



First Nations Housing Professionals Association

L'Association des professionnels de
l'habitation des Premières Nations

Annual Report 2021-2022





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First Nations Housing Professionals Association

The First Nations Housing Professionals Association (FNHPA) is a national not-for-profit professional association exclusively serving the needs of individuals working for, or aspiring to, positions within the First Nation Housing industry, particularly in program management positions. It is responsible for providing training, certification, professional development, and other project opportunities in housing. It was founded on November 15, 2018 and incorporated on January 1, 2019.

Evolution of the FNHPA

A Housing Management Professionals Initiative (HMPI) was established to create an overview of investment strategy to support professionalization of the First Nation housing manager role; funding was provided by Canada Mortgage and Housing Corporation (CMHC) and Indigenous Services Canada.

The HMPI held an incubator meeting on March 8 and 9, 2018, where representatives from housing programs, AFN, housing managers, and instructors came together to prepare a Participant Feedback Summary report.

In a group meeting on June 11 and 12, 2018, the representatives named themselves the First Nations Housing Professionals Alliance (FNHPA). The FNHPA developed an early Strategic Plan and Terms of Reference and wanted to establish an association.

The FNHPA met again by phone on November 1, 2018 and agreed to meet with a consultant who had worked with other Indigenous associations in order to proceed.

A meeting of the FNHPA was held on November 14 and 15, 2018. The decision was made to incorporate, as a means of overcoming some of the barriers previous attempts at creating and operating a housing professionals association had faced.

As a national professional association FNHPA provides members with the following types of services in both official languages (English and French):

- Competency and ethical standards
- National conference and AGM
- Website/social media and networking
- Promotion of both the designation and the profession
- Publications (ex. Toolkits)
- Certification: courses and examinations
- Seminars, workshops and webinars
- Job listing service and other career supports
- Website Knowledge Centre, with tools, practices, articles, reports, etc.
- Awards, scholarships and member discounts





Strategic Purpose

Vision

FNHPA is the centre for professional standards, certification and other services for existing and future First Nations housing professionals across Canada.

A **mission** statement has been established to provide direction and support for FNHPA's vision.

FNHPA supports existing and future housing professionals in serving their communities by:

- Providing national standards
- Delivering education and certification programs
- Facilitating communication and knowledge-sharing

To assist in providing greater direction towards achieving the vision and mission, goals have been established. These **goals** are numbered but not prioritized:

1. To develop capacity for housing professionals in First Nations through standard setting, certification and training.
2. To attract members to FNHPA who have a desire to obtain and maintain a professional designation.
3. To engage, promote and communicate while enhancing credibility.
4. To support First Nations with timely and relevant products and services to enhance housing capacity.
5. To obtain government, business and political support, and develop partnerships with like-minded organizations.
6. To pursue the vision and mission in an innovative, effective and financially responsible manner.

These statements are supported by Board approved strategy, standards and policies.





Message from the Chair & Executive Director

As professionals in the housing industry, we recognize the benefits and support that come from being a member of the First Nations Housing Association (FNHPA).

Our association is committed to providing training, certification, professional development and other resources to communities across the country. As we continue to evolve as an association, our vision and objective is to deliver our extensive certification program, provide relevant resources, webinars and workshops that meet our member's needs.

By fall of 2022, we will be launching our new Housing and Wellness program. The two distinct branches, wellness and education, are designed to provide information and guidance to First Nations individuals living on-reserve or working in a housing capacity. Wellness supports aim to promote mental and emotional well-being for housing professionals and occupants, while the educational programming, namely Keeper of My Home and other youth initiatives, teaches students Kindergarten to Grade 12 about caring for their home and housing health and safety.

This summer, our youth education kicks off with a series of webinars designed to teach graduating First Nations high school students living on-reserve about housing and financial literacy as they transition to post-secondary studies or professional work outside their communities.

Our goal is to continue to support our colleagues working in, or aspiring to, positions within the First Nations Housing industry. That means supporting housing education from the ground up, for all members of our community. It also means creating and distributing inclusive resources to our members that reflect their lived experiences.

FNHPA has established several new committees devoted to conducting practical research, implementing new member services and organizing our inaugural conference. We continue to encourage First Nations members to see the value of obtaining an FNHPA membership, as it is our association's goal to meet the growing needs of their individual communities.

We have continued to add best practice materials to our Knowledge Centre — we have information on governance, the role of the housing manager, funding and project proposals, financial and management accounting and critical skills — and are most excited to announce the availability of our first physical publication “Supporting Successful Tenancy” available for purchase online through our website.

Our FNHP Course enrollment continues to rise each semester and our PLAR path to certification has seen increased uptake as well. We have delivered a number of workshops and webinars over the year, and we look forward to hosting many more during this upcoming fiscal.





FNHPA has established partnerships with the First Nations Health Managers Association and First Nations National Building Officers Association. We continue to explore new partnerships in order to collaborate with likeminded organizations to support our members and their communities.

Our association continues to grow with our member's involvement, a dedicated past and current board of directors, and partners and staff who continue to assist us in forging a path forward to meet and exceed the needs of our members and our communities for future generations.

We are always forward thinking about how to strengthen the association, maintain relevance and providing you with the utmost support needed. Our Board Members, Executive Director and staff are here to listen to you. We urge you to participate in surveys, polls and even to call and chat. We are here for you; we support you and we understand the evergreen environment that you are working in. There is no end to what we can do when we work together.

Migwetch and Welalin,

Candace Bennett, *Executive Director*, and Darlene Marshall, *Chair of the Board*





Our Team

Board of Directors

Chair



Darlene Marshall, FNHP
Eskasoni First Nation, NS

Darlene Marshall is the Housing Director and Emergency Management Officer for her community, the Eskasoni First Nation located in Cape Breton, Nova Scotia. Eskasoni First Nation is the largest Mikmaq community east of Montreal.

She has been dedicated to her career in the housing field for the past 30 years and has been a part of many positive changes within her community by providing a better quality of life for the community's band members. As a band member, parent and grandparent, Darlene sees the importance of being a role model for youth, especially in the field of housing. It is important for youth to see that housing goals are attainable and can make their community a place they want to call home.

Vice Chair



Rosie Charles, FNHP
Prince Albert Grand Council, SK

For almost four years, Rosie Charles has held the position of Housing Circuit Rider Trainer and one year as Program Manager with Prince Albert Grand Council. In her position Charles serves as a mentor to twelve First Nation communities with respect to their housing administration and management functions, conducting assessments, and providing support and assistance where needs are identified. Prior to holding this position, she served as a Housing Manager and a Housing Consultant.

She was proud to be one of the first members of the First Nations Housing Professionals Association to achieve certification by way of the Prior Learning and Recognition (PLAR) pathway.





