



## First Nations Homeownership

**The Canadian Real Estate Association**

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## **Native Renaissance: The Rebirth of First Nation Homeownership**

*By Chris Maracle<sup>i</sup>*

The federal government should be commended for facilitating a National Indigenous Housing Strategy, by Indigenous Canadians and for Indigenous Canadians.

First Nations have always owned and maintained their own homes. Prior to contact with Euro-Canadians some First Nations lived in communal settings while others lived nomadic lives. One thing is certain: we owned the dwellings we lived in.

It's only been during the last half century that most First Nation people were converted to tenants and occupants of their homes through various federal programs and policies.

There are significant differences of opinion, beliefs and interpretations regarding the Treaty Right to Shelter — the belief there is a right to free housing — and expectations regarding the federal government's fiduciary obligations. Some First Nations, particularly in western Canada, strongly adhere to that belief while a growing number of others are embracing homeownership. The way forward requires us to ensure that the Treaty Right to Shelter and the concept of First Nation homeownership co-exist.

The residual effects of residential schools, legislation such as section 89(1) of the Indian Act that restricts mortgage lending, federal policies and programs have resulted in significant confusion and perhaps even inadvertent undermining of First Nations homeownership.

Addiction, affliction and lack of capacity are major underlying factors preventing many First Nation communities from achieving homeownership at levels comparable to other Canadians. The leadership are also challenged with some members' expectations that housing is a Treaty Right. Letting go of that belief is deemed disrespectful to past leaders. However, more First Nation youth are becoming educated and impatient with the status quo which, in many communities, means waiting 10 to 20 years for an affordable home.

Increased homeownership will be a catalyst and fundamental component to rebuilding communities.

We need a 21<sup>st</sup> Century interpretation of the Treaty Right that includes the option of homeownership. Our forefathers would never have known that homeownership can be the single most important contributor to personal wealth and equity and much more work is needed to educate First Nation communities on the benefits of homeownership.

The submission highlights some of the successful homeownership models with an emphasis on Revolving Loan Funds (RLFs), a product created by First Nations for First Nations. When RLFs were first proposed, Indian and Northern Affairs Canada (INAC<sup>ii</sup>) rejected the idea. However, with perseverance and passion, First Nation leaders eventually convinced federal officials of their benefits.



It serves as an important lesson and reminder that for First Nation housing solutions to be successful, they must be First Nation designed and controlled.

The federal government needs to commit to secure, long-term funding and streamlined regulations for housing infrastructure so First Nations can plan with confidence.

The Assembly of First Nations (AFN), INAC, First Nations leadership and Canada Mortgage and Housing Corporation (CMHC) should be focused on implementing a school curriculum that supports a multi-faceted approach, including comprehensive information about homeownership. In 2014, I provided the Standing Senate Committee on Aboriginal Peoples with an action plan. Paramount on the list of recommendations was the restoration of a CMHC education manual for First Nations schools to teach the importance of maintaining our homes and the value of homeownership. We need elected officials and school boards to update the manual and mandate its use.

Increased on-reserve homeownership will require innovative changes to current systems. For example, First Nation lands are considered federal lands. Canada Land surveyors are required to make specific designations for residential lots. That means it can be very expensive to get the right to a lot on-reserve and can take many months to obtain Certificates of Possession by individuals requesting a loan to build their homes.

First Nation leaders have inherent moral and fiduciary responsibilities to their members to increase housing opportunities and to protect their limited land base from seizure.

In addition to conventional lending and Revolving Loan Funds, some First Nations are using paid-out CMHC Section 95 projects to convert rentals to homeownership or to convert band-owned homes to individual ownership. Moving forward, there will not be a one-size-fits-all approach to achieve success. Successful homeownership programs must be designed with and for those who will occupy the homes.

Regardless of what form of tenure and design First Nations implement, we know the current state of housing in many communities is a visible scar to remind us the status quo has failed.

I hope this submission will raise awareness among First Nations and Members of Parliament of the importance of significantly increasing the levels of homeownership within all First Nations.



## Existing Government Programs Support On-Reserve Homeownership

The goal of the Government of Canada is to support First Nations on reserve in enjoying housing standards comparable to those of other Canadians. Indigenous Services Canada and the Canada Mortgage and Housing Corporation work collaboratively with First Nations in achieving housing programs to meet the needs of the members.

