



PREPARED BY CREE8IVE ADVISORY

National Engagement Summary Report

FNMHF

FIRST NATIONS MARKET HOUSING FUND

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Executive Summary

Note: In this report, we use “the Fund,” “First Nations Market Housing Fund,” and “FNMHF” interchangeably.

The Fund has reviewed and analyzed their products and services. As the Fund has grown and evolved, they realized they should rethink how they deliver service to make sure First Nations’ homeownership paths are more successful with market-based housing opportunities. A key mechanism to facilitate change for the Fund has been in the lead-up to building a Memorandum of Cabinet.

To support this process, the Fund has:

- Been reform planning with the Trustees and the team.
- Conducted research.
- Participated in annual strategic planning, which is a new path forward for the organization.

In July of 2024, the Fund shared their progress with the Assembly of First Nations (AFN) Chiefs Committee on Housing to update them on the status of their Memorandum of Cabinet. They also gathered support for a future Memorandum of Cabinet submission. The AFN Chiefs Committee on Housing gave the Fund some feedback. They said the Fund must continue to engage with First Nations through a renewed national process. In 2018, the Fund conducted a national engagement process with First Nations. This renewed process would build on the engagement work from 2018.

Between July 8, 2024 and January 14, 2025, the Fund held seven planned engagement sessions online and in-person. They engaged with First Nations rightsholders, leaders, prospective clients, and interested audiences. The First Nations Market Housing Fund CEO, Travis Seymour, was at every session and answered participants’ questions about the Fund, its operations, and the products and services it offers.

This engagement summary reports on the findings from the in-person and online feedback sessions.

Objectives

The Fund designed its national engagement process to address feedback from the Assembly of First Nations Chiefs Committee on Housing about improving how it engages with First Nations. The updated engagement process also gave the Fund the opportunity to ask audiences key questions about the Fund’s future. The Fund must be flexible and responsive to the unique homeownership needs First Nations have throughout the country.

On July 8, 2024, the Fund hosted its first engagement session in Montréal, Québec. In this session and all the ones that followed, the Fund asked participants these questions:

- What changes should the Fund make to be more effective and relevant?
- What does “Transfer of Care and Control of the Fund to First Nations” mean to you?
- What are your thoughts on the proposed membership for Individual First Nation members and First Nations (Organizations) and an AGM?

Session Overview

We facilitated seven sessions in total online and in-person. The following table includes the breakout of participants per session. It's in order from the earliest date we hosted a session to the most recent.

Note: More people attended each session, but we are sharing the number of participants who connected with the Fund after the event to collect their gift cards for participating.

Location	Format	Date	Participants
Montréal, Québec	In-Person	July 8, 2024	8
Online Session 1: East	Online	October 1, 2024	20
Kamloops, British Columbia	In-Person	October 17, 2024	25
Online Session 2: West	Online	October 28, 2024	36
Dartmouth, Nova Scotia	In-Person	November 6, 2024	17
Online Session 3: Central	Online	January 9, 2025	36
Online Session 4: Existing FNMHF Clients	Online	January 14, 2025	10
Total Number of Participants			152

Methodology

All online and in-person engagement sessions included two major components:

- Breakout sessions that encouraged groups to tackle each question. Then participants shared their responses with everyone in the room.
- After each group presented, Cree8ive facilitated discussion to build on key themes and answer the group's questions.

In-Person Methodology

In-person sessions had a mix of independent work and group sharing. Participants wrote their answers to our questions on sticky notes and added them to boards we set up for each question. We also had a note-taker onsite to capture key points and themes.

The following sections explain what happened in groups and as a collective of all participants.

In Groups

Cree8ive separated the room into various groups. Participants thought about the questions individually and then shared their responses with the other members of their group. Next, the groups shared their answers to the two breakout group questions we asked.

As a Collective

All groups reassembled. A representative from each group presented their group's answers to each question. Then Cree8ive facilitated a discussion with all participants to dig into common themes and to answer questions.

Online Methodology

To capture everyone's feedback, the Fund used online software called **Miro**. It recorded each participant's response.

Summary of National Feedback & Overarching Themes

To best summarize the national feedback we got through the Fund's engagement sessions, we have broken it up into overarching themes. These are the topics and themes that we noted the most frequently across the sessions.

Build more connections with communities

The Fund's work with communities is evident, and participants hope for even more engagement. Some participants believe engagement is more focused on leadership in First Nations communities and would like more with individuals. Connecting with individual homeowners would give the Fund more insight into the unique needs they have and the challenges they face. That insight, in turn, could help inform policy and create better programming options.

While there's demand for in-person connections to build and collaborate, nearly every session asked for online options, too. Some suggestions include online meetings, chat groups, and an app. Given the speed of communications and the changing urgency of community needs, it's understandable that participants are asking for more communication channels.

Education is empowering

Participants in every session talked about practical information they needed or wanted to have. This information ranged from understanding homeownership, to navigating financing options, to knowing who is responsible for aspects of a mortgage agreement. They emphasized that the Fund needs to educate a variety of people: individual community members, prospective homebuyers, homeowners, community leadership, and youth. A couple sessions were very thoughtful about the ways to educate youth with more online resources and simpler ways to engage with the Fund.

Many participants wanted more centralized resources that they could reference. Some of the things they asked for include checklists, recorded training sessions, Frequently Asked Questions (FAQs), and case studies showing what's worked in other communities. One-page, easy-to-understand explanations of key processes & major events in the homeownership life cycle would also help.

