



BRITISH COLUMBIA URBAN, RURAL, AND NORTHERN INDIGENOUS HOUSING STRATEGY

ABORIGINAL HOUSING MANAGEMENT ASSOCIATION

JANUARY 2022

INDIGENOUS CAUCUS WITH BCNPHA AND THE ABORIGINAL HOUSING MANAGEMENT ASSOCIATION



ABORIGINAL HOUSING MANAGEMENT ASSOCIATION



BCNPHA
BC Non-Profit Housing Association

NATIONAL HOUSING MANAGEMENT ASSOCIATION

HOUSING IS
THE FOUNDATION

SOCIAL
DETERMINANTS OF HEALTH

850

AFFORDABLE
HOMEOWNERSHIP
SUPPORTS

1400

CULTURAL
ACTIVITIES + IDENTITY

SOCIAL
RETURNS

WITH
230%
ROI

0350

RTIVE
NTS

RENT/
AFFORDABILITY
ASSISTANCE

PATHWAYS TO OWNERSHIP

INFRASTRUCTURE
INVESTMENT NEEDED

FUND HOUSING FOR INDIGENOUS PEOPLE LIVING IN URBAN, RURAL +
NORTHERN SETTINGS

FUND HOUSING FOR INDIGENOUS PEOPLE LIVING IN URBAN, RURAL +
NORTHERN SETTINGS

EMENT

GOVERNMENT,
COMMUNITIES,
+ ORGANIZATIONS

KEY ELEMENTS

- **CLIMATE CHANGE**
ADDITIONAL FUNDING IS **KEY** FOR MORE DEVELOPMENT COSTS
- HIGHLIGHT **CULTURALLY SUPPORTIVE** HOUSING
- **COMMUNITY-CENTERED** APPROACH
ONE SIZE POLICY DOES NOT FIT ALL
- **MONITORING + EVALUATION**
IN PLACE / TIMELY REPAIRS!



VISUALIZED BY CARINA NILSSON

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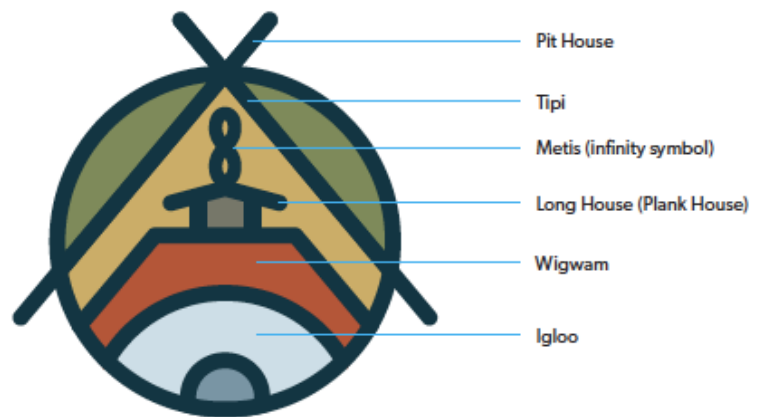
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AHMA'S NEW LOGO

Logo Elements

The new logo is an evolution of the identity that has served AHMA for most of its 25 year history. The lines have been thickened to allow for better reproduction and readability in digital formats. The shapes defined by the different traditional buildings have been opened up and balanced to allow for clearer readability at smaller sizes.



ACKNOWLEDGEMENTS

Indigenuity Consulting Group Inc. would like to acknowledge and thank the executive, staff, and members of the Aboriginal Housing and Management Association (AHMA) for the opportunity to collaborate on this Report.

In particular, Indigenuity is grateful for the leadership of AHMA President Gary Wilson, CEO Margaret Pfoh, Director of Indigenous and Strategic Relations Cliff Grant, and Director of Public Affairs Nizar Laarif.

Thirty AHMA-member housing and service providers graciously participated in interviews for this Report, as well as 12 individual tenants and elders from various regions of the Province. Coordination of interviews with AHMA members, tenants, and elders was coordinated through AHMA Operations and Administration staff, and input and guidance into the design of the Report was provided by AHMA Communications staff.

Indigenuity is also particularly grateful for the guidance and advice that the Indigenous Advisory Committee (IAC) provided throughout the development of the Strategy. The IAC was made up of representatives from AHMA, the BC Association of Friendship Centres, the First Nations Health Authority, the BC Non-Profit Housing Association, the Métis Nation of BC, the First Nations Housing and Infrastructure Council, Canada Mortgage and Housing Corporation, Government of BC Housing Policy Branch, and BC Housing. Input from the IAC was invaluable and critical to the comprehensiveness of the Strategy.

EXECUTIVE SUMMARY

This Report outlines a 10-Year 'Urban, Rural, and Northern Housing Strategy' (Housing Strategy) to address the housing needs of off-reserve Indigenous people in BC. The Report has been commissioned by the Aboriginal Housing Management Association (AHMA) and reflects extensive engagement and input from existing Indigenous housing and service providers in BC, as well as tenants, stakeholders, government agencies, and Indigenous organizations. It is informed by a thorough desktop review of historical and existing housing programs, statistical data, and demographic trends.

The Housing Strategy includes a Vision Statement, four key Objectives, nine Principles, and thirteen Strategic Actions. It also includes an Implementation Plan that identifies the funding, resources, and activities required to implement the Strategic Actions.

Aboriginal Housing Management Association:

The Aboriginal Housing Management Association (AHMA) was established in 1996 with a mission to "lead and advance housing rights for ALL Indigenous Peoples in British Columbia". AHMA is comprised of 55 Indigenous housing and service providers located all across BC. These members manage more than 95% of all Indigenous housing units in urban, rural, and northern areas of the province (off reserve).

AHMA administers funds – in partnership with BC Housing – for almost 5,500 units that house First Nations, Métis, Inuit, and self-identified Indigenous families living in urban, rural, and northern parts of the province. AHMA will also administer funds for approximately 2,097 units that are currently in development.

The programs and services that AHMA members provide include affordable housing units, homeless shelters, transition homes, supportive housing, and assisted living facilities. Many of AHMA's members also offer support services including homelessness prevention, parenting skills, mental health programs, and substance use support. AHMA members make up over one third of Indigenous housing providers in Canada.

Demographic Context of the Indigenous Population in BC:

Indigenous people in BC statistically face unique challenges that impact housing in both urban and rural areas. Some of these challenges include¹ :

- More than 20% of Indigenous households in urban and rural areas are in core housing need.
- The Indigenous population is growing at a rate that it is 2.5 times faster than the non-Indigenous population.
- Indigenous people in BC are generally younger, have lower average incomes, more single parent families, and much higher levels of unemployment than the non-Indigenous population.
- Largely as a result of multi-generation trauma combined with systemic barriers to health care and modest incomes, there are fewer Indigenous homeowners compared to the non-Indigenous population.
- In addition to and as a consequence of other social determinants of health issues, many Indigenous people have chronic health issues that require ready access to specialized medical care.
- Indigenous people are disproportionately represented in the homeless and at-risk of homelessness population in the province.

These factors are compounded by the reality that Indigenous people living on reserve in BC are also inadequately housed, creating a cascading effect on housing availability and affordability off reserve.

Existing Programs:

Current federal and provincial programs fall short of meeting the housing needs of Indigenous people in BC. The federal National Housing Strategy (NHS) has allocated only 2% of its funding to Indigenous households living off reserve while Indigenous people represent over 4% of the Canadian population and 7% of the population in core housing need. There is limited accountability with respect to transfer of funds from the federal government to the Province of BC to ensure dollars are allocated to Indigenous households, and not enough Indigenous-specific, culturally safe programs.

There are other problems with existing housing policies and programs established and managed by the federal and provincial governments. Most notably, programs are not designed collaboratively with Indigenous people and thus do not necessarily reflect the unique needs and interests of the population; indeed, the programs have not developed or implemented in the spirit of reconciliation as “by Indigenous for Indigenous”.

Existing gaps has translated into programs that can be difficult to access with processes that lack flexibility and appropriate cultural supports, and that typically discourage revenue generation and capacity-building of Indigenous housing organizations. The NHS and other programs have not adequately taken into account the fact that many existing Indigenous housing units are in critical condition and that this is projected to worsen over time, nor have they planned appropriately for the expiration of operating agreements under the ‘Urban Native Housing Program’ that are set to expire in 2028².

Housing Strategy:

The Housing Strategy included in this Report contains the following components: a Vision Statement, four key Objectives, nine Principles, and thirteen Strategic Actions. It also includes an Implementation Plan that identifies the funding, resources, and activities required to implement the Strategic Actions.

The overarching Vision is that “all Indigenous people in BC will have an affordable, culturally supportive, and safe place to call home”.

OBJECTIVES

The four key **Objectives** are:

1. Address the housing needs of all Indigenous households living in urban, rural, and northern communities.
2. Make Indigenous homelessness a rare, brief, and one-time experience.
3. Ensure Indigenous people have access to a variety of housing solutions, including homeownership.
4. Support improved health and wellbeing of Indigenous people through safe, stable, and culturally appropriate housing programs and services.

PRINCIPLES

The nine **Principles** that guide the development and implementation of the Housing Strategy are:

1. Right to Housing
2. Inclusivity
3. Reconciliation
4. Self-determination
5. Equity
6. Flexibility
7. Sustainability
8. Collaboration
9. Well-Being

STRATEGIC ACTIONS

The thirteen **Strategic Actions**, divided into four distinct categories, are as follows:

FOUNDATIONAL FUNDING & STRUCTURE:

1. Support AHMA as an independent housing authority with appropriate funding and resources.
2. Establish a fourth stream within the NHS to fund housing for Indigenous people living in urban, rural, and northern settings.
3. Ensure equitable distribution of funds to Indigenous households in core housing need.

² Based on Asset Planner data provided by AHMA.

HOUSING UNITS & AFFORDABILITY ASSISTANCE:

4. Ensure sustainability of existing units operated and maintained by AHMA members.
5. Build 12,850 subsidized Indigenous-owned and operated housing units over the next 10 years.
6. Create 5,400 new supportive housing units for individuals as well as families with intensive support needs.
7. Provide rent / affordability assistance to 10,350 Indigenous households who have access to good market housing but cannot afford their rent or ownership housing costs.
8. Establish a support plan that creates pathways providing Indigenous people with different options on the housing continuum, including supporting 1,400 households to access affordable homeownership.

SAFE & SUPPORTIVE ENVIRONMENTS:

9. Provide funding to embed culturally appropriate wraparound services and enable cultural recognition within housing to support the success of individuals and families.
10. Modernize social housing frameworks to remove impediments for both housing providers engaging in revenue generation and disincentives for tenants to engage in paid employment.
11. Address barriers to accessing housing for Indigenous people.

INDIGENOUS HOUSING EXPERTISE:

12. Develop a plan to support Indigenous housing providers in developing talent and in attracting, retaining, and strengthening Indigenous staff.
13. Increase resources to Indigenous housing and service providers and provide funding for AHMA to strengthen the Indigenous housing sector.

Implementation:

Implementation of the Housing Strategy will require funding and resourcing from the federal and provincial governments and ongoing support to AHMA to ensure the thirteen Strategic Actions are fulfilled. It will also require ongoing engagement and discussions with Indigenous political and sectoral organizations to maximize coordination and efficiencies.

The establishment of a Steering Committee – comprised of Canada, BC, and AHMA – will be key to driving forward the Housing Strategy. Collaboration with other partners through specific Working Groups will ensure that the Strategy is developed and implemented in a way that meets the needs of all Indigenous people in the province.

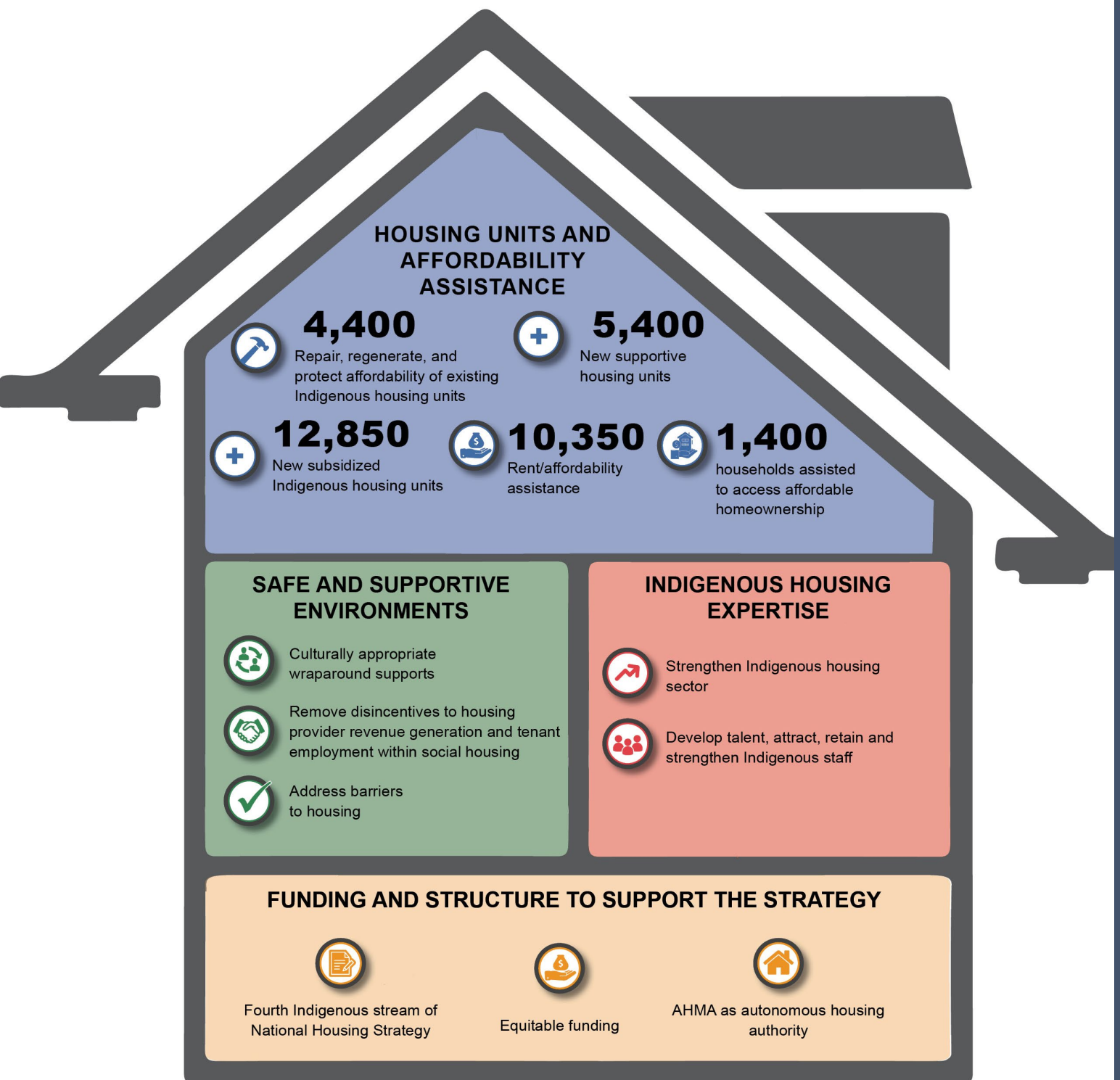
Conclusion:

Implementation of the Housing Strategy – developed for and by Indigenous people – will result in improved health and well-being of Indigenous people and will also provide significant social returns on investment. These returns include increased income available for discretionary spending, decreased homelessness costs, increased indirect employment generated as a result of increased spending, secure employment for qualified staff, and increased government revenue from ongoing property and income taxes and decreased use of government services.

In short, for each dollar invested in Indigenous housing each year, the Social Return on Investment as a conservative estimate is approximately \$7.40³. This includes an estimated \$2.90 in government savings resulting from decreased government service use.

In addition to improving the housing conditions of Indigenous people living in urban, rural, and northern areas of the province, the 10-Year Housing Strategy will improve socio-economic and health outcomes, reduce overall government costs, and ensure access to safe, affordable, and culturally appropriate housing along the entire housing spectrum in British Columbia. It will also support the implementation of Canada and British Columbia's commitments to UNDRIP.

BC URBAN, RURAL, AND NORTHERN INDIGENOUS HOUSING STRATEGY – SNAPSHOT



INTRODUCTION

This Report is submitted to the Aboriginal Housing Management Association (AHMA) by Indigenuity Consulting Group Inc. (Indigenuity).

The Report is the culmination of extensive stakeholder engagement and outreach as well as desktop research and statistical analysis, and outlines a comprehensive BC Urban, Rural, and Northern Indigenous Housing Strategy ("Housing Strategy") based on existing and projected housing need, gaps in programs and services, and capacity needs of Indigenous housing providers.

The Terms of Reference for the Housing Strategy, as outlined in the original Request for Proposals for this work, outlines that the Strategy should include the following components:

- A definition of Urban, Rural and Northern Indigenous Housing and service providers in BC, and the social and economic impact their services have in supporting Indigenous peoples in the province.
- A definition of strategic goals that recognize current challenges in the delivery of urban, rural, and northern Indigenous housing and propose solutions to bridge any gaps.
- An assessment of Indigenous urban, rural, and northern housing and related service needs in BC and a 10-year plan to respond to the needs in terms of fixing existing stock, build new units and create new housing programs.
- An implementation and delivery plan that identifies the role of AHMA, member organizations, funders, and partners.
- An assessment and recommendations to build capacities for AHMA membership in housing related domains.
- An identification of key partners to support the implementation of the Strategy.
- Development of a system to monitor and implement the Strategy.

Organization of this Report:

The information contained in this Report is organized into five main parts.

Part I – Context: defines the existing urban, rural, and northern Indigenous housing and service providers in BC.

Part II – Current Picture: describes the existing landscape of off reserve Indigenous housing in BC. This includes an overview of historical and existing housing programs and policies in BC and Canada, a review of demographics relating to Indigenous people in BC, and a summary of housing need of Indigenous people in the province.

Part III – The Problem: identifies the current gap between the need and existing programs and policies.

Part IV – Strategy: provides a Vision, Objectives, Principles, and Strategic Actions for addressing Indigenous housing needs in BC and provides information on the required investments to address needs.

Part V – The Case for Investing in Indigenous Housing in BC: provides an overview of the social and economic impact of Indigenous housing

Methodology:

The Housing Strategy was developed based on both a desktop research review and engagement with key stakeholders, government agencies, and Indigenous housing and service providers in BC.

The desktop review included an analysis of documents and studies from provincial, federal, and academic sources as well as data from Statistics Canada (see Appendix 1 for comprehensive listing of references).

The direct engagement included a variety of interviews, group workshop events, and advisory committee meetings, as follows:

- Interviews with 30 AHMA member housing providers.
- Interviews with 12 Indigenous housing tenants and elders.
- Input from AHMA members and other Indigenous housing stakeholders during three large engagement sessions (the Indigenous Caucus session at BC Non- Profit Housing Association's (BCNPHA) conference, AHMA's Special Gathering, and AHMA's Annual General Meeting).

- Individual interviews with the following key stakeholders: First Nations Housing Infrastructure Council (FNHIC), Métis Nation of BC (MNBC), First Nations Health Authority (FNHA), BCNPHA, BC Association of Aboriginal Friendship Centres (BCAAFC), Homelessness Services Association of BC, Indigenous Caucus of the Canadian Housing and Renewal Association, and representatives from the federal and provincial governments.
- Six meetings with the Indigenous Advisory Council (IAC), formed by AHMA to guide the development of the Housing Strategy, and which included members from AHMA, the BCAAFC, FNHA, BCNPHA, MNBC, Canada Housing and Mortgage Corporation (CMHC), Government of BC, and BC Housing.

Terminology:

This Report generally uses the term Indigenous, but also references the words 'Aboriginal' and 'Native' to be consistent with existing organization and program titles. The term "off reserve" is used to refer to Indigenous people living in urban, rural, and northern parts of the province who are not residing on Indian reserves.

A detailed glossary of terms used throughout the Report can be found in Appendix 1.

Limitations:

The Housing Strategy includes specific numbers of housing units required to meet the need of Indigenous people living in urban, rural, and northern parts of BC. There are some limitations that should be noted that impact the robustness of those numbers, as well as cost estimates to implement the Strategy and the Social Return on Investment analysis.

BASELINE DATA LIMITATIONS:

The estimates of housing need used 2016 Census data on self identified Indigenous households in core housing need as its base. This is limited because not all Indigenous people self-identify, which makes it difficult to get an accurate picture of Indigenous households living in urban, rural, and northern communities. In addition, rates of core housing need may have changed since 2016.