Secretary-Treasurer



Harvey McCue
McCue Consulting, Ottawa, ON

In 1969, Harvey co-founded the Native Studies department (now Indigenous Studies) at Trent University, which was the first such academic initiative in Canada. He taught there for 14 years, from 1969 to 1983. He was the Director of Education Services for the Cree School Board in Northern Quebec for five years (1983-1988), and the first-ever First Nations Director General of Indian education at INAC in Ottawa where he served for five years (1988-1993). He also assisted the Miqmaq in Nova Scotia, working as the first Chief Executive Officer and founder of the Miqmaq Education Authority for two and a half years, 1993-1995. He founded First Nations Youth At Risk, a charitable Aboriginal organization that provided community grants for youth at risk, in 1999 and served as its President and National Coordinator.

In 2019 he co-directed the production of a First Nation Suicide Prevention Curriculum that is currently available free on-line. In August 2020, he completed a Kindergarten to Grade 12 history curriculum for the Long Lake #58 First Nation in Ontario (the first of its kind in Canada). He has an MA from McMaster U (1979) and two grandchildren. He was appointed a member of the Order of Canada in 2020.

Director



Roxanne Harper, FNHP
Turtle Island Associates, Ottawa, ON

Roxanne is Mi'kmaq from the Eel Ground First Nation in New Brunswick. Roxanne is a founding Board member of the First Nations Housing Professionals Association (FNHPA). She is a partner in Turtle Island Associates Inc, an Aboriginal business committed to supporting the efforts of First Nation communities by providing housing advisory and training services.

Roxanne has worked on Aboriginal housing issues for over 30 years and has extensive experience moderating workshops and facilitating community consultations. Roxanne has co-developed several adult educational curricula (e.g. Enhanced Arrears Management, Portfolio Management by Housing Tenure) and facilitates sessions to First Nation clients across the country.





Roxanne holds a certificate in Adult Education from St. Francis Xavier University, N.S. and is a certified FNHP.

Director



Darlene Chevrier, FNHP
Timiskaming First Nation, QC

Darlene Chevrier is a proud Anishnabek from the Timiskaming First Nation, an Algonquin community in Northern Quebec. She is the mother of 4 adult children and 8 wonderful grandchildren.

Darlene has been involved in the housing sector as the community's Director of Housing since December 2010 after graduating from the University of Quebec with a certificate in administration. Prior to that she was the Secretary/Dispatcher for the Public Security Department. In 2017, she received an Attestation in "Techniques en Gestion de l'Habitation pour les Premières Nation" from Cégep Garneau.

She is an active member of the First Nations Housing Community of Practice (CoPH). Its mission is to enable its members to work together to improve the well-being of communities, through collective capacity building, mutual aid and sharing of good practices.

Director



Tabitha Eneas, FNHP
Penticton Indian Band, BC

Tabitha Eneas is a proud member of the Penticton Indian Band. Her Okanagan name is Sneena, which means Owl in the Syilx language. She has worked for her community for 23 years. Tabitha started out in finance as a data entry clerk and through hard work and commitment, was appointed the Housing Administrator in 2010. She now oversees the Penticton Indian Bands Housing and Infrastructure department, which consists of a multi-million dollar budget, a housing portfolio of over two hundred homes, and staff ranging from 1 to 5 employees. Not only is Tabitha involved in Housing, but she assists in the management of other areas of the Band, including Capital, Emergency Management, Policy and Planning and Insurance Management.





Tabitha has received a CAPA designation, Certified Aboriginal Professional Administrator, through the Aboriginal Finance Officers Association; Housing Manager Certificate through BCIT; Project Management Certification through Okanagan University College. She is currently in the Land Management Certificate program at Vancouver Island University. Tabitha continually works towards improving housing initiatives for the members of the Penticton Indian Band, through best practices, innovation, and long-term planning.

Director



Seetta Roccola
Interlake Reserves Tribal Council, MB

Seetta is a member of the Pinaymootang First Nation; Treaty 2 Territory in Manitoba. She has a Business Administration Diploma from Red River Community College and has been involved in various aspects of First Nation housing for over 30 years. Seetta's housing journey began at Canada Mortgage and Housing Corporation in 1987. During her 10 years at CMHC, she worked in the delivery and administration of Non-Profit Housing, specializing in Urban Native and On-Reserve Housing Programs. While there, she took several courses to increase her knowledge of the housing industry, including all the course requirements for the Certified Property Management (C.P.M.) program.

In 1998, a position became available in the housing department of Interlake Reserves Tribal Council which Seetta saw as an opportunity to provide services to her home and neighboring communities. She has been there ever since. During this 20 plus year period, Seetta worked for the Tribal Council as a NISI Inspector, prepared housing proposals for CMHC and ISC, and assisted in policy development and training. She has also served as the Manitoba Representative for the First Nations National Building Official's Association. During this time, Seetta worked as an independent housing advisor for other First Nations and spent two and a half years juggling her own job and the Housing Manager position at the Fisher River Cree Nation. Currently, Seetta is the Technical Services Manager at IRTC.





Staff

Executive Director



Candace Bennett, *FNHP*

Candace, a First Nation resident member of the Algonquins of Pikwakanagan First Nation (ON), brings 22 years of experience working within First Nation Housing. Her long-time career has exposed her to the many facets of delivering First Nations Housing and the many gaps present for Housing Managers. Her breadth of experience spans across First Nation grass roots, provincial, national, political and private industry.

Candace can be reached at candace@fnhpa.ca or at 613-691-8117

Housing & Wellness



David Assinewai, Housing and Wellness Coordinator

David is Odawa (Anishinaabe) from Wiikwemkoong Unceded Territory, and brings over 8 years of experience, working as Project Officer for the Federal Government as well as experience working within a First Nations, Public Works setting. As part of the Housing and Wellness team, his role varies from the promotion of the Keeper of My Home educational resource to the development and promotion of Housing and Wellness resources.

David can be reached at david@fnhpa.ca or at (613) 702-0440



Brooke Duggan, Housing and Wellness Intern

Brooke, a Métis Souriquois from Halifax, Nova Scotia, graduated from St.FX University with a degree in Health Sciences. Her main focus was social determinants of health, which inspired her to go into the housing career field. Brooke started her career with FNHPA as a Summer Student in 2021. Her degree, combined with housing, will be integral in building out the Housing and Wellness Program.

Brooke can be reached at brooke@fnhpa.ca or (613) 480-6330





Marketing & Communications



Rebecca dePencier, Marketing and Communications Specialist

Rebecca dePencier is a freelance journalist and communications specialist based in Ottawa, Ontario. She received her BFA from York University and is currently completing an MJ at Carleton University. As the marketing and communications specialist, she promotes FNHPA, distributes information and increases outreach.