Participants would like to see mentorship and community-to-community engagement expand as well. While it may not be the Fund's responsibility to decide how engagement happens at an inter-community or mentorship level, it can set up the tools to facilitate that connection and offer prompts or best practices to guide knowledge-sharing.

Education can also help relieve the tension some people feel about taking responsibility for the Fund. The Fund should consider how it will train community members so they have the skills they need to administer the Fund and act as resources for prospective home buyers and current homeowners. This type of education not only builds capacity, but integrates knowledge of the Fund into the community's specific needs and experiences; that's a rich, deep knowledge that serves the community better.

Simpler processes help build capacity

Participants in many sessions said that they already had staff who were overextended and unable to take on more responsibility. At the same time, others were asking the Fund to simplify its processes. If the Fund, for example, simplifies the way prospective homeowners apply for a mortgage, then staff get less questions. The processes the staff completes would take less time and the processes home buyers and homeowners must follow would be easier to understand and follow.

If the Fund simplifies its processes, it should ask a variety of people who currently access the Fund to test it. These testers should, at minimum, consider how easy processes are to follow, how easy it is to complete them, and whether the end result is what they expect.

Flexible programming leads to self-determination

We resoundingly heard participants say that communities know what's best for them. But programming is not flexible enough to meet a community's unique needs, or even to enable a community to implement its own solutions. Participants offered many innovative solutions, from alternative housing models that lovingly look after the vulnerable and at-risk members of their communities, to building practices that use current technology, eco-conscious solutions, and respect the right to repair and renovate.

Some participants wanted to focus on using contractors who are community members, while others wanted to engage with those who have good relationships with their communities. Participants agreed that contractors who are in the community and engaged with it are more knowledgeable and thoughtful about community and homeowner needs. Hiring local contractors also increases knowledge and skills within the community, which builds capacity for larger projects in the future.

Ownership grants autonomy

Feedback in all sessions clearly conveyed that ownership grants autonomy. Whether it's ownership of the Fund, the processes, or the accountability mechanisms, ownership meant tying services to communities and meeting their individual needs. Many said services would be more culturally relevant if First Nations communities were the decision-makers. Overall, participants spoke to this theme strongly and clearly; a summary does not do them justice. Please read their powerful statements about autonomy and self-determination in the session feedback.

What changes should the Fund Make



In-Person Sessions

Between July 8, 2024 and November 6, 2024, the Fund held three in-person sessions in different regions of Canada:

- Montréal, Québec in central Canada.
- Kamloops, British Columbia in the west.
- Dartmouth, Nova Scotia in the east.

Montréal, Québec

The Fund hosted the first national engagement session on July 8, 2024, before the Assembly of First Nations Annual General Assembly. Even though it was one of the sessions with the fewest participants, engagement was high, likely because the majority of the audience was made up of Chiefs and council leaders from various First Nations.

Collective and First Nations Control

The Montréal group explored elements of self-determination through a desire to see the Fund hand over control to collectives and First Nations. Collectives and partnerships were discussed in many forms, including “private-public partnerships that support First Nations control and local self-governance.” While one participant wanted to “partner with like-minded organizations,” most wanted First Nations collectives to have complete control over the Fund. A couple participants emphasized that they want the collective to extend beyond chiefs — they see “organizations and individuals” playing an ownership role, too.

Education Builds Capacity

Many participants mentioned education when we asked about capacity building and that makes sense when you’re asking different people and organizations to act as a collective. Some wonder what role the Fund can play in education. From community workshops, to financial workshops, to “examples [of the] Fund working together, it’s clear there’s a desire for specialized knowledge the Fund could provide.

Looking at those around them, one participant asked if they could “speak directly with the other communities” and another wanted to further that and “nurture partnerships.”

Person-to-person support is important within communities too, and one participant wants “support mechanisms,” particularly in the form of mentorship. Certainly, many of these ideas could work within communities or can forge relationships between communities.

Existing Capacity Concerns

Staff are already feeling like they’re spread thin. They understand the “need for capacity building” but are worried they already have “too much responsibility” and that “existing housing staff are overwhelmed.” One participant said that “staff struggle with current reporting,” conveying that staff already feel like they can’t keep up with their current workload.

To help alleviate these concerns, staff “need clear guidelines” and want the “long-term vision [to be communicated] to ensure progress on political buy-in.” Evaluating current workload and responsibilities, while providing training, clear boundaries and partnerships with the collective would likely help staff understand and fulfill their responsibilities to both the Fund & their community.

Individual Engagement

Many participants focused on the power individuals should have as stakeholders. **It's important to "give voice to individual citizens" and make sure that control of the Fund is "designed by the people that experience the barriers to homeownership."** This shared perspective suggests that self-determination lies in the individual who can speak up and share their experiences. This, in turn, means that the Fund team would be "driven by the people in First Nations communities with First Nations people making the decisions and designing the system."

It's important to note that many strongly emphasized that they wanted to see individual involvement by those outside of the political sphere. As one participant said, "at arm's length from the Assembly of First Nations." Engagement could include an "effective housing authority system outside of chief and council decisions" or a "First Nations homeownership association [that] supports [the] housing authority." Both ideas speak to the power of individuals who come together to make decisions that benefit their communities.

Oversight and Governance

There were a variety of ideas of how oversight and governance could work both within First Nations communities and in partnership with other entities.

However, in all cases, participants believed that First Nations should take the lead, beginning with reporting. One participant said that they should "replace reporting to government with First Nations organizations." Another believes they should have a "board to provide oversight and policy," which would give First Nations the power to determine their own policies and to decide how to monitor, assess, and enforce compliance.

