

Evaluation of the Canada Housing Benefit (CHB)

January 2026

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Executive Summary

The Canada Housing Benefit (CHB) launched in April 2020 as part of the National Housing Strategy's (NHS) Housing Partnership Framework. The initiative was developed to provide quick, responsive relief from rising housing costs and to respond to changing local housing needs and priorities (NHS, 2018a). It is a joint federal, provincial, and territorial initiative co-developed as over 13 separate and unique programs that provide a portable benefit directly to households in need. By providing portable affordability support, the CHB allows households to access housing that meets their adequacy and suitability needs. The CHB's objective is to help make housing more affordable and accessible for Canadians. This includes:

1. reducing or eliminating housing need for 300,000 households;
2. providing direct-to-household affordability support to those in greatest need, regardless of housing tenure; and
3. promoting mixed-income communities to improve long-term outcomes in education, work, health and intergenerational poverty.

The CHB is a partial gap, non-universal initiative. The CHB is not intended to reach all people in unaffordable housing nor eliminate the full extent of housing need for recipients.

Objective, Scope, and Methodology

To provide a timely, credible, and neutral assessment of the Canada Housing Benefit (CHB) up until 2022/2023. The evaluation will inform future policy directions and allow Canada Mortgage and Housing Corporation (CMHC) to meet requirements to evaluate the CHB as per the *Financial Administration Act* and the initiative's Treasury Board Submission. The evaluation focused on examining the extent to which:

- changes to the housing context are reflected in the objectives and implementation;
- the benefit is implemented effectively to achieve intended objectives, reach target client groups, and efficiently use resources;
- there is complementarity and/or duplication between the CHB and other initiatives;
- there are lessons learned and promising practices in the design and implementation; and
- the intended purpose is realized and any unintended outcomes that impede or enhance progress to goals are identified.

The evaluation used a mixed-method approach that included multiple lines of evidence, such as a initiative data and documentation review, external literature review, key informant interviews, and the survey of CHB recipients.

Key Considerations for Future Programming

The Canada Housing Benefit (CHB) is effectively administered to recipients, in a manner that allows Provinces and Territories to address their unique needs. The CHB is effective at reducing housing need for recipients and acts as a homeless prevention tool. Recipients are satisfied with the CHB, noting that because they are receiving it they can spend more on other essentials like food. The CHB is reaching many individual households and appears to be on track to reaching close to its original targets. There is value in and a need to continue the initiative, or a similar initiative, to provide support to people living in unaffordable housing.

When reviewing possible future programming directions, either for the current CHB initiative before it ends in 2027/2028 or for future programs and initiatives, the following should be considered to address areas for improvement.

Key consideration for future programming 1:

Consider how to make the CHB or a similar housing benefit more responsive to the current and changing housing context.

Key consideration for future programming 2:

Consider how to structure a reporting process that aims to improve efficiency, usefulness, communication to PTs, and understanding of initiative outcomes, including the following considerations:

- a. exploring ways to make the reporting process more efficient;
- b. adjusting the requirement of biannual reporting and consider transitioning to annual reporting with flexible deadlines;
- c. enhancing communication on how the collected data is used;
- d. improving methods used to collect data relating to priority groups to address data gaps and speak to outcomes of the initiative ; and
- e. consider the above in future Housing Partnership Framework or federal–provincial/territorial agreements and initiatives.

Key consideration for future programming 3:

Consider the following when promoting the CHB or future programming:

- a. capitalizing on community partners to promote outreach to vulnerable priority groups and uptake of initiatives and programs;
- b. using easily distinguishable names for different initiatives and programs; and
- c. a dedicated landing page on CMHC’s or HICC’s website outlining accurate and updated information on the CHB.

Key consideration for future programming 4:

Consider how to minimize potential risks or impacts that the end of the CHB could have on recipients and other social supports through proactive planning in partnership with PTs.

Housing, Infrastructure, and Communities Canada

Policy considerations were shared with Housing, Infrastructure and Communities Canada (HICC), pursuant to HICC’s assumption of the leadership role in housing policy for the Government of Canada.

Executive Summary

In today’s housing context, marked by low affordable and community housing supply, high rents, and high costs of living, there is a continued need for a portable, direct-to-household benefit like the Canada Housing Benefit (CHB). There is also a need to continue to focus on priority populations that face additional barriers to securing affordable housing, such as systemic barriers like discrimination. The CHB is limited in its ability to respond to the changing housing context. The current housing context impacts the reach, the impact (for example, how much the affordability gap is reduced), and the portability of the CHB. Some additional factors (for example, increase in the benefit amount or the number of recipients dropping off the programs) could prevent the CHB from reaching its targets.

The CHB is a flexible initiative. Provinces and Territories (PTs) were able to design their program(s) (for example, eligibility requirements, duration, benefit amount, priority groups) to meet the specific needs and goals of their jurisdiction. They can also make changes to reflect their changing needs. The CHB complements other supply-side initiatives. Continued investments in increasing affordable and community housing supply are key to the success of the CHB. At the time of the evaluation, there is a low supply of both affordable and community housing.

The CHB is reaching those most vulnerable, as it is mainly reaching those in severe housing need. Data collection methods prevent a full understanding of the reach of the CHB to priority group populations. Promotion of the CHB to recipients was facilitated by community partners. Stakeholders and recipients are not always clear about CMHC’s and the federal government’s involvement with the CHB.

The efficiency of the CHB, especially the administration process, is a strength of the initiative. There were some barriers, mainly related to IT and COVID-19-related delays, to the initial implementation of the CHB across PTs. Many PTs and recipients view the application process positively. Community partners facilitated the outreach of the programs and supported recipients through their applications. The current data collection systems and requirements posed concerns

for PTs with limited capacity and infrastructure. All PTs, however, are only spending a small amount of the available funding on administration. There were noted areas where the data reporting process could be adjusted to better fit the needs of PTs while still providing adequate data so CMHC can meet reporting requirements, understand the reach of the CHB, and inform decision making. Nearly all PTs report that they positively view their working relationship with CMHC.

The CHB is well perceived by recipients, with 87% of them indicating that they agree/strongly agree that they are satisfied with the benefit. A majority agreed/strongly agreed that it made their housing more affordable, a result supported by key informant interviews and initiative data analyses. With the CHB, recipients in all household types see a reduction (6%-8%) of their monthly income spent on housing. This allows recipients to spend more on other essentials and allows recipients to remain housed. Forty per cent indicated that if they were not receiving the benefit, they would be homeless. Recipients across all housing types are still spending more than 45% of their income on housing costs even with the

CHB. For renter households, they are still allocating over 50% of their income on housing despite the affordability support.

It is difficult to determine if the benefits (for example, recipients remaining housed, quality of life improvement, ability to afford essentials like food and transportation) associated with the CHB will last after it ends. There are concerns noted by key informants and recipients about the end of the CHB, including risks such as increased homelessness, housing instability, overcrowding, and increased pressure on social services (for example, community housing, food banks). The design of the initiative results in federal funding contributions reaching their peak during the last year of the CHB, meaning that the greatest number of people will be enrolled in the initiative when federal funding ends. No government (federal, provincial, or territorial) has committed to continuing the CHB after 2027/2028.

The scope of the evaluation covers the period from April 2020 to March 2023. We recognize that changes related to the CHB programs delivered by PTs have been made between then and the date of publication.



Introduction

Objective and Overview of the Evaluation


The evaluation provides a neutral assessment of the relevance, effectiveness, and efficiency of the Canada Housing Benefit (CHB) to support evidence-based decision making and to inform future policy directions. The evaluation was conducted in accordance with the Program Evaluation Standards adopted by the Canadian Evaluation Society and the Treasury Board Secretariat’s Policy on Results (TBS, 2016).


The evaluation team was composed of CMHC's Evaluation Services and Goss Gilroy Inc. The evaluation was also supported by a working group composed of CMHC staff from various sectors. The recipient survey was supported by the governments of Alberta (and relevant housing management bodies), Manitoba, New Brunswick, Northwest Territories, Ontario and Yukon. The Government of Saskatchewan conducted its own survey, and where applicable, those results were compared to those of Evaluation Services’ survey to support the evaluation.

Evaluation Scope


The CHB evaluation was completed in 2024 and covered the period from the CHB’s launch in 2020 to March 2023. Due to differences in CHB program design, administration, and eligibility between PTs, the evaluation took a general, high-level look at the initiative. Key considerations for future policy and programming are geared toward areas that the federal government can influence. Please see annex D for more information on the scope of the evaluation.

Evaluation Methodologies

-  Interviews (n=24)
 - Provincial and Territorial staff (n=11)
 - Subject experts¹ (n=5)
 - CMHC staff (n=8)

 Literature, documentation, and interjurisdictional review

 Administrative data

 Recipient survey (n=3,216)

Evaluation Questions

Table 1: Evaluation questions

Relevance and coherence
1. To what extent is there a continued need to provide benefits directly to households so they can afford housing?
2. Are changes in the housing context, specifically housing affordability, reflected in the design and implementation of the CHB?
3. To what extent does the CHB complement or duplicate other programs?
Effectiveness
1. To what extent does the CHB make housing more attainable and affordable, as per the Housing Partnership Framework goals?
Efficiency and sustainability
1. To what extent does the CHB design and delivery contribute to the efficient distribution of benefits to those most in need?
2. To what extent are the CHB reporting processes efficient between CMHC and the Provinces and Territories?
3. To what extent will the CHB contribute to sustained housing affordability?

¹ From across different sectors, including academia, not-for-profit, and policy think tanks.

Initiative Description

The Canada Housing Benefit (CHB) launched in April 2020 as a component of the National Housing Strategy's (NHS) Housing Partnership Framework, please see annex F for more information on the Housing Partnership Framework. The initiative was developed to provide rapid and responsive relief from rising housing costs and to respond to evolving local housing needs and priorities (NHS, 2018a). It is a joint federal, provincial, and territorial initiative co-developed as over 13 separate programs to provide a portable benefit directly to households in need. Program rollout in some PTs was delayed due to COVID-19. By 2022, all Provinces and Territories (PTs) had rolled out the CHB.

Initiative Objectives

The CHB's objective is to help make housing more affordable and accessible for Canadians and includes the following:

1. reducing or eliminating housing need for 300,000 vulnerable households;
2. providing direct-to-household (or direct-to-recipient) affordability support to those in greatest need, regardless of their housing tenure; and
3. promoting mixed-income communities to improve long-term outcomes in education, work, health, and intergenerational poverty.

The CHB was designed as a partial gap initiative, which means it aims to partially fill the affordability gap between a household's actual rent and a rent that would be affordable to them (less than 30% of income). Under a partial gap initiative, households still pay more than 30% of their income on rent, but their depth of housing unaffordability is reduced. It is noted in the CHB design that **the success of the CHB is reliant on the continuing investment into housing and community housing supply**. The CHB is not meant to be a single solution to the housing crisis.

Housing need, in the context of the CHB, refers to the need for affordable housing. The CHB was designed to address housing unaffordability.