Likewise, the projections of future housing need are based on population projections prepared by

Statistics Canada in 2015, using 2011 Census data as the baseline. The actual population of Indigenous households living off reserve between 2016 and 2031 may vary from these projections, particularly in light of the pandemic and environmental events that have occurred in BC.

Finally, the estimates did not include household members who would move out if they could afford to rent a home. In alignment with Statistics Canada's Indigenous population projections, the estimates assume that 80% of Indigenous households will continue to live off reserve. The estimates also do not consider what percentage of people would go back to their First Nation community if given an opportunity to do so. However, trends suggest that the vast majority would remain outside of their First Nation community.

VARIABLE COSTS:

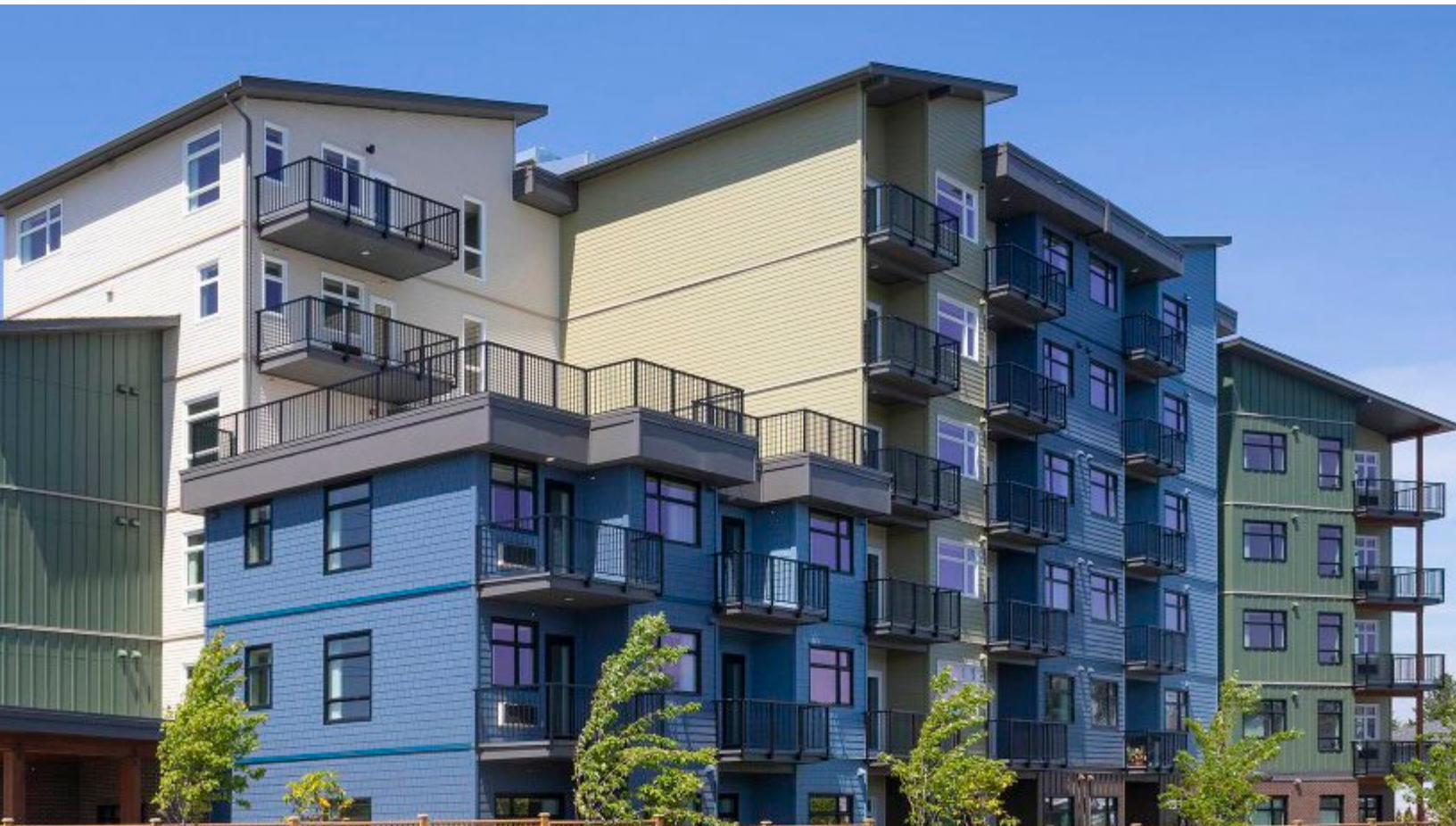
Costs for new affordable housing development are highly variable, depending on the community, and so it is difficult to predict costs prior to construction. Moreover, the cost estimates do not include recent escalations in costs due to the pandemic or flooding, nor do they fully account for costs to ensure appropriate climate design/adaptation, or modifications to design that differ from those units that have been constructed through recent programs (such as units supporting multigenerational families and additional space to provide culturally-based wrap-around supports).

LACK OF STANDARDIZED FINANCIAL VALUATION DATA:

While the Social Return on Investment analysis used the methodology established by the Social Value International and Social Value Canada, there is limited Canadian standardized financial valuation data related to affordable housing that can be drawn on for this analysis. The limited availability of Canadian standardized data has potentially impacted the findings.

AVAILABILITY OF DATA:

Finally, the analysis is limited by the availability of data and input from tenant stakeholders, and in particular individuals and families staying in emergency shelter and housing for the homeless. For individuals and families staying in emergency shelter and housing for the homeless the analysis relied heavily on logical linkages between activities provided through an emergency shelter and outcomes they would create as well as identified outcomes of other SROI analyses. Overall, this means the general applicability of the current results may be limited and should be further tested with greater input from tenants and individuals and families staying in emergency shelter and housing for the homeless.



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PART I – BACKGROUND

This Part of the Report provides contextual information on AHMA, the Indigenous population in BC, and federal and provincial housing programs.

AHMA:

AHMA is an umbrella organization comprised of 55 Indigenous housing and service providers that manage off reserve Indigenous housing programs and services; these include off reserve affordable housing units, homeless shelters, transition homes, supportive housing, and assisted living facilities.

AHMA was created for Indigenous people by Indigenous people to “establish harmony and Indigenous control of provincial and federal units serving the Indigenous community”.

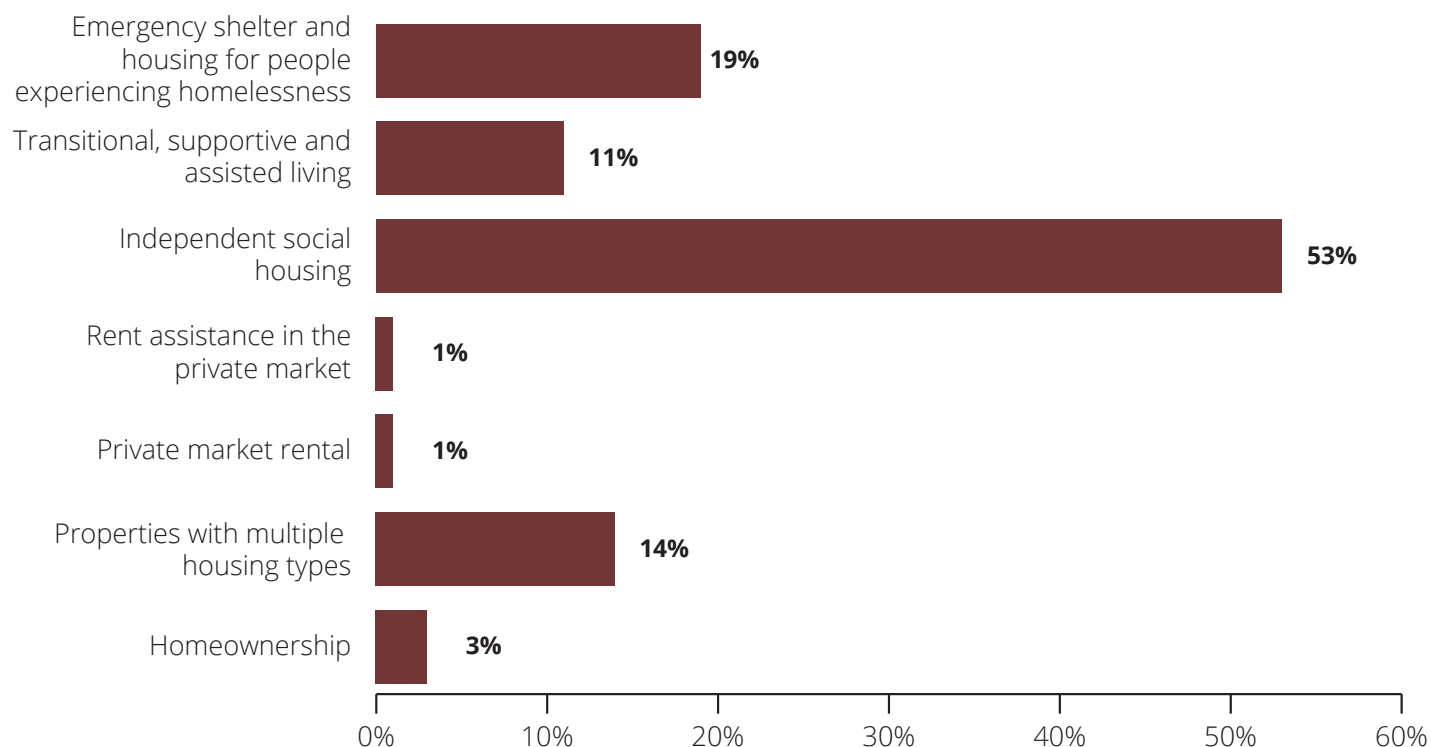
In partnership with BC Housing, AHMA administers funds for 5,438 Indigenous housing units to First Nations, Métis, Inuit, and self-identified Indigenous families living in urban, rural, and northern regions across BC ⁴ (see Appendix 2 for a full list of AHMA members).

In addition, many Indigenous housing and service providers offer support services including homelessness prevention, parenting skills, mental health programs, substance use support, activities to support cultural retention, linkages to training and employment resources and more.

SUMMARY OF AHMA HOUSING AND SERVICES:

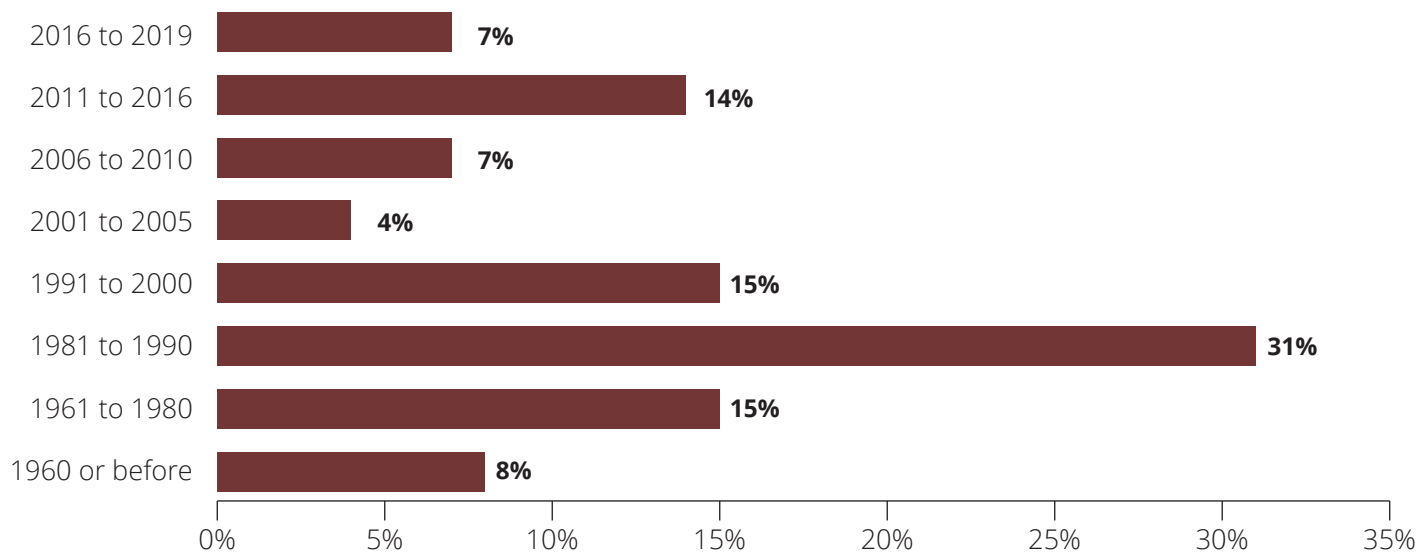
A majority of housing units managed by AHMA members are independent social housing units (53%), followed by emergency shelter and housing for people experiencing homelessness (19%), properties with multiple housing types (14%); transitional (moving from homelessness to permanent housing), supportive, and assisted living (11%).

Figure 1: Units in AHMA's Portfolio by Type, 2019



Most of the units have two or less bedrooms (76%); and a majority (69%) are in buildings constructed before 2000 – this includes 23% that are more than 40 years old.

Figure 2: Units in AHMA's Portfolio by Year of Construction

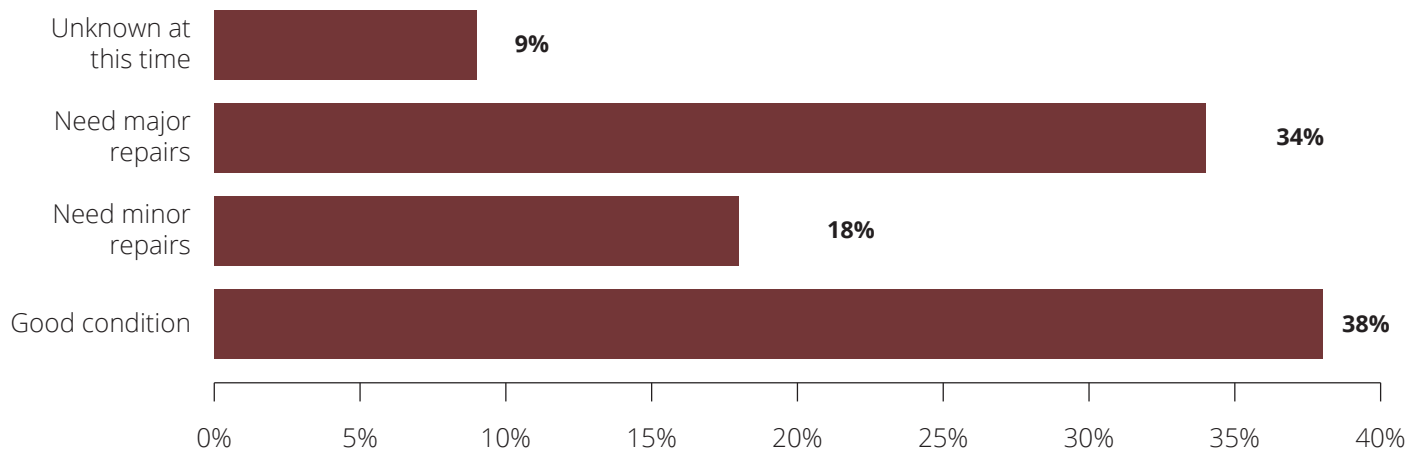


Source: AHMA, 2020

The most common household types that were served by AHMA's housing providers are lone parent or caregiver families (41%) and elders living alone (21%).

Based on a survey that AHMA conducted of its housing providers in 2020, a little more than a third (34%) of AHMA's units need major repairs (while the results are not necessarily representative of the whole portfolio as only half of AHMA's providers responded to the survey, the survey results provide an indication about the condition of units within AHMA's portfolio, the households served, and who is on providers' wait lists) ⁵.

Figure 3: Units in AHMA's Portfolio Condition Reported by the Housing Provider



Source: AHMA, Survey of Members, 2020

Organizations surveyed in 2020 also reported that 46% (2,232 individuals) of their tenants were 18 years old and under. Of these youth tenants, 134 were reported to be aging out of care in the following year, representing 3% of AHMA's tenants.

All AHMA providers who responded to the survey in 2020 said they had observed an increase in the number of applicants on waitlists. Some organizations estimated that the number of applicants has doubled compared to previous years. The 20 organizations surveyed had 970 households on their wait lists.

Single adults make up the largest proportion of households on AHMA's housing provider's waitlists (28%, 271 individuals), closely followed by lone parent or caregiver families (22%, 214 families), and elders living alone (18%, 172 individuals).

Demographics:

Based on the 2016 census, there are 270,580 self identified Indigenous people living in BC, more than three-quarters of whom live off reserve (80.4% or 217,435 people).

Of the total Indigenous population living off reserve in BC, 120,810 (or 56%) identified as First Nations (of which almost one third, or almost 40,000, did not identify as being members of a First Nation or Indian Band). The number who identified as Métis was 88,354 (41%), while 1,585 (less than 1%) identified as Inuit; and 2,425 (1%) registered multiple identities.

Other key demographics of the Indigenous population in the province are summarized below (note: specific details regarding core housing need and quantification of housing units is provided in Part III).

- **Population is Growing.** The Indigenous population is growing at more than 2.5 times the rate of non-Indigenous population. Between 2006 and 2016, the Indigenous population grew by 26.0% ⁶, and is anticipated to continue to grow more rapidly (2.9% per year on average ⁷) than the Canadian population as a whole (1.5% ⁸).

By 2036 ⁹ the population both on and off reserve is projected to be 416,000, more than one and a half times the population in 2016.

- **Population is Young.** The average age of the Indigenous population in BC is 32.2 years versus 42.3 years in the non-Indigenous population ¹⁰. Over one quarter (26.3%) are under the age of 15, and only 7.1% are age 65 and over.
- **Number of Indigenous Elders is Growing.** From 2006 to 2016 the Indigenous elder population living off reserve more than doubled in BC, increasing from 6,520 in 2006 to 15,465 in 2016¹¹.

- **Lower Average Incomes.** In 2015, the average income for Indigenous households living off reserve was \$83,673, compared to \$95,816 for non-Indigenous households. The prevalence of low-income status was 22.0% for Indigenous households compared to 14.5% of non-Indigenous households. The unemployment rate among Indigenous people living off reserve in 2016 was 12.2%, substantially higher than the rate for non-Indigenous people (6.3%).
- **More Lone Parent Families.** There are more than twice the number of lone-parent families in the Indigenous population compared to the non-Indigenous population. In 2016, 21.5% of the Indigenous households were lone parent families. Almost half (47%) of Indigenous people living in lone-parent households (with no additional people in the household) were in core housing need¹².
- **Larger Households.** Nationally, Indigenous families are more than 1.5 times more likely than non-Indigenous families to include five or more people. More than 11% of Indigenous households living off reserve are either multiple family households or family households with additional persons. Indigenous households are also more likely to experience changes in the family structures.
- **More Disabilities.** Almost one-third (32.8%) of Indigenous people aged 15 and over reported having at least one disability¹³ in 2016- this includes 14.4% with a severe disability, 11.8% with a mild disability, and 6.9% with a moderate disability. This compares to 22% of the total Canadian population with at least one disability.
- **More Affordability, Adequacy, Suitability Issues.** In 2016, more than one-third (41,385) of Indigenous households living off reserve reported issues related to affordability¹⁴, adequacy¹⁵, and/or suitability¹⁶. Approximately 27% spent more than 30% or more of their income on housing¹⁷. Almost 10% (9,985 Indigenous households) spent 50% or more of their income on housing.

⁶ Source: Statistics Canada, Census, 2006 and 2016

⁷ Source: Statistics Canada, Demography Division, 2015

⁸ Source: BC Stats Population Projections, 2021

⁹ Source: Statistics Canada, Demography Division, 2015 – Reference Scenario. Population figures include the Census undercount

¹⁰ Source: Statistics Canada, Census, 2016

¹¹ Source: AHMA, 2007

¹² A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).

Housing standards are defined as follows:

Adequate housing is reported by their residents as not requiring any major repairs.

Affordable housing has shelter costs equal to less than 30% of total before-tax household income.

Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

¹³ Source: Statistics Canada, Aboriginal Peoples Survey, 2017

¹⁴ Affordability issues refer to spending 30% or more of household income on shelter

¹⁵ Adequacy issues refer to living in housing in need of major repairs

¹⁶ Suitability issues refer to living in housing that does not have enough bedrooms based on the household composition

¹⁷ Source: Statistics Canada, Census, 2016

- **Fewer Homeowners.** Just over half (52.7%) of all Indigenous households living off reserve own their housing, compared to almost 70% of non-Indigenous households¹⁸. While some households may prefer rental housing, much of the difference in home ownership rates may stem from barriers Indigenous people face to becoming homeowners, such as deficiencies in savings for a down payment, lack of awareness of homeownership, lack of information about the process of buying a home, and challenges related to accessing financing in remote communities¹⁹.