The Government established the Ministerial Loan Guarantee (MLG) as a tool to assist First Nations access loans for housing on-reserve.

The *Indian Act* (Section 89(1)) protected Indian property from seizure by a non-Indian. Section 89(1) effectively prevents the use of land on reserve as security and the seizure of real property located on reserve by a lender. These restrictions pose an impediment to individuals seeking a loan for on-reserve housing. For this reason, and to the limit the risk to the lender, Indigenous Services Canada issues an MLG to the lender to secure on-reserve housing loans for the purpose of construction, acquisition or renovation of on-reserve housing projects.

The Canada Mortgage and Housing Corporation (CMHC) provides loan insurance, a program that assists First Nations members living on-reserve to access financing for the construction, purchase or renovation of single-family homes or multiple residential rental properties. The loan insurance is provided to the approved lender (bank, credit union, Indigenous Capital Corporation) and allow First Nation members to access homeownership.

The borrower works with the approved lender to prepare and submit a loan application for CMHC's approval. The loan application process is carried out with the help of the band council who assists in obtaining the necessary approvals.

All loans are secured by a council resolution and a ministerial loan guarantee from Indigenous Services Canada. If the agreed repayment of the loan is not made, the outstanding balance is paid out to the approved lender by Indigenous Services Canada on behalf of the applicant. ISC will then work with the First National for repayment.

To be eligible, a borrower must:

- have a certificate of possession or have been granted use of the land by the First Nation;
- satisfy the minimum requirements for taking out a loan with an approved lender and be able to support repayment of the loan;



There are additional requirements based on the type of property being acquired, built or renovated:

Home buyers	Rental investors	Rental projects
	4 units or less	5 or more units
Must have savings (or Indigenous Services Canada contributions) equal to at least 5% of the lending value.  For example, if the cost to build your house is \$90,000, you must have at least \$4,500 as a down payment.	Must have a minimum down payment of 20% of the lending value.  CMHC-insured loans are available for qualified rental projects up to a maximum of 80% of the lending value	Must have a minimum down payment of 15% of the lending value.  CMHC-insured loans are available for qualified rental projects up to a maximum of 85% of the lending value.

The maximum amortization period for all loans is set at 25 years.



## Steady Growth in Homeownership Loans

Homeownership on several Canadian First Nations is expanding steadily through lending arrangements with banks and credit unions.

Interest in ownership has grown because of initiatives by First Nations themselves, supported by government programs and private sector lenders.

Fueling the trend is the emergence of a middle class on many reserves which in turn is supported by increased economic development.

### Revolving Loan Funds

The Revolving Loan Funds (RLF) were established decades ago by Six Nations, Tyendinaga and Kahnawake First Nations. As demand surpassed the capacity of First Nation RLFs, off-reserve lenders found innovative ways to provide housing loans to First Nations members.

When a First Nation agrees to use a bank to facilitate housing loans to their members, it negotiates an agreement with the bank whereby the bank advances up to a pre-determined amount per individual borrower. The aggregate amount of all individual borrowers must fall within the global loan housing loan fund guarantee limit established for an individual First Nation. The council guarantees loans from this limit in support of individual members.

If the borrower fails to repay a loan, the First Nation remedies the default under the terms of its agreement with the bank, using the First Nation's own resources to meet the obligations.

Until recently the First Nation assumed responsibility for 100% guarantee of the Fund. Due to the high success of the banks' programs, loan defaults are almost unknown, banks have begun to share the risk with the councils.

The banks look at three main factors to determine whether they work with a First Nation.

1. Is there demand for home ownership at the First Nation?
2. Are the First Nation members able to qualify for a mortgage through the bank's qualifying process? (There is no separate process for indigenous people.)
3. Does the First Nation have the resources to support the Fund?

The *Indian Act* allows a First Nation to issue a Certificate of Possession (CP) to members, giving them the right to live in, or build a house on a parcel of land and sell it to another band member. Canadian courts have used CPs to enforce rights and settle disputes. CPs are considered the highest form of title available to an individual on a First Nation. The CP is different from ownership in fee simple because the CP holder cannot sell or lease the land to a non-member.



First Nations have used Certificates of Possession as the equivalent of title for members who take out loans through a RLF or a financial institution. Typically, the band Council holds the member's Certificate of Possession until the loan is paid off, at which point the certificate is returned to the owner.

