

READINESS GUIDE

PREPARING FOR
HOUSING DEVELOPMENTS
ON FIRST NATION RESERVES



KÎYÂNAW KEHITÔTAMAHK

OUR APPROACH

This Readiness Guide was developed in 2026 by SevGen Consulting Inc. (sevgen.ca) in partnership with the Rural Development Network (RDN).

RDN is a non-profit organization that collaborates with rural, remote, and Indigenous communities and organizations in Canada to identify and bring focus to local issues, build capacity, and develop innovative solutions to social and economic challenges.

SevGen Consulting Inc. is a multi-disciplinary, 100% Indigenous-owned management consulting firm based in Maskwacîs, Alberta, offering innovative and meaningful solutions within an Indigenous context that promote equity, collaboration and inclusion.



This toolkit is made possible thanks to the generous support of the Canada Mortgage and Housing Corporation (CMHC).

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Introduction

The **purpose** of this Readiness Guide is to help First Nations prepare internally for housing developments in a way that is strategic, reflective, and grounded in **Nation-building**. The intended audience is First Nation housing departments, their Chief and Councils, and the operational teams that support housing development on reserves in Canada.

The guide engages users in **reflecting** on the critical components that contribute to housing development success. This allows the process to be **adaptable** to individual nations, rather than prescriptive, to maximize the value it can bring to First Nations that vary widely in culture, geography, population, capacity, legal frameworks, and governance models.

First Nation housing departments consistently experience barriers that make planning difficult and often reactive rather than strategic. This common reality has shaped the need for a **readiness-based** approach.

Language and Terms

The terms used in this guide are intended for **clarity and consistency**, but they may not reflect the terminology used by every First Nation. For example, the guide uses the terms *membership* and *member*, but some Nations may prefer the terms *citizen* or another Nation-specific term. Likewise, the terms *nation*, *community*, and *band* may sometimes be used interchangeably for the purpose of readability, but this is not intended to diminish or overwrite the specific language, governance traditions, or identity of any First Nation. **Where possible, readers are encouraged to adapt the language to fit their own Nation's values, governance structure, and preferred terminology.**

Grounding Principles

This guide is grounded in four principles that frame how the housing readiness process can be understood and pursued.

1

**Right to
Housing**

2

**Government's
Fiduciary
Duties**

3

**Housing
as an
Ecosystem**

4

**First Nation-
Led Approach**

1 Right to Housing

Housing is not merely a program or a construction commitment. It is a human right. For First Nations, the right to housing includes the right to **safe, secure, adequate, accessible, affordable, and culturally appropriate** homes. A readiness approach must therefore consider how it strengthens a Nation's ability to advance the right to housing.

2 Government's Fiduciary Duties

The Government of Canada has **legal, constitutional, treaty-based, and fiduciary obligations** to First Nations. Housing readiness must recognize that most First Nations in Canada are still working within restrictive systems shaped by colonial policy and structural inequities. This guide supports First Nations in strengthening their own systems while reinforcing the expectation that the Government of Canada must **fulfill its obligations**.

3 Housing as an Ecosystem

First Nations often view housing as one integral part of an ecosystem that is **holistic and includes health, environmental sustainability, land stewardship, and local economies**. This reflects that housing is connected to a network of natural, social, and economic assets that directly impact the wellbeing of First Nations and the health of their communities. Readiness means understanding how these parts connect and considering how the Nation can strengthen the systems in place to support them collectively.

4 First Nation-Led Approach

This guide is built on the principle that First Nations must lead their housing development. Housing innovations and decisions should be rooted in a **Nation's values, priorities, governance structures, and long-term vision**. External programs and standards may support the work, but they should not define a Nation's path. A First Nation-led approach is one where First Nations are not simply responding to funding programs and opportunities but developing housing on their own terms as part of their Nation-building efforts.

How to Use This Guide

The Readiness Guide is structured around three core planning areas that contribute to the foundation of a strong and sustainable housing system:

1. **Governance**
2. **Human Resources**
3. **Financial Resources**

Each planning area is organized into two components:

1. **Key deliverables** – to define what resources can be developed to support housing developments
2. **Strategic planning prompts** – to support high-level discussions and decision-making

Governance

Sound governance structures define who is responsible for housing, how decisions are made, and how the community's vision for housing is protected and implemented over time. It provides guidelines for housing management and political process, ensures members are treated fairly, and creates the conditions for long-term planning and investment.

This Section Covers:

- *Housing Strategy*
- *Governance Model*
- *Housing Policy*

Human Resources

A housing program is only as strong as the people who run it. Human Resources readiness means having the right roles, skills, and staff supports in place, and a plan to build capacity over time. Strengthening Human Resources reduces reliance on external providers and ensures continuity as leadership and staff change.

