Federal Pre-Budget Submission:
Aboriginal Housing Management Association

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About AHMA

The Aboriginal Housing Management Association (AHMA) was established in 1996 and represents 55 Indigenous housing and service providers across British Columbia. AHMA members manage more than 95 percent of Indigenous housing units located in urban, rural and northern areas of the province. AHMA members provide culturally grounded housing across the housing continuum, together with essential services that prevent homelessness and support long-term housing stability for Indigenous people living in urban, rural and northern communities.

AHMA is also an Indigenous housing authority with established governance, asset management, research, policy and program-delivery capacity.

Immediate Federal Budget Priorities

Federal investment must provide immediate bridge funding to prevent the loss of existing housing and services. Investments must include Urban Native Housing subsidies, capital renewal, Reaching Home and homelessness prevention funding, and supportive housing operations.

AHMA recommends immediate federal commitments to:

1. Protect and renew existing Indigenous housing through long-term operating and capital renewal funding.
2. Invest in the expansion of urban, rural and northern Indigenous housing at a scale that reflects demonstrated need.
3. Prevent and address Indigenous homelessness.
4. Sustain supportive housing through funding for long-term operating and culturally grounded services.

1. Protect and renew existing Indigenous housing

The federal government must protect existing urban, rural and northern (off-reserve) Indigenous housing through long-term operating and capital renewal funding. A central priority must be the continuation of federal support for Urban Native Housing, which provides deeply affordable, rent-geared-to-income homes for Indigenous households across British Columbia.

Preserving existing Indigenous housing is one of the most cost-effective housing investments available to government. In British Columbia, AHMA members operate approximately 1,804 Urban Native Housing (UNH) units that provide stable homes to an estimated 4,600 tenants, many of whom rely on rent-geared-to-income assistance. With current UNH operating agreements set to expire in 2028, funding certainty is required well before expiry to avoid the loss of these homes and the displacement of tenants. The five-year extension of the Federal Community Housing Initiative (FCHI) does not apply to these UNH subsidies, which are funded through the Canadian Community Housing Initiative (CCHI). CCHI currently has no funding extension beyond March 31, 2028.

At the same time, AHMA estimates that the capital renewal backlog across Indigenous housing in BC is approximately $250 million.[1] This backlog includes urgent repairs, building-system replacement, modernization, accessibility improvements, energy efficiency, climate adaptation, safety work and other measures required to preserve Indigenous-controlled assets.

AHMA recommends that the federal government:

- **Extend UNH operating subsidies** for 10 years, including approximately **$12 million annually** to maintain deep affordability.
- Provide approximately **$10 million annually for capital renewal** of the UNH portfolio.
- Establish a **dedicated Indigenous Housing Capital Renewal and Retrofit Fund** to address urgent repairs, accessibility, energy efficiency, climate resilience and long-term asset preservation.

Federal funding must be sufficient to maintain rent-geared-to-income affordability in existing Indigenous housing. Mixed-income models, rental diversification and redevelopment may be appropriate in some circumstances, but they cannot replace ongoing operating assistance for tenants with very low incomes. Extending subsidies protects existing federal investments and avoids the substantially higher cost of replacing deeply affordable homes.

Federal investment must provide immediate continuity funding to prevent the loss of existing housing and services, while establishing the long-term funding required for housing stability and growth. Indigenous housing providers require certainty early enough to plan budgets, retain staff, schedule capital work and assure tenants that their homes will remain affordable.

2. Scale up Indigenous-led housing through long term capital and operating funding

Canada requires sustained investment in Indigenous-led urban, rural and northern housing at a scale that reflects demonstrated need, and prioritizes those facing the greatest barriers to housing stability. AHMA's 2024 Urban, Rural and Northern (URN) Indigenous Housing Strategy quantifies that need at approximately 23,000 Indigenous households in BC over 10 years, including 8,500 new subsidized homes, 4,700 supportive housing units and rent assistance for 8,900 households.[2]

AHMA welcomes the Government of Canada's April 2026 confirmation that approximately $1.7 billion of the URN Indigenous housing funding committed in Budget 2023 will be delivered through Build Canada Homes.[3] To meet the needs of low-income Indigenous households, this funding must include accessible capital funding together with a dedicated operating subsidy component sufficient to achieve deep affordability.

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[1] AHMA (2026). AHMA's Business Case. https://ahma-bc.org/wp-content/uploads/2026/06/AHMA-Business-Case.pdf

[2] AHMA (2024). BC URN Indigenous Housing Strategy: https://ahma-bc.org/wp-content/uploads/2024/12/AHMA_BCURNI_Housing_Strategy_Report_December2024.pdf

[3] HICC (April 24, 2026). Delivering on Funding for URN Indigenous Housing. News Release. https://www.canada.ca/en/housing-infrastructure-communities/news/2026/04/delivering-on-funding-for-urban-rural-and-northern-indigenous-housing.html

AHMA recommends that the federal government:

