



National Housing Strategy Submission

Aboriginal Housing Management Association

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Over 30 years of Indigenous housing expertise

ABOUT AHMA

The Aboriginal Housing Management Association (AHMA) was established in 1996 and is comprised of over 55 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. AHMA members provide essential wraparound supports to prevent and address homelessness while delivering culturally grounded housing options that span the housing continuum.

AHMA welcomes the opportunity to provide input into the next National Housing Strategy. This submission focuses on the federal actions needed to protect existing Indigenous housing, prevent displacement, address capital renewal needs, and fully implement Indigenous-led housing solutions for urban, rural, and northern Indigenous communities.

RECOMMENDED FEDERAL ACTION

AHMA recommends that the next National Housing Strategy include:

1. A 10-year extension of Urban Native Housing operating subsidies;
2. Dedicated capital renewal and retrofit funding for Indigenous housing; and
3. Full implementation of an Urban, Rural and Northern Indigenous Housing Strategy through Indigenous-led delivery, predictable long-term funding, and program criteria that reflect the realities of Indigenous housing providers in urban, rural, and northern communities.

These actions would prevent displacement, protect existing deeply affordable housing, reduce homelessness, and generate measurable returns across government systems.

RECOMMENDATION 1: EXTEND URBAN NATIVE HOUSING SUBSIDIES FOR 10 YEARS

Federal action required: Extend Urban Native Housing operating subsidies for 10 years and provide \$12 million annually in operating funding, paired with \$10 million annually for capital renewal, to preserve 1,673 deeply affordable Indigenous housing units in British Columbia.

Urban Native Housing remains a critical part of Canada's housing system. In British Columbia, AHMA members operate approximately 1,673 Urban Native Housing units, providing stable, deeply affordable homes to an estimated 4,600 tenants. Maintaining this portfolio directly supports federal commitments to reduce Indigenous homelessness, address core housing need, restore affordability, advance the right to housing, and support reconciliation.

AHMA recommends that the federal government extend Urban Native Housing operating subsidies for 10 years through the next National Housing Strategy. The estimated annual operating subsidy required to preserve this portfolio is \$12 million, along with \$10 million per year in capital renewals.



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Urban Native Housing providers are facing subsidy expiry, funding uncertainty, and growing pressure to shift toward mixed-income or cross-subsidized models. These approaches do not reflect the income realities of current tenants. Many tenants require rent-geared-to-income (RGI) housing and cannot be served by low-end of market rents. If RGI affordability is removed or weakened, the model will fail the Indigenous households it was created to serve.

Redevelopment and rental mix diversification may create some new units, but they cannot replace the need for ongoing operating subsidy across the existing portfolio. Redeveloping even part of the portfolio would risk displacing current tenants, while current federal programs do not provide the operating depth required to maintain existing rent levels.

Without a long-term subsidy extension, providers may face untenable choices: major rent increases, evictions, reduced maintenance, asset deterioration, redevelopment pressure, and the permanent loss of deeply affordable Indigenous housing. These outcomes would increase homelessness, deepen housing precarity, and undermine federal commitments under the National Housing Strategy, the right to housing, and reconciliation.

The most affordable home is the one that already exists. Preserving Urban Native Housing is among the most cost-effective investments available to government.

RECOMMENDATION 2: FUND CAPITAL RENEWAL AND RETROFITS

Federal action required: Establish dedicated Indigenous housing capital renewal and retrofit funding to address the estimated \$250 million backlog in British Columbia and protect existing Indigenous-controlled housing assets.

AHMA recommends that the federal government stabilize and renew existing Indigenous housing stock through long-term capital renewal and retrofit funding.

The current Indigenous housing capital renewal backlog in British Columbia is estimated at \$250 million. Long-term funding is needed for repairs, modernization, accessibility upgrades, climate resilience, energy efficiency, safety improvements, and the preservation of Indigenous-controlled affordable housing assets.

Preserving existing Indigenous-led housing is several times more cost-effective than replacing it. Addressing the \$250 million capital backlog would cost roughly \$39,000 to \$47,000 per existing Indigenous housing unit, compared with approximately \$331,000 to \$660,000 per new unit in hard construction costs alone.

Preserving existing housing avoids tenant displacement and protects Indigenous-controlled housing assets and communities built over decades.

RECOMMENDATION 3: FULL IMPLEMENTATION OF AN URBAN, RURAL AND NORTHERN INDIGENOUS HOUSING STRATEGY



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Federal action required: Fully implement urban, rural and northern Indigenous housing solutions through Indigenous-led delivery, long-term capital and operating funding, and flexible program criteria that support the full continuum of Indigenous housing need.

AHMA urges Canada to make full implementation of an Urban, Rural, and Northern Indigenous Housing Strategy a core pillar of the National Housing Strategy, with direct Indigenous-led delivery and long-term funding commitments.