- **Over-Representation in Homelessness.**

Indigenous people are over-represented among people experiencing homelessness in BC. The 2018 Report on Homeless Counts in BC, which had coverage of more than 85% of the province's population, identified 7,655 individuals experiencing homelessness²⁰. Indigenous people represented 38% of people surveyed through the Homeless Counts. This compared to 6% of BC's total population who identify as Indigenous, based on the 2016 Census.

A national study of emergency shelter data found that Indigenous people are spending fewer nights in emergency shelters but are also less likely to stop using shelters because they had found more stable places to live²¹. Certain sub-groups of Indigenous peoples are overrepresented among those experiencing homelessness, including women, girls, 2SLGBTQQIA+, individuals with mental health and addiction challenges, and youth who have been involved with child protection or the justice system.

Indigenous women, girls, people of gender minorities are particularly at risk of victimization and distress when experiencing homelessness²². Indigenous women are more likely to experience violence, which creates and exacerbates their experiences of homelessness²³. Indigenous youth experiencing homelessness are more likely to have experienced involvement of child protection and face greater mental health and addiction challenges compared to non-Indigenous youth²⁴.

- **Disproportionately Impacted by the Opioid Crisis and COVID 19 Pandemic.** Social and economic inequalities have resulted in Indigenous peoples being disproportionately impacted by the opioid crisis and COVID 19 pandemic. The prioritization of equitable access to housing to Indigenous peoples at risk is critical to promptly and properly responding to their needs.

- **Inadequate On Reserve Housing.** Over a third (36%) of Indigenous households on reserve were experiencing housing adequacy issues based on data from the 2016 census. Over 20% were experiencing housing suitability issues.

Inadequate housing conditions on reserve exacerbates the need for more housing off reserve – as fewer people are able to find adequate housing on reserve, they will need to seek solutions off reserve, thus adding to shortages in housing in urban and rural areas. Coordination with First Nations governments, MNBC, and other Indigenous organizations will be critical.

¹⁸ Source: Statistics Canada, Census, 2016

¹⁹ Sources: R.A. Malatest & Associates Ltd., 2005; SHS Consulting, 2013.

²⁰ BC Housing, 2018 Report on Homeless Counts in BC.

²¹ Kidd, Sean et al, 2018, A national study of Indigenous youth homelessness in Canada, Public Health.

²² Kidd, Sean et al, 2018, A national study of Indigenous youth homelessness in Canada, Public Health.

²³ Patrick, 2014.

²⁴ Kidd, Sean et al, 2018, A national study of Indigenous youth homelessness in Canada, Public Health.

Housing Programs:

Funding for existing housing units and services managed by AHMA members originate from a number of federal and provincial programs that pre-date the 2017 National Housing Strategy. Many of these programs no longer allocate new funding, although they may deliver funding to existing units as previously committed.

HISTORY OF PROGRAMS:

Federal programs offering support for off reserve Indigenous housing have evolved over time. Beginning in 1966 to 1985, the federal government provided funding to status Indians living off reserve through the 'Off Reserve Housing Support Program'. This program provided assistance for low-cost mortgages to households with a maximum annual income of \$16,000.

From 1974 to 1993, the Rural and Native Urban Housing Program provided subsidies for construction or acquisition of housing units for low-income people in rural areas (population less than 2,500). The urban program included 400 units a year, or 10% of mainstream social housing allocation dedicated for urban Native non-profit housing groups. Mortgage interest assistance was in the form of non-repayable subsidies to reduce effective interest on mortgage to 2% as well as an allowance for operations and maintenance.

The Affordable Housing Initiative (AHI) (2001-2010) provided up-front capital contributions through agreements with each province and territory, which matched investments. There was no targeted funding for off reserve housing or any requirement for an Indigenous component in this Initiative except for repair and rehabilitation funding. The Province of BC did establish an Aboriginal Housing Initiative using federal and provincial AHI funding.

The Off Reserve Aboriginal Housing Trust Fund (2006-2009) allocated \$300 million for one-time funding over 3 years allocated to Provinces and territories based on their share of the Indigenous population living off reserve. An additional \$300 million was allocated for northern and remote communities. Finally, the National Homelessness Strategy (2000-Present) includes a number of programs aimed at enhancing community capacity to address local homelessness issues, foster investment in facilities and services, and increase knowledge of homelessness in Canada.

OTHER PROGRAMS:

Other federal and provincial programs that Indigenous housing providers in BC have accessed are summarized in the following table. In many cases, these programs still deliver funding to existing units as previously committed, although they do not allocate new funding.

Table 1: Federal and Provincial Programs

NAME	DETAILS
FEDERAL PROGRAMS	
Urban Native Housing Program	Affordable rental housing operated by non-profit and co-operative housing providers in urban areas.
Independent Living BC (NHA Section 95)	Low/ moderate income and disabled seniors.
Low Rental Housing Program (NHA 25)	Low income and disadvantaged individuals, families, seniors.
Non-Profit Regular (Section 95)	Affordable rental housing managed by non-profit societies, public agencies, or continuing cooperatives.
Provincial Homeless Initiative (PHI) Phase I and II (NHA Section 95, Preserved Affordable Housing Stock, SROs, and MOUs)	Individuals experiencing homelessness providing longer-stay housing with on-site or off-site support services.
Section 82 Non-Profit Disabled	Rent subsidies for seniors and group homes.
Social Housing Rental Program (NHA Sections 79 and 95)	Funding for families and seniors in need, including homeless or at risk of being homeless.
PROVINCIAL PROGRAMS	
Provincial Rental Housing Program (HOMES BC) (NHA Section 95 Homeless At Risk and Rent Supplement)	Low and moderate income individuals, families and seniors including persons with disabilities, homeless or at risk of being homeless.
Affordable Homeownership Program (AHOP)	Affordable housing for middle-income home buyers.
Community Living BC (CLBC)	Supportive living, shared living, and supportive housing (staffed) for people with developmental disabilities and their families.
Community Partnership Initiative (CPI)	Affordable housing, typically provides mortgage financing for housing solutions without need for ongoing operating subsidies.
Emergency Shelter Program	Homeless shelters and drop-in centres.
Homeless Prevention Program (HPP)	Individuals and families experiencing homelessness or at-risk.
Investment in Housing Innovation	Targeted low- and moderate-income households.
Provincial Investment in Affordable Housing (PIAH)	Low and moderate income households.
Provincial Homelessness Initiative	Intended to break the cycle of homelessness by combining support services with housing. Include a variety of housing types and ways of providing services, from short-term-stay shelters to transition and permanent housing with support services.
Homeless Outreach Program (HOP)	Intended to ensure that residents in subsidized housing have support services to help them with their mental and physical health issues.
Seniors Rental Housing Initiative	Affordable housing for seniors and individuals with a disability (money provided by federal government).
Seniors Supportive Housing	Upgraded existing seniors self-contained housing to provide support services to tenants (meals, housekeeping, enhanced recreational opportunities and security, including 24-hour monitoring).
Supportive Housing Fund	Supportive housing for people who are experiencing or at risk of homelessness.
Women's Transition Housing and Support Program	Transition houses, safe homes, second stage housing to women and children fleeing violence.

NATIONAL HOUSING STRATEGY:

The National Housing Strategy (NHS) is a 10-year, \$55 billion federal plan intended to help reduce homelessness and improve the affordability, availability, and quality of housing for Canadians in need.

The NHS was initiated in 2017 and includes a range of programs, including four programs/commitments related to off reserve Indigenous housing:

- Indigenous Community Housing (Urban Native Housing) through the Federal Community Housing Initiative
- Co-Investment Fund
- Reaching Home
- Distinctions-Based Indigenous Housing Strategies

These four commitments account for \$1.8 billion of the \$55 billion of Canada's National Housing Strategy (PBO, 2021). There are also seven other federally delivered initiatives through the NHS that may be used to address Indigenous housing needs, but are not specifically targeted to Indigenous people:

- Rental Construction Financing
- The Affordable Housing Innovation Fund
- The Federal Lands Initiative
- Federal Community Housing Initiative
- The Rapid Housing Initiative
- Preservation Funding
- SEED Funding

The NHS also includes additional funding delivered through federal bi-lateral agreements with provinces and territories. In total, only 2% of the NHS funding has been targeted towards Indigenous households.

PART II – GAPS IN EXISTING PROGRAMS & SERVICES

Based on an analysis of information and discussions with Indigenous housing providers and stakeholders, there are several program gaps as well as issues related to existing stock and delivery of programs and services. These gaps and issues are summarized into the twelve points below.

1. LACK OF RESOURCES:

There is simply not enough money allocated to Indigenous housing in the NHS.

Two percent of funding that has been notionally allocated in the NHS towards Indigenous households is not proportional to the size of the Indigenous population in Canada residing off reserve (4.1%), nor is it reflective of the fact that Indigenous people living off reserve represent 7% of the households in core housing need²⁵.

The Parliamentary Budget Officer determined that there is a \$636 million annual gap between what Indigenous households in urban, rural, and northern areas across Canada can afford to pay for adequate housing, and the cost of obtaining it.

2. PROGRAMS NOT INDIGENOUS SPECIFIC:

Many programs within the NHS are not earmarked to Indigenous households. For example, there is no requirement for provincial governments to spend money it receives from the NHS on Indigenous housing²⁶. This translates into limited accountability and lack of assurance that investments will be used to address the needs of Indigenous households.

2. DATA NOT DISAGGREGATED:

Information on spending through NHS programs is generally presented on a national scale and does not distinguish between categories such as investment for new housing versus investment in modernization/renovation.

Similar challenges exist in determining the ability of various programs to meet the needs of different client groups, such as households with very low incomes and large households. The Co-Investment Fund, for example, uses prioritization criteria for determining the amount of funding provided per unit, rather than specific caps.

²⁵ Nicol, Caroline, Ben Segal-Brown and Salma Mohamed Ahmed, *Urban, Rural and Northern Indigenous Housing*, Office of the Parliamentary Budget Officer, February 2021.

²⁶ Based on review of CMHC-British Columbia Bilateral Agreement Under the 2017 National Housing Strategy.

For example, the amount of funding that the federal government commits to providing per unit fluctuates based on the funding available in that specific round of evaluation of funding applications for the program and depends on how the application compares to the applications submitted for other developments. Therefore, the amount of funding provided per unit cannot be predetermined by an applicant or an analyst. As such, it is not possible to conduct an analysis to determine whether the funding amount provided per unit will be sufficient to target households with very low incomes or large households.

4. REVENUE GENERATION PENALIZED:

Some of the housing programs penalize housing providers for generating additional revenue as additional earnings are deducted from their overall subsidy. This is counter-intuitive and discourages self-sufficiency, growth, and the potential for transitioning away from social housing. It also hinders housing providers' ability to expand and acquire other sources of funding.

5. LACK/LIMITED FUNDING FOR HOUSING RELATED SUPPORTS:

Indigenous housing providers have identified a need for tenant supports related to trauma, mental & physical health, substance use, elders support, cultural connection and retention, life-skills training, transition to home ownership, and skill development, but there are many programs that do not provide adequate funding for these services. Planning for housing has not always been done in partnership with local friendship centres, health authorities and other service providers.

6. INSUFFICIENT AVAILABILITY OF FUNDING IN RURAL AREAS:

There is insufficient funding for services related to homelessness, funding is particularly limited in rural areas, and Indigenous homelessness is often a concern in these areas. This is particularly true for the area north of Prince George, Fort St. John and Fort Nelson, which hasn't received any new development funding for over 30 years²⁷.

7. LACK OF FLEXIBILITY & CULTURAL SUPPORTS:

Mainstream housing programs typically have constraints in housing design, level of subsidy, and occupancy policies that often pose challenges for Indigenous providers and are limited in their ability to build units that fit the needs of Indigenous tenants (e.g., to accommodate fluid family structures, low income singles). This issue is exacerbated by limited funding for culturally appropriate supports and services, such as space to allow for culture and community events, and opportunities for greater involvement of elders.

8. CUMBERSOME APPLICATION AND DELIVERY PROCESSES:

Many programs for service providers have cumbersome and complex application processes that are lengthy and that result in onerous reporting requirements. The National Housing Strategy's Co-Investment Fund, for example, has been widely criticized for the insurmountable barriers that are part of CMHC's vetting process and the financial terms of its agreements²⁸. Many Indigenous housing providers are small and do not have any recent experience developing new housing or the necessary expertise required for development, such as property acquisition and planning approvals.

9. LIMITED ACCESS TO LAND AND OTHER CAPITAL:

Many Indigenous housing providers (86%) already have unmet housing repair obligations on their existing portfolios and do not have additional land or equity that can be leveraged to build new affordable rental housing. The Federal Lands Initiative for Affordable Housing could provide an opportunity for access to additional land for new affordable housing, but limited properties have been available through the program in the past number of years.

²⁷ Based on conversations with AHMA staff.

²⁸ CBC News, "Billions of dollars for affordable housing not making it out the door, non-profit advocates say" accessed at: <https://www.cbc.ca/news/canada/nova-scotia/affordable-housing-cmhc-loans-1.6233945>.

10. SOME EXISTING UNITS IN DISREPAIR:

Current industry benchmarks for social housing condition ratings are based on various ranges of Facility Condition Index (FCI), which is an industry standard asset management tool that measures a buildings condition. FCI is obtained by aggregating the total cost of any needed or outstanding repairs, renewal or upgrade requirements at a building compared to the current replacement value of the building components. It is the ratio of the “repair needs” to “replacement value” expressed in percentage terms. The lower the value of FCI, the better condition a building is in.

The FCI of AHMA administered buildings shows that 35% of buildings are currently in critical condition. These are projected to increase to over half (54%) of the buildings over the next 10 years, and many of these units should be replaced by demolishing the units and building new housing. The remaining units will require ongoing repair to ensure they are in an appropriate condition. Grant funding and low-interest long-term financing will be needed to repair and regenerate these units.

Currently, AHMA relies on funding allocated through the Capital Renewal Fund to support upgrades to existing social housing inventories. Announced in 2018, this fund invests \$1.1 billion over the next 10 years to make BC’s social housing stock more energy efficient, less polluting, and safer, while significantly reducing heating costs for residents. The Capital Renewal Fund is currently administered by BC Housing as they maintain the prioritization process. AHMA and BC Housing representatives meet monthly to update priorities and project status reporting.

Table 2: FCI Definitions and Data

FCI	DESCRIPTION OF CONDITION	% OF AHMA ADMINISTERED FACILITIES 2021	% OF AHMA ADMINISTERED FACILITIES PROJECTED TO 2031
0-10% FCI	Asset is in good condition	30%	3%
10-25% FCI	Asset is in fair to good condition	12%	10%
25-60% FCI	Asset is in poor to fair condition	23%	33%
60%+ FCI	Asset is in critical condition	35%	54%

11. UNITS AND SUBSIDIES AT RISK WHEN FUNDING AGREEMENTS EXPIRE:

Long term funding agreements for ‘Urban Native’ housing stock began to expire in 2007 and were scheduled to continue expiring over the subsequent 15 years. As part of the NHS, the federal government has temporarily extended subsidies to ‘Urban Native’ housing that was still under agreement to protect affordability for residents and stabilize operations. Most agreements are now scheduled to expire in 2028²⁹ and these units will no longer receive government funding to support the costs of operations or to subsidize rents.

Given that these units are targeted to low-income Indigenous families and individuals at rents-geared-to-income, revenues from rents will not be sufficient to cover the costs of operations. These properties are therefore more at risk than mainstream social housing properties that assist families and individuals with a mix of incomes. Revenue from rents will not be sufficient to cover the costs of operations when funding agreements expire.

A national survey of Indigenous housing providers conducted in 2017 by Canada Housing and Renewal Association (CHRA’s) Indigenous Caucus found that the number of units with full rent-geared-to-income assistance declined for 75% of providers that had already experienced the expiration of their operating agreements and associated subsidy. Some Indigenous housing providers had to sell units to pay for repairs of remaining units.

In addition, many Indigenous housing providers are too small and have funding constraints both of which constrain the ability to retain professional staffing and expertise to effectively address transitional issues. A 2017 survey of Indigenous housing providers conducted by CHRA’s Indigenous Caucus found that only 40% of Indigenous housing providers that would experience the expiration of operating agreements in the next five years had a plan for the transition.

IMPACT EXAMPLE:

A sample of six 'Urban Native' projects in BC were used as examples to assess impacts from the termination of subsidies in 2028.

The analysis found that four of the six projects have positive net income before Expiry of Operating Agreement (EOA), meaning that their ongoing operations are considered viable. These projects currently cross-fund other projects, but the operating surplus could otherwise be used to contribute additional funds to its capital replacement reserves for future capital expenses.

However, all of the projects, including those that currently generate a cash flow surplus have assets that are under-maintained, meaning that their replacement reserves are insufficient to cover that capital renewal requirements to 2028. Even if the projects with operating surpluses contributed all of this surplus to their replacement reserve between 2021 and 2028, they would still have insufficient capital replacement reserves to meet anticipated needs. Therefore, all projects are at risk without ongoing subsidies, from both an operating perspective, to support affordability for tenants, and a capital perspective, to support quality housing provision.

The following are details of the six case studies.

Table 3: Case Studies on Financial Viability

PROJECT	1	2	3	4	5	6
# of units	10	18	42	40	31	22
Revenue excluding Subsidy (Tenant Rent + Other Revenue, if any)	\$72,852	\$136,083	\$340,405	\$366,756	\$234,609	\$206,579
All Subsidies, excluding Capital Replacement Funding	\$126,528	\$134,995	\$339,414	\$410,478	\$248,079	\$209,892
Mortgage Principal & Interest (P&I) Expense	\$48,709	\$68,681	\$177,943	\$237,510	\$122,437	\$99,411
Operating Expenses (excluding Mortgage P&I, but including annual Replacement Reserve provision)	\$146,475	\$208,833	\$439,044	\$511,968	\$391,012	\$299,301
Net Operating Surplus (Deficit)	\$4,196	-\$6,436	\$62,832	\$27,756	-\$30,761	\$17,759
Viable Pre Expiry of Operating Agreement (EOA)	Yes	No	Yes	Yes	No	Yes
Annual Replacement Reserve Provision	\$24,000	\$5,900	\$16,000	\$26,830	\$11,830	\$12,702
Replacement Reserve Balance	\$175,589	\$117,780	\$193,799	\$128,739	\$115,812	\$21,044
Subsidies Net of Mortgage P&I	\$77,819	\$66,314	\$161,471	\$172,968	\$125,642	\$110,481
EOA Savings (Loss)	-\$77,819	-\$66,314	-\$161,471	-\$172,968	-\$125,642	-\$110,481
Net Income post EOA	-\$73,623	-\$72,750	-\$98,639	-\$145,212	-\$156,403	-\$92,722
Viable Post EOA	No	No	No	No	No	No
Cumulative Unfunded Capital Renewal Requirements 2021-2028	\$71,119	\$712,026	\$3,570,236	\$3,143,406	\$1,865,000	\$464,000
Additional Potential Replacement Reserve Contribution 2021-2028 From Operating Surplus	\$33,568		\$502,656	\$222,048		\$142,072
Remaining Unfunded Capital Renewal Requirements 2021-2028 if Increased Replacement Reserve Contributions	\$37,551	\$712,026	\$3,067,580	\$2,921,358	\$1,865,000	\$321,928
Sufficient Capital Reserves	No	No	No	No	No	No

12. BUDGET CONSTRAINTS MAKE IT DIFFICULT TO ATTRACT, HIRE AND RETAIN COMPETENT STAFF:

Many small and medium-sized Indigenous housing providers find it difficult to provide the wages necessary to attract, hire and retain appropriately qualified staff. Smaller Indigenous housing providers, particularly those in small communities often report difficulty hiring and retaining qualified maintenance staff and the cost of materials and supplies for repairs and maintenance are higher.

Lack of competitive wages leads to potentially less qualified staff as well as high turnover, which adds additional costs (recruitment, training). A 2015 survey conducted by CHRA's Indigenous Caucus found that 44% of Indigenous housing providers had a staff turnover rate between 25 and 100% in the three previous years. Hiring is even more challenging if providers want to hire Indigenous candidates, due to the limited number of applicants.