Affordable housing is defined as housing costs to the household that are less than 30% of the total before-tax household income (NHS, 2018b).

By providing portable affordability support, the CHB could allow households to access other housing that is suitable and adequate.

Eligibility

Generally, those eligible for the CHB spend more than 30% of before-tax income on shelter costs. Qualifying homeowners must be considered in severe housing need. Each PT may use different standards of eligibility for the CHB (for example, household incomes, financial assets, type of housing, and monthly housing costs, priority populations). See annex G for details of the CHB eligibility for each PT.

Direct-to-Household Delivery

While housing affordability support in Canada has historically been provided through rent supplement programs (where support is paid directly to a housing provider), the CHB was designed to be paid directly to a recipient. The CHB was designed to have the potential to free up a household's resources so that they can be spent in other areas of need, including addressing housing adequacy and suitability needs.

Assistance Amount

On average, a CHB recipient receives **\$187.15 per month**.²



As of March 2023, the CHB has provided direct affordability support to 158,577 households³ across Canada.

Initiative Profile

Due to the CHB being co-designed as over 13 separate programs, there are differences in program design, administration and eligibility among PTs. This allows the PTs to design the CHB to meet their objectives, and the needs of their jurisdiction. There were initial core elements of the CHB that were intended to be consistent across PTs. As the CHB evolved through discussions and negotiations with PTs, so did some of these elements.



Direct-to-household delivery

- The CHB is not tied to a specific housing project.
- The benefit will go directly to the household.
- Now, some PTs offer the ability to provide direct-to-landlord CHB payments but must do so with the consent of the recipients.



Prioritization of vulnerable groups

- During negotiations and the co-development, PTs were allowed the flexibility to target NHS priority groups, their own priority groups, or to base the program solely on financial need.
- Those in unaffordable, community housing, including those on community housing waitlists. Where there is limited community housing supply, the CHB may be delivered to those in the private market.
- Where there is limited affordable rental housing options (along with low rental vacancies and high homeownership), the CHB may support homeowners.



Partial gap payment model

- The CHB is intended to be a partial gap initiative (that is, not covering the full difference between a household’s actual rent and affordable rent) therefore it is not intended to eliminate the housing need for all households receiving the CHB. This allows the CHB to be more widely available and to protect against inflation.

Initiative Funding

Planned funding for the CHB over an 8-year period (2020-2028) will total \$4 billion, with half of the funds (\$2 billion) provided by the federal government and the other half (\$2 billion) provided by the respective PTs. Funding for the CHB was allocated to PTs in relation to their population size. Federal funding is administered to PTs upon commitment of funds to recipients. Funding ramps up over the course of the agreements, increasing from \$89 million in 2019/2020 to \$450 million in 2027/2028. Between April 2020 and September 2023, approximately \$569 million has been committed to the CHB. In 2021, a top-up of \$315 million was added to the initiative for women and children fleeing violence (Department of Finance, 2021). In 2024, a \$99 million top-up to the CHB was announced (Department of Finance, 2024).

Priority group terms: The terms in this report reflect those originally outlined in the CHB reporting tables (CMHC, n.d.-b). The word choice in this list may not reflect current understandings, priorities, or documents. This choice was made to reflect program language during the evaluation scope.

² Calculated as a weighted average across all household types, based on most recent PT progress reports at the time of the evaluation.

³ Most recent reported cumulative number of all household types assisted from 2020-2021 to 2027-2028 from PT progress reports.

Priority groups: The NHS commits to addressing the housing needs of vulnerable or equity-seeking groups that may have difficulty finding and affording housing that meets their needs. Included groups defined by the NHS have changed over time. The list/language used to discuss the reach of the CHB to priority groups mirrors that used in the CHB reporting tables: Women and children fleeing domestic violence, Seniors, People with disabilities, People with mental health/addiction issues, Racialized groups, Newcomers/Refugees, Veterans, Indigenous Peoples, Young adults, Homeless. This report also includes 2SLGBTQIA+ community as a priority group to maintain consistency with other priority group lists. Additionally, the term People experiencing homelessness is used instead of Homeless for ease of reading. See annex B for the definitions of priority groups, and annex I for a list of priority groups across documents.

Community housing: An umbrella term that refers to housing that is owned and operated by non-profit organizations, housing co-operatives, or provincial, territorial or municipal governments, also referred to as social housing (NHS, 2018b).



Snapshot of Surveyed CHB Recipients



- 30% (n=948) are between 35 and 44 years old.
- 20% of the Canadian population is between these ages (Statistics Canada, 2023a).



- 39% (n=1,180) live alone.
- 46% (n=1,397) live with 2 to 3 other people.
- 29% of the Canadian population lives alone (Statistics Canada, 2023a).



- 41% (n=1,272) are paying between \$1,000 and \$1,499 in rent.
- 22% are paying between \$1,500 and \$1,999 in rent.
- Nationally, the average rent for a 2-bedroom purpose-built rental is \$1,359 (CMHC, 2024c).



- 26% (n=458) have no children living at home.
- 27% (n=485) have 1 child living at home.
- 25% (n=444) have 2 children living at home.
- 29%⁴ have a child or children at home (Statistics Canada, 2023a)



- 71% (n=2209) are single, divorced, or separated.
- 21% (n=645) are married or common law.
- 57% of the Canadian population is married or common law (Statistics Canada, 2023a).



- 49% (n=818) have no dependent adults living in their home.
- 29% (n=491) have 1 adult dependent living in their home.



- 26.4% (n=895) applied for the CHB in 2023.
- 25.9% (n=879) applied in 2022.



- 68% (n=998) are not receiving any other financial support.
- 19% (n=281) are receiving income assistance.
- From 2022/2023 reported data, the non-weighted average annual income for all CHB participants was \$23,208. The average Canadian income in 2022 was \$70,500 (Statistics 2024b).

Data was collected from the CHB recipient survey that provided additional insight into who is receiving the CHB. The CHB recipient survey was administered to 10,505 recipients in 6 PTs: Alberta, Manitoba, Yukon, Northwest Territories, New Brunswick, and Ontario. The survey was designed with input from the participating PTs. A total of 3,216 recipients completed the survey, for a total completion rate of 30.6%. Please see annex D for more details on the methodology. The information above is provided to add to the understanding of who the CHB is reaching, it reports on the most common answers of respondents. This data indicates that the CHB is reaching families, singles, and those receiving no other financial support. These are aligned with some of the objectives of the PTs' design of the CHB.

⁴ In the 2021 Census, this includes married couples, common-law couples, one-parent families, and grandparent(s) living with children. The CHB recipient survey did not ask or mention the relationship of the child(ren) to respondents and noted that the child(ren) could be living in the home part- and full-time.

Relevance and Coherence







Demand for Affordable Housing in Canada

Finding 1

Changes in the economic and housing landscape create a continued need for a portable, direct-to-recipient benefit.

There have been changes in the housing landscape since the start of the CHB, including rising rental prices, low vacancy rates, and low affordable rental supply as noted by interviewees and in reviewed literature (CMHC, 2023c; Pomeroy, 2021; Pomeroy, 2022). PTs also highlighted unique regional challenges like the lack of private landlords/private rental units, increased rural to urban migration, a rise in unemployment and population growth.

Demand for affordable rental units is related to interconnected factors that limit supply and increase the demand for rental housing, including the following:

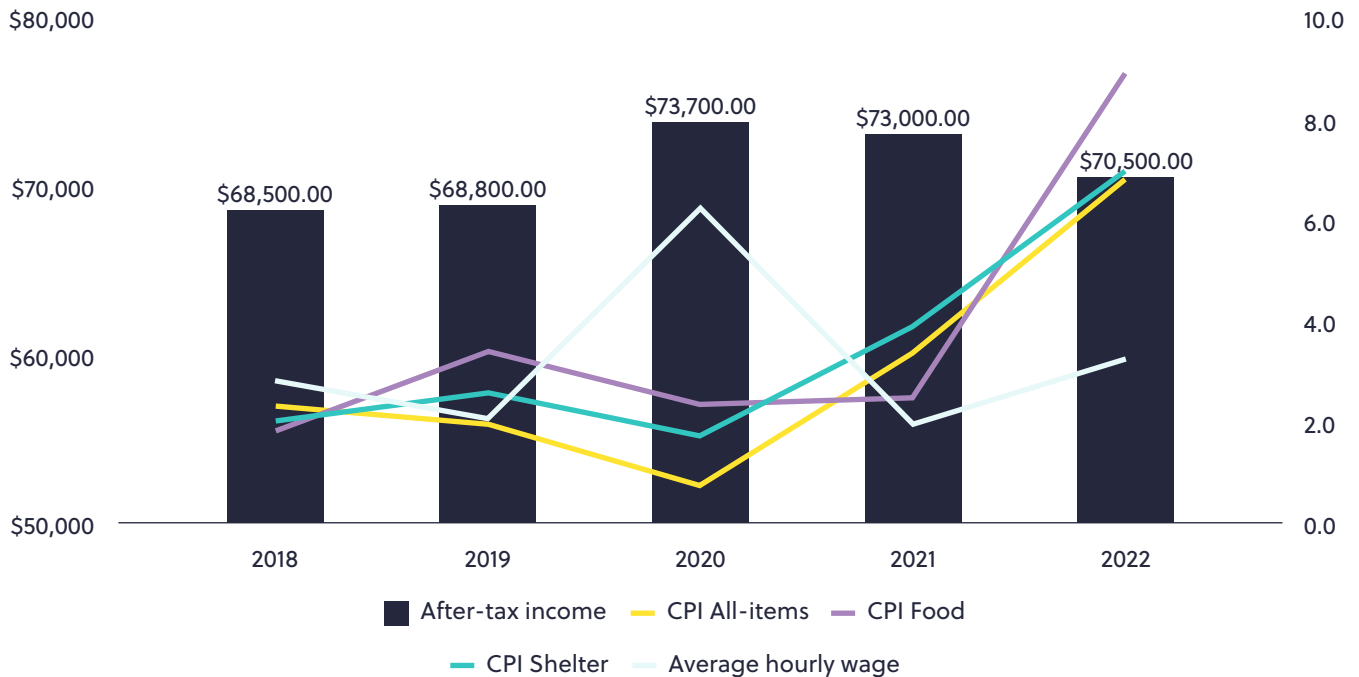
-  - Inaccessible homeownership (for example, high home prices, mortgages, interest rates) (CMHC, 2023c; Pomeroy, 2021)
-  - Increase in migration, both interprovincial (BC and Atlantic Canada saw an increase during the pandemic) and immigration (2022 saw the high number of new permanent residents) (CMHC, 2023c; Immigration, Refugees and Citizenship Canada, 2023; Statistics Canada, 2021a).
-  - Use of units for short-term rental markets (for example, Airbnb) (Lewis, 2022)
-  - Financialization (that is, housing is used to generate wealth) (Lewis, 2022)
-  - Low affordable housing supply for low-income renters (CMHC, 2023c)
-  - Return of students to in-person learning (CMHC, 2023c)



Inflation impacts housing affordability and household spending on other necessities like food.