This Section Covers:

- *Housing Human Resources Strategy*

Financial Resources

Sustainable housing requires sustainable financing. Financial readiness means understanding revenues, expenses, and long-term capital needs, and having the systems to manage them. A strong financial foundation enhances the capacity for First Nation-led housing and ensures that investments benefit future generations.

This Section Covers:

- *Housing Financial Strategy*

Governance

Strengthening Leadership, Authority, and Accountability

Strong governance is thought to be the single most important factor in the success of housing developments on reserve. It supports the transition from federally-controlled systems to Nation-controlled housing ecosystems.

When in place, strong governance structures lead to consistent decisions, reduce political pressure, and enable the enforcement of policies. The right governance structure clearly defines who makes decisions, how decisions are made, and ensures that access to housing is based on community-defined priorities. For First Nations, governance is a critical Nation-building tool that is an expression of nationhood, jurisdiction, and responsibility to community members and future generations.

What should you be planning for?

Housing Strategy

A long-term plan that defines the community's vision for housing, identifies the current housing stock and future needs, and sets targets for new builds, renovations, and maintenance.

Governance Model

A variety of governance models are available, ranging from direct Band Council administration to independent, arm's-length authorities. These models are increasingly designed to foster self-determination, financial sustainability, and cultural relevance.

Housing Policy

A written, approved policy covering ownership, rentals, repairs, maintenance, and allocation.

EcoTrust Canada, in collaboration with First Nation housing professionals, has identified five principles of good housing governance. These include:

Community stewardship, involvement, and “buy-in”: The community is actively engaged in every stage of housing development, all the way from design through to implementation and monitoring.

A **localized and circular supply chain:** The materials and supplies being used to construct and maintain houses come from nearby and Nation-owned sources as much as possible.

Local resource capacity to fulfill housing goals: Housing developments are constructed by Nation-sourced resources, including financial resources and human resources. Skilled community members are managing every stage of housing development.

A plan that includes the **long-term vision** of sustainable community development – the community has defined its vision for housing and how it contributes to all aspects of community, including health, education, and the economy.

Culturally, climatically, and socially relevant designs: Land use and building design and construction are aligned with cultural values, meet social and environmental needs, and help to protect the community from the impacts of climate change.

([Link to source](#))

KEY READINESS DELIVERABLE: Housing Strategy

A housing strategy is a long-term roadmap that guides how a First Nation plans, develops, manages, and sustains housing for its members. Housing strategies vary from nation to nation and reflect their identity and housing journey, available resources and capacity, and what matters most to their membership. These plans illustrate the current state of housing, what the community wants for the future, and how housing will contribute to quality of life in other areas, such as education, health and wellbeing, safety, and economic development. Housing strategies often highlight the histories and government policies that have created current housing situations, with a focus on the right to housing and holding the government accountable to its fiduciary duties.

The following reference table identifies common content areas found in housing strategies, with some guiding questions and steps your housing department and Chief and Council can work through to develop a housing strategy unique to your nation. Consider other content to include that reflects the needs of your membership.

Focus Area	Guiding Questions	Who to Involve and Example Steps
Vision, Values and Cultural Foundation	<ul style="list-style-type: none"> • What are our Nation's core values and how should they be reflected in housing? • What does 'home' mean to our members? • How do we ensure housing reflects culture, language, and traditions? • What are our members' long-term aspirations for how the community should look and feel? • How do we balance traditional ways of living with modern housing realities (e.g., density, cost)? 	<p>Who to Involve: Elders, Chief and Council, youth, housing department, all members (for engagement)</p> <p>Example Steps:</p> <p>STEP 1: Engage the community to gather foundational values and goals for housing</p> <p>STEP 2: Review goals and visions within existing Nation plans or vision documents to ensure alignment</p> <p>STEP 3: Draft a vision statement for housing that reflects community input</p> <p>STEP 4: Present and validate the goals and vision with membership before finalizing</p>
Community Needs Assessment	<ul style="list-style-type: none"> • What is our current and projected population growth over the next 10–20 years? • What are our key demographic groups facing housing need (e.g., Elders, youth, single parents, people with disabilities, students, families)? • How many members live on and off reserve? • How many members currently live in overcrowded conditions? • How many off-reserve members wish to return home? • What is the average household size? • What is the income distribution of our members? • What proportion of members are renters, owners, or on a waiting list? (if applicable) 	<p>Who to Involve: Elders, Chief and Council, housing department, planning staff, membership services department, all members (for engagement)</p> <p>Example Steps:</p> <p>STEP 1: Review existing membership data from Membership Services</p> <p>STEP 2: Engage members to gather input on housing needs and preferences regarding housing types</p> <p>STEP 3: Compile and analyze results</p> <p>STEP 4: Present findings to Chief and Council and the broader community</p> <p>STEP 5: Plan to repeat engagement regularly (such as every 3 to 5 years) to ensure community priorities are informing all housing development</p>

