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**NOW ACCEPTING NEW
CLIENTS FOR 2026**


**31 years experience in FN
Finance & Housing**

- Housing Policy
- Homeownership
- Strategic Planning
- Housing Needs Assessment
- CMHC Section 95
- Financial management training
- Property Management Training
- Developing non-CMHC rental projects / Housing Authorities
- Consulting / Housing Authority




Establishing a Housing Authority

Housing Authority

- ▶ An arm's length housing management body that manages, operates and administers housing on behalf of Chief and Council.
 - ▶ Chief and Council empowers this body to make these decisions without any interference
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Advantages of Housing Authority

- ▶ Takes the politics out of housing
 - ▶ Decisions are made quickly and effectively
 - ▶ Frees up Chief & Councils time to manage other issues
 - ▶ Build safe, adequate and affordable housing
 - ▶ Housing policy that is up-to-date and covers all areas of housing
 - ▶ Operate housing as a business
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Function	Band Administration	Housing Authority
1) Governance		
Appoint / Remove Board Members	√	
Develop Policies and amendments including Housing Policy		√
Human Resources – Hiring, Firing, discipling and supervising Housing Staff and salary adjustments	√	
Amend the Charter as required (recommend to Council)	√	√
Report to Community - Annual Report to members		√
2) Housing Program		
Band Rentals		√
Evictions,		√
Tenant Selection		√
Maintenance		√
Replacement Reserve management		√
Arrears Management		√
Tenant Selection Criteria		√
Renovations Program		√
Homeownership Program – Make recommendation to Council – Mortgage Guarantee Required	√	√
Approve New Construction Projects – Recommendation to Council – Mortgage Guarantee Required	√	√
3) Finance		
Finance Policy	√	
Approve Housing Operating Budget		√
Review and Approve Monthly Financial Reports		√
Appoint Auditor	√	
4) Planning		
Planning – Strategic Plan, Operating Budget, Operational Plan – Approved by Council	√	√
Ensure Multi Year Housing plan is developed		√
Housing Policy Updates and Policy Changes – Must be approved by Chief & Council	√	√

Step 1 – Are we Ready

- ▶ Three areas the First Nation should review in order to determine if they are ready
 - Governance & Administration
 - Finance
 - Housing
- ▶ A gap analysis should be done identifying any gaps and what needs to be done to close those gaps

Governance & Administration

Policies / Practices	Item to Review	GAPS
Personnel Policy	Up to date	Delegation
Terms of Reference	Roles & Responsibilities	Update
Finance Policy	Spending authorities / POs	Consistent use of POs
Conflict of Interest	Employees / Committee	Signed by all?
Jobs description	Up to date	Reporting
Appeals Process	Fair / Transparent	No process established
FN controlled organizations	Economic Development Corp	Reporting relationship and governance issues

Finance

Finance Area	Area of Review	GAP
FN Surplus / (deficit)	As of % of Gross Revenue	Deficit / Breakeven
Working Capital	Positive / (negative)	Ability to meet financial obligations
Own Source Revenues	Outside Enterprises	Positive / (negative)

Housing

Area of Review	Area of Concern	GAP
Adequate Staffing	Lack of qualified staff	Training / Capacity Development
Rental Arrears	Enforcement of Default Management	Update Collections / Training
Housing Policy	Up to date – MRP	MRP/ Governance / Collections / Tenant selection
Financial Position	Deficit / Surplus	Increase revenue / monitor expenses – Financial Management
Evidence of Rental Regime	Support from community / C&C	Capacity Development Housing Management

Conclusions

- ▶ If FN feels that all three areas are adequate – proceed to development
- ▶ If not – fill gaps
 - Develop timeline
 - Phase in approach
 - Work on improving operations
 - Adjust Terms of Reference gradually giving Housing Committee more responsibility

Phase 2 – Planning & Research

- ▶ The following areas need to be developed and researched as part of the development. Planning is key to the successful development of a housing authority
 - Data Collection
 - Legal
 - Strategic Plan
 - Business Plan
 - Board Governance Manual


Data Collection

Database	Source	Information
ACRS	ISC	State of housing / number of homes / service lots
IRS	ISC / Membership	Demographics / growth projections
PCR	CMHC	State of rental stock
Community Plan	FN / ISC	Future direction of FN
Economic Development Corp	FN	Governance Issues / Policies
Major Capital Plan	FN	Future expansion of existing infrastructure
Funding Sources	ISC / CMHC / Own Source Revenues / Rents / FNMHF	Construction funding/ Capacity Development/Renos