In addition to rising housing costs, inflation has also increased, with 75% of Canadians reporting that inflation impacts their ability to meet daily expenses (Statistics Canada, 2022i). Hourly wages have not seen the same increase, please see figure 1 (Statistics Canada, 2024b). In 2021, 74% of people that came to the food bank in Ontario lived in private rentals and 86.8% attributed their use of a food bank to the cost of living, including housing and utilities (Feed Ontario, 2023). Food prices saw the largest yearly increase in over four decades (Fradella, 2022). Canadian families reported an increase in food insecurity in 2022 compared to 2021 and 41% of female lone-parent families experienced food insecurity in 2022 (Uppal, 2023). Compared to 2020, in 2021 there was an increase in Canadians living below the poverty line (Statistics Canada, 2023d), which may be partially attributed to the ending of COVID-19 benefits.

Figure 1: Median after-tax income of economic families and persons not in an economic family in 2022 constant dollars (Statistics 2024b), per cent change of hourly wages (Statistics Canada, 2024a), and yearly changes of consumer price index (CPI) (Statistics Canada, 2023b).



While temporary COVID-19 benefits contributed to the reduction of core housing need rates, affordability remains a challenge for many.

There was a 2.6% drop in households in CHN from 2016 to 2021, decreasing from 12.7% to 10.1% (Statistics Canada, 2022f; Statistics Canada, 2022j). There was also a drop in the rate of Canadians living in unaffordable housing over the same period from 20% to 16.8% (Statistics Canada, 2022e). This is largely explained by increased household incomes due to temporary COVID-19 benefits, which particularly benefited low-income renters (Pomeroy, 2021; Statistics Canada, 2022j). Nevertheless, 77.1% of those living in CHN in 2021 faced the specific challenge of unaffordability (Statistics Canada, 2022c). See figure 2 for CHN rates across Canada.

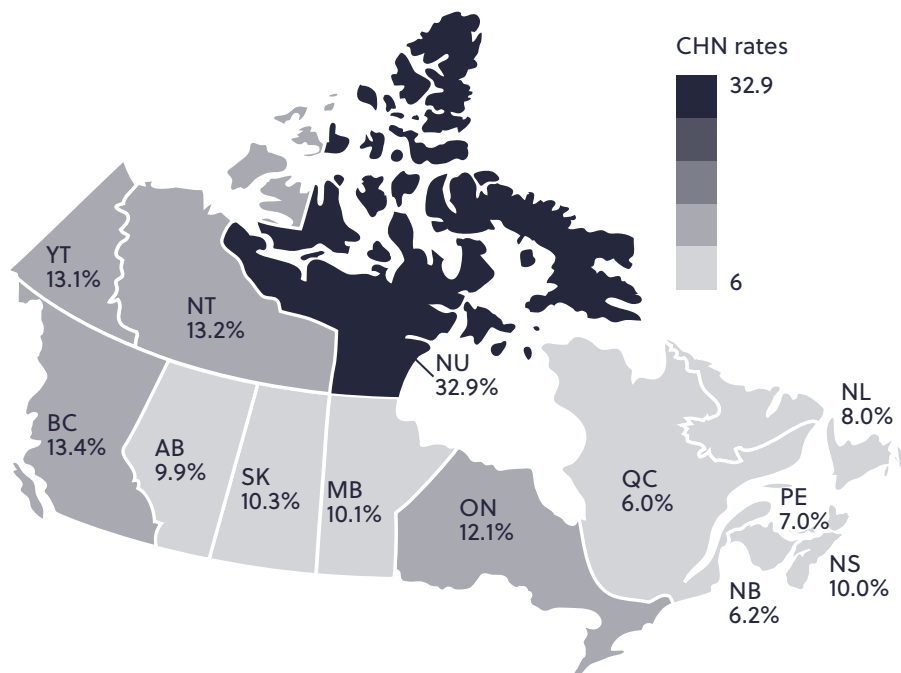
Levels of CHN are not consistent across demographic groups and household types.

Renters are more likely to be in CHN than owners. Seventeen point two per cent (17.2%) of renters are in CHN compared to 4% of owner households (Statistics Canada, 2022e). Renters (27.2%) are also more likely to live in unaffordable housing compared to homeowners (12.7%) (Statistics Canada, 2022e). Twenty-eight per cent (28.0%) of women living alone in renter households are living in CHN. (Statistics Canada, 2022e). Indigenous women and men are also more likely to be in CHN than their non-Indigenous counterparts (Statistics Canada, 2022e).

Rates of homelessness have increased across Canada.

During the 2020-2022 Point-in-Time Count, 40,173 people were estimated to be experiencing homelessness across 72 communities (INFC, 2024). This included people in sheltered and unsheltered locations, as well as transitional housing. Among the 67 communities that also conducted a count in 2018, the overall number of people experiencing homelessness increased by 20%. The most common reason reported for recent housing loss was not having enough income (28%) (INFC, 2024).

Figure 2: Owner and tenant household rates of core housing need (CHN) across Canada, 2021 (Statistics Canada, 2022f).



A household in core housing need (CHN) is defined as a household whose dwelling does not meet at least one of the standards of suitability, adequacy, or affordability and where an acceptable alternative dwelling would cost more than 30% of the household's pre-tax income (CMHC, n.d.-c).

Affordability vs. CHN: The CHB is designed to address the affordability of housing. Through addressing affordability, the CHB could allow households to meet suitability and/or adequacy housing needs. CHN statistics, therefore, are used to provide a holistic view of the demand for affordable housing in Canada.



Emerging and Changing Needs in the Housing Landscape

Finding 2

The focus on priority populations remains relevant as these groups experience additional barriers to accessing housing.

The CHB focuses on assisting the most vulnerable people in Canada, including NHS priority groups. Priority groups often face greater incidences of core housing need and barriers to accessing housing, see annex I for more details. All PTs agreed that the CHB would target priority groups. PTs had the flexibility to target different priority groups outside the NHS priority groups. Other groups targeted by PTs include families (that is, single parent), single-person households, and the working poor. Families face unique challenges to affordable housing as suitable housing quickly becomes unaffordable as they often require larger homes to accommodate children (CMHC, 2022d).

- Nineteen point eight per cent (19.8%) of renter households and 24.3% of one-parent renter households are living in unsuitable housing, meaning there is not enough bedrooms for the size of the household (Statistics Canada, 2022e).
- One-parent renter households and owner households are more likely to be in CHN (19.4%) and unaffordable housing (26.7%) than two-parent households (12.3% and 4.4%. [Statistics Canada, 2022e]).
- One-parent renter and owner households led by women are more likely to be in CHN than their male renter and owner counterparts (Statistics Canada, 2022e).

Average market rent (AMR): A weighted average of all units combined, whether vacant or occupied, new or existing (CMHC, 2024d).

Turnover rents: Rent levels in new and existing structures where units have turned over (occupied by a new tenant) in the past 12 months (CMHC, 2024d).

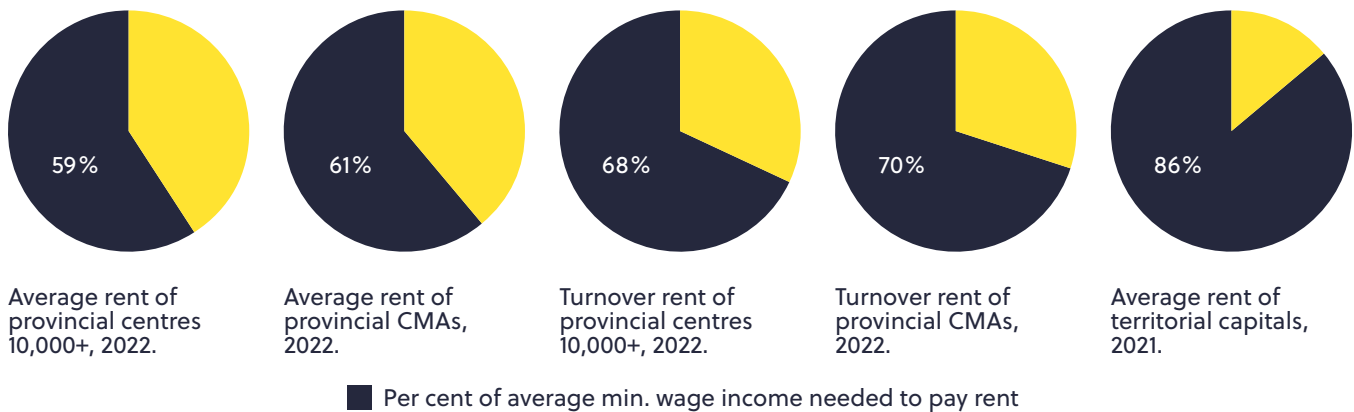
Non-NHS priority groups targeted by PTs include those at risk of homelessness and with expiring agreement and community housing; non-elderly singles; families; female-led single parent families; low-income working families; other households without dependents; persons who grew up in poverty and singles.

Housing is unaffordable for the working poor and families.

Current rent prices are unaffordable for those working at and even above minimum wage. In every province, a person working full-time at minimum wage is unable to afford a one-bedroom that costs less than 30% of their income (Macdonald & Tranjan, 2023). For example, in Ontario, the minimum wage is \$15.50 but the estimated wage needed to rent a one-bedroom apartment at less than 30% of income is \$25.96 and \$29.90 for a two-bedroom indicative of the expensive rental market. Rents are only low enough to be

afforded at less than 30% of minimum wage in three central metropolitan areas (CMAs), all in Quebec, despite the provincial average. The gap between the minimum wage and the estimated hourly wage needed to afford a one-bedroom varies from 16% (\$2.24) in Newfoundland and Labrador to 76% in British Columbia (\$11.89) (Macdonald & Tranjan, 2023). On average, across the country, those making minimum wage must dedicate over 50% of their monthly income on rent, as per figure 3. Turnover rents and rents in the territories are even more unaffordable for minimum-wage workers.

Figure 3: Average per cent of monthly income⁵ spent on rent of a two-bedroom unit for minimum wage workers by rent calculation, area type and year (CMHC, 2022d; CMHC, 2023f; Government of Canada, 2023a).



⁵ Average minimum wage was calculated from minimum wage standards in 2022.

Initiative Responsiveness

Finding 3

The flexible design of the CHB allowed PTs to tailor their CHB program(s) to meet the needs of their jurisdictions.

There have been changes made by CMHC and the federal government to further address needs.

For example, in 2021, the CHB received a \$315 million special allocation for survivors of gender-based violence (Department of Finance, 2021). In addition, in early 2024, a \$99 million national top-up to the CHB was announced (Department of Finance, 2024). These additional funding amounts are not covered in this evaluation.

PTs have made changes to CHB in response to changing needs in their jurisdictions.

