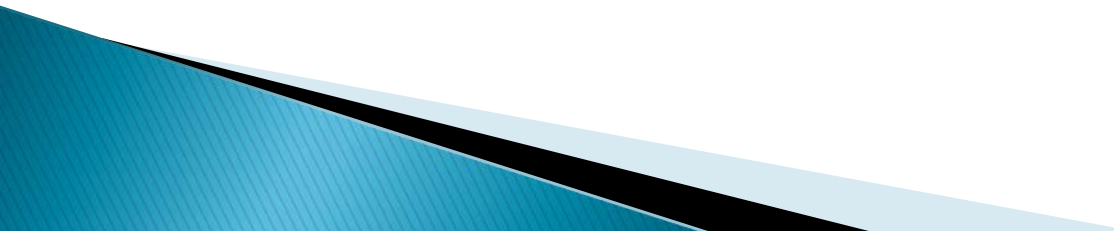


Making Houses Home: Housing As An Asset

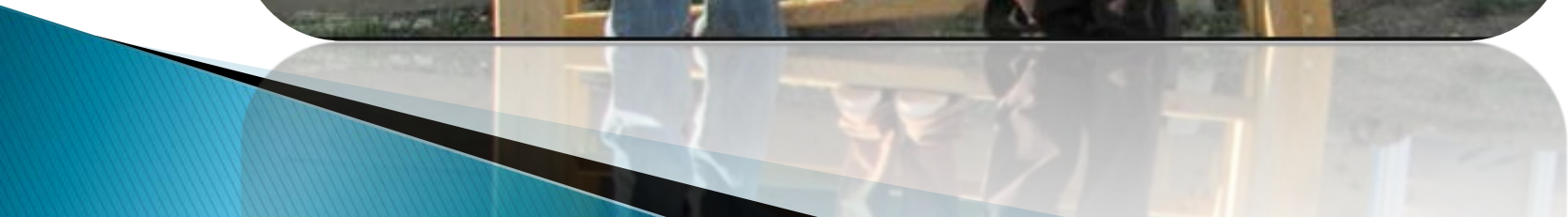


Definitions:

- ▶ **ASSET**: Valuable or Useful Person, thing or property

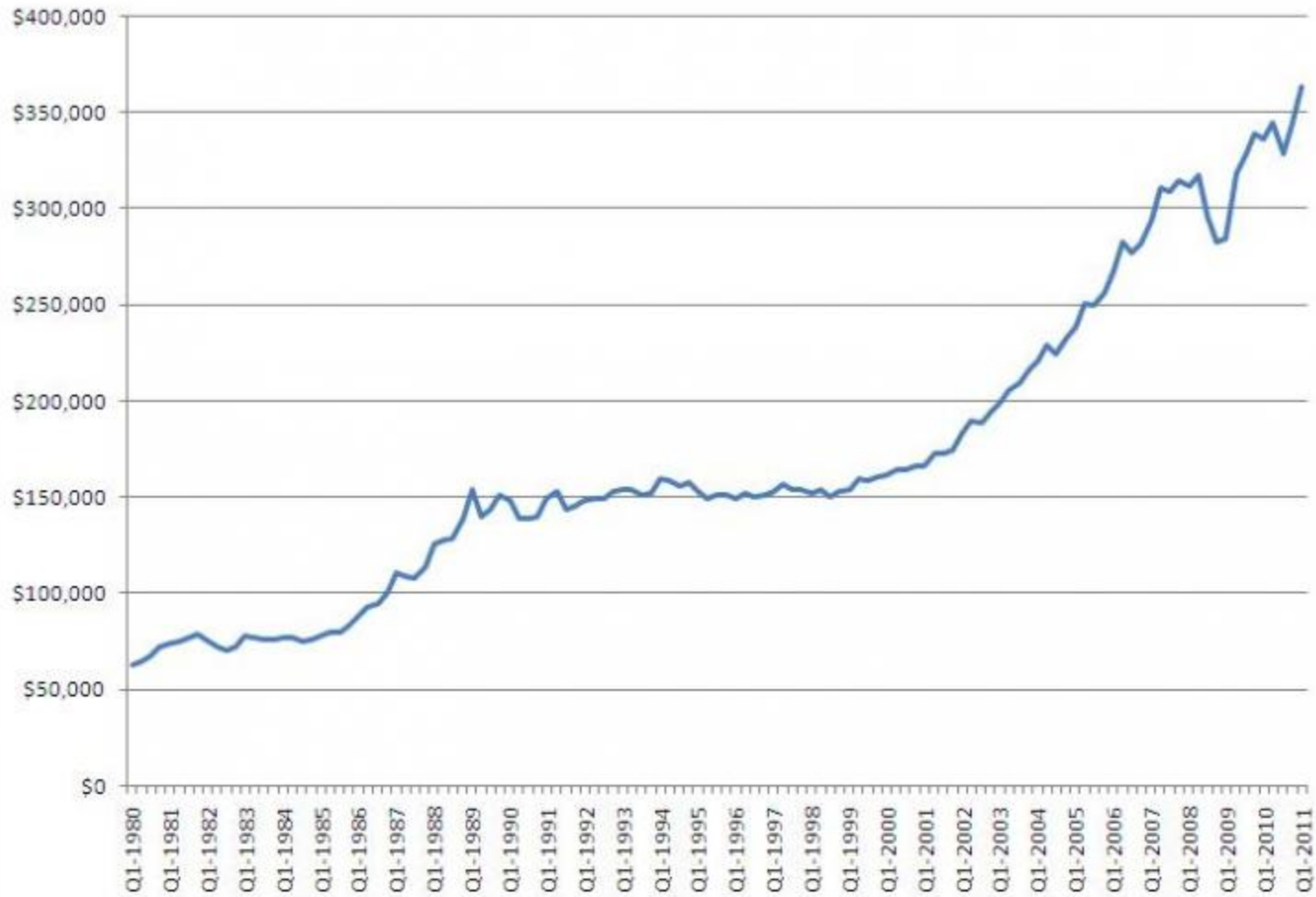
 - ▶ **LIABILITY**: Hinderance, Disadvantage ,
Obligation
- 







