

ABORIGINAL HOUSING
MANAGEMENT ASSOCIATION



Understanding the Impact of British Columbia's Indigenous Housing Providers

A SCAN OF THE ABORIGINAL HOUSING
MANAGEMENT ASSOCIATION'S HOUSING ASSETS

December 2020



Contents

Introduction & Background

Aboriginal Housing Management Association (AHMA) is an umbrella organization of 41 Indigenous housing providers. AHMA's members oversee 5,400 units that collectively house an estimated 8,700¹ Indigenous individuals and families living in urban, rural, and northern regions of British Columbia (BC). Urban, rural and northern housing in this report refers to off-reserve housing for Indigenous peoples.

As Canada's first Indigenous housing authority, AHMA is created for Indigenous by Indigenous people. In addition to providing families with affordable housing, AHMA's members offer many support services including homelessness prevention, transition homes, parenting skills, mental health programs, substance use support, and more.

As an Indigenous organization, AHMA brings a cultural component to its relationship with members. AHMA recognizes the past dispossessions of Indigenous peoples, residential schools, the 60s scoop, and colonization. AHMA is working with its communities to reclaim cultural traditions and integrating cultural perspectives in honoring and meaningful ways.

¹This an extrapolation based on the survey responses received and the number of AHMA unit by number of bedrooms available across the 41 housing providers. It is assumed there is an average occupancy of 0.7 persons per bedroom across the AHMA organizations who were not surveyed.

OUR MISSION

Lead and advance the housing rights for all Indigenous People living in British Columbia

OUR VISION

A globally recognized leader in Indigenous housing solutions across the housing spectrum

AHMA's members oversee 5,400 units that collectively house an estimated 8,700 Indigenous individuals and families living in urban, rural, and northern regions of British Columbia

Indigenous Urban, Rural and Northern Housing Need Across Canada

In 2016, more than half of all Indigenous people in Canada lived in urban areas. Indigenous households in urban areas are more likely to rent than non-Indigenous households: about half of Indigenous households rented their dwelling compared to 29% of the non-Indigenous households. Moreover, 11% of Indigenous people living in an urban area resided in housing that was subsidized in 2016.

Between 2011 and 2016 in Canada, the proportion of Indigenous households living in housing that is below housing standards across urban, rural, and northern communities has decreased². Despite this, the number of Indigenous households in core housing need grew by 36,690 households in 2016 to a total of 648,765 households, indicating that housing challenges for Indigenous households in urban, rural and northern communities are increasing. Lone parent and youth-led Indigenous households were especially vulnerable to core housing need. In 2016, 18% of Indigenous households were in core housing need compared to only 12% of non-Indigenous households. While affordability remains the biggest driver for core housing need, other issues include overcrowding and homes needing major repairs.

Due to the COVID-19 pandemic, AHMA is seeing a higher fluctuation of Indigenous individuals and families who are moving between off reserve housing and on reserve housing in search of more stable housing. Local economies across BC are impacted by social distancing measures and travel restrictions, and Indigenous individuals and families, are especially vulnerable to these circumstances. While there are immediate effects due to the precautionary measures taken, the long-term impacts of the pandemic on Indigenous peoples need to be monitored. It will be important to identify how Indigenous housing needs will change over time, including the scale of housing needed across BC, types of housing, and location of housing.

²Statistics Canada, Results from the 2016 Census: Housing, income and residential dissimilarity among Indigenous people in Canadian cities, 2019

³Canada Mortgage and Housing Corporation. The Housing Conditions of Off-Reserve Aboriginal Households, 2019

⁴The Government of Canada. The National Housing Strategy, 2017

Policy Context

Indigenous housing development is influenced by provincial and federal housing policy contexts and funding opportunities. Below is an overview of the Indigenous housing priorities within the National Housing Strategy and BC's legislation.

National Housing Strategy⁴

The National Housing Strategy (NHS) is a 10-year, \$55 and over billion plan intended to create new housing supply, modernize existing housing, provide resources to community housing providers, and support innovation and research. Indigenous housing is identified as one of the six priority areas for action in the NHS. The NHS respects government-to-government relationships with Indigenous peoples, commits funds, and supports significant work currently underway to co-develop distinctions-based housing strategies for First Nations, Inuit and Métis Nation partners that are founded in principles of self-determination, reconciliation, respect, and co-operation. On average, \$143 million per year has been provided to Indigenous Services Canada and \$156 million per year to Canada Mortgage Housing Corporation for First Nations. Between 2016 and 2017, \$5 million was spent on work experience and on-the-job training opportunities for the Housing Internship Initiative for First Nations and Inuit Youth. However, there continues to be a need for a national strategy and provincial housing strategies designed by and for Indigenous people to meet Indigenous housing needs in both reserve communities, and in urban, rural, and northern communities across Canada.

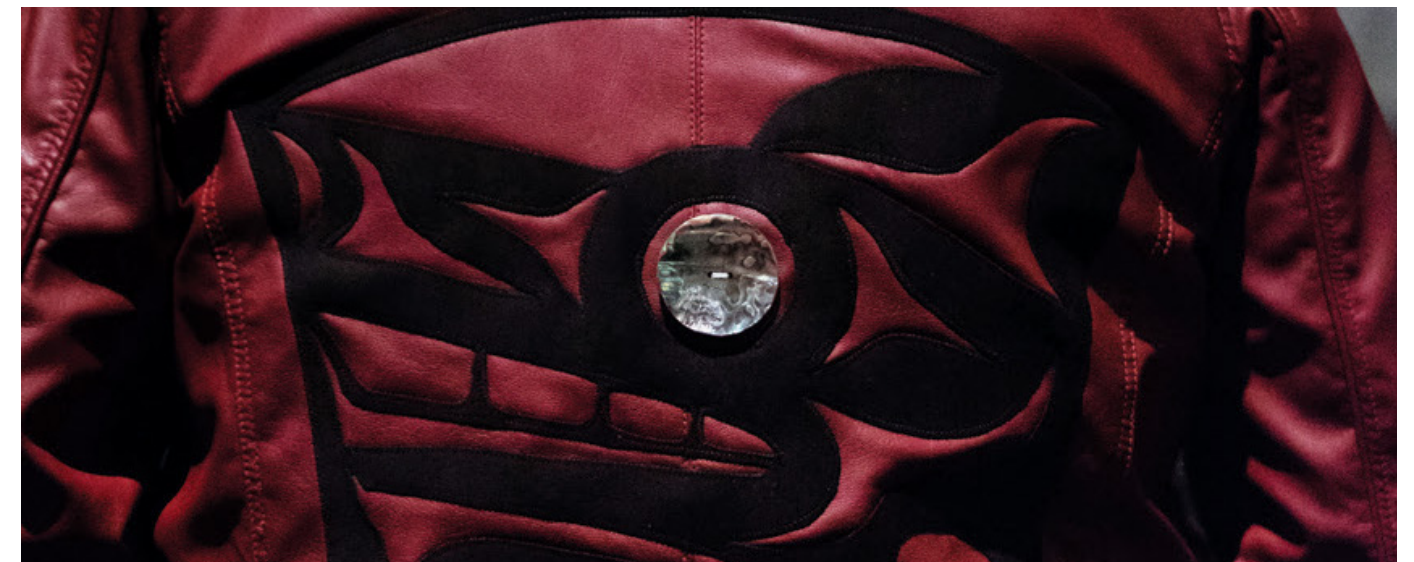
Building BC: Indigenous Housing Fund

Through the Building BC: Indigenous Housing Fund, the province has invested \$550 million over 10 years to support the building and operation of 1,750 new units of social housing projects both on and off-reserve. This program aims to support Indigenous families, seniors, individuals, and persons with disabilities. The province will partner with AHMA, non-profit housing providers, Indigenous housing societies, and First Nations to deliver new projects from this funding program.

Bill 41

In December 2019, BC became the first province in Canada to pass legislation to implement the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP). BC's Bill 41 affirms and recognizes the inherent rights and freedoms of Indigenous Peoples and the minimum standards that are expected to ensure those rights are protected. The province has committed to:

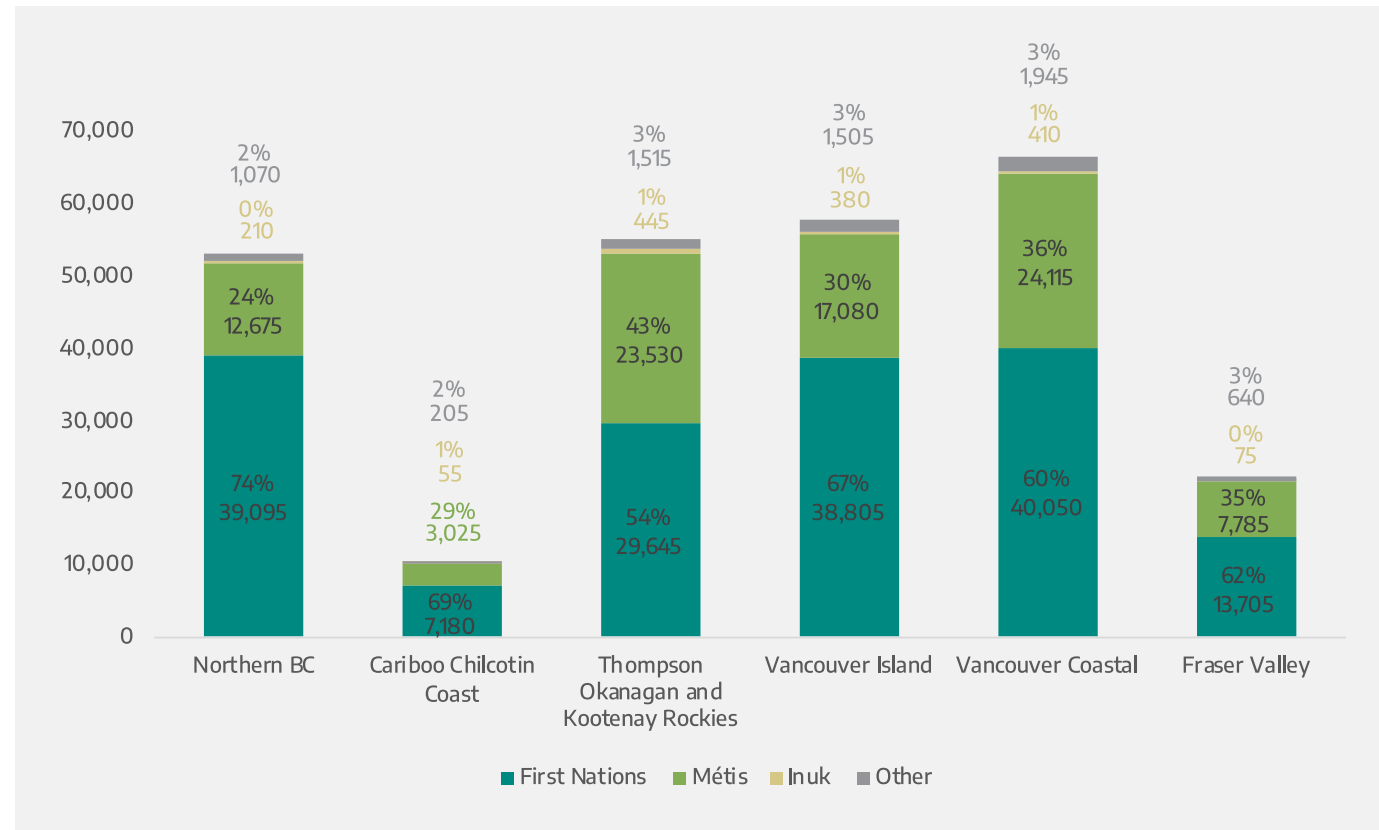
- Consult with Indigenous groups when making decisions that may affect their Aboriginal rights
- Pursue and achieve reconciliation
- Adopt, implement, and ensure consistency of British Columbia's law with UNDRIP, specifically with respect to the Indigenous right to self-determination
- Address and close the gap on the significant disadvantages of, and inequalities facing, Indigenous people respecting Indigenous housing compared to other Canadian citizens



Partnerships

AHMA provides housing for Indigenous peoples, which includes First Nations, Inuk and Métis peoples, and strives to work in partnerships with Indigenous communities and peoples across the province of British Columbia. In order to strengthen these partnerships and provide a basis for future actions on housing for Indigenous peoples in British Columbia, AHMA is planning to undertake the development of an Indigenous Urban, Rural and Northern Housing Strategy. This strategy will aim to articulate the road map to addressing the housing needs of Indigenous households in BC through coordinated action created by and for Indigenous peoples.

