



**Aboriginal Housing Management Association**  
*Over 25 years of Indigenous housing expertise.*

*As the federal government struggles to maintain course, advocates call for the immediate release of previously committed and desperately needed funds for urban Indigenous housing.*

## **A HOME FOR THE HOLIDAYS**

December 2024

Shadae Johnson is so happy to have a home of her own to celebrate Christmas with her four children this year—because [her family was homeless](#) for more than a year, from June 2023 to August 2024. Shadae was pregnant and gave birth to her son, Has'tiin, during this time.

Living off reserve in Vancouver, Shadae did not receive any support from her nation and survived on maternity leave benefits from her job at the Vancouver Art Gallery. She was on the waitlist for subsidized housing for almost five years. Despite reaching out to various organizations, she encountered discrimination and inadequate support.

“How can you not be stressed when you’re homeless and pregnant with kids?” asks Johnson. “I want us to heal from the trauma. I told the children [homelessness] was temporary. Don’t let this define us. We’re still good people, we’re still dignified, we still deserve respect and love.”

Shadae’s family is not alone. On the other side of Canada, [Kevin Desylva and Reah Palmer](#) never imagined they would end up homeless either. But after 32 years together, the New Brunswick couple couldn’t make rent when one of Palmer’s employers laid her off (she had three part time jobs). They ended up in a tent trailer under an overpass.

“You know, you’re just a paycheque away from being homeless,” Desylva says. Fortunately, the couple recently qualified for a subsidized apartment and will have a home for the holidays.

As for Shadae, an Indigenous housing provider—a member of the [Aboriginal Housing Management Association](#) (AHMA), the first *For Indigenous, By Indigenous* housing authority in Canada—offered her family subsidized housing after hearing her story in the media.

### **Growing Housing Affordability Crisis**

“We see glaring signs of the affordable housing crisis across Canada with growing encampments and homelessness,” says AHMA Chief Executive Officer Margaret Pfoh. “Even middle and dual-income families are struggling with rising costs of living and housing, which are overwhelming for lower income or single parent families.

“While affordability is not limited to urban Indigenous populations, the playing field is not level due to poverty and discrimination caused by centuries of colonial displacement from traditional lands and government efforts to dismantle Indigenous families through residential schools.

## ***A home for the holidays***

“In Canada, Indigenous people are 13 times more likely to experience homelessness than non-Indigenous people. In BC, Indigenous people make up 6% of the population, but 40 to 80% of those experiencing homelessness—an unacceptable inequity.”

### **Urban Indigenous Housing Challenges & Opportunities**

The Canadian Constitution recognizes three distinct Indigenous Peoples—First Nations, Métis and Inuit. Federal and provincial governments use these distinctions in creating policies. But this approach fails to acknowledge most Indigenous people live off reserve and have no access to community benefits. In BC, 74% of the Indigenous population lives in urban, rural and northern areas off reserve.

“We respect the housing work of First Nations, Métis and Inuit,” explains Pfoh. “AHMA supports First Nations members living away from home; our intent is to complement, not compete, with their efforts.”

AHMA funds 55 Indigenous housing and service providers to deliver a spectrum of trauma-informed, culturally safe, affordable housing and wraparound supports for over 10,000 Indigenous people living off reserve in BC. AHMA members manage 95% of all urban Indigenous housing in the province and comprise more than one-third of Indigenous housing providers in Canada.

“Many urban Indigenous people have been impacted by racism and intergenerational trauma,” says Pfoh. “Indigenous populations are also disproportionately impacted by the housing and toxic drug crisis. That’s why AHMA produced the [BC Urban, Rural & Northern Indigenous Housing Strategy](#), a 10-year plan to address the housing needs of off-reserve Indigenous people.”

### **Attempts to Criminalize Homelessness**

Early this year, the US Supreme Court upheld laws making it illegal to be homeless in Grants Pass, Oregon. Now, anyone can be fined or jailed for sleeping in public, despite the lack of social housing and shelters. This month, US President-elect Donald Trump also stated he will make homeless encampments illegal.

