



## Submission – 2024 BCNPHA Affordable Housing Action Plan

### Urban Indigenous Housing Need

July 22, 2024

#### Understanding Urban Indigenous Housing Need

Indigenous people across BC face multiple barriers to accessing housing that is appropriate and sustainable in terms of affordability, accessibility, safety, security and built form. These barriers are consistently reflected in province-wide data, with Indigenous community members widely overrepresented in the homeless population across BC and facing disproportionate rates of overall eviction and eviction into homelessness.<sup>1,2</sup>

*Overrepresented in situations of homelessness and housing precarity:*

- Indigenous homelessness increased in all BC communities that conducted a count in both 2023 and 2020/2021 by an average of 42.5%.
- The 2023 Report on Homeless Counts in BC identified that 40% of those who reported experiencing homelessness identified as Indigenous, despite accounting for only 4.9% of BC's population. This number has climbed to over 80% in some Northern communities.<sup>3</sup> High rates of Indigenous homelessness are attributed to the lack of affordable, safe, and accessible housing and intergenerational trauma resulting from colonization, cultural genocide, and policies that actively sought to dismantle Indigenous culture, families and communities.<sup>4,5,6</sup>
- While accessing or trying to access services, Indigenous people frequently report significant experiences of racism, discrimination, and social profiling.<sup>7,8,9</sup>

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<sup>1</sup> Xuereb, S., & Jones, C. (2023). Estimating No-Fault Evictions In Canada: Understanding BC's Disproportionate Eviction Rate in the 2021 Canadian Housing Survey. Balanced Supply of Housing Research Partnership.

<sup>2</sup> First United (2023). BC Eviction Mapping Interim Report, May 2023. Retrieved from <https://firstunited.ca/how-we-help/bc-eviction-mapping>

<sup>3</sup> BC Housing, Homeless Count Reports 2023 and 2020/21

<sup>4</sup> Thistle, Jesse. (2017). Definition of Indigenous Homelessness. Canadian Observatory on Homelessness.

<sup>5</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls. (2019). Reclaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls. Volume 1a

<sup>6</sup> Truth and Reconciliation Commission of Canada (2015). Truth and Reconciliation Commission of Canada: Calls to Action. Truth and Reconciliation Commission of Canada, Winnipeg, Manitoba.

<sup>7</sup> Aboriginal Coalition to End Homelessness Society. (2022). Unsettling Stigma with the Indigenous Street Community in Victoria, BC. Retrieved from <https://acehsociety.com/>

<sup>8</sup> BC Indigenous Homelessness Strategy. (2022). Appendix A: What we Heard Report 2022. Available on AHMA's website: [Research & Data Reports – Aboriginal Housing Management Association \(ahma-bc.org\)](https://ahma-bc.org/research-and-data-reports-aboriginal-housing-management-association)

<sup>9</sup> NWAC - Native Women's Association of Canada. (2020). Indigenous Housing: Policy and Engagement. Final report to Indigenous Services Canada. Retrieved from: [https://nwac.ca/assets-knowledge-centre/Indigenous-Housing-Policy-andEngagement-%E2%80%93-Final-Report-to-Indigenous-Services-Canada\\_2022-05-05-154820\\_xsx.pdf](https://nwac.ca/assets-knowledge-centre/Indigenous-Housing-Policy-andEngagement-%E2%80%93-Final-Report-to-Indigenous-Services-Canada_2022-05-05-154820_xlsx.pdf)



- Many of the Indigenous people experiencing homelessness are living in unsheltered conditions. A report recently released by the Federal Housing Advocate found that in Western Canada, the majority of encampment residents in many communities are Indigenous.<sup>10</sup>
- 27.7% of Indigenous respondents (n=321) to SPARC BC's 2023 survey on social needs reported that they have a place to live today but are worried about the future, and 6.9% reported that they do not have a place to live and are living in different types of temporary or ad hoc arrangements. This compares to 13% and 2.0%, respectively, of total respondents.<sup>11</sup>

