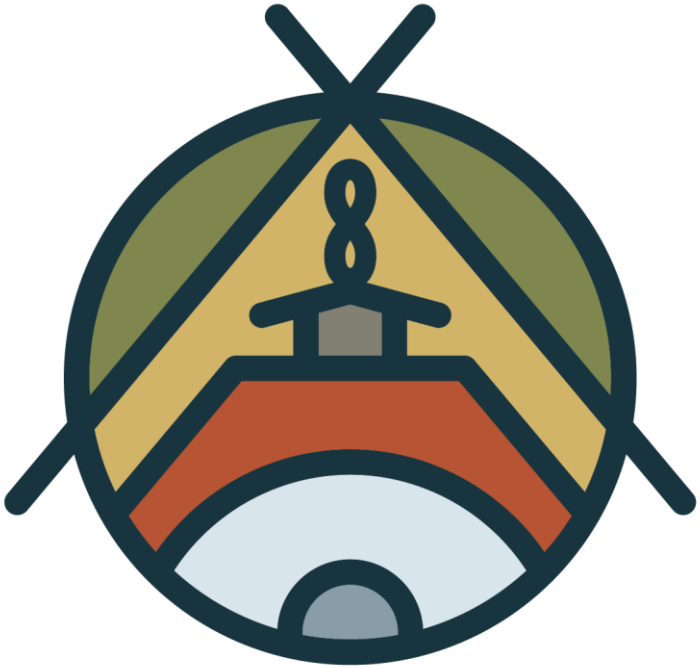

National Housing Strategy 2.0 Recommendations

Submission from the Aboriginal Housing Management Association

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Executive Summary

The next National Housing Strategy must be a coordinated, adequately funded and accountable strategy for realizing the human right to adequate housing, advancing Indigenous rights and ending homelessness.

The first National Housing Strategy did not establish urban, rural and northern (off-reserve) Indigenous housing as a permanent, adequately funded component of Canada's housing system. Indigenous housing was too often addressed through temporary programs, delayed allocations, or mainstream funding streams that were not designed around Indigenous governance, deep affordability, or the realities of Indigenous housing providers. NHS 2.0 must correct this structural gap.

For Indigenous people living in urban, rural and northern communities, the consequences of federal inaction are immediate. Long-standing operating agreements are approaching expiry, and existing Indigenous-led housing requires significant renewal. Indigenous people continue to disproportionately experience homelessness and housing need, while federal programs frequently lack the operating funding, flexibility and Indigenous governance required to reach households in the deepest need.

Canada cannot build its way out of the housing crisis while allowing deeply affordable Indigenous housing to disappear. The most affordable and sustainable housing is the housing that already exists. National Housing Strategy 2.0 must protect that housing while making the long-term investments required to close the Indigenous housing gap.

Indigenous-led housing delivery has demonstrated both its effectiveness and its capacity to deliver at scale when adequately resourced. An initial federal investment of $281.5 million through the National Indigenous Collaborative Housing Inc. (NICHI) supported 74 projects representing approximately 3,800 housing units and shelter spaces within 18 months.[1] In British Columbia, AHMA estimates a social return of $6.79 for every dollar invested annually, including $3.12 in direct government savings, with benefits extending across health, justice, child welfare and social service systems.[2,3] These outcomes demonstrate the value of investing through established Indigenous-led organizations with the governance, expertise and community relationships to translate federal funding into measurable housing and broader public benefits.

AHMA recommends that National Housing Strategy 2.0:

1. **Make the Human Right to Housing the Organizing Framework** and operationalize the National Housing Strategy Act's recognition of housing as a fundamental human right.