Figure 1: Indigenous Household by Indigenous Identity and Aboriginal Housing Management Regions, BC, 2016



Other includes persons who provide more than one Indigenous ancestry or persons who are not First Nations, Métis or Inuk (Inuit) but who have Registered or Treaty Indian status and/or Membership in a First Nation or Indian band.

Source: Statistics Canada, Census 2016

Indigenous Households and Housing Vulnerability in Urban, Rural and Northern Areas of BC

AHMA and its 41 members provide the greatest number of housing units to Indigenous people and families across Canada. The housing conditions of Indigenous households living off-reserve across Canada had an overall improvement from 2006 to 2016 (Statistics Canada, 2019). However, the need is still great as approximately 20% of Indigenous households were in core housing need in 2016 in BC. Youth-led households are particularly vulnerable to experiencing core housing need and the number deepened by 22% between 2011 and 2016 across Canada.

Household Income Spent on Housing

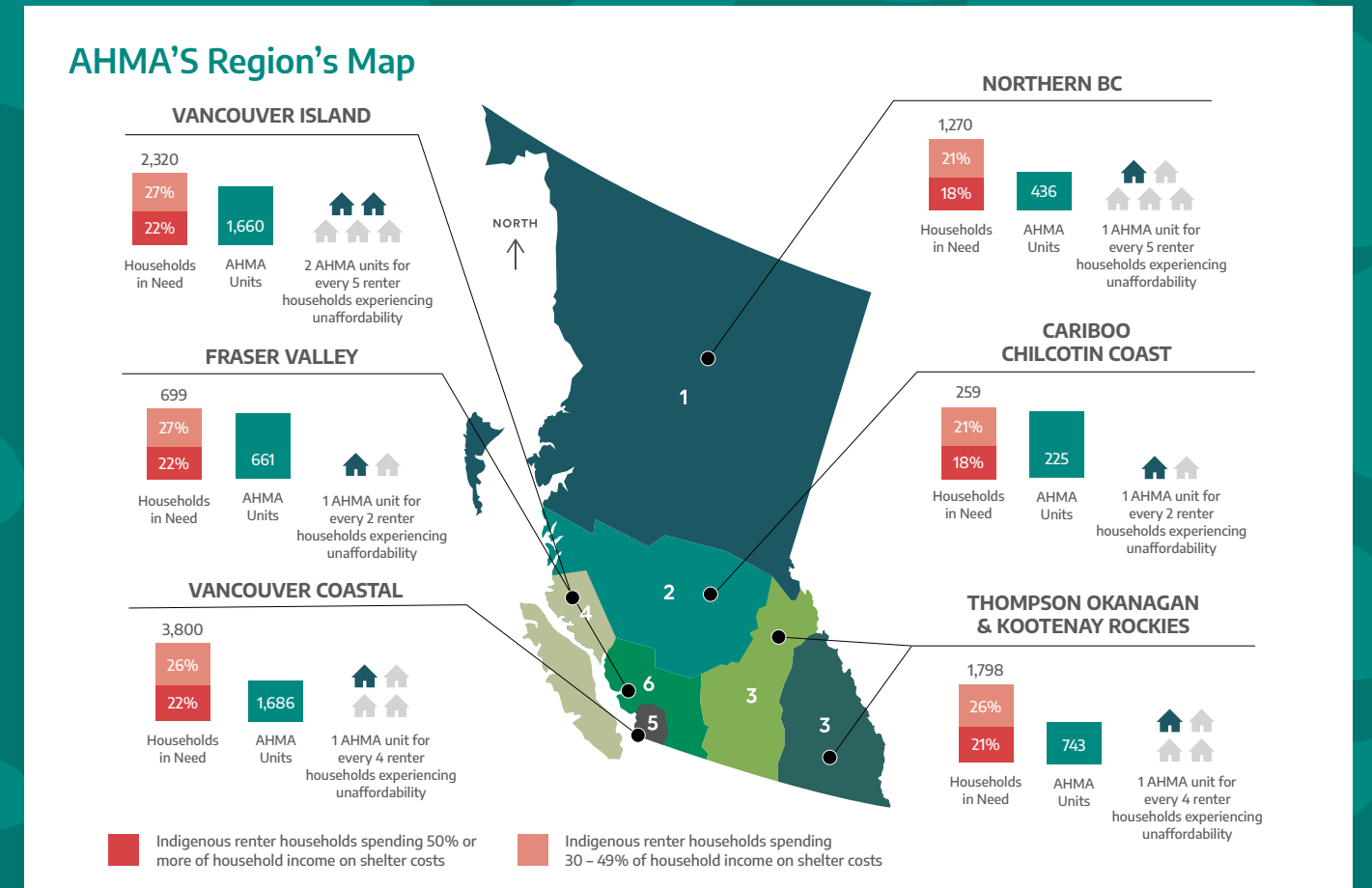
In BC, Indigenous renter households make up only 7% of all renter households. However, the rate of core housing need for Indigenous households is much higher than for non-Indigenous households. Almost half of all (46%) Indigenous renter households are spending 30% or more of their income on rent and utilities and 21% of Indigenous renter households are spending 50% or more of their income. Indigenous households spending 30% or more of their income are living in precarious situations with little income left to cover other living expenses. Compared to non-Indigenous households, Indigenous households were also more likely to live in overcrowded conditions.

Across the AHMA regions in BC, on a per household basis, there are fewest number of units were available for Indigenous renter households facing unaffordability in: Northern BC (1 in every 5 households), Thompson Okanagan and Kootenay Rockies (1 in every 4 households), and Vancouver Coastal (1 in every 4 households).

Indigenous Renter Households, British Columbia, 2016

Regions	Total Indigenous Renter Households	Total Indigenous renter households overspending on housing	Spending 30% to 49% of household income on rent and utilities (%)	Spending 50% or more of household income on rent and utilities (%)	AHMA units for every Indigenous renter household experiencing unaffordability
1 Northern BC	6,010	1,270	21%	18%	Approximately 1 in 5
2 Cariboo Chilcotin Coast	1,230	259	21%	18%	Approximately 1 in 2
3 Thompson Okanagan & Kootenay Rockies	6,795	1,798	26%	21%	Approximately 1 in 4
4 Vancouver Island	8,670	2,320	27%	22%	Approximately 2 in 5
5 Vancouver Coastal	14,515	3,800	26%	22%	Approximately 1 in 4
6 Fraser Valley	2,590	699	27%	22%	Approximately 1 in 2
Total	39,810	10,146	21%	25%	Approximately 1 in 3

Source: Adapted from Canadian Rental Housing Index



⁵Canadian Rental Housing Index. Results from 2016 Statistics Canada long-form census.

Housing Units and New Builds

AHMA administers funds for a total of 5,438 units across BC. The majority of units are located in Vancouver Coastal (31%) and Vancouver Island (31%). In 2019, AHMA's portfolio grew by approximately 21% through the addition of 941 units nearing completion or under development. The majority of the new funding received in 2019 were for new housing units in the Vancouver Coastal Area (365 units), followed by the Fraser Valley (263 units). Northern BC did not have new units under development in 2019.

Indigenous Renter Households, British Columbia, 2016

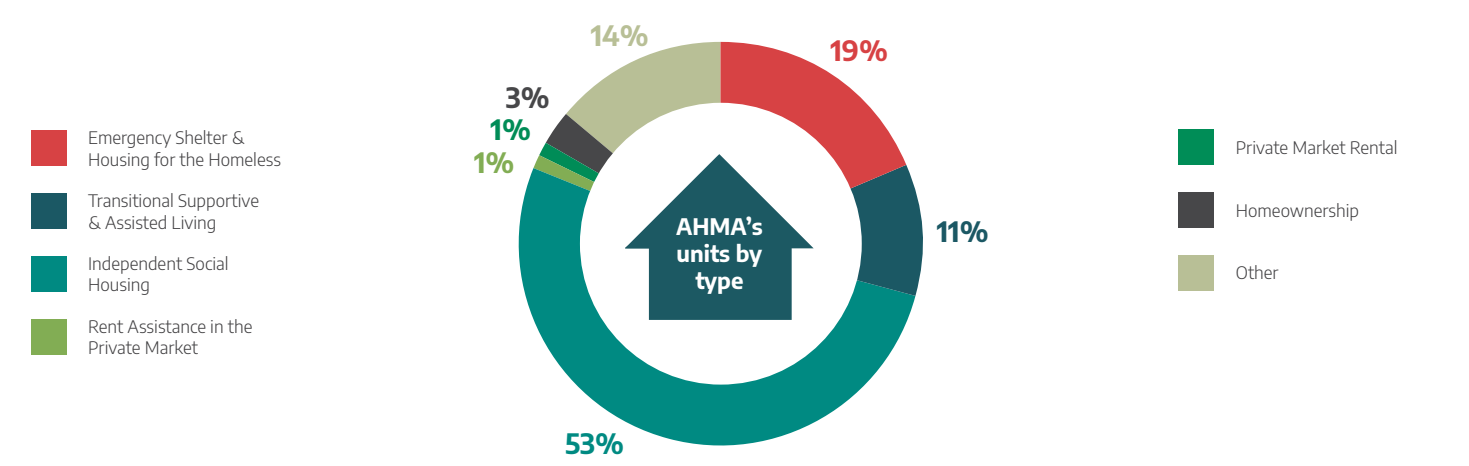
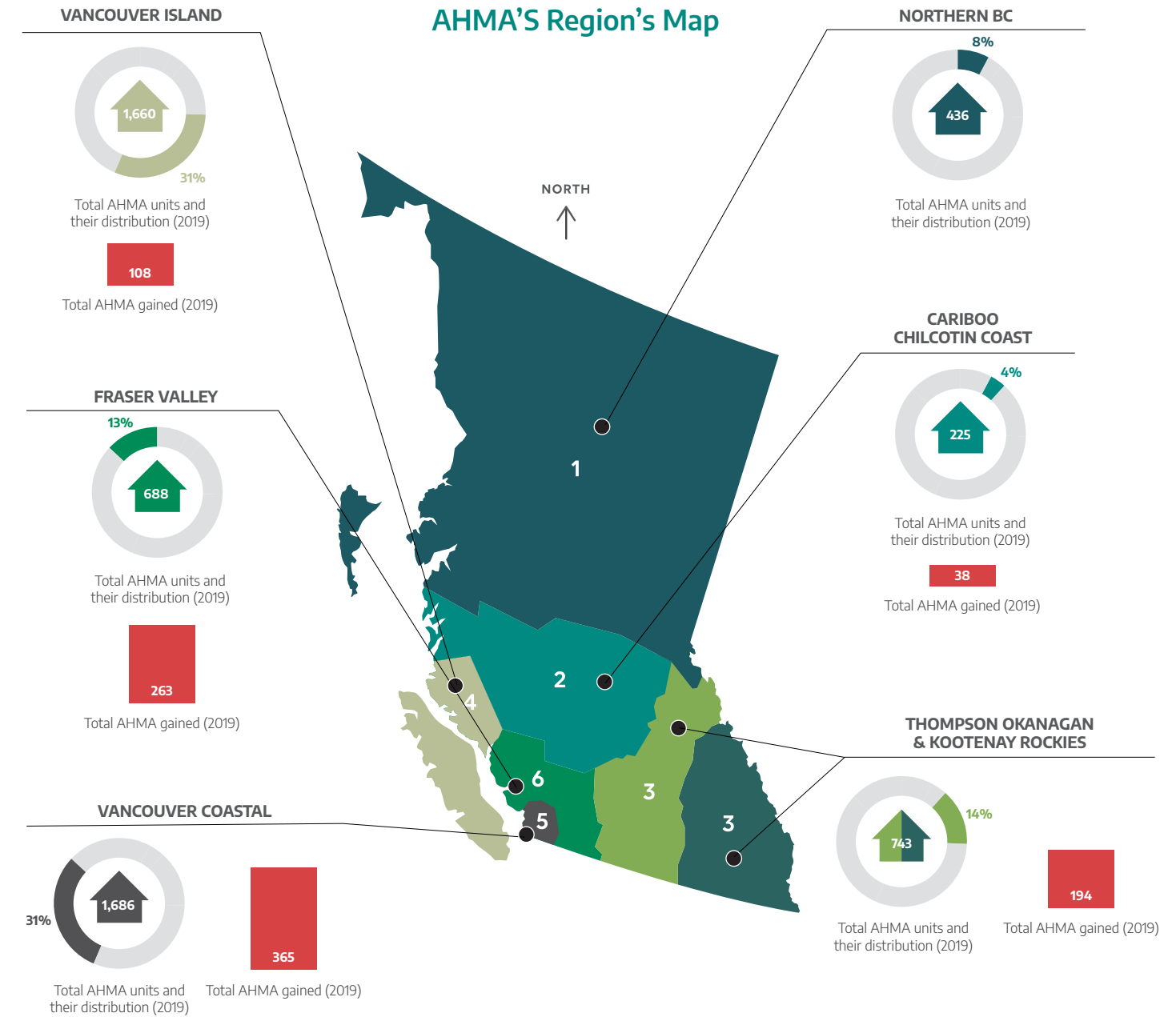
	Regions	Units Acquired Before 2019	Units Built or Under Development as of 2019	Total Units (2019)	Distribution of Total Units (2019)
1	Northern BC	436	0	436	8%
2	Cariboo Chilcotin Coast	187	38	225	4%
3	Thompson Okanagan & Kootenay Rockies	549	194	743	14%
4	Vancouver Island	1,552	108	1,660	31%
5	Vancouver Coastal	1,321	365	1,686	31%
6	Fraser Valley	425	263	688	13%
	Total	4,470	968	5,438	100%

