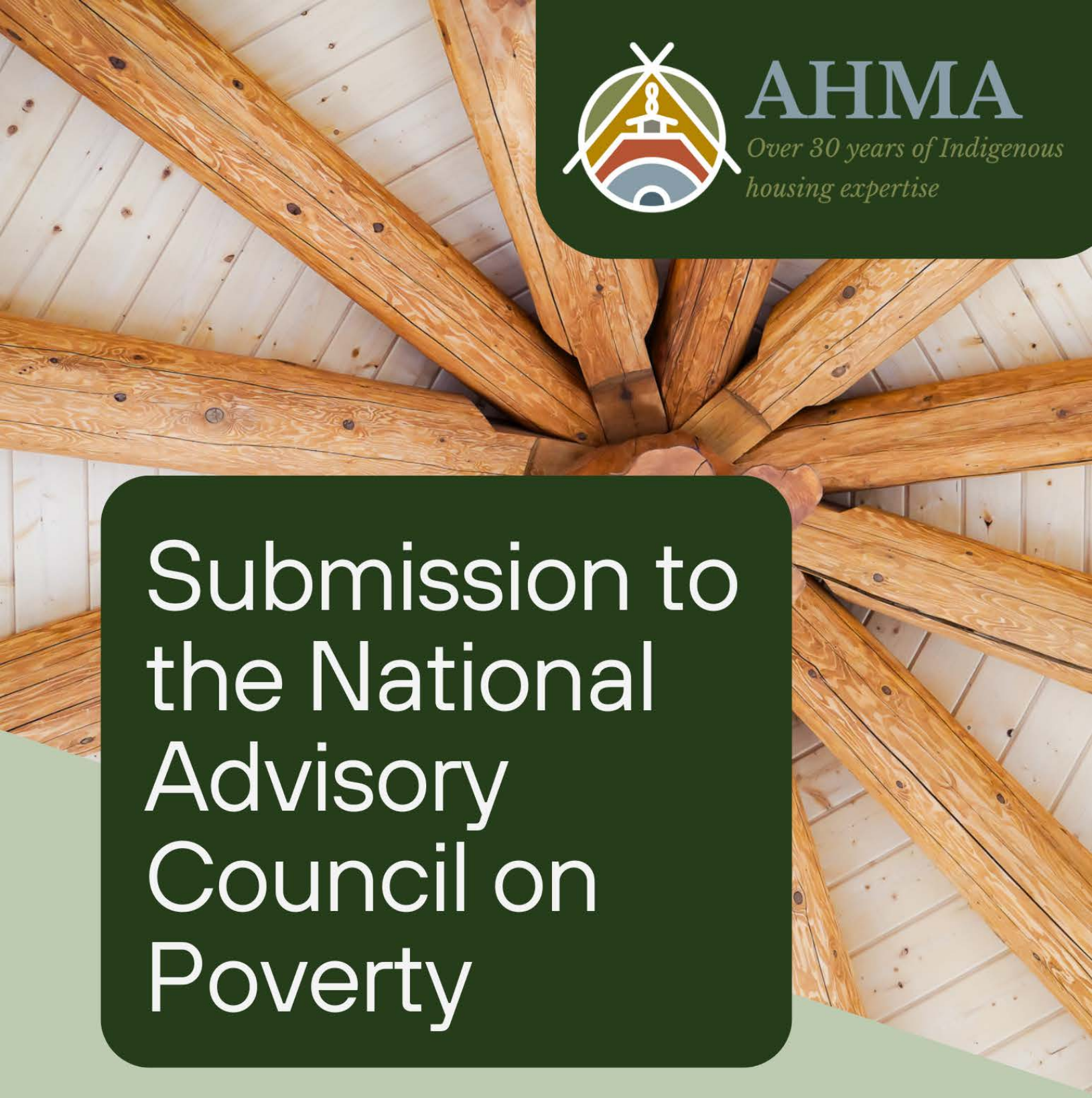

AHMA

Over 30 years of Indigenous housing expertise

Submission to the National Advisory Council on Poverty

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About Aboriginal Housing Management Association (AHMA)

AHMA is an Indigenous-led organization that supports and represents the needs and interests of Indigenous housing and service providers serving Indigenous people living off reserve across British Columbia (BC). Through long-standing partnerships and operating agreements, AHMA advances culturally safe, Indigenous-led housing and service delivery. AHMA's 51 members manage over 95% of Indigenous housing units off reserve in the province, administering more than 6,000 units in partnership with BC Housing and developing an additional 2,244 units. Members also provide culturally grounded supports, including homelessness prevention, mental health services, parenting programs, and substance use supports.