[1] National Indigenous Collaborative Housing Inc. (NICHI), reported project and funding outcomes, 2022 to 2024.
[2] AHMA (2026). AHMA's Business Case: https://ahma-bc.org/wp-content/uploads/2026/06/AHMA-Business-Case.pdf
[3] AHMA (2024). BC URN Indigenous Housing Strategy: https://ahma-bc.org/wp-content/uploads/2024/12/AHMA_BCURNI_Housing_Strategy_Report_December2024.pdf

2. **Recognize Indigenous Governance and Jurisdiction** including distinctions-based responsibilities to First Nations, Métis and Inuit governments, as well as an adequately funded and Indigenous-governed approach to housing for Indigenous people living in urban, rural and northern communities.
3. **Protect existing Indigenous housing, including Urban Native Housing** through a 10-year extension of operating subsidies and a commitment to no net loss of deeply affordable Indigenous housing.
4. **Establish dedicated Indigenous capital renewal and retrofit funding** to preserve Indigenous-controlled housing assets, improve accessibility and strengthen climate resilience.
5. **Fully implement an Urban, Rural and Northern Indigenous Housing Strategy** through Indigenous-governed delivery, predictable long-term capital and operating funding, and program criteria that reflect the realities of Indigenous housing providers.
6. **Integrate housing and homelessness policy**, including long-term funding for supportive housing operations, culturally grounded services, rent assistance and homelessness prevention.
7. **Prioritize non-market and Indigenous-led housing**, with affordability defined in relation to household income rather than market rents.
8. **Create transparent targets, timelines and accountability mechanisms** based on the National Housing Strategy Act, the United Nations Declaration on the Rights of Indigenous Peoples and Indigenous-defined measures of housing success.

About AHMA

The Aboriginal Housing Management Association (AHMA) was established in 1996 and represents more than 55 Indigenous housing and service providers across British Columbia. AHMA members manage 95% 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 urban Indigenous people.

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

National Housing Strategy Key Recommendations

1. Make the Human Right to Housing the Organizing Framework

The National Housing Strategy Act recognizes housing as a fundamental human right. National Housing Strategy 2.0 must operationalize that commitment. A rights-based Strategy must direct public resources first to people experiencing the greatest housing need. It must move beyond unit-production targets and measure whether people have access to housing that is affordable, secure, accessible, culturally appropriate, adequately maintained and connected to the services they need.

The renewed Strategy should:

- Establish explicit targets and timelines to prevent and eliminate homelessness.
- Set measurable targets for reducing Indigenous homelessness and Indigenous core housing need.
- Define affordability in relation to household income, including the needs of very low- and low-income households.
- Require federal programs and federal-provincial-territorial agreements to demonstrate how investments advance the right to adequate housing.
- Address all dimensions of adequate housing, including security of tenure, accessibility, habitability, cultural adequacy, location and affordability.
- Maintain and strengthen gender-based targets and GBA+ analysis while improving the collection and reporting of disaggregated data.
- Ensure meaningful and ongoing participation by people with lived experience, Indigenous organizations, civil society and human rights experts.
- Strengthen accountability through the Federal Housing Advocate, National Housing Council and National Housing Strategy Act review-panel processes.

2. Recognize Indigenous Governance and Jurisdiction

Indigenous housing cannot be treated as an add-on, discretionary program stream or late-stage allocation within a mainstream housing strategy. National Housing Strategy 2.0 must recognize Indigenous leadership in policy development, program design, funding allocation, delivery and accountability. This includes distinctions-based responsibilities to First Nations, Métis and Inuit governments, as well as an adequately funded and Indigenous-governed approach to housing for Indigenous people living in urban, rural and northern communities. These responsibilities are complementary and must not be placed in competition with one another.

