nations Housing Performance Measurement Framework Project  
Mostafa Askari and Azfar Ali Khan,  
Institute of Fiscal Studies and Democracy (IFSD)



# First Nations Housing Performance Measurement Framework

May 31, 2023

## Context for the Housing Performance Measurement Project

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- In the summer of 2021, IFSD was asked by the AFN to undertake cost of current housing gaps and future housing needs of First Nations living in community
- A three-part approach was adopted
  - Cost estimation of current and future needs
  - Policy and practices in First Nations
  - With the intention of promoting First Nations care and control of delivery in housing through the lens of holistic well-being a performance measurement framework was also sought
- Building off the 2021 project, AFN has asked IFSD to engage with experts and practitioners from First Nations to develop an approach to assessing housing needs through the lens of well-being

## Outline of this presentation

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- Provide a high-level summary of the cost estimates from the 2021 project
- Introduce and provide interim conclusions from the current project
- Present the draft performance measurement framework
- Outline next steps

Two parallel diagonal lines, one gold and one dark blue, extend from the top-left towards the center of the slide.

## Cost Estimation of Current and Future Needs

## IFSD estimate of current and future housing needs

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- 1) In 2021, IFSD was commissioned to estimate the investment needed to address current and future housing needs in First Nation reserves.
- 2) The main source of information for the project was the 2018 AFN survey of housing needs
- 3) The survey provided data for each participating community on:
  - a. Overcrowding
  - b. Migration from off-reserve
  - c. Unlivable units to be replaced
  - d. Lots to be connected to the existing utility infrastructure
  - e. Units that need minor and major renovation
- 4) Survey information:
  - a) Alberta and NWT did not participate
  - b) Partial data for Manitoba
  - c) Participation rate of about 50%



## Approach and Estimates

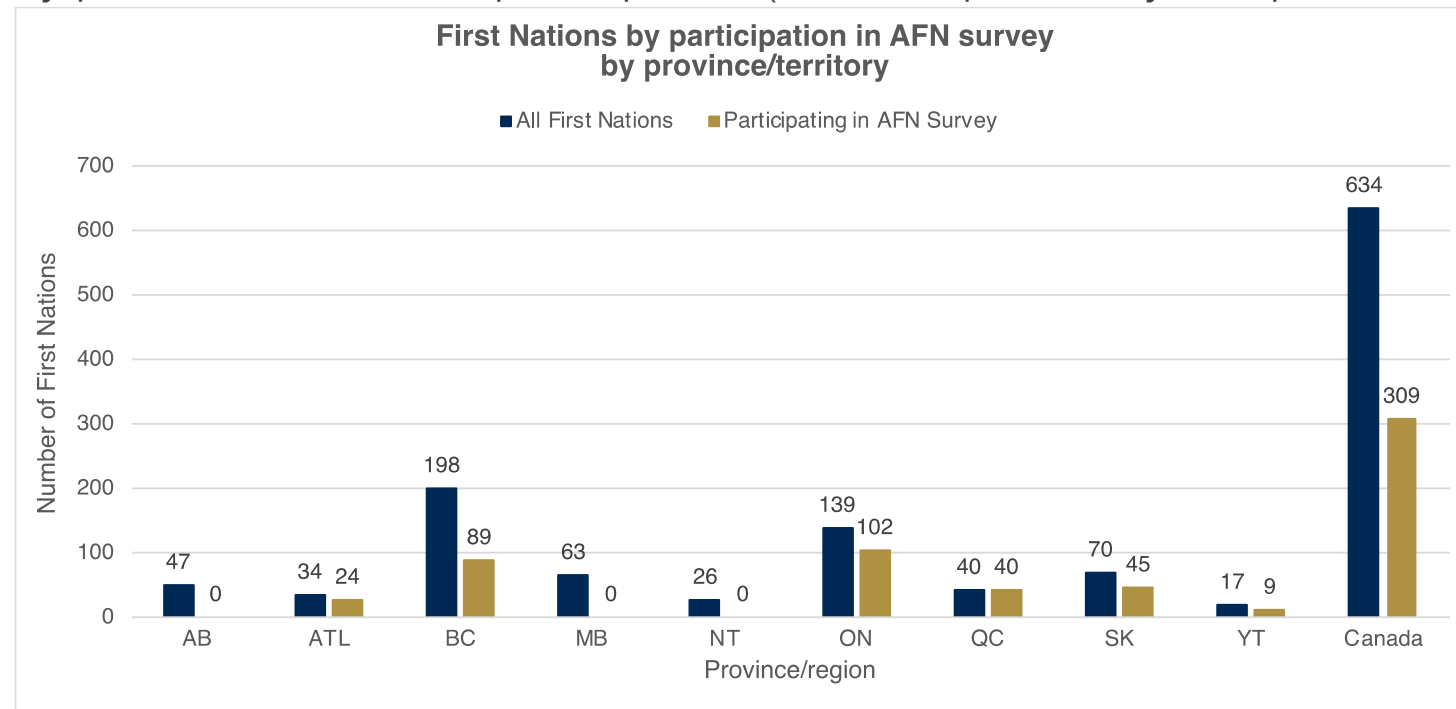
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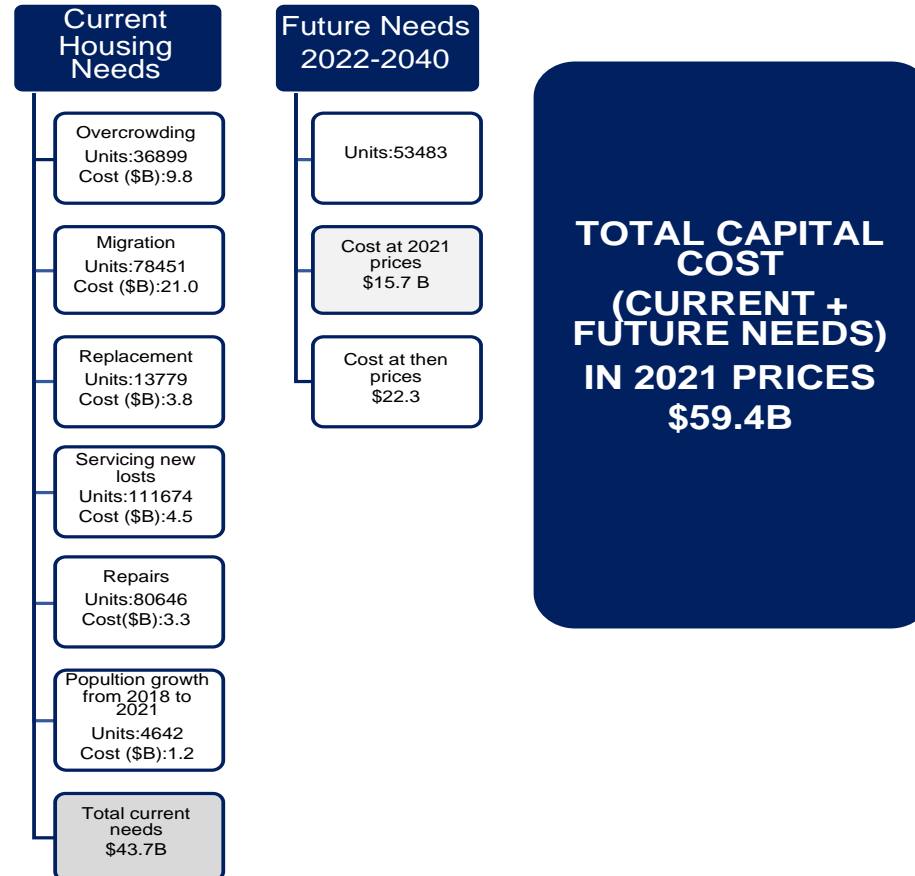
- IFSD designed an approach to estimate current housing needs for the participating communities
- We developed a methodology to extrapolate the needs for non-participating communities and regions
- We estimated both the number of units needed and their costs as well as the cost of making major and minor renovations
- We estimated the future needs based on population growth and price increases

## First Nations participation in AFN survey

- Nearly 50% of First Nations participated in the AFN survey on housing need (gaps for Alberta, NWT, limited use of Manitoba's data)
- Provinces and territories (other than Alberta and NWT) participated in the survey
- Quebec is the only province with 100% participation (as it had previously completed work in the area)



# Summary estimates of housing needs



# Total Housing Needs

	Current needs			Future needs		Total	
	Current Housing Stock	New housing units	Units that need minor or major renovations	Total capital cost of current needs (\$millions)	New housing units	Capital cost of future needs in constant 2021 prices (\$millions)	Capital cost of current and future needs (\$millions)
<b>Atlantic</b>	7650	3295	4884	792.9	4895	1041.7	1834.7
<b>Quebec</b>	15545	7456.4	6611	2976.9	4689	1563.3	4540.2
<b>Ontario</b>	25518	23602	16081	8087.7	7619	2437.6	10525.3
<b>Manitoba</b>	18459	19125	13300	5659.9	8091	2281.7	7941.6
<b>Saskatchewan</b>	17871	25150	12477	6909.0	13024	3455.1	10364.1
<b>Alberta</b>	20312	24844	12996	7942.2	7683	2346.7	10288.9
<b>British Columbia</b>	18158	23191	10256	8188.0	6719	2263.9	10451.9
<b>Yukon</b>	1486	1703	962	730.2	372	144.6	874.8
<b>NWT</b>	4755	5405	3078	2419.6	391	162.3	2581.9
<b>Total</b>	<b>129754</b>	<b>133770</b>	<b>80646</b>	<b>43706</b>	<b>53483</b>	<b>15697</b>	<b>59403</b>

## Takeaways: Cost estimation

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- Cost estimates should be read with consideration of the limitations of the existing data set:
  - Extrapolations for AB, MN, NWT
  - Respondents' interpretation of questions
- A variety of cost scenarios were presented to show a range of possibilities, given data limitations and considerations
- \$43.7B needed to close current housing gaps
- \$16B needed to address future housing needs
- These investments are not sufficient to close the well-being gaps associated with housing. They show the investment needed to provide acceptable housing accommodations for all First Nation families.