House prices in Canada



www.TheEconomicAnalyst.com

Source: CREA





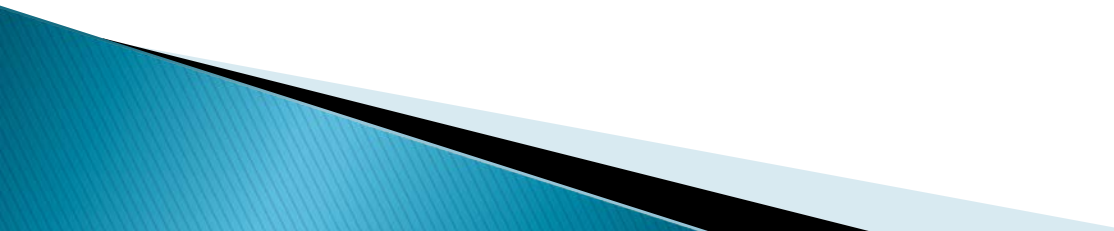


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More First Nation Examples of Housing as an Asset



Seabird Island First Nation



Ahousaht First Nation



Touske First Nation



Old Massett First Nation



Kanawake First Nation



Eagle Lake First Nation



Wiwemikong First Nation

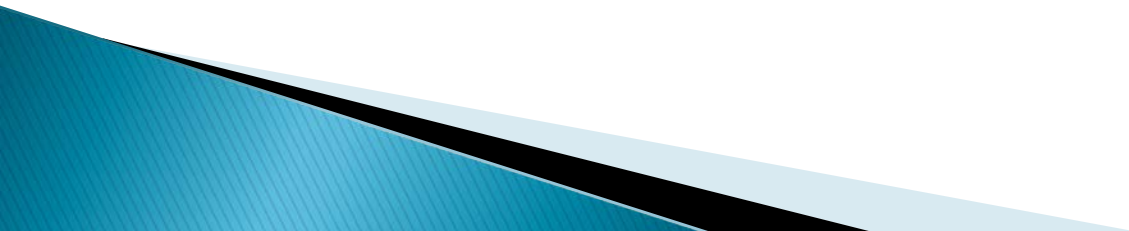


Saugeen First Nation

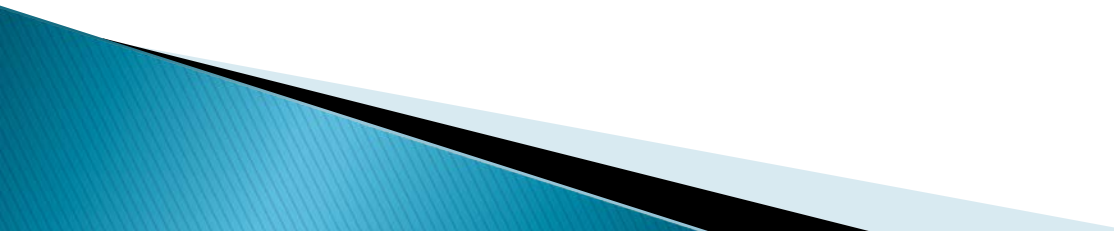




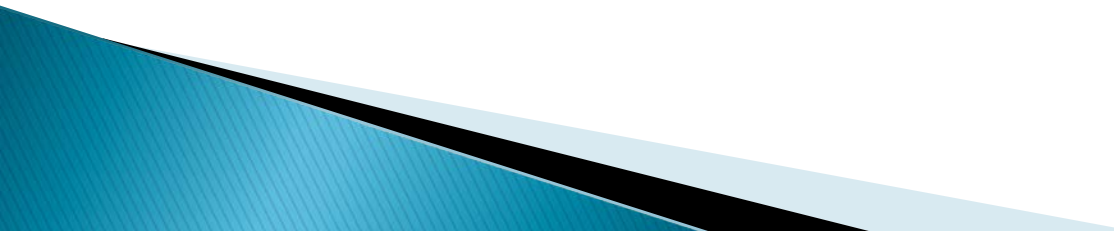
How do we Achieve Housing as an Asset?