- **Provide predictable 10-year capital and operating funding** for urban, rural and northern (off-reserve) Indigenous housing.
- **Invest in Indigenous youth housing** by funding implementation-ready housing models identified in AHMA's Indigenous Youth Housing Strategy (IYHS). AHMA recommends an **initial $10.5 million in capital funding for a demonstration project, together with dedicated funding for culturally grounded wraparound supports.** Early investment can prevent housing instability from escalating into chronic homelessness and improve long-term housing, health and social outcomes for Indigenous youth. AHMA's IYHS provides Indigenous-led, evidence-informed housing models that are ready for implementation.[4]
- **Invest in Indigenous-led housing responses to gender-based violence** through sustained, multi-year capital, operating and service funding for emergency, transitional, supportive and permanent housing, rent assistance, and culturally grounded supports for Indigenous women, girls and 2SLGBTQQIA+ people fleeing or at risk of violence. Investments should advance commitments under the National Action Plan to End Violence Against Indigenous Women, Girls, and 2SLGBTQQIA+ People, including through partnerships with Friendship Centres and other trusted Indigenous community-based organizations. These investments are necessary to respond to the gendered and racialized income inequities that contribute to housing insecurity and homelessness, and recognize the connection between housing insecurity, homelessness and the ongoing crisis of missing and murdered Indigenous women and girls.[5,6,7]
- **Capitalize Build Canada Homes at a level sufficient to substantially expand non-market and Indigenous-led housing,** with predictable long-term funding rather than reliance on short-term funding rounds or market-based affordability models.
- **Ensure the approximately $1.7 billion dedicated URN Indigenous housing envelope remains distinct from and additional to equitable Indigenous access to Build Canada Homes' broader investment programs**, and establish a clear Indigenous access pathway across those programs.
- Fund acquisition, rehabilitation, new construction, supportive housing, predevelopment and technical capacity, with **flexibility to respond to regional needs** and the higher costs faced by rural, remote and northern communities.
- **Deliver funding through established Indigenous-led organizations** and co-develop implementation approaches with the Indigenous housing sector.

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

[5] Government of Canada (2023). National Action Plan to End Gender Based Violence. https://www.canada.ca/en/women-gender-equality/gender-based-violence/intergovernmental-collaboration/national-action-plan-end-gender-based-violence.html

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

[7] National Housing Council (2025). Neha Review Panel Final Report and Recommendations: https://nhc-cnl.ca/publications/post/neha-review-panel-s-reports-on-the-right-to-safe-adequate-and-affordable-housing-for-women-two-spirit-trans-and-gender-diverse-people

3. Prevent and address Indigenous homelessness

Federal homelessness and rental assistance programs must be strengthened to prevent housing loss and respond to the disproportionate experience of homelessness among Indigenous people.

Indigenous people remain profoundly overrepresented among people experiencing homelessness: 30% of respondents to the 2024 national Point-in-Time survey identified as Indigenous, approximately six times their share of Canada's population. In BC, Indigenous people represented 40% of respondents to the 2025 Homeless Counts, rising to more than 80% in some northern communities. Long-term, Indigenous-specific funding proportionate to this demonstrated need is necessary to support prevention, outreach, housing navigation and pathways into permanent housing.

AHMA recommends that the federal government:

- **Renew and expand Reaching Home beyond 2028**, with predictable, long-term Indigenous-specific funding proportionate to need, and **a clear and adequately resourced urban Indigenous homelessness funding mechanism.** These investments are critical to preventing housing loss and homelessness among Indigenous individuals and families in crisis.
- **Expand the Canada Housing Benefit** and provide **dedicated Indigenous-specific rent assistance** designed and delivered with Indigenous housing organizations. Ensure rent assistance is portable and responsive to actual housing costs. Rent assistance should also be available as a homelessness-prevention tool, helping households maintain housing before rent arrears, eviction or other financial pressures result in homelessness.
- **Support Indigenous-led eviction prevention, emergency assistance, outreach, housing navigation, transitional housing, and appropriate capital investments,** including through Indigenous housing providers, Friendship Centres and other urban Indigenous organizations.

Funding commitments should be confirmed well before current programs expire so Indigenous organizations can retain staff, maintain services and plan beyond short funding cycles.

4. Sustain Indigenous-led supportive housing through funding for long-term operating and culturally grounded services.

Federal housing investment must include the operating and service funding required to make supportive housing successful.

Stable supportive housing produces benefits across public systems by reducing reliance on shelters, hospitals, emergency services and the justice system. Capital funding alone cannot sustain housing for people who require ongoing supports to achieve housing stability.

Indigenous-led supportive housing remains limited relative to the level and diversity of need. AHMA's 2024 URN Indigenous Housing Strategy estimates a current unmet need for approximately 3,400 supportive housing units in BC. Over 10 years, approximately 4,700 new supportive housing units are needed in BC for Indigenous people with a wide range of needs, including people experiencing homelessness, people with mental health and substance-use challenges, people with disabilities, youth,

Elders, families, people transitioning from incarceration, and women, girls and 2SLGBTQQIA+ people fleeing violence.

AHMA recommends predictable, long-term federal funding for Indigenous-led supportive housing operations and culturally grounded wraparound services including:

- **$406 million in operating investments over 10 years to deliver the 4,700 supportive housing units identified in AHMA's BC URN Indigenous Housing Strategy**.
- An **additional 10-year investment of approximately $247 million** to support an estimated 14,857 households in new and existing subsidized Indigenous housing that would benefit from culturally based wraparound supports.[8]

Conclusion

Together, these four commitments would protect existing deeply affordable Indigenous housing, expand Indigenous-led supply, prevent homelessness and ensure that supportive housing remains sustainable over the long term. They represent upstream investments in housing stability and prevention that reduce reliance on more costly crisis systems. These investments are also fiscally responsible: AHMA's URN Indigenous Housing Strategy estimates that every dollar invested in Indigenous housing generates approximately $6.79 in social value, including $3.12 in government savings through reduced use of public services.

[8] AHMA (2024). BC URN Indigenous Housing Strategy. https://ahma-bc.org/wp-content/uploads/2024/12/AHMA_BCURNI_Housing_Strategy_Report_December2024.pdf