# The Housing Performance Measurement Framework Project

## Project Workstreams

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- Convening a temporary working group of First Nations housing practitioners
- Review of housing and well-being
  - Literature review
  - Subject matter expert interviews
- Developing and testing a First Nations housing well-being performance measurement framework

## What We Have Heard - Challenges

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- Barriers to accurately assess housing need are numerous
  - Starting points are diverse
  - Remoteness can cause difficulty with access
  - Community populations fluctuate with migration
  - Residents may be unwilling to participate in assessments
  - Security issues are common
  - Policing is inconsistent or inadequate
- Insufficient funding
- Data gaps
- Availability of land on reserves

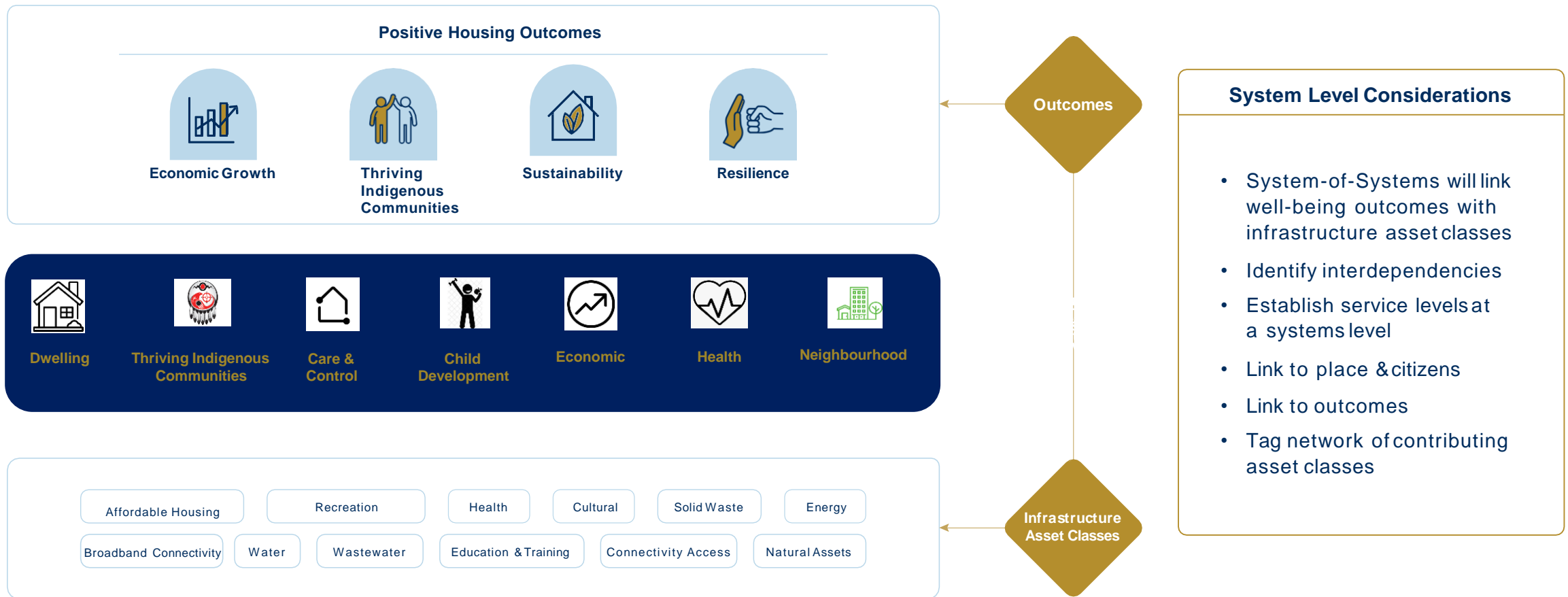


## What We Have Heard - Successes

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- Assignment of band owned housing to community members
- Capacity-building efforts within the community
- Market-based program


# Tailoring a Draft First Nations System of Systems Housing Performance Measurement Framework



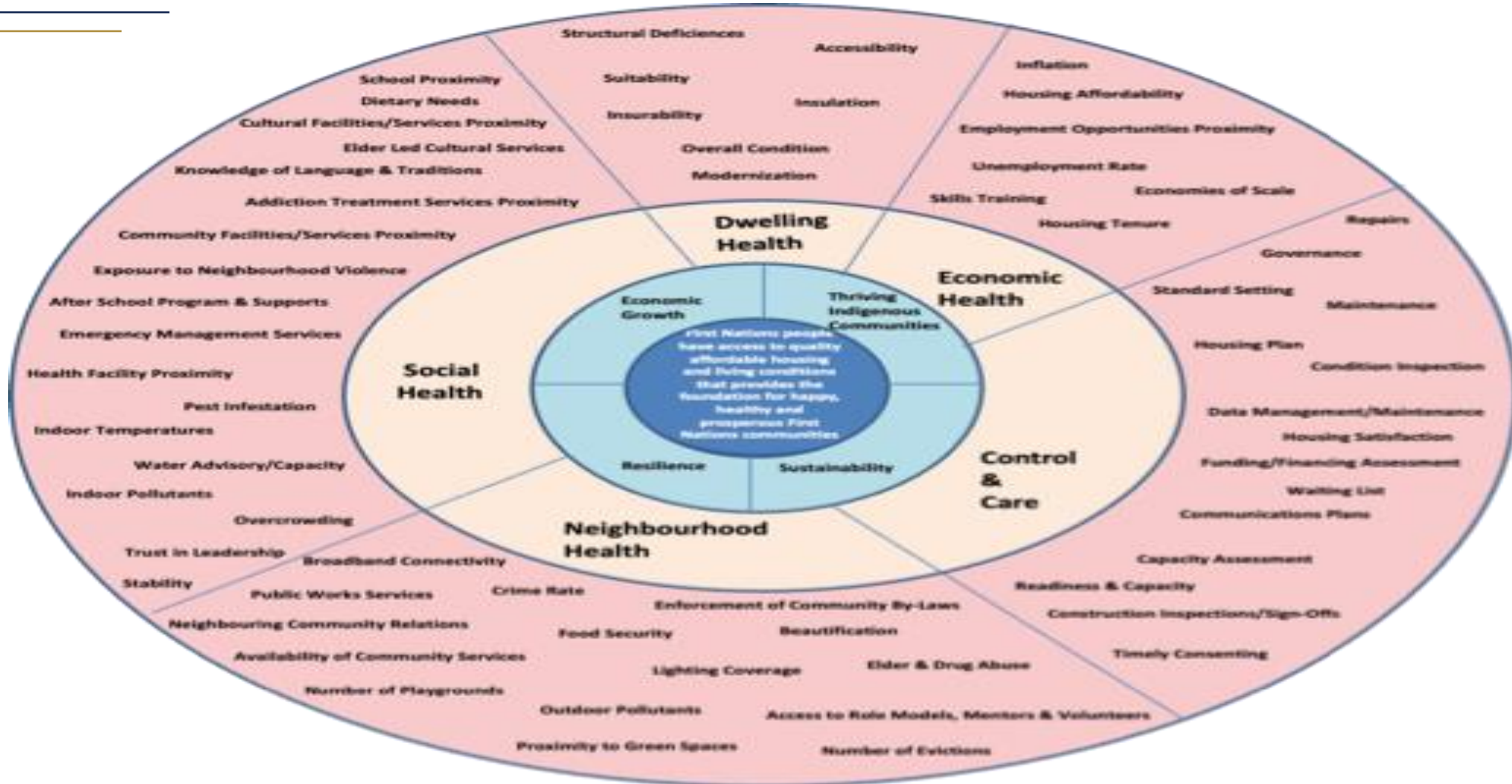
# How Should We Apply a Systems Approach to First Nations Housing

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- Quite simply, we are trying to determine the key drivers of a Healthy First Nations (looking to the future) from a well-being perspective
  - Quality of life  How you work, live and play
- Housing is more than just the physical asset
  - Child well-being, family well-being, community well-being
- What outcomes, which policies and what indicators are the most important towards a Healthy First Nations community?
  - The needs are different from coast to coast to coast, there is no one model

# Draft Performance Measurement Framework



## Next Steps

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- Complete the test of the performance measurement framework in communities
- Look to develop a process to operationalize the performance measurement framework so that it is a value-added tool for First Nations
  - Evidence-based advocacy
  - Evidence-based strategy
  - Evidence-based funding and resource allocation
- Key planning outputs in the future
  - Housing plan: strategic document updated periodically
  - Annual well-being based performance budgets
  - Annual performance assessments

## Get in touch

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Institute of Fiscal Studies and Democracy (IFSD)  
University of Ottawa  
[www.ifsd.ca](http://www.ifsd.ca)

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## THANK YOU FOR ATTENDING!

