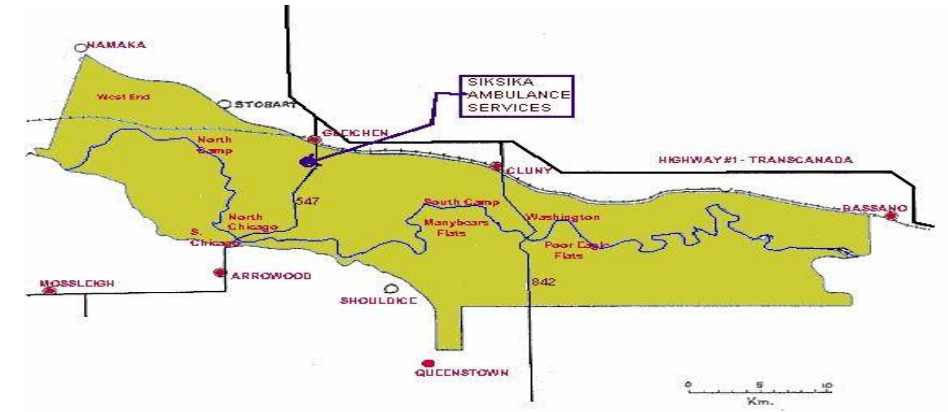




SIKSIKA NATION MARKET HOUSING PROGRAM

**A Obvious Approach to Community
Development!**

MEMBER OF THE BLACKFOOT CONFEDERACY AND SIGNATORY TO TREATY #7



OUR PEOPLE

POPULATION

7055 Total Members

3875 On-Reserve



OUR COMMUNITY

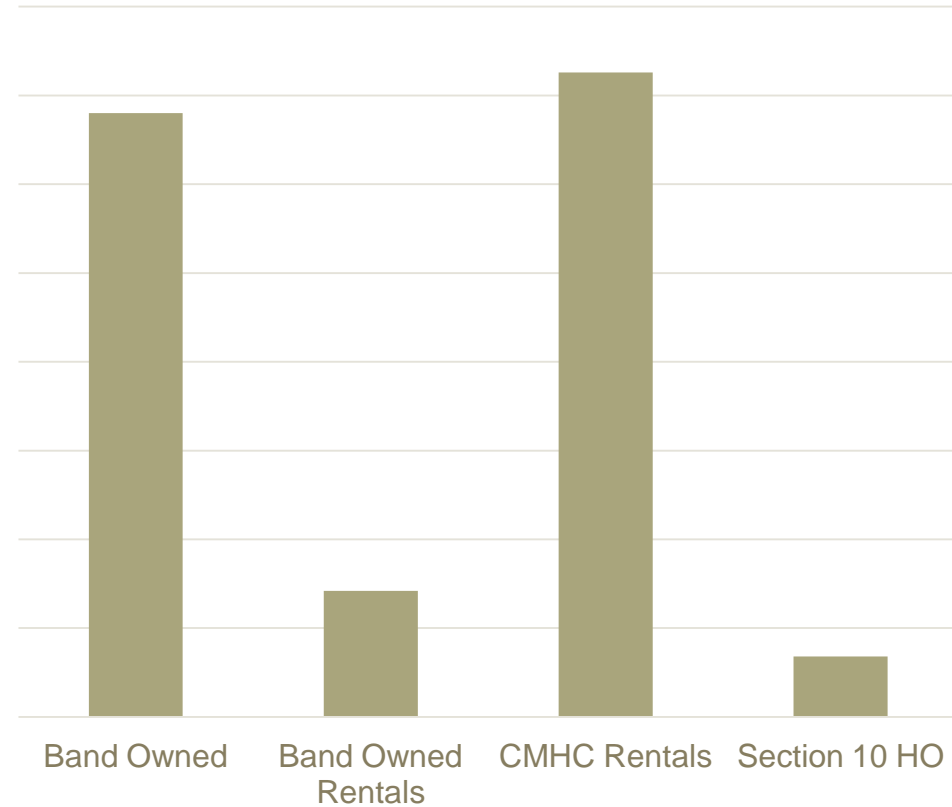


OUR ECONOMY

- Tribal Administration
- Small and Band Owned Community Businesses
- Agricultural/Ranching
- Natural Resource Development
- Tourism
- Off- Reserve Real Estate Investment