Introduction

AHMA appreciates the opportunity to contribute to the National Advisory Council on Poverty's work. The National Advisory Council on Poverty invited AHMA to a roundtable held in January 2026 in Vancouver. A subsequent *What We Heard* report was shared in March. This submission expands on AHMA's input and identifies key gaps in the summary.

From AHMA's perspective, the experience of poverty for urban Indigenous people in BC is inseparable from the housing crisis and the ongoing impacts of colonization. Poverty is not only about inadequate income; it is experienced through chronic housing instability, displacement from community and culture, and disproportionate exposure to emergency systems such as shelters, hospitals, policing, and child welfare. Indigenous people remain dramatically overrepresented in homelessness across the province, with clear links to residential school and child welfare histories.

To inform this submission, AHMA coordinated a peer-led engagement with Indigenous residents of the CRAB Park encampment, which was displaced in 2024. Participants were supported through a peer facilitator and honoraria. Participants reinforced many of the themes reflected in the *What We Heard* report, including experiences of racism, systemic barriers, and the ongoing impacts of colonization. They also emphasized the importance of safety, autonomy, and community within encampments, as well as significant barriers to accessing mainstream housing and services. Participants consistently highlighted the value of Indigenous-led housing and supports in creating environments that feel safe, culturally grounded, and responsive to their lived realities. This engagement reinforces the need for Indigenous-led housing and services, and highlights the distinct realities of urban Indigenous people experiencing homelessness.

While the Council's *What We Heard* summary reflects important and devastating experiences of racism, trauma, and systemic barriers, it does not fully capture the structural drivers of urban Indigenous poverty in BC, particularly the central role of housing, the impact of inadequate income supports, and the existence of Indigenous-led solutions that are already demonstrating success. The absence of these structural drivers, along with encampment realities, youth transition pathways, gender-based violence

housing needs, and Indigenous-led delivery models results in an incomplete picture of both the challenges and the solutions. This submission seeks to clarify these gaps.

How Urban Indigenous Poverty Differs

Urban Indigenous poverty is not simply a variation of poverty experienced by other populations. It is structurally produced through the ongoing impacts of colonization and the absence of clear government accountability for Indigenous housing in urban, rural, and northern contexts.

Indigenous people living off reserve fall into a persistent jurisdictional gap. While the federal government maintains primary responsibility for Indigenous housing, most programs and funding frameworks have historically focused on on-reserve populations. At the same time, provincial and municipal systems are not designed to meet the distinct needs of Indigenous people. This results in systemic underinvestment in urban Indigenous housing and a lack of coordinated, Indigenous-led infrastructure.

In BC, Indigenous people are overrepresented across all indicators of housing need. This consistent pattern is directly linked to state systems. The intergenerational impacts of residential schools, combined with the ongoing overrepresentation of Indigenous children in care, have created well-documented and preventable pathways into homelessness. These pathways reflect systemic conditions in which housing instability is produced through state involvement.

As a result, Urban Indigenous people disproportionately experience:

- Extreme overrepresentation in homelessness and housing instability
- Earlier and longer experiences of homelessness linked to child welfare and other state systems
- Systemic barriers to accessing housing, income, and services
- Racism and discrimination across housing, health, and social systems

Indigenous-led engagement across BC has consistently documented experiences of discrimination and harmful service interactions in shelters, healthcare, and housing programs. These conditions reduce access to support and undermine the effectiveness of services, even where they exist.

Poverty is further intensified by overlapping public health emergencies. The toxic drug crisis is disproportionately impacting First Nations people in British Columbia, who represented 19% of toxic drug poisoning deaths in 2024 despite making up only 3.4% of the population.[1] Without access to stable, culturally safe housing and supports, these crises compound one another.

[1] FNHA (2024). First Nations and the Toxic Drug Poisoning Crisis in BC. https://www.fnha.ca/Documents/FNHA-First-Nations-and-the-Toxic-Drug-Poisoning-Crisis-in-BC-Jan-Dec-2024.pdf

Urban Indigenous poverty must therefore be understood not as an individual or community-level issue, but as the outcome of systemic gaps in responsibility, investment, and design. Addressing it requires coordinated federal leadership and sustained investment in Indigenous-led housing and service systems.