Focus Area	Guiding Questions	Who to Involve and Example Steps
Housing Inventory	<ul style="list-style-type: none"> • What types of housing do we currently operate (rental, ownership, supportive, emergency, etc.)? • How many housing units do we currently have? What is their age and condition? • Are units accessible and adaptable for the elderly and persons with disabilities? • How many units are in need of major repairs? • Do we have an emergency repair program? Is it adequately funded? • What is our current rental rate structure, and is it financially sustainable? (if applicable) • What is our current allotment (homeownership) program, and how are allotments allocated? 	<p>Who to Involve: Housing department and other nation staff, including those working in planning, utilities and lands, as needed</p> <p>Example Steps:</p> <p>STEP 1: Develop an inventory of all Nation-owned housing units</p> <p>STEP 2: Conduct condition assessments of all units</p> <p>STEP 3: Review current rental rates compared to market rates and maintenance costs (if applicable)</p> <p>STEP 4: Document current program and housing gaps (e.g., no emergency housing, long waiting lists)</p> <p>STEP 5: Present findings to Chief and Council</p>
Lands Inventory	<ul style="list-style-type: none"> • What lands do we own or control? • What lands could be developed for housing? • What are the servicing requirements (water, sewer, road access) for each site, and what are the costs? • Are there any environmental, cultural, or other considerations on potential sites? • Are there lands that are underutilized or leased to non-members that could be transitioned for housing? • Are there opportunities to re-acquire lands? • Which sites are most feasible for near-term development vs. long-term? • What housing types and densities are appropriate for each site? • Are there opportunities for subdivision of existing lots to create additional units? 	<p>Who to Involve: Housing department, lands department, and other nation staff, including those working in planning, utilities, and legal, as needed</p> <p>Example Steps:</p> <p>STEP 1: Conduct a land inventory assessment</p> <p>STEP 2: Assess servicing needs and estimated costs for each potential development site</p> <p>STEP 3: Rank sites by development potential (cultural suitability, accessibility, servicing)</p> <p>STEP 4: Engage legal counsel to explore any lands re-acquisition opportunities</p> <p>STEP 5: Explore subdivision programs for underutilized lots</p> <p>STEP 6: Present the phased plan to Chief and Council and members for input</p>
Housing Development	<ul style="list-style-type: none"> • How many new housing units do we need to build over the life of this housing strategy? • What mix of housing types do we need (single-family, multi-family, townhouses, apartments)? • Is there an interest for higher-density multi-family housing to maximize limited land? • What are current construction costs per square foot in our region? • How many units can we realistically deliver per year based on funding and staff capacity? • Are we planning for multi-generational housing options? • How will we ensure future housing is accessible and adaptable for aging and members and those with disabilities? 	<p>Who to Involve: Housing department and other nation staff, including those working in planning, utilities and lands, as needed</p> <p>Example Steps:</p> <p>STEP 1: Use the needs assessment to identify the total number of units and types of housing required</p> <p>STEP 2: Based on the lands inventory, develop site-specific development plans to identify which sites will be developed in the next 10-20 years</p> <p>STEP 3: Obtain cost estimates for different housing types</p> <p>STEP 4: Create a phased construction plan with realistic annual targets based on financial and staff capacity</p> <p>STEP 5: Identify the funding sources to support each phase of construction</p> <p>STEP 6: Review staff capacity in alignment with the housing development plan to identify staffing needs</p> <p>STEP 7: Report the housing development plan and construction targets to Chief and Council and membership</p>