Rebecca can be reached at rebecca@fnhpa.ca or (613) 961-5708

Membership & Education



Sarah McCabe, Membership & Education Manager

McCabe has been working in the Non-profit sector for over 6 years. As Membership & Education Manager, Sarah aims to continuously improve the student and member experience through planning, organizing, and overseeing the policies, procedures and strategies of FNHPA programs and services.

Sarah can be reached at sarah@fnhpa.ca or (613) 702-3166



Christine Toulouse, Education Program Coordinator

Christine, a member of Sagamok Anishnawbek First Nation brings over 10 years of experience in providing Indigenous organizations, projects and clients with administration and program support. As a part of the Education Team, her role assists our staff, FNHP students, and instructors.

Christine can be reached at christine@fnhpa.ca or (613) 701-0678





Prior Learning Assessment & Recognition



Jim Pealow, Prior Learning Assessment + Recognition (PLAR) Special Advisor

Pealow has extensive experience in working with Indigenous groups to develop professional associations, supportive governance and operations. This includes educational standards and services such as competency, ethical and certification standards, courses, professional examinations, conferences, workshops and webinars, knowledge centres, and many other areas.

Jim can be reached at jim@amces.com or at (613) 839-0085





Board and Committees

In 2021 /2022, there were 4 regular Board meetings, 3 virtual and 1 in person.

Virtual calls were the method selected to respect COVID-19 protocols. The face-to-face Board meeting occurred over a three-day period in Penticton, British Columbia. Day 1 focused on sharing information on FNHPA and its courses and services, and a PLAR workshop was provided. This activity was followed by a promotional event in which a sponsorship agreement was signed with BC Housing. Day 2 was focused on a facilitated strategic planning session and providing Board support to the Penticton Indian Band for Reconciliation Day, and Day 3 was a full regular Board meeting.

In addition to the regular Board meetings, FNHPA Board had 4 Special Board meetings. These meetings were specific to policy development and approval, and operational requirements.



A Research and New Services Committee and a Conference Committee have been established during the last year. A face-to-face meeting occurred to review the finalized feasibility reports and evaluate priorities for moving forward to the Board for approval. The Conference committee has met virtually given the ongoing COVID-19 restrictions.

The Board has been offered a professional development opportunity, which 5 of the 7 members are undertaking. Along with the Executive Director, the 5 board members will be enrolling in AFOA's Certified Indigenous Leaders program which began on March 20 and will completed on October 2, 2022. This program will assist governance and leadership in strategic planning and support activities for students, members and FNHPs in order to understand the mechanisms, challenges and solutions to address Chief and Council interactions.

During the fiscal year, additional training was provided that covered Performance Management, and Board Election Processes and Procedures.



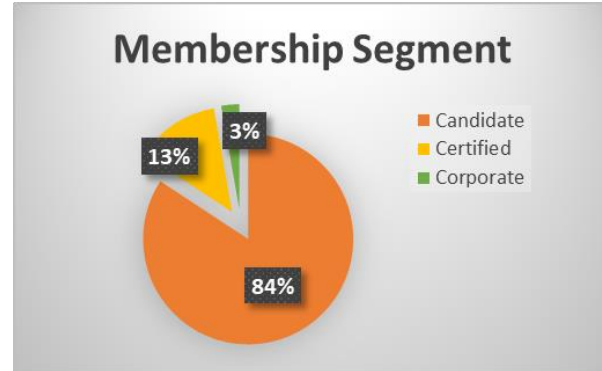


Membership

Membership registrations have increased by 55.52% since April 1, 2021.

On March 31, 2022, the association reports 108 active members, which exceeds our target of 100 members by March 31, 2023.

Candidate members – 91
Certified members – 14
Corporate members – 3



Individuals and organizations are realizing the incredible benefits of getting and maintaining a membership with us. Throughout 2021-2022, those who purchased memberships received free webinars, and with only those benefits individuals saved over \$850.00.

This past year we offered our members the ability to post **Job listings** on our website for free, while non-members are required to pay \$100.00 per posting

Knowledge Centre

We are very proud of our extensive Knowledge Centre, which houses 549 English and 140 French Resources. Visitors rave about the expansiveness, variety and usefulness of having these tools at their fingertips. We have also included a new search feature within the centre to allow for easier sorting based on key words.

Updating the Knowledge Centre occurs based on course reviews and identification of current and relevant tools, practices, reports, articles, and presentations.

"..... I wanted to acknowledge that in my quick review of the reference resources on the website, that they are simply an amazing collection of documents.

I surely will delve into more detail with respect to reading and reviewing many of these documents. Simply pleasantly surprised, a fantastic collection, and well organized. - Kudos!"

- Claude Lawrenson, FNHP





Publications

We are proud to announce the completion of our first **Publication** titled “Supporting Successful Tenancy Toolbox”. This book is a practical resource that provides you with a step by step process on how to support successful tenancy with sample tools based on your current housing policy and strategies.

This publication is the distillation of many useful resources rolled into one for your personal use; to read, to keep and to markup as needed. Included are a variety of best practices, sample information for housing systems of all kinds, charts, checklists, and useful guidelines.

This toolbox will be very useful as a day-to-day reference guide that is tailored and adapted to the challenges unique to working in First Nation housing.