The majority of AHMA's units are independent social housing (53%) followed by emergency shelter and housing for the homeless (19%). There are fewer units in the private market (rent assistance or market rental) and homeownership (less than 5% each). The new units acquired in 2019 are subsidized by federal and provincial government housing programs.

Aboriginal Housing Management Association Housing Units by Type, 2019

	Regions	Emergency Shelter & Housing for the Homeless	Transitional Supportive & Assisted Living	Independent Social Housing	Rent Assistance in the Private Market	Private Market Rental	Homeownership	Other	Total Units
1	Northern BC	41%	4%	49%	0%	0%	0%	6%	100%
2	Cariboo Chilcotin Coast	13%	8%	51%	0%	14%	0%	15%	100%
3	Thompson Okanagan & Kootenay Rockies	9%	13%	60%	0%	0%	8%	9%	100%
5	Vancouver Island	6%	22%	44%	0%	1%	4%	23%	100%
6	Vancouver Coastal	31%	3%	51%	2%	0%	2%	10%	100%
7	Fraser Valley	15%	5%	74%	0%	0%	0%	6%	100%
	Total	19%	11%	53%	1%	1%	3%	14%	100%

**"Other" category refers to properties that may contain units of multiple housing types.



Who Lives Here: Demographics⁶

A survey was sent out to AHMA organizations in November 2019 to July 2020 to understand the collective assets of members and the needs of the clients AHMA serves (see Appendix for full details). Findings of this survey do not broadly reflect AHMA's entire portfolio as only 20 out of 41 members responded to the survey, and data was only collected for buildings and units that AHMA has an active operating agreement with. However, the survey results provide insight into trends of housing needs across each BC and in each subregion.

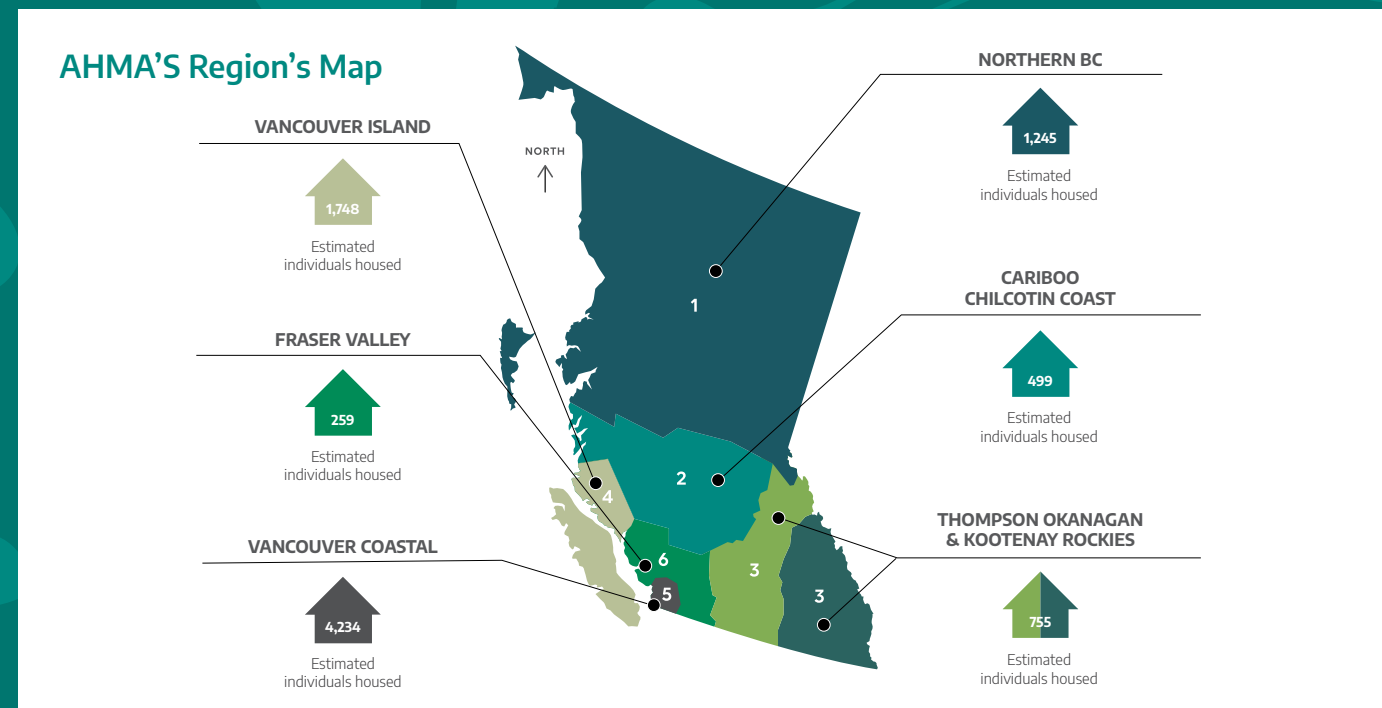
The surveyed organizations reported that they altogether serve approximately 4,000 Indigenous people across all AHMA regions, however, it is estimated it is closer to 8,700 Indigenous individuals and families across all AHMA's full membership⁷. The most common household types that were served by the organizations are two vulnerable groups: lone parent or caregiver families (41%) and elders living alone (21%). Surveyed organizations also reported that 46% (2,232 individuals) of their tenants were 18 years old and under. Of these youth members, 134 are reported to be aging out of care in 2019-2020, representing 3% of AHMA's tenants. Single adults (28%, 271 individuals), lone parent or caregiver families (22%, 214 families), and elders living alone (18%, 172 individuals) were noted to be the top households in need of housing.

Surveyed organizations were also asked about their housing inventory. In 2019, organizations reported that 619 additional new units were built and 349 units were in pre-development. A total of 612 (34%) dwellings are needing major repairs.

Aboriginal Housing Management Association Tenant Demographics, 2020

		Survey Responses (n=20 members)						
	Regions	Estimated individuals housed (#)*	Tenants under 18 (#)	Tenants under 18 (%)	Lone parent households (#)	Lone parent households (%)	Elders living alone (#)	Elders living alone (%)
1	Northern BC	1,245	196	31%	142	38%	80	21%
2	Cariboo Chilcotin Coast	499	165	48%	54	33%	21	13%
3	Thompson Okanagan and Kootenay Rockies	755	120	29%	108	43%	16	6%
4	Vancouver Island	1,748	2,141	52%	670	52%	181	14%
5	Vancouver Coastal	4,234	250	22%	188	25%	304	41%
6	Fraser Valley	259	10	59%	6	86%	0	0%
7	Fraser Valley	259	10	59%	6	86%	0	0%
	Total	8,740	2,232	46%	1,168	41%	602	21%

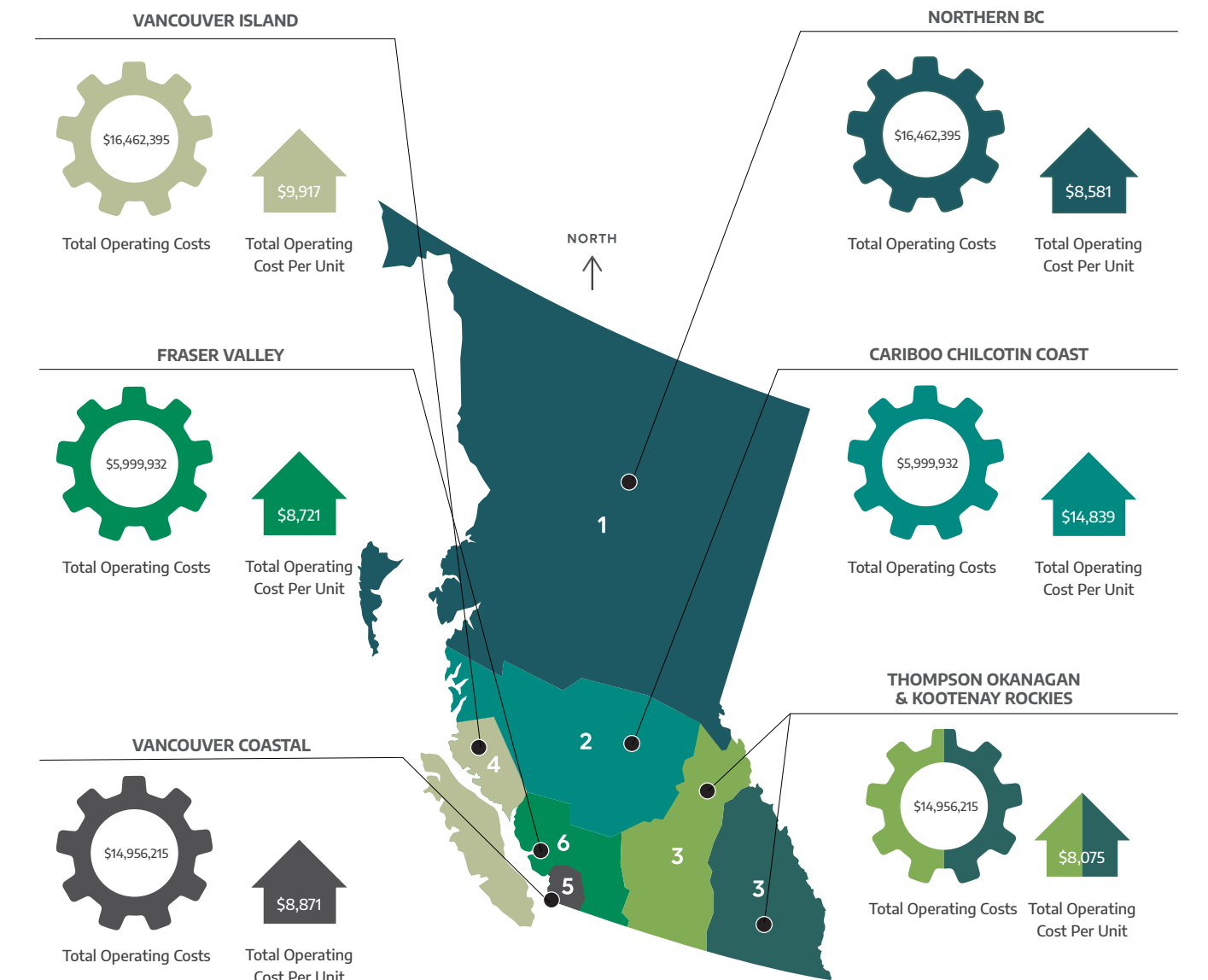
*This an extrapolation based on the survey responses received and the number of AHMA unit by number of bedrooms available across the 41 housing providers. It is assumed there is an average occupancy of 0.7 persons per bedroom across the AHMA organizations who were not surveyed.



