# PLANNING A HOUSING SUBSIDY

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## First Nation Housing Subsidy

#### A Housing Deficit = A First Nation Housing Subsidy

- If your First Nation pays the housing deficit, you should consider the deficit as a First Nation Housing Subsidy.
- A **First Nation Housing Subsidy** isn't 'new' money, rather it is how the First Nation plans the use of existing financial resources.

### DOES YOUR FIRST NATION SUBSIDIZE HOUSING?

- Operating deficits occur when expenses exceed revenue and when there are unplanned or emergency repairs, cost overruns, rental arrears, vacancies etc.
- Does your First Nation operate with a housing deficit that is paid for by the community using own source revenue or other budgets?
- When this happens on a reoccurring basis it is should be considered a First Nation housing subsidy and be planned for.
- By planning for the First Nation housing subsidy, we will increase accountability and responsibility for how we spend community funds.

#### Why Does a First Nation Subsidize Housing?

- What is the history of the community housing subsidy?
- Was this a formal decision? If so, made by whom, when and why?
- How much does the housing subsidy cost per home, per year?
- Where does the money come from?
- Is it affordable for the First Nation?
- Is it sustainable?

#### Planning A First Nation Housing Subsidy

- How much do you need for each housing program and service?
- Is this affordable for the First Nation?
- How long will the housing subsidy be needed?
- Where can you get the money from and is it an ongoing and reliable source?
- Should all homes be subsidized or serviced equally? Consider household incomes, location of the home, household composition, age/condition of the home, etc.
- In consultation with finance, prepare a briefing note to Council requesting a formal First Nation housing subsidy. Include this in the First Nation annual budgets and audits.

#### INCLUDE IN YOUR HOUSING POLICY:

- Confirmation of which programs or services will be subsidized.
- Details on how subsidies will be calculated/determined including eligibility criteria for the subsidy.
- Confirmation as to whether all occupants/homes will be subsidized equally if not, confirm how the subsidy will be applied.
- How often will amounts of subsidy be reviewed/revised.
- Be sure to include housing subsidy amount in the lease agreement and review annually.

### COMMUNICATION ABOUT SUBSIDIES

- What does the membership need to know?
  - Who is eligible, how much does it cost the community each year.
- What does Chief and Council need to know?
  - Where the money for the subsidy comes from, is the subsidy affecting other programs/services, is the subsidy economically sustainable?
- What does the occupant needs to know?
  - How the community is supporting them, the amount of the First Nation housing subsidy and how long it will be available for.

#### A FIRST NATION HOUSING SUBSIDY IS A GOOD THING IF:

- It assists in providing suitable, adequate and affordable housing to eligible members within budget.
- Makes living in the community more attractive and practical and increases on reserve residency.
- Provides a reliable revenue that is used for ongoing property management.
- Does not jeopardize other First Nation programs, budgets or services.

#### Questions

## Thank You

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