### **Financial Institutions**

All the major banks report increased growth in their housing loans to First Nations. BMO, Bank of Montreal and RBC Royal Bank were pioneers, with experience dating to the 1960s.

- BMO Bank of Montreal's lending for aboriginal homeownership program has expanded to over 100 First Nations in several provinces.
- RBC Royal Bank of Canada Financial launched an on-reserve housing loan program in 1999 and has been growing it ever since.
- TD Canada Trust has created a new aboriginal Banking Group to focus on relationship building while investing more resources to meet the needs of aboriginal business and populations.
- Canadian Imperial Bank of Commerce (CIBC) has designed a residential mortgage program for eligible First Nations people living on-reserve or Métis settlement residents in Alberta. The bank has also set up an Indigenous Banking Team with the training and experience to meet the needs of indigenous communities.
- Scotiabank offers support for homeownership through financial literacy training and credit building education. The bank says it is committed to helping indigenous communities become fully involved Canada's economy.
- First Nations Bank of Canada has noticed increased interest from the membership of First Nations. It has established lending relationships through the First Nations Market Housing Fund. Interest varies from region to region and according to the policy of First Nations governments.

### **The First Nations Market Housing Fund**

On March 31, 2008, the federal government put in place the First Nations Market Housing Fund (FNMHF), a \$300 million federal government investment managed by CMHC. This program was established to facilitate and broaden the range of housing options for First Nations residents.

By guaranteeing financing, the First Nations Market Housing Fund has made it easier for some bands to make housing loan agreements with lenders. The First Nation is responsible to make arrangements with a lender or lenders to allow its members to qualify for and obtain housing loans. Once the arrangement is confirmed, members from that First Nation are able to apply for a housing loan with similar terms and conditions as off-reserve mortgages.



Lenders review the value of the house, the borrower's income and their ability to make monthly payments. If the borrower meets the lender's conditions, the loan would then be approved. The Fund provides a partial financial backing for the lender. This allows the lender to access the Fund if the borrower fails to repay the loan in full.

### **Habitat partners with Indigenous families**

Habitat for Humanity Canada's Indigenous Housing Partnership works with families and communities to create affordable homeownership.

Habitat chapters across Canada have partnered with 191 Indigenous families to build 38 homes on First Nations and Métis settlements and reserves.

By 2020, Habitat Canada's goal is to partner with more than 300 Indigenous families and annually provide 200 Indigenous youth and women with skills training opportunities.

Habitat Canada's Indigenous Housing Program seeks to expand affordable housing options for low-income families both on and off reserve, while also providing skills and training to Indigenous youth and women to equip them with trade skills they can use to maintain or create new homes within their communities.



## Innovators Find Paths to Homeownership

By Chris Maracle

First Nations throughout Canada are implementing various strategies to help members achieve homeownership. Leaders, like Chief James Alook from the Peerless Trout First Nation, a Woodland Cree community northeast of Edmonton, are showing the courage and leadership needed to take their people down “the road less travelled.”

Having recently received reserve status designation, the Peerless Trout First Nation is the latest First Nation to implement a Revolving Loan Fund (RLF) and approximately 50 loans have since been allocated to members to facilitate the purchase of their current rental homes or make basic health and safety-related improvements and repairs.

Similarly, the Grand Council of the Crees, who represents the signatory James Bay Agreement Cree communities, are providing financial incentives and other policies to promote homeownership.

Those First Nations who implemented their own form of homeownership half a century ago with Revolving Loan Funds now have portfolios worth hundreds of millions of dollars solely owned and controlled by their communities.

As First Nations people, we need our leaders to know we condone the changes necessary to embrace and support homeownership and these changes should be forged with the Seventh Generation Principle in mind – a First Nation philosophy that looks at how actions and decisions made today will impact generations yet to come.

Three of the original innovators are Tyendinaga Mohawk territory, Six Nations of the Grand River Territory and Kahnawake. The following are brief summaries of their experiences.

### **Tyendinaga**

*Tyendinaga Mohawk Territory (TMT) is located on the shore of the Bay of Quinte, 65km west of Kingston, Ontario.*

Tyendinaga has one of the most successful homeownership programs in Canada. The First Nation began pooling federal housing subsidy funds instead of awarding them to individual band members 40 years ago. This became the basis for a Revolving Loan Fund that underpins its homeownership program and allows members to apply for a mortgage and make payments to the band’s housing fund. Acting like a mortgage lender, the TMT retains possession of the Certificate of Possession (the equivalent of title) while the loan is outstanding. When the loan is fully repaid, the owner receives the certificate.