Most PTs agree that, to some extent, they had the flexibility to design the CHB to meet their needs. One PT mentioned that the CHB is their “most flexible housing program.” PTs mentioned different ways they were able to use this flexibility to better meet the needs of recipients in their jurisdictions, such as changing income thresholds to serve those most in need, implementing a consent form with clients to pay the CHB directly to the landlord and implementing separate streams to reach target groups. For example, in 2023, British Columbia introduced a new supported rent supplement program providing a monthly rental supplement as well as additional supports to people experiencing or at risk of homelessness who are receiving or eligible for the CHB (Government of British Columbia, 2022). Another example is the Seeking Safety Stream and Supportive Housing Stream launched in 2022 in Saskatchewan, which targets people leaving domestic violence situations and those who need support services to live independently (CMHC, 2022c). A review of the CHB programs across the country (annex G)

showcase how different they are in terms of eligibility requirements, program design, and administration speaking to the flexibility each PT has to adapt the CHB to their needs. Annex H highlights elements of the CHB design that PTs had flexibility to design to fit their unique needs.

More flexibility is desired.

Many PTs expressed desire for more flexibility and choice, especially regarding the design process and how to use CHB funding (for example, for PTs with low rental supply moving unused funds to another envelope under the Housing Partnership Framework). PTs noted that they feel they may be better able to support those in their jurisdictions with increased flexibility of how to use federal funding, please see annex F for the distribution of federal funding under the Housing Partnership Framework.

Funding envelopes: Under the Housing Partnership Framework, there are four initiatives, including the CHB. Each separate initiative has a different focus and receives their own allocated amount of funding. Federal funds allocated to the CHB cannot be used for other Housing Partnership Framework initiatives (for example, P/T Priority Funding). For more information, please see annex F.

Some PTs delegate the CHB delivery or aspects of the delivery to regional delivery partners, whereas others deliver the program at the provincial level. For example, Alberta and Ontario utilize regional delivery partners, while Yukon and New Brunswick deliver the CHB at the provincial level.

Depth of benefits and measure of affordability vary between PTs and even within different streams of the PTs' CHB. Please see annex G for more details.

Housing context: Refers to multiple intersecting subsystems that impact the accessibility, condition, and affordability of housing. This includes housing administration, market, financial, and social systems, along with regulation and planning, and supply of housing (production and type). (CMHC, 2024e).



Finding 4

The CHB’s responsiveness to the current housing context is limited.

PTs acknowledged specific initiative limitations related to the responsiveness of the changing housing context. One gap is the design of the CHB which continues to reflect the “pre-inflationary” and pre-COVID-19 pandemic environment in which it was launched. The assumptions and modelling upon which CHB was designed (such as the prediction of more housing supply) are not reflective of today’s housing context, which has caused the CHB to be unresponsive to the needs of recipients.

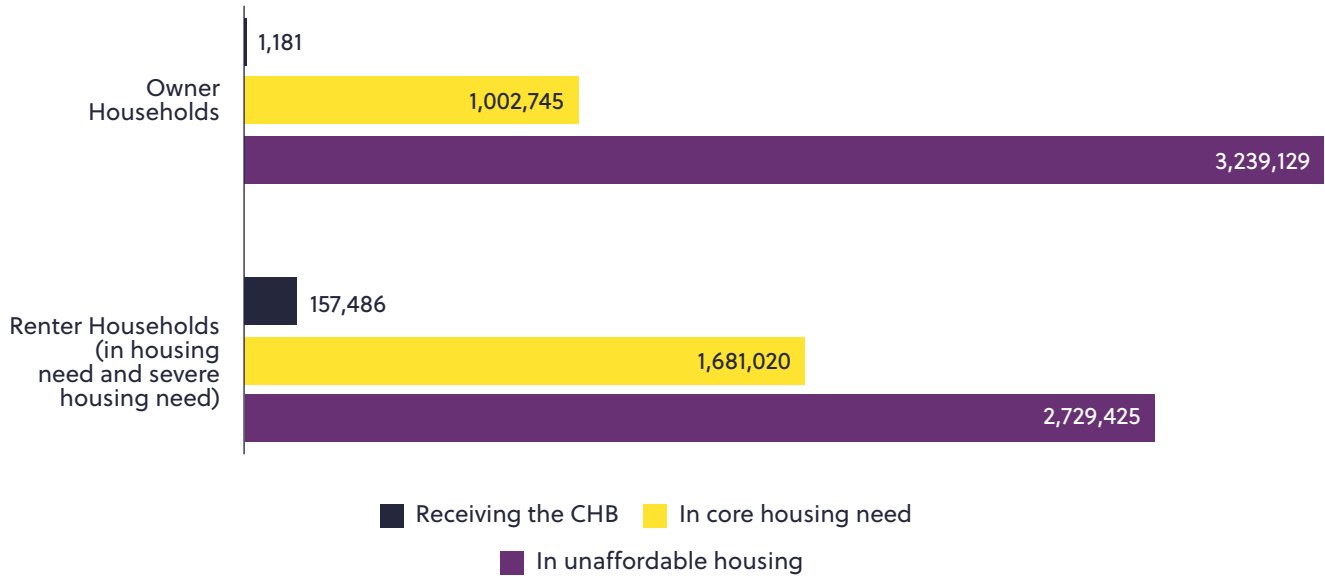
In 2018, when the intent to co-design a portable benefit with PTs was announced as part of the NHS, the average market rent (AMR) for a two-bedroom unit in Canada CMAAs was \$1,059 (CMHC, 2020). In 2023, the AMR for a two-bedroom in Canada CMAAs was \$1,402, an increase of 32.4% (CMHC, 2023f). Due to slow program rollout and delayed reporting by some jurisdictions, the data collected by CMHC for the evaluation was incomplete. Conclusions, therefore, cannot be made on the trends of the amount of the CHB funds issued to recipients, the monthly housing costs, nor income for recipients over time. For example, it is expected that the reported monthly housing costs of recipients will increase over the years to reflect the increases in AMR and yearly rent increases that they would experience. Continuing to track the CHB amount and recipient income would lend insight into the depth of the impact on recipient housing affordability and if it changes over the course of the CHB. See annex J for reporting charts that PTs are expected to complete. To note, determining the

CHB amount is the discretion of the individual PTs, not the federal government. Alternatively, if monthly CHB amounts increase to reflect various factors of the housing context, it would impact the attainability of the CHB’s target which was set by the federal and PT governments, please see figure 8.

Despite never intending to reach all people in housing need, PTs mentioned how the demand for the CHB far outweighs the reach of the initiative.

One of the goals of the CHB was to reduce or eliminate housing need for at least 300,000 households. Although the CHB is currently reaching thousands of Canadians, one PT noted that the overall impact on affordability was a “drop in the bucket.” The 2021 Census indicates that 2,682,765 or 7.7% of people in Canada live in core housing need (Statistics Canada, 2022e). See figure 4 for the comparison of those in housing need to those receiving the CHB. COVID-19 relief measures would have impacted household incomes and therefore their housing affordability, many of which ended in 2021 (Government of Canada, 2021). If the CHB reaches its goal of supporting 300,000 households, it will have supported 5% of those living in unaffordable housing across the country. The CHB was never designed to reach everyone in housing need, partly to reduce possible negative impacts of portable housing benefits, please see annex K. A few PTs stated that their waitlists for the CHB have doubled since its introduction.

Figure 4: Number of recipients reached through the CHB by household type, compared to the level of need (Statistics Canada, 2022e).



Housing portability is a key aspect of the CHB to ensure that recipients can address their housing suitability and adequacy needs. Some recipients have been able to take advantage of the portability aspect of the CHB to secure housing that better reflects their suitability and adequacy needs. The current housing context can impact portable housing benefits like the CHB (Paradis, 2019). Although the CHB remains portable and has allowed some recipients to move, high turnover rent prices and low availability can create barriers to moving as housing choice is more limited (ACTO, 2017). Most CHB amounts are based on AMRs that tend to be lower than turnover rents. Please see annex L for more information on AMRs. If recipients are unable to move, the benefits associated with portable benefits are decreased.

Please see annex K for more information on portable housing benefits. In addition to impacting recipients looking to address their suitability and adequacy housing needs, those looking to move for other reasons (for example, for employment/school opportunities, to be close to family or community, to be close to transit, or for safety reasons) could be impacted as well. This is especially notable for jurisdictions in which the CHB was designed to

support recipients for a short while so they could take necessary steps to address their own housing unaffordability in a sustainable manner (for example, increase income).

Barriers to accessing the portability aspect of the CHB are related to systemic barriers within the housing context. Four main barriers to accessing housing were noted in CMHC’s (2024e) Research Insight: low-income compared to shelter costs (disability/income supports is often not enough to cover even subsidized units in some areas), high demand and low supply of units, discrimination, and long waitlists for limited community and affordable housing. Some examples of groups that face these barriers are below.

- High turnover rents negatively impact **new and low-income renters** (CMHC, 2023c), such as young people or those exiting homelessness.
- **Survivors of gender-based violence** face additional barriers to obtaining private rental market housing that are related to the abuse they experienced such as economic discrimination in the form of credit checks, lack of funds, bank accounts, or credit cards in the survivor's name (CMHC, 2023a; Schwan & Robert, 2018).

- Populations living with **low-income, households that receive income subsidies, racialized persons or racialized newcomers, people living with a (physical) disability, and single parent** (especially single-women-led) families are more likely to experience discrimination and barriers when accessing rental units in the housing market (CMHC, 2023a; CMHC, 2024e).

The current housing context could also impact the accessibility of the CHB for prospective recipients as systemic barriers can hinder entry into the private rental market, not just moving within the private rental market. A gap in the initiative design identified by key respondents includes the inability to access the CHB before housing is secured. Associated and upfront rental costs (for example, landlord’s requests for quick provision of damage deposits, renter’s insurance, application fees) that are often needed to secure housing, are therefore, ineligible to be covered.

Portability of the CHB

Nearly all PTs said that the CHB is effective to some extent at being portable, with some describing it as a “strong point of the CHB.” The portability aspect of the CHB sets the program apart from other demand-side housing assistance in the NHS. However, many PTs said that they do not monitor portability due to logistics and capacity constraints. The recipient survey indicated that 20.9% (n=643) of respondents had moved while receiving the CHB and most noted that the CHB made moving easier, as seen in figure 5.

Figure 5: Recipient agreement that receiving the CHB made moving easier (n=632).⁶




When asked why they moved, recipients most commonly reported that **they had found a home that better suited their needs** (40.3% or n=254). For those that moved to a home that better suited their needs, 48.4% noted that their new place had more space (n=121), 32.0% noted it had more bedrooms (n=80), and 22.0% (n=55) indicated that it had outdoor space. In addition, 43.2% (n=108) noted that their new place is in better condition. This lends support to the impact that portable housing affordability assistance can have on helping households secure more adequate or suitable housing.


More details on the portability of the CHB can be found in annex M and an international comparison of portable housing benefits can be found in annex N.

⁶ Numbers do not equal 100% due to rounding.