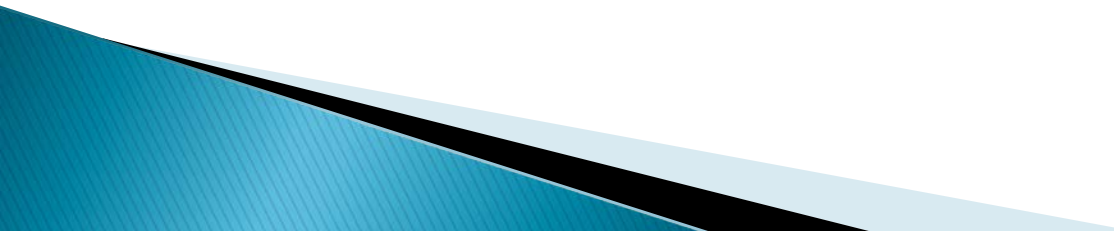
Housing as an Asset: Key Elements

- Separation of politics from the day to day management of the housing portfolio
 - Long term vision and strategic planning
 - Professional management and administration
 - An accurate assessment of FN conditions and FN needs
 - Clearly defined and enforced housing policy
- 

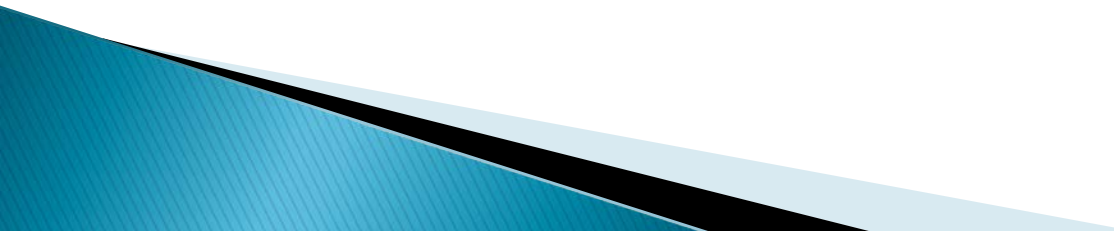
Key Elements Continued

- Creative financial solutions
 - Technically appropriate and affordable design
 - Skilled and productive workforce
 - Community participation and motivated occupancy
 - Linkages to Economic Development and long-term Community Planning and investment
- 

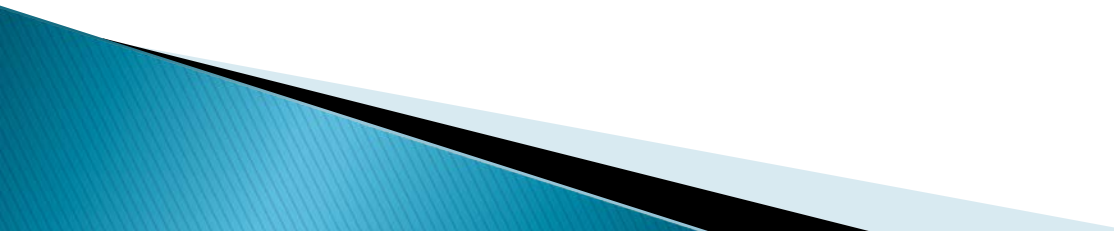
Financial Considerations

- ▶ Do you have sustainable revenue streams to cover the costs of:
 - ▶ New Construction
 - ▶ Renovating and Repairing
 - ▶ Operating and Maintenance
 - ▶ Replacement Reserve
 - ▶ Infrastructure
 - ▶ Other Related Expenses
- 

Have you Undertaken a Detailed Analysis of all Existing and Potential Revenue Streams?

- ▶ Rental Revenues
 - ▶ Mortgage Payments
 - ▶ Federal and Provincial Programs
 - ▶ Private Lenders
 - ▶ Sweat Equity
 - ▶ Habitat for Humanity
 - ▶ Partnerships (Industry, Tribal Counsels, Other First Nations)
- 

Have you completed a detailed review of all housing related expenditures?

- ▶ Are expenditures in line with industry standards?
 - ▶ Can you reduce your housing expenditures?
- 



“Change our minds. Change our lives.”



“Political Will”