Focus Area	Guiding Questions	Who to Involve and Example Steps
Rental / Homeownership Programs (if applicable)	<ul style="list-style-type: none"> • Are our current rental / homeownership programs working? • Are our current rental / homeownership programs financially sustainable? Are rental rates covering maintenance and operating costs? Are homeownership rates covering capital costs? • Do we have enough rental and homeownership units to meet current and projected demand? • Do we offer a range of unit sizes (small units for singles/youth, large units for families)? • Do we offer subsidized programs for members on fixed income or social assistance? • Is there a clear and transparent waitlist process that members trust? • Are there financial literacy training programs available to members? • Are there home maintenance training programs for homeowners? 	<p>Who to Involve: Housing department, finance department, Chief and Council, all membership (for engagement)</p> <p>Example Steps:</p> <p>STEP 1: Engage members to gather input on rental and homeownership experiences and needs</p> <p>STEP 2: Conduct a financial review of current rental and ownership program revenues and costs</p> <p>STEP 3: Review current rental and ownership policies and procedures for gaps and improvements</p> <p>STEP 4: Explore alternative rate models that may best fit community needs</p> <p>STEP 5: Report alternative rate models to Chief and Council</p> <p>STEP 6: Establish more sustainable rate structures if needed</p> <p>STEP 7: Consider awareness campaigns to inform membership about rental and ownership programs, processes and rates</p> <p>STEP 8: Consider training programs to support membership in rental and homeownership programs</p> <p>STEP 9: Review staff capacity in alignment with the housing development plan to identify staffing needs</p>
Monitoring and Evaluation	<ul style="list-style-type: none"> • How will we know if the housing strategy is working? • What data do we need to collect to track progress? • When will we conduct a full review of the strategy? • Who is responsible for reporting on each focus area? • How will we communicate progress to members and Chief and Council? • How do we link monitoring of the housing strategy to broader monitoring of Nation plans? 	<p>Who to Involve: Housing department, other department leads (to ensure awareness of Housing strategies and to link monitoring and evaluation with other nation programs)</p> <p>Example Steps:</p> <p>STEP 1: Develop measures of success for the Housing Strategy and determine who is responsible for tracking and reporting on them</p> <p>STEP 2: Incorporate Housing Strategy goals and processes into departmental work plans</p> <p>STEP 3: Schedule and provide progress updates to membership and Chief and Council</p> <p>STEP 4: Conduct a formal review of the Housing Strategy every 3 to 5 years</p> <p>STEP 5: Engage membership on a regular schedule (such as annually or every 3 to 5 years) to track changing needs</p> <p>STEP 6: Update the Housing Strategy as required</p>

KEY READINESS DELIVERABLE: Governance Model

The *Assembly of First Nations' Housing Authority Models Comparative Report* (2012) is a valuable resource outlining the common governance models available to First Nations to manage housing, which have been summarized here. No single model is right for every nation. The best fit will depend on a number of factors, such as community size, political and operational readiness, housing inventory, and available staff and financial capacity.

Housing governance models range from a housing department reporting directly to Chief and Council, to a fully independent incorporated housing authority operating at arm's length from the Band entirely.

Model	Advantages	Disadvantages
Band Council / Administrative Model	<ul style="list-style-type: none"> + Simplest structure to establish — no separate incorporation required + Chief and Council retain full oversight and accountability for housing decisions + Easy coordination with other Band programs and departments (finance, infrastructure, membership) + No administrative overhead of maintaining a separate board or corporation + Appropriate for small nations with few housing units 	<ul style="list-style-type: none"> - High risk of political interference in housing allocation, tenant selection, and evictions - Risk related to housing decisions falls solely on Chief and Council - Housing budget may be redirected for other priorities when the nation is under financial pressure - Staff report to Chief and Council rather than an independent board, limiting professional autonomy - No arm's length protection for staff making difficult housing decisions (e.g., evictions of politically connected individuals)
Housing Committee Established by Chief and Council	<ul style="list-style-type: none"> + Community voices are represented through a housing committee; decisions go through more debate + Day-to-day housing administration is somewhat separated from Chief and Council's broader responsibilities + Policy decisions subject to Chief and Council approval provide a check on committee overreach + Lower cost to establish than an incorporated housing authority + Allows gradual transition toward more independent housing governance + Community concerns can be raised through the committee before escalating to Chief and Council 	<ul style="list-style-type: none"> - No legal independence — the committee has no separate legal status and cannot borrow money independently - Chief and Council retain ultimate authority, meaning political influence on housing decisions remains - Some committee structures depend on volunteer participation - Revenues still flow through Chief and Council and may not be reinvested in housing - Cannot provide staff the arm's length protections for objective occupant selection and rent collection - Risk still remains on Chief and Council, though it is mitigated by committee participation