Services

First Nation Housing Professionals Educational Path

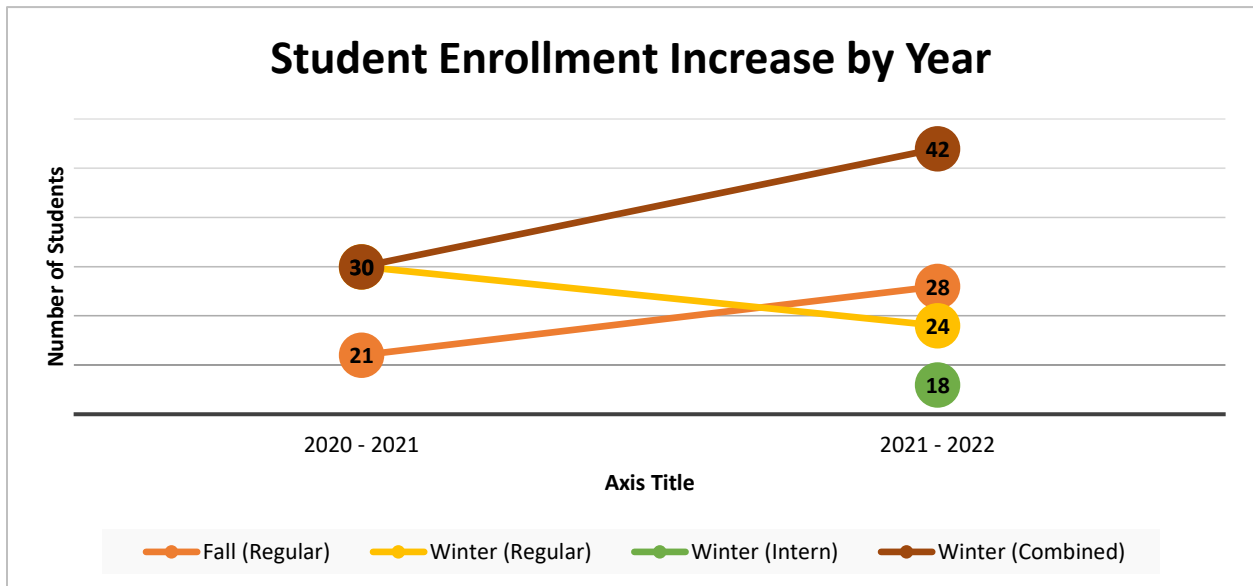
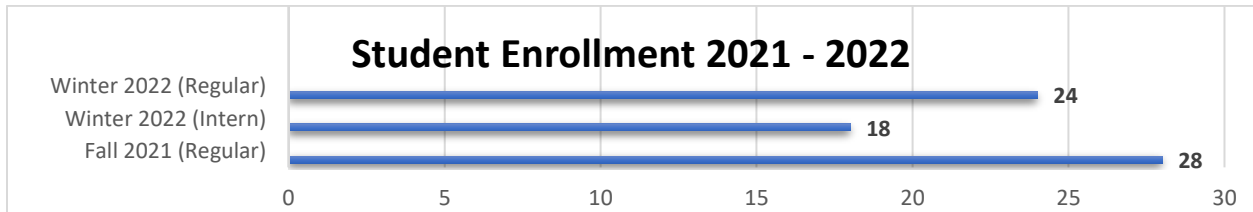
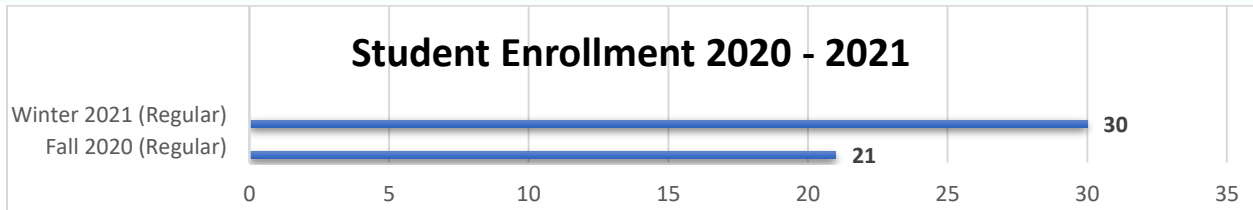
The First Nation Housing Professional (FNHP) Educational Path consists of five 12-week, online, self disciplined courses.

- FNHP 100 - First Nations Housing and Infrastructure
- FNHP 200 - First Nations Housing Strategy, Policy and Accountability
- FNHP 200 (French) - Stratégie d'habitation des Premières Nations, politique et obligation de rendre des comptes
- FNHP 300 - Management of Housing Programs
- FNHP 400 - Housing Management Functional Supports
- FNHP 500 - Professionalism, Ethics and Critical Skills

Advance standings/exemptions are available to individuals who have obtained a certificate from CÉGEP, SAIT, VIU and/or a CAPA or CAFM designation from AFOA – visit our website to see your potential exemptions from our course path.

Student enrollment has doubled from 2020/2021 to 2021/2022. In addition to our regular semesters, we offered a pilot program for those First Nation/Organizations who have hired a CMHC Housing Internship Initiative Youth (HIIY). The pilot saw 18 students enrolled in the FNHP HIIY Course 100 which started in December 2021 and ended March 2022. This pilot course provided a tangible resource for the sponsor with a specially designed readiness assignment geared towards preparing the students for work with the sponsor group, as well as providing the interns with the fundamental knowledge from course 100 and transferable skills to advance their learning.





Course Instructors

- Roxanne Harper, FNHP
- Tiffany Boyd, FNHP
- Kelly Francis, FNHP
- John Kiedrowski, FNHP

National Examination and Workshop

The National Professional Exam was offered twice during the fiscal year, once the Spring of 2021 and the other in the Winter of 2022. Both exam writers were successful in passing, and both individuals were





previous participants in external Housing Management programs. One on one exam preparation was provided to the individuals prior to taking the exam. They were provided a sample exam and other materials with tips to help them prepare.

Course Updates and PLAR

Complete course updates are done after every semester. In 2021/2022 the courses were reviewed and either corrected or improved upon twice (Winter 2021 and Fall 2021). These amendments are based on student and instructor course evaluations and postings from the Fall and Winter semesters.

There have been 6 individuals who have received their designation through PLAR during 2021/2022, with another 50 individuals in the queue who are working on their PLAR submissions. FNHPA has also delivered five virtual workshops and two face to face workshops (Nova Scotia, British Columbia, Alberta). These workshops walked individuals through the PLAR process, answered questions and offered solutions to some challenges.

Workshops, Webinars, Blogs

FNHPA intends to continually create new and relevant material to enhance learning for its members. In 2021/2022, FNHPA added 6 webinars, offered in 3 parts, for a total of 18 sessions:

- First Nations Housing Procurement Practices
- Supporting Successful Tenancy
- Risk Management
- Introduction to Matrimonial Real Property Law for Housing Managers
- PLAR Preparation
- First Nations Housing and Community Engagement

Annual Conference

Unfortunately, because of COVID-19, FNHPA could not proceed with its inaugural conference. We pivoted and did a joint virtual conference and AGM event in June 2021. The event had 88 participants over a 3-hour time frame. Recognition was provided to the individuals who have received their FNHP designation or completed a housing program at either SAIT, CGEP or VIU. Only those who provided their permission to do so were included. The honorable Murray Sinclair spoke to the group in an interview format, and the event received many accolades from participants.

A conference committee was created and work commenced on planning the in-person 2022 FNHPA conference. A Request For Proposal went out in December 2021 for an event and conference planner, and after the closing and evaluation the Board selected Osprey and Associates. The committee is planning the event, which focuses on capacity development through training and knowledge sharing,





while also taking the time to recognize the achievements of recent graduates. The FNHPA competency standards will help to shape the event's knowledge sharing activities.