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PART III – HOUSING NEED

Housing Continuum:

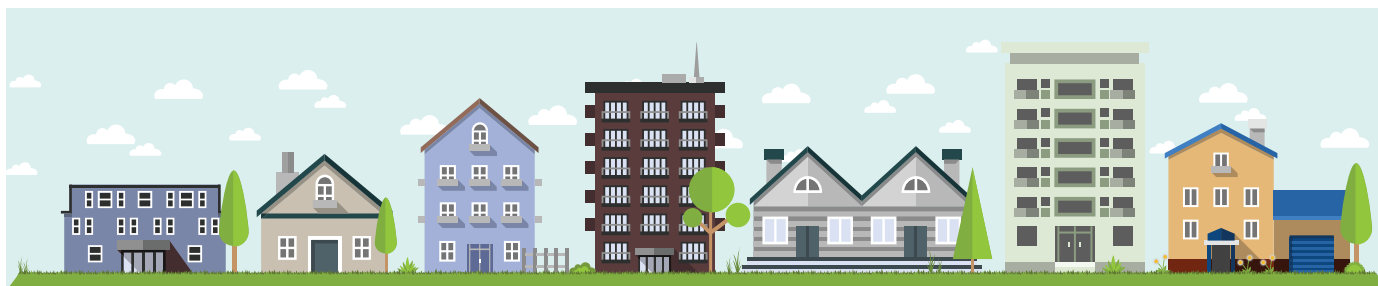
Housing needs among Indigenous households in BC are diverse; for illustration, those needs can be plotted along a continuum that includes emergency shelter and short-term housing at one end and market rental homeownership at the other.

Although the continuum is depicted in a linear fashion, it should be noted that changes to housing needs can occur in different directions or within different segments along the continuum. Also, the continuum is not intended to suggest that Indigenous households necessarily choose homeownership as an ultimate goal.

For the purposes of this Report, solutions along the continuum are focused on four categories within the government-assisted continuum are contemplated (not including the first category of “emergency shelter and homeless housing”).

Other models within these four categories that could be pursued to further meet the unique needs of Indigenous households includes:

- Within the category of Independent Subsidized Housing, both non-profit rental housing and co-operative rental housing may be pursued, even though there is currently no Indigenous co-operative rental housing in BC. Co-op rental housing is owned and controlled by its membership, but individual members do not own equity in their housing. If a member moves out, the vacated unit is available to another individual or family on the co-op’s waiting list. There is no outside landlord.
- Within the category of Affordable Homeownership, several models could be pursued, beyond traditional forms of assistance such as down-payment assistance and mortgage flexibilities. These include:
 - » *Community Land Trusts (CLTs)* - The CLT model in its classic form is a non-profit, multi-stakeholder organization committed to acquiring, stewarding, and managing land in ways that keep the housing upon it, whether rental or owner-occupied, affordable in perpetuity. The CLT separates the ownership of the land from the ownership of the buildings on it. The land is retained forever in trust by the CLT for community benefit. It effectively and permanently removes the land from the market. By contrast, buildings on the CLT’s land can be owned by a variety of entities - a single family household, a co-operative, a non-profit, even a small business.



Emergency Shelter & Homeless Housing	Transitional, Supported, Assisted Living	Independent Subsidized Housing	Rent / Affordability Assistance in Market Housing	Affordable Home Ownership	Market Rental Housing	Market Home Ownership
(e.g., shelters for domestic violence, homeless shelters)	(e.g., 2nd stage housing, subsidized assisted living, complex care, other supportive housing)	(e.g., social housing, non-profit rental housing, co-op rental housing)	(e.g., housing allowances, housing benefits, rental supplement)	(e.g., land trusts, co-op ownership housing, shared-equity mortgages, mortgage flexibility support)	(e.g., non-subsidized, private market)	(e.g., fee simple, strata ownership)

Government-Assisted Housing

The trust's land is never sold to the inhabitants; it is leased. Written into the lease are clauses that restrict the owner-occupant from realizing the full profit from an upswing in the market, unlike the normal private property owner. The lease has a resale formula that restricts the return. The unearned profit stays on the community balance sheet. The CLT exercises this power through a pre-preemptive right to buy housing units when they are resold. The departing owner has a contractual obligation to sell their housing back to the CLT at a price set by the resale formula in the lease.

» *Other forms of Co-operative Ownership Housing* – In co-operative ownership each resident does not own their unit outright but is a shareholder in the corporation. Instead of obtaining a mortgage to purchase a home, the member purchases shares in a non-profit housing corporation and pays a monthly housing fee.

There are different forms of co-operative ownership. In a limited equity co-op, the co-op and the member each have a stake in the equity of the property. When a member joins, they purchase a share in the co-op in order to move in. As the value of the share changes, there is a relationship between the co-op and

Market Housing

the member for how this change in value is divided. One example might be that 25% of the change in the value goes to the member, and 75% goes to the co-op. The idea behind this is that by diverting some of the value to the co-op, housing prices can be kept affordable by the co-op, which has access to some of the equity in the building. A second major reason for the split of the value is to give members in the co-op less of a financial incentive to sell with the market, so that a spike in housing values does not cause a wave of sales, followed by much higher costs to live in the co-op. In the group equity model, assets of the co-op are owned by the group as a whole. Members either pay a deposit to move in, or pay a share, where the price of the share is roughly the same as a deposit on a similar space, as opposed to the actual cost – for example, 10%, of the value of the co-op.

When the member moves out, they typically do not profit from their time in the co-op, but get their deposit or share returned minus any charges made to this money. This means that the cost to get into a Group Equity co-op is generally much lower than the cost of other types of co-op. Group Equity cooperatives tend to be better than other types of housing

co-ops at making sure that the co-op stays affordable for future members - and that the co-op perpetually operates as a cooperative. The reason for this is that as the co-op develops assets, those assets go to the co-op, not returned to the members as cash. Because the co-op is able to hold onto this value as it grows, a group equity co-op is better able to fund its own growth and build an economy of scale quickly (NASCO. coop).

» **Shared-Equity Mortgages** - With a shared equity scheme, residents own all of the property, but have a down payment loan that is payment-free until the resident sells. The loan acts as a second mortgage on title. The down payment could be 10% to 15%, for example, of the purchase price of the home. The down payment helps to secure a conventional mortgage and lowers the monthly carrying costs – making it affordable for the homeowner. When the homeowner wants to sell, the loan is paid back with appreciation that matches the percentage of the down payment received (the 10% to 15%).

» **Co-housing**- In co-housing residents usually own their individual homes, which are clustered around a “common house” with shared amenities. These amenities may include a kitchen and dining room, children’s playroom, workshops, guest rooms, home office support, arts and crafts area, laundry and more. Each home is self-sufficient with a complete kitchen, but resident-cooked dinners are often available at the common house for those who wish to participate. In some communities, participants will join a cooking team once or twice a month – then sit and enjoy meals cooked by fellow residents the remaining evenings of that month. Co-housing residents participate in the planning, design, ongoing management and maintenance of their community, meeting frequently to address each of these processes (co-housing.ca). There is no mechanism that makes co-housing inherently affordable. It would need to be stacked with other affordable homeownership models.

Core Housing Need:

Core housing need determines if a household can afford suitable and adequate housing in their community.

Core housing need is a two-stage indicator: it helps to identify households living in dwellings considered unsuitable, inadequate, or unaffordable, and it considers if income levels are such that they could not afford alternative suitable and adequate housing in their community.

A household is considered to be in core housing need if it meets two criteria.

- A household is below one or more of the adequacy (housing in good repair), suitability (enough space for the composition of the household) and affordability (‘affordable’ is defined as paying less than 30% of income on shelter costs) standards; and
- The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Core housing need is only calculated for households living in non-reserve private dwellings and does not include people experiencing homelessness who are staying in shelters, staying in public places, encampment, or places unfit for human habitation. It also does not include people without a usual place of residence, where they live most of the time (e.g., someone “couch surfing” without a usual place to stay would not be included in this number). It does include subsidized housing.

In BC, the 2016 Census identified 21,900 Indigenous households in core housing need (this equates to 20.4% of the Indigenous population in the province). Core housing need is particularly prevalent among renters, young people, and people living alone.

In 2016, 35.2% of Indigenous renters were in core housing need in 2016 compared to 29.4% of non-Indigenous renters. While some of these households are already living in subsidized housing, they may still not have appropriate housing. They may be living in Indigenous housing units that require major repairs (approximately 34% of the Indigenous housing units require major repairs³⁰), or they may be living in subsidized housing that is not culturally safe (it is estimated that 4,600 Indigenous households are living in subsidized housing that is not culturally safe and designed, owned, and administered by Indigenous people³¹).

³⁰ AHMA, *Understanding the Impact of British Columbia's Indigenous Housing Providers*, 2020

³¹ 9,025 Indigenous households live in subsidized rental housing (Statistics Canada, *Census, 2016*), minus 4,427 units which are Indigenous housing (5,438 AHMA administered units, minus 1,011 units/beds for people experiencing homelessness)

In 2021, the average monthly shelter cost of Indigenous renters in core need is estimated to be \$1,190³², while the median household income of renters in core need is estimated to be \$26,231³³. Based on assuming rent should consume no more than 30% of a household's income, shelter costs should not exceed \$655 for those households. So, on average, there is an estimated monthly gap of \$535 between what Indigenous households in housing need can afford to pay for shelter, and what they would have to pay for suitable and adequate housing.

Rates of core housing need are higher among younger Indigenous households than their older counterparts. In fact, rates of core housing need decreases for each 10-year age group below the age of 75. Youth led households between 15 and 24 years of age had a 31.0% incidence of core housing need in 2016 (see Figure 4).

Indigenous people living alone and those living with people who are not related to them have higher rates of core housing need than family households. Over 36% of Indigenous people living alone were in core housing need in 2016 and 26.1% of people living in households shared with others who are not related to them were in core housing need (see Figure 5).

Figure 4: Indigenous Households in Core Housing Need by Age of Household Maintainer, BC, 2016

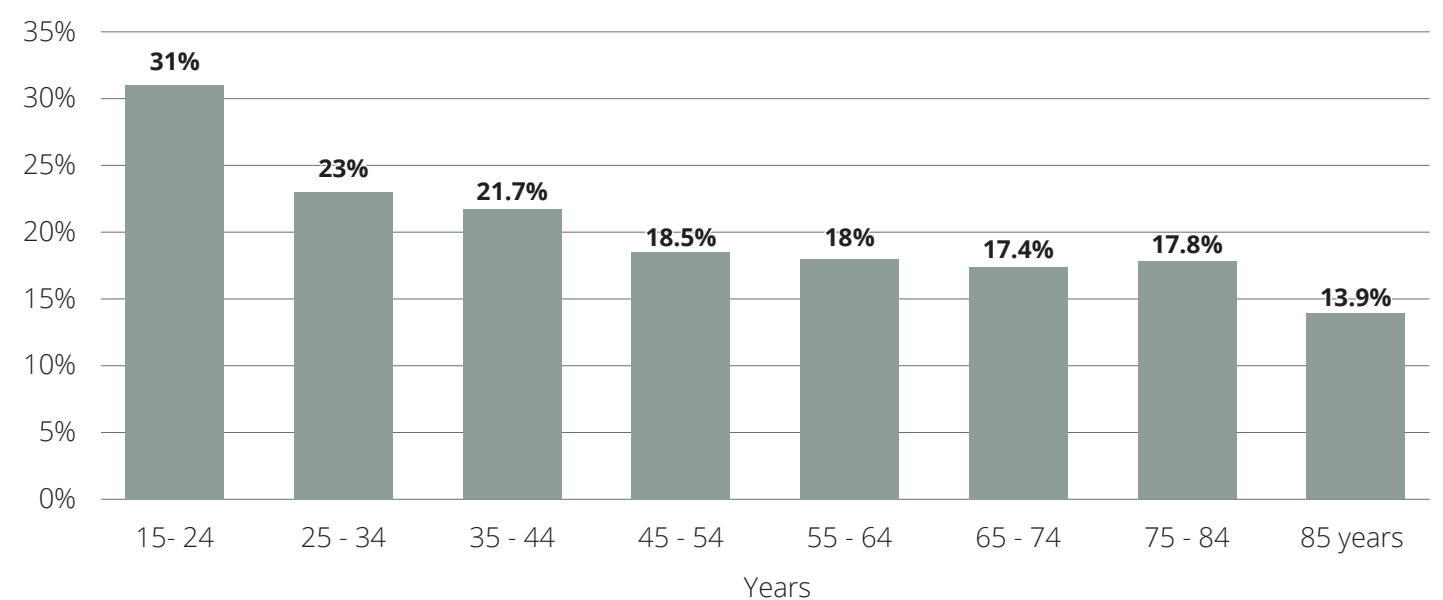
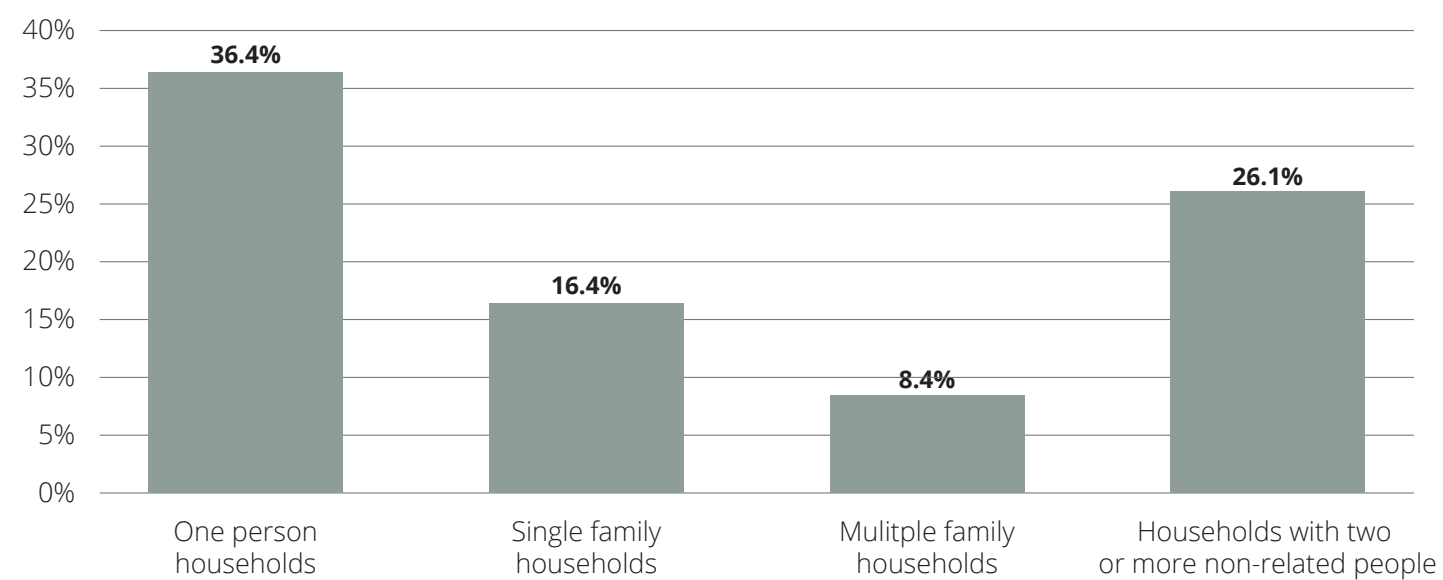


Figure 5: Core Housing Need by Household Type, Indigenous Households, BC, 2016



³² Based on an average monthly cost of \$911 in 2016 (Statistics Canada, Census) and an increase of 30.7% in average rents since then (CMHC)

³³ In 2016, the median household income of Indigenous renters in core need in BC was \$23,010 (Statistics Canada, Census). Based on increases in median renters' incomes between 2011 and 2016 (14%),

Quantifying Need for Affordable Housing Solutions:

The starting point to quantify the number of Indigenous households that require affordable housing solutions starts with the number of Indigenous households in urban, rural, and northern communities identified in the 2016 Census as being in core housing need³⁴ – **21,900** households.

Of that number, the 2016 Census reported that **5,035** households were living in subsidized housing. For the purposes of this Report, the affordable housing need calculation subtracts out these because it is assumed that housing affordability needs have been substantively met for those households³⁵. This leaves approximately **16,865** households in core housing need that require an affordable housing solution.

Added to that number are **3,422** Indigenous people who are experiencing homelessness and requiring subsidized housing in BC³⁶. This is based on data from the 2018 Report on Homeless Counts in BC, in which 7,655 individuals identified as homeless, 38% of whom were Indigenous (the count represented 85% of the province's population). This adds up to a total of **20,287** households that require an affordable housing solution to address their housing need.

By 2031, the number of Indigenous households living off reserve in BC is projected to increase by another 40,234³⁷. Of that 40,234, it is estimated that 24.1% would have incomes below the core need threshold and be unable to find affordable, suitable, and adequate housing in the market³⁸. This means that another **9,696** households will require housing solutions in the next 10 years to address growth in the Indigenous population.

The total therefore of Indigenous housing requiring affordable housing solutions is 29,983.

Table 4: Calculation of Need for Affordable Housing Solutions

HOUSEHOLDS IN CORE NEED 2016	21,900
Subtotal:	21,900
Subtract: Households in Subsidized Housing (affordability needs substantively met)	- 5,035
Subtotal:	16,865
Add: Households Experiencing Homelessness	+ 3,422
Subtotal:	20,287
Add: Projected Households with Incomes Below Core Need Threshold Unable to Find Appropriate Housing in the Market (24.1% of 40,234)	+9,696
Total Need for Affordable Housing Solutions	29,983

SOLUTIONS FOR HOUSING AFFORDABILITY NEEDS:

A range of solutions could be applied to address the housing needs of these 29,983 households, including:

- Rent/affordability assistance in market housing.
- Supportive housing.
- Affordable homeownership, including community land trusts, other co-operative ownership and co-housing, shared-equity mortgages, partnerships, and other forms of assistance, such as down-payment and mortgage flexibility support.
- Independent subsidized housing, including non-profit rental housing and co-operative rental housing.

RENT/AFFORDABILITY ASSISTANCE:

- To calculate how many households could be served through rent/affordability assistance, the starting point is the number of households in core housing need below the affordability standard only in the 2016 Census.
- Out of the 21,900 households in core housing need, **14,780** households were below the affordability standard only. Of this number, **4,435** households were living in subsidized housing, which leaves **10,345** households in core need not meeting affordability criteria only and not living in subsidized housing. These households will require rent/affordability assistance.

³⁴ Core housing need is only calculated for households living in non-reserve private dwellings, and does not include people experiencing homelessness who are staying in shelters, staying in public places, encampment, or places unfit for human habitation. It does include households in subsidized housing.

³⁵ The need for repairs to Indigenous subsidized housing is calculated separately.

³⁶ 2018 Report on Homeless Counts in BC, 7,655 individuals identified as homeless, 38% Indigenous, representing 85% of the province's population.

³⁷ Source: Statistics Canada, Demography Division, 2015.

³⁸ Based on the percentage in Indigenous households in private housing in core housing need (15.7%) plus the percentage of Indigenous households in subsidized housing (8.4%).

SUPPORTIVE HOUSING:

Detailed assumptions and sources used to estimate the need for supportive housing out of the 29,983 households is provided in Appendix 4. The total number estimated is **5,400** units.

While supports are important for many Indigenous households, some Indigenous people need supports with a higher level of intensity to remain stably housed. Housing with a high level of supports are needed for a wide range of Indigenous people, including adults and youth who have a history of homelessness, people with serious mental illness and/or problematic substance use, adults and seniors with physical and developmental disabilities, people transitioning from incarceration, pregnant youth and youth single parents, women, girls, and 2SLGBTQIA people who are fleeing violence or have been subjected to sexualized violence and exploitation, families that have children transitioning back to living with their families after being in care.

It is estimated that the current unmet need for supportive housing is **4,681** units. This is based on data from various sources on the size of populations groups with unique needs, the rate of core housing need, and the prevalence of need for supports.

Over the next 10 years, it is estimated that 14,702 households will require supportive housing. This is based on population growth projections as well as data on flows of people out of various systems, such as homelessness, incarceration, and child welfare. Factoring in turnover of units that will be created, it is estimated that approximately 5,400 units of supportive housing units will be needed over the next 10 years.

A detailed breakdown of supportive housing units required by type is shown below.