The CHB is limited in how it responds to the changing housing context and other systemic barriers, as seen through the three hypothetical situations of Jessica, Dominique, and Viraj. These hypothetical situations showcase barriers created by the current and evolving housing context that the CHB could be more responsive to. The flexibility of the CHB allowed PTs’ to design their program(s) to fit their needs. Aspects (for example, eligibility requirements, use of AMR) incorporated into some PTs design of their program(s), however, can contribute to the CHB being more or less responsive to the current housing contexts in certain jurisdictions.



 After leaving an abusive partner, Jessica has been living in a one-bedroom unit with her two children, Liam (10) and Olivia (8). They are currently living in **Neighbourhood A**, which is far away from their abuser to feel safe, but close to the children’s school and Jessica’s new job. As her children age, Jessica is looking to find housing with more space. The CHB amount that Jessica is receiving is based on her earnings and the AMR for her city, which is \$400 less than turnover rents. Therefore, **Jessica is unable to secure a three-bedroom unit needed for her family to live in suitable housing** in their neighbourhood and they are forced to look elsewhere.

 Viraj recently received notice that he will be renovicted from his home in **Neighbourhood C** where he can walk to work and to his parents’ home for whom he provides caregiving support. Viraj has been preapproved for the CHB once he secures another unit, however, Viraj is having trouble accessing a private market rental in his neighbourhood. Many potential landlords do not return Viraj’s inquiries or rental applications. Landlords that do respond ask Viraj many invasive questions about his job, income, family/marital status. Once, after viewing a unit, the landlord told Viraj the unit was no longer available despite the advertisement still being posted online. **Like many other racialized people, Viraj is facing discrimination and racism that is preventing him from securing a private market rental.** Viraj cannot access the CHB until he secures a unit. As Viraj must vacate his unit shortly, he must find accommodations quickly as not to be homeless. Viraj is considering settling for a unit in **Neighbourhood D**, which is more expensive and further from his work and family.



Dominique is a 65-year-old individual with a disability living on a fixed income of \$1,200/month. They have been living in their one-bedroom apartment in **Neighbourhood B** for 15 years. When Dominique first started receiving their set \$150 CHB payment (set rate based on income and household makeup) 3 years ago, they were able to comfortably pay rent and other expenses, while still having money left over for food and extra healthcare costs. However, the CHB amount Dominique receives has not changed since 2020 despite their other expenses increasing. Just rent alone has increased from \$900 in 2020 to \$983. Dominique spoke with a social worker who suggested that they apply for community housing. Due to limited supply of accessible community housing in Dominique's city, waitlists are long. Additionally, as Dominique is already receiving housing support, they are not prioritized on the waitlists. **Dominique has begun to go to the food bank so they are still able to make rent payments**, as they fear that they will be homeless if they cannot pay their rent.



Complementarity and Duplication with Other Programs

Finding 5

The CHB complements supply-side NHS programs, however, there remains a lack of community housing.

There is complementarity with supply-side NHS initiatives.

The CHB complements National Housing Strategy (NHS) supply initiatives as both types of programs address affordable housing needs from different sides (that is, CHB is a demand-side initiative that helps cover rent, while supply programs such as the Affordable Housing Fund create housing units) (CMHC, n.d.-a). Many CMHC and PT interviewees highlighted the complementarity between NHS supply programs and the CHB but perceived no duplication. At the time of this evaluation, community housing providers can apply to other, supply-side NHS programs, such as the Affordable Housing Fund (previously the National Housing Co-Investment Fund) and the Federal Lands Initiative (CMHC, 2018), however, there are no programs exclusively targeting the increase of community housing supply.

Other, non-supply NHS initiatives directed at community housing include the Federal Community Housing Initiative, the Community Housing Transformation Centre, and the Community-Based Tenant Initiative (CMHC, 2018).

Low community housing supply.

As noted in initial initiative design, investments in affordable housing supply, especially community housing is key to the success of the CHB.

According to CMHC's 2023 Annual Report, 134,707 new housing units were created or committed, and 345,377 existing community housing units were protected (CMHC, 2024a). CMHC predicted that 18.2 million units will be built by 2030, 3.5 million short of what is needed to achieve housing affordability for all (CMHC, 2023d). There are approximately 600,000 units in Canada's community housing sector, of which 58% is operated by government organizations (CMHC, 2023b). Community housing represents only 3.5% of Canada's housing stock compared to the global OECD average of 7% (Organisation for Economic Co-operation and Development, 2024). It is estimated that Canada needs to build an additional 371,600 community housing units to reach the OECD average by 2030 (Deloitte, 2023). Statistics Canada estimates there has been a decrease in households on the community and affordable housing waitlist between 2018 and 2021, however, almost half have been on a waitlist for over two years (Statistics Canada, 2022d). Two-thirds of lone-parent households and seven out of ten senior households have been on the waitlist for over two years (Statistics Canada, 2022d). Waitlists can vary by region. **In Toronto, waitlists are estimated at 14 years for a one-bedroom and 15 years for a three-bedroom unit** (City of Toronto, n.d.-b).

There are similar, yet non-duplicative, NHS initiatives with rental assistance components.

There are a few NHS programs that may have a rental assistance component, namely the Federal Community Housing Initiative–Phase 2 and the Canada Community Housing Initiative (Beer et al., 2022; CMHC, 2021a). These initiatives have the objective of supporting social housing providers with expiring or expired funding and operating agreements. The rental assistance components are non-portable and administered to social housing providers. (Beer et al., 2022; CMHC, 2021a).

Households receiving rental assistance that bridges the affordability gap would not be eligible to receive the CHB, as eligible CHB recipients must be living in unaffordable housing (CMHC, 2021a). In practice, some community housing organizations can have separate units whose occupants are supported by Federal Community Housing Initiative or the CHB. Additionally, many PTs designed their CHB to fill gaps in the current housing support available such as to help those who cannot access other housing supports, or who are not in community housing. For example, eligible applicants to the Canada – Nunavut Housing Benefit must not be receiving any other housing benefit (Government of Nunavut, 2023).

The PT Priorities initiative and Northern Funding initiative under the bilateral agreements may also be used to provide rental assistance, with the flexibility to provide rental assistance as a direct-to-tenant portable benefit if desired.

Several provinces already offered rental assistance programs that were combined with the CHB, so as not to be duplicative.

Portable housing benefits (PHBs) were first implemented in British Columbia in the 1970s, followed by Quebec, Alberta, Ontario, and Manitoba (Bendaoud, 2021), see table 2. These existing programs have now been combined or stacked with the CHB. No CMHC or PT interviewees felt that the CHB duplicated other PT initiatives as great efforts were taken to avoid duplication between the CHB and existing PT programs. Focus was oriented on how the CHB could complement pre-existing PT programs and NHS initiatives. For instance, PTs identified populations not reached by these existing initiatives or further built upon them through implementing a wider reach or a deeper subsidy to those most in need.

Table 2: Provinces with existing rental assistance programs that were combined with the CHB⁷

Province	Rental Assistance Program that Existed Before the CHB
Alberta	Rent Supplement Program
British Columbia	Rental Assistance Program and Shelter Aid for Elderly Renters
Manitoba	Employment and Income Assistance or Rent Assist
Ontario	Portable Housing Benefit
PEI	Seniors Housing Program and Family Housing Program
Quebec	Shelter Allowance Program

⁷ No territories combined CHB with existing rental assistance programs.

The One-Time Top-Up to the CHB, administered by the CRA, complements the CHB.

From December 2022 to March 2023, the Canada Revenue Agency (CRA) was responsible for assessing applications and issuing payments directly to applicants (Government of Canada, 2023c). Eligible households received a one-time payment of \$500 (Government of Canada, 2023c). As of June 7, 2023, approximately 815,190 applications were received for the One-Time Top-Up to the CHB and approximately \$402,366,000 was made in payments (Government of Canada, 2024a). The CRA was also able to contact landlords to verify information if needed (Government of Canada, 2024b).

The One-Time Top-Up to the CHB was designed to help lower-income individuals and families with incomes of less than \$20,000 and \$35,000, respectively, who pay 30% or more of their income on rent (Government of Canada, 2023c). Although income cut-off limits for the CHB vary between PTs, they are generally higher than the One-Time Top-Up

to the CHB, meaning that some recipients who were not eligible for the One-Time Top-Up to the CHB may be eligible for the CHB. This is reflected through the recipient survey used in this evaluation where only 27.5% (n=895) of CHB recipients indicated that they received the One-Time Top-Up to the CHB.

Despite similar names, the design, duration, number of payments, eligibility criteria, administration, and reach of the One-Time Top-Up to the CHB differed from the CHB. See annex O for further information about the design, eligibility and application requirements of the One-Time Top-Up to the CHB and annex G for design and eligibility requirements for the CHB across PTs.

Income cut-off limits: The maximum income level of a recipient to be eligible for the program. If recipients are earning above the income cut-off, they are not eligible for the program. Other names include housing income limits and income thresholds.

Table 3: Comparison between the CHB and the One-time Top-Up to the CHB (Government of Canada, 2023c; Government of Canada, 2024a; Prime Minister of Canada, 2022)

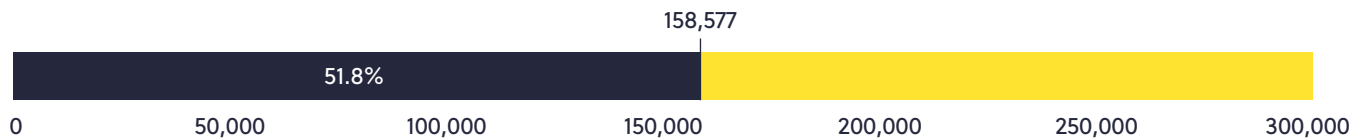
	CHB	One-Time Top-Up to the CHB
Administration	PTs or designated service providers	Canada Revenue Agency
Funding amount	\$4 billion	\$1.2 billion
Funding	Cost-matched between Federal and Provincial/Territorial governments	Federal government
Start date	2019/2020, although start dates varied from PTs	December 12, 2022
End date	March 31, 2028	March 31, 2023
Frequency of payments	Monthly for the duration of the program, which varies between PTs (2 years - indefinite) while recipients are eligible.	One-time benefit payment
Number of recipients	158,577 (as of 2022/2023)	815,190

Effectiveness

Reach of the CHB Compared to Targets

Based on most recent action plans and agreements submitted by PTs, there is a target of reaching 306,371 households by 2027-2028, this is slightly higher than the initial targets set out by the federal government which was to reduce housing need for 300,000 households. The most recent cumulative data reported by each PT indicates 158,577 households have been reached, which is approximately 52% of the total target, as seen in figure 6⁸.