A similar saga is unfolding in Canada, where 13 Ontario mayors asked the provincial government to use the notwithstanding clause to clear homeless encampments. In fact, the notwithstanding clause is designed to prevent courts from striking down laws violating fundamental freedoms, legal rights, or equality rights in the Canadian Charter of Rights and Freedoms.

In response to this debacle, the Canadian Alliance to End Homelessness (CAEH) launched a new campaign, [Homes Not Handcuffs](#), to oppose using the notwithstanding clause on people experiencing homelessness. Many non-profit housing advocates are calling for a housing-focused approach instead.

Pfoh concurs: “Criminalizing homelessness is cruel and dehumanizing. AHMA supports a human rights approach. As we grapple with the housing crisis in BC, we must avoid punitive measures and create supportive housing solutions for vulnerable populations.”

AHMA supports the Federal Housing Advocate, whose [recent review](#) found Canada’s homeless encampments a national human rights crisis.

In September, the federal government announced \$250 million for human rights-based encampment responses and offered to invest in any province or territory willing to match the federal funding. This amount is not nearly adequate to address the issue, but is a step in the right direction.

### **Housing is a Human Right**

## ***A home for the holidays***

The [United Nations Declaration on the Rights of Indigenous Peoples](#) (UNDRIP) sets “minimum standards for the survival, dignity, and wellbeing of Indigenous peoples of the world,” with housing as a human right. The BC government created the [Declaration on the Rights of Indigenous Peoples Act](#) (DRIPA) to align provincial laws with UNDRIP, as the framework for reconciliation in BC.

DRIPA requires government to engage with First Nations, Métis and Inuit to revise policies and programs. The legislation also enables government to collaborate with other Indigenous organizations.

“AHMA’s involvement is essential,” asserts Pfoh. “For almost 30 years, AHMA has been at the forefront of advancing housing rights for Indigenous people. [Our strategy](#) lays the foundation for decolonizing the history of Indigenous housing in Canada and engaging in reconciliACTION.”

### **Federal Funding Shortfalls**

The 2018 [National Housing Strategy](#) invests \$70 billion over 10 years to improve housing affordability and reduce homelessness across Canada. But *just* 4.5% has been allocated to Indigenous households living off reserve. To address this gap, the federal government committed \$4.3 billion towards urban, rural and northern Indigenous housing in 2023 for release in 2024—but to date only \$281.5 million has been shared, while over \$2 billion in shovel-ready projects await funding.

“AHMA calls on the federal government to immediately release the \$4 billion designated for urban Indigenous housing and wraparound supports,” says Pfoh. “A promise means nothing if funding isn’t dispersed - the need is growing and we have already lost one construction season to delays.”

### **Return on Housing Investments**

Investing in Indigenous housing saves money *and* lives.

A [Canadian Housing Renewal Association study](#) found that bringing Canada’s community housing stock to 7% of total housing—the Organisation for Economic Co-operation and Development average—by 2030 would boost economic productivity a staggering 5.7% to 9.3%

In addition, AHMA’s research shows \$6.79 is returned to society for every dollar invested in Indigenous housing by significantly improving socioeconomic and health outcomes for urban Indigenous people.<sup>1</sup>

Not only is the economic case for change compelling, so is the moral imperative to ensure families and vulnerable people are not left out in the cold.

“The day we moved in, holding the keys, I told the girls, ‘We did it!’” says Shadae Johnson, who will soon return to work (she has a degree in environmental studies and recently published an Indigenous colouring book). “I love my career and I’m looking forward to working again.

“Now that we have stable housing, I need to get the children comfortable making friends and building community, and get them back on track with their education and emotional well-being. Our next step is to figure out how to get out of poverty. We can do better for ourselves.”

“Everyone needs a place to call home,” says Margaret Pfoh. “Home is where we learn who we are and is the foundation of wellbeing. This is how we will walk into the future together, confident of protecting seven generations.”

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<sup>1</sup> Estimates based on international [Guide to Social Return on Investment](#) methodology.