*More likely to be renters and face adverse rental experiences:*

- As a result of intergenerational trauma, combined with the legacy of colonization and myriad systemic barriers, there are fewer Indigenous homeowners compared to the non-Indigenous population. According to the 2021 Census Data, the "Aboriginal homeownership rate" in British Columbia was 54.2% compared to 68.3% for "Non-Aboriginal" households.<sup>12</sup>
- As renters, recent research shows that Indigenous people in BC face increased rates of eviction and eviction into homelessness than the non-Indigenous population.<sup>13</sup> The five-year eviction rate is 10.4% for Indigenous renters compared to 6.2% for non-Indigenous renters.<sup>10</sup>
- Indigenous renters are more likely to live in rental units that fall below standards for suitability, adequacy, and affordability. According to 2021 census data, 16.4% of Indigenous people lived in housing in need of major repairs, and 17.1% lived in overcrowded housing.<sup>14</sup>
- Many existing buildings supporting Indigenous people at affordable rents need significant repairs, and operating agreements are set to expire with no commitment to extending them. While investment in new units is needed, preserving the existing housing stock is crucial. As of 2021, nearly 1,100 existing properties (not units) have capital renewal requirements that are underfunded. This is projected to increase.

*Indigenous Households in Core Housing Need:*

The income data in the 2021 Census used to calculate housing indicators such as housing affordability and core housing need was for the 2020 calendar year when the federal government was distributing the Canada Emergency Response Benefit (CERB). This temporarily inflated incomes and resulted in artificially low core housing need numbers for 2021. Since 2021, BC has

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<sup>10</sup> [Final report - Federal Housing Advocate's review of encampments - EN\\_1.pdf \(housingchrc.ca\)](#)

<sup>11</sup> SPARC BC (2023). Social Needs Survey.

<sup>12</sup> Statistics Canada. (2024). Special tabulation based on 2021 census.

<sup>13</sup> Xuereb, S., & Jones, C. (2023). Estimating No-Fault Evictions In Canada: Understanding BC's Disproportionate Eviction Rate in the 2021 Canadian Housing Survey. Balanced Supply of Housing Research Partnership.

<sup>14</sup> [Statistics Canada](#) (2022).



seen volatile economic circumstances, which have led to a dramatic increase in rents and expenses that need to be considered when trying to understand current Indigenous housing needs.

- Even with the significant undercount, the Census still identified **17,985** Indigenous households in core housing need, this equates to 13.6% of all Indigenous households in the province.
- Core housing need is particularly prevalent among renters (23.4%), people living alone (28%), people living in households shared with others who are not related to them (21.4%), and young people (17.0% among those ages 15 to 29).
- **53% of Indigenous-led family households were in core housing need.**<sup>15</sup>

Many of the definitions, mechanisms, and processes used to measure housing needs and homelessness tend to underestimate and understate the needs of Indigenous people. Determining the true number of affordable housing units needed for Indigenous people requires an understanding of the intersectional realities Indigenous people face. For example, housing insecurity is compounded for Indigenous women, girls, and gender-diverse peoples.<sup>16</sup> Inequalities are even more pronounced for Indigenous people with disabilities or health conditions due to reduced access to employment, education, vocational training and disability-specific support.<sup>17</sup>

### **Invisible Housing Needs**

In April 2019, the provincial government announced that all BC municipalities were required “to collect data, analyze trends and present reports that describe current and anticipated housing needs.”<sup>18</sup> The legislation established that the first series of Housing Needs Reports must be completed by April 2022 and every five years thereafter. The reports inform local governments about existing and projected gaps in housing supply, helping them develop evidence-based housing strategies or action plans. These reports are not, however, required to specify any considerations regarding Indigenous housing needs, resulting in a significant omission across most communities, as shown in Housing Central’s review of 182 housing needs reports:

- 66% of communities reviewed made no attempt to assess or quantify local Indigenous housing needs
- 31% included partial data or interviews with stakeholders on the topic

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<sup>15</sup> Statistics Canada (2021). Census Sheet 9: Family and Household Composition

<sup>16</sup> NWAC - Native Women’s Association of Canada. (2020). Indigenous Housing: Policy and Engagement. Final report to Indigenous Services Canada. See also Report of the Special Rapporteur on the Rights of Indigenous Peoples, 2023

<sup>17</sup> AHMA (2023). Exploring Inclusive Housing for Indigenous Peoples Living with Diverse Abilities: An Environmental Scan. Available on AHMA’s website: [Research & Data Reports – Aboriginal Housing Management Association \(ahma-bc.org\)](https://www.ahma-bc.org/research-and-data-reports)

<sup>18</sup> New reports to help forecast housing needs in B.C. (2019, April 16). *BC Gov News*. Retrieved August 7, 2024, from <https://news.gov.bc.ca/releases/2019MAH0073-000692>.