These commitments are reinforced by the United Nations Declaration on the Rights of Indigenous Peoples Act and its 2023–2028 Action Plan. Shared Priorities Measure 88 recognizes significant gaps in addressing the housing needs of Indigenous people living in urban, rural and northern areas and commits Canada to implementing a co-developed Urban, Rural and Northern Indigenous Housing Strategy with Indigenous partners. Canada's reporting on Action Plan implementation has also

documented Indigenous partners' concerns about limited funding, fragmented implementation across federal departments and insufficient meaningful consultation and cooperation, together with calls for culturally safe, community-led housing solutions, long-term stable funding, clear targets and stronger accountability.[4]

AHMA recommends that the federal government:

- Establish Indigenous governance and decision-making structures for all Indigenous housing and homelessness investments.
- Guarantee adequate, predictable and long-term Indigenous-specific funding.
- Fully fund distinctions-based housing responsibilities.
- Complete, publicly articulate and fully implement the federal Urban, Rural and Northern Indigenous Housing Strategy as a distinct, Indigenous-governed framework for meeting the housing needs of Indigenous people living in urban, rural and northern communities.[5]
- Ensure the federal URN Indigenous Housing Strategy remains complementary to distinctions-based housing strategies and is embedded as a permanent pillar of National Housing Strategy 2.0.
- Include protected Indigenous allocations and equitable access requirements across broader federal housing and homelessness programs.
- Embed young Indigenous governance in housing policy, program design and implementation, informed by AHMA's Indigenous Youth Housing Strategy.[6]
- Direct URN Indigenous funding through established and accountable Indigenous delivery organizations, including National Indigenous Collaborative Housing Inc. (NICHI) nationally, AHMA in British Columbia, and other qualified regional Indigenous housing organizations.
- Support Indigenous organizations to build long-term governance, development, asset management, financial administration, research and program-delivery capacity.
- Recognize Indigenous data sovereignty and Indigenous authority over the collection, interpretation, use and reporting of Indigenous housing data.

3. Protect existing Urban Native Housing and establish a federal commitment to the preservation of deeply affordable Indigenous housing.

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[4] See Action Plan Implementation Progress Priority 88 (August 2025). https://www.justice.gc.ca/eng/declaration/report-rapport/2025/p7.html

[5] While Canada refers to the $4-billion URN Indigenous Housing initiative as a Strategy, it has not publicly articulated a comprehensive, long-term strategic framework with clear objectives, outcomes, targets, Indigenous governance, accountability mechanisms and implementation milestones. The need for such a framework is even more pressing following the 2026 decision to abandon the proposed Indigenous-led National Indigenous Housing Centre and transfer a significant portion of URN funding delivery to Build Canada Homes. See CMHC URN Strategy. https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/indigenous/urban-rural-northern-indigenous-housing-strategy?ap=a1-p1

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

National Housing Strategy 2.0 should establish the permanent preservation of existing Indigenous community housing as a federal policy objective. Preserving these homes protects prior public investment and avoids the substantially higher fiscal and social costs of replacement, displacement and homelessness. No Indigenous home should be lost because an operating agreement expires, required capital work is unaffordable or a successor federal program provides insufficient subsidy depth.

In British Columbia, AHMA members operate approximately 1,804 Urban Native Housing units that provide stable homes to an estimated 4,600 tenants. Many tenants require rent-geared-to-income housing and cannot afford low-end-of-market rents. However, these UNH operating agreements and subsidies are set to expire in 2028. The five-year extension of the Federal Community Housing Initiative (FCHI) does not apply to these subsidies, which are funded through the Canadian Community Housing Initiative (CCHI), for which no funding extension has been announced beyond March 31, 2028. Without a long-term extension, Indigenous housing providers may face impossible choices: substantial rent increases, reduced maintenance, asset deterioration, tenant displacement, redevelopment pressure or the permanent loss of deeply affordable Indigenous housing.

AHMA recommends an immediate 10-year extension of Urban Native Housing operating subsidies, including:

- $12 million annually in operating funding to maintain deep affordability and
- $10 million annually for capital renewal to preserve the UNH portfolio.

Federal funding must be sufficient to maintain rent-geared-to-income affordability. 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. Federal programs should provide sufficient advance certainty for Indigenous housing providers to undertake long-term asset management, financial and capital planning while protecting tenants from displacement and loss of affordability.

4. Establish dedicated Indigenous capital renewal and retrofit funding to preserve Indigenous-controlled housing assets, improve accessibility and strengthen climate resilience.