COMMUNITY HOUSING



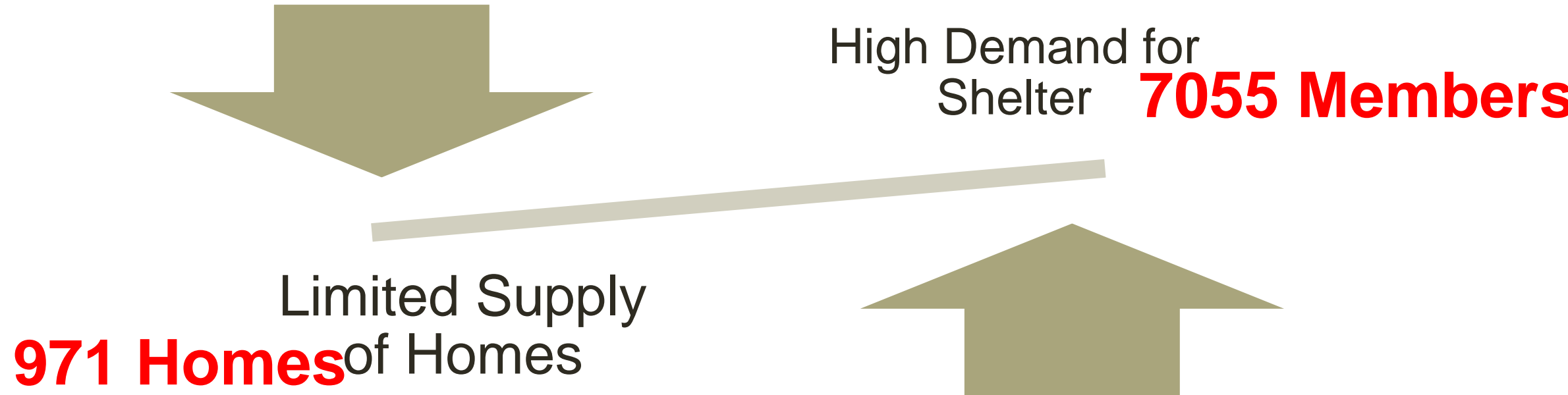
OUR APPROACH TO COMMUNITY DEVELOPMENT

To protect the collective interests of the Siksika Nation while fostering individual opportunity.



Chief Vincent Yellow Old Woman
“**Balance is key to our community development and our survival as First Nation peoples**”

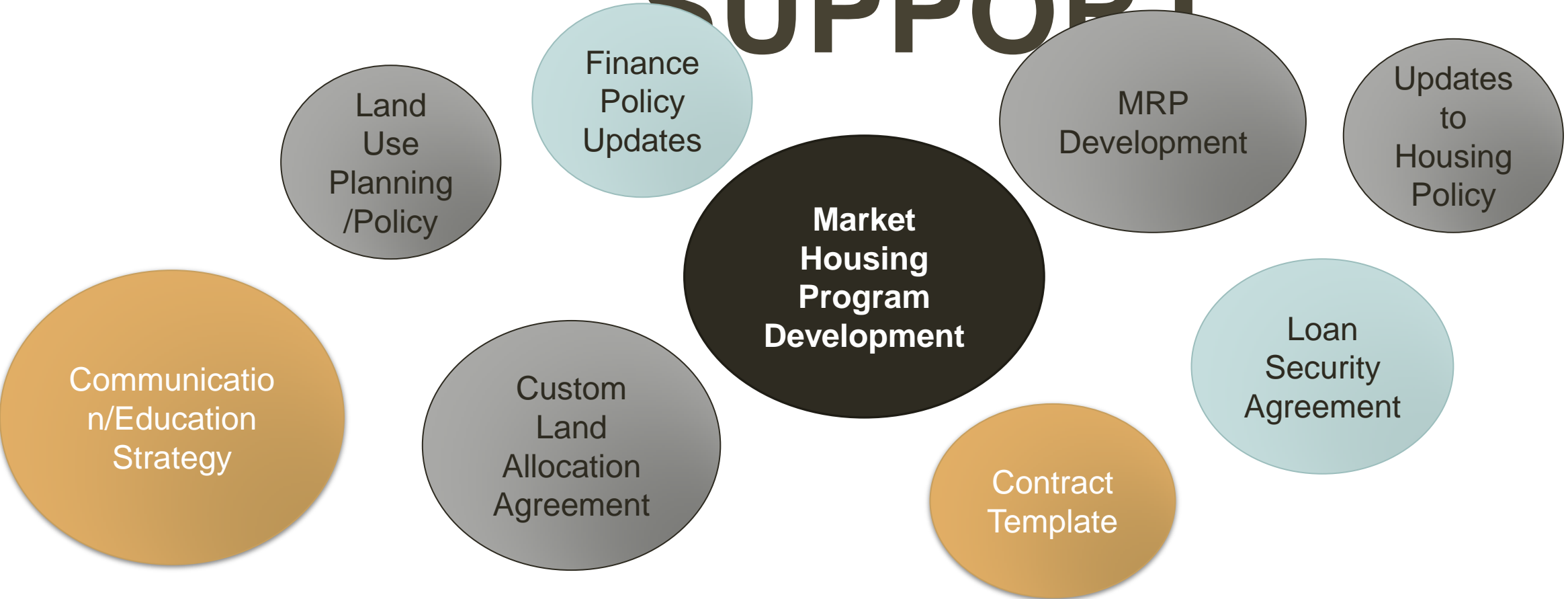
Working with the FUND to Create a
Balanced Framework in Housing through
the development of new opportunities!