*See you tomorrow at 7:30AM for breakfast!*

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# URN Strategy Session

Dan Gaspe

Senior Policy Analyst, Housing and Homelessness, AFN

Krista Taylor

Senior Manager Housing Policy, Canada Mortgage and Housing Corporation (CMHC)





ASSEMBLY OF  
FIRST NATIONS

ASSEMBLÉE DES  
PREMIÈRES NATIONS

# FIRST NATIONS & URBAN HOUSING

JUNE 1, 2023



ASSEMBLY OF FIRST NATIONS  
ASSEMBLÉE DES PREMIÈRES NATIONS

# AFN HOUSING RESOLUTIONS GUIDE ADVOCACY

- 1.57/2018 National First Nations Housing and Related Infrastructure Strategy
- 2.60/2022 First Nations Involvement in the Urban, Rural and Northern Indigenous Housing Strategy



## ASSEMBLY OF FIRST NATIONS ASSEMBLÉE DES PREMIÈRES NATIONS

# PRINCIPLES GUIDING HOUSING DISCUSSIONS WITH CANADA

- Respect nation-to-nation, Treaty relationship, Sec. 35 inherent rights & UNDRIP
- Federal Government fiduciary obligations
- Each First Nation decides its own housing vision & system of control
- First Nations housing jurisdiction applies wherever citizens live
- All AFN-Canada housing processes to be distinctions-based
- All federal First Nations housing initiatives to be co-developed
- Federal housing programs to have First Nations-exclusive carve-out
- No surprises – openness & transparency, timely access to all federal information



## ASSEMBLY OF FIRST NATIONS ASSEMBLÉE DES PREMIÈRES NATIONS

### **60-2022 First Nations Involvement in the Urban, Rural and Northern Indigenous Housing Strategy**

#### **2022-23 ACTIVITIES:**

- Federal Budget 2022 \$300m (\$281.5m)
- Advocacy centered on # of essentials:
  - Engagement, co-development & use of urgent \$300m processes distinctions-based
  - A distinct First Nations section of the URN strategy
  - Alignment with National First Nations Housing & Related Infrastructure Strategy
  - First Nations are 58% of Indig./urban population
- Fall letter to ISC ADM reacting to unilateral ISC creation of pan-Indigenous process to allocate urgent \$300m



## ASSEMBLY OF FIRST NATIONS ASSEMBLÉE DES PREMIÈRES NATIONS

# First Nations Involvement in the Urban, Rural and Northern Indigenous Housing Strategy

- Spring 2023
  - Federal Budget \$4 billion/7 years
  - ISC gives new pan-Indigenous organization, NICHI, responsibility to allocate \$281.5 m urgent funds
  - AFN/RC letter to Minister Hajdu express concern with unilateral pan-Indigenous process, re-offer First Nations distinct process & 58% of \$s to First Nations
- Feb. – March 2023 preliminary First Nations engagements' highlights are;
  - More engagements, esp. those who migrate, grassroots & those with lived experience
  - First Nations lead development of First Nations-exclusive URN Strategies at all levels



## ASSEMBLY OF FIRST NATIONS ASSEMBLÉE DES PREMIÈRES NATIONS

# **First Nations Involvement in the Urban, Rural and Northern Indigenous Housing Strategy**

- Each First Nation & region will develop their respective visions for on and off reserve housing
- Self-reliance & control are common elements
- Develop it like Treaties, nation to nation
- Access to housing no matter where citizens live
- Portability of rights and access to services
- Support all parties to develop positive relations and mutual trust
- First step, address the source of migration off-reserve



## ASSEMBLY OF FIRST NATIONS ASSEMBLÉE DES PREMIÈRES NATIONS

# **First Nations Involvement in the Urban, Rural and Northern Indigenous Housing Strategy**

- Portion of URN funds must go directly to First Nations
- Address First Nations' & off-reserve housing groups' staff shortages
- Social housing funds currently directed to the GNWT should go directly to the Dene Nation
- Co-develop minimum standards for communicating availability of supports and outcomes of investments
- All regions, lack sufficient funds to meet ever growing housing/population needs
- Additional land on which to build is essential



## ASSEMBLY OF FIRST NATIONS ASSEMBLÉE DES PREMIÈRES NATIONS

# First Nations Involvement in the Urban, Rural and Northern Indigenous Housing Strategy

### NEXT STEPS:

- Draft new URN housing resolution for Halifax July 2023 AGA
- Advocate Federal Government to support development & implementation of First Nations' local, regional & national URN strategies
  - Includes Pre-budget submission
- Advocate no ISC, CMHC or other federal government URN housing initiative or program without AFN co-development
- Co-draft MC or prepare Shadow MC
- Support First Nations distinct approaches to URN housing, including partnership development





## ASSEMBLY OF FIRST NATIONS ASSEMBLÉE DES PREMIÈRES NATIONS

# **First Nations Involvement in the Urban, Rural and Northern Indigenous Housing Strategy**

### NEXT STEPS cont'd:

- Co-develop with regions AFN-led draft national First Nations URN Strategy
  - Addresses common elements of First Nations engagements
  - Aligns with/complements National First Nations Housing and Related Infrastructure Strategy
  - First Nations to control 58% of funds to match First Nations who form 58% of urban Indigenous population
  - First Nation-led research on URN-related priorities
  - Research could include migration #s, & determining URN housing gap & estimated costs

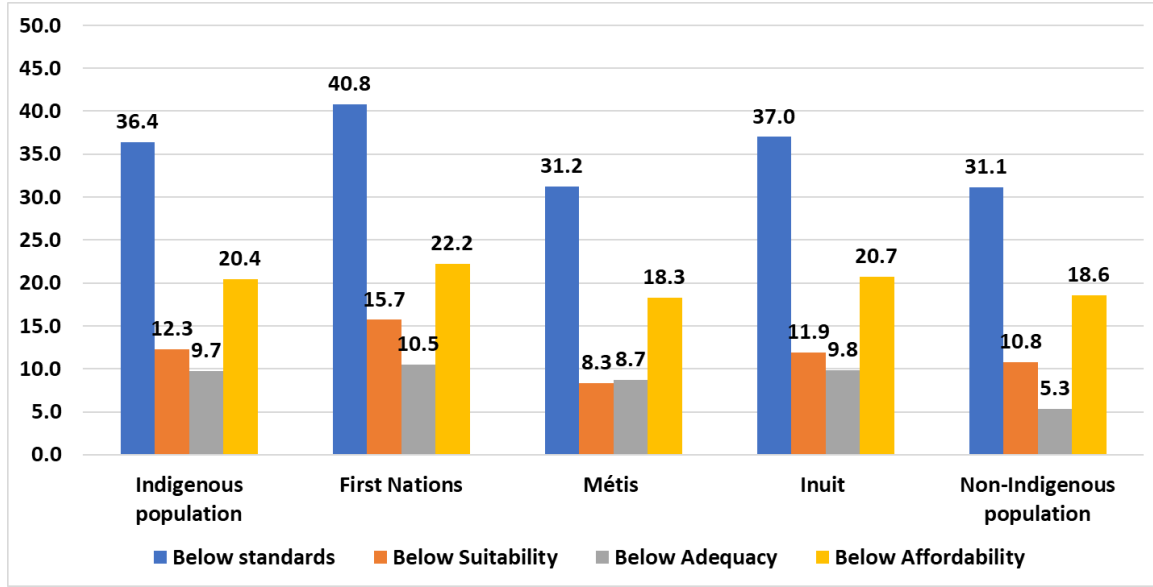
# Urban, Rural and Northern Indigenous Housing Strategy

May 31st, 2023

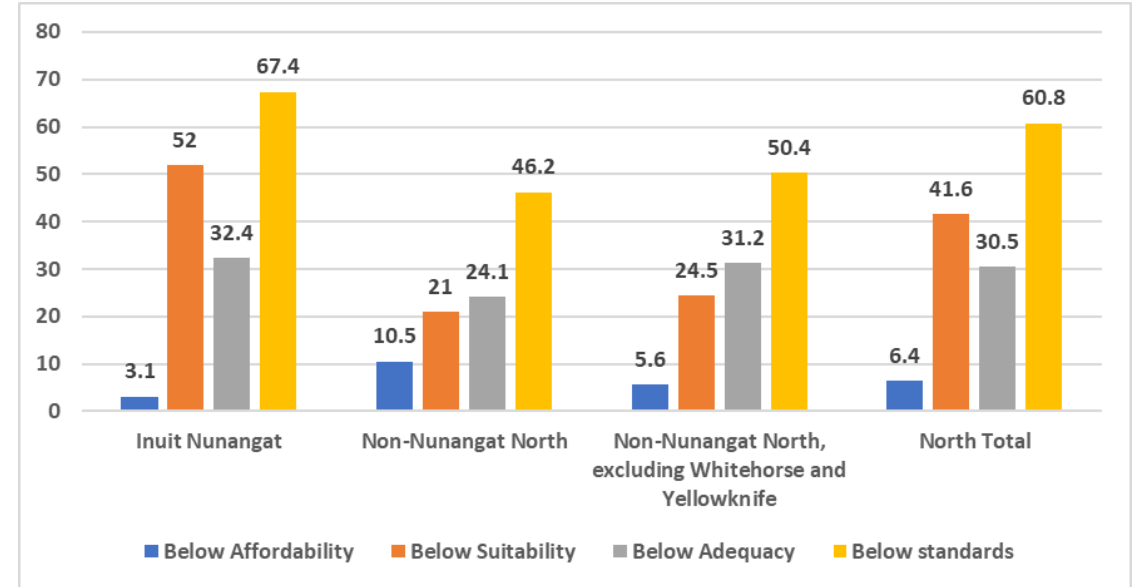
# The Gap

- Indigenous households represent 5% of all households in Canada, but account for 7% of all households in housing need.
- The number of Indigenous households in core need in 2020 was estimated to be 124,000 households, or 18% of all Indigenous households in Canada. (PBO Report, 2021)
- **Significant housing gaps exist for Indigenous people living in urban, rural and northern areas.**
  - 57% of Indigenous households live in a census metropolitan area (i.e., large urban centre).
  - The prevalence of Indigenous households in housing need is greatest in Winnipeg (9,000 households), followed by Vancouver (8,000 households).
  - Indigenous households living in the North experience higher rates of core housing need for Yukon (18.7%), Northwest Territories (18.3%), Nunavut (40.0%) compared to all households in Canada at 10.1% (Census data 2021).
  - 47% of Indigenous individuals living in subsidized housing continue to be in housing need.
  - Although Indigenous Peoples represent 4.9% of the total population, they account for 30.9% of shelter users (Census data 2021)
  - Additionally, 7,000 individuals (0.5% of the Indigenous population) are considered homeless at a given point in time and 37,500 have experienced homelessness at some point over the course of a given year. (PBO Report, 2021)

