

## Project Process and Communications

### Why do we need a membership vote?

On January 24, 2026, 'Namgis First Nation will hold a Membership Vote to decide whether to invest in land, housing, and infrastructure development using borrowing, the Nation's own-source revenue, or a combination of both. This vote is being conducted in accordance with the Financial Administration Law and Finance Policy, which requires that any proposed expenditure of own-source revenue or borrowing over \$500,000 must be approved by the Band membership at a duly convened Band meeting.

**Short Answer:** A membership vote is required for any expenditure or loan over \$500,000 as per the Nation's Financial Administration Law and Finance Policy.

### Why are we doing this now? What's the urgency?

We are doing this now because this direction has come from our members over many years, and we finally have the tools and authority to act on it.

Through the Housing Strategy, the Land Use Plan, the Comprehensive Community Plan, and other engagement processes, members consistently told us the same things. We need more housing, we need it sooner, and we need it delivered in a way that protects our lands and reflects sustainable 'Namgis stewardship values.

Our governance framework, including our Financial Administration Law and the policies we have in place, gives us the structure to take control of our housing system instead of depending on federal timelines and limited funding programs. These tools allow us to plan, finance, build, and allocate housing based on what our people need, not what outside funding cycles dictate.

This development represents real self determination. It is us taking action to provide safe, affordable, and sustainable housing for 'Namgis people and following through on what members have clearly asked us to do.

**Short Answer:** This project is not sudden. It is the result of years of planning and community direction. **The urgency comes from the reality that if we continue relying only on regular funding streams, we will never come close to meeting the demand for housing.**

### How will information be shared about the membership vote?

We have been sharing information about this vote in multiple ways and over several weeks to make sure members have every opportunity to learn about the project and participate.

We first presented the Renewal Development concept to Chief and Council on September 9. At the next meeting on September 17, Council passed a motion to advance the project to a membership vote. Following that, on November 4 and 5, the Finance Committee and Council endorsed moving forward with Urban Systems to prepare the voting process.

On November 21, we issued the first community notice through Facebook and the 'Nāmgis app. That same day, we launched a project page to house all documents, information, and updates in one place. Letters summarizing key project information have been mailed to all members, including those living off reserve. We have also shared this information directly with staff.

At the Dec 1<sup>st</sup> Information Session we heard from the community that many members felt they were not provided adequate communication or notice to participate in process. In response to community feedback, we have:

- Changed the vote date to allow more time for participation.
- Added a virtual meeting voting option for greater accessibility for off-reserve members and those that are not able to attend in person.
- Scheduled additional information sessions to share details and create space for more conversations.

**Short Answer:** Information was shared online, through the app, through direct notices, through mail outs and through in-person engagement. We have been communicating consistently since September to make sure members have the information they need to participate in this decision.

## Housing Allocation and Tenure

### How will housing be allocated to members?

Homes will be allocated using our existing Housing Policy, which lays out a fair and transparent process. Members will need to submit a Rental Application, and the Housing Committee will review each application based on the criteria in the policy. The criteria used for housing allocation include factors such as how long an individual has been on the waitlist, the size of their family, their level of need, and their financial ability to pay.

The Housing Committee then makes allocation recommendations to Chief & Council, who provide the final approval. This is the same process we use for all Nation-owned housing; it ensures fairness, consistency, and accountability.

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**Short Answer:** Future housing will be allocated according to the Housing Policy: members submit applications, the Housing Committee reviews them using pre-established criteria, and Council gives final approval for housing assignments.

### **What housing tenure options will be available, such as rental or ownership?**

Housing will be developed that will allow for both below market rental and homeownership options. We know many members want opportunities for home ownership. Our current Housing Policy already allows homes to be designated for purchase. Council can decide at any time to allocate a home as a purchase-eligible unit, which then allows a member to enter into a House Purchase Agreement.

When a home is designated for purchase, the member follows the standard process: they submit an application, the Housing Committee reviews it, and Council provides final approval. This is a clear, well-established process that is already in use.

**Short Answer:** Future housing provides both rental and homeownership options for members. Homes can be designated for purchase under the existing Housing Policy.

### **Will a portion of the houses be designated for elders and/or be accessible for people with mobility challenges?**

Throughout the membership vote process and previous community planning efforts, the need for housing for elders and members with mobility challenges has been identified. While the Nation's current housing policy does not yet include a formal process to address these needs, the policy is under review and consideration of this population has been recognized. The Nation will review the housing wait list to assess the mobility needs of members waiting for housing and will collaborate with the successful contractor to better understand how these needs can be met.