This preserves the bulk of the band’s housing as capital and allows more mortgages to be granted. Controlling their own funds also helps the band keep mortgage payments low.



With this model, the TMT has an ownership rate of nearly 90%, well above the national rate of 69%.

## **Six Nations**

*Six Nations of the Grand River Territory is located 25km southwest of Hamilton, Ontario.*

In 1968, Six Nations persuaded Indian and Northern Affairs Canada (INAC) to allow it to use its housing subsidy to start a Revolving Loan Fund for members who wanted to live on the First Nation.

It began with \$125,000 in start-up capital and the band offered loans up to \$7,000. It later increased its individual loan limit to \$200,000 with a fixed interest rate.

As the popularity and demand for homeownership grew, the band entered into agreements with the Bank of Montreal and Royal Bank for mortgage loan guarantees.

Through these arrangements with the banks, the band holds the Certificate of Possession as security and grants loans from a fund made available to the band by the bank. When the home loan is paid off, the certificate is returned to the owner.

Today there are more than 2,800 homes at Six Nations and 95% are individually owned.

## **Kahnawake**

*The Mohawk Council of Kahnawake (MCK) is located southwest of Montreal, Quebec.*

Kahnawake has been a pioneering leader in homeownership since the 1960s. A Revolving Loan Fund was established in 1977, providing mortgages to members who wanted to build or buy. In 1987, the council established its own Caisse Populaire and when demand exceeded capacity, MCK reached an agreement with the Bank of Montreal to provide another financing source.

The council implemented two other programs to further expand its homeownership rate:

1. A rent-to-equity program that allows employed members who have difficulty making a down payment to get a foot in the door; and
2. The Hope Program which, with assistance from CMHC, enables educational opportunities and social programs to help put single parents on the road to homeownership.

The MCK also operates an innovative program for capacity building among prospective buyers. Each candidate is matched with a personal mentor who knows the candidate's needs and works with the individual through the transition from renting or assisted housing to homeownership.

Today, about 2,100 homes are now owned by band members and these inventive programs stand as a model for First Nations as well as the general population.



## Manitoba REALTORS® Program Expands Indigenous Ownership

The Manitoba Tipi Mitawa (MTM) program, established by the Manitoba Real Estate Association (MREA) and the Assembly of Manitoba Chiefs (AMC) is helping Indigenous families realize the benefits of homeownership.

The program, launched in 2008, has enabled 17 families to purchase their own homes in Winnipeg and funding is in place for 10 more in 2018/2019. The owners have seen an average \$30,000 increase in their home equity position, demonstrating one of the benefits of homeownership. Currently, more than 100 individuals have expressed their interest in the program.

In 2017 the Manitoba government announced a contribution of \$540,000 which, combined with funding and administrative support from MREA, to support the expansion.

“When we help families realize the dream of homeownership we contribute to building stability and vibrancy in our communities and neighbourhoods for generations to come,” said Harry DeLeeuw, co-chair of Manitoba Tipi Mitawa.

Manitoba Families Minister Scott Fielding commented, “It’s about partnership between community and private sector organizations to provide practical homeownership. It really provides life-changing opportunities for Manitobans”.

Neil and Kimb Williams purchased their Manitoba Tipi Mitawa home eight years ago. “Prior to that we had lived in apartments, getting by, establishing our careers while raising a family.

“The MTM program was more than a dream come true; it changed our lives, gave us a sense of ownership, pride and budgeting skills. It gave us the ability to secure our children’s futures. Our home has also become the place that our extended family gathers for holidays, special occasions and care”.

The Manitoba Real Estate Association established the non-profit MTM with the AMC in the belief that homeownership would help Indigenous families break out of the cycle of poverty. The concept quickly won the support of *Grassroots News*, “Manitoba’s only weekly aboriginal paper”.

Citing several high-profile public projects at the time, *Grassroots News* commented: “We would argue that this housing project holds greater promise for the city’s renewal, improved education and employment outcomes for aboriginal people, overall crime reduction and an upswing in individual pride and well-being than all the...mega-projects combined.