Participants also discussed the need to oversee trustees and change how they're chosen. As one participant said, the Fund team needs to participate in "ongoing verification of trustee-led direction." And another said that trustees should be "merit-based" and wants more focus on diversity.

Self-Determination and Homeownership

We can't summarize this theme better than the participant who said: **"First Nations control means each independent First Nation is self-determining in how they implement homeownership."** Indeed, listening to community needs could inspire "more creativity to homeownership programs" and could even "develop [a] new approach to homeownership." "Less strict criteria" could help in many ways, even letting development "expand beyond housing to infrastructure." Control over the Fund, in effect, would give communities the flexibility to create policies and make decisions that would yield better outcomes.

Kamloops, British Columbia

In Kamloops, the Fund hosted the second in-person engagement session on October 17, 2024. The Housing Resource Service added this session to the second day of their agenda. We've included the agenda [at the end of this report in the appendix](#).

Outreach and Engagement

Many participants were looking for an involved presence and many ways to connect. For in-person options, they want the Fund to "reach out to communities with information" and mentioned "community visits," "more meetings," and "advertising" to potentially boost "community engagement." There's also a suggestion for "more information sessions and communication so people know more."

Participants asked for other ways to engage too — from an app, to webinars, to an "easy to follow checklist." One participant asked the Fund to send "materials to communities to share with members, [like] info packages." It's worth noting that one participant mentioned accessibility, so a variety of resources that are easy to understand and use would be valuable to many.

Education

Participants brought up a variety of educational topics they'd like the Fund to address. The Fund could very well use the following questions and topics to develop the outreach and engagement aspect the Kamloops participants asked for:

- "Do homeownership loans or grants or guarantees apply off-reserve?"
- "How do [we] qualify?"
- **"Roles and responsibilities of homeownership — [a] policy for communities to have."**
- "Does [the Fund] only cover building of homes or pre-made homes?"
- Generally, teach communities "more about the Fund."
- Provide a "roadmap [with] details of Fund \$ program."
- "How easy is it to get the funds?"
- **"What steps are needed to move in the direction of homeownership?"**

Collaboration with Communities

A few participants talked about the importance of collaborating with First Nations communities to "gear them towards homeownership." One participant would like to see "off-reserve options," too. Another had the idea to "have an FNMHF for the province. For example, B.C., Caribou Region Okanagan." These suggestions tie the Fund more closely to individual communities and offer the potential to create more meaningful connections and projects.

Accountability

There were more questions than suggestions about how to achieve accountability when it comes to a transfer of care and control. However, one participant noted that on an individual level, before an applicant is approved, they would like them to: "prove to be knowledgeable and attend workshops [and] training to make sure they don't fall between the cracks."

When it comes to where accountability falls and who is responsible for certain consequences, these are the questions the participants asked:

- **Is it "[possible to transfer] payments to [a] spouse [or] dependents, due to medical issues, financial issues, etc.?"**
- Can they "rent out [a] unit, do what they wish once the build is complete? What are the limitations?"
- "Will funding go directly to applicants or will the band assist with Fund management?"
- **"Who will be responsible if applicants fail to keep up [the] house/payments?"**

Self-Determination and Empowerment

Many participants were very positive about transferring care and control. One participant said this would be “empowering to the member[s]” and is helping First Nations communities make decisions and govern themselves. Of course, this change also means “more freedom to use funding that suits individual community wants and needs,” a key element of self-determination.

Some believe this shift in responsibility will positively impact homeowners in their communities. As one participant said: **“Applicants [will] feel a more personal connection to home and feel more independent. As that feeling grows, it will give a sense of pride and belonging as a community.”**



Dartmouth, Nova Scotia

Taking place on November 6, 2024, this was the last in-person engagement session the Fund hosted. A total of 25-30 participants attended.

Building Connection with Communication and Education

Many participants emphasized the need to create connections in person, whether at a regional chief's office, in communities, or more formally at the "APC all-chiefs meetings to update the chiefs." One participant thought it would help to "work with individuals." Another said it would be nice to have "community information within the Atlantic PEI." All these perspectives point to the importance of building connections intentionally.

Reaching out also includes a lot of requests for more information and education. One participant thought the Fund should "educate not just the government bodies but community members as well." This is warranted as one participant said they didn't know what to recommend because there's "too much I don't know about the program." Everyone who can access the program should be able to understand it. In that way, it should "be more inclusive."

Education could let people learn about what other communities are doing through things like success stories. It could also help "bring new leadership up to speed." With more community engagement, the Fund could distill what they learn into best practices. Some participants would also like FAQs, especially related to challenges.

Two participants asked the following questions, which might be helpful for future resource development:

- "Community members did not have credit. Do you have coaching to acquire credit?"
- **Can FNMHF coach band staff, provide supports, assessment on skill gaps?**
- While this question relates to capacity building, there's a clear connection to education: "Can FNMHF provide capacity for growing inspections, build up services? Only one guy right now in PEI."

Self-Determination and Control

By and large, participants criticized the government, conveying a general sense of mistrust. If control were transferred to First Nations, "no-one [would be] set up to fail." Participants also said that "government policies are more restrictive" and that there would be "less hoops to jump through to get the funding" if control shifted. This would also give communities and individuals "freedom from government control."