Table 5: Supportive Housing Needs by Population Group

POPULATION GROUP	UNMET NEED	HOUSEHOLDS REQUIRING HOUSING OVER 10 YEARS	TOTAL UNITS REQUIRED ³⁹
Pregnant youth and youth single parents	27	307	69
Families with children transitioning back to living with their families	51	578	340
Intensive support/complex care housing for adults who have experienced homelessness	864	2,325	846
Transitional and supportive housing for youth	111	300	109
Second stage housing for Indigenous women, girls, and 2SLGBTQIA people who are fleeing violence or have been subjected to sexualized violence and exploitation	450	3,054	594
People experiencing mental health and substance use challenges requiring long-term housing with supports	1,768	2,280	1,341
People transitioning from incarceration	167	1,665	605
Adults with mobility disabilities in need of personal care	456	692	406
Adults with intellectual disabilities in need of supportive housing (not including those above)	602	3,150	879
Elders needing personal care	185	351	207
Total supportive housing units	4,681	14,702	5,396

³⁹ Considers turnover (see assumptions in appendix) and assumes first units are ready for occupancy after four years

AFFORDABLE HOMEOWNERSHIP:

Of the 29,983 total households requiring affordable housing solutions, 10,345 have been determined to require rental affordability assistance, and 5,400 households to require supportive housing. That leaves 14,238 households remaining.

It has been estimated, based on discussions with AHMA, that approximately 10%, or 1,400, of the 14,238 households could be supported through homeownership programs. This percentage could vary depending on the interest of households in pursuing homeownership and the affordable homeownership models used.

Affordable homeownership models used may include a combination of community land trusts, other co-operative ownership housing, shared-equity mortgages, co-housing, partnerships, down payment assistance, and mortgage flexibility support.

INDEPENDENT SUBSIDIZED HOUSING:

The remaining households of the 29,983 – once rent/affordability assistance, supportive housing, and affordable homeownership supports have been calculated – is 12,850 households who would require independent subsidized housing. This could include a combination of non-profit rental housing and co-operative rental housing.

The calculations of the four categories of housing supports are provided in Table 6 as follows:

Table 6: Breakdown of Affordable Housing Solutions

AFFORDABLE HOUSING SOLUTION	NUMBER
Rent/affordability assistance	10,350
Supportive housing	5,400
Affordable homeownership	1,400
Independent subsidized housing	12,850
Total Affordable Housing Solutions	30,000 (rounded)

Quantifying Need for Culturally-Based Wrap-Around Supports

In addition to the households that require affordable housing solutions, there are households that will required culturally-based wrap-around services. In order to determine this number, it is assumed that the 12,850 households in the new independent subsidized housing units, as well as the 5,438 households in existing AHMA-member Indigenous housing units, would benefit from additional wrap-around supports. Together, these total 18,288 households.

Quantifying Need for Existing Affordable Housing Stock

The subsidies for approximately 4,400 existing Indigenous housing units managed by AHMA members are scheduled to end before 2031. Many of these units will be at risk without continued subsidies. Almost 1,100 existing properties (not units) already (in 2021) have capital renewal requirements that are currently unfunded (\$194,045,000). These requirements are projected to escalate by 2031 (to \$384,786,000⁴⁰).

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PART IV – HOUSING STRATEGY

This Part of the Report outlines the substantive components of the Housing Strategy, which is comprised of the following:



A **Vision:** this is a broad statement that articulates what the Housing Strategy is ultimately striving to achieve.



Objectives: four Objectives further describe the Vision and are intended to provide a bridge between the Vision and Strategies.



Principles: the principles are nine foundational statements that will guide the development and delivery of the Housing Strategy. These can be used as the framework for expected behaviour and decision-making regarding implementation of the Strategy.



Strategic Activities: there are thirteen Strategic Actions that AHMA will pursue in order to fulfill the Vision and Objectives, in alignment with the foundational principles.

The Housing Strategy also includes an Implementation Plan that outlines roles and responsibilities, monitoring and reporting requirements, and identification of strategic partners.

Vision:

The Vision for the Housing Strategy is: “All Indigenous people in urban, rural, and northern communities in BC will have an affordable, culturally supportive, and safe place to call home”.

Objectives:

There are four broad Objectives of the Housing Strategy. These Objectives address the full continuum of housing, recognize that housing is a social determinant of health, and reflect the diverse needs and interests of Indigenous people in BC.

1. Address the housing needs of all Indigenous households living in urban, rural, and northern communities that are in housing need.
2. Make Indigenous homelessness a rare, brief, and one-time experience.
3. Ensure Indigenous people have access to a variety of housing solutions, including homeownership.

4. Support improved health and wellbeing of Indigenous people through safe, stable, and culturally appropriate housing programs and services.

Principles:

1. **Right to Housing:**

The Housing Strategy needs to recognize that Indigenous people have a right to housing. This principle is reflected in Canada's National Housing Strategy Act, which states that housing is a human right affirmed in international law, and it is also reflected in Article 21 of the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP) that states that "Indigenous peoples have the right, without discrimination, to the improvement of their economic and social conditions, including [...] housing."

2. **Inclusivity:**

Indigenous Housing Programs must be comprehensive and reflect the federal government's fiduciary duty to all Indigenous people in Canada – that includes Indigenous people residing both on and off reserve, status /non-status and Treaty Indians, Inuit, and Métis people.

3. **Reconciliation:**

Housing programs need to be developed in collaboration with Indigenous people in order to advance the process of reconciliation. Investments in housing programs and services will facilitate increased participation in the economy and improve health and well-being of Indigenous people.

4. **Self-determination:**

Indigenous housing programs and services must reflect priorities and interests of Indigenous people, and need to be developed "For Indigenous, By Indigenous".

This right is particularly referenced in Article 23 of UNDRIP, which states that "Indigenous peoples have the right to determine and develop priorities and strategies for exercising their right to development. In particular, Indigenous peoples have the right to be actively involved in developing and determining health, housing and other economic and social programs affecting them and, as far as possible, to administer such programs through their own institutions."

5. **Equity:**

Indigenous housing programs and services should contribute to addressing the housing gap between Indigenous and non-Indigenous households.

6. **Flexibility:**

Housing programs and services must be flexible to address diversity of needs.

7. **Sustainability:**

Dedicated funding should contribute towards social, cultural, and long-term financial sustainability, and investments must be made to maintain existing stock. Environmental principles should be applied in the design, construction, and operations of housing.

8. **Collaboration:**

Collaboration among all levels of government (First Nation, federal, provincial, regional, and municipal) is required. This includes collaboration on health, education & training initiatives to ensure adequate wrap-around supports are developed. Collaboration with private developers should be pursued whenever possible, particularly when private developers are working with First Nation governments or Indigenous organizations.

9. **Well-Being:**

Housing is a social determinant of health, and programs and policies must consider interventions help create stable, safe, quality, affordable housing contribute to health, wellness and educational and employment success of Indigenous peoples and decrease social assistance and health care costs. Indigenous housing also supports retention of cultural identity and traditional practices for those who have left their traditional territories.

Strategic Actions:

AHMA will pursue the following 13 Strategic Actions in order to fulfill the Vision and Objectives. These Strategic Actions fall under four categories: foundational funding and structure, Indigenous housing, safe and supportive environments, and Indigenous housing expertise. The Strategic Actions are listed in no particular order of priority, although the 'Foundational Funding & Structure' Strategic Actions are considered building blocks upon which the other Strategic Actions can be implemented.

ACTION	RATIONALE & CONSIDERATIONS
Foundational Funding & Structure	
STRATEGIC ACTION #1: Support AHMA as an Independent Housing Authority with appropriate funding and resources.	Rationale: - AHMA was created in 1996 as an Indigenous solution to establish harmony and control of federal and provincial units allocated to the Indigenous community. Since its formation, AHMA has worked to build relationships and supports non-profits to manage housing success. - Autonomy will ensure housing for Indigenous people is managed "For Indigenous, By Indigenous". Considerations: - Establishing AHMA as a fully autonomous housing authority would mean the following: AHMA receives direct funding from federal government and has a direct agreement with CMHC; AHMA has a direct relationship with the BC Minister of Housing and works in collaboration with BC Housing; AHMA sits as a stakeholder at all meetings impacting Indigenous housing and participates in joint decision making; and AHMA is the first point of contact for off reserve Indigenous housing providers.
STRATEGIC ACTION #2: Establish a fourth stream within the NHS to fund housing for Indigenous people living in urban, rural, and northern settings.	Rationale: - Recognizes the distinct needs of Indigenous people in BC living in urban, rural, and northern areas. - Helps address the gap created by Canada's distinctions-based housing strategy. This gap impacts funding for the 80.3% of Indigenous people not living on reserve lands and includes almost 50,000 Indigenous people who would not be supported under the current distinctions-based programming. Considerations: - AHMA and BC's Indigenous housing providers have a long history and strong expertise in delivering housing and support services to over 5,000 Indigenous households in BC. They are well positioned to work with federal and provincial governments to retain and expand the supply of non-profit Indigenous housing.
STRATEGIC ACTION #3: Ensure equitable distribution of funds to Indigenous households in core housing need.	Rationale: - Indigenous households are disproportionately represented among people experiencing homelessness and in core housing need. - Investments in Indigenous Housing must be at a scale commensurate with need and must eliminate the gap in core housing need and rates of homelessness between Indigenous and non-Indigenous households. Considerations: - Investments must consider a number of factors: - Vancouver and other urban centers in the province draw a significant portion of Indigenous people from rural settings. - There are higher real estate costs in urban areas of BC than anywhere else in the country. - There are significant needs in both high-cost and rural areas of BC. - Investments must ensure that housing provides space for cultural connection and is not exclusively designed around the mainstream definition of a nuclear family - The need for geographic equity, as many communities north of Prince George have not received any provincial or federal funding for new affordable housing developments in over 30 years.

ACTION	RATIONALE & CONSIDERATIONS
Housing Units & Rent Assistance	
STRATEGIC ACTION #4: Ensure sustainability of existing units operated and maintained by AHMA members.	Rationale: • Many of the existing buildings need significant repairs. • Repair and regeneration of existing stock is more economical than replacing stock. Considerations: The plan to ensure the sustainability of existing Indigenous housing should meet the following criteria: • It should be guided by long-term strategies that ensure rents are geared to the incomes of local Indigenous households. • It should provide portfolio planning support to Indigenous housing providers. • It should provide adequate funding to stabilize operations and portfolios. • It should ensure quality housing that is equivalent to non-Indigenous social and/or supportive housing. • Any replacement of existing units should result in a net positive gain in the number of units.
STRATEGIC ACTION #5: Plan to build 12,850 subsidized Indigenous-owned and operated housing units over the next 10 years.	Rationale: • Addresses housing needs of Indigenous households in core housing need and experiencing homelessness over the next 10 years. Considerations: • Considers turnover of existing units. • Investment should support development of more housing in particular for: single individuals; youth (including youth leaving the child welfare system or justice system); families (including larger, multigenerational and multiple families); women and children escaping violence; people with disabilities, and elders. • Approximately 33% of the units should specifically target women, girls, and their families, recognizing the unique vulnerabilities they face⁴¹. • There should be a direct allocation to survivors of domestic violence. • Deep subsidies are required to meet needs of the most vulnerable. • The program(s) funding these units should support culturally-appropriate housing design and occupancy policies (e.g., designs that accommodate multi-generational families, fluid family structures, adequate space for culturally appropriate supports and services). • Subsidized housing programs must take into account regional differences. • Consider activating the federal and provincial surplus land transfer programs to lower the capital cost.

⁴¹ Based on percentage of lone-parent households. Aligns the NHS target for all investments.

ACTION

RATIONALE & CONSIDERATIONS

STRATEGIC ACTION #6:

Create 5,400 new supportive housing units for individuals and families with intensive support needs.

Rationale:

- Number based on data from various sources on the size of groups with unique needs, rate of core housing need, prevalence of supports, and population growth projection (including data on flows of people in and out of various systems such as child welfare, homelessness, incarceration).

Considerations:

- For some groups, supportive housing may be transitional, providing various forms of assistance before advancing along the continuum to subsidized housing. For others, supportive housing is a long-term solution.
- Some linkage to current work underway with the Province on Complex Care Housing should be considered.

TARGET POPULATION GROUP	CURRENT NEED	10-YEAR NEED	TOTAL UNITS REQUIRED
Youth – single parent, pregnant	27	307	69
Second stage housing women fleeing violence	450	20,306	594
Supportive housing for families	51	578	340
Intensive support housing/ complex care housing, adults transitioning from homelessness	864	2,325	846
Transitional, supportive youth	111	300	109
Supportive housing, mental illness, substance use disorders	1,768	2,280	1,341
Supportive housing, transitioning from incarceration	167	1,665	605
Supportive housing, adults with mobility disabilities	456	692	406
Supportive housing for adults with intellectual disabilities (not included above)	602	3,150	879
Supportive housing, elders	185	351	207
Total supportive housing units	4,681	14,702	5,396

STRATEGIC ACTION #7:

Provide housing subsidies to 10,350 Indigenous households who have access to good market housing but cannot afford their rent or ownership housing costs.

Rationale:

- Many of BC's Indigenous households have access to good housing in the private market but cannot afford their rent or ownership costs in addition to basic necessities.

Considerations:

- Will require separate program to address specific needs of households living in non-subsidized units and unable to afford their rent as well as households living in ownership housing.

STRATEGIC ACTION #8:

Establish a support plan that creates pathways providing Indigenous people with different options on the housing continuum, including supporting 1,400 households to access affordable homeownership.

Rationale:

- Rates of homeownership are much lower for Indigenous households than non-Indigenous households.
- More support mechanisms are needed to enable Indigenous households to move to homeownership.

Considerations:

- Supports could include employment and skill training and educational upgrading; equity co-ops; pre- and post-purchase support; financial planning/management training and assistance to reduce the purchase price of housing units.
- Embed protocols in the design of housing programs that incentivize tenants to move along the housing continuum.

ACTION	RATIONALE & CONSIDERATIONS
Safe & Supportive Environments	
STRATEGIC ACTION #9: Provide funding to embed culturally appropriate wraparound services and enable cultural recognition within housing to support the success of individuals and families.	Rationale: • Adequate housing provides access to support programs necessary for health and well-being of individuals and families and housing that meets cultural needs. • Consultations identified the need for access to housing delivered by Indigenous housing providers who understand types of challenges experienced by tenants and provides the supports households require. Considerations: • Cultural recognition in housing includes how housing is planned, constructed, building materials used, services delivered, and policies supporting the development and operation of the housing that enable the expression of cultural identity and diversity and provide a feeling of dignity and sense of community. • Cultural adequacy requires formal, culturally based programs that provide wrap-around services to support a range of needs of tenants, including employment, education, health, skill development, tenancy skills, trauma, addiction and mental health support, elder support, family reunification and connection to their specific cultures and languages and their First Nation where desired. In addition, there is a need for homelessness prevention and early intervention supports. • Support measures need to be targeted to capacity-building of tenants, growth, employment and learning, and role modeling of positive behaviour, including supporting Indigenous youth and adults to take advantage of labour market opportunities. There is also a need to support cultural safety, awareness and connections to other Indigenous people and programs for people living in non-Indigenous housing.
STRATEGIC ACTION #10: Modernize social housing frameworks to remove impediments for housing providers engaging in revenue generation and disincentives for tenants to engage in paid employment.	Rationale: • Would encourage housing provider self-sufficiency and growth and improve housing providers' ability to acquire other sources of funding. • Less punitive rent assistance claw-back rates for tenants and higher earnings exemptions generate more incentives for employment, and can generate long-term cost savings as tenants transition away from social housing, or rely less on rent assistance. Considerations: • There should be consistent policies/rules related to provider surpluses. • Rent calculations should reduce the cost of working through less punitive rent assistance claw-back rates.
STRATEGIC ACTION #11: Address barriers to accessing housing for Indigenous people.	Rationale: • Many vulnerable Indigenous households face barriers to access housing. Barriers can include: a lack of awareness around the process of applying for housing; complexities with applications; literacy challenges; discrimination in private market housing; and documentation related to income. Considerations: • Plan needs to include work to increase respectful communications around the process of applying for housing, and clearly explain some of the complexities and tenant requirements. Record keeping should be thorough, kept confidential and not require people to re-tell traumatic events.

ACTION	RATIONALE & CONSIDERATIONS
Indigenous Housing Expertise STRATEGIC ACTION #12: Develop a plan to support Indigenous housing providers in developing talent and in attracting, retaining, and strengthening Indigenous staff.	Rationale: • Budgets of Indigenous housing providers typically include limited funding for staffing and training. • Inflation is increasing operating costs faster than revenues, further squeezing financial resources that are available to support the attraction, development, and retention of staff. • There is increasing economy-wide demand for skilled and educated Indigenous people, which makes it difficult to attract and retain staff. Considerations: • Plan should include: • Funding that allows for competitive wages for staff. • Funding for workforce development. • Resources to enable AHMA to collaborate with education and training providers. • Employment supports to Indigenous tenants as potential employees. • Programs that target Indigenous youth for employment. • Annual internship programs for youth Indigenous housing tenants engaged in post-secondary studies. • An Indigenous workforce supported throughout the housing development process and within operations in all positions, including Indigenous construction companies and workers.
STRATEGIC ACTION #13: Increase resources to Indigenous housing and service providers, and provide funding for AHMA to strengthen the Indigenous housing sector.	Rationale: • A strong Indigenous housing sector is essential to the development, delivery, and ongoing sustainability of Indigenous housing. Considerations: Resources should include: • Supporting partnerships with health, education, and justice/corrections authorities to facilitate coordination of programs. • Funding for AHMA to facilitate communication and coordination. • Management support for portfolio planning and growth (funding applications, development consulting, negotiating, purchasing land, etc. • Opportunities for revenue generation. • Collaboration of shared services. • Training support for Indigenous people in housing maintenance and construction. • Funding for AHMA to lead cultural safety training to non-Indigenous housing providers to ensure Indigenous people feel safe no matter where they choose to live

Implementation:

The implementation of the Housing Strategy will require funding and resourcing from the federal and provincial governments and ongoing support to AHMA to ensure the 13 Strategic Actions are fulfilled. It will also require ongoing engagement and discussions with Indigenous political and sectoral organizations to maximize coordination and efficiencies.

- The first step in implementation will be for AHMA to seek a commitment from the federal government to establish a fourth stream within the NHS for Indigenous housing. This will require Canada to commit to equitable allocation of funding that will address the disproportionate number of Indigenous households in core housing need, those at risk/or currently experiencing homelessness. AHMA will need to engage with Indigenous political and service organizations at the national level to identify opportunities to collaborate in advocacy efforts for a fourth stream within the NHS for Indigenous housing.
- Once Canada has indicated a commitment to fund a fourth housing stream, AHMA will need to work with Canada and BC to fund implementation of the Housing Strategy, and to support AHMA as a fully autonomous housing authority that can participate in discussions and negotiations to implement the Strategy. Engagement with Indigenous political, sectoral, and service organizations will be a key component of implementation and must be appropriately resourced.
- The next step should be the establishment of a Steering Committee that Canada, BC, and AHMA will collaboratively manage with other partners to begin prioritizing implementation of remaining Strategic Actions.

In the first 12 months, working groups should be established to provide initial recommendations and advice regarding:

- » A plan to ensure that existing Indigenous housing programs offers quality, sustainable housing
- » A plan to build 16,250 subsidized Indigenous-owned and operated housing units to address the housing needs of Indigenous people in core housing need and experiencing homelessness.
- » The creation of 3,900 new supportive housing units for individuals and families with unique needs.
- » Embedding culturally appropriate wraparound services and enabling cultural recognition within housing to support the success of individuals and families.
- » Housing subsidies for 7,150 Indigenous households who have access to good housing in the private market but can't afford their rent.
- » A support plan that creates pathways providing Indigenous people with different options on the housing continuum.
- » Addressing barriers to accessing housing for off reserve Indigenous people.

Over the longer-term implementation of the Strategy, existing Indigenous housing units will need to be renovated as required, and resources will need to be allocated to:

- » Develop plans to support Indigenous housing providers in attracting, retaining, and strengthening Indigenous staff.
- » Ensure there are supports for Indigenous housing and service providers to build capacity.

IMPLEMENTATION COSTS:

The following is an estimate of the 2022-2032 investment required to address housing needs over the next 10 years. The total investment includes federal, provincial, and municipal governments, and the Indigenous housing sector itself. There are many ways governments can invest in housing. Some of these include land contributions, preferential financing rates, tax exemptions and development cost charge waivers.

