



YÄNONHCHIA'

INDIGENOUS HOUSING FINANCE (YIHF) NETWORK

BACKGROUND AND OBJECTIVES

MAIN FEATURES AND IMPLEMENTATION





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- Indigenous housing : an escalating crisis, but, potentially a generational opportunity to revitalize our cultures and communities
- On the whole, Indigenous housing culture, practices and finance, shaped by generations of colonial policies, are unsustainable
- Powerful deterrents limit access to housing finance for personal, corporate, non-profit and public housing initiatives
- requirement for First Nations guarantees the single most important bottleneck to access the 60B needed to First Nations housing





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- and yet, a number of First Nations have succeeded in transforming their housing challenge into an economic opportunity
- with shared personal, private and government responsibility for housing outcomes
- and Indigenous designed and managed housing programs and finance instruments





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ABSCAN tested and validated an approach to replicate and accelerate these proven solutions

Some 275 units funded for just under \$25M; no First Nations guarantees or MLGs used; no losses or defaults since inception in 2005.

YÄNONHCHIA' plans to take the ABSCAN approach national and provide it with access to affordable market capital to sustain growth



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Why IFIs, why NACCA?



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the YÄNONHCHIA' approach

- Early Adopter Housing Finance
- Housing Ecosystems Modernization
- Securitization to access market capital
- Institutional Indigenous knowledge base



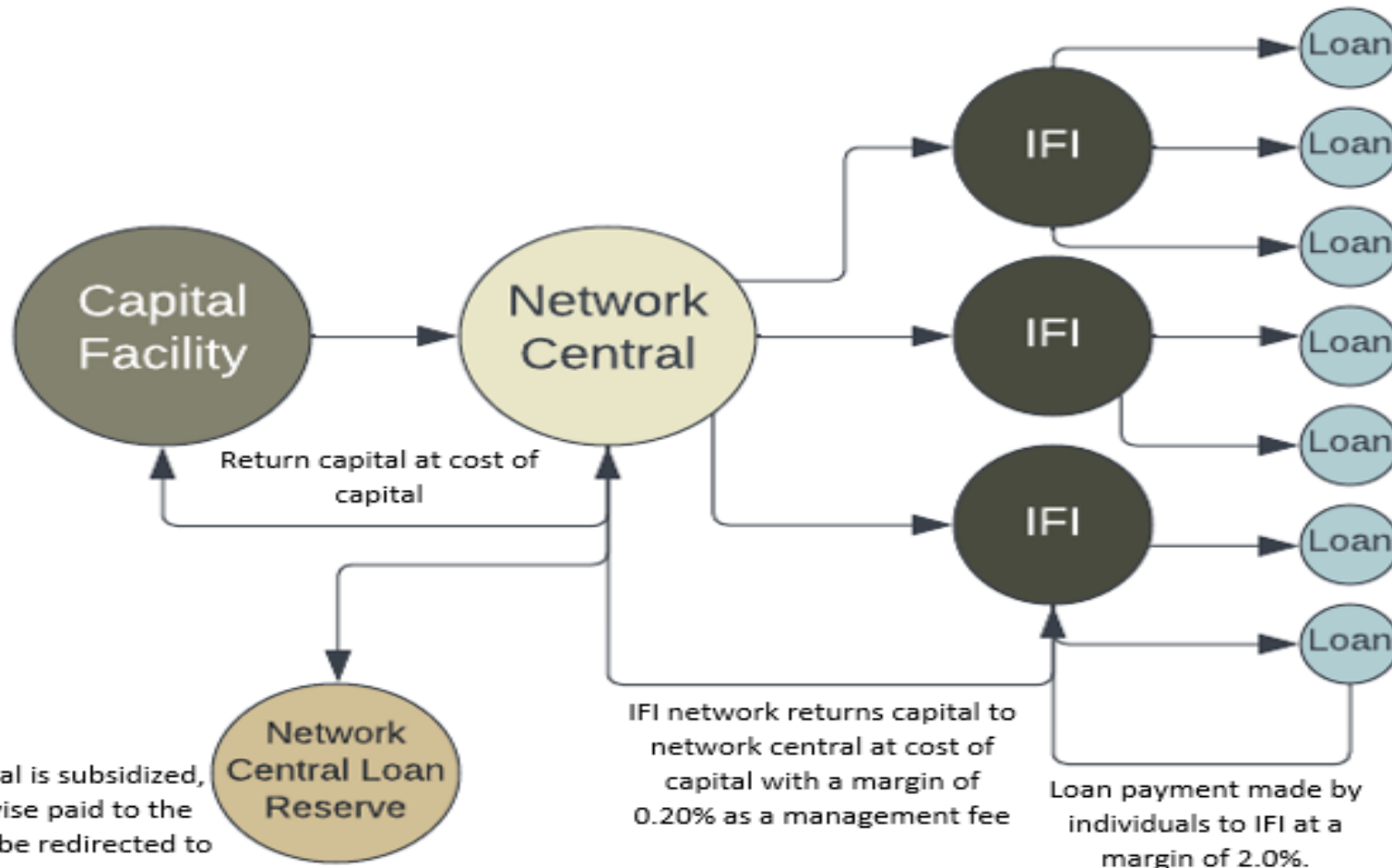


- ABSCAN Pilot and demonstration
- Yänonhchia' Network Implementation
- Commencement of securitization operations





THE BUSINESS MODEL



If the cost of capital is subsidized, the funds otherwise paid to the capital facility will be redirected to the Network Central Loan Reserve.

IFI network returns capital to network central at cost of capital with a margin of 0.20% as a management fee

Loan payment made by individuals to IFI at a margin of 2.0%.