Model	Advantages	Disadvantages
Independent Housing Authority with Board	<ul style="list-style-type: none"> + Greater operational independence from Chief and Council for day-to-day decisions; decisions can often be made faster + Board of directors provides governance oversight and community representation; this protects Chief and Council from risk related to housing decisions + Political representation on the board can maintain Chief and Council's presence + Chief and Council retains policy-making authority while delegating administration + Can develop professional housing management capacity separate from general administration + More attractive to external funders who prefer an arm's-length housing body 	<ul style="list-style-type: none"> - The lack of formal legal incorporation can limit access to financing - Housing programs may still be driven by political will rather than community need if Chief and Council act as board members - Continuity may be disrupted when governments change and Council board members change - Finding and retaining qualified volunteer board members can be an ongoing challenge
Band-Owned Housing Cooperative	<ul style="list-style-type: none"> + Highly democratic model, with all cooperative tenants contributing to housing processes + Fosters strong community ownership and pride in housing developments + Generally, produces well-maintained properties because residents have a vested interest + Political influence is removed from governance; Chief and Council are largely removed from day-to-day housing operations + Accountability is built into the democratic structure and provincial cooperative legislation 	<ul style="list-style-type: none"> - Can be difficult to find board members, particularly if the board is volunteer-based - May face challenges in raising sufficient funds to finance projects where provincial support is unavailable or insufficient - Requires significant community readiness and buy-in to establish - Governance becomes complex if tenancy and cooperative membership overlap
Housing Authority as Council-Mandated Non-Profit Corporation	<ul style="list-style-type: none"> + As an incorporated entity, the non-profit can independently raise funds, acquire financing, and act as guarantor + Provides a strong position for accessing funding + Council still holds representation on the board + Removes the nation from financial liability for new housing developments + Community members can become society members with a vote, which allows for effective community control + Largely avoids political interference while maintaining community accountability + Stable governance structure less susceptible to political change + Clear separation of roles between Chief and Council (mandate/oversight) and the corporation (operations) 	<ul style="list-style-type: none"> - Council representation on the board may still introduce potential for political influence - Requires legal expertise and ongoing corporate administration (filings, bylaws, annual returns) - Establishment costs and administrative overhead are higher than the simpler governance models - Requires sufficient housing stock and revenue to justify the corporate structure - Needs strong board governance capacity to prevent poorly functioning boards

Model	Advantages	Disadvantages
Housing Authority as Independent Third-Party Non-Profit Corporation	<ul style="list-style-type: none"> + Financial liability for housing is completely transferred to the non-profit corporation + Financing is evaluated against the corporation's statements, not the nation's + No political representation on the board may help to ensure that decisions are driven by housing need and not politics + Can be structured at multiple scales, including a single nation or regional corporation + Multiple accountability layers exist, including bylaws, provincial legislation, reporting to Chief and Council, and community circles made up of community representatives formed to advise the corporation + Land Trust arrangements can facilitate financing and homeownership + Greatest access to institutional financing acting as a credible housing development partner 	<ul style="list-style-type: none"> - Control of housing is removed entirely from Chief and Council; this may be seen as a loss of sovereignty - There is no formal governance authority for community members, though community circles can act as advisors - Land Trust agreements may involve a significant transfer of authority over nation lands and assets - A complex and expensive model to establish and maintain - Requires the most legal expertise, board governance capacity, and administrative infrastructure - Success is highly dependent on the quality of the independent board and executive leadership - Risks arise if the corporation becomes disconnected from community priorities over time without strong oversight mechanisms

The right model for any given nation depends on its size, housing portfolio, the strength and trust of its political institutions, and its financial capacity. No single model is universally correct.

The following table presents some guiding questions to support in the selection of a housing governance model that best fits your nation. It is important to always seek legal advice before establishing any governance model.

Decision Area	Guiding Questions	Who to Involve and Example Steps
Change Readiness	<ul style="list-style-type: none"> • Is there a history of political interference in housing in our community? • Do community members trust the current housing management system? • Have we engaged Elders and community members on what governance model they would support? 	<p>Who to Involve: Housing department, Chief and Council</p> <p>Example Steps:</p> <p>STEP 1: Hold a facilitated workshop to honestly assess the current housing governance situation; Review all governance models and their advantages and disadvantages</p> <p>STEP 2: Document findings as a readiness assessment</p> <p>STEP 3: Based on results, consider presenting readiness assessment to Chief and Council and proposing a Band Council Resolution for intent to explore selection of a specific housing governance model</p>
Governance Model Selection	<ul style="list-style-type: none"> • Which governance model best fits our community's size, capacity, and values? • Does our nation have its own constitution to guide decisions about a governance model? • How much independence from Chief and Council do we want the housing body to have? • Do we need the ability to borrow money independently? • Should community members have direct voting rights in housing governance (cooperative model)? • Do we want a nation-specific or regional structure as an authority? • What level of community involvement in day-to-day governance is realistic for our community? 	<p>Who to Involve: Elders, Chief and Council, housing department, all membership, legal advisor</p> <p>Example Steps:</p> <p>STEP 1: Review all governance models and their advantages with Chief and Council</p> <p>STEP 2: Compare models against your community's size, readiness, and staff and financial capacity</p> <p>STEP 3: Engage the community on housing governance model options; collect input</p> <p>STEP 4: Based on results, consider proposing a Band Council Resolution to select and establish the preferred governance model</p>

KEY READINESS DELIVERABLE: Housing Policy

The legal and jurisdictional framework a First Nation operates under is the foundation for housing decisions. Before a nation can determine how to govern its housing, who should manage it, or what kind of housing it wants to build, it must first understand the legal landscape it will work within. A Housing Policy provides this guidance.