“Ask any social worker, any teacher, any police officer, any corrections officer, any nurse or doctor who deals with aboriginal people on a day-to-day basis and they’ll tell you that a lack of decent housing, of having a home of one’s own is absolutely a contributing factor to the social problems the aboriginal community experience.”



The paper listed these benefits of providing homeownership to Indigenous people: “Lower arson, fewer car thefts, lower truancy, fewer visits to hospital emergency rooms, fewer calls to police, fire and paramedic officials, not to mention construction and spin-off benefits created through homeownership – insurance, home maintenance, renovation and repairs, major furniture and appliance sales”.

While 77 per cent of non-Indigenous Manitobans own their homes, only 26 per cent of the Indigenous population are owners. The Indigenous population is the fastest-growing in Manitoba. Making up 17 per cent of the population, it is considerably younger than the non-Indigenous population. 51 per cent of Indigenous people in Manitoba are under the age of 25, while only 30 per cent of the non-Indigenous population falls into that category.

The MREA uses interest from the Manitoba real estate brokers trust accounts to fund 5 per cent of the down payment, with up to 15 per cent from government funding for a total of up to 20 per cent. The association has applied to Canada Revenue Agency for charitable status for MTM to help build sustainable long-term funding by fully engaging the private sector.

The criteria for purchasing an MTM home is the same as those for any first-time buyer. The MTM selection committee with equal representation from MREA and AMC reviews applications and recommends candidates to the MTM Policy Board, also drawn from MREA and AMC. The selection committee considers income stability and debt load, aiming to offer opportunities for families with incomes in the \$25,000 to \$75,592 range.

Government support for MTM is provided through the federal-provincial Investment in Affordable Housing (IAH) agreement. In 2016 the federal and Manitoba governments announced an expanded commitment to the program.

The MREA co-chairs of MTM are Harry DeLeeuw, a past president of the Manitoba Real Estate Association and the Canadian Real Estate Association, and Jason Whitford of Shawenim Abinoojii Inc., representing the Assembly of Manitoba Chiefs.

### **Manitoba Tipi Mitawa has Strong Literacy Component**

Capacity development, including financial literacy advice, is a strong component of the Manitoba Tipi Mitawa program.

All applicants must complete approximately 40 hours of education. There is a session on home maintenance, wherein a home inspector provides information on what it means to take care of your home properly.

A home buying orientation session is hosted by MREA with lawyers, Realtors®, and the MTM policy board. This session walks the applicants through the home buying process and what to expect when looking for houses.



The major education component is an eight-week course on financial management where participants learn about money management and home ownership. MREA partners with SEED Winnipeg Inc. to provide this training. It is the most intense portion of the educational programming, as financial management is an integral part of owning and maintaining a home.

Applicants are expected to have 100 per cent attendance and complete homework assignments outside of the classroom. Previous applicants have really enjoyed the educational component. The fact that all homeowners continue to successfully manage their mortgages speaks to the program's success.

Manitoba Tipi Mitawa is a proven success that could be replicated in other jurisdictions, however, continued success requires government partnership. We urge the federal government to include sufficient flexibility in funds allocated to off-reserve housing so that provinces and territories can support programs such as MTM.



## Recommended Action

In 2015, the Senate Standing Committee on Aboriginal Peoples issued a report following a comprehensive study of challenges relating to First Nations infrastructure on reserves. Senators visited 16 First Nations communities and heard from over 40 witnesses. The Committee made several recommendations that could help strengthen homeownership options for First Nations.

The recommendations included in the report sought to enhance several existing measures that would facilitate homeownership for First Nations and explore other innovative options. Revisiting the recommendations included in the Committee's report would allow for continued discussion about homeownership solutions in First Nations communities.