Under First Nations' control, the Fund would have "culturally relevant procedures" and could "establish an accountability mechanism" to self-monitor. Participants believe the transfer would lead to **"recognition of First Nations."** What's more, they said that there would be "more awareness in communities," which could very well lead to "a more knowledgeable decision-making process" if community members are involved. This understanding of the effects of transferred care and control paints a strong picture of self-determination. Nothing sums it up better than the participant who said: **"Yes, because we know what we need."**

Concerns About Partnership

Without government involvement, one participant was worried about "what kind of reporting will be required." Another said that the "government will protect their involvement and jobs." They asked many more questions that indicated a certain level of distrust:

- "Who [are] the lenders?"
- "How do you become a trustee?"
- "Who's in control?"
- "How [do you] ensure money can be paid back?"
- "If the community partners with FNMHF, does the community lose connection with CMHC?"
- "How is FNMHF creating awareness of the Fund to reach 25,000 houses in 10 years? We are just hearing about FNMHF. How will you reach 25,000 houses in 10 years?"

Online Sessions

Initially, the Fund thought they would host one online session for Canada. However, they got an overwhelming response when they opened registration for their online engagement sessions. Approximately 233 people registered for the online engagement session after the first call for participants.

To make sure they had space for everyone to be heard, the Fund broke up the online sessions. The first three sessions were based on region: east, central, and west. The fourth session was for existing Fund clients.

Registration Demographics

We collected some demographic information about those who registered for our webinars. However, a change Zoom made to its account policies lost some data from October 2024. So, the following data is a partial representation of who registered.

Just over thirds (64%) of the online session registrants were between 30 to 55 years old. Most other registrants (32%) were under 30 years old. The provinces with the highest amount of registration include British Columbia, Ontario, and Alberta.

Province	Under 30	30 - 55	55 or Older	Total
British Columbia	3	24	3	30
Alberta	3	11	0	14
Saskatchewan	1	0	0	1
Manitoba	1	2	0	3
Ontario	12	12	1	25
Québec	0	4	0	4
Nova Scotia	7	1	0	8
Newfoundland and Labrador	0	2	0	2
Yukon	1	0	0	1
All	28	56	4	88

Note: There are more registrants than online session attendees. That means you'll see higher numbers in these demographic totals than you will in the session feedback for each region.

In all regions, the majority of registrants (91%) live in a First Nation community. Approximately 9% of registrants live outside of First Nations communities in each region.

Region	Yes	No	Total
East	28	3	31
West	33	3	36
Central	12	1	13
All	73	7	80

Ninety-six percent of registrants plan on living in a First Nation community in the future. Only 4% plan on living elsewhere. In the East region, 9% of registrants do not plan to live in a First Nations community, a slightly higher proportion than the other two regions.

Region	Yes	No	Total
East	29	2	31
West	36	0	36
Central	12	1	13
All	77	3	80

Nearly every registrant has thought about becoming a homeowner. Only one hadn't. With so many considering homeownership, it's easy to see why there's such a demand for various homeownership programs, as you'll see in session feedback in the sections that follow.

Region	Yes	No	Total
East	31	0	31
West	36	0	36
Central	12	1	13
All	79	1	80

Session 1: East

The first online session took place on October 1, 2024 and covered eastern provinces in Canada. Twenty participants attended.

Engagement with Communities

Many agree that engagement with communities requires presence and for good reason. As one participant said: **“engaging more directly with First Nation leaders can help ensure that funding decisions are culturally appropriate and meet the unique needs of each community.”** Beyond that, the Fund “should increase stakeholder engagement by collaborating with First Nations communities,” and effectively hear about their needs. By doing this, the Fund could “focus more on supporting long-term community-led initiatives that promote sustainable economic growth.”

One participant would like the Fund to “develop partnerships with organizations dedicated to preserving Indigenous languages and cultural heritage.” This is a way the Fund could show meaningful engagement with specific communities, by recognizing and honouring the many First Nations communities and cultures they serve. Thinking about engagement with the community more broadly, one participant wants the Fund to “work with Indigenous folks looking to live off [the] reserve.” Recognizing that experience would give First Nations people more homeownership options.

Education Builds Capacity

One participant stated that “focus on capacity building [would strengthen] the Fund,” but we noticed that a lot of that capacity building could happen through education. Someone else mentioned that “increased efforts on awareness and advocacy of the funds [could] attract more engagement.”

It’s hard to argue that teaching people about the Fund could draw people to it, and at least get them comfortable enough to ask questions. Certainly, “workshops for skill acquisition” could help and one participant took it one step further: **“increasing funding for education and skills training would empower First Nation youth to engage with their local economies and governance.”**

Investing in youth, as the new generation of homeowners, is a particularly powerful concept.

Accountability and Transparency

In some ways, accountability and transparency are linked to how easy it is to access the Fund. As one participant said: “there should be an increase in transparency and streamline [the] application process to make it easier to access.” Applications themselves should not be a barrier. There should be “flexible financing options” that community members know about and understand. Funding models should be “flexible” and “more adaptable”, too.

Transparency can also come from monitoring year over year. As one participant said: “establishing stronger systems for monitoring the long-term effects of funded projects could boost accountability and improve results.”

Two participants each had questions about accountability related to guarantees that are worth asking:

- “If using CMHC, why not simply have a default insurance model to open up home loan financing for members to relieve the need for First Nations guarantee?”
- “First Nations providing a guarantee are ultimately responsible for the debt (essentially borrowing the funds). Is there a way to eliminate the middleman and become the leader?”