- Only a handful of communities (3%) identified and/or quantified Indigenous housing needs as part of their assessments (Powell River, Surrey, Kamloops, Fort St. John)

In part, these omissions reflect a continued uncertainty around municipalities' role in engaging with and addressing Indigenous housing needs as well as the lack of clarity on and access to Indigenous-specific data.

### **Estimating Indigenous Housing Needs**

The number of Indigenous households in core housing need (17,985) has been used as the starting point to quantify the number of Indigenous households that require affordable housing solutions. Of that number, the 2021 Census reported that **2,845** households were living in subsidized housing. For the purposes of this Report, the affordable housing need calculation subtracts out these households because it is assumed that housing affordability needs have been substantively met for those households.<sup>19</sup> This leaves approximately **14,300** households in core housing need across BC that require an affordable housing solution.

Added to that number are **4,541** Indigenous people who are experiencing homelessness and requiring subsidized housing in BC. This is based on data from the 2023 Report on Homeless Counts in BC, in which 11,352 individuals identified as homeless, 40% of whom were Indigenous. This adds up to a total of **18,841** Indigenous-led households that require an affordable housing solution to address their housing need.

By 2034, the number of Indigenous households living off-reserve in BC is projected to increase by another 27,407.<sup>20</sup> Of that 27,407, it is estimated that 24.1% would have incomes below the core need threshold and be unable to find affordable, suitable, and adequate housing in the market.<sup>21</sup> This means that another **9,696** households will require housing solutions in the next 10 years to address growth in the Indigenous population. **This brings the total number of Indigenous households requiring affordable housing solutions to 29,983.**

### **Recommendations**

To begin to address the unmet need for affordable housing for Indigenous people, a range of solutions are required.

1. Fund AHMA's URN Indigenous Housing Strategy for BC, which offers expert implementation of "For Indigenous, By Indigenous" approaches to ensure housing solutions reflect Indigenous communities' priorities and interests. Indigenous communities' self-

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<sup>19</sup> Data provided by AHMA based on extrapolation of data on approximately 35% of the portfolio.

<sup>20</sup> Based on Statistics Canada's Population Projections by Indigenous Identity - Medium Growth Scenario, assuming 2.7 persons per household. Source: Statistics Canada. Table 17-10-0144-01.

<sup>21</sup> Based on the percentage in Indigenous households in private housing in core housing need (8.2%) plus the percentage of Indigenous households in subsidized housing (7.3%).



governance, self-determination, and autonomy are critical to the success of Indigenous housing models, programs, and services.

2. Ensure that any replacement of existing units results in a net positive gain in the number of homes available.
3. Build **8,500** subsidized Indigenous-owned and operated housing units over the next 10 years.
4. Create **4,700** new supportive housing units for Indigenous individuals and families with intensive support needs. AHMA calculates supportive housing need across a broad range of need categories. For the full picture of urban Indigenous supportive housing need, please refer to [AHMA's URN Strategy](#) (update coming soon).
5. Provide rent/affordability assistance to **8,900** Indigenous households who have access to good market housing but cannot afford their rent or ownership housing costs.
6. Establish a support plan to create pathways along the housing continuum for Indigenous people, including supporting **950** households to access affordable homeownership.
7. In addition to the households that require affordable housing solutions, 14,857 households need culturally based wrap-around supports and services.
8. Preserve existing affordable housing and ensure the sustainability of existing units by funding capital renewal needs and extending existing agreements and subsidies. AMHA is also calling for solutions to ensure the sustainability of existing units operated and maintained by AHMA members. Nine AHMA member housing societies currently have \$260 Million in unfunded major capital repair needs<sup>[1]</sup>. Unfunded major capital repair needs are projected to reach \$490 Million by 2035. Approximately **4,400** existing Indigenous housing units have agreements expiring between 2028 and 2031. AHMA is calling for both the protection of affordability for residents and the repair and regeneration of these units.