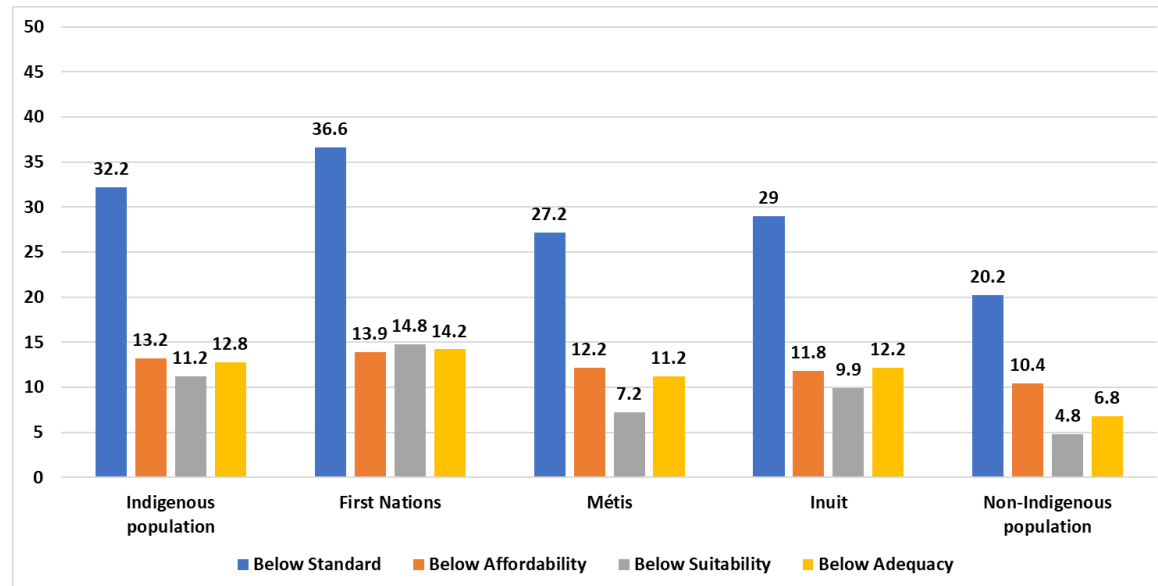
**Indigenous Populations Living in Urban Centres and Below Housing Standards**



**Percentage of Northern Indigenous Populations below housing standards, 2021**



**Indigenous Peoples below living standards living in CAs & Non-CMA/CAs, 2021**



# Minister's Mandate

- Improving the quality, supply and affordability of housing for Indigenous Peoples living in urban, rural and northern areas is a priority for the Government of Canada and an important commitment on the path toward reconciliation. It also supports the Government's work with Indigenous Peoples toward the implementation of the United Nations Declaration on the Rights of Indigenous Peoples
- **The Minister of Housing and Diversity and Inclusion's mandate commits to work with Indigenous partners to co-develop an Urban, Rural, and Northern Indigenous Housing Strategy, a stand-alone companion to the National Housing Strategy, supported by dedicated investments.**
- Currently federal funding for Indigenous housing flows through three distinct housing strategies – the First Nations Housing and Related Infrastructure Strategy; the Inuit Nunangat Housing Strategy; and the Métis Nation Housing Sub Accord, each co-developed with National Indigenous Organizations.
- The Urban, Rural and Northern Indigenous Housing Strategy is intended to complement the three existing distinctions-based housing strategies by addressing the unique needs of Indigenous Peoples living in urban, rural and northern areas.

# Budget Commitment

- Budget 2022 committed \$300 million over five years, starting in 2022-23 to co-develop and launch an Urban, Rural and Northern Indigenous Housing Strategy with Indigenous partners to address the housing needs of Indigenous Peoples living in urban, rural and northern areas.
- Canada Mortgage and Housing Corporation (CMHC) has been supporting Indigenous led engagements to inform the Strategy since last fall.
- Indigenous Services Canada is leading on the delivery of immediate investments, while CMHC focuses on advancing the Minister's mandate letter commitment to co-develop and implement the longer term Urban, Rural and Northern (U.R.N.) Indigenous Housing Strategy.
- Budget 2023 proposes to commit an additional \$4 billion, over seven years, starting in 2024-25, to implement a co-developed Urban, Rural, and Northern Indigenous Housing Strategy.

# Engagement Overview

- The U.R.N. Indigenous housing landscape is complex, with many diverse interests and partners across Canada. CMHC advanced a multi-faceted engagement approach that is inclusive and respectful of Indigenous partners' plans and approaches.
- CMHC supported **Indigenous-led engagements** to bring forward opinions and input from Indigenous organizations, governments, housing and service providers, to inform **the co-development of the Urban, Rural and Northern Indigenous Housing Strategy**.
- Over 30 in-person and virtual engagement sessions were held from January - March 2023, in addition to 950 responses to a survey.

# Engagement and Co-Development: Progress to date

Call for Ideas	Engaging Provinces and Territories	NIO Led Engagement & engagement with MTSGIG	Coalition Led Engagement	Northern Engagements
<ul style="list-style-type: none"> <li>• Online survey / call for written submissions launched February 14 and closed March 31<sup>st</sup>.</li> <li>• Over 950 submissions were received.</li> <li>• An Indigenous firm provided capacity support.</li> <li>• A Summary Report of survey responses/ submissions will be developed.</li> </ul>	<ul style="list-style-type: none"> <li>• Regular and ongoing engagement with PTs through the FPT Forum on Housing &amp; Working Group.</li> <li>• Initial round of bilateral discussions with PTs were held. Further discussions will be held.</li> </ul>	<ul style="list-style-type: none"> <li>• AFN sessions:               <ul style="list-style-type: none"> <li>• B.C.-6 virtual</li> <li>• APCFNC- 1</li> <li>• SK-1</li> <li>• QC/LAB- 1</li> <li>• DENE NWT - 1</li> </ul> </li> <li>• ITK- 15 virtual</li> <li>• MNC- 1 day in-person</li> <li>• MMF- 1 virtual</li> <li>• CAP- 1 day in-person</li> <li>• NWAC- 4 virtual /survey</li> <li>• LFMO- 1 in person, several virtual</li> <li>• MT Holders, and Self-governing Indigenous Gov.- 2 info sessions and bilateral calls</li> </ul>	<ul style="list-style-type: none"> <li>• CMHC supported a gathering of Indigenous housing and service providers Nov 25<sup>th</sup> leading to a protocol.</li> <li>• A coalition of Indigenous housing and service providers (now incorporated as the National Indigenous Housing Collaborative or NICHl) supported by CMHC, convened a gathering on April 17 on the margins of the CHRA Annual General Meeting.</li> </ul>	<ul style="list-style-type: none"> <li>• CMHC convened Northern partners for an engagement in Whitehorse March 28.</li> <li>• Dene Nation Chief's engagement held in Yellowknife March 23.</li> <li>• Gwich'in Tribal Council in-person sessions held in Yellowknife March 23 and Whitehorse March 28 with members living out of community.</li> </ul>



# What We Heard – Indigenous Led Engagements

We heard housing needs across the housing continuum from shelters to home ownership; however, there was a strong focus on shelters, transitional, supportive and affordable housing needs.

	Housing Continuum	Vulnerable Populations	Perpetuation of Colonialism
<ul style="list-style-type: none"><li>• High rental costs- deep affordability challenges</li><li>• Housing supply needed</li><li>• Housing in poor conditions</li><li>• Crowded housing</li><li>• Limited access and long wait lists</li><li>• Rising inflation/ Cost of living</li><li>• Access to homeownership out of reach</li><li>• Limited and high-cost land</li><li>• Construction costs</li></ul>	<ul style="list-style-type: none"><li>• From shelters to homeownership – no straight path – movement in and out of housing tenures</li><li>• Holistic approaches needed</li><li>• Emergency housing- shelters, transitional, housing with supports and services</li><li>• Deeper affordability support</li><li>• Rent to own &amp; home ownership/ down payment assistance</li></ul>	<p>Culturally appropriate housing for:</p> <ul style="list-style-type: none"><li>• Unhoused</li><li>• Women &amp; children fleeing violence</li><li>• Youth aging out of care</li><li>• Students</li><li>• Formerly incarcerated</li><li>• Large families</li><li>• Seniors</li></ul>	<ul style="list-style-type: none"><li>• Racism and discrimination</li><li>• NIMBYism</li><li>• A safe environment to live in that is secure and permanent (free from re-victimization and racism)</li><li>• Advocate for landlord tenant issues/rights</li></ul>

# What We Heard – Indigenous Led Engagements

Throughout engagements the need for data to identify need and track progress was a focus.

## Hub/Navigator

- Navigator/safe point of contact to connect people to housing and services
- E-scan of services available
- Single portal of information on services
- Connection to home community
- Education and training for people living away

## Housing in Community

- Lack of housing
- Poor housing conditions
- Crowding in community cause of members leaving, along with seeking jobs, education medical reasons
- Desire for repatriation a key priority for many First Nations
- Infrastructure planning

## Capacity Building

- Life skills, financial literacy,
- Trades training/employment in construction sector
- home maintenance, rent applications, credit scores
- Cultural awareness for landlords and service providers

## Partnerships

- Support by all levels of Government/alignment of programs
- Directly w/CMHC
- Private sector – banks, developers, universities, housing providers
- Health and social services
- Charities, foundations

# What We Heard – Indigenous Led Engagements

## Governance

- ITK, AFN, MNC and MMF indicated a need for distinctions-based approach
- Many housing and service providers indicated a need for Indigenous led approach to address gaps in funding
- Modern Treaty and Self-Governing Indigenous Governments indicate the need to respect treaty rights and government-to-government relationships; and expressed intent to serving members living away

## Funding / Allocation

- Various approaches proposed:
- Long-term funding
  - Flexible and equitable
  - Direct to communities
  - Funding for all members incl. off lands
  - Based on proportional allocation model and/or housing need
  - Local and regional approaches
  - Streamlined funding/remove barriers/red tape/longer timelines
  - Operations and maintenance funding for project viability
  - Rent geared to income for low-income
  - Northern approach/carve-out
  - NICHI desire to deliver nationally

## Co-Development

- A holistic approach that is inclusive of all generations, all aspects of life and the entire housing spectrum.
- Indigenous led, having respect for individual First Nations, Métis, and Inuit communities and their level of readiness.
- Should build on the input received, include validation and have input from subject experts.
- More time needed to co-develop.
- Co-development means different things to each partners; no single approach or definition.
- A regional or sub-regional approach and level the playing field in terms of access to funding for Indigenous housing.