Autonomy and Self-Determination

When we asked about the transfer of care and control of the Fund, participants were united: this move would lead to autonomy and self-determination. Participants were enthusiastic, calling the idea “bold,” “a step in the right direction,” and “the best decision to ever happen.” And many dug deeply into what it means to them.

Because these are such strong perspectives, we wanted to let participants speak for themselves:

- “It means full ownership of both the funds and the decision-making process.”
- **“This shift implies transferring control from external organizations to the communities that understand their needs best. First Nations should have oversight from the planning phase all the way through to implementation.”**
- **“For Indigenous, by Indigenous.”**
- “The phrase indicates that First Nations should have complete authority over the allocation and use of funds, aligning with their own priorities and values. Ideally, this would mean that board councils led by First Nations would directly manage these funds.”
- “Collaborating directly with Nations to ensure the essential resources and safeguards are in place before transferring control. Engagements with the community should be conducted to ensure this decision aligns with the Nation’s best interest.”
- “This concept embodies empowerment and self-determination. I envision First Nations overseeing not only the decision-making processes but also the day-to-day operations of the fund, enjoying full autonomy in these areas.”
- “It suggests that there will be a greater responsibility for First Nations. To aid in this transition, a comprehensive support system should be established.”
- **“The idea signifies more than just an oversight, it emphasized the need to create a framework that allows for self-sustaining control. It should involve the partnerships between First Nations and experts in finance, governance, and community planning.”**

This theme continued as we told participants that the Fund sees this as the removal of government control of programs and services. Many saw the benefits of

removing government control and one participant spoke to the weight of bureaucracy, stating: “government oversight often results in decisions that come from the top down, which may overlook the unique requirements of First Nations.” Another said there are “too many restrictions at present. We know best how to enact change.”

Taking it a step further, one participant said: “I believe removing government control supports the idea of self-determination, allowing First Nations the freedom to manage their funds without external influence.” Further, “taking away government control can empower First Nations to create programs that are more relevant to their cultural needs and more effective for their communities.” Self-determination provides control and an ethic of care that government control may not.

Opportunities for Partnership and Oversight

The few participants who mentioned partnership did not necessarily intend for it to last indefinitely. Only one called for “a balanced approach” and said that “while removing direct government control makes sense, there should still be some collaboration to ensure that policies align with broader national goals and legal frameworks.”

In the same vein, another participant said: “I also think that some level of government involvement can be beneficial for ensuring accountability and oversight. If government control is completely removed without providing adequate support, it might lead to difficulties.” This participant’s concern points to a perceived lack of capacity, which is something many First Nations communities might feel they have. One participant suggests: “I think the transition should happen gradually, with the government still providing support until First Nations have fully developed their own capacities.”

Session 2: West

Thirty-six participants joined this online engagement session, which the Fund hosted on October 28, 2024. This online session included participants from provinces in western Canada.

This was one of the most engaged online sessions we hosted. Many participants asked thought-provoking questions that gave us insight into their needs and challenges.

Flexible Programming

These participants focused specifically on the many ways you can create flexible home ownership programming. As a baseline, one participant suggested that the Fund “engage community members in the design and planning stages to ensure housing projects align with their needs and preferences.” From there, the programming suggestions got more specific:

- Two participants said they’d like to see the Fund focus more on renovating, maintaining, and upgrading current housing “to meet modern standards and enhance living conditions.”
- Thinking about how to make homeownership economically achievable, one wants to **“introduce rent-to-own programs that assist families in moving from renting to owning their homes.”**
- Considering the right to housing, one participant said: **“I think there should be creation of transitional housing programs to support individuals moving from shelters or overcrowded homes into permanent housing solutions.”**
- Understanding that not everyone has an equal understanding of homeownership or financial literacy, one participant suggested that the Fund: “create programs that encourage homeownership by providing financial education and mortgage assistance, specifically for Indigenous families.”

All these solutions are community-minded and consider individuals’ economic needs, which feeds into people’s right to safe, secure housing.

Building More Thoughtfully

This observation is closely tied to flexible programming but focuses more on the acts of building and issuing funding. One participant said that they’d like the Fund to **“increase funding dedicated to building affordable and culturally suitable housing in First Nation communities.”** More broadly, another would just like to see the Fund “increasing the benefitting population,” which is essentially a call for inclusivity. Finally, a participant wants the Fund to “direct resources toward sustainable housing projects that utilize eco-friendly materials and renewable energy sources,” indicating consideration for the environment and future generations.

Engagement and Cultural Specificity

There was a significant focus on frequent engagement. Participants want the Fund to “enhance stakeholder involvement” and to “[engage] with leadership due to [be] elected every 2 or 4 years. Some are even 3-year terms.” Frequent engagement fosters ongoing connection, especially through “regular engagement programs for proper feedback.”

One participant wants the Fund to **“work in partnership with First Nations to develop housing policies that honour traditional values and communal living approaches,”** pointing to the need for cultural specificity. Another participant’s suggestion to **“establish collaborations with local builders and Indigenous contractors to foster job creation and stimulate economic growth”** goes a step further: it involves workers who are tied to the community and understand homeowners and their specific needs.