National Housing Strategy 2.0 should make preservation and renewal of existing Indigenous-controlled housing a permanent component of federal housing policy. Capital renewal funding should be predictable, long term and governed and delivered in partnership with Indigenous housing organizations.

AHMA estimates a capital renewal backlog of approximately $250 million across Indigenous housing in BC.[7,8] This backlog includes urgent repairs, building-system replacement, modernization, accessibility

[7] AHMA (2026). AHMA's Business Case. https://ahma-bc.org/wp-content/uploads/2026/06/AHMA-Business-Case.pdf.
[8] AHMA (2024). BC URN Indigenous Housing Strategy: https://ahma-bc.org/wp-content/uploads/2024/12/AHMA_BCURNI_Housing_Strategy_Report_December2024.pdf

improvements, energy efficiency, climate adaptation, safety work and measures required to preserve Indigenous-controlled assets.

AHMA recommends a dedicated, long-term Urban, Rural and Northern Indigenous Housing Capital Renewal and Retrofit Fund that:

- Is governed and delivered in partnership with Indigenous housing organizations.
- Funds repairs, modernization, accessibility, energy efficiency, climate resilience and safety improvements.
- Includes pre-development, technical and project-management funding.
- Provides flexible eligibility for small, rural, remote and northern providers.
- Protects tenants from displacement, rent increases or loss of affordability resulting from retrofit work.
- Recognizes the additional construction, transportation and workforce costs faced by rural, remote and northern communities.

5. Fully implement an Urban, Rural and Northern Indigenous Housing Strategy through Indigenous-governed delivery, predictable long-term capital and operating funding, and program criteria that reflect the realities of Indigenous housing providers.

The federal government's commitment to urban, rural and northern (URN) Indigenous housing must become a permanent and adequately funded pillar of National Housing Strategy 2.0. Canada should publicly articulate a federal URN Indigenous Housing Strategy that establishes clear objectives, outcomes and targets; Indigenous governance and decision-making structures; long-term funding requirements; regional allocation principles; implementation responsibilities and timelines; and transparent accountability mechanisms.

The delayed implementation of the Budget 2023 commitment demonstrates why Indigenous housing cannot depend on episodic announcements followed by years of program development. Funding was committed beginning in 2024-25, yet significant portions of the federal URN investment remained without a clear delivery pathway well into 2026. The delay of Federally allocated URN Indigenous housing funding prevented urgently needed projects from proceeding, despite clear readiness across the sector and amidst the worsening housing crisis.

Indigenous organizations have the relationships, governance and delivery capacity required to move investments into communities.[9,10,11] Federal investments can move more quickly and effectively when

[9] National Indigenous Collaborative Housing Inc. (NICHI), reported project and funding outcomes, 2022 to 2024.
[10] AHMA (2026). AHMA's Business Case. https://ahma-bc.org/wp-content/uploads/2026/06/AHMA-Business-Case.pdf
[11] AHMA (2024). BC URN Indigenous Housing Strategy: https://ahma-bc.org/wp-content/uploads/2024/12/AHMA_BCURNI_Housing_Strategy_Report_December2024.pdf

they flow through established Indigenous organizations rather than being delayed by repeated redesign of federal programs, delivery bodies and administrative processes.

In British Columbia, AHMA's Urban, Rural and Northern Indigenous Housing Strategy identifies 23,089 Indigenous households requiring affordable housing solutions. Meeting this need requires:

- 8,500 new subsidized Indigenous-owned and operated housing units;
- 4,700 supportive housing units;
- Rent and affordability assistance for 8,900 households;
- Affordable homeownership pathways for 950 households; and
- Culturally based wraparound supports for 14,857 households living in new and existing subsidized housing.[12]

Full implementation in British Columbia is estimated to require approximately $6.97 billion in capital and one-time investments and $4.37 billion in operating investments over 10 years. This investment would provide measurable benefits across housing, health, justice, child welfare and social service systems. AHMA's Strategy estimates a conservative social return of $6.79 for every dollar invested annually, including $3.12 in direct government savings.