Table 7: 2022-2032 Cost of Key Investments to Address Indigenous Housing Needs

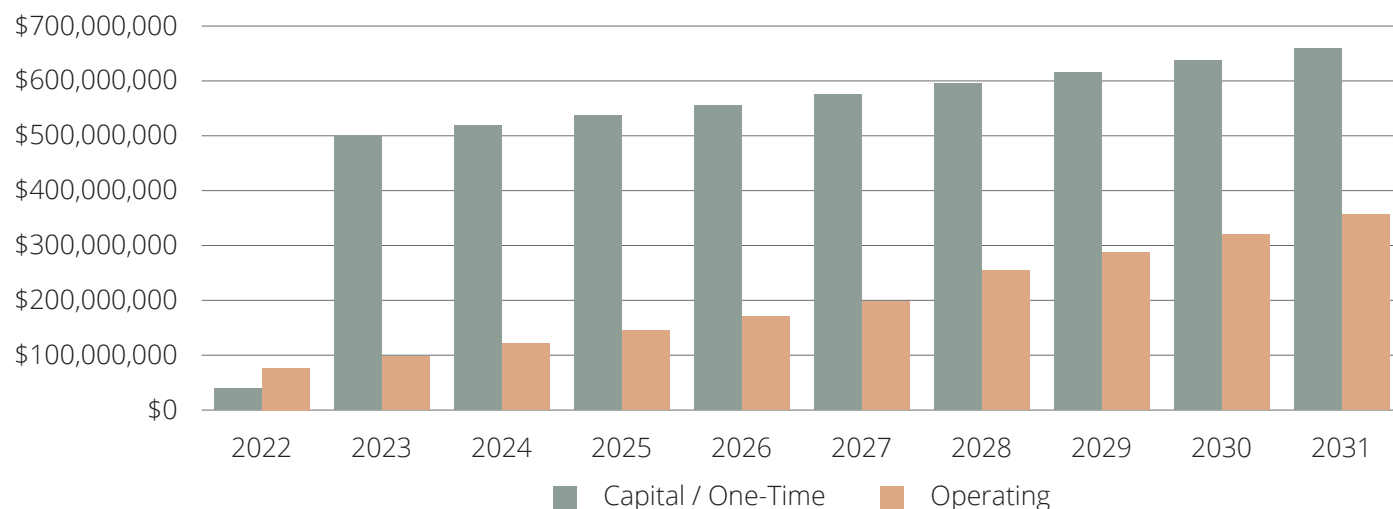
	Cost of Capital / One-Time Investment (millions)	2022-2032 Cost of Operations Investment (millions)
4,400 existing Indigenous housing units repaired, regenerated, and affordability protected	\$467.7	\$110.9
12,850 new subsidized Indigenous housing units	\$3,235.1	\$636.8
5,400 new supportive housing units	\$1,359.5	\$267.6
10,350 Indigenous households in receipt of rent / affordability assistance		\$799.0
1,400 households supported to access affordable homeownership	\$196.1	
18,288 households in receipt of culturally-based wraparound supports		\$223.4
Total	\$5,257.9	\$2,037.8

Based on these calculations, the projected flow of funds for implementation of the Housing Strategy is reflected in Figure 6. This assumes the following:

- Funding for rent/affordability programs would begin to flow to households in Year 1 as well as supports to existing Indigenous housing units.
- New units would be developed evenly over the 10-year period with the first units being occupied in Year 2.
- Capital repair costs are distributed evenly over the 10-year period.
- Operating costs increase each year as more units are built.
- 3.5% cost escalation per year.

With cost escalation, total capital/one-time costs are estimated at \$5.26 Billion. Operating costs over the 10-year period are estimated at \$2.04 Billion.

Figure 6: Projected Flow of Funds 2022-2032



ROLES AND RESPONSIBILITIES:

Progress on the Indigenous Housing Strategy will require ongoing cooperation and partnerships between Canada, BC, and AHMA as well as participation from Indigenous political and sectoral organizations, Indigenous housing and service providers, municipalities, and private sector developers.

ROLE OF AHMA:

As an organization that is comprised of 55 housing and service providers across BC, AHMA is in a position to understand, reflect, and advocate for the housing needs of the majority of Indigenous people living in Indigenous housing in urban, rural, and northern areas of the Province. It is well placed to understand the gaps and barriers that currently exist in Indigenous housing, and its internal structure ensures that individual housing and service providers will continue to be well represented in its organization both through regional representation and membership on its Board of Directors.

Given AHMA's structure, it is well placed to ensure fulsome engagement and communication with housing and service providers throughout BC, and its durability in the Indigenous housing space over the past 25 years demonstrates the necessity of a representative body that can speak to complex housing issues from a "for Indigenous by Indigenous" lens.

AHMA is well positioned to manage funding at the provincial level related to the Housing Strategy. AHMA has the required infrastructure and eight years of experience in managing over \$300 Million of subsidy through the Indigenous Social Housing Management Agreement between AHMA and BC Housing.

AHMA will play a central role in implementing the Housing Strategy. Its responsibilities will include:

- Ensuring AHMA members are fully engaged in all aspects set out in the Strategy and are represented in Working Groups to plan and implement individual Strategic Actions.
- Conducting on-going engagement and discussion with key stakeholders including: other Indigenous housing organizations in BC that are not a member of AHMA (e.g. housing organizations representing individual First Nations), Indigenous political organizations (e.g. First Nations Leadership Council, MNBC), and Indigenous service and sectoral organizations (e.g. FNHA,

BCAAFC) as well as other major stakeholders, such as health authorities, policymakers within the provincial and federal government, such as the BC Attorney General and Ministry responsible for Housing, and the Ministry of Mental Health and Addictions.

- Participating in the Steering Committee with BC and Canada, as well as individual Working Groups with various Agencies and Ministries in the federal and provincial governments.
- Coordinating implementation of specific Strategic Actions.

ROLE OF FEDERAL & PROVINCIAL GOVERNMENTS:

As funder of the NHS, the federal government will play a key role in the implementation of the Housing Strategy. It will work with AHMA and the provincial government in establishment and operation of the Steering Committee and will participate in Working Groups to ensure timely implementation of the Housing Strategy.

The provincial government will also participate in the Steering Committee and will contribute to funding of the Housing Strategy – both the planning and implementation of specific Strategic Actions. Some actions may be pursued in conjunction with ongoing provincial initiatives such as the Provincial Opioid Emergency Response Centre, the Complex Care Housing initiative, the Preventing and Reducing Homelessness Integrated Data Project, and the Urgent Homelessness Response. The Province of BC will also be responsible for engagement with local and regional governments on issues that may impact them related to the Housing Strategy.

The federal and provincial governments will also work with AHMA to ensure engagement and representation of other Indigenous organizations as required on various Working Groups and the Implementation Steering Committee.

ROLE OF FIRST NATION GOVERNMENTS:

AHMA will engage with First Nations governments to identify mutual interests and to maximize opportunities for collaboration in building housing off reserve. AHMA will also work with First Nation governments both individually and through provincial and national political organizations to communicate and share information about the Strategy and progress on Strategic Actions.

ROLE OF NATIONAL INDIGENOUS HOUSING AND HOMELESSNESS NON-PROFIT ORGANIZATION:

This Strategy agrees with recommendation made by the National Housing Council's Working Group on Urban, Rural, and Northern Indigenous Housing to establish a body to manage/steward and disseminate Federal resources to urban, rural, and northern Indigenous agencies across Canada. This body would play a national role in advocating, managing, and overseeing the implementation of this Strategy.

ROLE OF OTHER INDIGENOUS ORGANIZATIONS:

Indigenous political, service, and sectoral organizations will be engaged by AHMA, BC and Canada on the implementation of the Housing Strategy and will participate in Working Groups and on the Implementation Steering Committee as required. AHMA's plan is to reach out to all stakeholders, and Indigenous organizations in particular, to seek their endorsement of the Strategy.

ROLE OF REGIONAL GOVERNMENTS & MUNICIPALITIES:

Regional and municipal governments will participate in implementation of the Housing Strategy and will be engaged on Strategic Actions on an ongoing basis as required. The role of regional and local governments will likely include:

- Contribute to and/or support land allocations for new housing development.
- Participate in potential partnerships with private sector developers through supports such as tax considerations and other incentives.
- Input into issues related to zoning and bylaws that may impact the development of new housing structures.

Monitoring and Reporting:

Monitoring of the Housing Strategy will be undertaken on an ongoing basis by the Steering Committee, through tracking of progress for each Strategic Action.

In addition, formal monitoring, reporting out, and evaluation should be undertaken every three years by Canada, BC, and AHMA to measure progress in meeting the four Objectives articulated in the Housing Strategy.

The following table outlines suggested key performance indicators associated with each Objective and associated data sources. It should be noted that the suggested indicators capture an incomplete picture of the health and well-being of Indigenous people and are focused on the Indigenous population's overall health, rather than the health of only those accessing housing interventions. This is because the main source of data on health and well-being of Indigenous people off reserve comes from Statistics Canada's Canadian Community Health Survey, which does not disaggregate information based on whether an individual lives in subsidized housing.

It should also be noted that the suggested indicators are based on the availability of data and an attempt, where possible, to take a "strengths-based" approach.

Table 8: Performance Indicators

OBJECTIVE	INDICATORS	DATA SOURCE
Address the housing needs of all Indigenous households living in urban, rural, and northern communities that are in housing need by 2032.	Percentage of Indigenous households in core housing is reduced by 10% in 2025, by 20% in 2028, and does not exceed percentage of non-Indigenous households by 2032. At least 1/3 of funding for new subsidized housing units and supportive housing units is allocated by 2026, at least 2/3 by 2027, and full allocation by 2032.	Statistics Canada, Census using CMHC housing standards. Reports from Steering Committee
Make Indigenous homelessness a rare, brief, and one-time experience.	2025: Total number of homeless people who self-identify as Indigenous is reduced by 20% from number reported in 2020 Homeless Count. 2028: Total number of homeless people who self-identify as Indigenous is reduced by 20% from number reported in 2024 Homeless Count. 2032: In every BC community, there are fewer than five sheltered and unsheltered people identifying as Indigenous who are experiencing homelessness and who have spent at least 6 months experiencing homelessness over the past year, or have had recurrent experiences of homelessness over the past 3 years with a cumulative duration of at least 18 months	BC Homeless Counts
Ensure Indigenous people have access to a variety of housing solutions, including homeownership.	At least 1/3 of households targeted to receive affordable homeownership assistance do so by 2025, at least 2/3 by 2028 and 100% by 2032.	Statistics Canada, Census
Support improved health and wellbeing of Indigenous people through safe, stable, and culturally appropriate housing programs and services.	A minimum of 25% improvement by 2032 of the following: • percentage reporting excellent or very good health • percentage reporting very good or excellent mental health • percentage reporting no chronic conditions • percentage reporting somewhat strong or very strong sense of cultural connection and belonging to local community	Statistics Canada, Canadian Community Health Survey

PART V – THE CASE FOR INVESTING IN INDIGENOUS HOUSING IN BC: SOCIAL AND ECONOMIC IMPACT OF INDIGENOUS HOUSING

Current Cost of Operating Indigenous Housing:

A total of \$42.4 Million in government investments are made annually in urban, rural, and northern Indigenous housing managed and administered by AHMA⁴².

Social and Economic Benefits of Indigenous Housing:

A full analysis was conducted of the social and economic value created by Indigenous housing for this Report. The analysis followed internationally standardized Social Return on Investment (SROI) methodology (details on methodology and limitations can be found in Appendix 4).

SROI analysis combines input from stakeholders, including residents of Indigenous housing, with quantitative financial data to determine the value of outcomes from different stakeholder perspectives. The result is a ratio that compares the total amount invested to the financial value of social and economic outcomes that are achieved, showing – in monetary terms – the financial benefit of social investments.

The SROI analysis identified and valued the following key outcomes for shelter and affordable housing residents; the local community and neighbourhood; housing provider staff; and governments of all levels. For a full list of financial proxies, assumptions, dollar values, and sources, refer to Appendix 6.

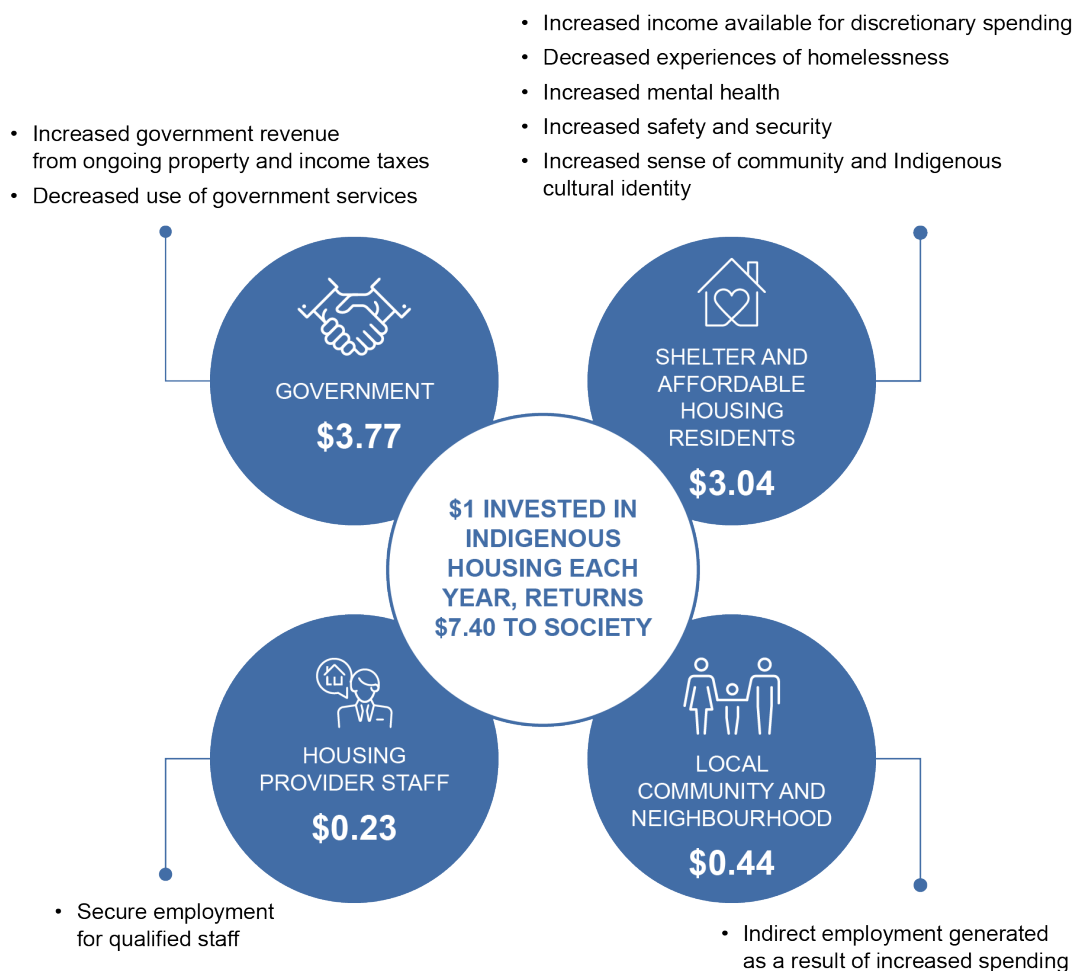
⁴² This includes \$38,507,000 in subsidies and \$3,904,500 from the capital renewal/development fund

Table 9: SROI Analysis

STAKEHOLDER	KEY OUTCOMES	VALUE (MILLIONS)
Shelter and Affordable Housing Residents	• Increased income available for discretionary spending; • Basic need met / reduced food insecurity; • Increased employment; • Lower costs of debt due to better credit rating because of not having rent arrears; • Decreased experiences of homelessness; • Avoided housing loss and obtained housing; • Increased sense of control over life and housing stability; • Increased mental health, increased ability to complete activities of daily living due to having an accessible unit; • Reduced substance use; • Decreased exposure of children to toxic stress; • Better concentration of children at school; • Increased safety and security; • Increased sense of community; • Increased ability to rely on neighbours; • Increased personal space and privacy, not living in neglected buildings; • Decreased travel time; • Increased access to amenities; • Support for the maintenance of Indigenous cultural identity and self-respect; and • Greater connection to and involvement with the non-Indigenous community through increased participation in housing maintenance related training and employment.	\$127.7
Local Community and Neighbourhood	• Increased indirect employment generated as a result of increased spending by tenants at local businesses; • Spending by staff employed or contracted to operate the housing; • Spending on housing operations; and • Spending on modernization and improvements (e.g., materials, contractors).	\$18.3
Housing Provider Staff	• Employment for qualified staff on an ongoing basis.	\$9.5
Government	• Increased government revenue from ongoing property taxes and income taxes from housing provider staff; • Decreased use of services, such as emergency health care, mental health care, hospitals, homeless shelters, and criminal justice.	\$158.2

The SROI analysis found that each year \$42 million is invested in Indigenous housing, over \$314 million in social and economic value is produced.

For every dollar invested in Indigenous housing each year, the total Social Return on Investment is \$7.40. This indicates that significant social and economic value is created through continued investments in Indigenous housing.



The SROI model included a number of estimations and assumptions. In order to ensure that these estimations and assumptions did not result in unreasonable claims, sensitivity tests were conducted. Details of the sensitivity analysis can be found in Appendix 8. The sensitivity tests suggest the potential for a moderately lower SROI ratio. While this could suggest that the model moderately over-claims the value of the investment, the model still likely represents a reasonable assessment of the value created. Further exploration of the number of tenants achieving outcomes and the financial value of these outcomes could be conducted for further accuracy of the model.

It is also important to note that the SROI analysis represents a conservative estimate of the total value created, since it is not possible to measure and capture the financial value of all potential outcomes, and in particular the long-term impacts of access to affordable housing with the necessary wrap-around supports.

Broken down by stakeholder, 50% goes back to government as revenue and cost savings from reduced service use. The amount that goes back to government is almost four times the value of the original investment. Another 41% of the value is social value of tenants of subsidized housing and individuals and families staying in emergency shelters. Approximately 6% goes to businesses in the local community and neighbourhood and 3% goes to staff of AHMA's housing providers. Adequate housing is a tangible and long lasting aspect of reconciliation.

Tenant Feedback:

A number of tenants interviewed for this Report spoke about the impact that Indigenous housing had on their lives. The following are some direct quotes from those discussions.

I like the food, the dinners, the dining hall. I like the workshop. I have my own room. I like where I'm living now, it's safe, secure and I have friends. I have been able to save money.

[Before getting Indigenous housing] I was getting eviction notices. It was stressful. I am so happy I found this place. [Without this housing] I would have been on the streets.

Rent is now based on income. If I lose my job, rent is adjusted. This takes away that stress and worry of rent going up and being homeless because you cannot afford it.

It has given me stability in raising kids as a single parent. I needed to work and be close to work. And this housing has allowed me to do that.

If I didn't have access to this [housing], my kids and I would not have been able to stay together as we are. I'm thankful that this Society was understanding of our needs.

I do not do drugs. That is my choice, but I follow the rules; you cannot bring drugs into the building. If this was not a rule, I would not have changed.

It helped my husband be able to shower; everything is accessible. [Without this housing, we would] maybe be in an old folks home somewhere. We were depressed, we did not know what we were going to do. It helped our morale. There is bannock, lunches, movie nights, and at Christmas we baked cookies. We could visit with people. Many have had similar experiences as we have. We look out for each other. It's like a family. Morale is really good here; that is what we love about it.

It has been life-saving. Who knew what would happen if I was still living in a basement apartment with that monster landlord [who was engaging in gender-based harassment]. I don't know how I would have survived. I would have been dead or in the hospital.

[Had I not had this housing], I would have had to work multiple jobs, and not be able to see my kids, just to try to afford housing.

Living in a nicer place, I could go back to school. I finished high school, took a computer course and got a job.

The kids are able to have their own space, with their own rooms. They have more privacy; there is less fighting.

I have a roof over my head, and it is safe for my child and grandchild to be in my place. I am a better mother and grandmother [because of having Indigenous housing]. I am 110% spiritually, mentally and physically in their lives.

The housing is very positive. It's affordable. The community is amazing.

It is close to schools, groceries, a pharmacy and doctors. The kids have been able to get jobs.

The rent was low enough that I could clothe and feed my daughter. Before this place, we were starving. My daughter was able to concentrate on school, not like in the other building.

I feel more secure and stable.

CONCLUSION:

The Housing Strategy offered in this Report reflects extensive feedback received from a wide range of Indigenous housing and service providers in BC, Indigenous organizations, and federal and provincial representatives with extensive experience and knowledge in housing. It also incorporates valuable input and perspectives received from tenants and elders about their experiences with existing housing programs and services.

It is clear that a Housing Strategy is required in BC to address the diverse housing needs and unique socio-economic characteristics of Indigenous people living in the province in urban, rural, and northern settings. A Housing Strategy that is developed 'by Indigenous people for Indigenous people' will ensure that housing solutions reflect the priorities and interests of the people for whom they are designed and will contribute to overall improved health and wellness of Indigenous people in the province.

Returns for investing in Indigenous housing are clear. People housed adequately and affordably will have more discretionary income to spend in the economy, there will be less costs associated with homelessness, and governments will realize increased revenue from ongoing property and income taxes. Indeed, based on the calculations conducted for this Report, for every dollar invested in Indigenous housing every year, there is a Social Return on Investment of, as a conservative estimate, \$7.40. This includes an estimated \$2.90 in government savings resulting from decreased government service use.