Housing Operating Costs⁸

The total operating costs across AHMA's housing portfolio is \$50M annually. Mortgages and building staff salaries and benefits make up 38% of these expenses (\$11M). On a unit basis, the operating costs are the highest for the Cariboo Chilcotin Coast: about \$14,900 per unit. The average unit across the AHMA portfolio is \$9,800 per unit. AHMA's members currently employ approximately 210 staff funded by AHMA, however, there is expected to be an additional 30% or an estimated 65 staff who are employed by AHMA members and funded through external sources (e.g. health authorities, other service programs, and other levels of government, etc.).

	Northern BC	Cariboo Chilcotin Coast	Thompson Okanagan & Kootenay Rockies	Vancouver Island	Vancouver Coastal	Fraser Valley	Total
Total Operating Costs	\$3,741,291	\$3,338,769	\$5,999,932	\$16,462,395	\$14,956,215	\$5,999,932	\$50,498,534
Mortgages	\$475,786	\$412,465	\$1,645,496	\$944,170	\$3,709,910	\$1,645,496	\$8,833,323
Building Staff Salaries and Benefits	\$1,440,652	\$778,922	\$718,293	\$2,699,206	\$4,161,130	\$718,293	\$10,516,496
Other Operating Costs	\$1,824,853	\$2,147,382	\$3,636,143	\$12,819,020	\$7,085,175	\$3,636,143	\$31,148,716



⁶AHMA conducted a housing survey among its members in November 2019 to July 2020. The survey represents the responses of 20 organizations out of the 41 members.
⁷This an extrapolation based on the survey responses received and the number of AHMA unit by number of bedrooms available across the 41 housing providers. It is assumed there is an average occupancy of 0.7 persons per bedroom across the AHMA organizations who were not surveyed.
⁸Capital assets and operating costs are collected from data ranging from 2015 to 2019 and represent the minimum value and costs. These numbers are for buildings that AHMA has an active operating agreement with. Operating costs are expected to be slightly higher in 2020 due to inflation and increases to property insurance.

Asset Values and Renewal Costs⁹

The book value of the capital assets overseen by AHMA members is \$311M in 2019. The actual value of the assets is higher: \$629M in assets overseen by AHMA members, as valued by BC Assessment as of July 1, 2019. The assessment value is made up of \$331M in land and \$298M in improvements. As many properties have restrictive covenants or housing agreements on title, the asset value is expected to be even higher upon expiry of the agreements.

In terms of renewing or replacing newer units, AHMA estimates that:

- By 2025, there is a projected need for \$66M in renewal costs to replace 99 AHMA buildings which have a facility condition index greater than 30%.
- In 2030, this need is projected to double to \$147M, impacting 136 AHMA buildings.

Assessment Values of AHMA Housing Properties, July 1, 2019

	Regions	Actual Land (\$)	Actual Improvement (\$)	Total Assessed (\$)
1	Northern BC	11,293,900	21,597,700	32,891,600
2	Cariboo Chilcotin Coast	2,450,000	9,363,600	11,813,600
3 4	Thompson Okanagan & Kootenay Rockies	31,943,100	49,541,100	81,484,200
5	Vancouver Island	76,261,400	125,613,300	201,874,700
6	Vancouver Coastal	174,484,000	66,347,600	240,831,600
7	Fraser Valley	34,213,000	26,031,100	60,244,100
	Total	330,645,400	298,494,400	629,139,800

⁹ Capital assets and operating costs are collected from data ranging from 2015 to 2019 and represent the minimum value and costs. These numbers are for buildings that AHMA has an active operating agreement with. Operating costs are expected to be slightly higher in 2020 due to inflation and increases to property insurance.

Social and Economic Impacts on Beneficiaries

Funding investments in AHMA housing result in broad positive impact on beneficiaries, government savings and revenue lifts, and general economic spinoffs to communities that AHMA serves. Every \$1 of government spend on subsidies results in a minimum of \$1.50 in direct savings and offsetting revenues, and another \$0.80 in economic spinoffs in AHMA communities. In total, there is an estimated \$2.30 of benefit for every \$1 spent on AHMA housing.

In addition to the economic benefits, AHMA housing has positive social impacts on Indigenous households across BC by providing safe and stable housing at an affordable cost. Without affordable housing from AHMA, a large number of Indigenous renter households in BC spend over 30% of their annual income on shelter costs. With the housing units that AHMA provides, there are over 5,000 Indigenous households in BC who now have \$150 per month for discretionary income which can lead to a higher quality of living. Overall, government investments in AHMA housing return 2.3 times more than the invested amount with offsetting revenue, savings and spinoffs activity.

Homeless Individuals Accessing AHMA Housing

There is an amplitude of positive social impacts including improved quality of life, physical health, mental well-being, and access to opportunities experienced by residents living in AHMA-managed housing units. One of the clearest examples of these positive social impacts is experienced by people who were previously homeless. Without AHMA's emergency shelters and housing for the homeless programs, over 1,000 people would return to living on the streets and being homeless in British Columbia, resulting in detrimental impacts to their quality of life and increasing their susceptibility to substance abuse, mental illness, or institutionalization. This effect would also overwhelm health care providers, first responders, and the justice system. When considering the number of people in other types of AHMA housing supports such as, transitional housing or assisted living, the number of beneficiaries can be estimated to be even 50% greater.

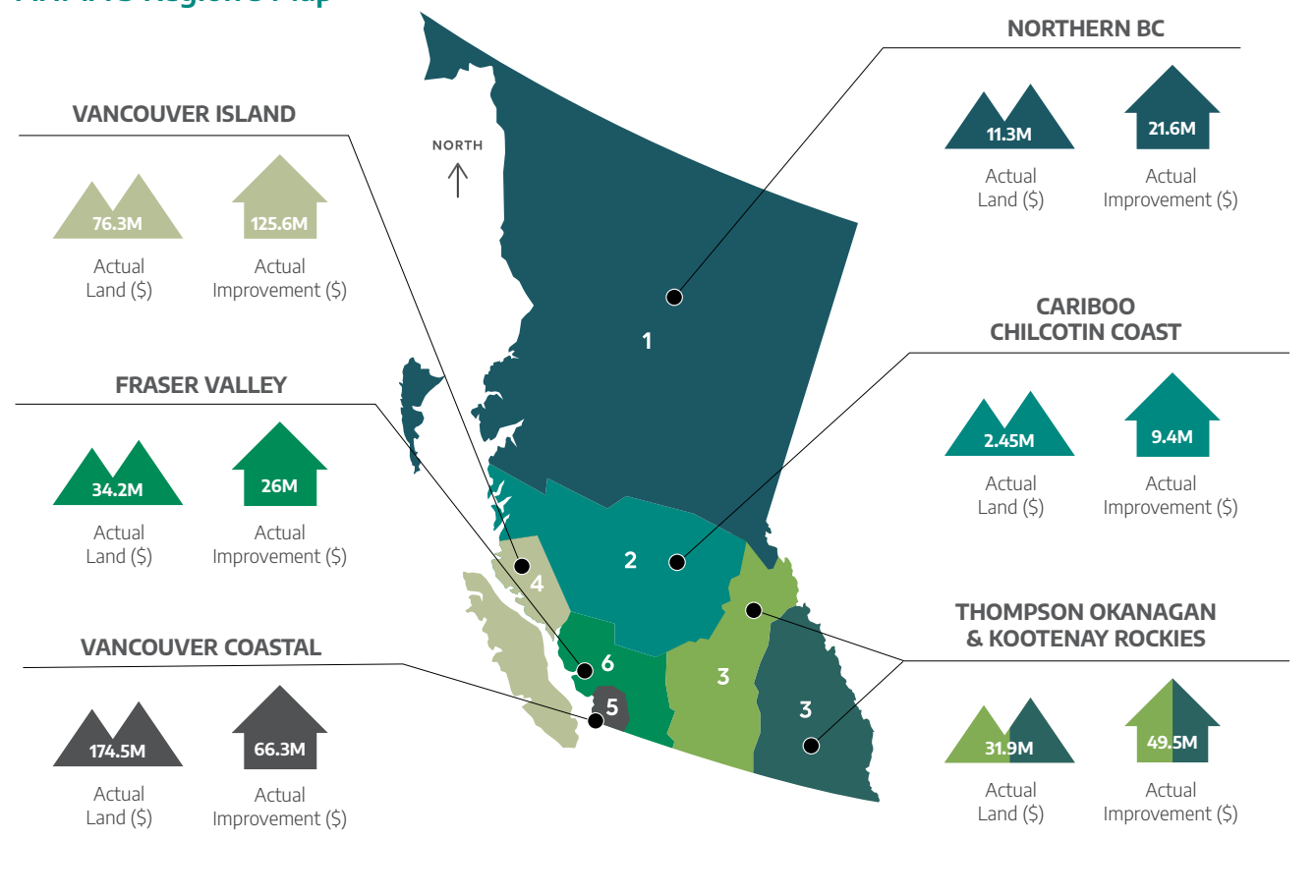
Indigenous Households in AHMA Housing

A large number of Indigenous households spend well over 30% of their annual income on rental housing. In many cases, households overspending on rental costs have limited discretionary income available for other items such as nutritious food, participation in sports and recreation programs, educational supports, non-emergency health care or dental services that can have positive social impact on their lives. In AHMA units, households are only expected to rent their unit at 30% of their household income, freeing up more income that can be spent on items that would benefit their quality of life.

AHMA households across all regions are saving a total of over \$10 million per year on rental costs with over 5,000 households having approximately \$150 per month for discretionary income.¹⁰

Every \$1 of government spend on subsidies results in a minimum of \$1.50 in direct savings and offsetting revenues, and another \$0.80 in economic spinoffs in AHMA communities. In total, there is an estimated \$2.30 of benefit for every \$1 spent on AHMA housing.

AHMA'S Region's Map



¹⁰ See Appendix ___ for a table outlining the estimate of savings.

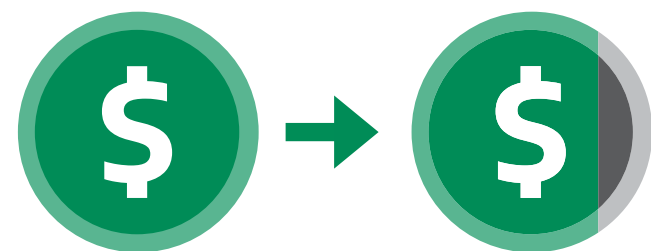
Community Economic Spinoffs from AHMA Housing

With less income spent on rental housing, AHMA households are able to spend their discretionary income on local community businesses, retailers, personal services and financial institutions in their communities, totaling over \$10 million of economic activity across all AHMA regions per year.