SIKSIKA AND THE FUND

- Approved for Credit Enhancement and Capacity Development in July 2012.
- It is anticipated that \$200M in market housing transactions will be available to approved and qualified citizens for the purchase, construction, renovation and refinancing will be made available.

DEVELOPMENT POLICY/PLANNING SUPPORT



SIKSIKA MARKET HOUSING PROGRAM IS:

- Another housing option available to citizens who choose to and can afford to address their own housing needs through homeownership;
- Provides access to personal loans to support New Construction, Purchase an Existing Home, Renovations or Refinancing;
- Is an enhanced version of the former ORH “On-Reserve Homeownership” Program offered by the Siksika Housing Department through Section 10;
- Free’s up some CMHC and band rental units, alleviate the renovation list, create affordable homeownership options.

GOVERNANCE ACTIVITIES

Land Use Plan and Policy Updates – intended to guide the allocations of custom land allotment for residential purposes, designate and map out the land for future residential developments.

Custom Allotment Agreement – protects individual housing investment, articulates lot boundaries and land use provisions.

Updates to Housing Policy – develop a system for selling band owned homes to members and setting a housing title registry system.

Matrimonial Real Property Law – Customizing legislation to support the protection of the Siksika identity.

FINANCIAL MANAGEMENT

Other Initiatives Receiving Support:

- Financial Law updates completed.
- Financial Policy Gap analysis completed.
- Reviewing policy and restructuring options.

The Loan Security & Indemnity Agreement

To support the Siksika Market Housing Program, this agreement is intended to protect the Siksika Nation from loan default and liability. This agreement also gives Siksika the right to act of the security of the borrower should a default occur. Security can be wage deductions, personal property and eviction.

COMMUNITY COMMITMENT

Communication/Education Strategy

To create awareness of Siksika's market-housing potentials to induce a sense of individual and community understanding, excitement, pride and support for homeownership.

Regularly Inform audiences on opportunities related to homeownership ultimately keeping target audiences engaged and knowledgeable to actively participate in homeownership programs and support the sustainability of a market-housing economy.

KEY MESSAGES

- A home is an asset!
- Homeownership has its advantages
- Homeownership Requires Personal Preparation
- The Role of housing in economic growth can be significant
- Siksika Nation rules and regulation must protect personal & community investments.

CAPACITY DEVELOPMENT TRAINING SUPPORT

CAFM – AFOA – 1 Staff (In Progress)

Real Estate Licensing - 1 Staff (In Progress)

Property Management – 2 Staff (In Progress)

Construction Management – 2 Staff (In Progress)

MBA – 1 Staff (In Progress)

Facilities Management Training – 20 Staff (Complete)

Bachelor of Social Work – 1 Staff (Complete)

Communication/Media Training – 15 Staff (Complete)

CAPA – AFOA – 2 Staff (Complete)

SIKSIKA MARKET HOUSING PROGRAM

The program was approved for implementation in June 2012,

Lender Agreement put in place with BMO,

Preparing to launch, until a week later.....

THE FLOOD – JUNE 2012

169 HOME LOST

169 Homes Lost



RI



SIKSIKA

- Siksika Market Housing Program launched in February 2015.
- 8 Applications meet the loan guarantee criteria, which will allow the opportunity to apply for mortgage financing through our approved lender.
- Seeking options to utilize the Fund for our Flood Rebuilding efforts.
- Community Education is ongoing.

FINAL THOUGHTS

“The FUND has provided us with immense support to actualize our vision and approach to community development”



Questions!

Sukapi – Thank You