ASSESSMENT PROCESS FOR CAPACITY DEVELOPMENT PROVIDERS

July 28, 2026

FNMHF

FIRST NATIONS MARKET HOUSING FUND

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1.0 Introduction

This document is intended to guide potential capacity development providers who may be interested in working with the First Nations Market Housing Fund (the "Fund") and the 260 plus First Nations communities that we are partnered with across Canada.

The Fund engages external capacity development resources from various disciplines, specializations, and regions of Canada to support the delivery of our Capacity Development Program in the First Nations communities we serve. Specifically, the Fund's focus is on increasing the opportunities for on-reserve homeownership.

To be engaged by the Fund, all consulting firms or individual proprietorships must go through our assessment process. The purpose of the process is to ensure that the capacity development provider names we put forward to our First Nation clients, have the experience and skills to provide the quality work and service that our First Nations clients and we expect.

It is our hope that this document will provide you with an understanding and appreciation of the work we do; the services we seek; the nature of the capacity development provider, First Nation, and Fund relationship; and the guidance you need to complete your submission to the assessment process.

2.0 Overview

Our Mandate
The Fund's mandate is to facilitate access to financing for loan-based housing in First Nations communities.

Our Mission
The mission of FNMHF is to empower First Nations through Indigenous-led home ownership solutions.

Our Vision
We are dedicated to strengthening First Nations' housing capacity and advancing on-reserve homeownership. Our vision is:
First Nations Prosperity through Homeownership.

Our Values
We are guided by the unique traditional values and governance structures of each community we serve. The values of the Fund are the seven sacred teachings.

Love | Humility | Respect | Courage | Honesty | Wisdom | Truth

Core Services
The Fund is a unique organization with tools to help increase the supply of homes in First Nations communities. We currently work in partnership with First Nations communities in two ways through existing programs for credit enhancement and capacity development.

Credit Enhancement (CE) Facility

The Fund helps First Nations communities across Canada prepare for loan-based housing and attract and access financing for housing loans (offered by participating national and regional lenders) with the best possible terms and conditions, to support new homeownership, home renovations and the creation of market rental units.

The Fund provides an alternate form of security for housing loans made on reserve, on lands set aside and settlement lands where appropriate, through CE. The backing provided by the Fund, in conjunction with First Nations guarantees, attracts lenders by offsetting some of the security issues while preserving the communal nature of the land. As a result, First Nations are provided with more leverage to negotiate favourable financing terms and conditions such as interest rates, loan features, risk-sharing agreements, reduced loan program access fees and favourable administrative arrangements.

The Fund contracts specialized program consultants to work closely with qualifying First Nations to develop and implement the CE program in their community.

Numerous national and regional financial institutions partner with the Fund through the Credit Enhancement Facility. These partnerships support opportunities, especially in under-served geographic areas, for First Nations to establish new relationships with a financial institution for their qualified First Nation members to access financing to purchase, build, or renovate a home in their community.

Capacity Development (CD) Program

Through the Fund’s CD Program, funded by investment income, we support access to specialized consulting resources and educational institutions to support initiatives aimed at developing, increasing, and sustaining loan-based housing in First Nations communities. The identification of capacity development needs is tailored to each First Nation. Consultant resources and assigned staff work closely to support the planning and implementation of our CD program in communities.

Our CD program consistently places its focus on the requirements necessary for the successful initiation and long-term sustainability of loan-based housing. CD funding allows First Nations to expand existing homeownership programs, develop new ones, manage housing as a business, improve responses to community demand, and train staff in various areas to support these initiatives.

3.0 Supported CD Activities / Services

The current capacity building activities supported by the Fund must focus towards creating the capacity in First Nations communities to support and sustain homeownership; enable First Nations to safely guarantee loans with sound financial management practices and reporting; facilitate efforts in relation to land use developments which are supportive of loan-based housing; and provide opportunities for community engagement and education on homeownership and related matters.

The following list includes, but is not limited to, examples of activities that the Fund currently supports.