Discretionary Spending Power Available by AHMA Region, 2019

	Total extra discretionary spending power available
Northern BC	\$627,000
Cariboo Chilcotin Coast	\$354,000
Thompson Okanagan & Kootenay Rockies	\$1,404,000
Vancouver Island	\$3,599,000
Vancouver Coastal	\$3,173,000
Fraser Valley	\$1,393,000
Total	\$10,151,000

*Amounts are rounded to the nearest 1,000.



Other AHMA program spending including staff incomes, operating costs, contractors, and improvements to existing stock, can further contribute to the economies of communities it serves. For every \$1 spent, there is an additional \$0.80 of spin off economic activity.

Economic Spinoffs from AHMA, 2019

Discretionary income from reduced rent	\$10,151,000
AHMA operations staff income	\$10,516,000
Non-staff, non-mortgaged AHMA Urban Native Program spending	\$3,202,000
Modernization and Improvements programs	\$1,335,000
Total Economic Spinoffs	\$25,204,000

*Amounts are rounded to the nearest 1,000.

For every \$1 spent, there is an additional \$0.80 of spin off economic activity.

Revenue and Savings Benefits from AHMA, 2019

	Annual Amount
Income taxes paid by AHMA Operations Staff	\$2,629,000
Property taxes paid by AHMA Operators	\$311,000
Savings from reduced homelessness	\$43,058,000
Total Revenue and Savings Benefits	\$45,998,000

*Amounts are rounded to the nearest 1,000.

Government Savings and Revenue Benefits

There is an array of government financial savings and benefits that result from AHMA housing subsidies. While the government costs of providing AHMA funding is approximately \$31M per year, the cost savings and revenue benefits from staff income taxes and property taxes as well as reduced costs to homeless services, is \$46M per year. These cost savings and revenue benefits can be summarized as \$1.50 direct benefit for every \$1 spent. Combined with the economic spin off activities in communities, the investment returns are estimated to be 2.3 times more than the invested amount.

Summary of Key Findings

AHMA's successful portfolio and partnerships has resulted in significant socioeconomic impacts on its members, communities, and province as whole. Beyond the direct measures of the number of members served and units built, AHMA's programs and services have created opportunities for individuals to overcome barriers such as homelessness, substance abuse, mental health issues, discrimination and systemic racism. These positive social impacts have proven to not only improve the quality of life for individuals but have also increased government savings and revenues by wide margins.

Combining the savings and revenue benefits to government with the spinoff activity in communities, there is an estimated direct return of \$2.30 for every \$1 spent by government on AHMA subsidized housing programs. The true number is likely to exceed \$3 when quantifying economic benefits (spinoff from spending) and government cost savings (reduced number of people on income assistance) of individuals who were previously homeless returning to employment, or people previously on income assistance transitioning into employment after receiving subsidized rental housing.

Continued funding opportunities and improved housing policies are necessary to address the growing number of Indigenous households in urban, rural, and northern communities facing housing challenges. Across AHMA regions, approximately 1 in 3 households are still facing unaffordability. Other housing needs drivers include overcrowding and homes needing repairs. While approximately 20% of Indigenous households were facing housing unaffordability challenges 2016 in BC, the need is most pronounced in single adults, lone parent or caregiver families, and elders living alone. These same demographic groups are at the top of waitlists across AHMA regions. Furthermore, the pandemic has highlighted Indigenous housing disparities and created instability in housing situations.

Continued funding opportunities and improved housing policies are necessary to address the growing number of Indigenous households in urban, rural, and northern communities facing housing challenges. Across AHMA regions, approximately 1 in 3 households are still facing unaffordability.

Appendix A: Survey Results

A survey was sent out to AHMA organizations in November 2019 to July 2020 to understand the collective assets of members and the needs of the clients AHMA serves. The sections below provide a summary of the findings of this survey. Findings of this survey may not accurately reflect AHMA's entire portfolio as only 20 out of 41 members responded to the survey, and it is collected for buildings and units that AHMA has an active operating agreement with. However, the survey results provide insight into trends of housing needs across each BC and in each subregion.

Survey Participation

20 member AHMA organizations participated in the survey (AHMA organizations that participated in the survey collectively serve over 4,000 tenants across all age ranges (Figure 3). A large portion of AHMA tenants are youth 18 or under (46%). Of these youth tenants, 134 of them are aging out of care (e.g. turning 19) over the next year.

Figure 3). The survey had the highest representation for organizations in the Thompson Okanagan and Kootenay Rockies region and lowest representation for organizations in the Fraser Valley and Cariboo Chilcotin Coast.

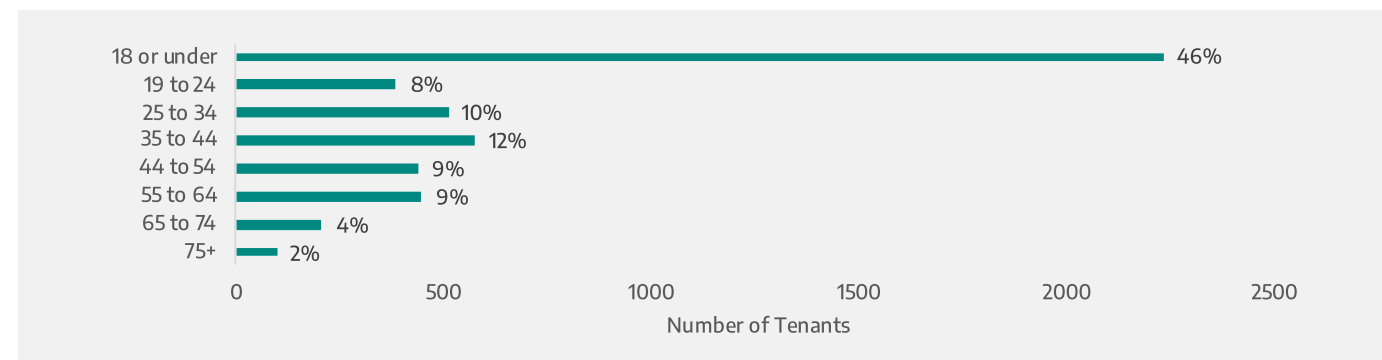
Figure 2 Survey Participation by AHMA Regions



Demographics of Tenants

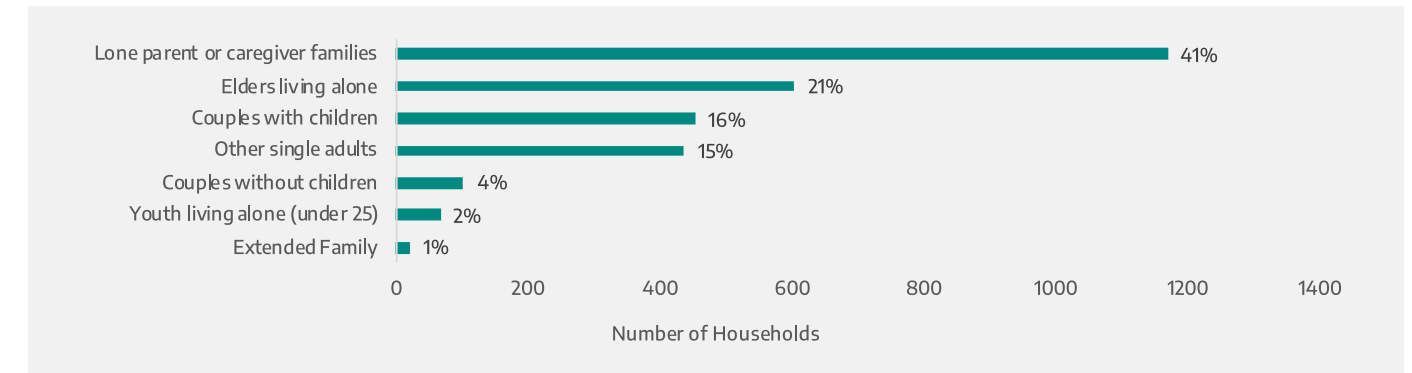
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Figure 3 Age of Tenants



AHMA organizations support a variety of household types with the highest proportion of households represented by lone parent or caregiver families (41%) and elders living alone (21%) (Figure 4).

Figure 4 Household Types



Housing Inventory

AHMA organizations provide units in a variety of structure types, including apartments, townhomes/rowhomes, single-detached units, and duplexes (Figure 5). A majority of units are in low-rise apartments (less than five storeys) (48%) or high-rise apartments (five or more storeys) (22%).

Figure 5 Number of Units in Structure Types

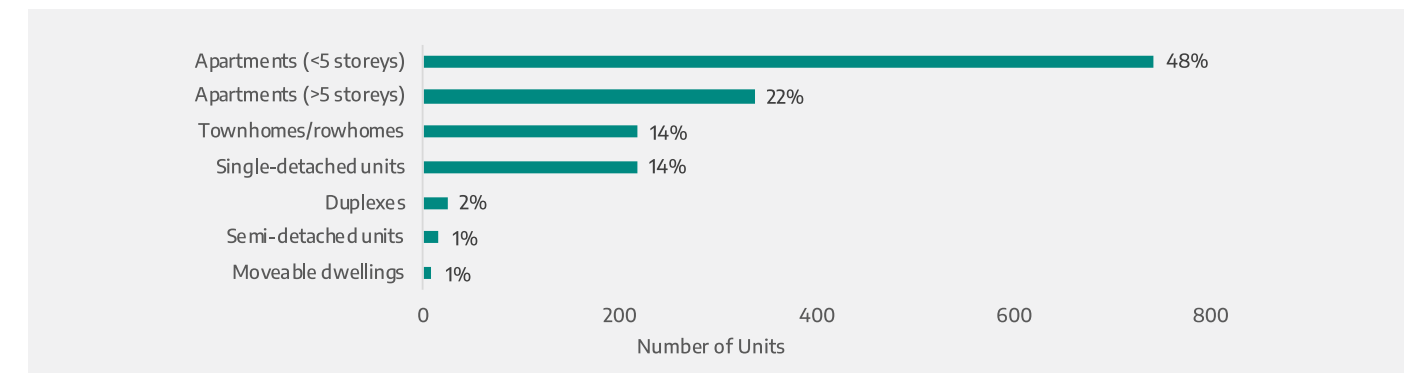
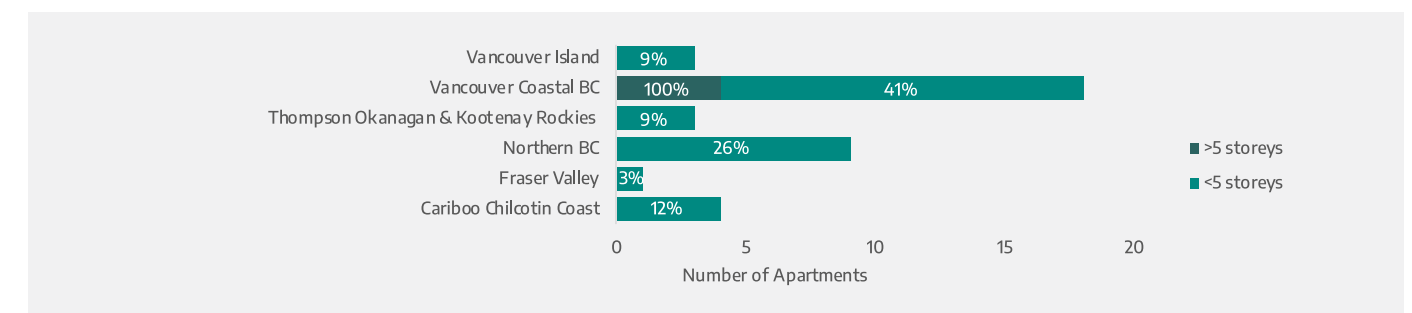


Figure 6 shows the distribution of tall and low-rise apartment buildings across the subregions in BC. While there are low-rise apartment buildings in all regions, all high-rise apartments are located within the Vancouver Coastal BC region.