# Next Steps

- Continue **compiling and analyzing feedback** received from Indigenous-led engagements and survey/submissions.
- Produce an **official What We Heard** report to be released on CMHC's website.
- Continue to co-develop **the Strategy and Implementation Plans** with Indigenous Partners
- Continue to collaborate with **federal partners** at ISC, CIRNAC, and INFC
- Continue dialogue with **Provinces and Territories to align efforts and leverage funding**
- Provide policy options/ **advice to government**

# Discussion Questions

- Do the themes in this summary resonate with you?
- Are there priorities that could be advanced in the short to mid- term? (e.g., housing navigators, holistic hubs with housing and services; housing for youth aging out or care, seniors, students, women/children fleeing violence).
- What is your view as it relates to a co-development process? What does it look like and what should it look like overall?
- Are there opportunities to leverage any existing forums/tables to advance our work?

**QUESTIONS?**

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**NETWORKING / TRADESHOW / LUNCH**

**11:30AM – 1:00PM  
Room: All Rooms**

**WiFi: Assembly Of First Nations  
Password: AOFN2023**

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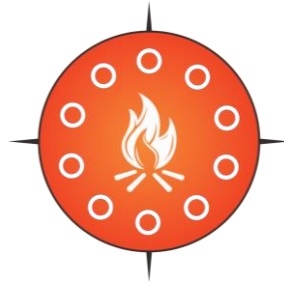
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# AFNQL's Strategy on Funding and Finance and ABSCAN's Approach to Housing

Dr. Dominique Collin,  
ABSCAN Advisor on Housing Finance





**APNQL**  
ASSEMBLÉE DES PREMIÈRES NATIONS  
— QUEBEC-LABRADOR —  
**AFNQL**  
ASSEMBLY OF FIRST NATIONS



SOCIÉTÉ D'ÉPARGNE  
DES AUTOCHTONES  
DU CANADA

ABORIGINAL  
SAVINGS CORPORATION  
OF CANADA

## **Stratégie de financement et de gestion financière de l'APNQL et approche de la SÉDAC en matière d'habitation**

### **AFNQL's Strategy on Funding and Finance and ABSCAN's Approach to Housing Business**

Forum national sur le logement et l'itinérance des Premières Nations – 1<sup>er</sup> juin 2023

National First Nations Housing and Homelessness Forum – June 1<sup>st</sup>, 2023

# Contexte et Stratégie régionale en logement

## Context and Regional Housing Strategy



Comité régional tripartite en logement  
Regional Tripartite Housing Committee



SAC

SCHL

Mobilisation 2016 et 2017 – Ce que nous avons entendu !  
Engagement 2016 & 2017 – What We Heard!

Stratégie régionale, 3 axes... **avec innovation !**  
Regional Strategy, 3 components... **with innovation!**

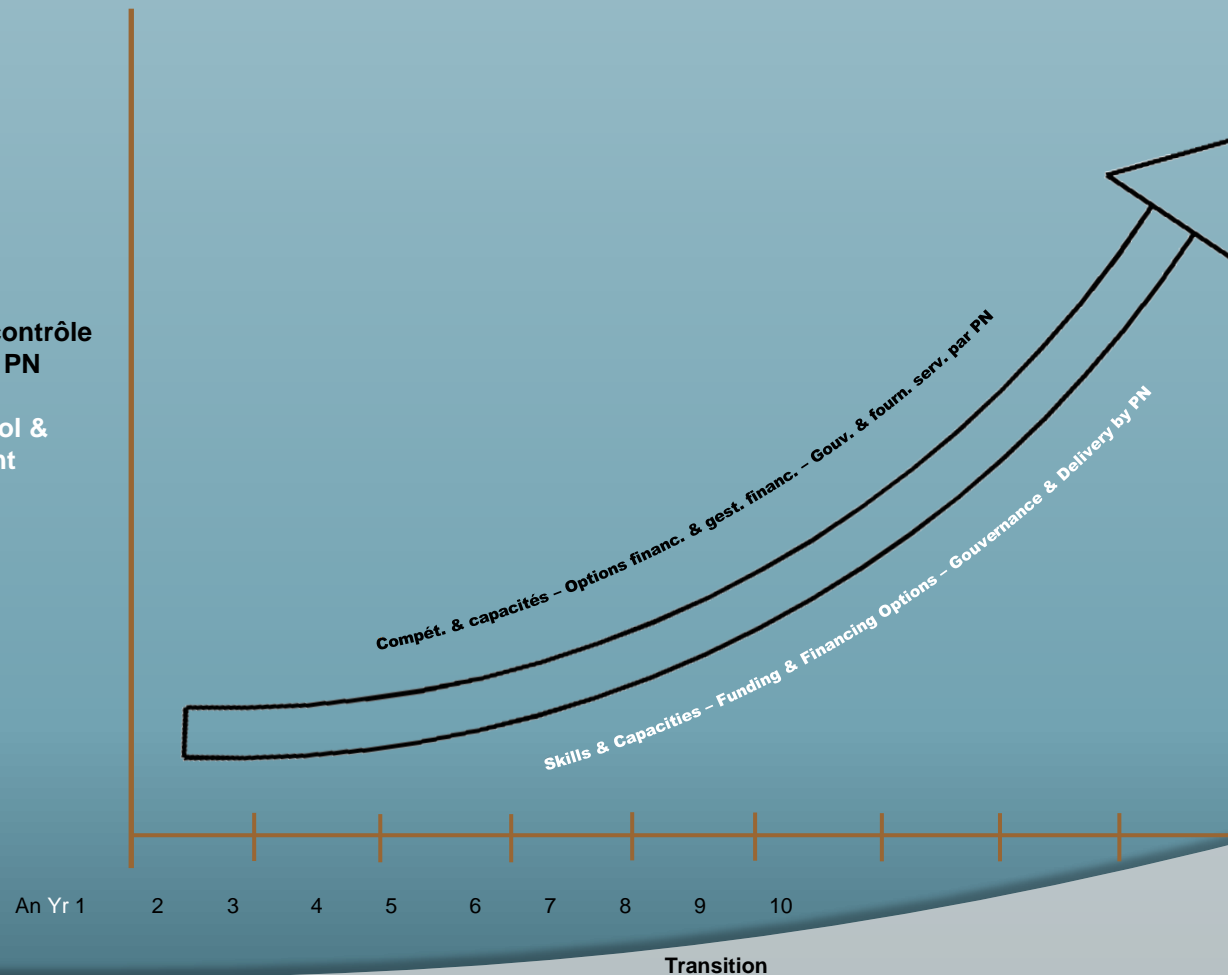
# Stratégie régionale – Transition sur 10 ans

## Regional Strategy – 10-Year Transition



Prise en charge, contrôle  
& gestion par PN

FN care, control &  
management





## **Mandat de la CDEPNQL**

Résultat recherché : « Élimination du retard accumulé »

## **FNQLEDC's mandate**

Result sought: " Elimination of the accumulated backlog "

## **Constats d'analyse**

Une transformation profonde est requise  
Préparer le terrain!

## **Analysis findings**

A profound transformation is needed  
Pave the way!

# Exemple de la situation déficitaire de l'habitation d'une PN

## Example of a First Nation Housing Deficit Situation



Revenus (loyers et subventions) Revenues (rents and subsidies)	2 300 000 \$	
Dépenses (admin, entretien...) Expenses (admin, maintenance...)	2 800 000 \$	
Déficit structurel Structural deficit	500 000 \$	
Déficit opérationnel (loyers = 78 %) Operating deficit (rents = 78 %)		<u>800 000 \$</u>
Déficit accumulé en 2021 Accumulated deficit in 2021	4 M\$	
Déficit projeté en 2051 Projected deficit in 2051	±20 M\$	<u>±30 M\$</u>

# Initiatives de transfert de SAC et de la SCHL

## ISC and CMHC Transfer Initiatives



### **Prise en charge et contrôle**

Contexte non favorable pour plusieurs Premières Nations

### **Care and control**

Unfavorable context for many First Nations

### **Que faire donc?**

Transformation profonde!  
Préparer le terrain !

### **So what to do?**

Profound transformation!  
Pave the way!



Quoi ? / What?

Pourquoi ? / Why?

Comment ? / How?

Qui ? / Who?

Où ? / Where?

Quand ? / When?

# Centre d'expertise en littératie financière et habitation (suite) Center of Expertise in Financial Literacy and Housing (cont.)



Variété de contexte chez les Premières Nations  
Variety of context among First Nations

Données probantes (coûts réels construction et exploitation...)  
Evidence (actual construction and operating costs...)

Continuum de besoins et de solutions  
Continuum of needs and solutions

Programmes de logement arrimés au profil de la clientèle  
Housing programs aligned with clientele profile

Désincitatifs à corriger  
Disincentives to correct

Etc.  
Etc.