Federal implementation should:

- Provide predictable 10-year capital, operating and capacity funding.
- Fund the full continuum of Indigenous housing need.
- Enable Indigenous organizations to determine priorities and allocate funding according to community need.
- Use flexible program criteria that support deeply affordable, supportive and culturally grounded housing.
- Fund pre-development work and organizational capacity alongside construction.
- Support acquisition, rehabilitation, new construction, rent assistance and homeownership.
- Recognize the higher costs and distinct needs of rural, remote and northern communities.
- Establish equitable regional allocations based on demonstrated housing need.
- Use existing Indigenous-led delivery infrastructure rather than creating unnecessary new administrative systems.

6. Integrate housing and homelessness policy, including long-term funding for supportive housing operations, culturally grounded services, rent assistance and homelessness prevention.

Housing and homelessness policy cannot remain separate. Federal housing programs frequently fund capital construction without providing the operating assistance or services required to maintain deep affordability and housing stability. At the same time, homelessness programs often fund crisis responses

[12] AHMA (2024). BC Urban, Rural and Northern Indigenous Housing Strategy. https://ahma-bc.org/wp-content/uploads/2024/12/AHMA_BCURNI_Housing_Strategy_Report_December2024.pdf

without sufficient access to permanent, affordable housing. Stable and culturally safe housing improves well-being while reducing reliance on hospitals, emergency services, shelters, policing and other crisis systems. These outcomes must be recognized in federal investment decisions and performance reporting.

This integration is particularly urgent for Indigenous youth and Indigenous women, girls and 2SLGBTQQIA+ people. The Federal Housing Advocate has identified housing insecurity and homelessness as major drivers of the ongoing crisis of missing and murdered Indigenous women and girls, reinforcing the need to connect housing investment with violence prevention, income security and culturally grounded supports.[13,14,15]

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.
- Enable Reaching Home funding to support eviction prevention, rent assistance, emergency assistance, outreach, housing navigation, transitional housing and appropriate capital investments.
- Provide long-term operating funding for supportive housing and culturally grounded wraparound services.
- Fund coordinated health, mental health, substance-use and wellness services within Indigenous-led housing.
- Develop dedicated housing pathways for Indigenous youth, including youth aging out of care, pregnant and parenting youth and youth experiencing homelessness.
- Expand housing pathways for Indigenous women, girls and 2SLGBTQQIA+ people, and those experiencing gender-based violence.
- Coordinate housing investments with income assistance, disability supports, health, justice, child welfare and social services.

7. Prioritize non-market and Indigenous-led housing, with affordability defined in relation to household income rather than market rents.

National Housing Strategy 2.0 should establish a clear national objective to substantially expand non-market community housing, with a long-term goal of community housing comprising at least 20% of

[13] Office of the Federal Housing Advocate (2025). 2024-2025 Annual Report to the Minister. https://www.chrc-ccdp.gc.ca/resources/publications/federal-housing-advocates-2024-2025-annual-report

[14] Housing Infrastructure and Communities Canada (2024). Homelessness Data Snapshot: Youth Homelessness in Canada. https://housing-infrastructure.canada.ca/alt-format/pdf/homelessness-sans-abri/reports-rapports/youth-homelessness-2024-itinerance-jeunes-en.pdf

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

Canada's housing stock. Within this expansion, the supply of Indigenous-led community housing must grow at a significantly faster rate to address the disproportionate housing need created by colonialism, displacement and long-standing underinvestment.

Affordability is also an equity and human rights issue. The Neha Review Panel concluded that Canada is not meeting its obligations to progressively realize the right to housing in a gender-responsive and equitable manner. In endorsing the Panel's recommendations, the Federal Housing Advocate and Chief Commissioner of the Canadian Human Rights Commission called on Canada to address the gendered and racialized income inequities that underpin housing insecurity and homelessness for women, Two-Spirit, trans and gender-diverse people. [16] NHS 2.0 must therefore address the structural income and affordability inequities that determine who can access and maintain adequate housing.

