



YÄNONHCHIA'

INDIGENOUS HOUSING FINANCE (YIHF) NETWORK

EARLY ADOPTER FINANCE

HOUSING ECOSYSTEMS MODERNIZATION



FILM WENDAKE STORY

<https://www.youtube.com/watch?v=ZkkxplxPnl8&t=18s>



EARLY ADOPTER FINANCE - CREATING MOMENTUM

ABSCAN replication and acceleration of successful housing solutions

- * synergies between finance and housing systems change
- * early adopters as local ambassadors for change
- * addressing the full continuum of housing finance needs
 - (1) homeownership; (2) privatization/ renovation
 - (3) densified public; (4) private and non-profit purpose-built rentals





EARLY ADOPTER FINANCE – lessons learned

- * pent-up demand strong, but needs time to activate
- * disincentives need to be addressed; housing policies, modernized
- * on reserve lending risk can be controlled successfully
- * predictable and affordable capital is key for success
- * lead-time required to release strong but
- * infrastructure and affordability support needed for growth

Pikogan film

<https://nacca.ca/wp-content/uploads/2023/02/Y3-VIDEO-2.mp4>

NOTE: this film MP4 file is rather large and may take time to load.



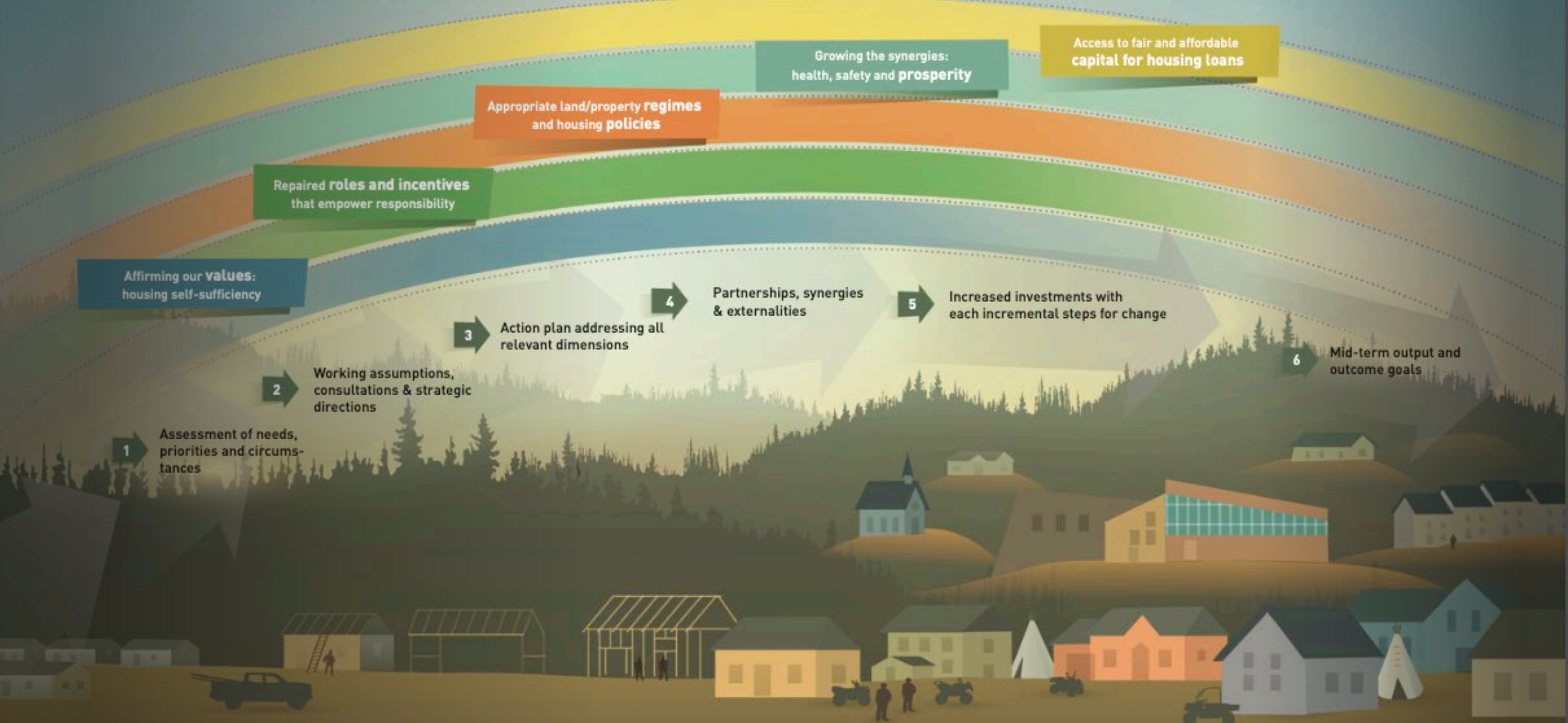
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Affirming our **values:**
housing self-sufficiency

Repaired **roles and incentives**
that empower responsibility

Appropriate **land/property regimes**
and housing **policies**

Growing the synergies:
health, safety and **prosperity**

Access to fair and affordable
capital for housing loans

1 → **Assessment of needs, priorities and circumstances**

2 → **Working assumptions, consultations & strategic directions**

3 → **Action plan addressing all relevant dimensions**

4 → **Partnerships, synergies & externalities**

5 → **Increased investments with each incremental steps for change**

6 → **Mid-term output and outcome goals**

Past horizon:
insufficient, inadequate, one-size-fits-all community housing funded and managed by governments

Starting point:
local leadership buy-in; transformation underway; improved rental management, testing new ways of doing things; housing and homeownership policies; change agents and early adopter initiatives

Accelerated incremental steps for change:
implementing preconditions for internal housing markets, appropriate land and property regimes, diversification along the housing continuum, transition towards homeownership, socio-economic impact of increased housing activity

Mid-term:
optimal balance between social and private housing given current circumstances

Long-term horizon:
diversified continuum of housing solutions based on needs and capacities; availability of fair and affordable financing; employment and economic impact of housing driving return of members at large, prosperity at home and hope for future generations



HOUSING ECOSYSTEMS MODERNIZATION

"accompagnement" :
releasing", not "building" capacity

IFIs: need for regional flexibility/ partnerships

Network Central roles