**YÄNONHCHIA'**

**NACCA/ABSCAN HOUSING FINANCE INITIATIVE**

**FINANCEMENT HABITATION NACCA/SÉDAC**





- **Since the 70s, a number of First Nations have successfully transformed their housing challenge into economic opportunity**
  - **Depuis 1970, plusieurs Premières Nations ont transformé leur défi habitation en opportunité économique**
- **with shared personal, private and government responsibility for housing outcomes**
  - **en misant sur la responsabilité partagée des particuliers, du marché et des gouvernements**
- **and First-Nations designed and managed housing programs and finance instruments**
  - **et leurs propres programmes d'habitation et outils de financement**

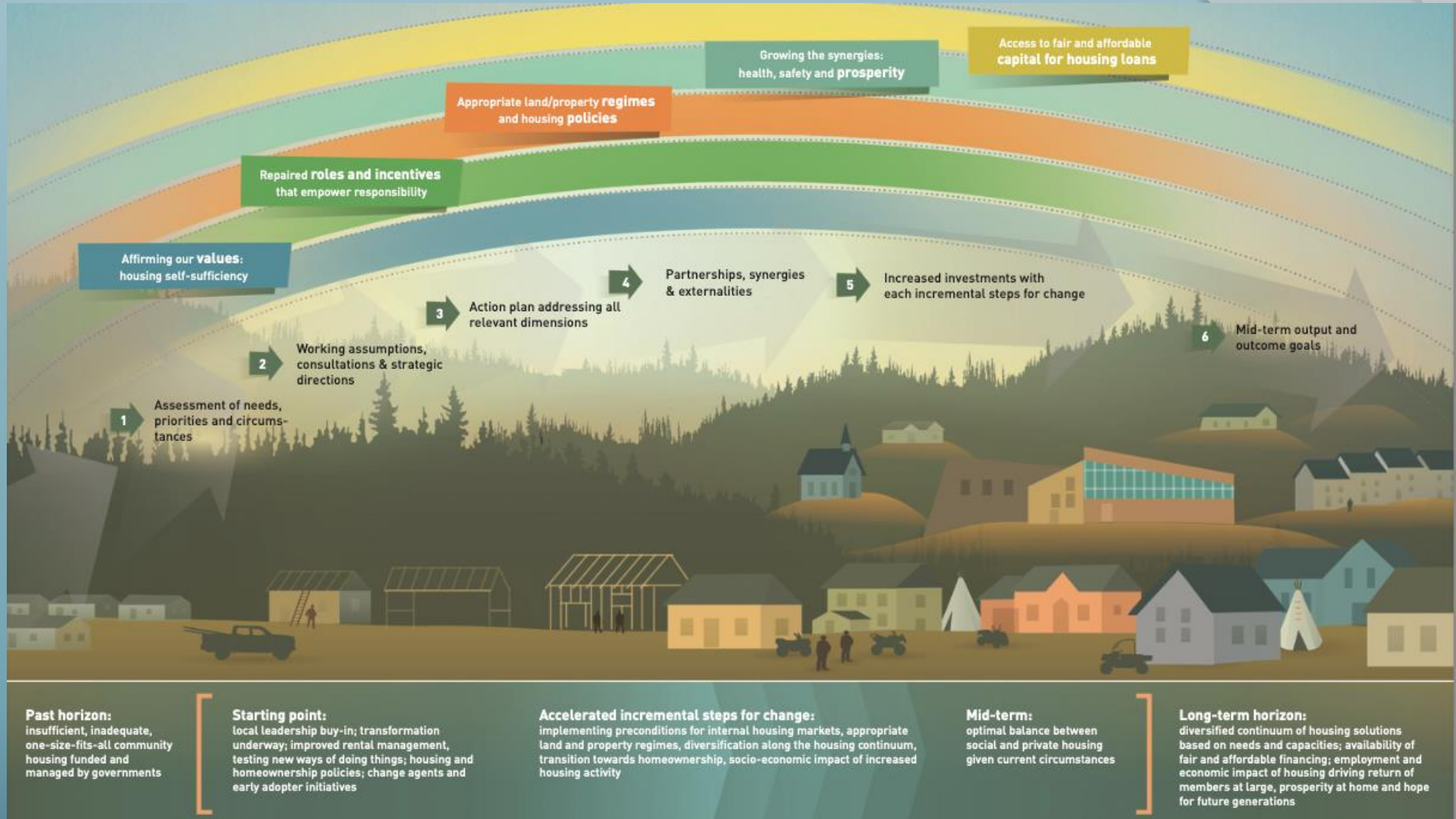




- **ABSCAN: an approach to replicate these proven solutions**
  - **La SÉDAC: une approche pour répliquer ces solutions**
- **\$25M (275 homes); no First Nations guarantees or MLGs**
  - **25 M\$ (275 foyers); sans garanties ministérielles ou des nations**
- **YÄNONHCHIA': a plan to take the ABSCAN approach national, with access to market capital**
  - **Yänonnnchia': l'approche SÉDAC au niveau national, avec accès aux capitaux de marché**



- **Early Adopter Housing Finance**
  - **Financement habitation pour adopteurs précoces**
- **Housing Ecosystems Modernization**
  - **Modernisation de l'écosystème habitation**
- **Securitization to Access Market Capital**
  - **Titrisation pour accéder aux marchés financiers**
- **Institutional Indigenous Knowledge Base**
  - **Savoir institutionnel autochtone**





- **Yänonhchia' Network Implementation 2023-28**
  - **2023-28 mise en oeuvre du réseau Yänonhchia'**
- **Commencement of Securitization Operations 2028**
  - **2028 activation des opérations de titrisation**



**APNQL**  
ASSEMBLÉE DES PREMIÈRES NATIONS  
— QUEBEC-LABRADOR —  
**AFNQL**  
ASSEMBLY OF FIRST NATIONS



SOCIÉTÉ D'ÉPARGNE  
DES AUTOCHTONES  
DU CANADA

ABORIGINAL  
SAVINGS CORPORATION  
OF CANADA

**Merci ! / Thank you!**

**National  
First Nations Housing  
and Homelessness Forum**

*May 31 – June 1, 2023  
Early Evening Welcome Reception, May 30*



**Forum national  
des Premières Nations  
sur le logement et l'itinérance**

*Du 31 mai au 1<sup>er</sup> juin 2023  
Réception de bienvenue en début de soirée, le 30 mai*

**NETWORKING AND TRADESHOW**

**2:30PM – 2:45PM**

**Room: Mountbatten Ballroom**

**WiFi: Assembly Of First Nations  
Password: AOFN2023**



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# First Nation Homeownership and FNMHF

Travis Seymour  
Executive Director, First Nations Market Housing Fund

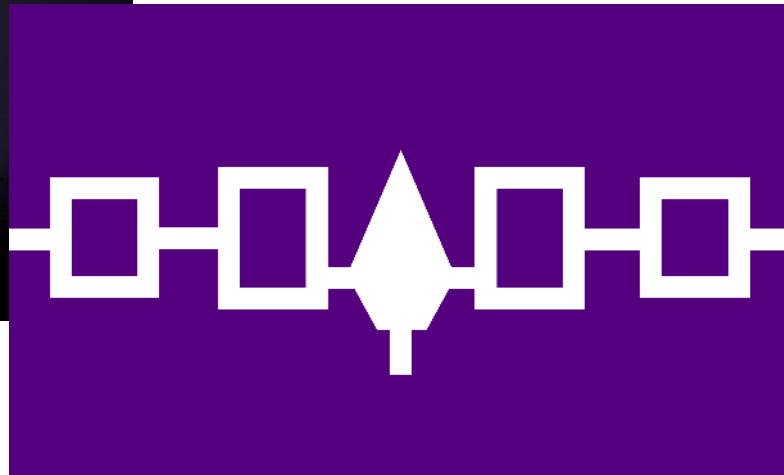
**FNMMHF**

FIRST NATIONS MARKET HOUSING FUND

# Sekon, sewakwekon

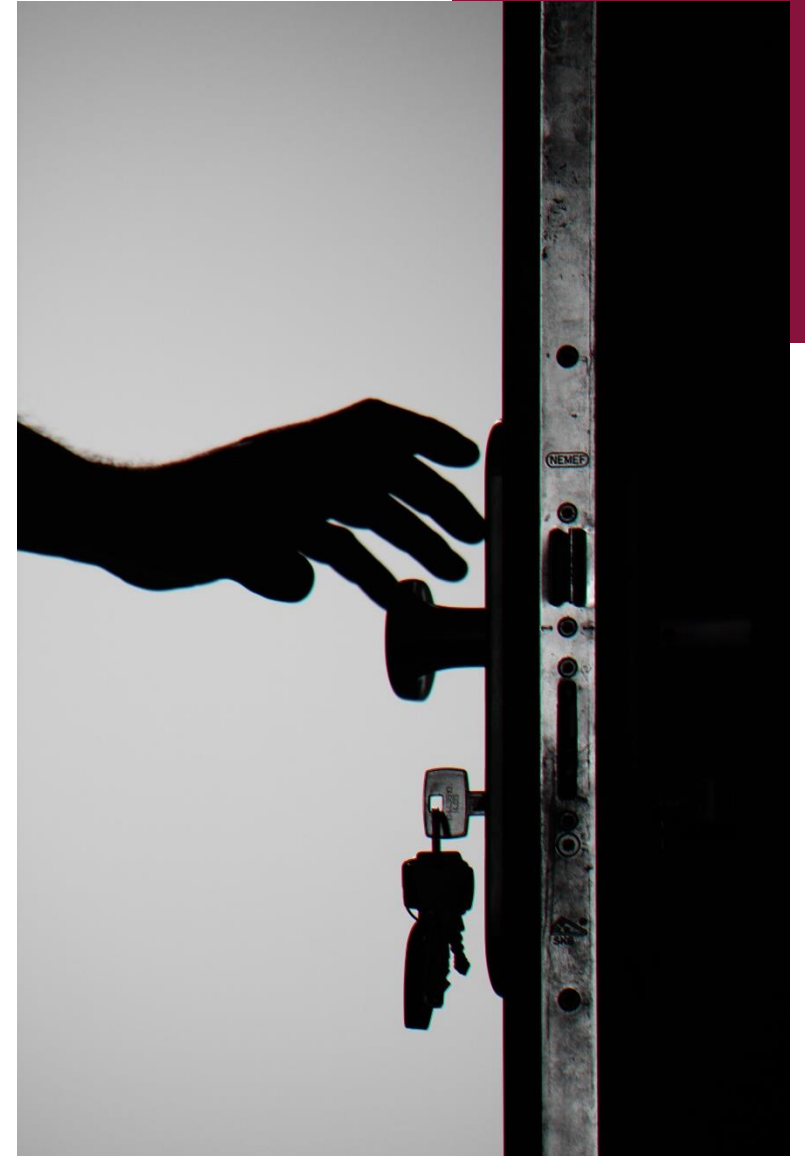


Te:io ron hiate,  
ionkiats



# Agenda

- Introduction
- Homeownership in First Nations
- Who We Are/What We Do
- How We Support First Nations
- How We Support Homeowners
- Changes at the Fund



