



Aboriginal Housing Management Association

**Submission to the Standing Committee on Human Resources, Skills and Social
Development and the Status of Persons with Disabilities
Study on Homelessness in Canada**

Submitted June 18, 2026



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housing expertise*

About AHMA

The Aboriginal Housing Management Association (AHMA) was established in 1996 and is comprised of over 50 Indigenous housing and service providers across BC. These members manage more than 95% of all Indigenous housing units in urban, rural, and northern areas of the province. Our members provide essential wraparound supports to prevent and address homelessness while delivering culturally grounded housing options that span the continuum. Many AHMA members utilize Reaching Home funding to support projects that meet the urgent needs in their communities.

AHMA welcomes the Committee's study on homelessness in Canada, including the effectiveness of the Reaching Home program and opportunities to strengthen federal action.

Introduction

In April 2019, the Government of Canada launched *Reaching Home: Canada's Homelessness Strategy*. This represented the federal government's largest investment in homelessness programming which amounted to \$5 billion over nine years. The strategy also included an ambitious target: to reduce chronic homelessness by 50% by 2027-28. To achieve this, Reaching Home embraced a data-driven outcome-based approach focused on reducing homelessness rates and improving housing stability. Organizations delivering Reaching Home projects had the flexibility to allocate resources based on their community needs, and test out innovative models of response.

As the deadline for Reaching Home program approaches in 2027-2028, AHMA, our membership, and other allied Indigenous organizations want to ensure that Reaching Home funding is protected from future cuts. While geopolitical events have shifted policy priorities, it is critical that the federal government remains invested in supports to help people exit homelessness.

This is critically important in BC where economic challenges and growing deficits have resulted in significant funding cuts to housing and homelessness programs. In 2025, BC's provincial homelessness plan *Belonging in BC* ended; there has been no replacement announced. Provincial funding was also cancelled for the Community Housing Fund Call for Proposals and Indigenous Housing Fund, which has impacted the entire affordable housing development pipeline.

Indigenous housing and service providers rely on Reaching Home funding to meet the needs of their communities. AHMA members value the program's flexibility, which supports both prevention and immediate responses to homelessness, as well as culturally grounded services through urban and distinction-based streams. AHMA strongly supports renewing and expanding the Reaching Home Strategy to meet the needs of Indigenous people experiencing homelessness and housing precarity.

Understanding the Need: Homelessness in BC

While the Reaching Home Strategy introduced a bold new approach to addressing homelessness, it has struggled to meet its ambitious targets as rates of homelessness have doubled since 2019. According to



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findings from *Everyone Counts*, a nationally coordinated Point in Time Count (PiT) report prepared by Housing Infrastructure and Communities Canada (HICC), the number of people experiencing homelessness has risen from 28,996 in 2018 to 57,627.¹

Many of the factors driving homelessness remain outside the current scope of Reaching Home and are attributed to issues related to the cost of housing and supply, inflationary pressures, toxic drug supply, and a lack of mental health supports. While increases in homelessness are alarming, this should not deter continued investment in innovative solutions. This increase should serve as an inflection point for policymakers to adopt approaches that address the systemic drivers of homelessness and better target funding to those most in need.

In BC, Indigenous people are disproportionately represented in the population experiencing homelessness, making up 40% of this group, while just representing 5% of the total population in the province.² This number has climbed to over 80% in some Northern communities. Intergenerational trauma, combined with the legacy of colonization, has resulted in greater system involvement and acuity for some Indigenous people. When accessing services, Indigenous people frequently report significant experiences of racism, social profiling and discrimination.^{3,4,5} Fragmentation between and across systems further exacerbates challenges in getting basic needs met. The negative experiences and harm presented by many services can lead individuals to resist further system involvement, leaving people with few options but remaining homeless or precariously housed without support. Indigenous communities have repeatedly emphasized the need to feel safe when accessing services; this underscores the importance of funding Indigenous-led, culturally grounded approaches to service delivery.

Key Issues & Analysis

To truly reduce homelessness a new approach must address the systemic and structural drivers of homelessness, including the overrepresentation of Indigenous people.⁶

Flexible approach supporting innovation

Future federal homelessness funding must maintain and expand the flexible structure that has made Reaching Home effective for Indigenous housing and service providers. Reaching Home's flexibility allows Indigenous organizations to respond quickly to community needs, rather than forcing people in crisis to navigate narrow program categories, and complex service networks. This flexibility has

¹ Housing, Infrastructure and Communities Canada. (2024). *Everyone Counts 2024: highlights report part 1 – enumeration of homelessness*. <https://housing-infrastructure.canada.ca/homelessness-sans-abri/reports-rapports/pit-counts-dp-2024-highlights-p1-eng.html>

