

# Governance and Policy: Housing funding

Grants, subsidies, loans and more



## *Getting housing funding is complex. What money is available for housing?*

Indigenous Services Canada: core funding. This formula-based funding calculates such things as on-reserve population and remoteness. *First Nations are calling for this formula to be reviewed and revised.*

Indigenous Services Canada: proposal-based funding. Nations can write proposals for special funding. These funding pools and calls change often, and are sometimes last minute. It's a good idea to have proposals ready.

Band-based capital (core funding). These funds can be put towards many kinds of projects, including housing.

Own-source revenue. Nations control income from their own sources (Nation-owned businesses, rentals, etc.) and can choose to invest in housing.



External funding for community development. Communities have used partnerships to fund and build housing: Habitat for Humanity, industry partners, and other initiatives. *Good partnerships for housing.*

CMHC: Canada Mortgage and Housing Corporation. CMHC has many programs for on-reserve housing, including new builds, renovations, direct loans, and grants, plus special initiatives such as shelter housing and hiring students.

*What funding have you used? What is needed to improve housing funding?*