The following questions are organized by policy area. They are designed to guide Chief and Council and the housing department through the policy development process.

Policy Area	Key Questions to Answer
Governance Structure	<ul style="list-style-type: none"> • Who will be responsible for housing decisions (e.g., Chief and Council, a Housing Committee, a Housing Authority, or another body)? • What are the clear lines of authority, reporting, and accountability? • How will conflicts of interest be managed?
Regulatory Environment	<ul style="list-style-type: none"> • What building codes and standards will apply (national, provincial, or First Nation-specific)? • How will building permits and inspections work? • Do we need bylaws to enforce the policy? Under what authority? • How does our housing policy connect to our Land Use Plan?
Land Tenure	<ul style="list-style-type: none"> • How does our community currently designate and transfer land? • What security can be offered to lenders for on-reserve financing? • How will leasing to housing developers or off-reserve partners be managed?
Finance and Funding	<ul style="list-style-type: none"> • What are our current sources of housing funding (external funders or own-source revenues)? • How will budgets be developed, approved, and monitored? • Who has authority to approve expenditures, and at what thresholds? • How will capital and operating needs be planned and budgeted for? • What financial reporting will be required and how often?
Housing Programs	<ul style="list-style-type: none"> • Which housing programs will we offer (rental, homeownership, etc.)? • What eligibility criteria will apply for each program? • How will subsidy amounts be calculated and reviewed?
Application and Selection	<ul style="list-style-type: none"> • What is our waiting list process, and how will it be managed transparently? • What system will we use to rank applicants by need? • How will applicants be screened for financial capacity and credit history? (if applicable) • What is the appeals process, and who will hear appeals?
Construction and Renovation	<ul style="list-style-type: none"> • What is our process for planning, tendering, and managing construction projects? • Will we have preference members or local contractors for construction and renovation? • Who approves construction drawings, inspects work, and signs off on completion? • How will construction hard costs (materials, labour, equipment) and soft costs (legal, engineering, insurance) be tracked?
Maintenance	<ul style="list-style-type: none"> • What are the tenant's responsibilities for maintenance? • What are the nation's responsibilities for maintenance? • How will maintenance requests be submitted, tracked, and responded to? • What is the schedule for preventive maintenance inspections? • How will tenants be charged for damage they cause?

Policy Area	Key Questions to Answer
Occupancy Relations	<ul style="list-style-type: none"> • What happens when a unit is overcrowded? What is our re-allocation process? • How are situations like abandonment, death, divorce, or temporary absence handled? • What are our subletting rules? • What happens to a home when the occupant passes away? • How can homeowners use residences and lots (e.g., home-based businesses)?
Delinquency and Enforcement	<ul style="list-style-type: none"> • At what point does non-payment trigger action, and what is the escalation process? • What supports (counseling, payment plans) will be offered before enforcement? • What is our legal process for eviction or foreclosure? • How will historical arrears be managed?
Human Resources	<ul style="list-style-type: none"> • What housing staff roles do we need (Housing Manager, Inspector, Finance Officer, etc.)? • What are the qualifications and responsibilities for each role? • How will staff performance be evaluated? • What training and professional development will be provided?
Community Engagement	<ul style="list-style-type: none"> • How will community members be meaningfully consulted throughout policy development? • How will the final policy be communicated and made accessible to membership? • How and when will the policy be reviewed and updated? • What feedback mechanisms will be available to community members?

The policy development process involves a number of steps and other considerations:

- **Engaging and informing staff and the community about the housing policy** – To enhance understanding and buy-in, staff and the community need to be part of the policy development process and to be aware of how the housing policy will affect them. The planning process should include a mechanism for ongoing dialogue with staff and community members.
- **Considering a legal review of the housing policy** – Given the significance of a housing policy and the legal processes involved in housing management, a legal review will ensure compliance with changing laws and minimize liability.
- **Seeking approval of the housing policy** – Formal approval by Chief and Council will set direction for housing management at the nation level. You may consider a final review with staff and the community prior to presenting the policy to Chief and Council for approval.
- **Monitoring success of the housing policy** – Monitoring the implementation of the housing policy will allow nations to correct emerging issues and ensure sustainable housing management.

Human Resources

Strengthening People, Skills, and Capacity

Human Resources (HR) planning for housing development ensures that a First Nation has the right people with the right skills in the right roles, supported by the right systems to design, deliver, and sustain housing over the long term. The primary deliverable to plan for related to human resources is a Housing Human Resources Strategy.