The Housing Strategy offers a blueprint for AHMA and its members to move forward in partnership with Indigenous, First Nation, and federal and provincial governments, as well as with key stakeholders and service providers. Implementing the Housing Strategy supports implementation of Canada and BC's commitments to UNDRIP and is a key and critical step in improving the lives of Indigenous people in the province.

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APPENDICES

APPENDIX 1: GLOSSARY OF TERMS

2SLGBTQIA+

Acronym referring to two-spirit, lesbian, gay, bisexual, transgender, queer, questioning, intersex and asexual. The + stands for other ways individuals express their gender and sexuality outside heteronormativity and the gender binary

Adequate housing

Dwellings not requiring any major repairs, as reported by residents.

Affordability

Households who spend less than 30% of total before-tax household income on housing costs.

Affordable Housing

Refers to housing that costs less than the median market rent and would require the household to spend no more than 30% of total before-tax household income.

Assisted living

A type of housing for seniors and people with disabilities that includes on-site hospitality and personal care support services (BC Housing).

At risk of homelessness

People who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards.

Chronic homelessness

Individuals who are currently experiencing homelessness and who have been homeless for six months over the past year.

Co-housing

Housing where residents typically own their individual homes that are clustered around a “common house” with shared amenities. Each home is self-sufficient with a complete kitchen, but resident-cooked dinners are often available at the common house for those who wish to participate. Co-housing residents participate in the planning, design, ongoing management, and maintenance of their community.

Co-operative ownership housing

Each resident does not own their unit outright but is a shareholder in the corporation. Instead of obtaining a mortgage to purchase a home, the member purchases shares in a non-profit housing corporation and pays a monthly housing fee.

Co-operative rental housing

Housing that is owned and controlled by its membership, but individual members do not own equity in their housing. If a member moves out, the vacated unit is available to another individual or family on the co-op's waiting list. There is no outside landlord.

Community land trust

A non-profit, multi-stakeholder organization committed to acquiring, stewarding, and managing land in ways that keep the housing upon it, whether rental or owner-occupied, affordable in perpetuity. The community land trust separates the ownership of the land from the ownership of the buildings on it. The land is retained forever in trust by the community land trust for community benefit.

Core housing need

A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to access local housing that meets all three standards (CMHC).

Cultural supports

Services intended to develop or maintain an Indigenous person's culturally identity and social, cultural, family, community, and linguistic needs.

Cultural competency

Ability of systems to provide care to people with diverse values, beliefs and behaviours, including tailoring delivery to meet a person's social, cultural and linguistic needs (HomelessHub).

Culturally appropriate (housing)

Culturally specific and respectful housing designs that flexibly accommodate cultural practices and traditions.

Culturally safe

An environment where people feel safe spiritually, socially, emotionally, and physically; where there is no challenge of identity or needs. Cultural safety is an outcome based on respectful engagement that recognizes and strives to address power imbalances, resulting in an environment free of racism and discrimination.

Distinctions-based

The three federally recognized Indigenous groups in Canada: First Nations, Métis, and Inuit.

Early intervention

Intended to identify and address a problem or condition at an early stage, typically targeting people who are at risk of, or who have recently been

homeless.

Equitable

Fair and impartial (Oxford Languages).

Expiry of Operating Agreement (EOA)

In British Columbia, project operating agreements representing almost 30,000 subsidized housing units will expire by the year 2033. Their expiry, often tied to a 35 year mortgage amortization period means when the mortgage expires, non-profit housing providers are responsible for the projects ongoing financial viability (BC Housing).

Facility Condition Index (FCI)

An industry standard asset management tool that measures a buildings condition. FCI is obtained by aggregating the total cost of any needed or outstanding repairs, renewal or upgrade requirements at a building compared to the current replacement value of the building components. It is the ratio of the "repair needs" to "replacement value" expressed in percentage terms. The lower the value of FCI, the better condition a building is in.

Food insecurity

Refers to the inability to access a sufficient quantity or variety of food because of financial constraints and is an established marker of material deprivation in Canada.

Homelessness

Describes the situation of an individual, family or community without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it (Canadian Observatory on Homelessness).

Housing subsidy

A subsidy provided to someone who cannot afford to pay rent that is based on household income. Also known as a Rent Geared to Income (RGI) subsidy or rent assistance.

Indian status

Legal status of a person who is registered as an Indian under the Indian Act. Status Indians may be eligible for a range of benefits, rights, programs, and services offered by the federal and provincial or territorial governments.

Indigenous

An umbrella term for First Nations (status and non-status), Métis and Inuit – refers to all of these groups, either collectively or separately.

Off reserve

Indigenous people located on or living in a place that is not part of a designated Indian reserve.

On reserve

Indigenous people located on or living in a designated Indian reserve.

Rent assistance

Applies to any form of financial assistance provided by government to lower the rent for people who cannot afford set/market rent rates. This can include housing subsidies, rent supplements, housing allowances and housing benefits.

Rural

Rural areas are small towns, villages, and other populated places with less than 1,000 population (Statistics Canada).

Safe homes

Dwellings available for the temporary housing of victims of domestic violence, sexual assault and stalking to ensure safety of victims and any dependents until other housing arrangements can be made.

Second stage housing

Provide safe, transitional housing with client centered, supportive programs for six months or more. Typically provide wrap—around services for women and a safe home for children (Alberta Council of Women's Shelters).

Shared-equity mortgage

Residents own all of the property but have a down payment loan that is payment-free until the resident sells. The down payment helps to secure a conventional mortgage and lowers the monthly carrying costs – making it affordable for the homeowner. When the homeowner wants to sell, the loan is paid back with appreciation that matches the percentage of the down payment received.

Social housing

Subsidized housing that generally was developed under the federal and provincial programs during the 1950s-1990s, where ongoing subsidies enable rents to be paid by residents on a 'rent-geared-to-income' (RGI) basis (i.e., 30% of gross household income). Social housing is also called subsidized, RGI, community, or public housing.

Social Return on Investment (SROI)

An approach to understanding and managing the value of the social, economic, and environmental outcomes created by an activity or an organization. Accounts for a much broader concept of value while incorporating social, environmental, and economic costs and benefits into decision making, providing a fuller picture of how value is created or destroyed.

Strata ownership

Owners own their individual strata lots and together own the common property and common assets as a strata corporation.

Subsidized housing

A type of housing for which government provides financial support or rent assistance. This can include rent-geared-to-income, social housing, public housing, government-assisted housing, non-profit housing, co-operative rental housing, rent supplements and housing allowances.

Suitable housing

Housing that has enough bedrooms for the size and make-up of residential households (CMHC).

Supportive housing

A type of housing that is combined with on-site supports and services to residents in order to help them live as independently as possible and achieve and maintain housing stability.

Transition houses

Transition houses provide safe, temporary 24/7 staffed shelter for victims of domestic violence, typically for 30 days. Most transition houses are residential homes in confidential locations where women and families live communally. Support Workers in these homes provide emotional support, crisis intervention and safety planning.

Transitional housing

Transitional housing is meant to bridge the gap between homelessness and permanent housing, offering development skills and experiences in order to achieve independence. Typically, individuals or families stay here anywhere from three months and three years. (National Housing Strategy)

Turnover rate

Turnover rate refers to the percentage of housing units that will likely change occupants in any one year.

Urban

A densely populated and often built-up area. This can include cities and large densely populated towns.

Urban, Rural and Northern Indigenous Housing and Service Providers

Urban, rural, and northern Indigenous housing and service providers in BC are Indigenous controlled societies that manage off reserve Indigenous housing, programs and/or provide Indigenous housing related services.

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APPENDIX 3: LIST OF AHMA MEMBERS

Corporate Members:

Aboriginal Housing Society of Prince George
Aboriginal Land Trust Society
Aboriginal Mother Centre Society
Aqanttanam Housing Society
Cariboo Friendship Society
Circle of Eagles Lodge Society
Conayt Friendship Society
Dakelh & Quesnel Community Housing Society
Dawson Creek Native Housing
Fort Nelson Aboriginal Friendship Society
Fort St. John Friendship Society
Fort St. John Native Housing Society
Fraser Region Aboriginal Friendship Centre Association
Helping Spirit Lodge Society
Hiiye'yu Lelum (House of Friendship) Society
Kackaamin Family Development Centre Association
Kamloops Native Housing Society
Kekinow Native Housing Society
Ki-Low-Na Friendship Society
Lii Michif Otipemisiwak Family & Community Services Society
Lillooet Friendship Centre Society
Lu'ma Native Housing Society
M'akola Housing Society
Mamele'awt Qweesome Housing Society/To'o Housing Society
Nanaimo Aboriginal Centre Society
North Okanagan Friendship Centre Society (Previously First Nations Friendship Centre)
Okanagan Metis & Aboriginal Housing Society
Okanagan Nation Family Intervention and Services Society
Prince George Native Friendship Centre Society
Salish Lelum Housing Society (Tillicum Lelum friendship center)
Seven Sacred Fires Society (Previously Cwenengital Aboriginal Society)
Stikine Housing Authority
Stó:lō Nation
Tahltan Health & Social Services Authority
Vancouver Aboriginal Friendship Centre Society
Vancouver Aboriginal Health Society (Previously Vancouver Native Health Society)
Vancouver Aboriginal Transformative Justice Services Society
Vancouver Native Housing Society
Vernon Native Housing Society

Victoria Native Friendship Centre
Wachiay Friendship Centre Society
Westcoast Native Health Care Society
Xolhemet Society

Non-Corporate Members:

BC Housing
Covenant House
KFN Non-Profit Housing Society
Kelowna Indigenous Housing Society
Quesnel Tillicum Society (Native Friendship Centre)
Hiyam Housing Society
Kootenay Metis Housing Society
Métis Nation of British Columbia
Waskaygan Housing Management Association
Spirit of the Children
Brightside Homes
Nisga'a Ts'amiks Vancouver Society

New Providers (Not Operational Yet):

Dze L Kant Friendship Centre Society
Tsawwassen First Nation
Urban Native Youth Association
Nicola Native Lodge Society
Gwa'sala-'Nakwaxda'xw Housing Society
The Crossing Place Housing Society (Kanaka Bar Indian Band)
Citaapi Mahtii (Housing) Society (Ahousaht Nation)
Salish Sea Housing Society
Seyem Qwantlen Housing Society
Nikihk Management & Community Development Society
Lax Kw'alaams WAAP Housing Society
Prince Rupert Indigenous Housing Society

APPENDIX 4: ASSUMPTIONS AND SOURCES USED TO DEVELOP ESTIMATES OF SUPPORTIVE HOUSING NEEDS

Population Group and Housing Type	Assumptions (and Sources)
Housing with supports for pregnant youth and youth single parents	• 19,160 Indigenous teens 15 – 19 (Statistics Canada, Census, 2016) • 50% female, therefore 9,580 Indigenous female teens • 56 teen pregnancies per 1,000 females among First Nations (Statistics Canada), therefore 536 teen pregnancies • 25% in need of emergency and supportive housing (based on Sarri and Phillips, 2004 as cited in Kingsley et al, 2018, Successful Families: Developing a Model of Supportive Housing for Teen Families) • Assumed average length of time housing with supports provided is 1 year
Supportive housing for families that have children transitioning back to living with their families	• 72,034 Indigenous children and youth 0-18 (Statistics Canada, Census, 2016) • 43.8 Indigenous children and youth in care per 1,000 population 0-18 (Government of British Columbia, Children and Youth in Care, accessed at: https://mcf.d.gov.bc.ca/reporting/services/child-protection/permanency-for-children-and-youth/performance-indicators/children-in-care), therefore 3,155 Indigenous children and youth in care • 17.5% exit to permanency – family reunification, adoption, or permanent transfer of custody (as above) • 1,278 exited to permanency, including 245 who exited to adoption = 19% to adoption, therefore assumed 81% to family reunification, therefore 447 exit to family reunification annually • 1.8 children per family (Statistics Canada, Census, 2016), therefore 248 families reunifying • Assumed 20.4% in core housing need based on overall percentage of Indigenous households in core need (Statistics Canada, Census, 2016) • 29% projected Indigenous population growth between 2021 and 2031 (based on Statistics Canada, Demography Division, Aboriginal Population Projections, Reference Scenario) • Assumed average length of time housing with supports provided is 5 years
Housing with intensive supports/ complex care housing for adults who have experienced homelessness	• It is estimated that across Canada approximately 37,500 Indigenous people experience homelessness throughout the year (based on Gaetz et al, 2016, The State of Homelessness in Canada 2016. Toronto: Canadian Observatory on Homelessness Press) • Based on this figure, approximately 5,000 Indigenous people experience homelessness in BC throughout the year • Another 8,383 renter households in BC are at high risk of homelessness and food insecurity because they are spending more than 50% of their income on shelter (Statistics Canada, Census, 2016) • Assumed that 17.4% of these individuals face complex challenges involving, physical health, mental illness and/or problematic substance use and require housing with intensive supports to remain stably housed • Assumed average length of time housing with supports provided is 2 years • Subtract out units for youth based on numbers below
Transitional and supportive housing for youth	• 12.9% of Indigenous shelter users are youth 16-24 (Everyone Counts – Point-in-Time Count, 2018), therefore assumed 12.9% of needed identified above for housing with intensive supports for people who have experienced homelessness are required for youth • Assumed average length of time housing with supports provided is 2 years

Second stage housing for Indigenous women, girls, and 2SLGBTQIA people who are fleeing violence or have been subjected to sexualized violence and exploitation

Units to accommodate additional demand in communities with existing short-term facilities:

- Statistics Canada's Survey of Residential Facilities for Victims of Abuse reported that on "Snapshot day" 669 women were turned away (mostly due to capacity) across Canada.
- Assume that 22% were Indigenous based on percentage of admissions with Indigenous identities = 147 Indigenous women turned away (Survey of Residential Facilities for Victims of Abuse)
- Assume the same number seek shelter each day (147×365) = 53,655 Indigenous women seeking shelter each year (not unique individuals) who are turned away
- Based on BC population as a proportion of Canada's total population (13.3%), 7,136 Indigenous additional Indigenous women seeking shelter each year in BC who are turned away
- 6.7% of all admissions are for longer term unit (Survey of Residential Facilities for Victims of Abuse) = would mean 478 additional admissions to second stage housing units
- 3.89 admissions per unit per year (Survey of Residential Facilities for Victims of Abuse) = 123 units needed to address unmet demand from Indigenous women for second stage housing units in communities with existing facilities.

Units to address additional demand in communities without second-stage housing:

- 27 communities have second stage housing. There are 162 municipalities in BC. Therefore 135 communities are in need of second stage housing.
- Assume average community needs 11 units (based on average number of units per second stage housing facility (Survey of Residential Facilities for Victims of Abuse)
- 22% of demand is from Indigenous women (Survey of Residential Facilities for Victims of Abuse) = 327 units to address additional demand from Indigenous women in communities without second-stage housing

Total current additional demand = sum of 123 + 327 = 450 units

- Assumed 46 second stage units currently for Indigenous women (based on 22% of 211 units)
- So, current total demand of 496 second stage units.
- Indigenous population projected to increased by 29% between 2021 and 2031 (consultant estimate based on Statistics Canada, Demography Division, Aboriginal Population Projections, Reference Scenario). Applied this percentage increase to current total demand.
- 639 total needed by 2031. Therefore 144 additional units required.
- Average unit serves 3.89 women per year (Survey of Residential Facilities for Victims of Abuse).

Note: This estimate is very imprecise due to data limitations. Additional study is required for a reliable estimate of need for second stage housing units.

Supportive housing for people with mental illnesses or substance use disorders requiring long-term housing solutions with supports

- Studies indicate rates of psychiatric disorders in Indigenous people varying from levels comparable to the general population to up to twice those of neighbouring non-Aboriginal communities (Kirmayer et al., 2000, The Mental Health of Indigenous Peoples)
 - Prevalence of serious mental illness assumed to range from 3.2 – 6.2% (Suttor, 2017, Supportive Housing in Ontario: Estimating the Need), based on Patterson et al. (2007), Section 3, table 1.)
 - 60-79% form their own household (ibid)
 - Assume 32% with mental illness in core need based on total population with emotional / psychological disability in core need and difference in rates of core need between Indigenous and Non-Indigenous (Percent in core need 22.7% total population with emotional / psychological disability, 20.6% Indigenous (Statistics Canada, Census, 2016)
 - Requiring supports to maintain stable tenancy 50-70% (Suttor, 2017)
 - Therefore, the prevalence of need for housing with supports ranges from 0.31% - 1.09%
 - Took the midpoint of the end ranges
 - 160,000 population of Indigenous people age 15+ (Statistics Canada, Census, 2016)
 - Indigenous population projected to increased by 29% between 2021 and 2031 (consultant estimate based on Statistics Canada, Demography Division, Aboriginal Population Projections, Reference Scenario)
 - Assumed average length of time housing with supports provided is 5 years
-

Supportive housing for people transitioning from incarceration	• Average of 2,876 people released annually in BC from sentences of greater than 1 month (based on 2014 and 2015 data from Statistics Canada. Table 35-10-0024-01, Adult releases from correctional services by sex and aggregate time served) • 30% Indigenous (Statistics Canada, Canadian Centre for Justice and Community Safety Statistics, Adult Corrections Key Indicator Report, 2018/2019) • 44.6% homeless or at risk and in need of housing (Kellen et al, 2010, Homeless and Jailed: Jailed and Homeless, for John Howard Society of Toronto, accessed at: https://www.homelesshub.ca/resource/homeless-and-jailed-jailed-and-homeless) • 43.3% of homeless or at risk and in need of housing also have severe health impairments (ibid). Assumed that all 43.3% with severe health impairments require housing with supports • Assumed average length of time housing with supports provided is 2 years
Supportive housing for adults (<55 years of age) with mobility disabilities in need of personal care	• 11.2% of Indigenous people 15+ had a mobility disability (Statistics Canada, Aboriginal Peoples Survey, 2017), therefore 17,923 Indigenous people in BC have a mobility disability • People with mobility disabilities unmet need of personal care 8.9% • Assume 28.6% with mobility disabilities in core need based on total population of persons with disabilities in core housing need in BC (20.5%) and difference in rates of core need between Indigenous and Non-Indigenous (39.7% higher) (Statistics Canada, Census, 2016) • 381,000 projected Indigenous total population in 2031 (based on Statistics Canada, Demography Division, Aboriginal Population Projections, Reference Scenario) • Assume constant rate of off reserve population as 2016, 80.3% (Statistics Canada, Census 2016) • 79.3% of Indigenous population projected to be 15+ by 2031 (based on Statistics Canada, Demography Division, Aboriginal Population Projections, Reference Scenario), therefore 234,153 Indigenous people 15+ living off reserve by 2031 • Assume average length of time housing with supports provided is 5 years • Subtract out units for adults 55+ based on numbers below
Adults with adults with intellectual disabilities (not including those above)	• The Canadian Association for Community Living estimates that between 100,000 and 120,000 adults with intellectual disabilities face a housing and supports gap (assumed midpoint of 110,000) • Applied this estimate to the Indigenous population • Indigenous people 15+ living in urban, rural, and northern communities in BC represent 0.547% of the Canadian population 15+ • Assumed 234,153 Indigenous people 15+ living off reserve by 2031 (as above) • Applied same ratio of 37.52 units per 10,000 people 15+ to determine need by 2031
Supportive housing for elders in need of personal care	• 43.7% of Indigenous people age 55+ have a disability (Statistics Canada, Aboriginal Peoples Survey, 2017) • 35.8% of Indigenous people with disabilities have mobility disabilities (Statistics Canada, Aboriginal Peoples Survey, 2017) • 8.9% of people with mobility disabilities have unmet needs of personal care (Statistics Canada, Canadian Survey on Disability, 2012) • Severity of disability for Indigenous people 55+ is 1.31 times rate for younger ages, therefore increased the assumed percentage of Indigenous people 55+ with unmet care needs by multiplying the overall percentage of unmet care needs (8.9%) by 1.31 • Assume 26.8% with mobility disabilities in core need based on total population of persons with disabilities age 55+ in core housing need in BC (19.2%) and difference in rates of core need between Indigenous and Non-Indigenous (39.7% higher) (Statistics Canada, Census, 2016) • 381,000 projected Indigenous total population in 2031 (based on Statistics Canada, Demography Division, Aboriginal Population Projections, Reference Scenario) • Assume constant rate of off reserve population as 2016, 80.3% (Statistics Canada, Census 2016) • 23.5% of Indigenous population projected to be 55+ by 2031, therefore 69,389 Indigenous people off reserve age 55+ by 2031 • Indigenous people age 55+ are projected to account for 23.5% of the Indigenous population by 2031 (consultant estimates based on Statistics Canada, Demography Division, Aboriginal Population Projections, Reference Scenario, accessed at: https://www150.statcan.gc.ca/n1/pub/91-552-x/2015001/c-g/desc/desc03-eng.htm) • Assumed average length of time housing with supports provided is 5 years

APPENDIX 5: COST ASSUMPTIONS FOR INVESTMENTS REQUIRED TO ADDRESS INDIGENOUS HOUSING NEEDS

Assumptions	
Protection of Affordability for Residents and Repair and Regeneration of Existing Indigenous Housing	\$384,786,000 to bring all units to an appropriate condition in 10 years (based on best practice investments estimated by AHMA using Asset Planner software in June 2021. This software incorporates data on building conditions, life spans of various capital assets, and replacement costs). \$4,700 per unit annual operating subsidy for 4,400 units with agreements expiring between 2028 and 2031 (based on average net income per unit post-EOA from 10 case studies of Urban Native Housing projects using data provided by AHMA). Costs shown includes funding already committed through the NHS.
12,850 New Subsidized Housing Units	Program capital contribution of \$204,000 per unit, (total capital costs of \$375,000 per unit, including \$171,000 that is assumed to be debt financed), annual operating subsidy of \$7,682 per unit (based on the average of 11 recent Indigenous affordable housing developments using data provided by AHMA. Does not incorporate additional costs that may occur due to culturally appropriate design, such as additional space for culturally-based wrap-around supports or units that accommodate multi-generational households or fluid family structures).
5,400 New Supportive Housing Units	Same assumption for new subsidized housing units plus \$5,500 per household for supports.
Rent / Affordability Assistance for 10,350 Indigenous Households	\$6,420 per household per year (based on Statistics Canada Census data on average incomes of Indigenous households in core housing need from 2015 extrapolated to 2021 compared to CMHC Average Market Rents in 2021).
Additional Culturally-Based Wrap-Around Supports	\$1,500 per household per year for 5,438 existing households and 12,850 additional households (Based on costs of housing supports provided to clients with moderate acuity in other jurisdictions).
1,400 households supported to access affordable homeownership	\$112,000 per household in assistance (based on average household income of Indigenous renters not in core need and 80% of average house price in BC, with 10% down payment by the household, 2.04% interest, 30 year amortization) plus (one-time) \$1,500 per household for support.

