

2025  
MEDIA KIT

# First Nations Market Housing Fund



## Our Story

The First Nations Market Housing Fund (the Fund) was created in 2008 through a partnership between the Government of Canada and the Assembly of First Nations to address persistent barriers to housing finance on reserve.

Our mission is to empower First Nations to build, own, and manage their housing in ways that strengthen self-sufficiency, economic growth, and community well-being. We do this by improving

access to affordable financing, offering tools and training to enhance local capacity, and building relationships with lenders to foster trust and unlock new opportunities.

Since inception, the Fund has supported over 1,650 capacity development initiatives valued at over \$25 million, has leveraged over \$1 billion in potential credit to support an estimated 7,000 home loans to purchase, build, or renovate a home, has helped hundreds of communities develop housing plans and policies, and invested in the skills and leadership of Indigenous housing professionals. From homeownership to governance to job creation, our work contributes to stronger, more resilient First Nations.



*The Fund is also proud to be recognized as one of the National Capital Region's Top Employers for 2025, reflecting our commitment to both community impact and an inclusive, supportive workplace.*

# Products & Services

## Capacity Development Program

The Fund's Capacity Development Program supports eligible First Nations in building the skills, tools, and systems needed to expand market-based housing in their communities.

[Learn more about eligibility and access criteria.](#)

Through tailored coaching, training, and advisory services, the program strengthens financial management, governance, and community readiness, the three pillars of our Access Criteria. Support may include help with housing policies, land use planning, financial systems, staff development, and homeownership education.

Participation is based on a community's readiness and resource availability. Each First Nation works with the Fund to co-develop a Capacity Development Plan focused on meeting their specific needs and long-term housing goals.

## Credit Enhancement Facility

The Credit Enhancement Facility is a financial tool that helps First Nations members access housing loans through approved lenders.

**The Fund doesn't issue loans directly.** Instead, we backstop the guarantees made by First Nations to financial institutions.

This reduces the risk for lenders and enables financing for new builds, purchases, renovations, and refinancing—on reserve and on other eligible lands—where mortgage security is limited by the Indian Act or other land regimes.

### Key Features:

**Up to 10%** of each eligible housing loan is covered by the Fund

Available to **individuals, wholly owned entities, and majority First Nation-owned partnerships.**

**Flexible loan purposes and tenures**, including homeownership, rental, and cooperative housing

Eligibility determined through our **Access Criteria and partnership** with each community

By reducing financial barriers and enabling more lending options, Credit Enhancement helps First Nations strengthen their housing systems, build wealth, and increase self-sufficiency.

[Understand more about our services here.](#)



# Our Target Audience

The Fund works with and for First Nations communities across Canada. Our primary audiences includes:

## ■ First Nations Governments & Leadership

We work directly with Chief and Council, housing departments, and administrators who are seeking to expand market-based housing options in their communities. These leaders play a key role in shaping housing strategies, managing risk, and ensuring sustainability.

## ■ First Nation Housing Authorities & Staff

Housing managers, financial officers, land managers, and related professionals benefit from our capacity development tools and training. We support their efforts to build strong governance, develop housing policies, and engage their communities.

## ■ First Nation Individuals & Families

While we do not provide loans to individuals directly, our work ultimately aims to create real opportunities for First Nation members to build, buy, or renovate homes on their land, in ways that reflect their values and long-term goals.

## ■ Lending Institutions & Financial Partners

We engage banks, credit unions, and other financial institutions who share our commitment to serving Indigenous communities. By reducing risk and facilitating access to credit, we help lenders serve new markets with confidence.

## ■ Government & Policy Stakeholders

We collaborate with federal, provincial, and territorial governments, as well as Indigenous organizations and treaty bodies, to shape housing policy and advocate for systemic improvements in Indigenous housing.

## Why it Matters:

Access to safe, affordable housing is more than a basic need. It's a foundation for health, economic growth, and self-determination.

By working directly with First Nations governments, housing professionals, and financial partners, the Fund helps remove systemic barriers to housing finance on reserve.

*"Housing is not just shelter—it's a cornerstone for economic development and a foundation for future generations."*

– Michael L. Rice, Chair, First Nations Market Housing Fund.

# Metrics & Impact

We measure our success through both our marketing reach and our operational impact in supporting First Nations housing across Canada.

## Organizational Highlights

▲ **\$109 M**

in housing loans backed through our Credit Enhancement Facility.

▲ **607**

homes supported by CE-backed loans.

▲ **15**

active lending partners, with 2 new partnerships added in 2024.

▲ **240**

community engagements in 2024, including:

**12** readiness assessments

**88** relationship-building meetings

**71** CD meetings

**69** CE meetings

▲ **0**

loan defaults resulting in claims since program inception.

▲ **54**

Capacity Development (CD) initiatives delivered in 36 First Nations communities.

▲ **\$15 M**

in active CD funding commitments as of December 2024.

## Marketing Reach

▲ **150 %**  
increase in newsletter  
subscriptions (Foundations)

▲ **190 %**  
growth in social media  
following (organic)

▲ **307 %**  
increase in website  
traffic (2024 vs. 2023)

▲ **Launched**  
[First Nations Prosperity  
Through Homeownership video](#)  
at the FNHPA conference.

▲ **New interactive map**  
showcases [First Nations partner  
communities](#) across Canada

## Investment & Sustainability


▲ **\$387.4 M**  
in long-term investments

▲ **\$12 M+**  
in investment  
income (2024)

▲ **3.83 %**  
annual portfolio yield

▲ **Self-sustaining model**  
with no government funding since  
the initial 2008 contribution

▲ **Zero high-risk findings**  
in 2024 cybersecurity assessment  
(vs. 11 in 2022)



## By the Numbers

Since inception, FNMHF has:

- ▶ Partnered with **150+ First Nations**
- ▶ Delivered hundreds of capacity-building sessions
- ▶ Enabled over **\$1.1B in housing loan value**

# Strategic Partnerships in Action

## First Nations Housing Professionals Association (FNHPA)

Through our [MOU with FNHPA](#), we are working to expand training and professional development for housing staff in First Nations communities. This partnership supports our Capacity Development mandate and reinforces the importance of certified housing professionals in building sustainable housing systems.

## First Nations Land Management Resource Centre (LAB)

The Fund's [MOU with LAB](#) creates alignment between land governance and housing finance. Together, we're supporting First Nations that are managing their lands through the Framework Agreement to better prepare for and access market-based housing.

## Yänonhchia' Housing Finance

As a trusted Indigenous-led financial coordination and support institution, Yänonhchia' Housing Finance plays a vital role in delivering financing solutions tailored to the unique needs of First Nations communities.

[Our partnership](#) expands access to capital and supports innovation in Indigenous housing finance.

## First Nations Financial Management Board (FMB)

The [MOU between the Fund and FMB](#) enhances collaboration in supporting First Nations communities through shared expertise in housing and financial governance. This partnership establishes a framework for sharing information and aligning efforts to improve community wellbeing and create a stronger foundation for sustainable housing.

## Naut'sa mawt Tribal Council (NmTC)

In [partnership with NmTC](#), the Fund is supporting member Nations in housing planning, capacity building, and access to financial tools. This collaboration helps advance community-specific housing goals, especially in BC and the Yukon.

**Looking Ahead:** Our growing network of partners is driving real impact, from increased inquiries and new community relationships to greater uptake of our Credit Enhancement Facility and capacity supports. Together, we are building a stronger, more resilient Indigenous housing ecosystem.

## Contact Information

For media inquiries, partnership opportunities, or to learn more about our programs and impact, please get in touch:

### First Nations Market Housing Fund

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