For Indigenous, By Indigenous Solutions

For Indigenous, By Indigenous (FIBI) housing systems are well-established, evidence-based, and delivering results across BC. While the *What We Heard* summary acknowledges the need for culturally appropriate supports, it does not fully reflect the scale of Indigenous leadership, innovation, and delivery already underway.

Across the province, Indigenous-led models are demonstrating what effective housing solutions look like in practice:

- **Indigenous-led Complex Care housing models** are operating in Surrey, Prince George, Vernon, Nuxalk Nation, Ktunaxa Nation, Tla'amin Nation, to support people with intersecting needs, including mental health, substance use, and chronic homelessness. These models utilize culturally responsive, flexible, and holistic care approaches that prioritize dignity, agency, and family reunification.
- **Youth-designed housing models** developed through AHMA's Indigenous Youth Housing Strategy include intergenerational housing, culturally grounded transitional housing, and land-based programs, demonstrating that Indigenous youth, when resourced, can design effective and relevant solutions for their peers.
- **Culturally integrated housing initiatives** led by AHMA members across BC combine stable, affordable homes with cultural supports, land-based programming, and economic opportunities. These models demonstrate how Indigenous-led housing can strengthen identity, support healing, and create the conditions for long-term stability.

These examples illustrate that Indigenous housing providers are not only delivering housing but building holistic systems of care that address the root causes of poverty. These housing models integrate cultural safety, community connection, and wraparound supports, all of which are essential to long-term housing stability and well-being. The challenge is not a lack of solutions, but scale, sustained investment, and enabling infrastructure.

At present, key policy and funding shifts are placing this system at risk:

- The cancellation of the Indigenous Housing Fund and Community Housing Fund in 2026 has disrupted development pipelines and delayed urgently needed Indigenous-led projects.
- Urban Native Housing agreements are set to expire in 2028, creating a significant funding cliff that threatens thousands of existing homes operated by Indigenous-led organizations.

- Build Canada Homes, as currently structured, does not currently reflect the scale, governance models, or delivery realities of Indigenous housing providers.

Many Indigenous housing projects are smaller in scale, community-driven, and often delivered across multiple sites. Without mechanisms to support aggregated portfolios or Indigenous-led development approaches, federal programs risk excluding the very providers best positioned to deliver housing for Indigenous communities.

At a time of acute housing need, federal housing policy must prioritize stability, continuity, and growth of Indigenous-led housing systems, not introduce uncertainty that undermines existing capacity and pipelines. Strengthening and scaling FIBI housing systems must be understood as a core poverty reduction strategy, not a niche or supplementary approach.

Priority Populations and Prevention

Indigenous Youth Aging Out of Care

Although child welfare overrepresentation is acknowledged in the *What We Heard s*ummary, the summary does not identify the well-documented pathway for Indigenous youth from care into homelessness, nor the critical opportunity for prevention through supported youth transitions. The overrepresentation of Indigenous children in care creates a predictable and preventable pathway into adult homelessness. Indigenous youth leaving care frequently face income inadequacy, discrimination in the rental market, and limited access to culturally safe supports.

AHMA's Indigenous Youth Housing Strategy[2] identifies transition gaps at ages 18–19 as a critical intervention point. The Youth Housing Strategy calls for:

- Guaranteed housing pathways for Indigenous youth aging out of care
- Integrated housing and income supports
- Indigenous-led wraparound services focused on cultural reconnection and life stability
- Prevention investments that interrupt the care-to-homelessness pipeline

Preventing youth homelessness is one of the most direct and measurable poverty reduction strategies available to federal and provincial governments.

Indigenous women, 2SLGBTQQIA+ populations, and gender-based violence

[2] AHMA Indigenous Youth Housing Strategy (2025). https://ahma-bc.org/resource-centre/public-policy/indigenous-youth-housing-strategy/

The *What We Heard* summary does not address the role of gender-based violence as a key driver of housing instability for Indigenous women, girls, and gender-diverse people, nor the need for Indigenous-led, long-term housing pathways beyond emergency shelter systems. This gap is particularly significant in the context of the *National Inquiry into Missing and Murdered Indigenous Women and Girls* (MMIWG), which identified housing insecurity, violence, and systemic discrimination as deeply interconnected and rooted in ongoing colonial structures. The Inquiry's Calls for Justice emphasize the need for safe, accessible, and culturally appropriate housing as a critical component of preventing violence and supporting Indigenous women, girls, and 2SLGBTQQIA+ people.