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APPENDIX 6: SOCIAL RETURN ON INVESTMENT METHODOLOGY

METHODS

The analysis relies on a Social Return on Investment (SROI) approach. SROI is an approach to understanding and managing the value of the social, economic, and environmental outcomes created by an activity or an organization. It accounts for a much broader concept of value. It incorporates social, environmental, and economic costs and benefits into decision making, providing a fuller picture of how value is created or destroyed. SROI is able to assign a monetary figure to social and environmental value, which is created. It relies on cost-benefit analysis and shows how efficiently the organization uses its resources to create social value. It is used as a tool to demonstrate the value of investing in services and to aid decisions about allocating resources.

The SROI analysis in this Report follows Social Value International's standards and guidance to support a rigorous and standardized approach to valuation. This method involves stakeholders in deciding what outcomes should be measured and how. It takes account of what stakeholders say they experienced as a result of the service and attaches a financial value to this. SROI is based on seven principles which may be summarized as: involve stakeholders, understand what changes, value what matters, only include what is material, do not overclaim, be transparent and verify the result .

The SROI process involves:

1. Confirming Scope and Stakeholders – confirming the purpose and context of analysis, and those stakeholder groups that are material
2. Identifying Inputs, Outputs and Outcomes – identifying and verifying with stakeholders chains of events that are relevant and significant.
3. Evidence Outcomes – identifying indicators, collecting data, determining quantity and duration, and determining financial proxies with values and sources.
4. Determine Impact of Activities – determining deadweight, displacement, attribution, and drop-off rates.
5. Financial Analysis – calculating impact for year 1 and subsequent years, using a discount rate for net present value and find the social return, and completing a sensitivity analysis to test assumptions.
6. Report and Communicate – completing a written report to justify findings and assumptions documented in the analysis and presenting the draft analysis to key stakeholders and embedding the feedback into the service.

While SROI enables social initiatives to speak about social outcomes in the language of financial returns, it is important to note that the social value return calculated through an SROI analysis is not equivalent to a financial return that would see the creation of spendable dollars. Rather, it is better understood as an approach to valuing social outcomes through financial measures other than standard economic indicators, such as GDP.

SCOPE

This analysis is intended to assess the overall value created through all of the investments in housing administered by AHMA. The examination of ongoing social value created each year looks at outcomes that happen for each year over the longer period of time that the housing is in operation. Value related to lasting changes experienced by tenants (change experienced beyond their stay in Indigenous housing) has not been captured (e.g., ongoing health benefits, future ability to purchase a home due to rent savings, benefits from increased education, etc.). Only looking at outcomes that happen each year produces an understanding of the cumulative value of outcomes achieved by tenants each year that the Indigenous housing assets are available to house tenants.

STAKEHOLDERS

A range of stakeholders were identified as potentially having direct and indirect benefits from Indigenous housing. The stakeholders included in the analysis were housing tenants, individuals and families staying in emergency shelters and housing for the homeless, Indigenous housing provider staff, governments, and businesses in the local community and neighbourhood.

UNDERSTANDING THE OUTCOMES

Outcomes (changes that the Indigenous housing creates) were determined for all identified stakeholders. In-depth interviews were conducted with 10 Indigenous housing tenants to gather information and understanding of outcomes they had experienced during their tenancy. The SROI methodology places significant emphasis on the outcomes that tenants report that they personally experience so that the SROI analysis is not at risk of over-claiming value due to incorrect assumptions about the outcomes experienced.

In addition, outcomes for other stakeholders were determined based on links between the tenant outcomes and the outcomes that those create for other stakeholders as well as logical links between the activities supported by the investment and the

economic outcomes that those activities create. Where robust data was not available from the interviews, academic and grey literature was used to identify outcomes determined by other researchers.

The number of stakeholders experiencing each outcome was determined based on data gathered from tenant interviews as well as secondary data from AHMA and other research sources. Due to limited opportunity to engage a large sample of tenants in the research, evidence on the achievement of outcomes has been augmented by existing research. The impacts on the robustness of the findings as a result of the reliance on existing research are discussed in the Limitations section of this Report.

VALUING OUTCOMES

Financial values were determined for each of the outcomes using financial proxies based on information provided by AHMA as well as academic and grey literature. Where possible, valuation information/methods from other SROI and economic studies were used, enabling the possibility of some comparison between studies, and ensuring results from the current study are aligned with other, similar, studies.

DETERMINING IMPACT OF ACTIVITIES

In some cases, there are other elements contributing to the change experienced by stakeholders that are not attributable to Indigenous housing. These include:

- Deadweight – changes that would have happened anyway
- Displacement – the displacement of another positive activity
- Attribution – changes that are attributable to others

Deadweight, displacement, and attribution were considered for each of the outcomes. These elements are applied as discounts to the value included in the SROI analysis (expressed as percentages). They help ensure that the SROI value is not over-claimed and provide a 'reality check' on the actual impact of the social investment.

In the current analysis, these values have been based largely on other similar SROI studies.

CALCULATING THE SROI

The SROI is calculated by multiplying the number of stakeholders achieving an outcome by the value of that outcome (financial proxy), and then discounting for impact. All outcomes are then added together for the total present value, which is divided by the total investment.

The SROI ratio indicates how much social value is created for every dollar invested in a social initiative. For example, an SROI ratio of 1: 3 would indicate that for every dollar invested in the initiative, three dollars is created in social value (the value of outcomes achieved).

SENSITIVITY TESTING

Sensitivity tests were conducted to ensure the validity of any assumptions and estimations. Tests were related to the number of stakeholders experiencing outcomes, financial proxies used to represent the value of outcomes, and discounts applied.

APPENDIX 7: SOCIAL RETURN ON INVESTMENT IMPACT MAP

Outcome	Indicator	%	#	Financial Proxy
TENANTS (IN TRANSITIONAL AND SUBSIDIZED RGI AND AFFORDABLE HOUSING (LEM))				
Increased income available for discretionary spending	# of tenants reporting increased affordability, money for other essentials, or savings	100%	5,000	Discretionary spending that would otherwise have gone to rent
Reduced food insecurity	# of tenants reporting avoiding hunger	11%	550	Quality of Life Years: mortality rate of moderately food insecure person versus mortality rate of food secure person
Increased employment	# of tenants reporting increased ability to get to employment or positive impact on employment	22%	1,100	Amount earned through part time employment
Lower costs of debt due to better credit rating because of not having rent arrears	# of tenants reporting avoiding rent arrears	22%	1,100	Increased cost of debt with lower credit score
Decreased experiences of homelessness	# of tenants reporting that they would have otherwise been homeless	22%	1,100	Wellbeing valuation: Temporary accommodation to secure housing - average
Avoided housing loss	# of tenants reporting that they would have been evicted due to lack of ability to pay rent	11%	550	Cost of move
Increased sense of control over life; housing stability	# of tenants reporting improved stability	11%	550	
Increased mental health	# of tenants reporting improved mental health or reduced stress	33%	1,650	Quality adjusted life years: moderately depressed
Increased ability to complete activities of daily living due to accessible unit	# of tenants reporting ability to have a bath due to accessibility features	11%	550	Quality adjusted life years: moderate problems with self care
Decreased harm from substance use and increased ability to move towards reducing use	# of tenants reporting no longer using hard drugs	11%	550	Wellbeing valuation: personal value of addressing drug and alcohol problems
Decreased exposure to toxic stress; improved childhood development	# of tenants reporting better parenting or grandparenting or reduced children fighting due to lack of space	22%	1,100	Revealed preference valuation: Cost of high quality after school program & summer camp (1 yr)
Better concentration of children on school	# of tenants reporting better concentration for children on school	11%	\$550	Cost of special education supports for students
Decreased travel time	# of tenants reporting decreased travel time	11%	550	Personal cost of travel time
Increased access to amenities	# of tenants reporting increased ability to pick up children from school, access to necessities, or access to employment	22%	1,100	Cost of two-way transit fare twice per day

The SROI analysis identified and valued a range of key outcomes for shelter and affordable housing residents; the local community and neighbourhood; housing provider staff; and governments of all levels. The table below shows the indicators used for each outcome, the number of households experiencing the outcome, the financial proxy chosen for each indicator along with the unit cost (what will be counted each time an indicator is met), the assumptions made in the creation of the proxy and the source of any information involved in developing the proxy. Also included in the table is deadweight, displacement, attribution, and drop off. Deadweight refers to what would happen anyway if the housing and shelter did not exist. Displacement refers to services that would have otherwise been provided by other community organizations. Attribution looks at how much of the change can be credited or attributed to the Paramedic Program and how much is down to other factors.

Assumptions / Calculations	Value	Source	Deadweight	Displacement	Attribution
\$150/ month for transitional and RGI tenants # based on transitional+supportive+social housing + rent assistance private market (AHMA, 2020)	\$800	AHMA, 2020 CMHC, 2020			
Mortality rate of moderately food insecure person: 800 / 100,000 person years mortality rate of food secure person: 725 / 100,000 person years	\$38	Statistics Canada, CCHS 2005			
Part time (20 hrs per wk) employment at BC minimum wage (2020) (\$14.60) 52 wks per yr	\$15,184	www2.gov.bc.ca			10%
Debt of 1.77 per dollar of disposable income, Threshold of monthly disposable income of unattached individual under Canada's Official Poverty Line (2018): \$1,753 Assumed interest rate 1.5% higher	\$558	Statistics Canada, Table 38-10-0238-01 Finra.org			
	\$8,019	Fujiwara, D., & Vine, J. (2015). Page 11	15%		50%
Moving truck rental \$50, moving supplies \$25	\$75		100%		
	\$25,578	HACT and D. Fujiwara			
QALY: 0.826 \$50,000 per year of life in full health	\$8,700	Bansback, N., Tsuchiya, A, Brazier, J, Anis, A, 2012			
QALY: 0.95 \$50,000 per year of life in full health	\$2,500	Bansback, N., Tsuchiya, A, Brazier, J, Anis, A, 2012			
	\$25,517	Fujiwara, D., & Vine, J. (2015). Page 33			10%
	\$6,250	Homeward Bound Case Study (2017)	15%		10%
	\$9,200	Community Safety & Countering Crime Branch, Research Division. (2016).			
Estimate of reduced travel time: 22 minutes twice a day 5 days a week X 52 weeks X Living wage \$14.60/hour (vancity.com) (assumed cut average Vancouver commute time on transit in half)	\$2,783	Livingwagecanada.ca Statistics Canada, Census, 2016			
\$3.05 for one-way transit	\$317	Translink.ca			

Outcome	Indicator	%	#	Financial Proxy
Increased safety and security	# of tenants reporting increased safety or security or that they would have been assaulted and hospitalized or died	44%	2,200	Victim's Tangible/ Direct and Intangible costs of an assault
Increased sense of community	# of tenants reporting increased sense of community or more friendships	44%	2,200	Wellbeing valuation: Talks to neighbours regularly
Increased ability to rely on neighbours	# of tenants reporting that they can rely more on neighbours	11%	550	Wellbeing valuation: can rely on family
Increased personal space and privacy	# of tenants reporting more personal space or privacy	22%	1,100	Revealed preference valuation: Difference between 1 bedroom (\$1,297) and 2 bedroom (\$1,515) rent in BC
Resolution of problems with neglected buildings	# of tenants reporting the building was cleaner	11%	550	Wellbeing valuation: Resolution of problems with neglected buildings
PEOPLE STAYING IN EMERGENCY SHELTERS				
Avoided rough sleeping as a result of temporary accommodation	% of shelter users who would be sleeping rough if no shelter	5%	371	Rough sleeping to temporary accommodation
Basic needs met as a result of assistance with food, clothing, etc.	Estimate of clients served in Emergency Shelters	100%	7,425	Services that provide assistance and food, clothing or vouchers
Obtained housing as a result of supports to secure or maintain housing	Number of shelter clients that leave shelter for housing		3,080	Temporary accommodation to secure housing
GOVERNMENT (ALL LEVELS)				
Increased government revenue from ongoing property taxes	Property taxes			Property taxes paid annually
Increased government revenue from ongoing income taxes from housing provider staff	Income taxes			AHMA members' operations staff income at tax rate of 25%
Decreased government service use by tenants avoiding homelessness due to availability of affordable housing	# of tenants reporting they would have been homeless if they didn't live in Indigenous housing	22%	1,100	Estimated average annual costs that homeless people with mental illness engender from the perspective of society
Decreased government service use by shelter clients as a result of decreased experiences of homelessness	# shelter clients leaving shelter for housing		921	Estimated average annual costs that homeless people with mental illness engender from the perspective of society
Decreased health service use by tenants with disabilities	# of tenants reporting ability to have a bath due to accessibility features	11%	550	Cost of reduced demand for home support services
Decreased health service use as a result of reduced food insecurity	# of tenants reporting avoiding hunger	11%	550	Difference in health care costs of moderately food insecure person versus mortality rate of food secure person

Assumptions / Calculations	Value	Source	Deadweight	Displacement	Attribution
	\$14,500	Gabor, T. 2015			10%
	\$4,745	Trotter, L., Vine, J. & Fujiwara, D., 2015			
	\$11,771	HACT and D. Fujiwara	10%		
1 bedroom apartment rent: \$1,297 bedroom apartment rent: \$1,515	\$2,616	CMHC, 2020			
	\$779	HACT and D. Fujiwara			
5% of shelter users would sleep rough if no shelter (based on communities that reported % of Indigenous sleeping rough during PIT counts)	\$28,731	HACT and D. Fujiwara			
	\$172	HACT and D. Fujiwara			
1,011 beds (Based on AHMA, 2020) Assume 91% of capacity (based on national average from ESDC, National Shelter Study, 2016) Beds occupied an average of 332 days Indigenous shelter users had an average length of stay of 12.3 days Average of 27 occupants per bed annually 12.4% of Indigenous shelter users reported that they obtained housing as the reason for exiting shelter 3.35 shelter clients found housing per bed per year (ESDC, 2016) 3.35 shelter clients found housing per bed per year	\$335	HACT and D. Fujiwara ESDC, National Shelter Study, 2016 Memorandum for the Deputy Minister of Employment and Social Development Canada, Study of Indigenous Homelessness in Canada, May 15, 2019			
	\$2,328,000	AHMA, 2020			
AHMA Ops Staff Income \$10,516,496 25% income tax	\$2,629,124	AHMA, 2020			
	\$53,000	Latimer, E., 2017			
1,011 beds (AHMA, 2020) 91% occupancy (ESDC, 2016) 12.3 days average length of stay (ESDC, 2019) 12.4% shelter users leaving for housing (ESDC, 2019)	\$53,000	Latimer, E., 2017		5%	10%
\$300 per month based on maximum charge to recipient	\$3,600	B.C. Reg. 330/97			
	\$455	Men F et al, 2020		75%	

Outcome	Indicator	%	#	Financial Proxy
Reduced government service use (mental health care) as a result of decreased mental health issues	# of tenants reporting improved mental health or reduced stress	33%	1,650	Cost of treatment sessions to provide the most improvement for depression
Reduced government service use as a result of decreased substance use	# of tenants reporting no longer using hard drugs	11%	550	Cost of substance abuse per person (health cost, justice cost, gov't spending on research and prevention, lost productivity), reduced by half to subtract out lost productivity which isn't all a direct cost to government
Reduced government service use (decreased justice system use) as a result of fewer assaults	# of tenants reporting increased safety or security or that they would have been assaulted and hospitalized or died	44%	2,200	Direct and indirect public costs from sexual exploitation (justice, health, etc.)
HOUSING PROVIDER STAFF				
Employment for staff on an ongoing basis	# labour/staff employed on an ongoing basis		210	Income of AHMA members' staff
BUSINESSES IN THE LOCAL COMMUNITY AND NEIGHBOURHOOD				
Increased indirect employment generated as a result of increased spending by tenants at local businesses	# of tenants with reduced spending on rent	100%	5,000	Discretionary spending that would otherwise have gone to rent
Increased indirect employment generated as a result of staff employed or contracted to operate the housing			210	Income of AHMA members' staff
Indirect local business employment generated as a result of operating spending	# jobs supported by local spending during operations			Non-staff, non-mortgage spending by AHMA on operating costs of Urban Native Program also gets spent in AHMA communities. Excluding property taxes, utilities, insurance premiums, reserve funds, and salaries of operations staff
Increased indirect employment generated as a result of spending on modernization and improvements (e.g., materials, contractors)				Modernization and Improvements Program spending

Assumptions / Calculations	Value	Source	Deadweight	Displacement	Attribution
8 sessions at \$140	\$1,220	Forde, 2005			
	\$22,448	Rehm, J et al, 2006	10%		10%
	\$19,075	Deriviere, L. (2005) Page 386.	15%		10%
	\$10,516,496 total	AHMA, 2020	10%		
\$150/ month for transitional and RGI tenants	\$800	AHMA, 2020 CMHC, 2020	50%		
	\$10,516,496	AHMA, 2020	10%		
	\$3,201,613 total	AHMA, 2020	10%		
	\$3,904,985	Data provided by AHMA	10%		

APPENDIX 8: SROI SENSITIVITY ANALYSIS

The SROI model included a number of estimations and assumptions. In order to ensure that these estimations and assumptions did not result in unreasonable claims, sensitivity tests were conducted. These tests included the following:

The sensitivity tests suggest the potential for a moderately lower SROI ratio. While this could suggest that the model moderately over-claims the value of the investment, the model still likely represents a reasonable assessment of the value created. Further exploration of the number of tenants achieving outcomes and the financial value of these outcomes could be conducted for further accuracy of the model.

Assumption Tested	Changes Made to the Model	Ratio Result
Attribution discount related to increased employment	Increased attribution discount from 10% to 50%	-.16
Financial proxy (valuation) of increased sense of control over life; housing stability	Decreased valuation from \$25,578 to \$1,200 (cost of treatment sessions to provide the most improvement for depression (8 sessions at \$140)	-0.32
Attribution related to decreased harm from substance use and increased ability to move towards reducing use	Increased attribution discount from 10% to 75%	-0.26
# of children with better concentration on school	Reduced number by 75%, as not all children with better concentration on school may have otherwise required special education supports	-0.09
# of tenants with increased safety and security	Reduced number by 75%, as not all tenants would have otherwise been assaulted	-0.44

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