Housing
- Homeownership policy, housing policies & legal agreements
- Housing policy legal reviews
- Housing governance & authority structure
- Housing strategy
- Housing Standards
- Housing condition assessments/appraisals for market housing
- Housing inventory management
- Housing operations assessment reviews
- Community planning & strategies
- Arrears management
- Housing committee training, Terms of Reference
- Staff/leadership training, development & certification

Lands
- Land use plan
- Lot surveys for homeownership
- Laws, by-laws, codes, policies, acts (i.e. MRP)
- Land tenure, allocation
- Environmental plan, policies
- Land registry system

Community Education & Engagement
- Financial literacy, personal finance
- Mortgages, working with financial institutions
- Homeownership
- Buying & selling
- Renovating a home
- Home maintenance & repair
- Wills & estates
- Member surveys (homeownership interest/demand)

4.0 Assessment Criteria

General Requirements

All potential Capacity Development Providers (CDPs) must go through this assessment process to determine their eligibility to assist with the capacity development needs of the First Nations communities working with the Fund. The CD program is accessible to all First Nations working with the Fund.

The Fund's assessment process is guided by the criteria below that are intended to ensure all CDPs are assessed fairly and consistently, and that First Nations receive quality work and services from the CDPs approved in this process.

A Focus on First Nations

- direct experience working with First Nations communities
- knowledge, awareness, and understanding of First Nations environments, policies, governance structures, and protocols
- recognition of the uniqueness of each First Nations community and flexibility in serving them

Skills & Qualifications

- proven skill set in the particular service area offered that supports homeownership
- professional designation, certification, or accreditation applicable to the service provided
- organizational skills, including project management and budgeting

Experienced

- at least 3 years of experience in the services offered
- demonstrated quality work with strong First Nations references
- ability to make clear presentations and provide well-written materials for Chief and Council, staff, and community members, and the Fund achieves results and produces quality deliverables

Mandatory Requirements

This section outlines the mandatory requirements that potential CDPs must submit to have their proposal assessed to become an approved CD provider with the Fund.

Environment, Social, and Governance

The Fund expects that all CD Providers share our Environment, Social, and Governance (ESG) Policy commitment in their interactions with the Fund and our First Nations partners. The Fund defines and interprets "ESG" interchangeably with "sustainable development" or "sustainability". Since time immemorial, Indigenous Peoples in Canada have practiced, instilled, and celebrated sustainability. Today, we recognize ESG is a term used to formalize sustainable business practices and corporate responsibility. To achieve the Fund's overarching vision, our ESG Policy reflects the Fund's commitment to operations and development that meet the needs of the present without compromising the ability of future generations to meet their own needs.

Health and Safety Requirements

It is expected that service providers engaged by FNMHF conduct their work in a manner that protects the health and safety of their workers, and that all parties meet obligations under applicable regional legislation. FNMHF will select and work with contractors who demonstrate and make a commitment to health and safety. To show this, contractors must:

- Comply with applicable occupational health and safety legislation and regulations in the jurisdiction where work occurs.
- Maintain their own health and safety program that is appropriate for the nature and risk of their work.
- Ensure that their workers are trained, competent, and properly supervised.
- Provide the Fund with documentation/certification on WSIB or provincial equivalent as a business (unless exempt from participating)

This applies to contractors performing a wide range of services, including but not limited to:

- Professional and technical services.
- Survey administration and data collection.
- Training, facilitation, and consulting.
- Transportation and logistics services.
- IT, facilities, and maintenance services.

Proposed Services

- General description/summary of the company including full legal name of the firm/organization, nature of the business, when established and geographical area available for work.
- List specific services being offered and how they will support or increase opportunities for on-reserve homeownership.

Team Members

- For each proposed team member please provide name, position or title, and rate.
- Using the list of supported activities in section 3.0, list the services for each team member that they are qualified to offer.
- Please provide a detailed CV/resume, bio/profile that includes related experience relative to service offerings, qualifications, and skills (education, accreditations, professional affiliations, memberships, other relevant training).

References

- We require 3 references, preferably from 3 First Nation governments, that can speak to the work of the organization/firm/consultant.
- Please provide the reference name, title, community name/organization, contact details (email, phone number, mailing address), and a brief description of the nature of the work done for that First Nation/organization.

Rates & Expenses

- The potential CDP must include proposed per diem rates/hourly rates, and any other pre-determined rates associated with the delivery of the services for all team members.

- Please note that reimbursement will not be offered for the development of proposals, past work undertaken by the CDP, or services already contracted for between the First Nation and the CDP.
- Retainers are not provided, and the Fund does not fund or provide equipment or office space for CDPs.

Insurance

CDPs must agree to provide certificates for insurance, evidencing that coverage has been placed with an Insurer licensed to do business in Canada, at least 5 days prior to entering into a contract with the Fund. Details are noted below for Commercial General Liability and Professional Liability/Errors & Omissions.