² Homelessness Services Association of British Columbia. (2024). *Report on Homeless Counts in BC 2023*. https://hsa-bc.ca/_Library/2023_HC/2023-BC-Homeless-Counts.pdf

³ NWAC - Native Women's Association of Canada. (2020). *Indigenous Housing: Policy and Engagement*. Final report to Indigenous Services Canada. https://nwac.ca/assets-knowledge-centre/Indigenous-Housing-Policy-and-Engagement-%E2%80%93-Final-Report-to-Indigenous-Services-Canada_2022-05-05-154820_xlsx.pdf

⁴ BC Indigenous Homelessness Strategy. (2022). *Appendix A: What we Heard Report 2022-08+BC+Indigenous+Homelessness+Strategy+FINAL+V5+(004).pdf*

⁵ Aboriginal Coalition to End Homelessness Society. (2022). *Unsettling Stigma with the Indigenous Street Community in Victoria, BC*. <https://acehsociety.com/wp-content/uploads/2022/03/stigma-poster.pdf>

⁶ Employment and Social Development Canada. (2022). *Evaluation of Reaching Home: Canada's homelessness strategy*. Government of Canada. <https://www.canada.ca/en/employment-social-development/corporate/reports/evaluations/reaching-home-homelessness-strategy.html>



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supported both homelessness prevention and immediate crisis response. Indigenous organizations have used Reaching Home to prevent evictions, support emergency relocation, assist with upfront housing costs, provide short-term rent supports, connect people to housing navigation, and stabilize individuals and families before housing insecurity becomes homelessness.

Reaching Home's flexibility has also supported culturally grounded services that are not always eligible under other funding streams. For Indigenous people experiencing homelessness, cultural safety, connection, and relationship-based support are core elements of effective service delivery. Programs must be able to fund the actual supports Indigenous people need, including cultural supports, outreach, navigation, and wraparound services.

However, Reaching Home must include longer funding timelines. Short-term agreements make it difficult for organizations to retain experienced staff, sustain relationships, and provide trauma-informed support. Staff continuity is essential when working with people who may have experienced racism, violence, child welfare involvement, displacement, and repeated service system failures. When funding is uncertain, organizations risk losing skilled workers and community members may be forced to repeatedly retell traumatic experiences to gain access to critical supports.

Future Reaching Home funding should also maintain and expand capital flexibility. For Indigenous streams, funding is needed to support property purchase for transitional housing, shelter-related projects, tiny homes, supportive housing, and crucial repairs. Current capital limits and eligible-use restrictions are not sufficient to meet the scale of need, particularly in First Nations, rural, remote, and northern communities.

Finally, administrative requirements should be reduced. People in crisis should not be forced to navigate scarcity-based systems where they must prove that different supports are not in conflict or choose between programs that address different needs. Reaching Home's flexible model is one of its greatest strengths; future federal funding should protect that strength while addressing the underfunding and short timelines that limit its impact.

Targeted funding that reflects Indigenous needs

Indigenous people are vastly overrepresented among people experiencing homelessness, yet Indigenous-specific homelessness funding does not reflect the scale, complexity, or geographic distribution of need. Reaching Home has made important progress by recognizing Indigenous homelessness through Indigenous and distinctions-based streams, but current funding levels remain far below what is required for these streams. A renewed federal approach must increase Indigenous-specific Reaching Home funding so that Indigenous Community Entities, First Nations, Métis Nation BC, and urban, rural and northern Indigenous housing and service providers are not left to fill gaps created by underinvestment.

Funding must better reflect the diversity of Indigenous homelessness. First Nations homelessness is directly connected to the lack of safe, adequate, affordable, accessible housing in First Nations communities. In many cases, people may technically have housing, but that housing may be



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overcrowded, unsafe, condemned, mold-contaminated, or otherwise uninhabitable. These conditions create serious health and safety risks, particularly for children and seniors. Federal homelessness policy must recognize these realities as part of First Nations homelessness and housing insecurity.

Funding must account for mobility between reserve, rural, remote, northern, and urban contexts. Indigenous people often move between communities to access housing, family support, health care, treatment, employment, education, safety, or services. Programs that bridge these geographies, including outreach workers located both in community and in urban centres, are essential. In many rural, remote, northern, and First Nations communities, there are few or no homelessness service providers, so funding must support communities to build direct service capacity.

A renewed approach must also include a clearer mechanism for urban Indigenous homelessness and housing precarity. Urban Indigenous providers and Friendship Centres are often key access points for culturally grounded prevention, outreach, navigation, anti-violence supports, and housing-related services, yet they do not always have access to distinctions-based funding. Future Reaching Home funding should include a distinct urban Indigenous component or access mechanism that recognizes urban Indigenous organizations as essential homelessness prevention and response partners.