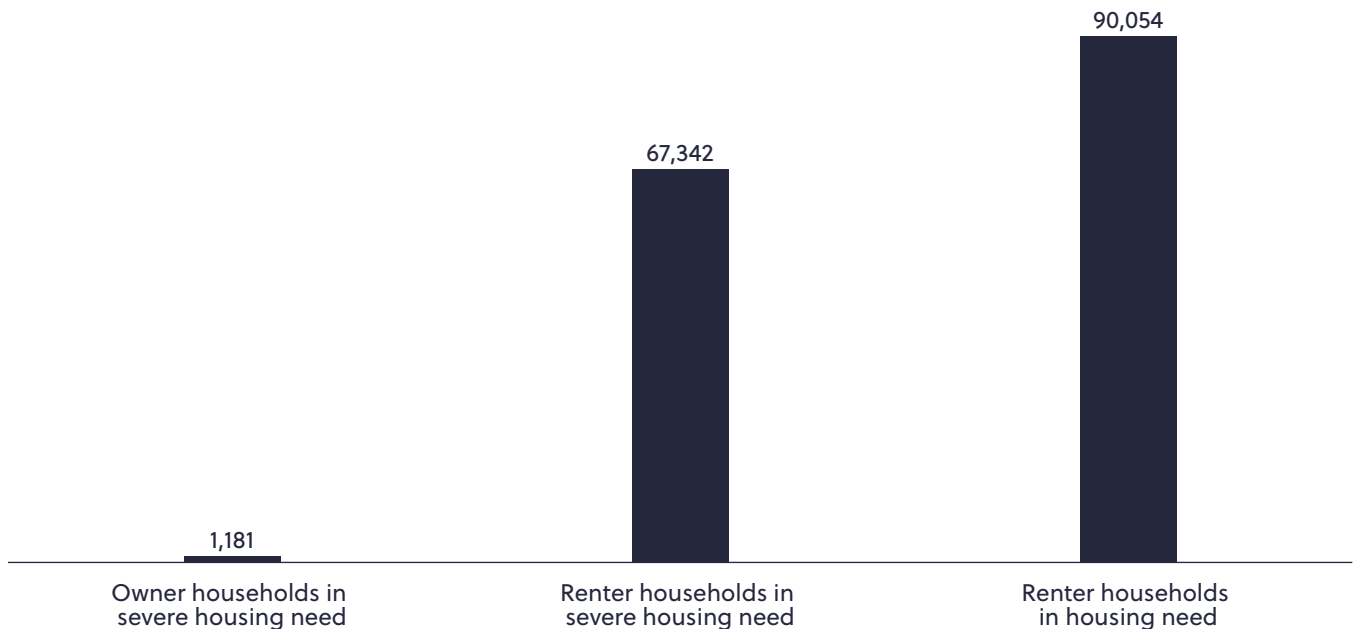
Figure 6: Overall reached and targeted units set out by PTs.



Breakdown of households reached through the CHB by household type.

Cumulatively from 2019 to 2023, CHB was provided to 1,181 homeowners in severe housing need (SHN), 90,054 renters in housing need, and 67,342 renters in SHN as seen in figure 7.

Figure 7: Number of recipient households reached by household type 2020/2021 to 2022/2023.



⁸ Numbers vary from what was reported in the March 2023 NHS quarterly update due to different inclusion criteria and available data.

Finding 6

Increases in the amount of individual payments and decreases in the number of households who drop off or enroll in the CHB (for example, near program end) could prevent initial targets from being reached.

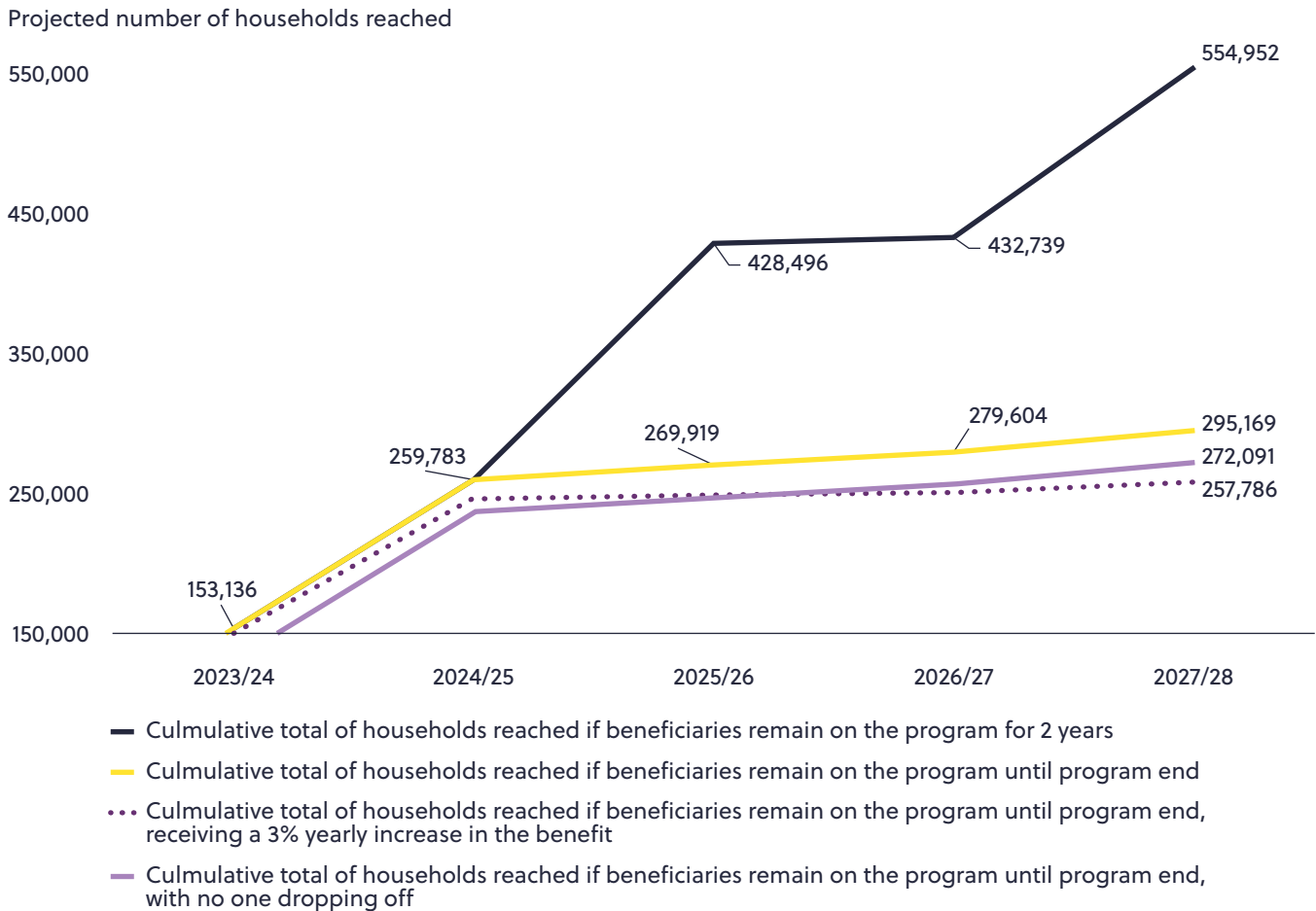
If the average amount of funds spent per recipient per year remains the same and recipients remain on the benefit for a limit of two years (above the current average, please see figure 19), then the CHB is estimated to reach its initial target of supporting 300,000 unique households and the revised target of 306,371 households. If recipients receive the benefit for the duration of the CHB (until 2027/2028), it is estimated that the CHB will be close to meeting initial targets. Figure 8 demonstrates the hypothetical number of households that are expected to be reached for each scenario. The scenario that leads to the least number of individual households reached would still result in the achievement of 86% of the original targets. PTs differ in the length that recipients receive the CHB as some have a limited time duration, and some can receive the benefit indefinitely. For more information on this analysis, please see annex P.

Possible barriers to reaching initial targets include the following:

- 1. Increase in the depth of individual CHB payments** (for example, to match increases in AMR rates or costs of living in the current housing context). If the benefit amounts increase 3% every year to reflect yearly rent caps in PTs,⁹ then the CHB is not expected to meet initial targets, as seen in figure 8.
- 2. Decrease in the number of households who drop off the CHB** (for example, due to external factors such as high costs of living or the inability to increase income in the current housing context). Currently, it is estimated that 23,078 households drop off the CHB each year. Figure 8 shows an estimate of how many households would be reached if no one dropped off the benefit before the end of the benefit.
- 3. Decreases in benefit uptake toward the end of the initiative** as recipients may have fewer incentives to enter the CHB due to its imminent end, especially in jurisdictions where they may be required to forgo other social benefits (for example, leave the social housing waitlist).

⁹ Rent caps vary between PTs, with some jurisdictions not having any. 3% was used as an example for this estimate.

Figure 8: Projected number of households reached based on four hypothetical situations.



PTs differ on their progress toward targets, partly due to initial barriers and differing start times.

At the time of the evaluation, eight PTs are reaching less than 50% of their target and two are exceeding their targets. The remaining PTs are currently reaching 52% to 79% of their targets based on their most recently published action plans. Across PTs, the median percentage of their reached targets is 28%, with a range of 0% to 540% of targets reached. Delay in reaching recipients could also impact the duration for which individual recipients would be able to receive the benefit. The less amount of time receiving the benefit may impact recipients' ability to utilize the CHB to address their suitability and adequacy housing needs.

Interviews with PTs and a few internal CMHC staff indicated that, initially, there were barriers to meeting targets in some jurisdictions due to initial strict PT eligibility criteria and low-supply rental markets, which reduced the number of households that were assisted. COVID-19, technical barriers, and capacity also caused some delay in the rollout of the program in certain PTs.

Why did PTs start the CHB at different times? The rollout of the CHB differed across PTs due to many different factors, such as the time to reach an agreement between the federal and PT governments, PT elections, COVID-19, reduced capacity, low supply, administration barriers, etc.

Finding 7

As per initial initiative design, CHB assistance is being allocated primarily to those in private rental housing, due to low community housing supply.

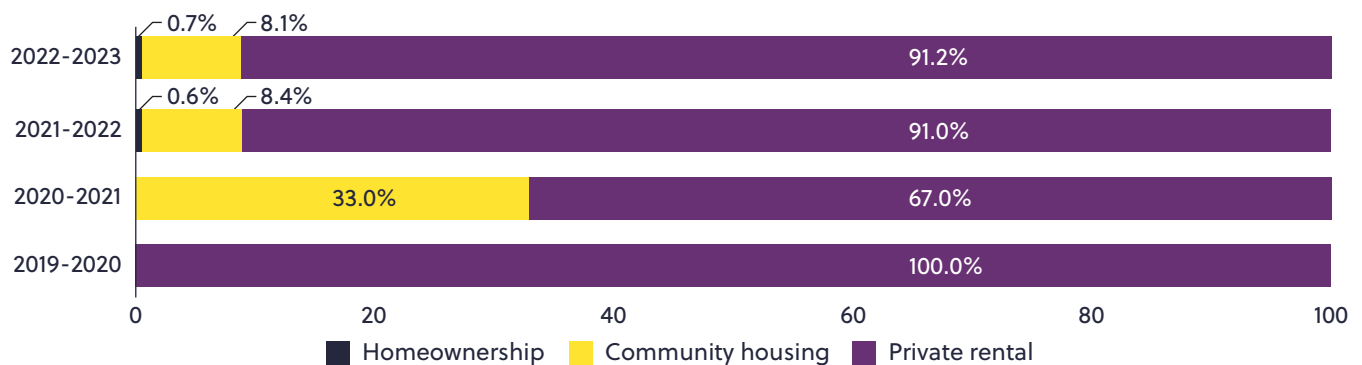
In each year since the initiative’s launch, less than a third of CHB assistance has been allocated to homeowners and to those living in community housing units combined (figure 9). The recipient survey reflects this with 85.1% (n=2,766) residing in private rental housing. Initial initiative documents noted that the CHB was supposed to support those in community housing that were in housing need and not in receipt of other housing benefits, unless community housing and unaffordable housing were in low supply in jurisdictions.