In British Columbia, implementation must be grounded in the scale of need identified through AHMA's BC Urban, Rural and Northern Indigenous Housing Strategy. Indigenous people continue to experience disproportionate levels of homelessness and housing precarity in British Columbia. The next National Housing Strategy must respond to these realities through Indigenous-led solutions, not capital-only programs or supply approaches that fail to reach people in deepest need.

The BC Urban, Rural and Northern Indigenous Housing Strategy identifies 23,089 Indigenous households in need of affordable housing solutions in urban, rural and northern communities in British Columbia. Meeting this need requires a full continuum of Indigenous-led housing responses, including:

- 8,500 new subsidized Indigenous-owned and operated housing units;
- 4,700 new supportive housing units for Indigenous individuals and families with intensive support needs;
- rent and affordability assistance for 8,900 Indigenous households;
- affordable homeownership pathways for 950 Indigenous households; and
- culturally based wraparound supports for 14,857 households living in new and existing subsidized housing.

Implementation will require sustained federal, provincial, and municipal investment in both capital and operating funding, delivered in partnership with the Indigenous housing sector. Over 10 years, full implementation would require approximately \$6.97 billion in capital and one-time investments and \$4.37 billion in operating investments.

This level of investment is significant, but it is also one of the clearest opportunities for Canada to improve outcomes while reducing long-term public expenditure. AHMA's Urban, Rural and Northern Indigenous Housing Strategy estimates a conservative Social Return on Investment of \$6.79 for every dollar invested in Indigenous housing each year, including \$3.12 in direct government savings through reduced use of public systems.

These investments are necessary to address Indigenous homelessness, preserve existing housing, build new deeply affordable supply, fund culturally safe supports, and ensure Indigenous housing providers have the capacity to plan, develop, operate, and sustain housing over the long term.



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Indigenous housing organizations and intermediaries such as NICHI and AHMA already have the expertise and infrastructure required to move projects forward quickly, reduce delivery risk, and ensure investments reach Indigenous communities. Future NHS investments should build on this proven approach by supporting Indigenous-led delivery, strengthening Indigenous housing organizations, and investing in the capacity required for long-term governance, asset management, financial administration, project delivery, and organizational growth.

AHMA recommends that the federal government:

- Fund the full continuum of Indigenous housing need, including deeply affordable rental housing, supportive housing, transitional housing, rent and affordability assistance, affordable homeownership pathways, and culturally based wraparound supports.
- Ensure federal programs include long-term operating subsidies, not only capital funding, so Indigenous housing providers can deliver deeply affordable housing, maintain culturally safe operations, and support tenants with complex needs.
- Scale Indigenous-led delivery through NICHI nationally, AHMA in BC, and other Indigenous housing organizations that already have the governance, accountability, partnerships, and community relationships needed to deliver urban, rural, and northern Indigenous housing quickly and effectively.
- Strengthen the integration of housing and healthcare by supporting Indigenous-led housing programs that include coordinated health, mental health, substance-use, and wellness supports, reducing pressure on hospitals and emergency systems while improving tenant wellbeing and long-term housing stability.
- Renew and expand Reaching Home beyond 2028, with increased Indigenous-specific funding, early confirmation of long-term allocations, and flexibility for eviction prevention, rent supports, emergency supports, outreach, housing navigation, health and mental health supports, cultural supports, transitional housing and appropriate capital investments.
- Create a clearer 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.
- Ensure federal programs work for smaller, rural, and northern Indigenous providers by providing accessible application processes, pre-development funding, capacity funding, flexible eligibility, and evaluation criteria that do not disadvantage deeply affordable projects.
- Create dedicated Indigenous youth housing pathways, particularly for youth aging out of care, youth experiencing homelessness, pregnant and parenting youth, and youth who need culturally grounded housing, youth-centred programming, and support services.
- Invest in Indigenous-led housing pathways for people experiencing gender-based violence, including safe housing, flexible transitional housing, second-stage housing, long-term affordable homes, and trauma-informed cultural supports for Indigenous women, girls and 2SLGBTQQIA+ people.



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- Expand Indigenous-specific rent and affordability assistance and align federal income-related measures with real housing costs in urban, rural and northern communities.
- Strengthen Indigenous data sovereignty and Indigenous-defined accountability measures in the National Housing Strategy, including cultural safety, community connection, housing stability, prevention of homelessness, family reunification, tenant wellbeing, and reductions in Indigenous homelessness and core housing need, not only unit counts.

Conclusion

The next National Housing Strategy must protect and expand deeply affordable Indigenous housing. A 10-year extension of Urban Native Housing subsidies, paired with capital renewal funding and full implementation of the Urban, Rural and Northern Indigenous Housing Strategy, would prevent displacement, preserve Indigenous-controlled housing assets, and advance Canada's commitments to housing affordability, homelessness and poverty reduction, reconciliation, and the right to housing.