Legal

Corporate Structure	Issues / Benefits	Comments
Not for Profit	What if there is a profit?	Tax implications
Share Capital	Income Taxable	Shareholder
Limited Partnership	Profits paid to FN are not taxable FN fully protected from any liabilities related to the Housing Authority	FNs are adopting this structure for their Ec. Dev Corps. and Housing Authorities

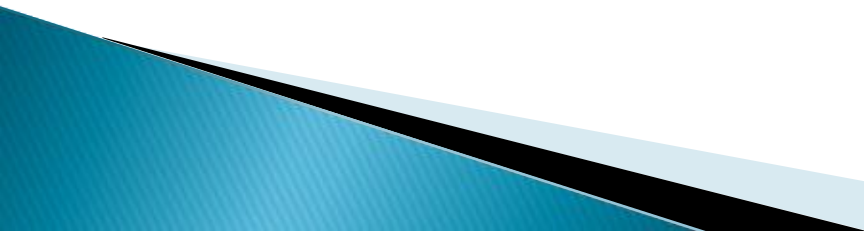
Strategic Plan

- ▶ A strategic plan is an organizational management activity that is used to set priorities, focus energy and resources in developing an overall strategy or direction.
 - ▶ This means setting goals, determining actions in achieving goals and mobilizing resources to execute actions.
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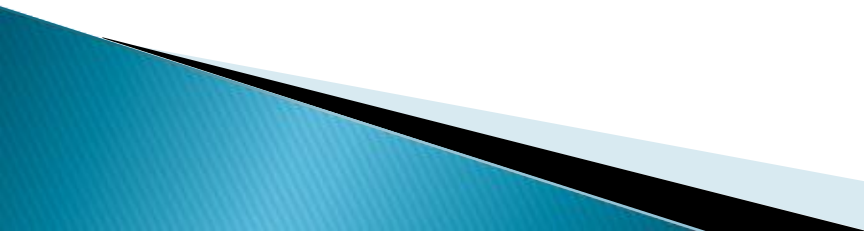
Strategic Plan

- ▶ For a Housing Authority this means where are we today in terms of housing, where do we want to be in five years, ten years and how do we achieve these goals.
 - ▶ What types of housing, needs assessment based on demographics and growth projections
 - ▶ Funding sources
 - ▶ Homeownership strategy
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Business Plan

- ▶ The business plan will define the Housing Authority's activities and organization, and how it will be successful.
 - ▶ Detailed financial plan including projected operating cost, revenue streams, capital cost
 - ▶ SWOT analysis / Staffing
 - ▶ The business plan should be detailed enough so that a performance review of the organization can be done to compare planned action against actual results.
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Board Governance Manual

- ▶ The Board Governance Manual is designed to provide directors with an overview of the organization and the structures and methods by which the organization is governed.
 - ▶ The Board of Directors of the Housing Authority is responsible for providing the strategic leadership necessary to establish and review the Housing Authority's vision, mandate and corporate goals and objectives.
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Board Governance Manual

- ▶ As part of the recruitment process, each board member should be provided with training on their roles and responsibilities as well as a review of the Board Governance Manual.
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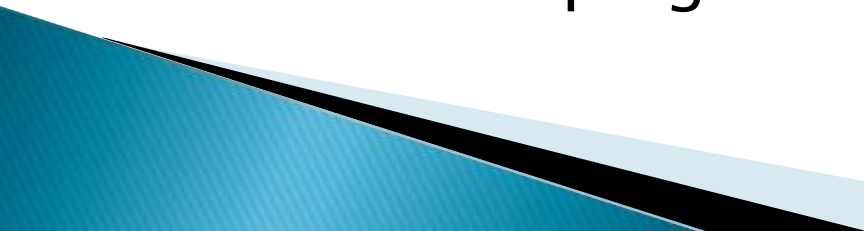
Board Governance Manual

Item	Purpose / description
Overview	Legal structure / goals / vision
Board Structure	Number of Members / skills desired / appointment process, Term (TOR)
Board Charter	Internal Control / Risk Management
Directors Term of Reference	Powers and Duties
Board Chair / Vice Chair / Staff	Organizational Chart /Job Descriptions
Planning & Reporting	Business Plan, Finance, Strategic Plan, budgets, audits
Other	Housing policy, Finance Policy, Risk Management Plan,