**Short Answer:** Yes, a portion of the housing will be designed to meet the needs of elders and members with mobility challenges, and the Nation will collaborate with the contractor to determine how these needs can be met.

## Project Details

### How was the location of future housing selected?

The locations for new housing are not random. They are based on decades of community planning and the technical work we are doing right now.

More than 20 years ago, the Physical Development Plan identified the area between Atli Road and Gatu Street as a future subdivision. That same direction was reinforced in our more recent Land Use Plan, where the land use designations again supported this area as suitable for residential growth. This alignment shows long-term consistency in how the community has envisioned its expansion.

We have built on that earlier work through our current subdivision feasibility study, which looks at the land, servicing capacity, road access, environmental considerations, and overall suitability for development. This study confirms that the area between Atli and Gatu remains a strong option for new housing.

In addition to the new subdivision area, we will also utilize existing vacant lots on Atli Road and other suitable parcels throughout the community to maximize the use of serviced land and fill in gaps where infrastructure already exists.

**Short Answer:** Lot selection is guided by past planning, current land use policies, and the technical assessments that ensure development is safe, sustainable, **and aligned with how members have already said they want the community to grow.**

### How many houses will be built?

The Nation has been working closely with a housing provider to develop preliminary cost estimates and to gain a better understanding of how many homes could realistically be delivered to the community. An initial proposal has been submitted, indicating that up to 67 homes may be feasible based on current assumptions.

However, this number is still only a preliminary estimate. Further design development and due-diligence studies are needed before the total project cost and the final number of units that can be provided to the community can be confirmed.

**Short Answer:** Approximately 67 homes dependent on future studies and planning to provide confirmation project costs.



### How will adding new housing affect existing infrastructure (e.g. water and sanitary services)?

The wastewater treatment plant was designed with room for growth and can support future housing development. Based on work completed so far, we expect that approximately 67 new homes can be developed through this project and accommodated within the capacity of the existing sewer and water infrastructure. We also recognize that long-term system capacity depends on managing infiltration and flows entering the sewer system, so CCTV inspections have already been scheduled in our Capital Plan to identify and address any issues. CCTV inspections use a small camera inside sewer pipes to assess their condition.

KWL, the engineering firm leading the subdivision feasibility study, is also completing a full review of the water and sewer systems, existing constraints, and the upgrades needed to support continued community growth.

**Short Answer:** Current infrastructure can support additional growth, including an estimated 67 new homes the Nation hopes to provide. We are proactively completing the technical work needed to ensure the water and sewer systems remain reliable as more housing is added.

### What is the Nation's capacity to manage a project of this scale?

At this time, the Nation does not have the internal capacity required to independently manage a project of this size or complexity. Large-scale development that involves multi-phase planning, land development, infrastructure upgrades, and housing development requires specialized technical knowledge and sustained coordination that go beyond what current staffing levels can support.

To ensure the project is delivered responsibly and remains aligned with community priorities, the Nation will work with external specialists throughout the entire process. This includes professionals in project management, land development and planning, civil engineering, infrastructure design, financial oversight, capital planning, housing development, and construction management. Each of these areas provide expertise that is essential for maintaining quality, meeting regulatory requirements, and supporting effective decision making.

The project budget of 46 million dollars includes a dedicated allowance for securing the professional support required to carry out the work. This funding ensures that the Nation can access the technical capacity needed for successful delivery while also creating opportunities for internal staff to participate in decision making, gain experience, and strengthen long-term organizational capacity.

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**Short Answer:** The Nation does not currently have the internal capacity to manage a development project of this scale. External experts will be engaged to provide the required technical and project management support, and the 46-million-dollar budget includes funding to secure this expertise and ensure the project is delivered successfully.

### How will this housing project be delivered, and is it possible to do this in phases?

The project will be delivered through a phased process that can be carried out over multiple years. Engagement with members and direction from Chief and Council indicated an interest in an approach that considers stewardship, sustainability, and the responsible use of land and resources. Based on these discussions, the Nation has chosen to relocate existing homes to our community into the community rather than construct new units on site, as this option aligns with the priorities expressed during engagement and fits within current project constraints.