Measure	Recommendation
<b>The Ministerial Loan Guarantee (MLG) program</b> aims to address restrictions created by section 89 of the <i>Indian Act</i> that prevent the seizure of reserve lands. MLGs permit First Nations to obtain loans from financial institutions for housing on-reserve because the federal government backs the loan. The guarantee authority limit is \$2.2 billion.	The Committee called on Aboriginal Affairs and Northern Development Canada to improve the efficiency of the program to provide First Nations with the required flexibility to manage risks associated with mortgages backed by MLGs. Also, expand it to grant access to First Nations governments rather than just individuals, and increase the guarantee authority limit to \$3.2 billion with consideration for future increases.
<b>The First Nations Market Housing Fund</b> was set up in 2008 to guarantee financing for the purchase or renovation of homes on reserve. The first seven years resulted in the construction of only 99 homes, falling far short of the projected 25,000.	The Committee recommended the Canada Mortgage and Housing Corporation commission a value for money evaluation of the Fund, and develop proposals for expanding its use, as well as increasing its Capacity Development Program.
<b>The First Nations Land Management Act (FNLMA)</b> has provided homeownership support for First Nations who have chosen to adopt the legislation. The Act facilitates access to capital, including mortgages and leases, for home purchase and development. Processing of land transactions is much faster than under the Indian Act regime. Participating First Nations have the right to determine land use, title, resource management and the capacity to set rates and collect taxes, much like a municipality.	The Committee called on Indigenous Affairs and Northern Development Canada to take steps to extend training to help First Nations transition to the Act and help them become fully operational.



<p>Interests in the land can be bought and sold but the title itself remains with the Federal Crown. This ensures the First Nation land base will not be eroded. Section 89(1) of the <i>Indian Act</i> that prevents mortgaging of land on-reserve remains in force. Communities such as Westbank in British Columbia lease their land to themselves and successfully use the lease as collateral, allowing them to obtain mortgages from financial institutions.</p> <p>58 First Nations have developed their own regimes and 60 others are in the development stages. The Federal Budget in 2015 allocated \$30.3 million over five years to allow 25 additional First Nations to join the Act.</p>	
<p>The development of an <b>Opt-in legislation</b> which would facilitate private property ownership for First Nations members living on reserve. In his presentation to the committee, C. T. (Manny) Jules, Chief Commissioner of the First Nations Tax Commission, suggested that introducing the option of private property ownership on reserve would facilitate a move to private homeownership and create more economic development opportunities. Opt-in legislation would require a transfer of title for reserve lands from the Crown to individual First Nations. Each First Nation could then transfer fee simple ownership to its members or third parties. The option has been controversial out of concern that, over time, it could lead to loss of the Indigenous land base.</p>	<p>The Committee recommended Indigenous Affairs and Northern Development Canada explore the possibility of opt-in legislation in consultation with First Nations, which would make Section 89 of the <i>Indian Act</i> inapplicable.</p>
<p><b>Revolving Loan Funds (RLFs)</b> permit First Nations to lend capital to their members for home construction and repairs. The Senate committee cited examples of communities who have successfully used RLFs, including pioneers in homeownership, the Tyendinaga Mohawk Territory, Six Nations of the Grand River Territory and the Mohawk Council of</p>	



Kahnawake, whose programs are summarized elsewhere in this submission.	
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## Next Steps

This submission was drafted by CREA and Chris Maracle, who served as the First Nations housing expert. CREA would like to work with the Federal Government to help find homeownership solutions in First Nations communities by:

- Revisiting the recommendations put forward by the Standing Senate Committee on Aboriginal Peoples pertaining to homeownership and market housing on First Nations such as:
  - Improve the efficiency of the Ministerial Loan Guarantee;
  - Review the mandate of the First Nations Market Housing Fund; and
  - Authorize CMHC to conduct a value for money evaluation of the First Nations Market Housing Fund.
- Collaborating with CMHC and First Nations to develop a reference on all aspects of housing for First Nations people that would include:
  - economic and social benefits of homeownership;
  - information on how to maintain a home; and
  - financing options for First Nations homeownership.

CREA commends the government for recognizing the challenges involved with housing in First Nations communities both on- and off-reserve. We believe that the Manitoba Real Estate Association's Tipi Mitawa is perfect example of a successful ownership assistance program developed collaboratively with provinces and First Nations and would be an ideal model for federal investment. CREA looks forward to continuing the discussion on strengthening homeownership options for First Nations.

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<sup>i</sup> Chris Maracle is a housing consultant to First Nations, government departments and Habitat for Humanity and former award-winning Director of Housing at Tyendinaga Mohawk Territory.

<sup>ii</sup> The department of Indian and Northern Affairs Canada (INAC) was renamed to Aboriginal Affairs and Northern Affairs Canada (AANAC) then to Indigenous and Northern Affairs Canada and finally to Indigenous Services Canada as we know it today.