Access to deeply affordable housing is critical to address homelessness

The National Housing Strategy (NHS) was a welcome return of the federal government to affordable housing, but funding models housed within that strategy did not target deep affordability or core housing needs. Build Canada Homes (BC Homes) has gone even further by emphasizing housing supply with limited mechanisms to fund deeply affordable housing. In 2028, approximately 1600 units of Rent Geared to Income housing through the Urban Nation Housing program will lose their subsidy, putting many Indigenous people and their families at risk. Addressing homelessness requires the federal government to continue to fund new and existing social housing stock.

Reaching Home must be connected to broader investments in Indigenous housing, infrastructure, repairs, retrofits, renewals, supportive housing, and deeply affordable housing. Homelessness cannot be reduced if the only available tools are short-term homelessness supports while safe and affordable housing remains unavailable. Targeted funding must reflect Indigenous overrepresentation, Indigenous jurisdiction, distinctions-based needs, urban Indigenous realities, and the full continuum of housing and homelessness supports required to keep Indigenous people safely housed.

Indigenous data sovereignty

Demonstrating the impact of Indigenous-led responses and the importance of culturally grounded approaches is essential. Data systems shape policy, funding, and public understanding of homelessness. For Indigenous people, data systems can also reproduce harm when data is collected without Indigenous governance, interpreted without community context, or used to make decisions that do not reflect Indigenous realities.



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There are several concerns with current homelessness data systems. HIFIS can be administratively complex and difficult to use in some service settings. At the same time, some Indigenous organizations are not required to use HIFIS and may not wish to administer it directly, but still need access to relevant data to support service planning, referrals, advocacy, and accountability. This creates a gap where First Nations, Métis, and Indigenous organizations may be responsible for supporting Indigenous people experiencing homelessness without having access to data about where their citizens or community members are accessing services.

Future federal requirements should not impose data systems in ways that undermine Indigenous governance. Instead, Reaching Home should support Indigenous-led data-sharing agreements, distinctions-based data protocols, and mechanisms that allow Indigenous organizations to access relevant information while respecting privacy, consent, and Indigenous data sovereignty.

Better data collection is also needed to understand who is experiencing homelessness, where they are located, which communities they are connected to, and what supports are required. This data must be governed by Indigenous people and used to advance housing solutions. Current mechanisms often fail to capture people living in overcrowded, unsafe, condemned, or otherwise uninhabitable housing, even when these conditions are directly connected to homelessness and housing insecurity. Point-in-Time Counts also require improvement. PiT Count data can be incomplete, inaccurate, or misleading when it is collected and reported without Indigenous leadership, community context, and culturally grounded interpretation.

A renewed Reaching Home program should fund Indigenous-led data capacity, support Indigenous governance over homelessness data, and ensure that data systems strengthen rather than undermine Indigenous self-determination. Demonstrating the impact of Indigenous-led responses is important, but the broader goal must be to ensure that homelessness data is collected, interpreted, shared, and used in ways that are accurate, culturally grounded, rights-based, and accountable to Indigenous communities.

Health, treatment, and recovery supports must be available, timely, and culturally safe

The Committee's motion identifies substance use, treatment, recovery services, and available supports as key factors contributing to homelessness. AHMA agrees that health and treatment systems are deeply connected to experiences of homelessness, but emphasizes that substance use should not be treated as an individual cause of homelessness separate from poverty, trauma, colonialism, housing loss, racism, and service gaps.

Reaching Home has supported navigation to treatment and services, but funding has not been sufficient or available to address the lack of timely, culturally safe, affordable treatment options. In many communities across BC, people face long waitlists for publicly funded treatment. Private treatment can cost tens of thousands of dollars per person and is not a realistic option for most communities or families. Rural, remote, northern, and First Nations communities may have especially limited access to health, mental health, detox, treatment, recovery, and aftercare services.

Housing must be connected to culturally safe health and support services. This includes harm reduction, treatment, recovery, land-based healing, access to Elders and Knowledge Keepers, mental health care,



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primary care, disability supports, and long-term wraparound services. People should not have to choose between housing and care, and communities should not be left to navigate health system gaps through homelessness funding alone.

Rural, remote, and northern communities need direct service capacity

In many rural, remote, northern, and First Nations communities, there are few or no homelessness service providers. In these contexts, funding must support communities to build direct service capacity. This can include outreach workers, housing navigators, emergency response capacity, transportation supports, community-based stabilization, and partnerships between reserve, rural, urban, and regional service providers.

Some communities are seeing pressure to transport people to other municipalities to access services, even when those receiving communities are also under-resourced. This reflects a cycle of underinvestment: governments fail to fund housing and services where people live, then expect people in crisis to relocate to systems that are already overwhelmed.