AHMA's Indigenous Gender-Based Violence (GBV) Housing Strategy[3] aligns with these Calls for Justice and identifies the urgent need for housing pathways that integrate safety, cultural support, and long-term stability.

AHMA's GBV Housing Strategy calls for:

- Immediate access to safe, culturally grounded housing
- Transitional housing without arbitrary time limits
- Long-term affordable housing options to prevent cycling back into violence
- Indigenous-led, trauma-informed wraparound supports

Without dedicated Indigenous-led GBV housing investments, poverty and violence remain mutually reinforcing drivers of housing instability.

For many Indigenous women, girls, and gender-diverse people, homelessness is not separate from violence and is often a direct result of it. At the same time, unsafe or inadequate housing can increase exposure to violence, exploitation, and harm. Without stable, culturally safe housing options, individuals are often forced to choose between unsafe housing and homelessness.

The MMIWG Inquiry makes clear that these conditions are not incidental, but the result of systemic failures that require coordinated and sustained government action. Without dedicated Indigenous-led GBV housing investments, poverty and violence will continue to function as mutually reinforcing drivers of housing instability. Addressing this requires implementing housing solutions that are grounded in Indigenous self-determination, safety, and the Calls for Justice.

Encampments and Lived Experience Feedback

The absence of encampments in the Council's *What We Heard* summary is a significant gap, particularly in regions such as Vancouver where encampments are a central and ongoing feature of the housing

[3] AHMA Gender Based Violence Housing Strategy (2025). https://ahma-bc.org/resource-centre/public-policy/gender-based-violence-housing-strategy/

crisis and disproportionately impact Indigenous people.[4] From AHMA's perspective, encampments are a visible outcome of systemic gaps in housing, income supports, and culturally appropriate services. The repeated displacement of encampment residents without providing adequate, culturally safe, and appropriate housing alternatives, perpetuates cycles of instability, disconnection, and harm.[5]

Through AHMA's peer-led engagement with former residents of the CRAB Park encampment, participants described encampments not only as a result of homelessness, but as spaces shaped by:

- Safety and autonomy not found in many formal housing settings
- Strong community relationships and mutual support
- Shared cultural identity and belonging
- Significant barriers to accessing mainstream housing and services

Participants emphasized that encampments often function as communities. As one participant shared, *"At CRAB Park we were a family. We looked out for each other."* This sense of community is frequently overlooked in policy responses that focus solely on displacement rather than stability and transition.

At the same time, participants described consistent and pervasive barriers within mainstream systems. Experiences of racism, discrimination, and judgment were identified across shelters, housing programs, healthcare, and other services. These experiences often deter people from accessing supports or lead to early exit from housing placements.

Participants consistently highlighted the importance of Indigenous-led housing and services. As one participant stated, *"If you're with your own people it is easier for you heal."* Indigenous-led housing was described as more responsive to lived realities, including intergenerational trauma, discrimination, and cultural disconnection.

Key elements of Indigenous-led housing identified by participants included:

- Cultural safety and understanding from Indigenous staff and tenants
- Access to shared spaces such as kitchens and areas for gathering
- Feelings of greater autonomy and respect
- A sense of dignity, belonging, and "home," rather than institutional living

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[4] See FHA Review of Homeless Encampments (2024). https://www.chrc-ccdp.gc.ca/sites/default/files/documents/final-report-federal-housing-advocate-s-review-of-encampments_0.pdf and Alexandra Flynn, Heidi Kiiwetinepinesiik Stark, Estair Van Wagner

(2024). https://homelesshub.ca/wp-content/uploads/2024/11/Encampments-and-legal-obligations-evolving-rights-and-relationships_.pdf

[5] AHMA Scan of Encampment Responses in BC (2025). https://ahma-bc.org/wp-content/uploads/2026/03/A-Scan-of-Encampment-Responses-Across-BC.pdf

In contrast, many participants described existing supportive housing and deeply affordable housing (including SROs), as restrictive, surveilled, and not reflective of what it means to have a home. Limitations on guests, constant monitoring, and lack of autonomy were frequently cited as barriers to long-term housing stability.

Encampment residents also identified corrections involvement as a major and often overlooked pathway into poverty and homelessness. A history of incarceration creates significant barriers to securing housing, particularly in the private rental market, and can lead to repeated cycles of homelessness.

Participants described how:

- Criminal records limit access to housing opportunities
- Time in custody disrupts income, relationships, and housing stability
- Transitions out of corrections lack adequate housing supports

These factors, combined with systemic discrimination, contribute to a cycle in which Indigenous people are disproportionately pushed into homelessness and encampments.