Housing and Wellness Program

The Housing and Wellness Program is an initiative designed to provide information and guidance to First Nation individuals living on reserve or working in a housing capacity. The program addresses two key areas: education and wellness. The education arm provides educational resources that seek to increase awareness amongst First Nation students to address current socio-economic issues experienced in on-reserve housing. The wellness arm provides wellness resources that address mental and emotional well-being issues experienced by First Nation housing staff, occupants and students and the health of the home. Through this program, we strive to provide resources that will enable First Nations individuals to become knowledgeable on these issues and identify approaches for addressing them.

Keeper of My Home

A Housing and Wellness Program Coordinator and Housing and Wellness Intern are in place, and through direction from the Executive Director, implemented communication and engagement strategies to raise awareness and opportunities for the Keeper of My Home to be utilized in First Nation programming. In addition, upgrades to content delivery and promotion occurred, and include housing financial literacy and a focus on graduating high school students moving on to post secondary institutions or professional work outside their community.



Promotional

In August 2021, an informational letter was mailed out to 459 First Nation-operated schools throughout Canada to introduce the Keeper of My Home educational resource to the personnel. The letter was intended to inform them about the program and request the opportunity to discuss ways to incorporate it within the schools.

Conference Participation

- TechNations 2021 Virtual (Aug. 17 – 18, 2021)
- First Nation Educational Administrators Association Virtual National Gathering (Oct. 27 – 28, 2021)





Activity Book

The activity book is an extension of the Keeper of My Home curriculum. It aims to further educate students on several topics within each of the main themes in a fun and creative way. The book includes word searches, crosswords, drawing prompts, colouring pages and more, all of which are related to First Nations housing topics. Seven versions of the book have been designed to be delivered to students from kindergarten to grade 6. Jay Odjick was secured to create the 14 black and white images for colouring and a colour cover page for the project.

Learning Bird – Keeper of My Home Enhancement Project

For this project, Learning Bird, under the direction of FNHPA, created resources to support the FNHPA's Keeper of My Home (KMH) program. The collaboration resulted in the creation of two (2) resource kits to enhance the materials available for grade 12 students and teachers. The first resource kit has three (3) videos, three (3) activities, and one (1) presentation. The second resource kit has two (2) videos, two (2) activities and one (1) presentation. Each resource kit has supporting lesson plans. Learning Bird will also create one 2–3-minute promotional video about the entire KMH program. This video will be created in English and translated into French. The 2 resource kits have areas of focus related to Renting or Buying a Home, and Housing Rights, Responsibilities and Choices.

Communications (tools, activities, newsletters, etc.)

- Outreach to All First Nation Chief, Band Administrators and Housing Departments
- Outreach to All Tribal Councils
- Presentations in Regions

Digital Newsletter

The FNHPA Newsletter is delivered electronically on a monthly basis to all FNHPA members. The focus of the newsletter is to share information on learning opportunities (webinars, courses, etc.); tips and tricks, a “did you know” section, announcements of new First Nation Housing Professionals; association news; new government initiatives; and First Nation housing news. A service to gather all up to date First Nation housing stories and their links and put them in the newsletter was engaged. The newsletter has the potential to be a one-stop source for First Nations housing news. The newsletter is also available in both official languages. The newsletter's continued goals are:

- Outreach to members on trending and hot topics
- Outreach to members for participation in committees with the FNHPA
- COVID and impacts on Housing





Partnership Development

This task is evergreen and will continue throughout the establishment and expansion of the Association. During 2021/2022, FNHPA entered discussions with and co-developed and presented a partnership agreement to the Board for partnership with the First Nations Health Managers Association (FNHMA). The intent of this partnership is to focus efforts on healthy housing at all levels within First Nation communities. This partnership will result in the launching of the Housing and Wellness Program by FNHPA, where focus will be on education and wellness for housing staff, occupants and the home itself.

In late 2021/22, discussions with the First Nations National Building Officers Association began, as our outcomes intersect and our audiences are very similar.

There have been discussions occurring with peripheral associations and organizations that FNHPA will support and pursue partnership with in time, once the foundational structure is in place. These partnerships will allow FNHP's to seek out expertise areas to support their roles within the First Nation housing industry.

Marketing and communications activities continued to create awareness of FNHPA, recruit members, support enrollment in courses, workshops, the conference, and access to other related services. Information from surveys was used to influence marketing and communications and services. Additional work on the membership and stakeholder database occurred. Materials will be developed and distributed that showcase the financial value of an FNHPA membership with regards to member's access to webinars, resources and a variety of services that have accumulated costs for non-members.

In early 2021, background material, along with frequently asked questions, was developed and sent to the mailing list of FNHPA. Presentations occurred throughout the year with organizations and government, and with other interested parties.

In January 2022, Saltmedia was secured for a short-term contract to update all foundational pieces for the Association, which included a Marketing and Communication strategy, a year-long social media plan for both FNHPA and Keeper of my Home, target audience specific awareness and promotional material, revamping of the newsletter, website recommendations, template branding, and a new program launch plan. As a result of the foundational pieces, outreach activity occurred which saw 3 letters sent to all First Nations (Chief, Band Administrator and Housing department) and one letter to all Tribal Councils (Chief Executive Officers) across Canada. The letter focused on introducing the Association and spoke to its offerings.

Website and Database

Minor updates occurred during the year to make our site more efficient, and the Knowledge Centre was reviewed and updated to include more material. In January 2022, more structural design was created to





allow for the ability to search within the Knowledge Centre using key words. Our members will now be able to search for resources and tools more effectively. We prepared for the transition to a soon to be developed members only site with website mapping. The addition of members advertising job opportunities has also been established. Members in good standing can advertise their job postings for free and non-members are charged a fee of \$100.00 per posting.

Databases were developed for all First Nations across Canada, Tribal Councils, financial institutions, and like-minded associations. These databases are utilized for information sharing and outreach which will lead to engagement opportunities.

Gathering Insights

Research in Housing Activities

A research report was completed and reviewed by FNHPA in 2021, which resulted in the Board setting FNHPA research priorities. The current focus of the research is looking at understanding the Human Resources (HR) necessary for First Nations housing. By analysing current situations, we'll be able to offer recommendations on HR models, based on the needs of communities. The research could assist in identifying minimum standards for HR allocations based on housing activities that should be occurring. The standards may relate to staff type, salary grids, qualifications for positions, uncompleted work, and job descriptions and other relevant factors.

This research could support decision-making should an initiative to look at providing core funding specifically for housing portfolios arise or in the event of other efforts to improve staffing in housing.

Research occurring in 2023/2024 will continue with other noted priorities if the first HR project is completed.

New Membership Service Projects

A report on the feasibility of new services was completed in 2021, and the Board has established priorities in approaching potential new services. These projects look at readiness, development and pilot activities.