Due to low community housing supply and vacancy rates, the allocation of CHB funds is mostly going to households in private market rentals, as seen in figure 9. These choices were made to support those that would be eligible for community housing but, given the low supply, are not able to access them or access them in a timely manner. Some PTs only allocate the CHB to those on community housing waitlists, reducing the burden of community housing, which was also noted in the initial initiative design.

With the CHB mostly being allocated to those currently housed, this translates to the majority being administered to those in private market rentals. In jurisdictions where there is a small rental market, the CHB can be administered to those who own their homes. In 2022/2023, only Nova Scotia reported administering the CHB to homeowners.

Some PTs require that recipients approved for the CHB must consent to be removed from community housing waitlists. As the CHB is a time-limited initiative with limited funding, it is possible that these recipients may be at a disadvantage, especially if they are required to re-enter the community housing waitlists after the end of the CHB. This may also discourage potential recipients from choosing the CHB as the initiative matures. The trade-off to be removed from the community housing waitlists to receive the CHB for one or two years may not be worth it for recipients.

Figure 9: Per cent of households receiving the CHB by housing type.



Why are there different household types? The CHB allows PTs the flexibility to tailor their program design to meet the needs of their jurisdiction. In some cases, this means reaching homeowners in severe housing need or reaching renters in housing need—often who may not be eligible for other housing supports.

Finding 8

The CHB makes housing and other essentials more affordable for recipients, but most are still living in unaffordable housing.

Recipients in all household types see a reduction of the per cent of their monthly income that is spent on housing, ranging from 6% to 8%, as seen in figure 10. This allows recipients to spend more money on other essentials, detailed in annex Q. Based on the latest data provided by PTs, the weighted monthly average amount of the CHB was \$111.04 for homeowners in severe housing need, \$145.80 for renters in severe housing need, and \$220.05 for renters in housing need. All PTs, most internal CMHC staff,¹⁰ and 83.6% (n=2,570) of survey respondents agree that the CHB assists in making housing more affordable for individual recipients. According to one PT, “every dollar given to someone makes housing more affordable.”

The CHB makes housing affordable so that CHB recipients can remain housed. Forty-one point five per cent (41.5%) (n=1,391) of survey respondents indicated that if they were not receiving the CHB they would be behind on their rent, potentially facing evictions due to non-payment of rent which would likely make that household at risk of homelessness.

The CHB is a partial gap, non-universal initiative. This means that the CHB was never intended to reach all people in housing need, and it was never intended to eliminate the full extent of housing need for recipients, so it was expected that recipients would still be paying more than 30% of their income on rent. As shown in figure 10, **even when receiving the CHB, the recipients are still spending at least 45% or more of their income on housing costs on average.** Aside from the number of households met, there were no explicit targets around the depth of affordability

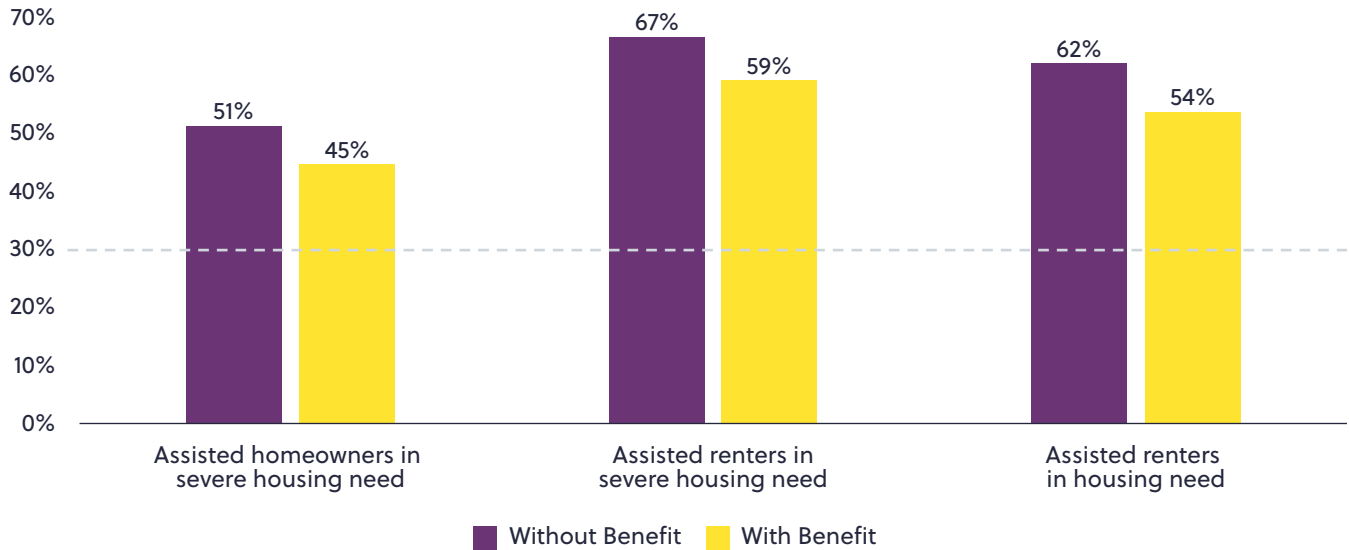
the benefit is intended to provide. Not funding the full affordability gap was an effort to reduce the impact of the benefit on inflation and to ensure a larger reach with the allotted funds.

The CHB allows recipients to spend more on day-to-day essentials, but those day-to-day essentials are still a source of financial stress. **By reducing rental costs, at least 25% of recipients were able to spend more money on bills and payments, transportation, food, and medical supplies, suggesting that recipients focused their extra money on essentials needed for day-to-day living**, see annex Q for a breakdown of survey responses. Few respondents were able to spend more on gifts, entertainment/extracurriculars or savings. It is important to note that gifts and entertainment/extracurriculars may increase recipients' quality of life and their ability to better provide for family members, including children. Being able to spend more on savings can help support recipients in case of unexpected expenses and help them work toward long-term goals like retirement and education.

Surveyed recipients noted that the CHB was providing some financial relief for their general household expenses, but those same household expenses continued to be a source of financial stress. **Despite being able to spend more on certain elements, CHB survey respondents indicated essentials are still unaffordable to them.** Fifty-three point six per cent (53.6%) indicated that they are having trouble affording bills and payments (for example, car payments, credit card payments) and 55.1% noted they are still having trouble affording food, please see annex Q.

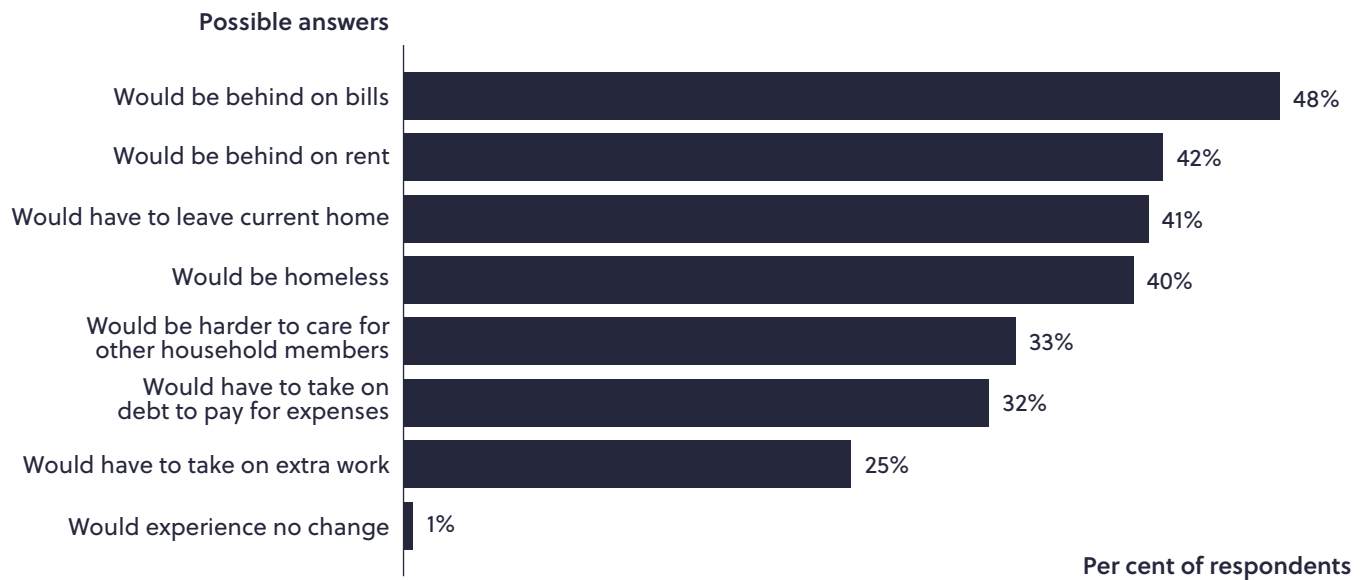
¹⁰ CMHC staff who did not agree that the CHB made housing more affordable noted that the impacts of general rent inflation negated some of the impacts of the CHB on housing affordability and indicated that the CHB did not address housing affordability from a general, nationwide perspective (as opposed to individual households).

Figure 10: Per cent of monthly income spent on housing with and without the CHB across household type and housing need based on the latest data submitted by PTs.¹¹



The CHB supports recipients with items such as paying bills (n=1,599) and caring for other household members (n=1,117). Without the CHB, recipients may have to take on extra work (n=819) or debt (n=1,073) to make ends meet. To note, a few respondents wrote that they are unable to work more than they already do.

Figure 11: Per cent of respondents who answered the following to the question: “What do you think would happen if you did not receive the Canada Housing Benefit (CHB)?” (n=3,348).¹²



¹¹ Where data from Progress Reports for 2022/2023 were not available, most recent data was used.

¹² The percentages in this figure add up to more than 100% because respondents were able to choose multiple answers, reflecting the variety of responses and the overlap in selected choices.

Finding 9

The CHB is preventing people from experiencing homelessness.

According to a few PTs, the CHB can make the difference between someone being housed or being homeless. One PT described the CHB as a “homelessness prevention tool.” This was reflected in the survey of CHB recipients with **almost 40% (n=1,336) of respondents indicating that if they did not receive the CHB, they would be homeless**, please see figure 11. Additionally, 40.7% (n=1,364) said that they would have to leave their current home. 41.5% (n=1,391) indicated that they would be behind on rent if they were not receiving the CHB, possibly putting them at risk for eviction, housing instability and homelessness.

