

Governance and Policy - Funding

Strategies from on-reserve communities



Housing is expensive.

What can help communities make housing funding work?

Housing funding comes in many ways:

- **Formula:** based on number of reserve residents
- **Project driven:** need to write and submit applications
- **Mortgage loans:** lots of paperwork and planning

There may be multiple agreements in place for housing, and each has its own requirements. Knowing which program or loan needs what, and planning for it, helps.

Having staff and leadership who have the skills to write good applications can help you secure funding. Some communities hire outside consultants to help.

The more houses, the more staff needed. If you build more houses, you will need more staff to support them. Budget not just for new houses, but for additional staff.

Emergencies and maintenance take up a huge portion of housing budgets.

Tenant training, rental and repair programs, cyclical inspections, and keeping track with good data help keep costs down.

Sometimes the cheapest might not be the best, if you have to replace it often. Sometimes it saves money in the long run to buy good quality.

What do you do to manage housing funding? What is needed to manage housing funding?