Federal investments should:

- Prioritize public, non-profit, co-operative and Indigenous-led housing.
- Use income-based definitions of affordability, including deeply affordable and rent-geared-to-income housing that generally limits rent to approximately 30% of household income, rather than defining affordability in relation to market rents.
- Include operating assistance sufficient to serve very low- and low-income households.
- Support new construction, acquisition, preservation, repair and retrofit.
- Expand the Canada Housing Benefit and Indigenous-specific rent assistance.
- Ensure rent supplements are portable, accessible and connected to real housing costs.
- Build the development, asset-management and operational capacity of the community housing sector.
- Support portfolio-level growth and financing for established Indigenous and non-profit providers.

8. Create transparent targets, timelines and accountability mechanisms based on the National Housing Strategy Act, the United Nations Declaration on the Rights of Indigenous Peoples and Indigenous-defined measures of housing success.

A renewed NHS 2.0 must include targets, timelines, and accountability mechanisms to ensure investments reduce Indigenous housing need and homelessness and improve housing stability, well-being and cultural safety. Indigenous organizations must determine how Indigenous outcomes are defined, measured and communicated, with data collection processes that support Indigenous data sovereignty.

AHMA recommends measures that include:

- Indigenous homelessness, core housing need, and eviction.

[16] Office of the Federal Housing Advocate and Canadian Human Rights Commission (2026). Neha report: Roadmap for the right to housing for women and gender-diverse people. https://www.chrc-ccdp.gc.ca/resources/newsroom/neha-report-roadmap-right-housing-women-and-gender-diverse-people

- Housing stability and security of tenure.
- Tenant well-being and cultural safety.
- Family reunification and reduced child-welfare involvement.
- Housing outcomes for young Indigenous people, especially tracking housing stability for young Indigenous adults transitioning from care.
- Access to health care, cultural supports and community connection.
- Reliance on shelters, hospitals, emergency services and justice systems.
- Preservation of Indigenous-owned and controlled housing assets.
- Progress toward Indigenous ownership and governance of housing.
- Affordability outcomes for very low-, low- and moderate-income households.

NHS 2.0 should also serve as a mechanism for advancing and demonstrating progress under the United Nations Declaration on the Rights of Indigenous Peoples Act Action Plan. Federal reporting should clearly identify how Indigenous housing investments and outcomes advance Shared Priorities Measure 88 and the rights reflected in the UN Declaration, with indicators and accountability processes developed in partnership with Indigenous organizations. Where implementation is delayed or commitments are not producing the intended outcomes, reporting should identify the barriers, corrective actions and timelines for improvement.[17,18]

Conclusion

National Housing Strategy 2.0 is an opportunity to establish a lasting federal role in the realization of the human right to adequate housing. For Indigenous people living in urban, rural and northern communities, it is important that the strategy protect existing deeply affordable housing, recognize Indigenous governance, provide long-term operating support and invest at the scale of demonstrated need.

The necessary delivery systems already exist. AHMA, NICHI and Indigenous housing providers across the country have the governance, expertise, community relationships and operational experience required to deliver results. What is needed now is long-term federal commitment. Canada must protect the Indigenous housing that communities already rely on, fully implement Indigenous-led housing solutions and ensure that no household is left behind because its income is too low to be served by the private market.

[17] Department of Justice Canada, UNDRIP Implementation Secretariat (2023). United Nations Declaration on the Rights of Indigenous Peoples Act Action Plan. https://www.justice.gc.ca/eng/declaration/ap-pa/ah/pdf/unda-action-plan-digital-eng.pdf

[18] Action Plan Implementation Progress Priority 88 (August 2025). https://www.justice.gc.ca/eng/declaration/report-rapport/2025/p7.html