Commercial General Liability (CGL)
The CDP will provide proof and maintain CGL Insurance for a limit of $2,000,000 per occurrence for bodily injury, or damage to property including loss of use of such property. This policy shall include the following extensions:

- cross liability including severability of interest clause
- blanket contractual liability
- personal injury
- the First Nations Market Housing Fund to be added as additional insured, if available
- 30 days' prior notice of cancellation to Chief Executive Officer via email to admin@fnmhf.ca
- non-owned automobile
- employer's liability (or confirmation that all employees and contracted employees (if applicable) are covered by workers compensation)
- CD Provider's liability to include operations of independent contractors

Professional Liability/Errors & Omissions
The CDP will provide and maintain Professional Liability Insurance for a limit of not less than $1,000,000. The policy will provide 30 days prior notice of cancellation to Chief Executive Officer, via email to admin@fnmhf.ca Coverage is to include CDP's employees and contract employees (if applicable) as named insureds.

It shall be the sole responsibility of the CDP to decide whether or not any other insurance coverage, in addition to the insurance requirements stipulated herein, is necessary for its own protection or to fulfil its obligation under the contract. Any such additional insurance shall be provided and maintained by the CDP at its own expense.

5.0 Provider Relationships

The Fund is normally the contracting party in the relationship between the Fund and CD Provider, as the Fund pays for the consultant's services. The CD Provider and the First Nation work together on the initiative. The First Nation has responsibilities to both the CD Provider and the Fund.

Identification of a CD Provider
When a First Nation is ready to move forward on an identified capacity development priority, they will submit their request to the Fund. We will then review our list of approved CD providers and present options to the First Nation. This may include the offer of existing products previously developed by our approved CD providers or the identification of approved CD providers that can undertake the work. The First Nation will then decide which service provider is the best fit. In the event where a First Nation requests the services of a provider that is not on our list, we will work together with the proposed provider to get them started with the assessment process.

Service Proposal
We will introduce the CD provider and the First Nation key contact. The CD provider will discuss the proposed project and then develop a service proposal that meets the needs and is acceptable to the First Nation. The proposal will be reviewed by the Fund to ensure the project workplan, deliverables and budget are clear and acceptable to the Fund and support homeownership.

Agreements and Contracts
The Fund and the First Nation will enter into an agreement (schedule) to confirm understandings, commitments, and deliverables for the project based on the service proposal. The Fund and the CD provider will enter into a standard Fund contract, based on the schedule, to confirm the details of the project.

6.0 Submission Information

Email your submission to admin@fnmhf.ca to the attention of the Operations Analyst.

For more information, please visit our website www.fnmhf.ca.

Appendix

Artificial Intelligence: Best Practices, Safe & Responsible Usage

AI is a new and emerging technology with broad potential to impact an organization or individual's business positively or negatively. The Fund requires that no confidential information relating to either the partnered First Nation or the Fund be inserted into any AI model. The Fund further prohibits the use of AI to predict sensitive data categories (i.e. race, gender, orientation, violence) or any other potentially harmful or controversial categories of data or materials. AI-generated materials must be disclosed.

OCAP Principles

The principles of OCAP were established to determine how First Nations' data and information should be collected, protected, used, or shared. When working with First Nation communities, it is imperative to know of these principles.

The Fund encourages CP Providers to make use of Training offered through First Nations Information Governance Centre (FNIGC) https://fnigc.ca/ocap-training/

Ownership - refers to the relationship of First Nations to their cultural knowledge, data, and information. This principle states that a community or group owns information collectively in the same way that an individual owns his or her personal information.

Control - affirms that First Nations, their communities, and representative bodies are within their rights to seek control over all aspects of research and information management processes that impact them. First Nations control of research can include all stages of a particular research project-from start to finish. The principle extends to the control of resources and review processes, the planning process, management of the information and so on.

Access - refers to the fact that First Nations must have access to information and data about themselves and their communities regardless of where it is held. The principle of access also refers to the right of First Nations' communities and organizations to manage and make decisions regarding access to their collective information. This may be achieved, in practice, through standardized, formal protocols.

Possession - While ownership identifies the relationship between a people and their information in principle, possession or stewardship is more concrete: it refers to the physical control of data. Possession is the mechanism by which ownership can be asserted and protected.