# Homeownership

*“Homeownership” refers to a housing situation in which owners pay for the acquisition, operation, and maintenance of a home”.*



# HOUSING CONTINUUM in First Nations

- Homelessness
- Free housing

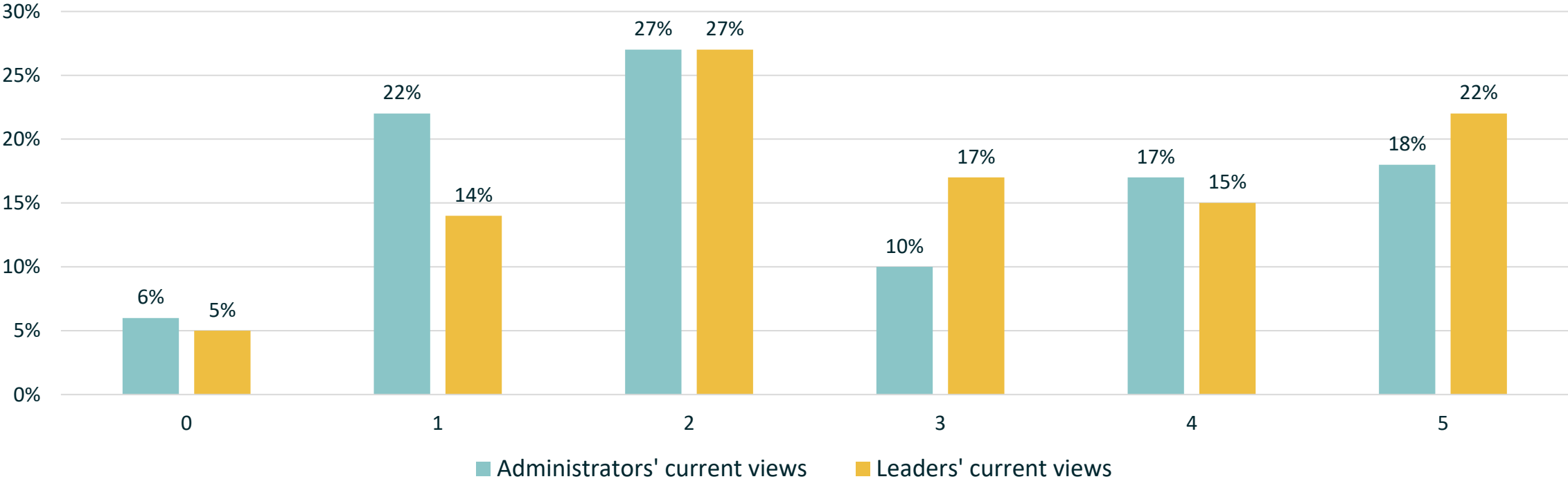
- Homelessness
- Free housing
- Subsidized rental housing

- Homelessness
- Free housing
- Subsidized rental housing
- Market-rent housing

- Homelessness
- Free housing
- Subsidized rental housing
- Market-rent housing
- Rent-to-own opportunities

- Homelessness
- Free housing
- Subsidized rental housing
- Market-rent housing
- Rent-to-own opportunities
- **Homeownership**

# Where is the First Nation on this continuum right now?



Less housing diversity



More housing diversity

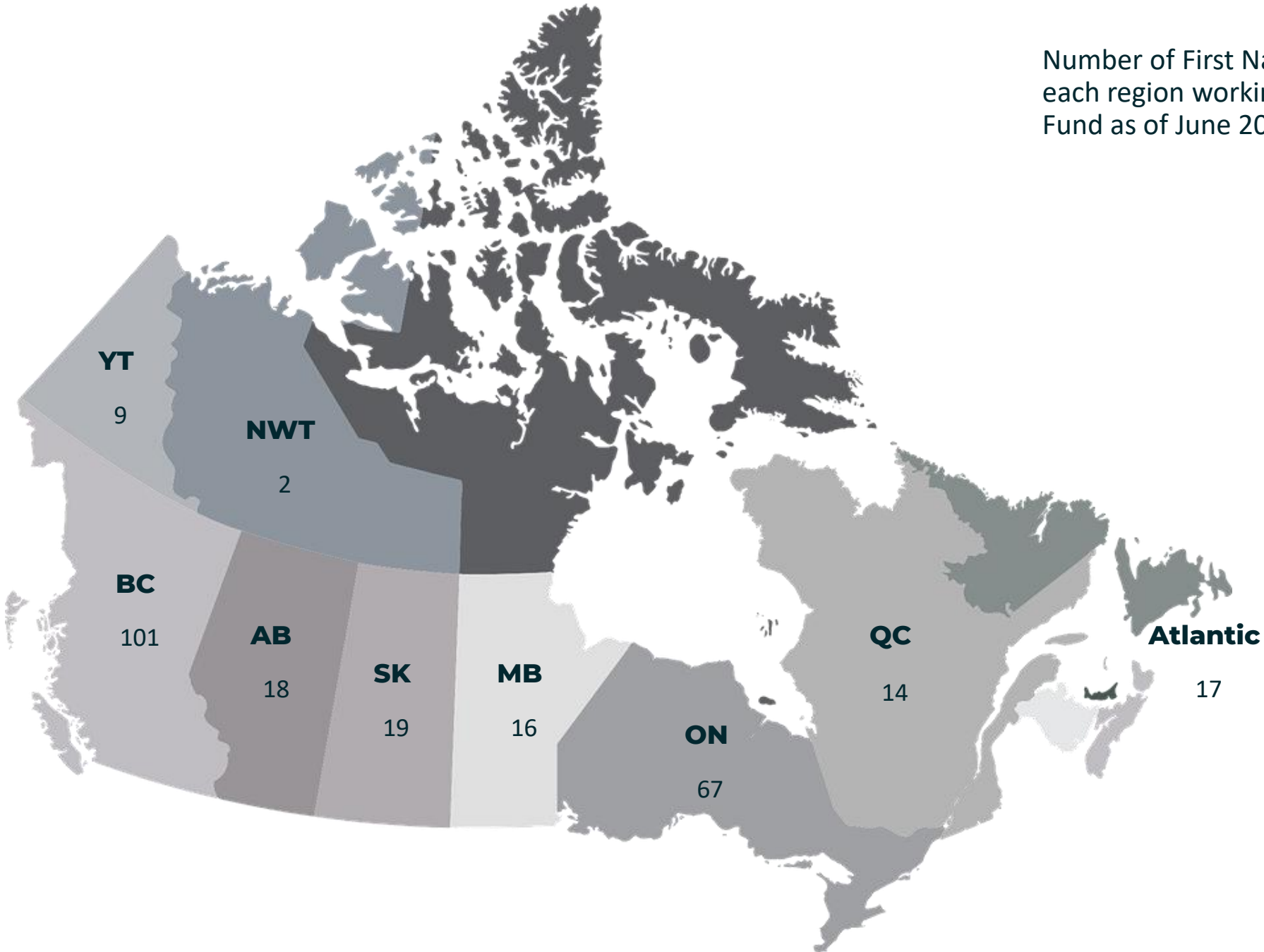
# Who We Are

- Non-profit trust, established in 2008.
- Indigenous Led Organization.
- Designed to support market housing arrangements between First Nations and Lenders.
- We have worked with 41% of all First Nations





Number of First Nations in each region working with the Fund as of June 2022



# What We Do

Capacity Development to Support Homeownership

Credit Enhancement

Oversee the FNMHF Trust

# How We Support First Nations

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EXAMPLES OF HOW WE WORK WITH  
FIRST NATIONS – SUPPORT FOR  
HOMEOWNERSHIP INITIATIVES



# Lot Surveys for Homeownership

Yukon First Nation

## SKETCH OF PROPOSED LOTS

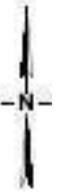
WITHIN LOTS 19 TO 24 CARCROSS  
CTFN C-4FS  
(PLAN 55200 CLSR 31075 LTO)

CARCROSS/TAGISH FIRST NATION  
TRADITIONAL TERRITORY  
YUKON



### LEGEND

BEARINGS ARE UTM GRID AND ARE DERIVED FROM CADASTRAL DATA PROVIDED BY NATURAL RESOURCES CANADA.  
DISTANCES ARE HORIZONTAL AT GROUND LEVEL AND ARE EXPRESSED IN METERS.  
LANDS DEALT WITH BY THIS SKETCH SHOWN THIS