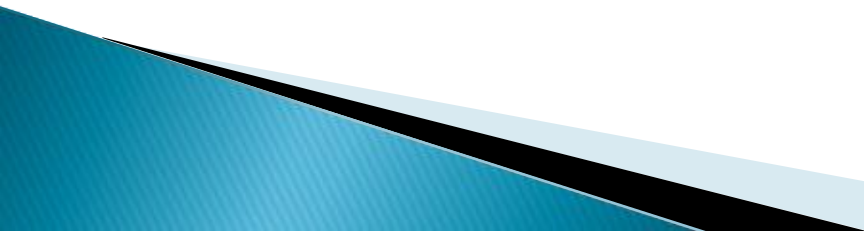
Step 3 – Implementation Plan

- ▶ In developing a housing authority an implementation plan should be developed. This should include:
 - Project Team
 - Community Meetings / Engagements
 - Resource Plan
 - Chief & Council Approval
 - Board Recruitment & Training
 - Governance Issues
 - Monitoring
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Project Team

- ▶ A committee or working group made up of stakeholders should be formed to oversee the development and implementation of the Housing Authority.
 - ▶ This could include Housing Staff, Band Manager, Housing Committee members, Council Representative, Finance and legal.
 - ▶ They should meet regularly to supervise the staff, consultants and other personal who are tasked with developing all of the policies.
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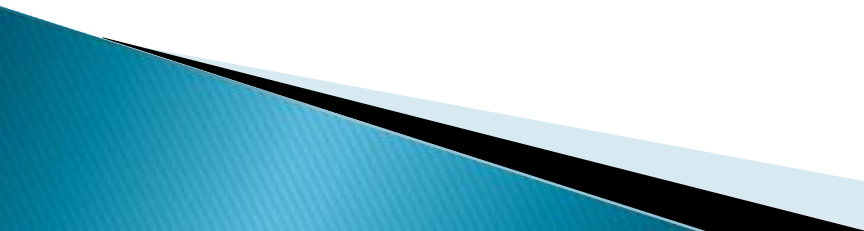
Community Meetings

- ▶ Before, during and after the development of the Housing Authority, community consultations and information sessions should be held in the community. The purpose is not only to inform membership of the benefits but to get their input and support
 - ▶ Getting their input is key to developing consensus on the proposed Housing Authority. Community sessions should provide an opportunity for all views to be heard, as well as concerns.
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Resource Plan

Item	Description	Resources Required	Target Completion Date
Business Plan	Financial and Operational plan	Consultant, Lawyer, Auditor Finance & Housing Staff	End of Q1
Housing Needs Assessment	Units needs, type, renovations	ACRS, IRIS, Housing Staff Consultant	End of Q2
Board Recruitment	Recruit Board with desired skills	HR, Staff, C&C	End of Q3

Chief & Council Approval

- ▶ Once all the policies and documents have been finalized – approval from Chief & Council be required.
 - ▶ BCR should include transfer of all housing activities to the Authority
 - ▶ Inform AANDC, Bank, CMHC of Housing Authority
 - ▶ Letter of direction transferring mortgage(s) subsidy(ies) and other relevant financial instruments to Housing Authority
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Chief & Council Approval

- ▶ For legal purposes, all existing and future CMHC Section 95 projects will remain in FN name. Letter of direction will be required.

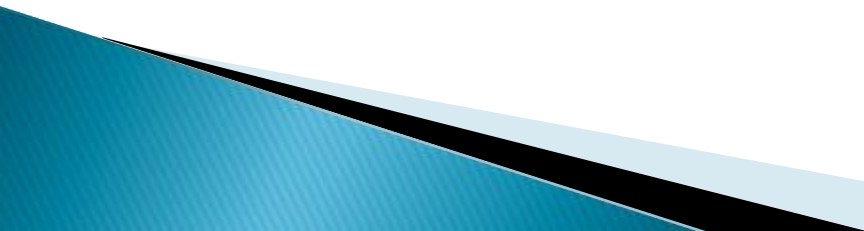
Board Recruitment & Training

- ▶ Advertise board positions, along with desired skills required and any benefits – i.e. Remuneration
- ▶ Training plan to educate and train members on duties and Board Governance Manual
- ▶ Sign Conflict of Interest – Confidentiality
- ▶ Back up plan if not enough candidates apply
Could include:
 - Re-posting of positions
 - Appointment of current Housing Committee members or Council reps or community members

Governance Issues

- ▶ Staff of existing housing authorities and some economic development corporations still report to band administrator –
Operational and HR issues
 - ▶ Band Finance units still manage transactions of authority or corporation.
 - ▶ Don't have capacity or qualified staff to do finance.
 - ▶ Seems to work well – saves money
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Monitoring

- ▶ A process to monitor the effectiveness and success of the Housing Authority should be developed.
 - ▶ This could include monitoring number of appeals, complaints and whether decisions are being made in accordance with policy vs. decisions being made as an exception to policy.
 - ▶ Other measurements could include comparing planned goals in the business plan against what was actually accomplished. Identify any shortfalls and reasons for the shortfalls.
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▶ Thank you