



FIRST NATIONS MARKET HOUSING FUND

## POSITION PROFILE

### Homeownership Navigator

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#### Two (2) permanent positions – Remote work with travel

The First Nations Market Housing Fund (the “Fund”) is currently recruiting for the positions of Homeownership Navigators. The Fund is looking to fill one position that will serve Eastern Canada and one position that will serve Central and Western Canada. Ideal candidates will be familiar with First Nations in the regions that they will be serving.

#### ABOUT FNMHF

The First Nations Market Housing Fund (the “Fund”) is a registered not-for-profit trust created by the Government of Canada in 2008. The Fund is led by a board of 9 Indigenous trustees from across Canada. The head office is located ‘on-reserve’ in the Mohawk Territory of Akwesasne.

Our mandate is to help facilitate access to financing for loan-based housing in First Nations communities; and to create the capacity in First Nations communities to support and sustain loan-based housing programs. As we work towards increasing the opportunities for on-reserve loan-based homeownership, our vision is that *“First Nations Prosperity Through Homeownership”*.

The successful candidate will be eligible for flexible work hours, remote working options, a competitive salary and benefits package. In addition, Indigenous employees, who meet CRA criteria for working ‘on-reserve’, will have the opportunity to earn tax free income.

#### POSITION SUMMARY

Reporting to the Director of Programs and Services, the Homeownership Navigators assists First Nations (FN) with the development and implementation of a customized Credit Enhancement (CE) Program including Lender negotiation. With the assistance of the Band Administration, the position assists in the implementation of market-based housing policies, participate in the briefings to Chief and Council, markets the CE Program, and works with FN Citizens on qualifying for a mortgage on reserve.

The position establishes program parameters for each First Nation, coordinates lender activities to facilitate First Nation/Lender contact with Fund-backed lenders and engages in policy development through drafting of customized market-based policies and procedures for each First Nation. The role involves outreach and marketing activities to ensure the promotion of the loan program and housing for FN members. The Homeownership Navigator conducts financial literacy training/workshops to educate borrowers and FN families. For this position, 50% of the work will be traveling to communities.

#### KEY ACCOUNTABILITIES

##### Policy and Program Implementation

- Provide support for the implementation of market-based Housing Policies, determine program parameters with Band Administration and approval by Chief & Councils.

- Develop eligibility criteria (e.g., Schedule C) in collaboration with First Nations for the establishment of program parameters such as types of borrowers, purposes for loans and the limits for each type.
- Utilize Schedule C to monitor and ensure the Lenders stay within the First Nation's program parameters.
- Conduct research and discuss options, types of housing, costs, conditions that would be pertinent in unique communities.
- Assess the changing needs of FN and impact on program parameters; consult with the FN on changing terms and conditions of program eligibility criteria and draft addendum to original Schedule C.
- Develop briefing materials and facilitate discussion on Mortgage Loan and Insurance pros and cons, e.g., why it may or may not serve a First Nation well.
- Prepare business cases for multi-unit projects and create spreadsheets to determine equity amounts and corresponding mortgage amounts, including increases or decreases in equity.
- Conduct interest rate analyses and ensure appropriate expenses and debt coverage ratios are considered.

### **Lender Support**

- Coordinate the steps involved with Lender and Fund:
  - Request offer from the Lender(s) that are considered suitable, review the submitted Letter of Offer and forward to the Fund for review.
  - Liaise with Fund and assess comments outlined in Letter of Offer; make agreement to discuss/renege terms or reject offer.
  - Organize acceptance of offer where possible and sign commitment to the Lender(s).
- Monitor the lending process requirements and liaison between FN and Lender(s) including support to Lender in response to mortgage loan insurance, i.e., providing pertinent details and following up on the process.
- Gather feedback concerning how Lenders are serving First Nations at the local level to determine level of service satisfaction.
- Provide support to Lender staff as needed concerning protocols and other relevant matters.

### **Outreach and Marketing**

- Organize publication, brochure, or PowerPoint presentation concerning the parameters of the loan program for sharing with the community.
- Coordinate public forum for roll-out of approach to housing for FN members.
- Organize one-to-one discussion with families to determine pre-loan readiness or qualification for mortgage approval with Lender.
- Provide credit counselling to advise prospective borrowers on approach to managing their personal finances.

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- Organize financial literacy training/workshops, ensuring one-on-one or group education sessions around budgeting, fixing a bruised credit, and home management and maintenance.
  - Assist FN members in the completion of forms and provide explanations for documents required by third parties.

**Team Member**

- Work as a team player promoting a positive and professional work environment and conducts role with integrity and respect.
- Demonstrate culturally and ethically appropriate behavior and comply with the standards of conduct developed for FNMHF.
- Abide by the policies and procedures of FNMHF.
- Abide by the Occupational Health and Safety Act, and work in a manner that is safe, reporting incidents immediately to direct supervisor.
- Perform other duties as assigned in order to meet the overall goals and objectives of FNMHF.
- Operate within the culture and core values of the organization.
- Maintain knowledge and expertise in relevant fields.

**EDUCATION AND EXPERIENCE**

- University degree in Business Administration, Finance, Social Services or a College diploma in an area that is relevant to this position.
- Three (3) to five (5) years of experience working with First Nation communities and members.
- Three (3) to five (5) years of experience working in relevant areas such as FN government, housing, financial services, consulting, or legal.
- A combination of education and related experience will also be taken into consideration.

**KNOWLEDGE AND SKILLS**

- Knowledge of the FNMHF's overall objectives, strategy and policies and a solid understanding of its operations and processes.
- Knowledge of the housing environment and real-estate.
- Strong knowledge of loan administration and fiscal management.
- Ability to engage and develop trusting relationships with clients.
- Ability to provide education on issues of housing or homelessness.
- Ability to articulate and provide effective advice and consultation to management and key stakeholders.
- Possess enthusiasm about making positive change in the world.
- Proficiency in Office 365, Adobe Acrobat, Zoom, and MS Teams.
- Demonstrated ability to work independently and in a team environment.

**ORGANIZATIONAL VALUES**

All work at FNMHF must be done in line with the organization's values:

**LOVE**

- We are committed to addressing the needs and interests of First Nations individuals, families, communities, and Nations in safe and sustainable ways.

**HUMILITY**

- We remain open to new ideas that help us better fulfill our mission and responsibilities.

**RESPECT**

- We work at the pace of each First Nation, respond to their diversity, and care for the communal nature of the land.

**COURAGE**

- We are willing to do our part to decolonize, engage in reconciliation, promote the changes necessary to increase loan-based home ownership, and celebrate success.

**HONESTY**

- We are clear about our focus on loan-based housing, our ability to support other housing needs of Indigenous Peoples, and our willingness to be accountable.

**WISDOM**

- We know when to listen, learn, advocate, collaborate, and innovate.

**TRUTH**

- We acknowledge that broad solutions are needed for the housing realities that Indigenous Peoples face on a daily basis and that loan-based housing is only one part of the solution.

**APPLICATION INFORMATION**

We invite qualified candidates to send their resume and cover letter telling us why you think you would be a great addition to our team at the FNMHF to [info@fnmf.ca](mailto:info@fnmf.ca) no later than December 8, 2023.

As preference in hiring may be given to Indigenous candidates, all applicants are encouraged to self-identify. Although English is the working language, please also indicate your level of understanding of French and any Indigenous language.

We thank all applicants for their interest. Please note, only those selected for an interview will be contacted.