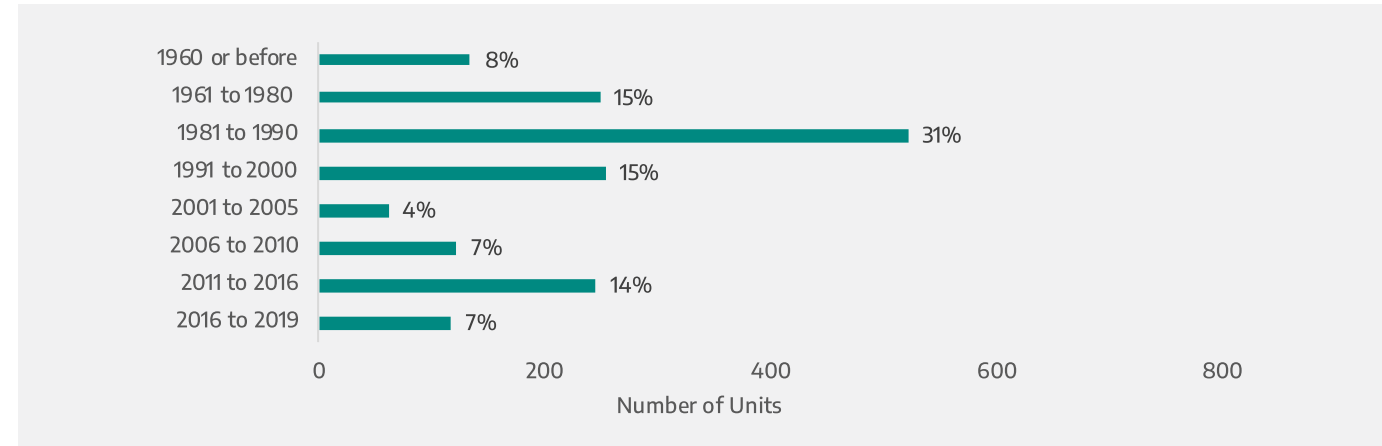
Figure 6 Number of Low-Rise and High-Rise Apartments by AHMA Regions



69% of housing units are in older buildings constructed between before 2000 (Figure 7).

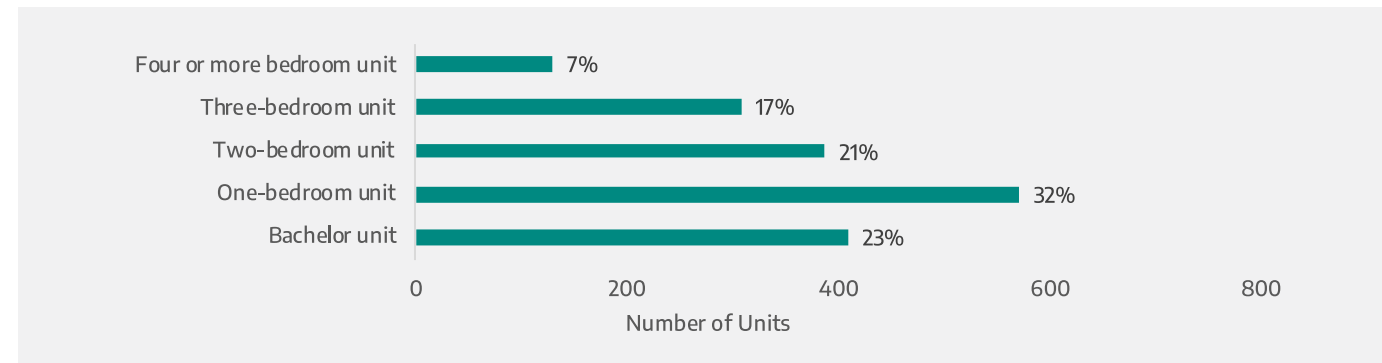
69% of housing units are in older buildings constructed between before 2000 (Figure 7).

Figure 7 Year of Construction



A majority of units provided by AHMA organizations have two or less bedrooms (76%) (Figure 8). Only a small proportion of units have four or more bedrooms (7%).

Figure 8 Number of Units by Bedroom Size



Organizations reported that there are currently 161 units that are not occupied due to reasons including, COVID-19 concerns, buildings needing repairs, or tenant selection and turnover. Figure 10 shows the number of units for each bedroom size that are not currently occupied.

Figure 9 shows the housing units by number of bedrooms and AHMA regions. There are zero reported one-bedroom and four or more bedroom units in the Fraser Valley, and zero four or more bedroom units in Vancouver Island.

Figure 9 Number of Units by Bedroom Size and AHMA Region

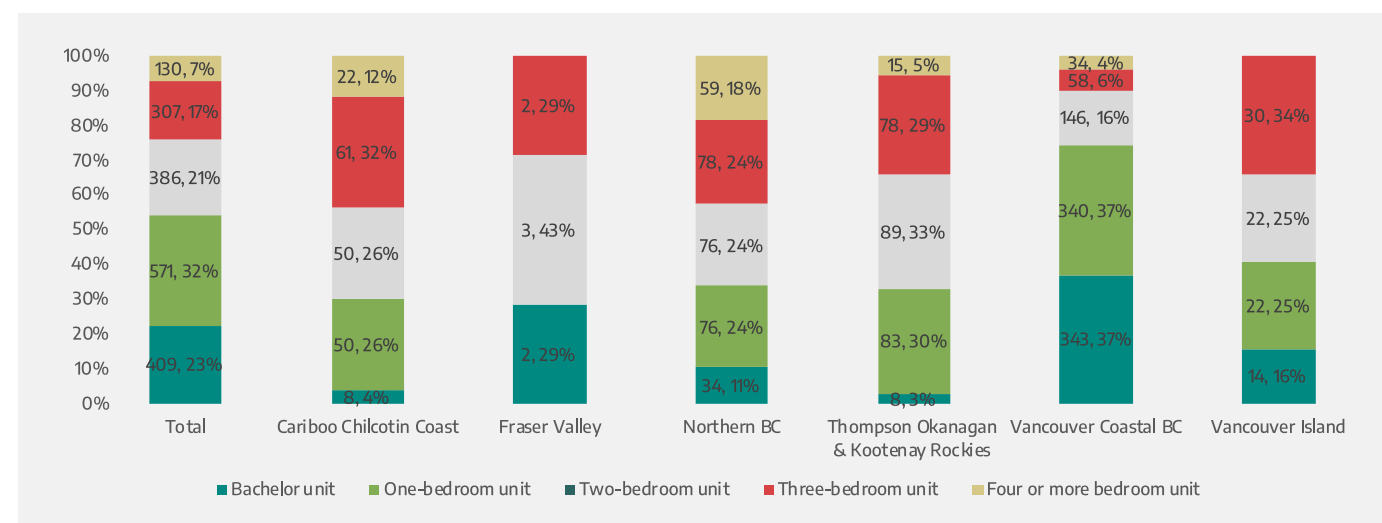
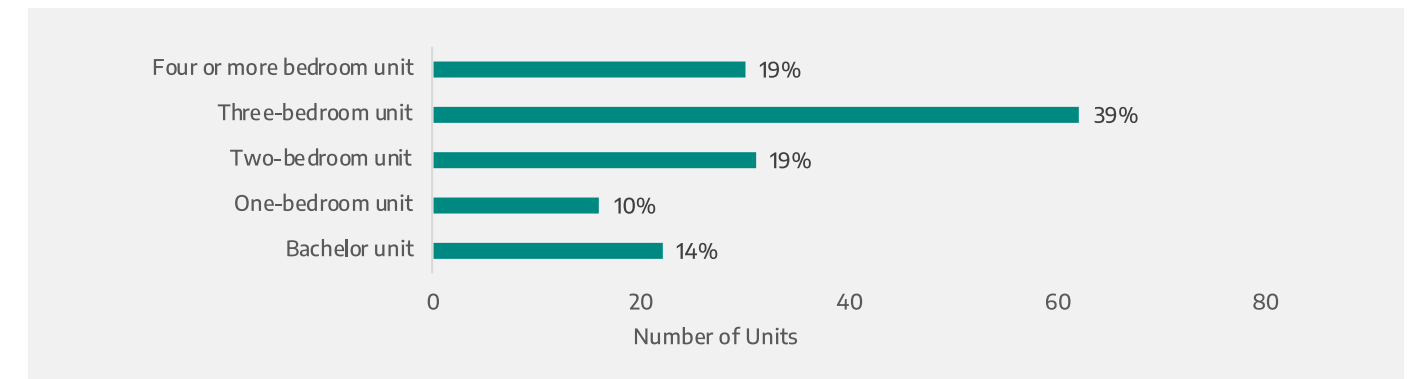
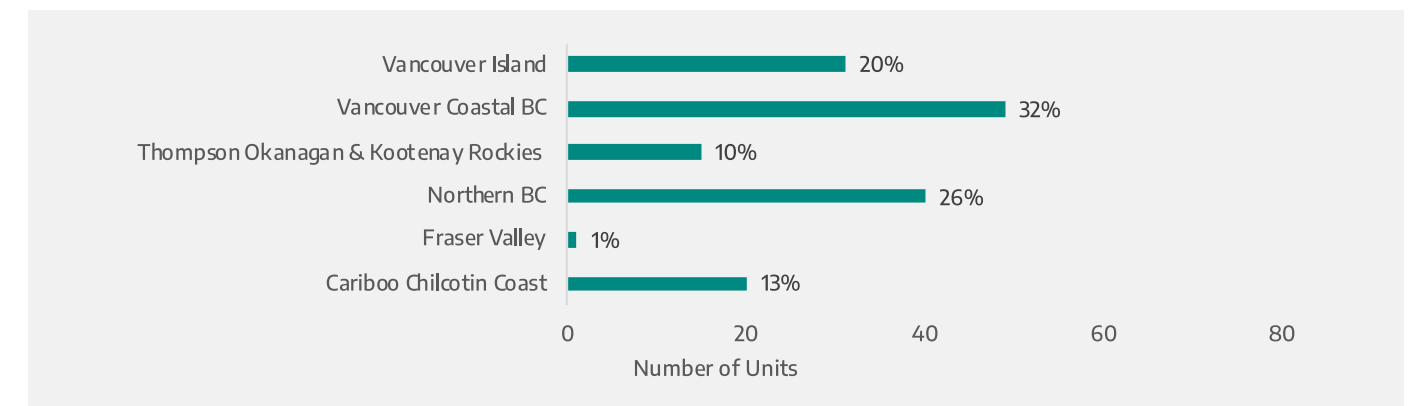


Figure 10 Number of Units Not Occupied By Bedroom Size



Across all regions, AHMA organizations have 155 units that are wheelchair accessible (Figure 11).

Figure 11 Number of Accessible Units by AHMA Regions



Organizations reported that 38% of units were in good condition (Figure 12). 34% of units required major repairs and 18% required minor repairs.

