

BRITISH COLUMBIA URBAN, RURAL, AND NORTHERN INDIGENOUS HOUSING STRATEGY



The updated 10-Year 'Urban, Rural, and Northern Indigenous Housing Strategy' (Housing Strategy) is intended to address the housing needs of Indigenous people living off reserve in BC. The Housing Strategy has been commissioned by the Aboriginal Housing Management Association (AHMA) and reflects extensive engagement and input from existing Indigenous housing and service providers in BC, as well as tenants, stakeholders, government agencies, Indigenous organizations and other affected parties. It is informed by a thorough desktop review of historical and existing housing programs, statistical data, and demographic trends.



**ABORIGINAL HOUSING
MANAGEMENT ASSOCIATION
(AHMA)**

DECEMBER 2024 UPDATE

The Update builds upon the foundation of the original Housing Strategy released in January 2022 by incorporating the latest demographic data and housing needs analysis. Additionally, it introduces a revised 10-year timeline for implementing the solutions required to address these updated needs.

BC URBAN, RURAL, AND NORTHERN INDIGENOUS HOUSING STRATEGY – SNAPSHOT

HOUSING UNITS AND AFFORDABILITY ASSISTANCE



4,400

Repair, regenerate, and protect affordability of existing Indigenous housing units



4,700

New supportive housing units



8,500

New subsidized Indigenous housing units



8,900

Rent/affordability assistance



950

households assisted to access affordable homeownership

SAFE AND SUPPORTIVE ENVIRONMENTS



Culturally appropriate wraparound supports



Remove disincentives to housing provider revenue generation and tenant employment within social housing



Address barriers to housing

INDIGENOUS HOUSING EXPERTISE



Strengthen Indigenous housing sector



Develop talent, attract, retain and strengthen Indigenous staff

FUNDING AND STRUCTURE TO SUPPORT THE STRATEGY



Fourth Indigenous stream of National Housing Strategy



Equitable funding



AHMA as autonomous housing authority

The housing strategy includes a vision statement, four key objectives, nine principles, and thirteen Strategic Actions. It also includes an implementation plan that identifies the funding, resources, and activities required to implement the Strategic Actions.

About AHMA:

The Aboriginal Housing Management Association (AHMA) was established in 1996 with a mission to “lead and advance housing rights for all Indigenous Peoples in British Columbia.” AHMA is comprised of 58 Indigenous housing and service providers located all across BC. These members manage more than 95% of all Indigenous housing units in urban, rural, and northern areas of the province (off reserve).

AHMA administers funds – in partnership with BC Housing – for almost 6,400 units that house First Nations, Métis, Inuit, and self-identified Indigenous families living off reserve. AHMA will also administer funds for approximately 1,653 units that are currently in development.

The programs and services that AHMA members provide include affordable housing units, shelters, transition homes, supportive housing, and assisted living facilities. Many of AHMA’s members also offer support services including homelessness prevention, parenting supports, and mental health and addictions programs. AHMA members make up over one third of Indigenous housing providers in Canada.

- In addition to and as a consequence of other social determinants of health, many Indigenous people have chronic health issues that require ready access to specialized medical care.
- Indigenous people are disproportionately represented in the homeless and at-risk of homelessness population in the province and are 13 times more likely than non-Indigenous people to experience homelessness.

PERCENTAGE OF INDIGENOUS HOUSEHOLDS WITH UNMET HOUSING NEEDS

21.3%	with affordability issues
7.1%	with suitability issues
10.0%	with adequacy issues
14.0%	in core housing need

These factors are compounded by the reality that First Nations people living on reserve in BC are also inadequately housed, creating a cascading effect on housing availability and affordability off reserve.

Demographic Context of the Indigenous Population in BC:

Largely as a result of intergenerational trauma, combined with systemic barriers to health services, Indigenous people in BC are disproportionately impacted by the housing crisis.¹

- 14% of Indigenous households in urban and rural areas are in core housing need.
- Indigenous people in BC are generally younger, have lower average incomes, and much higher levels of unemployment than the non-Indigenous population.
- Indigenous households include more single parent families.
- There are fewer Indigenous homeowners compared to the non-Indigenous population.



¹ References to statistical data can be found in Part I of the Housing Strategy Report under Demographics.

"The Province values AMHA as a key partner in working to address the urgent need for better housing options for Indigenous individuals, families and Elders in communities across BC. This is important work as we all continue to look for solutions to address the unique challenges Indigenous Peoples face when it comes to housing in urban and rural areas."