More broadly, participants identified interconnected pathways into poverty, including:

- Discrimination in housing and employment due to Indigenous identity
- Inadequate income assistance that does not reflect housing costs
- Barriers within housing programs or treatment programs that are not culturally safe or accessible
- Limited access to Indigenous-led supports, including outreach, housing workers, and treatment programs

Participants emphasized that meaningful change requires more than increased housing supply. It requires a shift in how housing is designed and delivered. As one participant noted, *"Stop building towers and build homes people can live in and afford."* Others spoke to the need for Indigenous-led housing, Indigenous housing workers, and services that reflect lived realities and cultural context.

Encampments must be understood within the broader housing and poverty realities. Effective responses must move beyond displacement and enforcement toward Indigenous-led, culturally grounded housing pathways that prioritize stability, dignity, and community.

Income as a Structural Driver

Income inadequacy is also a structural driver of Indigenous poverty. Income and disability assistance shelter rates remain significantly misaligned with housing costs across high-cost urban markets and rural and northern communities. Because Indigenous people are disproportionately represented among

income assistance recipients and among renters in precarious housing, inadequate assistance rates directly contribute to:

- Overcrowding
- Hidden homelessness
- Unsafe housing
- Repeated displacement
- Increased reliance on emergency systems

Income adequacy must be understood as a housing stability measure, not solely an income policy issue.

What Thriving Looks Like

BC demonstrates that strong reconciliation language alone is insufficient when Indigenous-led delivery is not adequately funded, scaled, and empowered. Sustainable change requires Indigenous-led housing pathways, culturally safe supports, and Indigenous-defined measures of success. Urban Indigenous housing providers are demonstrating what works through FIBI housing and service delivery. Indigenous-led housing models integrate cultural safety, community connection, wraparound supports, and long-term stability. Where Indigenous organizations are resourced, outcomes improve.

Thriving means more than exiting homelessness. Indigenous-defined success includes:

- Stable and affordable housing
- Cultural safety in service delivery
- Opportunities to connect to community, language, and culture
- Family reunification and youth stability
- Prevention pathways that interrupt entry into homelessness

Indigenous organizations in British Columbia are already designing and implementing these models.

Federal Recommendations

Urban Indigenous poverty is entrenched not by a lack of solutions, but by a lack of sustained commitment to Indigenous self-determination.

We urge the Council to recommend that the federal government prioritize the following actions:

1. Fully implement the Urban, Rural and Northern Indigenous Housing Strategy through Indigenous-led delivery, including a For Indigenous, By Indigenous National Indigenous Housing Centre and direct, predictable funding pathways capable of scaling Indigenous-led housing supply in high-cost markets.

2. Stabilize and protect existing urban Indigenous housing stock beyond 2028 by establishing long-term operating and capital renewal supports. Current federal timelines for the Urban Native Housing Program risk creating a funding cliff that would jeopardize thousands of units. Build Canada Homes is not currently designed to support Indigenous housing providers. Consideration of preserving existing Indigenous led affordable housing and stabilizing the development pipeline province-wide need to be prioritized.

3. Invest in Indigenous-led prevention and transition pathways, including implementation of the recommendations and models in AHMA's Indigenous Youth Housing Strategy and GBV Housing Strategy. These strategies provide practical, scalable solutions to prevent homelessness among Indigenous youth aging out of care, and Indigenous women and gender-diverse people experiencing violence. Early intervention and culturally grounded housing pathways are more effective and more cost-efficient than crisis responses.

4. Align federal income supports and transfers with actual housing costs. Income and disability assistance rates must reflect real rental markets in urban, rural, and northern communities. Income adequacy should be embedded within federal poverty reduction accountability frameworks as a housing stability measure.

5. Embed Indigenous-defined measures of success in federal poverty and housing accountability. Success must include cultural safety, relational and community connection, long-term stability, and prevention outcomes, not only unit counts.

Conclusion

The BC example shows both the consequences of underinvesting in Indigenous-led urban housing and the promise of what works when Indigenous organizations are resourced. Urban Indigenous poverty persists not because solutions are unknown, but because Indigenous-designed solutions have not been funded, scaled, and embedded within federal poverty and housing frameworks. Sustained federal commitment to Indigenous self-determination in urban housing is not only a housing strategy, but a poverty reduction strategy and a reconciliation imperative.

We thank the Council for centering the experiences of urban Indigenous people and for recommending solutions equal to the scale and urgency of the need.