Figure 12 Number of Units Needing Repair

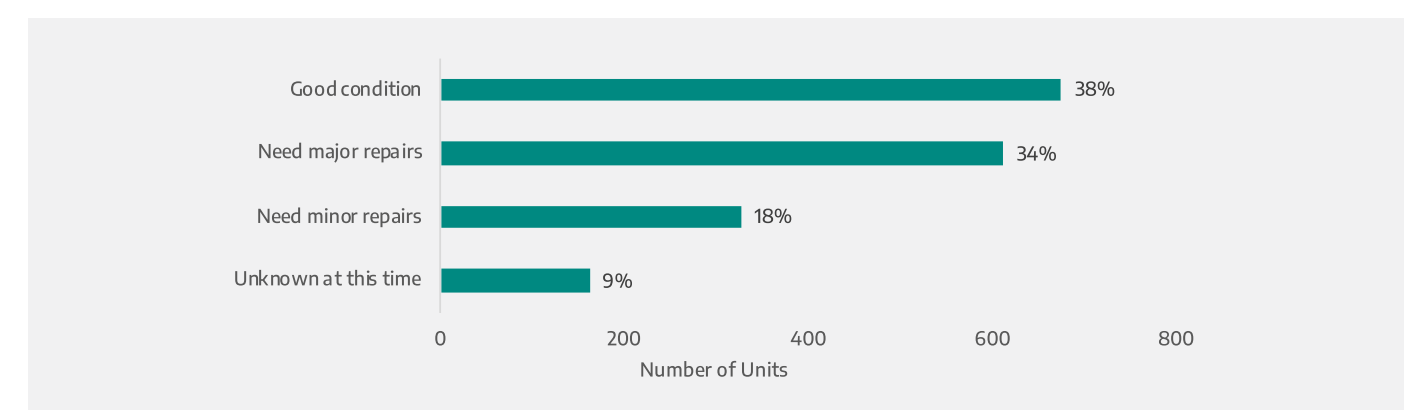
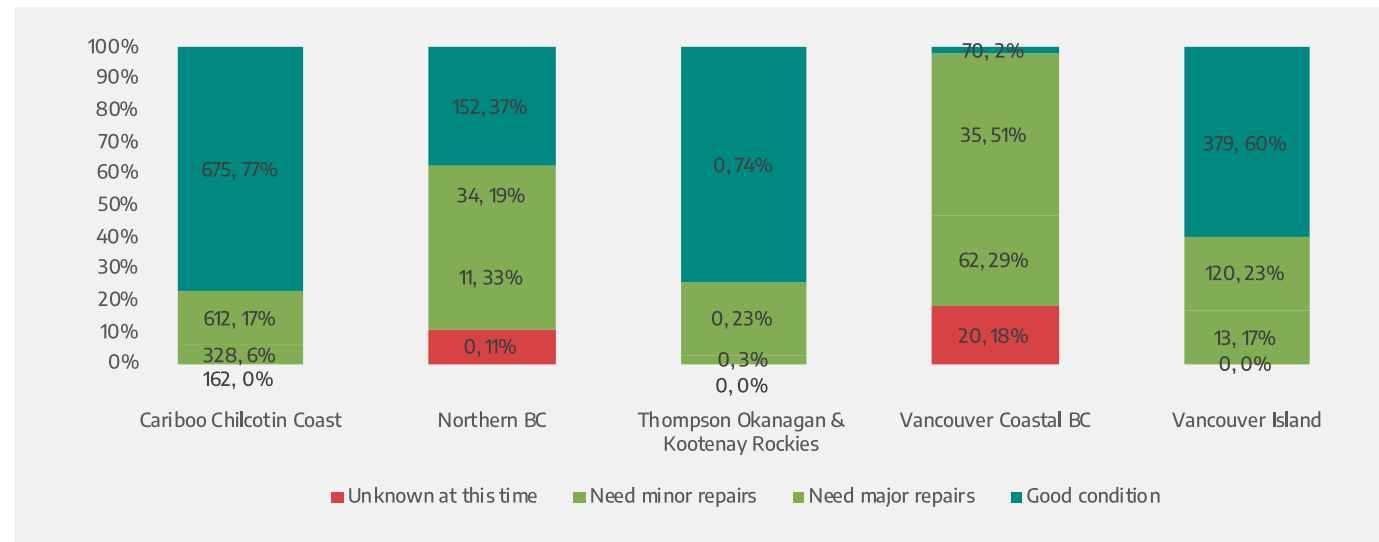


Figure 13 Number of Units Needing Repair by AHMA Region



There are 43 buildings that have deferred maintenance across all regions. Table 1 shows the replacement costs of buildings in the next zero to five years and five to ten years for organizations that provided estimates.

Table 1 Replacement Costs of Buildings

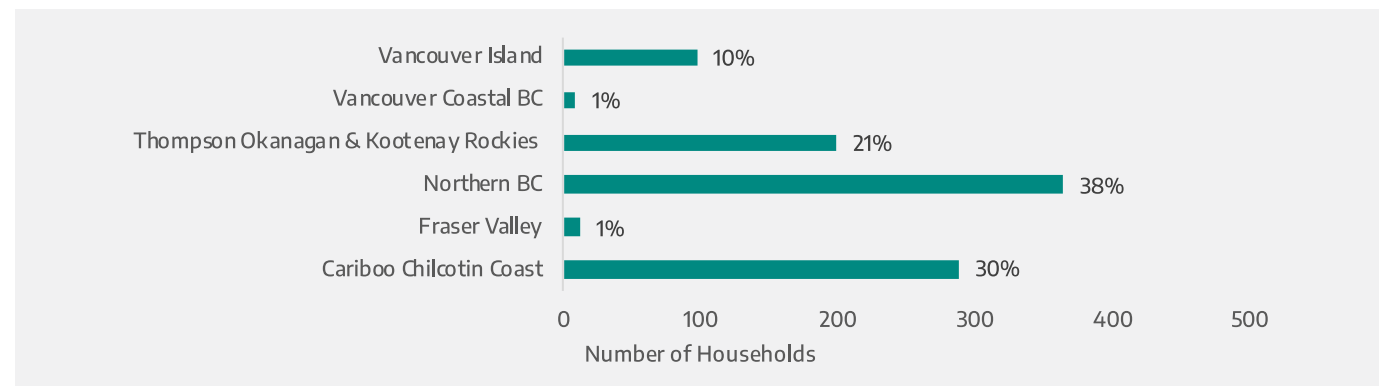
Region	Organization	0 to 5 years	5 to 10 years
Fraser Valley	Xolhemet Society	\$600,000	\$2,000,000
Thompson Okanagan & Kootenay Rockies	North Okanagan Friendship Centre Society	\$3,820,036	N/A
	Aqanttanam Housing Society	\$13,000,000	N/A
Vancouver Coastal BC	Vancouver Native Housing Society	\$31,000,000	N/A
Vancouver Island	Nanaimo Aboriginal Centre	\$8,200,000	N/A

Organizations in the Vancouver Coastal BC and Vancouver Island regions also reported that a total of 154 units will be redeveloped or sold in the next 5 years.

Waitlists for Housing

Over the last year, all AHMA organizations have observed an increase in the number of applicants on waitlists. Some organizations have estimated that the number of applicants has doubled compared to previous years. Currently, almost all AHMA organizations have a waitlist for housing supports (84%). Northern BC and Cariboo Chilcotin Coast regions have larger waitlists compared to other regions (Figure 14).

Figure 14 Number of Households on Waitlist by AHMA Regions



Applicants at the top of waitlists are single adults (28%), lone parent or caregiver families (22%), and elders living alone (18%) (Figure 15).

Figure 15 Household Types on Waitlists

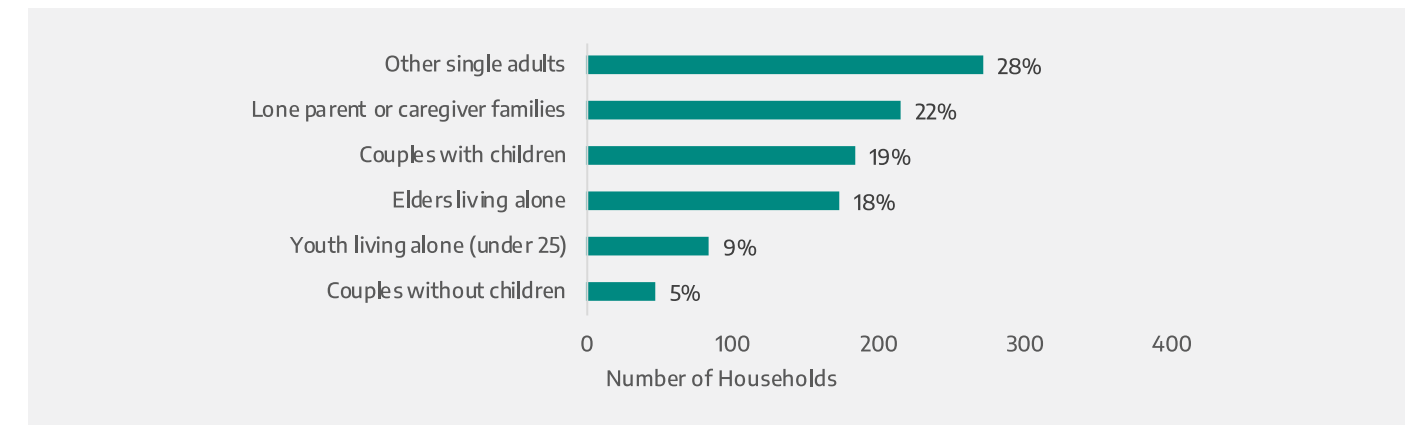


Figure 16 shows the number of households on the waitlist by household type and by AHMA region. One-bedroom units are the highest in demand on waitlists (45%), followed by two-bedroom units (22%) (Figure 17).

Figure 16 Household Type by AHMA Region on Waitlists

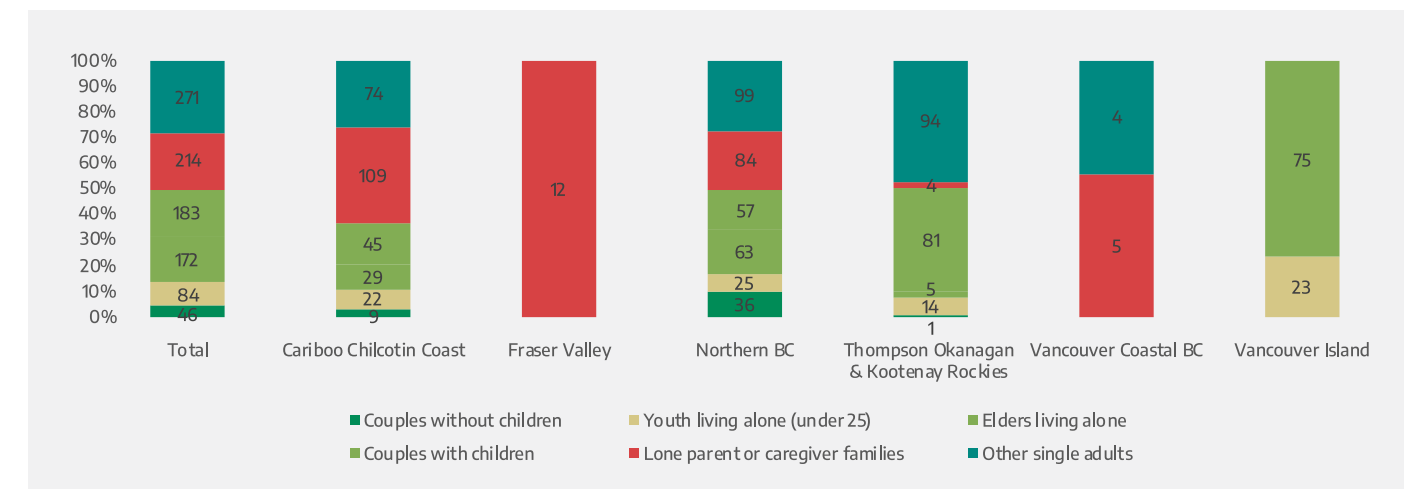
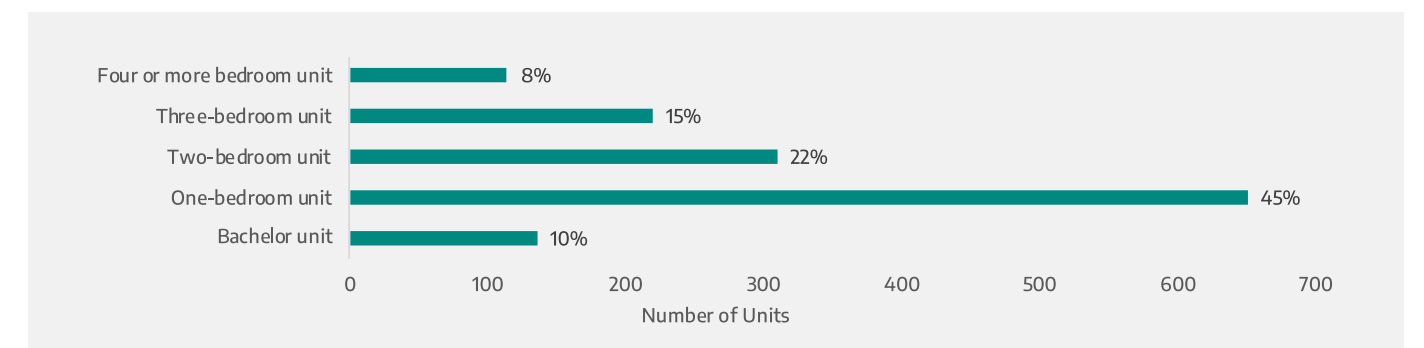


Figure 17 Unit Sizes on Waitlists



Appendix B: Analysis of Social Return on Analysis Metrics

Direct measures of housing impact are clear from existing reporting – number of people served and number of units built. But this only tells part of the story. It is also necessary to consider the impact of funding investments into AHMA have by looking at the positive impact on beneficiaries, government savings and revenue lift resulting from AHMA activity, and general economic spinoffs in communities where AHMA does its work.