Potential new services may arise as work on First Nations housing and infrastructure policies and programs evolve. These types of services could include capacity development services currently provided by others such as CMHC or ISC or new housing and health initiatives. One service that has generated a lot of interest and support is establishing a First Nation Housing 411 help desk. This service would give online or over the phone advisory support to housing staff. Not all staff can just stop and take a course to get the information they may need. This service could provide access to qualified professionals who will assist housing staff in completing their tasks by obtaining access to practices, tools, and quality advice in a timely manner.





Recognizing and Celebrating (new grads, awards, etc.)

Congratulations to everyone listed below who achieved their FNHP designation between March 2021 and March 2022.

PLAR Path

Darlene	Chevrier	Timiskaming First Nation
Tabitha	Eneas	Penticton Indian Band
Kelly	Francis	Clear Direction
John	Kiedrowski	Compliance Strategy Group
Claude	Lawrenson	Ontario Home Inspection
Helen	Ward-Wakelin	Eel River Bar First Nation

FNHP Course Path

Tiffany	Boyd	Kahkewistahaw First Nation
Lisa	McCormick	Metis Nation of Ontario
Donna	VanTunen	Witset First Nation

Partnership Announcements

FNHPA has always recognized how necessary health and emotional well being is for a successful First Nations housing industry, which is why we're happy to announce our partnership with the First Nation Health Managers Association. By working together, we'll be able to better fill the gaps between health and housing.

We're also thrilled to be partnering with the First Nations National Building Officers Association. We've always recognized that the First Nations housing industry goes beyond housing managers and their departments. We all have a role to play in the world of housing and we look forward to partnering with FNNBOA as we move forward.

Thanking Supporters

The success and advancement of the Association is in thanks to many dedicated and supportive individuals, organizations, government agencies and above all else, our members and partners. Special thanks go out to the support of Canada Mortgage and Housing Corporation and Indigenous Services Canada.

Special mention to AMCES for providing support services for FNHPA's education, finance, governance, membership, and administration. AMCES provides FNHPA with the opportunity to learn from established associations and provides dedicated resources to support the Executive Director and other





staff functions, such as members services, secretariat support, general association management, technology, accounting and administrative services.

More thanks to Jim Pealow, our resident in-house expert and specialist, Ian Anderson (HR consultant), Sandra Humphries (Writer), Marion Crowe and the First Nations Health Managers Association and Keith Maracle and the First Nations National Building Officers Association for their support and guidance throughout our recent partnerships, and to our staff and instructors for their continued commitment to our work.





Treasurer's Report

The firm of BakerTilly performed FNHPA's audit for the fiscal year that ended on March 31, 2022. This involved auditing the financial statements of the Association which formed the basis of the statement of financial position, the statement of changes in net assets, operations and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, that can be found in the financial statements below.

They concluded that the accompanying financial statements present fairly, in all material respects, the financial position of the Association as of March 31, 2022, and the results of its operations and its cash flows for the year then ended are in accordance with the Canadian Accounting Standards for Not-for-Profit Organizations.

Some highlights from the report include:

- As of March 2022, the Association saw an increase of approximately \$190K in cash flow, due to the administrative portion of Contribution Agreements - \$88K – which offset the Association Own Source Expenses, which are the expenses not covered by the Contribution Agreement.
- The Associations Own Source Revenues totaled \$103K, which consisted of \$11K in memberships and \$92K in Education Courses.
- The Association deferred approximately \$500K from the 2021/2022 Contribution agreements which will be carried forward to the 2022/2023 fiscal year.
- The net revenue over expenditures for the fiscal year totaled \$119K.

Despite COVID-19 continuing to add a layer of complexity to the 2022 fiscal year, the Association remains committed to balanced budgets that support attainable goals.

Meegwetch,

Harvey McCue, *Secretary-Treasurer*





Financial Statements

First Nations Housing Professionals Association

Financial Statements

For the year ended March 31, 2022





**First Nations Housing Professionals Association
Financial Statements**
For the year ended March 31, 2022

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Independent Auditor's Report

**To the Members of the
First Nations Housing Professionals Association**

Opinion

We have audited the financial statements of the First Nations Housing Professionals Association, (the "Association"), which comprise the statement of financial position as at March 31, 2022, and the statements of changes in net assets, operations and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Association as at March 31, 2022, and the results of its operations and its cash flows for the year then ended in accordance with Canadian Accounting Standards for Not-for-Profit Organizations.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Association in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian Accounting Standards for Not-for-Profit Organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Association or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Association's financial reporting process.

AUDIT • TAX • ADVISORY

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Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- ◆ Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ◆ Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control.
- ◆ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- ◆ Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Association's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Association to cease to continue as a going concern.
- ◆ Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Baker Tilly Ottawa LLP

Chartered Professional Accountants, Licensed Public Accountants
June 6, 2022
Ottawa, Ontario






**First Nations Housing Professionals Association
Statement of Financial Position**

March 31	2022	2021
Assets		
Current		
Cash (Note 2)	\$ 972,102	\$ 785,739
Term deposits (Note 3)	20,353	22,000
Accounts receivable	27,341	65,282
Prepaid expenses	2,289	1,301
	\$ 1,022,085	\$ 874,322
Liabilities and Net Assets		
Current		
Accounts payable and accrued liabilities	\$ 134,517	\$ 87,018
Deferred revenue (Note 4)	18,606	9,400
Unexpended contributions (Note 5)	498,258	526,658
	651,381	623,076
Net assets	370,704	251,246
	\$ 1,022,085	\$ 874,322

Approved on behalf of the Board:



Director



Director

The accompanying notes are an integral part of these financial statements.

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**First Nations Housing Professionals Association
Statement of Changes in Net Assets**

For the year ended March 31

	Internally Restricted Reserves (Note 6)	Unrestricted	Total 2022	Total 2021
Balance, beginning of year	\$ 108,045	\$ 143,201	\$ 251,246	\$ (8,806)
Excess (deficiency) of revenue over expenditures for the year	(6,420)	125,878	119,458	260,052
Balance, end of year	\$ 101,625	\$ 269,079	\$ 370,704	\$ 251,246

The accompanying notes are an integral part of these financial statements.

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**First Nations Housing Professionals Association
Statement of Operations**

For the year ended March 31	2022	2021
Revenue		
Contributions	\$ 790,253	\$ 735,038
Memberships	11,315	14,793
Educational Services	89,136	57,626
Other Revenue	389	1,440
	<u>891,093</u>	<u>808,897</u>
Expenditures		
Board and committee - computer equipment	-	10,062
Board and committee - meeting costs	18,641	1,587
Communications	16,708	2,577
Consulting fees - management	150,000	166,000
Consulting fees - other	178,399	223,304
Insurance	1,665	1,264
Interest and bank charges	2,045	1,385
Marketing and promotion	85,104	31,103
Office expenses and supplies	31,323	5,408
Professional development	2,414	4,324
Professional fees	14,093	43,906
Scholarships (Note 6)	6,420	-
Wages and benefits	198,401	29,541
Website costs	11,665	11,447
Workshops, webinars and courses (Note 7)	54,757	16,937
	<u>771,635</u>	<u>548,845</u>
Excess of revenue over expenditures for the year	\$ 119,458	\$ 260,052

The accompanying notes are an integral part of these financial statements.

