



Aboriginal Housing Management Association
Over 25 years of Indigenous housing expertise.

Recognizing Urban, Rural and Northern Indigenous Housing Need and a Call for Equitable Funding

The Aboriginal Housing Management Association (AHMA) has over 25 years of expertise in advancing housing rights for Indigenous Peoples. It is widely known that the playing field is not even due to centuries of colonial oppression. Safe, affordable, culturally supportive housing is integral to health, healing, belonging, and well-being: without it, Indigenous Peoples fall further behind.

Real solutions to not only the housing crisis but also the ongoing crisis of inequity need to go far beyond performative announcements. Meaningful empowerment through Indigenous autonomy and self-determination, supporting For Indigenous, By Indigenous (FIBI) approaches, and appropriate investments to dedicated Indigenous housing are long overdue.

AHMA encourages all levels of government to not only collaborate with each other but also engage with local Indigenous housing experts for guidance on how to build trauma-informed, culturally safe urban Indigenous solutions to foster more equitable, livable, and sustainable communities.

Today, 80% of the Indigenous population live in urban, rural and northern (URN) areas rather than on reserve or in connection with their traditional community, meaning they do not benefit from the financial support of their Nations. Extreme issues with habitability, availability, and suitability of on-reserve and in-community housing have driven Indigenous people to seek opportunities in urban centres. URN Indigenous Peoples have unique housing and cultural support needs, as many are heavily impacted by inequity, racism, and intergenerational trauma.

AHMA and non-profit housing providers have been advocating for a new National Housing Strategy (NHS) that prioritizes the right to housing and focuses on culturally safe, trauma-informed solutions for marginalized Canadians such as women fleeing violence, single parents, youth transitioning from care, those experiencing homelessness, those trapped in vicious poverty cycles, and those with complex health requirements. Indigenous people are vastly overrepresented in every one of these categories. As just one example, **Indigenous Peoples are 13 TIMES more likely to experience homelessness than non-Indigenous people – this is unacceptable.**

To date, the NHS has allocated only 2% of its funding to Indigenous households living off-reserve even though 80% of Indigenous Peoples live away from their traditional home communities and the number of Indigenous people in core housing need is almost DOUBLE the non-Indigenous population.

Almost twice as many Indigenous families are in core housing need, compared to non-Indigenous families, and since Indigenous people make lower average incomes over HALF of Indigenous households struggle to meet their basic financial needs, compared to 30% of non-Indigenous households.

AHMA and our Housing Central Partners have been calling on the federal government to:

- Redesign key programs and initiatives in the National Housing Strategy to ensure a right to housing for all Canadians
- Allocate resources required to implement year one of AHMA's Urban, Rural, and Northern Indigenous Housing Strategy.
- Create a Federal Acquisition Fund to support the community housing sector in acquiring rental housing properties to protect their long-term affordability.
- Refresh the current approach to taxation and government revenue generation to reduce the financial burden on non-profit and cooperative housing providers.
- Adjust the budget of the Co-operative Housing Development Program to account for the lost capacity due to higher interest rates and construction costs.

The federal Fall Economic Statement (FES) 2023 made a large effort to put housing at the forefront, but unfortunately, it failed to bring substantial change to address the crisis that is impacting countless Canadians. Investing in housing must be done quickly and correctly to reduce inequities, starting with the prioritization of those most vulnerable to housing precarity.

Many of the FES announcements refer to either ongoing or delayed initiatives, or to future investments and therefore fall short of addressing the dire and immediate housing need in every community.

To read AHMA's joint response to the FES with our Housing Central partners [click here](#).

The need for affordable housing has never been greater. In BC alone, we are seeing some communities experiencing an increase in homelessness of up to 106%, with Indigenous people being overrepresented (as high as 88%) in many regions.

At this moment, at least 100 Indigenous-led service providers across the country are ready to deliver housing to those most vulnerable but are struggling to complete their work due to an ongoing lack of appropriate investment and rising costs. Delaying the release of funding will continue to exacerbate rates of homelessness and housing insecurity. The political landscape is constantly changing but housing can and should be a non-partisan issue - these delays do not align with the evidence of immediate and growing need.

In AHMA's Urban, Rural and Northern Indigenous Housing Strategy for BC, we evidenced that the return on investment in housing is up to 740% if we factor in tax revenues, employment, savings in other government spending, social returns, improvement in overall health, and more.

On November 27, 2023 the Canadian Housing and Renewal Association (CHRA) released The Impact of Community Housing on Productivity report that proves a causal relationship between increasing the supply of community housing and improving economic productivity.

The report found that increasing non-profit housing by just 1.5% of total housing stock will improve productivity by as much as **9.3%** and increase GDP by up to **\$136 billion** – all without adding to inflation. These findings directly support AHMA's URN Housing Strategy: community housing goes beyond social good and supporting wellness – it is also an economic driver and necessity.

There are very specific actions that governments can take to significantly improve the quality of life for Indigenous Peoples, including:

- Meaningful engagement, participation, and inclusion of Indigenous voices and knowledge at decision-making tables – this means empowering and partnering with non-profit housing experts to preserve and increase affordable housing stocks.
- Considerations for socio-economic equity and deeply affordable housing that connects with reconciliation; this includes wraparound services to reduce barriers and support complex health needs within social and supportive housing developments.

Canada is currently lagging for compliance with basic human rights, the UN's Declaration on the Rights of Indigenous Peoples (UNDRIP), Truth and Reconciliation, and MMIWG housing commitments. Article 23 expressly states that "Indigenous peoples have the right to be actively involved in developing and determining health, **housing** and other economic and social programmes affecting them and, as far as possible, to administer such programmes through their own institutions." However, the progress to reconciliation has been slow. Of the Truth and Reconciliation Commission's 94 calls to action, only 12 have been addressed. At this pace, it will take 42 years to implement them all.

By treating those in need as rights holders and experts on what is required for a culturally safe and dignified life, governments, service providers, and the private sector can help uphold the human rights of Urban Indigenous families, which includes the right to housing.

QUOTES FROM AHMA CEO MARGARET PFOH

"We need to see an immediate and committed response that includes sustained investment in culturally supportive, trauma-informed Indigenous housing is critical for societal well-being," says Pfoh. "In BC, over 70% of Indigenous people live in urban areas, away from reserve lands and the support of their Nation. Some Indigenous people don't even know which Nation they are originally from due to colonial oppression and the impacts of the residential school system. Having appropriate housing available for Indigenous families living in urban environments provides for healing and ultimately saves lives."

"We need to be able to imagine a future where everyone can belong. We call on our government to collaborate and support us. To help us dismantle the systems of oppression and colonial exclusivity. To leave discrimination at the door and to walk with our communities with respect, awareness, and commitment," adds Pfoh.