Impact on Beneficiaries

Although much could be written about the positive social impact of improved physical health, mental well-being, and access to various other opportunities to improve quality of life that are experienced by every resident of AHMA-managed housing units, the most clear example of positive social impact is the provision of housing for people who were previously homeless.

Without AHMA’s programs, over 1,000 people would be back on the street and homeless in British Columbia. This would have an incalculable negative impact on the quality of life of these individuals, and would overwhelm healthcare, first responders, and the criminal justice system across the province. Increasing funding to AHMA would have the opposite reaction and put additional residents/beneficiaries on a pathway to significantly improved physical and mental well-being.

The following table shows the number of people AHMA is providing housing for that were previously homeless and who would almost certainly return to being homeless if funding was discontinued. When you consider the number of people in other types of AHMA housing, a strong argument could be made that this number should be as much as 50% higher (e.g. for people in transitional support or assisted living units).

Region	Emergency Shelter & Housing for the Homeless
Northern BC	178
Cariboo Chilcotin Coast	30
Thompson Okanagan & Kootenay Rockies	70
Vancouver Island	98
Vancouver Coastal	530
Fraser Valley	105
Total	1011

A similar argument could be made about the economic impact being made by allowing AHMA households to rent their unit at 30% of their income. A high number of Indigenous households spend well over 30% of their income on rental housing, in many cases severely limiting the amount of discretionary income available for other items with social impact such as nutritious food, participation in sports and recreation programs, educational supports and non-emergency health care or dental services. In this case, however, we are able to calculate this economically. By applying known figures such as average income per AHMA household and the rate of Indigenous household in the general community that overspend on rental housing we can calculate how much AHMA-supported households are gaining in discretionary spending compared to those in their communities who are not living in AHMA housing.

Region	Total AHMA Units	Indig. Renters Overspending
Northern BC	436	2336
Cariboo Chilcotin Coast	225	480
Thompson Okanagan & Kootenay Rockies	743	3243
Vancouver Island	1660	4203
Vancouver Coastal	1686	6974
Fraser Valley	688	1269
Total	5438	18506

The calculations show us that the savings vs market rents is freeing up over \$10 million per annum for AHMA-resident households. Since we know that households at these income levels (average well below \$25,000) typically have extremely low savings rates, we can assume that nearly all of this money is being spent in these communities on the items that they feel would have the most benefit to their quality of life. This averages approximately \$150/month across all AHMA households.

	Assumed # of AHMA HHs that would spend 40% on rental if not in AHMA	Amount of annual income now available for discretionary spending	Amount of annual income now available for discretionary spending per HH	Amount of income now available for discretionary spending	Amount of annual income now available for discretionary spending per HH	Total extra discretionary spending power available
Northern BC	92	\$175,685	\$1,919	\$451,762	\$5,756	\$627,448
Cariboo Chilcotin Coast	47	\$99,008	\$2,095	\$254,591	\$6,286	\$353,599
Thompson Okanagan & Kootenay Rockies	193	\$410,179	\$2,123	\$993,895	\$6,370	\$1,404,075
Vancouver Island	448	\$1,044,978	\$2,332	\$2,554,391	\$6,995	\$3,599,370
Vancouver Coastal	438	\$896,578	\$2,045	\$2,275,928	\$6,136	\$3,172,506
Fraser Valley	186	\$404,492	\$2,178	\$988,759	\$6,533	\$1,393,252
Total	1360	\$2,883,907	\$2,121	\$7,267,447	\$6,364	\$10,151,354

In summary, the social impact of AHMA housing can be measured as getting well over 1,000 individuals out of homelessness, which drastically transforms their quality of life through improved physical and mental well-being. Reduced cost of rental housing also frees up an average of \$150/month of discretionary income that could be used to improve health, for example for improved nutrition or giving access to recreation for over 5,000 AHMA households.



Government Savings & Revenue Benefit

AHMA directly employs 210 staff to operate its units. These employees pay federal and provincial income taxes. Based on an assumed average combined income tax rate of 25%, this totals over \$2.6 million per year of government tax revenue that comes back from the employees of AHMA. A regional breakdown is shown in the following table.

	Income Taxes Paid (Federal/Provincial) assuming 25% rate
Northern BC	\$360,163
Cariboo Chilcotin Coast	\$194,731
Thompson Okanagan & Kootenay Rockies	\$179,573
Vancouver Island	\$674,802
Vancouver Coastal	\$1,040,283
Fraser Valley	\$179,573
Total	\$2,629,124

Region	Emergency Shelter & Housing for the Homeless (beds)	AHMA Program Cost	Estimated Alternate Cost of No Service	Net Savings for Govt
Northern BC	178	\$1,853,037	9,434,000	7,580,963
Cariboo Chilcotin Coast	30	\$312,310	1,590,000	1,277,690
Thompson Okanagan & Kootenay Rockies	70	\$728,722	3,710,000	2,981,278
Vancouver Island	98	\$1,020,211	5,194,000	4,173,789
Vancouver Coastal	530	\$5,517,470	28,090,000	22,572,530
Fraser Valley	105	\$1,093,084	5,565,000	4,471,916
Total	1011	\$10,524,834	53,583,000	43,058,166

The total savings and revenue benefit for various levels of government as a result of AHMA's programs is nearly \$46 million.

Type of Savings or Revenue	Amount
Income taxes paid by AHMA ops staff	\$2,629,124
Property Taxes paid by Urban Native Program	\$310,972
Savings from reduced homelessness	\$43,058,166
Total Revenue and Savings Benefits from AHMA	\$45,998,262

AHMA also pays property taxes on many of its buildings, contributing to the municipal tax base in the communities where they operate. The total property taxes paid by AHMA for the Urban Native Program is \$310,972.

The cost of homelessness on government funding at various levels had been calculated a few times across Canada. The most recent and relevant local calculation we can use is an estimate of \$53,000 per year per person for all services combined for increased health care costs, first responders, policing, etc.

For the 1,011 people housed in the Emergency Shelter & Housing for the Homeless Program, it costs AHMA \$10,410.32/bed to house previously homeless people. This means the overall system of supports gets a savings of over \$40,000 per person taken off the street, for a total savings across all these government services of over \$43 million.^{11,12}

The total savings and revenue benefit for various levels of government as a result of AHMA's programs is nearly \$46 million.

¹¹ <http://cmajopen.ca/content/5/3/E576.full>
¹² https://www.mentalhealthcommission.ca/sites/default/files/mhcc_at_home_report_national_cross-site_eng_2_0.pdf

Community Economic Spinoff

There is also significant economic spinoff in AHMA communities from additional spending that benefits all sorts of businesses, whether retail, personal services, or financial institutions. There is, of course, an economic multiplier that could be applied to recognize the fact that money spent in the community by an AHMA employee or resident will also in turn to some extent be paid forward again in the local economy by the businesses that they support. Ignoring that potential economic multiplier, this section will total only the direct economic spinoff effects from AHMA.

The first section mentioned the positive social impact benefit on the 5,438 indigenous families that are no longer spending excessive percentages of their income on rental housing. The total additional non-rent spending in the community by AHMA households who would otherwise be spending excessive amounts of their income on rental housing is presented in the table below – over \$10 million of economic activity – is spent all over communities at everything from corner grocery stores to community rec centres and retailers.

	Total extra discretionary spending power available
Northern BC	\$627,448
Cariboo Chilcotin Coast	\$353,599
Thompson Okanagan & Kootenay Rockies	\$1,404,075
Vancouver Island	\$3,599,370
Vancouver Coastal	\$3,172,506
Fraser Valley	\$1,393,252
Total	\$10,151,354

An almost identical amount is received by AHMA operations staff, and is also spent largely in the communities where AHMA operates. The annual total is \$10,516,496.

Non-staff, non-mortgage spending by AHMA on operating costs of Urban Native Program also gets spent in AHMA communities. Excluding property taxes, utilities, insurance premiums, reserve funds, and salaries of operations staff, this totals \$3,201,613 annually.

AHMA also spends money on modernization and improvements of its existing stock, which adds further to the economic benefit in communities it serves. \$1,334,824 gets spent and supports building contractor, building supply stores and the like.

The table below shows a summary of these economic spinoffs in communities.

Type of Savings or Revenue	Amount
Income taxes paid by AHMA ops staff	\$2,629,124
Property Taxes paid by Urban Native Program	\$310,972
Savings from reduced homelessness	\$43,058,166
Total Revenue and Savings Benefits from AHMA	\$45,998,262

Total Impact

When considering the total impact of AHMA's programs and including financial impact measures for communities that go beyond the targeted social impact, there is a risk of distraction from the main point of funding such an organization. The social impact of the work is measured in terms of the 1,011 people who are no longer homeless because of their being housed in the Emergency Shelter & Housing for Homeless Programs. There are also 5,438 Indigenous households who now pay only 30% of their income on rental housing. Without this AHMA subsidized housing about half of them would be spending 30 – 49% of their income, and the other half over 50% of their income. Living in affordable rental housing frees up an average of \$150/month in discretionary income that these households can direct towards improving their physical and mental well-being. The improved quality of life of these households and the over 1,000 people who are no longer homeless is the reason that governments invest in funding AHMA. This funding of housing for thousands of Indigenous families also makes another step in the direction of reconciliation.

On the other hand, there are also an array of financial savings and benefits to the government and society in general that result in the government subsidy of AHMA housing. The cost to government of providing these housing services is \$31,242,042 per year. The cost savings and revenue benefits to government exceed the costs by a wide margin with \$45,998,262 in savings and revenue. That is nearly \$1.50 of direct benefit for every \$1 spent.

There is also \$25,204,287 of spinoff economic benefit to communities in which AHMA operates. This comes in the form of spending, much of which is directed to small businesses and local service providers. Economic theory proves that there is normally a multiplier which can be applied to account for the recirculation of such spending, but leaving that aside we can already prove an additional \$0.80 of spinoff economic activity for every \$1 spent.

Combining the savings and revenue benefits to government with the spinoff activity in communities we can see a direct return of \$2.30 for every \$1 spent by government on AHMA subsidized housing programs. The true number is likely to exceed \$3 when you would also account for the economic benefits (spinoff from spending) and government cost savings (reduced number of people on income assistance) of previously homeless people returning to employment, or people previously on income assistance getting back into employment after receiving subsidized rental housing. There is plenty of evidence from other studies to show that improved housing results in better health and higher rates of employment, but a linear study to calculate those benefits for AHMA over time is out of the scope of this research.

What is without question, however, is that money invested into AHMA to provide subsidized housing is not only highly impactful in getting people out of homelessness or allowing Indigenous households to spend a reasonable amount of their income on housing, but these investments return 2.3 times more than the invested amount with offsetting revenue, savings and spinoffs activity.