Although the implementation will be phased, the Nation is requesting financial authorization for the full project at this stage. Securing approval for the total amount allows for more efficient planning, supports consolidated borrowing if required, and reduces the need for repeated financial processes throughout the project timeline. This approach provides clarity for long-term decision making and supports effective coordination across all phases.

**Short Answer:** The housing project will be completed in phases over several years, with the Nation choosing to relocate existing homes into the community based on engagement and identified priorities. Although phased, financial authorization for the full project is being requested now to support efficient planning and potential consolidated borrowing.

### How long will it take for housing to arrive in the community?

The timeline for housing delivery in the community depends on completing the planning, budgeting, and approval steps that ensure financial due diligence and alignment with Nation policies and priorities. If membership approves the project, the project will be reviewed by the Finance and Audit Committee, which evaluates the draft annual budget, capital plan schedules, and project costs to ensure consistency with multi-year financial plans, the strategic plan, and departmental work plans. The project then proceeds to Council, which approves the annual budget and capital project plans and may request additional information or studies to support decision-making.

Once all approvals are in place, the project enters the procurement phase, guided by the Nation's procurement policy for planning, managing, approving, and paying for purchases. Pending membership approval of the January 24 vote and completion of the remaining 'Namgis governmental approvals, a Request For Proposal(RFP) for the required contracts could be issued in spring 2026.

The Nation plans to work with a contractor of supporting housing delivery as efficiently as possible, with all necessary planning and design requirements in place, and aims to begin delivering housing by the end of 2026.

**Short Answer:** Pending membership approval and completion of all required approvals and procurement steps, **the Nation aims to begin delivering housing to the community by the end of 2026.**

### How will the project be awarded?

Due to the scale of this project, a competitive process is required to award the contract. The Nation's Finance Policy outlines the steps of the procurement process, which is designed to ensure that all purchases of goods and services are conducted fairly and transparently, while achieving the best value for the First Nation.

**Short Answer:** This project will be awarded through a competitive process as outlined in the Nation's Finance Policy.

### How are the housing needs of members living off Cormorant Island being addressed?

This project is focused on meeting current housing needs within the community, but it also creates an opportunity for members who live off Cormorant Island to move back if they wish to do so. Although it does not include specific allocations or guarantees for off-island members, the additional homes will increase overall availability and may support those seeking to return. Many off-island members have expressed interest in coming home, and their needs will continue to inform future planning, long-term housing strategies, and the development of additional projects that can more directly address the broader membership.

**Short Answer:** This project increases overall housing availability on Cormorant Island and may create opportunities for off-island members to return, while broader needs will be considered in future planning.

### What does “no immediate costs to members” mean, and will there be future costs?

Members will not be required to cover any costs personally or directly for this project. No individual fees, charges, or contributions will be imposed at present or in the future.

All expenses associated with the project will be met by the Nation as a whole through the designated funding sources outlined in the vote, including own-source revenue, grants, and FNFA financing. These obligations are managed within the Nation’s financial governance framework.

While the Nation will allocate resources for the project, individual members will not bear personal or household expenses as a result.

**Short Answer:** No, members will not be required to cover any costs personally or directly for this project.

## Financial Oversight and Transparency

### How much will this cost? Who will provide the funding for this project, and what funding methods will be used?

The Nation has been working with a housing provider to develop early cost estimates for the project. Current estimates suggest that each home will cost approximately \$372,000 and the land development and required infrastructure averages out to \$278,000 per lot, as the Nation has no remaining serviced bare lots. This works out to a total of about \$650,000 each, prior to applying any of the grants and subsidies we anticipate receiving. These figures are in line with expected industry standard projections for remote island communities.

Key funding opportunities include:

1. **Financing through the First Nation Finance Authority (FNFA)**
  - Interim Funding: Short-term financing (3–5 years) at approximately 3.4% interest, allowing construction to begin immediately without using the Nation’s existing funds.
  - Long-Term Funding: Long-Term loans (Debenture Financing) historically has a 4–5% interest rate. Exact rates will be confirmed if the interim financing is converted to a long-term debenture. Loan terms are fixed for 10 years (rate is locked) and can be amortized up to 30 years.

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2. **Own-Source Revenue:** The Nation has enough cash equity to cover a significant portion of the project costs if chosen. For more information on the Nation's financial situation, refer to the 24/25 Audited Financial Statements.
3. **Grants:** The Nation has identified up to \$30 million in potential grant funding to reduce the use of own-source revenue and borrowing. These grants are not confirmed funding sources.