Murray Rankin, Minister of Indigenous Relations and Reconciliation and Acting Minister of Housing (AHMA engagement session, Kelowna, July 28, 2022)

Progress on the Housing Strategy:

Some progress has been made in delivering housing units and affordability assistance called for in the original Housing Strategy, but the pace of commitments and delivery is not sufficient to meet existing needs. Although the strategy aimed for 12,850 new units, the actual number of units that have received funding commitments as of July 2024 is significantly below the target for the first two and a half years. Additionally, while some Indigenous households have benefited from rent/affordability assistance through the Canada-BC Housing Benefit, the current level of support is insufficient to meet the demand.

The federal government has committed to maintain the affordability of existing Indigenous housing units until 2028, and \$12.8 million has been allocated over three years for capital renewals. However, the sustainability of these units remains at risk due to the absence of long-term commitments beyond 2028 and the need for ongoing capital repairs.

Existing Programs:

Despite some additional commitments to urban, rural and northern Indigenous housing through the federal National Housing Strategy (NHS) since AHMA's first Housing Strategy for BC was released in January 2022, current federal and provincial programs fall short of meeting the housing needs of Indigenous people in BC.

In Federal Budget 2022, Canada committed \$300 million to co-develop and launch an Urban, Rural, and Northern Indigenous Housing Strategy. However, this funding is insufficient to meet the vast housing needs across urban, rural, and northern regions. While there has been progress with engagement and some portions of the \$300 million have been allocated to various projects, the rollout of substantial, long-term projects has been slow. In addition, only a small fraction of the total amounts committed in Budgets 2023 and 2024 have

been released. Meanwhile, Indigenous people continue to experience homelessness and housing precarity at disproportionate levels. The delay in establishing the National Indigenous Housing Centre and releasing urgently needed funding is unacceptable. The National Indigenous Housing Collaborative Inc. (NICH) was specifically created as an Indigenous-led entity to deliver these funds and has already identified \$2 billion in shovel-ready housing projects for urgent, unmet need.

As of March 2024, only 4.5% of the NHS funding committed to date has been for Indigenous households living off reserve outside of the Northern Territories, while Indigenous people represent 6.5% of the population in core housing need outside of the Northern Territories. Additionally, there is limited accountability with respect to the transfer of funds from the federal government to the Province of BC to ensure dollars are allocated to Indigenous households, and not enough Indigenous-specific, culturally safe programs.

There are other problems with existing housing policies and programs established and managed by the federal and provincial governments. Most notably, programs have not been designed collaboratively with Indigenous people and thus do not necessarily reflect the unique needs and interests of the population; indeed, the programs have not been developed or implemented in the spirit of reconciliation as *For Indigenous, By Indigenous (FIBI)*.

Existing gaps have translated into programs that can be difficult to access with processes that lack flexibility, operational support, and appropriate cultural elements. Much of the Indigenous housing created without FIBI oversight discourages revenue generation and capacity-building for Indigenous housing organizations, leaving a legacy of unmaintained and poor quality housing for Indigenous families and creating long-term health and wellbeing implications. The NHS and other government programs have not adequately taken into account the fact that many existing Indigenous housing units are in critical condition and this is projected to worsen over time, nor have they planned appropriately for the expiration of operating agreements under the 'Urban Native Housing Program' that are set to expire in 2028.²

² Based on Asset Planner data provided by AHMA.

Quantifying the Need:

The 2021 Census identifies 17,145 Indigenous households in core housing need across urban, rural, and northern BC. This number has been used as the starting point to quantify the number of Indigenous households that require affordable housing solutions. We subtract 2,845 households already in subsidized housing, leaving 14,300 households needing affordable housing. We add 4,541 Indigenous individuals experiencing homelessness, resulting in a total of 18,841 households needing housing.

By 2034, projections indicate that 27,407 additional Indigenous households will form. Of these, 4,248 households are expected to require affordable housing, leading to a total housing need of 23,089 households.

A range of solutions have been applied to address these housing needs:

- Rent/affordability assistance in market housing is needed for **8,900** households.

- Supportive housing is needed for **4,700** households, addressing specific needs for people experiencing homelessness, mental health challenges, disabilities, and violence.
- Access to affordable homeownership for **950** households, through models like community land trusts and shared-equity mortgages.
- Independent subsidized housing is required for **8,500** households.

In addition, culturally-based wrap-around supports are required for **14,857** households living in new and existing subsidized housing.

Subsidies for **4,400** Indigenous housing units are set to expire by 2031, placing these units at risk without additional funding for capital repairs (estimated at \$490 million by 2035).

Although the estimates of housing need used 2021 Census data on self-identified Indigenous households in core housing need as its base, there are several challenges with this data. 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 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. As such, it is anticipated that current rates of core housing need are likely higher than shown in the 2021 Census data, and may even be higher than 2016.