What should you be planning for?

Housing Human Resources Strategy

A Human Resources (HR) Strategy provides tremendous value by aligning talent management with overall housing goals, ensuring that the nation will have the staff, contractors, and structures in place to meet the needs of the community.

What are the benefits of strategic human resources planning?

- Improve employee experience and engagement
- Strengthen the nation’s capacity for sustainable housing management
- Reduce staff turnover
- Attract relevant talent
- Enhance productivity
- Minimize operational disruptions

KEY READINESS DELIVERABLE: Housing Human Resources Strategy

The following table includes components that can be discussed when developing a Human Resources Strategy. Consider other content to include that reflects the needs of your staff.

Planning Area	What This Includes	Guiding Questions
Organizational Structure	Defined housing department structure including manager/director, housing officers, maintenance staff, and administrative support; Clear roles, responsibilities, and reporting lines	What does our current housing department structure look like? Do we have an organizational chart?
		Are all key functions covered (e.g., management, maintenance, administration, construction, tenant relations)?
		Does everyone know their role and who they report to?
Workforce Planning and Staffing	Assessment of current and future staffing needs based on the Housing Strategy, number of planned developments, and complexity of projects; Plan for scalable staffing models as housing activity grows	How many housing units do we currently manage, and how many staff do we have?
		Do we meet the general guideline of one staff per function per 100 units? (this will vary based on complexity of units and other factors in the community)
		How many units are planned in the next 3–5 years, and what staffing will that require? What about the next 10 years?
		Are staff performing multiple roles due to understaffing?

Planning Area	What This Includes	Guiding Questions
Skills and Expertise	Competency across the full range of housing development expertise skillsets	<p>What skills does our team currently have, and what is missing?</p> <p>Do we have expertise in land and asset management, project management, construction trades, inspections, planning, finance, maintenance, tenant relations, regulatory compliance, and community engagement?</p> <p>Where are we relying on outside contractors for functions that could be done internally?</p> <p>What certifications or designations should our staff be working toward?</p>
Training and Professional Development	Ongoing training for staff and leadership	<p>Do we have a training plan for housing staff and Leadership?</p> <p>Are staff aware of training opportunities through external organizations, such as the Canadian Mortgage and Housing Corporation, Indigenous Service Canada, the First Nations Housing Professionals Associations, and regional technical organizations?</p> <p>What is our budget for professional development, and is it adequate?</p> <p>How do we capture and apply what staff learn in training?</p>
Succession Planning	Plans for managing staff turnover and leadership transitions; Internal talent development and mentorship pathways; Documentation of knowledge and processes; Cross-training plans so roles are not dependent on one person	<p>Who on our team is approaching retirement in the next 3–5 years?</p> <p>Is critical knowledge documented and stored where key staff have access?</p> <p>Do we have internship or mentorship programs to develop staff?</p>
Staff Wellness and Retention	Recognition of the high-stress nature of housing roles; Supports to ensure manageable workloads, mental health resources; Strategies to retain skilled staff in competitive labour markets; Competitive salary grids aligned to off-reserve comparables where possible	<p>Are staff experiencing burnout? What are the signs?</p> <p>Are workloads reasonable, and are roles clearly defined?</p> <p>How do our salaries compare to similar roles off reserve?</p> <p>What mental health and wellness supports do we offer staff?</p> <p>Why do staff leave, and what would help them stay?</p>
External Support and Knowledge Transfer	Strategic engagement of consultants, technical advisors, and legal/financial experts; Preference for mentorship-based outsourcing that builds internal capacity	<p>When we hire consultants, how can they support building our internal capacity?</p> <p>Are there regional technical service units or organizations we should partner with?</p> <p>Do we have a plan to bring outsourced functions in-house over time?</p>
Cross-Department Collaboration	Integration of housing with finance, lands, utilities, and infrastructure teams for knowledge sharing; Clear communication channels between departments	<p>Does the housing department work closely with other departments, such as finance, lands, and utilities?</p> <p>Does the housing department have access to the data and financial information it needs?</p> <p>Are there opportunities for joint planning processes across departments?</p>

Financial Resources

Strengthening Sustainable Financing Systems

Financial readiness means having the systems, policies, and knowledge in place to manage housing funds effectively while maintaining the position of holding the Government of Canada accountable to its fiduciary duties. Financial resource planning for housing developments on reserve centers around creating a financial system that supports the full housing lifecycle, from community engagement to planning, construction, operation, maintenance, and renewal. The primary deliverable to plan for related to financial resources is a Housing Financial Strategy.

What should you be planning for?