Construction is planned to begin using FNFA interim financing rather than drawing on own-source savings upfront. This approach allows the project to move forward immediately while preserving the Nation's equity. During construction, the Nation will also pursue all available grants, subsidies, and housing programs to further reduce overall costs.

Once construction is complete and all external funding has been applied, the final net cost of the project will be known. At that point, Chief & Council will decide whether to pay any remaining balance using own-source revenue or convert the interim financing into a long-term FNFA debenture. For units that will be rentals, rent will be set according to the Nation's Housing Policy. Rental revenue is not used to repay the construction loan; instead, it covers operations and maintenance, capital replacement, and helps replenish the Nation's housing revenue streams over time, keeping the housing system sustainable.

**Short Answer:** Each home is estimated to cost approximately \$650,000, including land development and infrastructure. This number does not include grants and subsidies. **The project will be funded through a blended approach using FNFA interim financing, own-source revenue, and grants.** The Nation's total contribution and lending stream will be determined once final costs are determined.

### What measures are in place ensure financial accountability and transparency during this process?

The Nation's Financial Administration Law and Finance Policy are the foundation for ensuring accountability and transparency in how the Nation manages and spends its funds. The Financial Administration Law sets out the legal structure for financial management, defining clear roles, responsibilities, and processes. It also establishes requirements for planning, budgeting, financial reporting, risk management, oversight, and member involvement in financial decisions.

The Finance Policy puts these requirements into practice by detailing procedures for daily financial operations, including budgeting, procurement, asset management, and reporting. Major financial decisions, such as borrowing or spending own-source revenue over \$500,000, must be approved by membership. Following the approval, all expenditures must follow the annual budget, capital plan, and Council resolutions. This framework ensures that members have a direct role in guiding

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significant investments, such as those for community housing, and that all financial activities are conducted fairly and transparently.

**Short Answer:** Major financial decisions require membership approval, and all capital purchases must follow the annual budget, capital plan, and Council resolutions. The Nation's Financial Administration Law and Finance Policy set clear rules for these processes.

### Own source revenue is highlighted as a way this project could be funded, is this something we can afford?

The Nation has enough cash equity in our reserves to cover at least a significant portion of the costs proposed for this project should we choose to go that route. While we are in a position for this to be an option, we want to ensure that the Nations funds are being used in the most optimal way possible. It may be in our best interest to borrow money in combination with seeking grants in order to use our own source revenue for projects with no other funding options.

We have listed own source revenue as one of a few options on the ballot to ensure we keep options open and can decide how best to fund this project as it develops in the future.

For more information on the Nation's financial situation please refer to 24/25 Audited Financial Statements

**Short Answer:** The Nation has enough cash equity to significantly fund the project. We have not yet determined if it is in our best interest to fund it this way at this time.

### Why are members being asked to approve borrowing of up to \$46 million before a detailed repayment plan is finalized?

Under the Nation's Finance Policy, borrowing decisions are governed by clear responsibilities and procedures rather than requiring members to review final repayment figures at the authorization stage. The policy emphasizes that Council is responsible for determining the need for borrowing, evaluating available options, and ensuring that borrowing aligns with the Nation's Financial Administration Law, strategic plan, and long-term financial framework.

For a capital project of this scale—such as relocating housing to Alert Bay—final costs and repayment schedules cannot be confirmed until the design, procurement process, and grant applications are complete. Membership approval at this stage is therefore sought for the upper borrowing limit, which establishes the legal and financial capacity to proceed with planning, design, and applications for external funding programs.

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Once borrowing authority is granted, the Finance and Audit Committee, Senior Management, and the Comptroller will prepare detailed repayment strategies. These will include cash-flow analysis, debt management procedures, and risk assessments as outlined in the Finance Policy's sections on Long-Term Debt and Risk Management. Council will then review and approve the final borrowing terms before any funds are committed, ensuring compliance with policy requirements for monitoring, reporting, and records management.

This process is comparable to obtaining pre-approval for a mortgage: members approve the maximum borrowing capacity first, while the specific repayment plan is finalized once actual costs and funding sources are confirmed. This staged approach ensures that the Nation can move forward responsibly, without committing to expenditures that have not been properly vetted or approved.

**Short Answer:** Under the Nation's Finance Policy, members authorize the maximum borrowing limit to allow planning, design, and funding applications to proceed, while **detailed repayment plans are prepared internally and reviewed by Council before any funds are spent.**