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**First Nations Housing Professionals Association
Statement of Cash Flows**

For the year ended March 31	2022	2021
Cash flows from (used in) operating activities		
Excess of revenue over expenditures for the year	\$ 119,458	\$ 260,052
Change in non-cash working capital items		
Accounts receivable	37,941	(12,358)
Prepaid expenses	(988)	(37)
Accounts payable and accrued liabilities	47,499	71,193
Deferred revenue	9,206	(2,850)
Unexpended contributions	(28,400)	244,119
	184,716	560,119
Cash flows from (used in) investing activities		
Purchase of term deposits -cost	(20,353)	(20,000)
Proceeds on sale of term deposits -cost	22,000	20,000
	1,647	-
Increase in cash and cash equivalents during the year	186,363	560,119
Cash and cash equivalents, beginning of year	785,739	225,620
Cash and cash equivalents, end of year	\$ 972,102	\$ 785,739

The accompanying notes are an integral part of these financial statements.

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First Nations Housing Professionals Association Notes to the Financial Statements

March 31, 2022

1. **Significant Accounting Policies**

Nature of Business

First Nations Housing Professionals Association (the "Association") was incorporated January 1, 2019 without share capital under the Canada Not-for-Profit Corporations Act. The Association is also a non-profit organization within the meaning of the Income Tax Act of Canada and is exempt from income taxes on its not-for-profit activities.

In accordance with the Association's Articles of Incorporation ("Articles"), the purpose of the Association is to: expand housing capacity for First Nations in Canada by providing leadership to support housing professionals with services such as developing, promoting and delivering quality standards, practices, research, certification, education services, and networking. The Articles also require that any property remaining on the liquidation of the Association, after the discharge of its liabilities, shall be distributed to one or more First Nation housing related not-for-profits with similar purposes as the Association. In the case of dissolution resulting from a merger with another not-for-profit organization the remaining property shall be transferred to the new organization.

Basis of Presentation

These financial statements have been prepared in accordance with Canadian Accounting Standards for Not-for-Profit Organizations which are part of Canadian generally accepted accounting principles and include the following significant accounting policies.

Use of Estimates

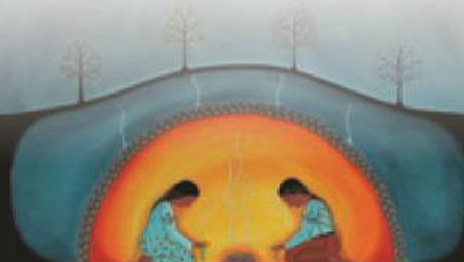
The preparation of financial statements in accordance with Canadian Accounting Standards for Not-for-Profit Organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from management's best estimates and assumptions as additional information becomes available in the future. These estimates and assumptions are reviewed periodically and, as adjustments become necessary, they are reported in the fiscal period in which they become known.

Significant estimates include assumptions used in estimating: the collectibility of accounts receivable; the fair value of financial instruments; provisions for accrued liabilities; and the amount and timing of revenue earned, accrued and deferred.

**Cash and Cash
Equivalents**

Cash and cash equivalents are defined as cash and highly liquid investments, consisting primarily of term deposits, with terms to maturity of three months or less at the date of purchase.

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First Nations Housing Professionals Association Notes to the Financial Statements

March 31, 2022

1. **Significant Accounting Policies (continued)**

Financial Instruments

The Association's financial instruments are financial assets or liabilities, where, in general, the Association has the right to receive cash or another financial asset from another party or the Association has the obligation to pay another party cash or other financial assets.

Measurement of financial instruments

The Association initially measures its financial assets and financial liabilities at fair value.

The Association subsequently measures all its financial assets and financial liabilities at amortized cost, except for investments in equity and other instruments, if any, that are quoted in an active market, which are measured at fair value. Changes in fair value are recognized in operations.

Financial assets measured at amortized cost include cash, term deposits, and accounts receivable. Financial liabilities measured at amortized cost include accounts payable and accrued liabilities. There are no financial assets or financial liabilities measured at fair value.

Impairment

Financial assets measured at cost are tested for impairment when there are indicators of impairment. The amount of the write-down is recognized in operations. The previously recognized impairment loss may be reversed to the extent of the improvement, directly or by adjusting the allowance account, provided it is no greater than the amount that would have been reported at the date of the reversal had the impairment not been recognized previously. The amount of the reversal is recognized in operations.

Transaction costs

The Association recognizes its transaction costs in excess of revenue over expenses in the period incurred. However, financial instruments that will not be subsequently measured at fair value are adjusted by the transaction costs that are directly attributable to their origination, issuance or assumption.

Intangible Assets

The Association's intangible assets consist of website costs which are charged to operations as an expense in the fiscal period of acquisition.





First Nations Housing Professionals Association Notes to the Financial Statements

March 31, 2022

1. **Significant Accounting Policies (continued)**

Revenue Recognition The Association follows the deferral method of accounting for contributions. Contributions externally restricted are deferred and recognized as revenue in the year in which the related expenses are recognized. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Membership fees and educational services fees are recognized in the period in which they relate.

Volunteer Services A substantial portion of the Association's work is dependent upon the contributions of volunteers. These services are not normally purchased and also due to the difficulty in determining their fair value, they are not recognized in these financial statements.

2. **Cash**

The Association's cash account is held at a Canadian chartered bank and is non-interest bearing.

3. **Term Deposits**

Term deposits consists of a Royal Bank of Canada one year cashable guaranteed investment certificate (2021 - two Royal Bank of Canada one year cashable guaranteed investment certificates) with an effective interest rate of 0.10% which mature in fiscal 2023 (2021 - effective interest rates of 0.75% which mature in fiscal 2022). The term deposits are stated at cost plus accrued interest which approximates market value.