Housing Strategy:

The housing strategy included in this report contains the following components: a vision statement, four key objectives, nine principles, and thirteen Strategic Actions. It also includes an implementation plan that identifies the funding, resources, and activities required to implement the Strategic Actions.

The overarching **Vision** is that “all Indigenous people in BC will have an affordable, culturally supportive, and safe place to call home.”

OBJECTIVES

The four key **Objectives** are:

1. Address the housing needs of all Indigenous households living in urban, rural, and northern communities.
2. Make Indigenous homelessness a rare, brief, and one-time experience.
3. Ensure Indigenous people have access to a variety of housing solutions, including homeownership.
4. Support improved health and wellbeing of Indigenous people through safe, stable, and culturally appropriate housing programs and services.

PRINCIPLES

The nine **Principles** that guide the development and implementation of the Housing Strategy are:

1. Right to Housing
2. Inclusivity
3. Reconciliation
4. Self-determination
5. Equity
6. Flexibility
7. Sustainability
8. Collaboration
9. Well-Being

STRATEGIC ACTIONS

The thirteen **Strategic Actions**, divided into four distinct categories, are as follows:

FOUNDATIONAL FUNDING & STRUCTURE:

1. Support AHMA as an independent housing authority with appropriate funding and resources.
2. Fulfill the commitment to establish and implement an Urban, Rural, and Northern Indigenous Housing Strategy.
3. Ensure equitable distribution of funds to Indigenous households in core housing need.

HOUSING UNITS & AFFORDABILITY ASSISTANCE:

4. Ensure sustainability of existing units operated and maintained by AHMA members.
5. Build 8,500 subsidized Indigenous-owned and operated housing units over the next 10 years. (WG 2025, planning 2026, building 2027).
6. Create 4,700 new supportive housing units for individuals as well as families with intensive support needs.
7. 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.
8. Establish a support plan that creates pathways providing Indigenous people with different options on the housing continuum, including supporting 950 households to access affordable homeownership.

SAFE & SUPPORTIVE ENVIRONMENTS:

9. Provide funding to embed culturally appropriate wraparound services and enable cultural recognition within housing to support the success of individuals and families.
10. Modernize social housing frameworks to remove impediments for both housing providers engaging in revenue generation and disincentives for tenants to engage in paid employment.
11. Address barriers to accessing housing for Indigenous people.

INDIGENOUS HOUSING EXPERTISE:

12. Develop a plan to support Indigenous housing providers in developing talent and in attracting, retaining, and strengthening Indigenous staff.
13. Increase resources to Indigenous housing and service providers and provide funding for AHMA to strengthen the Indigenous housing sector.



Implementation:

Implementation of the Housing Strategy will require funding and resourcing from the federal and provincial governments and ongoing support to AHMA to ensure the thirteen Strategic Actions are fulfilled. It will also require ongoing engagement and discussions with Indigenous political and sectoral organizations to maximize coordination and efficiencies.

Total capital/one-time costs are estimated at \$6.97 billion. Operating costs over the 10-year period are estimated at \$4.37 billion. Due to delays in the commitment and delivery of key investments to address Indigenous housing needs, the projected capital/one-time costs have escalated by 33% compared to the estimates outlined in the January 2022 Strategy.

The establishment of a Steering Committee – comprised of Canada, BC, and AHMA – will be key to driving forward the Housing Strategy. Collaboration with other partners through specific Working Groups will ensure that the Strategy is implemented in a way that meets the needs of all Indigenous people in the province.

Conclusion:

Implementation of the Housing Strategy – developed *for and by Indigenous people* – will result in improved health and well-being for Indigenous people and will also provide significant social returns on investment. These returns include increased income available for discretionary spending, decreased costs associated with supporting those experiencing homelessness, increased indirect employment generated as a result of increased spending, secure employment for qualified staff, and increased government revenue from ongoing property and income taxes and decreased use of government services. **In short, for each dollar invested in Indigenous housing each year, the Social Return on Investment as a conservative estimate is approximately \$6.79.³ This includes an estimated \$3.12 in government savings resulting from decreased government service use.**

In addition to improving the housing conditions of Indigenous people living in urban, rural, and northern areas of the province, the 10-Year Housing Strategy will improve socio-economic and health outcomes, reduce overall government costs, and ensure access to safe, affordable, and culturally appropriate housing along the entire housing spectrum in BC. It will also support the implementation of Canada and British Columbia's commitments to UNDRIP.

³ Methodology described in Part V of the Housing Strategy Report.

Show your support for culturally safe, affordable Indigenous housing by reading and endorsing AHMA's Urban, Rural and Northern Indigenous Housing Strategy for BC here:

www.ahma-bc.org/how-to-support



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