

# Managing Housing Tenures

Roxanne Harper



Turtle Island Associates

# HOUSING TENURES

Which housing tenures are offered in your community?

- ▶ Rental - The First Nation is the owner and provides housing to an eligible tenant.
- ▶ Rent to Own: The First Nation is the owner and provides rental housing to an eligible tenant who is working toward homeownership which is usually earned if the tenant complies with specific occupancy requirements.
- ▶ Homeownership: The occupant is the owner and may or may not receive assistance from the First Nation.

## QUESTIONS TO CONSIDER

- ▶ Are all houses and all occupants the same?
- ▶ Does every occupant have the same housing needs?
- ▶ Must the First Nation treat all occupants in the same manner?
- ▶ Do housing needs change?
- ▶ Should a First Nation offer different housing options?
- ▶ How does the First Nation currently manage different tenures?

# MANAGING HOUSING TENURES

Each First Nation determines how they will manage the different tenures within their housing portfolio:

- ▶ A housing policy should be developed for each tenure.
- ▶ Housing budgets and sustainability plans should be in place.
- ▶ The First Nation should confirm what support will be provided to occupants.
- ▶ The First Nation must define ownership and obligations which are usually different for each tenure.

# DEFINING OWNERSHIP AND OBLIGATIONS

## Ownership

- ▶ Who owns the home?
- ▶ Who grants occupancy?
- ▶ Who has the authority to alter or change the home?

## Obligations

- ▶ Who is responsible for the financial obligations such as capital expenditures?
- ▶ Who provides and pays for services to the home?
- ▶ Who provides and pays for maintenance and repairs?

# FINANCIAL CONSIDERATIONS

- ▶ Develop a sustainability plan; consider all costs (current and future).
- ▶ If the housing project operates at a deficit, confirm why this is happening and plan to deal with it.
- ▶ Identify changes required to the policy to support economic sustainability.
- ▶ Consider if expenses can be reduced or if revenues can be increased.
- ▶ Confirm maintenance and repair budgets.

# PHYSICAL CONSIDERATIONS

- ▶ Develop and enforce minimum property standards.
- ▶ Provide direction to occupants on maintenance and/or repairs.
- ▶ For First Nation owned assets, confirm the condition of unit on a regular basis.
- ▶ Develop and follow a property management plan.
- ▶ Address tenant damage or neglect promptly and without exception.

# QUESTIONS