4. **Deferred Revenue**

Deferred revenue represents amounts received for membership fees or course registrations that relate to future periods. The breakdown of deferred revenue at year end is as follows:

	<u>2022</u>	<u>2021</u>
Memberships	\$ 6,360	\$ 900
Course registrations	<u>12,246</u>	<u>8,500</u>
	<u>\$ 18,606</u>	<u>\$ 9,400</u>

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**First Nations Housing Professionals Association
Notes to the Financial Statements**

March 31, 2022

4. Deferred Revenue (continued)

The continuity of deferred revenue for the year is as follows:

	<u>2022</u>	<u>2021</u>
Balance, beginning of year	\$ 9,400	\$ 12,250
Amounts received in the year	109,657	69,569
Revenue recognized representing expenses for the year	<u>(100,451)</u>	<u>(72,419)</u>
Balance, end of year	<u>\$ 18,606</u>	<u>\$ 9,400</u>

5. Unexpended Contributions

The Association has entered into various contribution agreements and related extensions for funding to support its operating and program activities. Unexpended contributions represents the balance of funding that has not been spent or earned as at March 31, 2022. The continuity of funding received is as follows:

	<u>2022</u>	<u>2021</u>
Balance, beginning of year	\$ 526,658	\$ 282,539
Advances received in the year	761,853	979,157
Revenue recognized representing expenses for the year	<u>(790,253)</u>	<u>(735,038)</u>
Balance, end of year	<u>\$ 498,258</u>	<u>\$ 526,658</u>

Repayment of contribution funding

The Association receives funding from Canada Mortgage and Housing Corporation ("CMHC") and Indigenous Services Canada ("ISC") based on specific needs and budgets and allocates certain expenses to the various deliverables. CMHC and ISC have the right to review the accounting records to ensure compliance with the terms and conditions of the agreement. At this time no estimate of the requirements, if any, to reimburse CMHC or ISC can be made. Management of the Association feels that their allocations of expenses are fair and accurate in the circumstances. In the event any sum has to be reimbursed, it will be treated as an expense in the year of reimbursement.





**First Nations Housing Professionals Association
Notes to the Financial Statements**

March 31, 2022

6. Internally Restricted Reserves

During the year the board of directors approved the establishment of various internally restricted reserves meant to provide scholarships to support the educational development of First Nations housing staff or those aspiring to obtain a position within the First Nation housing industry. Such scholarships options shall include: FNHPA Candidate membership; support for the Prior Learning Assessment and Recognition (PLAR) fee and process; Annual Conference registration; course tuition and exemptions fees. These internally restricted reserves were established through an approved transfer of unrestricted net assets of \$108,045 during the 2021 fiscal year. During the year, \$6,420 (2021 - \$nil) in scholarships were issued from these restricted funds. The balances as at March 31, 2022 are as follows:

	Balance, beginning of year	Scholarships provided	Balance, end of year
Annual Conference Fund	\$ 40,500	\$ -	\$ 40,500
Membership Fund	25,957	(1,350)	24,607
Tuition and Exemptions Fund	12,820	(1,170)	11,650
PLAR Support Fund	28,768	(3,900)	24,868
	\$ 108,045	\$ (6,420)	\$ 101,625

7. Related Party Transactions

During the year, the Association retained services from a company in which a director of the Association is an owner. The cost of these services, totaling \$11,100 (2021 - \$14,075), was charged to workshops, webinars, and courses as set out on the statement of operations. At March 31, 2022, the amount owing for these services totalled \$4,407 (2021 - \$9,125). The balance owing at year end is included in accounts payable and accrued liabilities.





First Nations Housing Professionals Association Notes to the Financial Statements

March 31, 2022

8. Commitments

Leases - Office Space

During the year, the Association entered into a lease agreement for office space beginning November 1, 2021 and expiring October 31, 2024. The lease includes an option for renewal by one year. The minimum annual lease payments over the term of the agreement are as follows:

2023	\$	10,890
2024		11,108
2025		<u>6,555</u>
	\$	<u>28,553</u>

The Association also leases office space in a separate location at an annual rate of \$12,000, which can be cancelled with 90 days notice.

National Conference

In connection with its operations, the Association entered into an agreement to reserve a hotel for accommodations and services related to their annual national conference. Given COVID-19, the conference has been postponed with no penalties being charged for the cancellation of the June 2020 dates. The contract is being renegotiated with the hotel for the revised dates.

Other

During the year, the Association entered into an agreement to receive certified indigenous leadership training sessions. The committed fees for the sessions to take place during the 2023 fiscal year are \$30,000, excluding applicable taxes, if any.

The Association also entered into agreements for the purchase of services related to the organizational and program support as well as the annual national conference. In the opinion of management, this agreement is in the normal course of the Association's operations, is not abnormal in amount or nature and does not include a high degree of speculative risk.

9. Economic Dependence

The Association receives the majority of its revenue through a contribution agreements with CMHC and ISC. The Association's continued operations are currently dependent on these funding agreements, and subsequent extensions, and on satisfying the terms of the agreement.





First Nations Housing Professionals Association Notes to the Financial Statements

March 31, 2022

10. Financial Instruments

The Association is exposed to various risks through its financial instruments. The following analysis provides a measure of the Association's risk exposure and concentrations as at March 31, 2022:

Liquidity risk

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities and commitments. The Association is exposed to this risk mainly in respect of its accounts payable and accrued liabilities and its ability to fulfill its obligation related to its deferred revenue and contributions, and its commitments as set out in Notes 4, 5 and 8.

Credit risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss for the other party by failing to discharge an obligation. The Association's main credit risks relate to its accounts receivable.

Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency risk, interest rate risk and other price risk. The Association is mainly exposed to interest rate risk.

Currency risk

Currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. The Association's revenue and expenses as well as its financial instruments are in Canadian currency. Consequently, the Association is not exposed to foreign exchange fluctuations.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Association is not exposed to significant interest rate risk.

Other price risk

Other price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from interest rate risk or currency risk), whether those changes are caused by factors specific to the individual financial instrument or its issuer, or factors affecting all similar financial instruments traded in the market. The Association does not hold any financial instruments that may be exposed to other price risk.





**First Nations Housing Professionals Association
Notes to the Financial Statements**

March 31, 2022

10. Financial Instruments (continued)

Changes in risk

There have been no significant changes in the Association's risk exposures from the prior year.

11. Uncertainty due to COVID-19

The duration and full financial impact of the COVID-19 pandemic is unknown at this time, as are any additional measures to be taken by governments, the Association or others to attempt to reduce the spread of COVID-19. Any estimate of the length and severity of this pandemic is subject to significant uncertainty and accordingly it is unknown whether COVID-19 may materially and adversely impact the Association's operations, financial results and condition in future periods.





Contact Us

FNHPA has opened its head office within the Algonquins of Pikwakanagan First Nation (ON), which is 1.5 hours West of Ottawa.

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473 Kokomis Inamo
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Pikwakanagan, ON K0J 1X0

Our satellite office is located in Kanata, ON.

First Nations Housing Professionals Association
300 March Rd
Unit #200
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