Federal homelessness policy should support place-based responses so people can access help in or near their communities whenever possible. It should also support programs that bridge urban-rural mobility, including Indigenous outreach workers based both in community and in urban centres, and partnerships that recognize people's movement between home communities, regional hubs, and cities.

Major projects and resource development can intensify housing insecurity

Federal homelessness policy should account for housing pressures created by major projects, resource development, and labour influxes, particularly in northern, rural, and remote communities. When major projects bring workers into communities with limited rental housing, the availability of housing for local residents can decline and rents can increase. Indigenous residents may face additional barriers because of discrimination and racism in the rental market, a lack of housing supply, and inadequate services and supports for people experiencing homelessness. In communities that already lack sufficient affordable housing, shelters, supportive housing, and tenant protections, resource-related housing pressures can contribute to displacement and homelessness.

Federal infrastructure, economic development, and housing policy should therefore be connected. Major project approvals and public investments should consider local housing impacts and include measures to prevent displacement, protect Indigenous residents, and expand affordable and supportive housing supply.

Recommendations

AHMA recommends that the Government of Canada:

1. **Renew and expand Reaching Home beyond 2028** with clear, early confirmation of long-term funding so Indigenous organizations can retain staff, sustain programs, and plan beyond short funding cycles.



2. **Increase Indigenous-specific Reaching Home funding** so allocations reflect the overrepresentation of Indigenous people among those experiencing homelessness and the scale of need across urban, rural, northern, remote, and First Nations communities.
3. **Protect and expand Reaching Home's flexibility**, including eligibility for eviction prevention, rent supports, upfront housing costs, emergency supports, cultural supports, outreach, navigation, transitional housing, and appropriate capital investments.
4. **Create a clear urban Indigenous homelessness funding mechanism** within Reaching Home so urban Indigenous providers, Friendship Centres, and Indigenous housing and service organizations can access stable resources to prevent and respond to homelessness.
5. **Recognize and fund on-reserve First Nations homelessness through distinctions-based streams** that includes funding to address overcrowded, unsafe, condemned, or otherwise uninhabitable housing that places peoples' health and safety at risk.
6. **Connect Reaching Home to broader investments in Indigenous housing, infrastructure, repairs, retrofits, renewals, and supportive housing**, including housing on reserve, off reserve, and across urban, rural and northern regions.
7. **Treat deeply affordable, supportive, transitional, and Indigenous housing as essential social infrastructure**, not as a for-profit or self-sustaining business model.
8. **Reduce administrative burdens** across Reaching Home and related programs so people in crisis are not forced to navigate scarcity-based systems, duplicative eligibility rules, or conflicting program requirements.
9. **Facilitate improved coordination among distinctions-based recipients, Indigenous providers, community entities, Friendship Centres, and federal and provincial systems** to reduce duplication, improve referrals, and support shared learning.
10. **Strengthen Indigenous data sovereignty in HIFIS, Coordinated Access, Point-in-Time Counts, and homelessness reporting**, including Indigenous governance over how data is collected, interpreted, shared, and used.
11. **Address income inadequacy as a core driver of homelessness**, including by aligning disability assistance, social assistance, and income supports with real housing and living costs.
12. **Adopt a cross-ministerial federal approach to homelessness** that connects housing, Indigenous services, health, mental health, treatment, poverty reduction, anti-violence services, disability supports, income security, and infrastructure.
13. **Address rural, remote, and northern service gaps**, including the need for direct service capacity in communities where there are few or no homelessness service providers.
14. **Account for housing pressures created by major projects and resource development**, particularly in northern and rural communities where labour influxes can reduce rental availability and displace Indigenous residents.

Conclusion

Reaching Home is a critical federal program, and AHMA urges the Government of Canada to renew, expand, and improve it. The program's flexibility has allowed Indigenous organizations to prevent homelessness, respond to immediate needs, support cultural connection, retain key staff, and provide community-designed services. These strengths should be protected.



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At the same time, Reaching Home cannot end homelessness on its own. Homelessness will not be reduced while Indigenous people continue to face a shortage of deeply affordable housing, unsafe and overcrowded housing, inadequate incomes, long treatment waitlists, racism in housing systems, rural and remote service gaps, and fragmented funding streams.

The federal government must treat Indigenous homelessness as a structural and rights-based issue requiring long-term public investment. This means renewing Reaching Home beyond 2028, increasing Indigenous-specific funding, creating clearer access for urban Indigenous providers, respecting Indigenous data sovereignty, investing in First Nations housing and infrastructure, addressing income inadequacy, and funding deeply affordable, supportive, transitional, and culturally safe Indigenous-led housing as essential social infrastructure.

AHMA looks forward to supporting the Committee's study and working with federal partners to advance Indigenous-led solutions to homelessness in Canada.