Housing Financial Strategy

A Housing Financial Strategy provides the financial foundation for a housing program, for every step from building new units to maintaining existing ones. A plan ensures the nation can access, manage, and sustain funding over the long term, and that decisions are made with a clear understanding of costs, revenues, and risks.

What are the benefits of strategic financial resources planning?

- Optimize funding and capital sourcing
- Reduce financial risk
- Improve housing development feasibility and success
- Enhance sustainable housing management
- Increase the efficiency of service delivery

KEY READINESS DELIVERABLE: Housing Financial Strategy

The following table includes components that can be discussed when developing a Housing Financial Strategy. Consider other content to include that reflects the needs of your nation.

Planning Area	What This Includes	Guiding Questions
Long-Term Planning	Multi-year financial forecasts and phased capital and operational plans aligned with the Housing Strategy (housing needs, growth projections, and infrastructure requirements); Lifecycle costing covering capital construction, operations and maintenance, and major repairs and replacement; Realistic assessment of construction costs in the region	Do we have multi-year housing projections aligned with our housing vision and expected needs?
		How are we planning for the full lifecycle costs of housing and not just construction?
		What are current construction costs per square foot in our region, and how are they expected to rise?
		Are we budgeting for infrastructure (water, sewer, roads) alongside building costs?
		Is our housing program financially sustainable over the long term?

Planning Area	What This Includes	Guiding Questions
Funding Landscape	Comprehensive inventory and understanding of funding programs and financing mechanisms	What federal and provincial funding programs are available, and are we eligible?
		Are we maximizing available funding opportunities from funders?
		Do we have a funding calendar and a designated staff member responsible for funding applications?
		Do we have strong relationships with funders that give us early notifications of opportunities?
		What barriers limit our ability to access funding and financing, and how can they be addressed?
Financial Capacity	Assessment of existing and potential own-source revenues (economic development income, leases, resource revenues, service agreements, etc.); Assessment of costs and revenues and reserve funds	Do we have own-source revenue streams that can support housing development?
		How does own-source revenue affect our ability to access funding or loans?
		Are rent revenues projected to cover operating and maintenance costs?
		Are homeownership revenues projected to cover capital costs?
Financial Management and Controls	Systems for tracking, budgeting, forecasting, and financial reporting; Internal controls to ensure transparency and accountability; Procurement and cost control policies that prevent project cost overruns	Do we have strong financial systems to track, manage, and report on housing expenditures?
		Do Chief and Council receive regular financial reports and audits?
Risk Management	Identification of financial risks (construction cost overruns, funding shortfalls, loan default risks, maintenance backlogs, etc.); Contingency strategies for emergencies or unexpected costs	Where are the risks of cost overruns, inefficiencies, or funding gaps in our current approach?
		Do we have procurement policies that control costs and prevent conflicts of interest?
		Do we have a Housing Reserve Fund? If not, what would it take to establish one?
		Do we have contingency plans in place for funding shortfalls or project cost overruns?
		Have we modelled different scenarios for changes in funding or construction costs?
Financial Information Systems	Collection and analysis of financial data; Reporting tools for leadership, membership, and funders	Are we effectively tracking financial data?
		Are our financial systems capable of producing reports for leadership, membership, and funders?
		Are we using data to improve funding applications and demonstrate program needs and outcomes?
		Does the housing department have access to the data and financial information it needs?

Readiness as Nation-Building

Advancing Nation-Building

Readiness planning can be a powerful tool for nation-building. The work guided by this document can help **contribute to systems** where **Canada is held accountable to its obligations** and each **nation implements housing on its own terms** for future generations. When a First Nation has the **governance structures, human resource capacity, and financial systems** in place to manage housing, it is not simply administering a program, it is **exercising jurisdiction**, building institutions, and affirming its place as a self-determining nation.

As this Readiness Guide illustrates, planning work can be complex and much of it relies on the quality of the questions we ask. While the housing challenges facing many First Nations today are the **product of decades of underfunding, imposed policies, and the deliberate erosion of traditional governance**, readiness planning empowers nations to **define their authority** and how they want to **move forward**. Readiness is a critical step toward a housing system that belongs fully to the nation and the people it serves. It helps to create the conditions within the community where housing is foundational for **safety, health, education, economic participation, cultural continuity**, and supports families to **thrive across generations**.

Nations that can prioritize this preparation work will strengthen their position to face ongoing challenges **proactively** and to build the institutional capacity that serves **all nation-building priorities**. They will be better equipped to hold Canada accountable to its legal and fiduciary obligations, and to do so from a **position of strength, evidence, and self-determined vision**.

**“Housing is not just shelter—it’s a
cornerstone for economic development and a
foundation for future generations.”**

~ Michael L. Rice