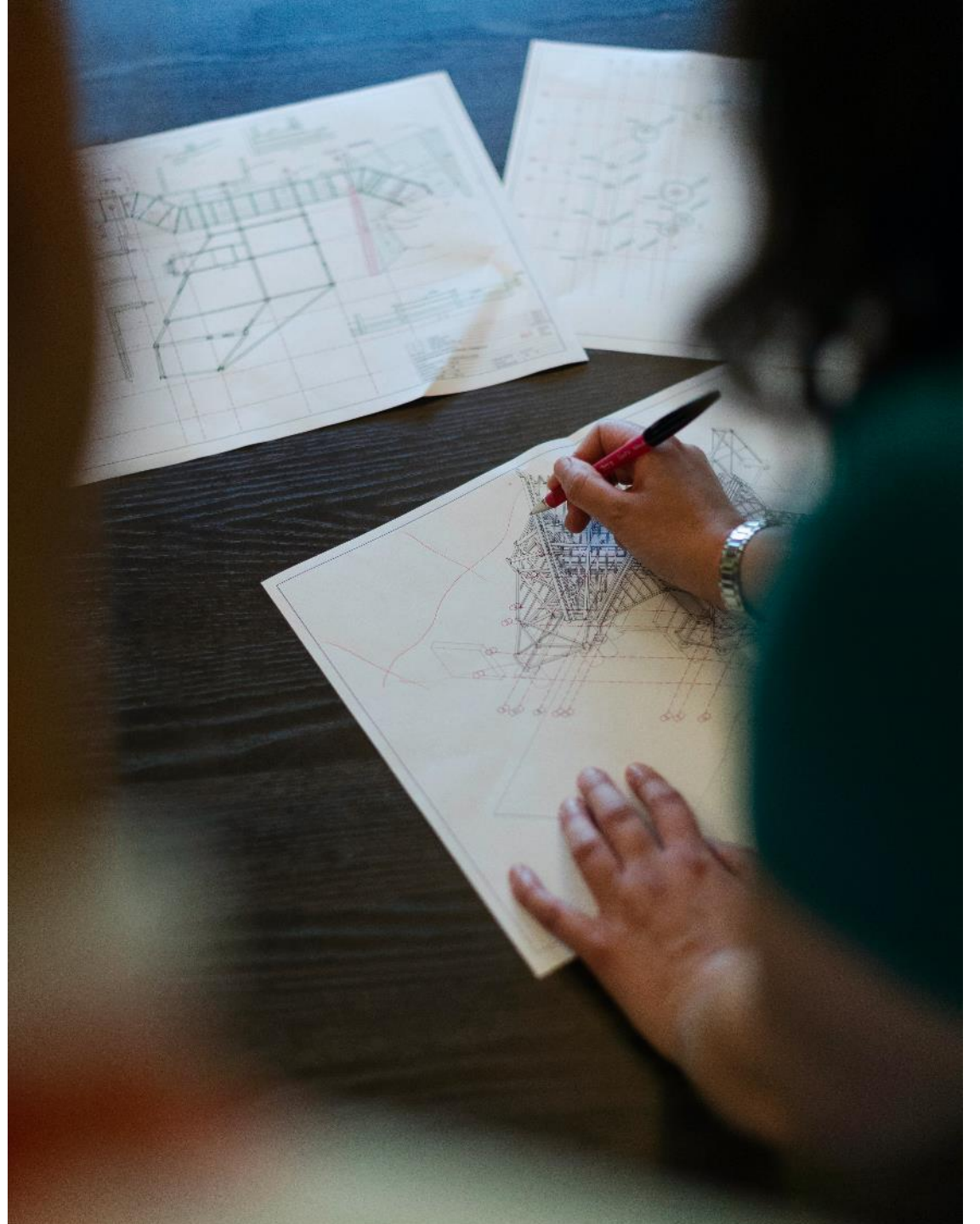
# Land Use Plan



Ontario First Nation

**FNMHF**

FIRST NATIONS MARKET HOUSING FUND



# Homeownership Policy



B.C. First Nation

**FNMHF**

FIRST NATIONS MARKET HOUSING FUND



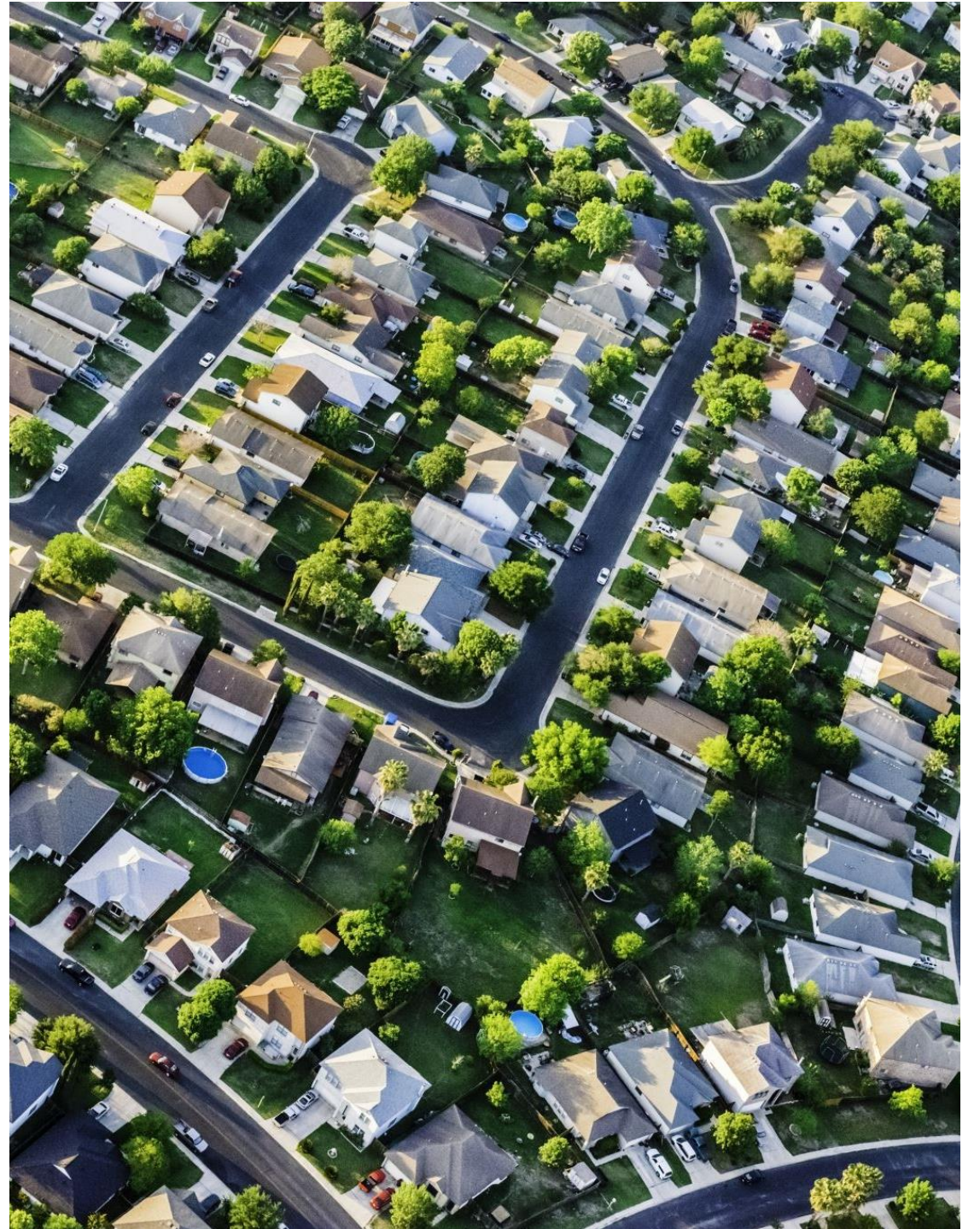
# Matrimonial Real Property



PEI First Nation

**FNMHF**

FIRST NATIONS MARKET HOUSING FUND



# How We Support Homeowners

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EXAMPLES OF HOW WE WORK WITH PROSPECTIVE FIRST NATIONS HOMEOWNERS





# Homeownership Awareness

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One-on-one personal meetings with representatives of First Nations Market Housing Fund. Call housing to make an appointment.

## HOME OWNERSHIP AND YOU

### OUTREACH

May 31st , 2016 from 2-5pm  
June 1st, 2016 from 9am to 5pm  
June 2nd, 2016 from 9am to Noon

at the Chisasibi Band Office

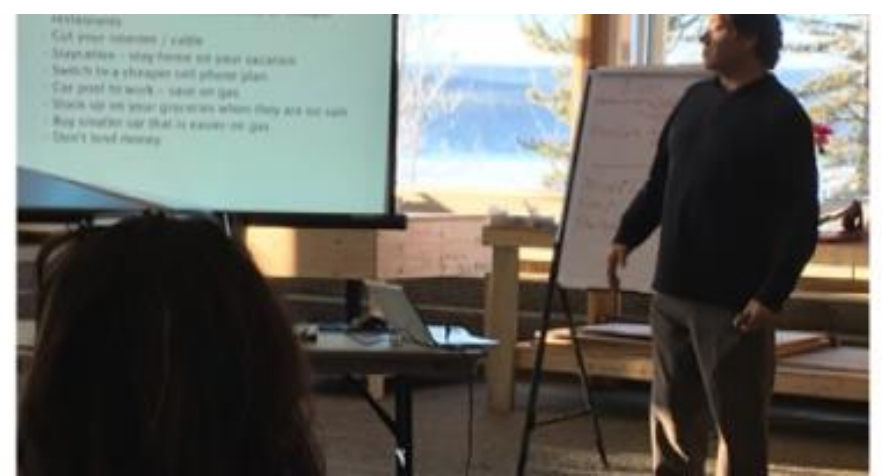
Cree Nation  
of Chisasibi



First Nations  
Market Housing Fund



# Homeownership Readiness



# Changes Underway

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# The FUTURE

- More First Nations Working with the Fund
- Better Products and Services Leading to More Homeownership in First Nations
- Go To Place for FN Homeownership Information

**FNMHF**

FIRST NATIONS MARKET HOUSING FUND



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**FNMMHF**

FIRST NATIONS MARKET HOUSING FUND

# Contact Us: [fnmhf.ca](http://fnmhf.ca)



866-582-2808



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[youtube.com/@FNMHF](https://youtube.com/@FNMHF)

**FNMHF**

FIRST NATIONS MARKET HOUSING FUND

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**THANK YOU FOR ATTENDING!**

*Please make your way back to the Churchill Ballroom for the  
Closing Ceremony*