



Aboriginal Housing Management Association
Over 30 years of Indigenous housing expertise

Updated 2027 BC Budget Submission

October 19, 2026

About AHMA

The Aboriginal Housing Management Association (AHMA) supports urban Indigenous housing providers across British Columbia, managing more than 6,000 housing units that serve over 10,000 Indigenous people. An additional 960 units are currently in development. In partnership with BC Housing, AHMA takes a *For Indigenous, By Indigenous* approach to managing funding and operating agreements.

Approximately 74% of Indigenous people in British Columbia live off reserve and remain disproportionately impacted by housing insecurity, core housing need, and homelessness. Indigenous housing providers are doing critical frontline work to address these challenges, but the sector is under growing financial pressure.

Budget 2026 Impacts on Indigenous Housing

Budget 2026 had significant impacts on Indigenous housing providers and the communities they serve. The cancellation and reduction of investments that were anticipated through the Indigenous Housing Fund and Community Housing Fund destabilized the sector and delayed urgently needed housing developments.

The cancellation of the Indigenous Housing Fund alone resulted in the loss of 622 affordable housing units across the AHMA portfolio. In addition, more than 1,200 Community Housing Fund applications were impacted, directly halting affordable housing development across British Columbia.



At the same time, Indigenous housing providers are facing increasing financial pressures. Operating costs have increased by an estimated 20–30% over the past six years, while funding increases have remained below 2%. Supports to prevent and end homelessness, which disproportionately impacts Indigenous people, have also continued to shrink following the end of *Belonging in BC: The Provincial Homelessness Plan*. This is an unacceptable inequity and negatively impacts BC's economy. For each dollar invested in Indigenous housing each year, the Social Return on Investment is approximately \$6.79, a conservative estimate. This includes an estimated \$3.12 in government savings resulting from decreased government service use. Investing in Indigenous housing provides returns across multiple sectors.

Indigenous providers are increasingly expected to deliver housing alongside complex social supports without adequate operational funding. Without action, British Columbia risks losing affordable Indigenous housing, increasing homelessness, and placing additional pressure on healthcare, emergency response, and justice systems.

In anticipation of a new government being formed, AHMA has updated our Budget 2027 submission to better reflect member priorities.

Need 1: Protect and Renew Affordable Housing

In British Columbia, Indigenous housing is critical infrastructure, providing affordable homes to over 10,000 individuals and families. Preserving this existing stock through long-term operating and capital renewal funding is a cost-effective solution to ensure the asset's viability over the long term.

Since the 1980's, the Urban Native Housing (UNH) program has provided deeply affordable housing for individuals and families. Beginning in 2028, the UNH federal operating agreements will expire, placing more than 1,700 housing units and over 5,000 Indigenous tenants at risk of displacement and homelessness.

In some rural and smaller communities, the loss of these subsidies could eliminate virtually all affordable Indigenous housing options. Without renewed support, providers may be forced to raise rents, reduce services, or divest housing assets entirely.

The newly elected provincial government must work with the federal government to achieve funding certainty before the 2028 expiries to avoid this devastating loss of homes and displacement of vulnerable tenants.

AHMA recommends:

- Extend UNH operating subsidies for 10 years at \$12M annually to maintain deep affordability
- Provide approximately \$10M annually for capital renewal of the UNH portfolio



Without investment now, AHMA estimates it would cost more than \$1 billion to replace the existing portfolio. Preserving existing housing is fiscally responsible and prevents significantly higher long-term social and infrastructure costs.

Need 2: Advancing Public Safety through Sector Stability

AHMA housing providers are currently facing an estimated \$11 million annual shortfall in 2026, due in part to inflationary pressures and additional costs stemming from an aging housing stock. AHMA recommends that this shortfall be corrected. Without adequate operational and capital renewal funding, housing providers are forced to defer essential maintenance, accelerating the deterioration of existing housing stock. This puts valuable public investments at risk and ultimately increases costs to the province as homes become more expensive to repair or replace.

Indigenous housing providers are housing a growing number of tenants with serious mental health and substance use issues. Without adequate operating funding and integrated supports, these providers struggle to stabilize tenants. In some cases, housing providers are forced to evict tenants they are underfunded to support, resulting in ongoing precarity, poverty, homelessness, and additional costs to emergency services.

Smaller Indigenous housing providers are especially impacted and, in some cases, face risk of closure. Stabilizing operations and investing in integrated supports will improve tenant stability and safety, prevent evictions and homelessness, reduce staff burnout, and strengthen long-term community well-being.

Need 3: Reinstate the Indigenous Housing Fund and Community Housing Fund

AHMA recommends reinstating both the Indigenous Housing Fund and the Community Housing Fund. These programs are essential to sustaining housing development and economic development across British Columbia.

Recent funding reductions have stalled projects already in development, delayed construction timelines, and created substantial sunk costs for housing providers that may never be recovered. Renewed investment is required to ensure a pipeline of projects ready to support British Columbia's economic turnaround.

AHMA recommends reinstating funding for previously approved Indigenous Housing Fund projects, supporting new developments through the Community Housing Fund and Indigenous Housing Fund, and addressing the growing \$250 million capital renewal backlog facing Indigenous housing providers in BC.

Reinvesting now will protect previous public investments and avoid much higher future costs associated with homelessness and housing loss.



End Note

Indigenous housing is essential social infrastructure. Protecting existing housing and restoring development funding supports will reduce long-term public costs while improving outcomes for urban Indigenous people across British Columbia.

AHMA urges the Government of BC to work in partnership with housing providers to ensure urban Indigenous people have access to safe, affordable, and culturally appropriate housing.