Autonomy and Self-Determination

When we asked participants what they thought when we mentioned transferring care and control to First Nations, they reacted positively, using words like ownership, empowerment, and self-determination. One participant's statement represents many views: **"The proposal advocates for First Nations to have complete ownership and control over the Fund, enabling these communities to establish their own priorities and strategies."**

Some point to community involvement in decision-making, but many emphasize independence from government interference. Again, their statements are strong, so we're presenting them as they shared them:

- "This approach emphasizes empowerment, allowing First Nations to determine how funds are distributed without outside influence."
- "The vision is for a decentralized model where each community independently oversees its share of the fund."
- "I envision this as First Nations gaining complete control over housing initiatives managing everything from budget to actual implementation."
- "I see a system in which First Nations create policies, run operations, and evaluate results through their own governance frameworks."
- **"It suggests a shift in decision-making authority to local leaders ensuring that the Fund reflects cultural values and meets the needs of the community."**
- "Ultimately, this leads to greater local accountability, placing the responsibility for managing the funds and the outcomes of projects in the hands of the communities themselves."
- **"This indicates a shift towards self-determination, empowering First Nations to decide how funds are utilized for housing and development projects."**

Unsurprisingly, many participants also perceive this shift as a removal of government control and they agree with it. As one participant put it: "granting full control aligns with the principles of self-governance and ensures that the program remains culturally relevant."

Many are encouraged by the prospect of reduced interference. They believe that they can "create more efficient programs" and "offer more services to First Nations." They believe **"First Nations should have the**

autonomy to design and manage services that truly reflect their realities and aspirations." One participant speculates that: "maybe without government control you will reach your goals of more options for on-reserve housing for First Nations."

Certainly, many others are confident that First Nations communities will be able to make decisions faster than the government. Not only that, some say the government tends to overlook communities' needs. As one participant said: "government oversight often leads to delays and results in programs that fail to address the unique characteristics faced by specific communities." Another agrees, saying: "removing government control decreases bureaucracy making the process more attuned to community needs."

Partnership and Capacity Building

A few participants believed that the transfer of care and control should involve a partnership model. There were only two perspectives to share here. One participant said: "it recommends forming partnerships with financial and governance experts to assist First Nations in navigating this transition smoothly." These supports could help increase First Nations' success as they take on the added responsibility that ownership of the Fund would bring. The second participant aligns with this view, saying: "it seems we are witnessing a gradual transition, accompanied by support systems designed to build capacity and facilitate a smooth changeover."

As it relates to removing government control, the partnership still seems to be about a gradual transfer of responsibility. One participant said that "some external oversight might still be necessary to maintain accountability and transparency" and another said it "is essential to prevent disruptions" to current services. Participants recommend government partnership for the following reasons:

- To "provide essential support through funding or policy advice."
- **To "[offer] resources without exerting control."**
- "For larger infrastructure projects."

Basically, participants indicate that partnerships with the government are most useful if they're supportive and act in an advisory capacity.

Session 3: Central

The Fund hosted the third online engagement session on January 9, 2025. A total of 36 participants attended. This session included participants from provinces in central Canada.

Education and Outreach

While some sessions promoted in-person outreach, this group was less specific about that being a requirement. One participant suggested that the Fund “provide social groups for people with like minds” and another asked for “more engagement sessions like this [because they] can help bridge the gap in information and communication.” When they focused on online outreach, they suggested an “increased social media presence” which could help increase the amount of communication and add to the ways the Fund engages with people.

Requests for education were more specific, but are rooted in current and future needs. One participant said they want the Fund to “provide training for First Nations to manage housing projects independently,” which would likely help fill current gaps. Another participant wants the Fund to “[work] with youths to promote entrepreneurship,” setting the stage for future generations and the ideas they’ll have to continue to build their communities.

Flexible Building Options

Participants gave a variety of suggestions for flexible building options that they’d like to see offered “to meet the unique needs of each community.” They’d also like to keep this work in the community, suggesting that the Fund **“create partnerships with local builders to boost community employment.”** Thinking through alternative partnerships, one participant wondered: “Are there opportunities for real estate companies to build and rent or sell out to First Nationers?”

As for how the Fund does the work, some want it to be sustainable. One participant wants to “focus on building sustainable housing solutions,” an idea that’s open enough to both be adaptable to community needs and to act as a high-level benchmark. Moreover, someone else

asked to **“increase the funding for repairs and maintenance of existing homes,”** promoting another way to think about sustainability. Perhaps outside the vein of sustainability (but maybe not), yet another participant suggested “building houses with modern technology to promote innovation.” Technology and sustainability would be attractive to prospective homeowners.

Autonomy, Self-Determination, and Cultural Relevance

Many participants believe that transferring care and control will lead to autonomy. Indeed, it does sound autonomous through this participant’s eyes: “It makes me think of First Nations fully managing the fund, deciding where resources go based on their needs and priorities.” Further, this transfer would mean that “community-led policies and initiatives [are] treated as major priorities.” Centering community needs and initiatives would, in turn, place “more emphasis on culture and its relevance.”

Because the participants articulated their thoughts better than we could, here’s more of what they said:

- “I imagine communities having their own leadership structures in place to govern and make decisions about housing projects.”
- **“It brings to mind First Nations being accountable for the Fund while ensuring regular engagement with their members.”**
- “I think of the Fund being run by a board of First Nations leaders who understand the specific needs of their communities.”
- “It looks like a system where First Nations handle everything, from budgeting to project management, with minimal outside interference.”
- “It could look like transparent reporting systems led by First Nations to track progress and build trust.”

Many agree that the shift in control means a removal of government control and that that's necessary. As one participant puts it, **"transferring control empowers First Nations to take full responsibility for their housing challenges and solutions."** Another's response adds to this by saying that "removing government control [will] let First Nations design programs that align with their culture and needs." The Fund has already been working on this transfer, as it has "taken steps via trustee selection" already. And that's a good thing according to a participant who said that: "government oversight often creates delays and doesn't always reflect the realities of First Nations communities."

Opportunities for Collaboration

Despite the high support for autonomy, some saw room for collaboration. One participant prefers a measured approach and said: "I think gradual removal of control is better, ensuring First Nations are fully prepared to manage everything." Certainly, making sure First Nations have the capacity to take complete control should be a requirement and that could very well tie into education and training.

Others believe that an ongoing partnership, like the "collaborative relationship with the CMHC that currently exists," is important to maintain to ensure there's an opportunity to "collaborate, learn, and share" and ensure "future alignment." Another participant thinks "there should still be some government collaboration for resources and expertise," looking toward the government as a training and capacity building resource.

Session 4: Existing First Nations Market Housing Fund Clients

The last online engagement session, hosted on January 14, 2025, was specifically for participants who are already First Nations Market Housing Fund clients. A total of 11 participants attended and shared their perspectives about what it's like to work with the Fund and what they would like to see change.

Simplifying Processes

Participants were adamant that the application process is too complicated. Their lived experience caused them to ask the Fund to “[keep] application processes simple and less burdensome.” Further to that, they could “streamline the application process to make it easier and faster to access funds.” Whether complications are related to design, the ways that people apply (paper or online), or the language that the application process uses, the Fund should look at it all. If it hasn't already been explored, applying plain language principles would greatly enhance the experience.

More Financing Options

This was a pretty simple request: participants want more financing options. Some want “more bank partners.” Another had poor experiences with the Bank of Montreal and is not using the Fund anymore as a result. If there aren't multiple options available, it is difficult for FNMF clients to continuously go back and risk the same mistreatment.

Another client wants to see “multiple pathways to homeownership” and they want a “Fund Business Plan.” Certainly, other sessions offered a lot of recommendations in this area and this client has probably seen people struggle to go down traditional paths of homeownership enough to know one way isn't sufficient.

Tensions in Capacity Building

Clients had varying perspectives on what transfer or care and control to First Nations could mean based on their experience with FNMF. They offer their opinions with a lot more caution. One client said: “**my guess would be more engagement with members of the fund. But also understand that Nations have limited capacity, and we are all [stretched] thin.**” And another client shares: “I've been trying to hire a housing coordinator for over 1 year.” Participants in other sessions were concerned about not having the capacity to fully take on responsibility for the Fund and those are certainly reflected in FNMF clients' experiences.

One client shared an in-depth perspective, weighing the pros and cons of different types of housing oversight committees. They said:

“Administrative housing committee versus non-profit housing society? Which one would be a better fit to care and control of the fund. A society would be great but with untrained volunteers managing the control is not ideal. A committee would be great but an already overworked/overloaded housing manager and band administrator would not have the capacity to control the program. Maybe a mixture of both would be ideal.”

Many clients suggest that one answer may not work for every community and that communities may need layers of support. They also mention that people who manage the Fund must understand it, which points to a need for education so that administration and oversight are informed and consistent.

Challenges and Lessons Learned

Note: We did not ask this question in all the sessions and decided to compile the data in one place.

Individuals

What stands out to you?

- "Engagement and educational webinars would be great. Having travel covered with FNMHF would be amazing."
- **"Financial literacy tool."**

Why will this model support First Nations homeownership?

- "Financial literacy in my opinion will allow for education and engagements of First Nationers in this program."
- "More webinars — should do financial literacy through a series."

Does anything else need further clarification?

- "No, you did a good job."

Do you see any challenges with the models?

- "Not at all."



Pros

- "More accountability."
- "More band and individual control."
- "Individual percent of cost, voting, loans without minimum [for] homeowner."
- "Access to financial literacy tools."
- "Individuals will feel involved every step of the way."
- "For Natives by Natives."
- "Great tools such as referrals — financial literacy."
- "More Interactive wide net."
- **"Cooperative model consistent with First Nations culture."**
- "Cooperative model would be a fit."
- **"Members vote on new products and OWN them."**
- "Enabling change at a personal level."
- "Inspires self-determination."
- **"Stable home."**
- "Longevity."
- "Health and wellness outcomes."
- "Builds individual capacity."
- "Community."
- "Nation."
- **"Heals our relationship with intergenerational wealth."**
- "Information and knowledge will increase uptake."
- "_____ to your end-user (US barriers and aspiration)."
- **"Increased knowledge and understanding — increased ownership."**
- "Access to varieties of programs."
- "Enhance financing engagements and understanding."
- "Immediate members grandfather."
- "Increase transparency."
- "Connected to your stakeholders (more accountable and responsive to opportunities and challenges)."
- "Collaboration across resources."
- "Expansion of service."

Cons

- "What happens if individuals get denied by lenders?"
- "Education for all involved."
- "More information on this plan."
- "Define who you consider a member."
- "Will this cover construction insurance?"
- "How do you prove an individual is First Nation?"
- "Better understanding of financing/bank for homeownership."
- "Home ownership workshops."
- "Financial wellness workshops."
- "Default mitigation workshops (demystify)."
- "How will First Nation membership model feed into the governance model?"
- "Benefits from programs."
- "Defining who qualifies for this."
- "How will it remain non-political?"
- "There is no clear understanding on how decisions regarding allocation are made."
- "Not having capacity to manage programs."

First Nations Organizations

What stands out to you?

- “Networking with private lenders would be great. We have members with different financial needs.”
- **“Bring lenders from the field to host a Q&A with First Nations the Fund is working with.”**
- **“NTC’s toolkit is great, but I find it hard to use. Utilizing new technology for the kit would be amazing!”**

Pros

- “First Nations percentage — cost, coting, fund for capacity building.”
- **“Youth should have housing models that are non-conventional.”**
- “Verify status for members.”
- “Membership would strengthen Fund and autonomy.”
- “First Nation with a few high school students.”
- “Attract young people through social media.”
- “A portal and online workshops will build capacity.”
- “Access to education and educational tools.”
- “Material for youth.”
- “Relevance.”
- “Membership incentives.”
- **“Home Ownership Association — champions.”**
- “Relationship building.”
- “Lenders and potential First Nation homeowners on-reserve.”
- “Greater ability to share and network.”
- “National membership would be a strong voice.”
- “Access to date.”
- “Network.”
- “Access.”
- “Membership would provide input on business plan.”

Cons

- “First Nations percentage — cost, coting, fund for capacity building.”
- “Youth should have housing models that are non-conventional.”
- “Verify status for members.”
- “Membership would strengthen Fund and autonomy.”
- “First Nation with a few high school students.”
- “Attract young people through social media.”
- “A portal and online workshops will build capacity.”
- “Access to education and educational tools.”
- “Material for youth.”
- “Relevance.”

Annual General Meeting

What agenda items should be covered or considered at an AGM?

- “Virtual AGM would be great as I’m in B.C. Subject covered should be what’s new, what’s changing, what happened in the past year.”
- “Stats — financial statements.”
- “Success.”
- “Business plan.”
- “Trends.”
- “Lessons learned.”
- “Success stories.”
- “Logistic.”
- “Governance (transparency and accountability).”
- “First Nations does not understand the FNMHF perspective.”
- “Must include spirit (ceremony, prayer, healing).”
- “Within the agenda as well as processes, policies, procedures.”
- “Present strategic direction.”
- “Programs and services First Nations fund presentation workshops with lenders on-rez housing loans programs.”
- “Financial statements, statistics, progress.”
- “Verification of new products — feedback.”

What do you want to vote on?

- “Approve audit and audit for the year.”
- “Appoint board.”
- “Approve of A/R and audit.”
- “_____ if recommends trustee candidate.”
- “Approve of business plan.”

Would you rather have a virtual or in-person meeting?

- Virtual: 3
- In-person: 2

AGM Pros

- “Community-driven and inspired.”
- “AGM good idea to showcase FNMHF program.”
- “Void gives to First Nations on fund.”
- “Ideas from across the country.”

AGM Cons

- “May become political.”
- “How will Fund get participation at AGM?”
- “Delegation-based (challenging when delegates lack education on matters).”

Conclusion

Throughout this process, we have heard that First Nations are ready to pursue self-determination on their own terms in ways that benefit them. The Fund can help facilitate this change by collaborating with First Nations communities, improving its homeownership processes, providing more education, and adding more flexibility in its programming.

Furthermore, it's key that the Fund amend its relationship with the federal government. More broadly, these improvements will help empower First Nations communities and reinforce nationhood.



Appendix A: Session Outline

Agenda

October 16, 2024

OBJECTIVES:

- Winter Planning for the Housing Department
- Prepare to Renovate
- House Build Process 101
- Resilient Homes – Energy Efficiency and Fire Resistance

Time	Discussion & Objectives	Facilitator/Speaker
9:30 - 10:15 am	1. Opening & Introductions	<ul style="list-style-type: none">• Territory/Prayer• Introductions
10:15 - 10:30 am	2. Objective & Agenda	<ul style="list-style-type: none">• Review Agenda• Gathering Objectives
10:30 - 11:45 am	3. HRS Update	<ul style="list-style-type: none">• Review last Gathering
11:45 - 12:00 pm	<i>Loonie Auction</i>	
12:00 - 1:00 pm	<i>Lunch</i>	
1:00 - 1:45 pm	4. Interactive Group Activity	<ul style="list-style-type: none">• Fall/Winter Maintenance Planning
1:45 - 2:45 pm	5. Interactive “Steps to Building On-Reserve Housing”	Colleen Mosterd-McLean
2:45 - 3:00 pm	<i>Break</i>	
3:00 - 4:15 pm	6. Renovations - where to start?	Tahnea Alphonse Christine Andrew
4:15 - 4:30 pm	7. Summary of Day	

Morning Agenda
October 17, 2024

Time	Discussion & Objectives	Facilitator/Speaker
8:30 - 8:45 am	1. Opening & Recap	
8:45 - 9:45 am	2. Energy Saving Grants	Fortis Representative, BC Hydro Representative
9:45 - 10:30 am	3. Building fire resistant homes	Christine Andrew
10:30 - 10:45 am	<i>Break</i>	
10:45 - 11:30 am	4. Success Story	
11:30 - 12:00	5. Close	<ul style="list-style-type: none"> • Recap • Next Steps • Completing Evaluation & Draw • Closing Remarks
12:00 - 1:00 pm	<i>Lunch</i>	

First Nations Market Housing Fund

OBJECTIVES:

- The FNMHF is gathering views on a new membership model being proposed for the Fund, feedback on the transfer of care and control of the Fund to First Nations, as well as potential new products and service.

Time	Discussion & Objectives	Facilitator/Speaker
1:00 - 1:45 pm	About the Fund	Jordan Wapass
1:45 - 2:00 pm	<i>Break</i>	
2:00 - 3:00 pm	About the Fund	Jordan Wapass



FIRST NATIONS MARKET HOUSING FUND