A variety of policies and programs are critical to holistically addressing and preventing homelessness. Although most PTs and all internal CMHC staff indicated that they could not speak directly on housing retention due to limited data collection, a few interviews linked the portability of the benefit and that the CHB allows recipients to remain housed, as theoretically contributing to housing retention. Housing retention refers to the ability of people to remain in their homes. PTs also noted that housing retention cannot be attained through a benefit alone. Other factors noted in interviews, such as a lack of rent control, the unique nature of the current housing market, and the availability of additional support (for example, housing support workers) all influence housing retention.

“[Alberta’s Rental Assistance Benefit] and the social programs available are the sole reason I am currently housed.”

— Recipient

“Do not know what I would do without the benefit. Most likely be in a shelter again.”

— Recipient

Impact of the CHB on recipients

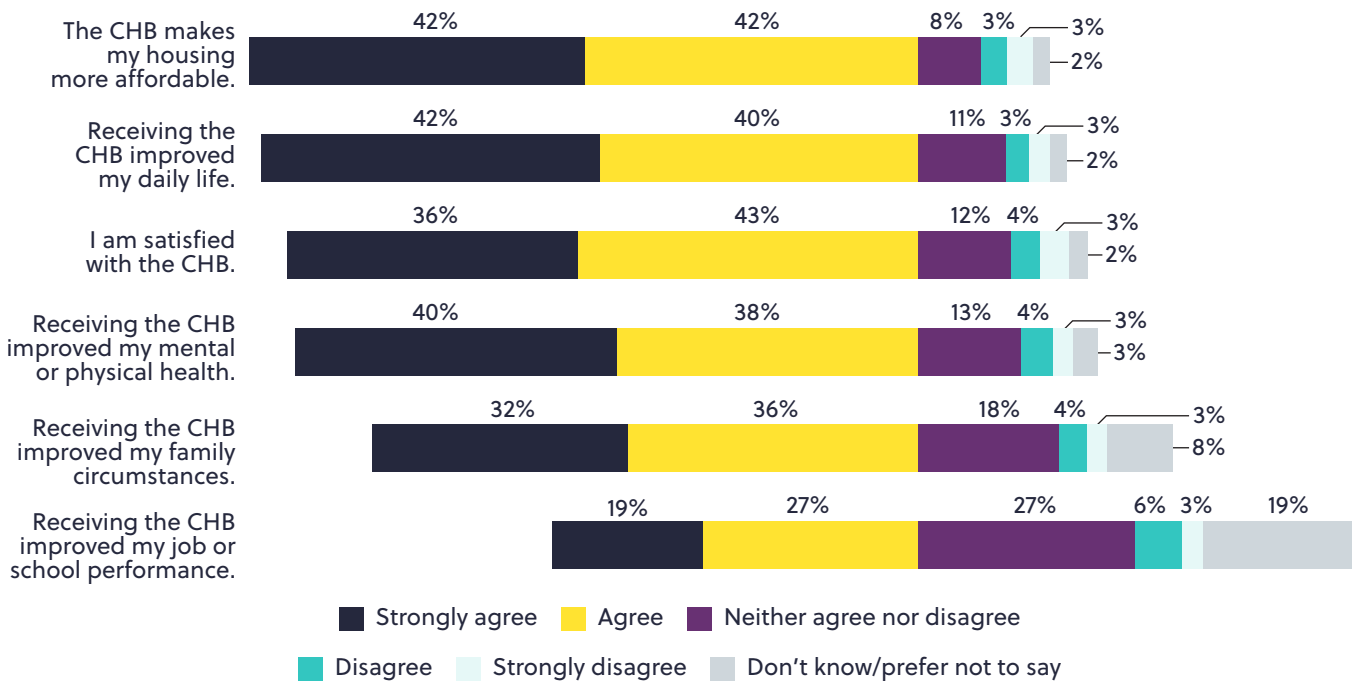
Finding 10

The majority of recipients noted that the CHB has positive impacts on their housing affordability, daily lives, health, and family circumstances.

Most recipient respondents are satisfied with the CHB, indicating that it makes their housing more affordable. They also noted that the CHB has improved other aspects of their life. Overall, the CHB is well perceived among survey respondents as highlighted in figure 12.

The majority (78.9%, n=2,489) of recipient respondents are satisfied with the CHB. More than 84% (n=2,570) agreed that the CHB made their housing more affordable. Almost all respondents also noted that the CHB improved their daily life (82%, n=2,494), their mental or physical health (79%, n=2,378). This is indicated by recipients selecting “Strongly agree” or “Agree” to the statements above in the recipient survey. The survey did not have a “Not applicable option” which was noted by respondents as a limitation to answering whether the CHB improved their family circumstance of job/school performance if they did not have a family or were not currently working or in school.

Figure 12: Per cent of recipients in agreement with the statements below.¹³



¹³ The percentages may not equal 100% due to rounding.

Extent that the CHB is issued to those most vulnerable

Finding 11

Although the CHB is reaching those in need, current data collection methods prevent a full understanding of the reach of the CHB.

One of the objectives of the CHB was to reach vulnerable households. By reaching those living in unaffordable housing, the CHB is reaching vulnerable households. Additionally, the CHB is, on average, reaching those who are in severe housing need (for example, paying more than 50% of their pre-tax income on housing costs) (DiBellonia & Schwan, n.d.).

The National Housing Strategy (NHS) commits to recognizing the needs of and barriers faced by vulnerable groups by populations that may have more difficulty finding and affording housing that meets their needs. The Office of the Auditor General of Canada (2022, p. 23) recommended that CMHC “assess the impact of its programs on vulnerable groups at all stages of its National Housing Strategy initiative.” Although not a comprehensive list of those that face housing challenges or of those that a program or initiative can target, the NHS has indicated different priority groups lists over the course of the strategy. This evaluation used the list of priority groups defined in the CHB reporting tables to explore if the CHB is reaching populations that may face additional barriers to housing, please see annex J for additional information.

Although the CHB is reaching those in housing need, due to inconsistencies in the PTs’ CHB design and data collection methods, as well as barriers in collecting this data, there is not a complete understanding of the reach of the CHB to those most vulnerable or those facing additional housing barriers. Additionally, some PTs noted that over-subscription to the CHB and limited CHB funds compared to those in housing need (due to the CHB being designed as a partial-gap program) can result in those being most in need of the CHB being unable to access it as they must go on the waitlist until more funding becomes available or others drop out. This section will outline some of the challenges and barriers of data collection, along with exploring which priority groups appear to be successfully targeted by the CHB and which ones might benefit from more targeting.

Challenges to reaching and collecting data on priority groups noted in the literature and in key informant interviews include:



Privacy concerns

- Recipients do not have to self-identify to receive the benefit.
- Reluctance of recipients to self-identify, especially in small communities.



Specific challenges related to certain priority groups

- Some priority groups, such as young adults and people experiencing homelessness, face additional barriers to accessing programs including stigma/discrimination, lack of documents, and lack of trust in service providers (Barker et al., 2015; Dej et al., 2023).
- Survivors fleeing gender-based violence are often prioritized through other housing support programs (for example, social housing) and therefore may not meet financial eligibility requirements of the CHB (BC Housing, n.d.-d.; City of Toronto, 2021).



Application barriers

- Including low capacity of community and social workers to assist and refer recipients.
- General barriers that people face applying to social programs include both system-level barriers (for example, language, accessibility of applications) and personal-level barriers (for example, lack of resources/computer literacy, mental and physical health) (Placzek et al., 2021).



Other household members

- Households of recipients may also house, on a consistent or temporary basis, people from priority groups that may not be captured in the reported data.



Lack of advertising

- Low awareness and knowledge of the PT program among priority group communities.



Differences in PT program design and reporting

- PTs have the flexibility to target and report on populations that reflect the needs of their jurisdictions, or target administration only based on financial need.

Most recipients of the CHB are reported as “non-targeted.”

CMHC staff noted that the differences in targeted and reported on priority groups across PTs make it difficult to understand the full reach of the CHB to those who may face additional barriers to housing. For example, not all PTs report on priority groups. A CMHC staff noted that this is a limitation as this is key to demonstrating the value of the CHB. To manage the administrative burden and to reflect PT policies on personal data collection, it was agreed that PTs did not have to report on populations that they were not specifically targeting in their program design or already collecting data on. Some PTs specifically target certain priority groups in their CHB design, some based their solely on levels of need (for example, income-to-rent ratio). A CMHC staff interviewee noted that those most in need may be challenging to reach as it is not necessarily those with the lowest income. Other factors like household size, dependents, ability to secure additional income, and additional expenses (for example, medical needs) or barriers that create additional need may not be captured solely through the income measurements used to determine eligibility. For PTs’ CHB programs that do not target specific groups, these recipients are reported as non-targeted groups. The majority of CHB recipients fall into the non-targeted group (53%, n= 23,281), see figure 13. Nine PTs include a non-targeted group in their reporting (please see annex S). Four of these PTs only report on non-targeted

groups, not including any other NHS or non-NHS priority groups. Therefore, the full reach of the CHB to priority groups is difficult to determine. Additionally, some reported data on priority groups is only coming from a few PTs, which impacts the reliability of the collected data. For example, only two PTs, New Brunswick and Ontario, are reporting on the number of Indigenous peoples receiving the benefit.

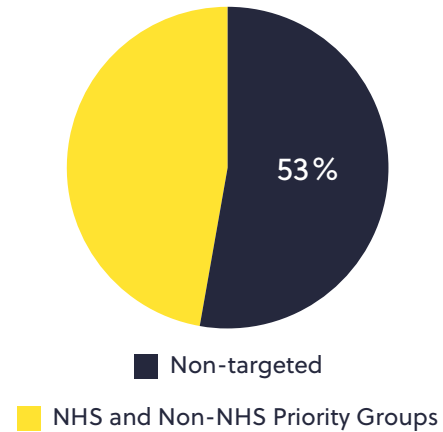
Some PTs noted that their CHB programs were not intended to reach the most vulnerable populations as it was designed to reach those in need but who are not eligible for other housing or financial supports. In these cases, although not meeting the most vulnerable, the CHB is still reaching households who are vulnerable and in housing need, **filling an important gap in the wider ecosystem of supports, services, and programs for those living in unaffordable housing.**

PTs that did not specifically target priority groups mentioned that those applying for the CHB are generally from priority groups. One PT noted that their extensive reach into communities and working relationships with social assistance staff allow them to reach priority groups without specifically targeting them. This approach seems to be effective in certain groups (for example, newcomers/refugees).

Priority groups identified by PTs give insight into vulnerable populations in need across different jurisdictions.

The CHB allows for the flexibility of PTs to target priority groups outside of the NHS priority groups. The additional non-NHS priority groups that PTs are reporting on show the vulnerable populations targeted outside of the NHS priority groups, such as families, single-person households, and those who grew up in poverty. This indicates that the CHB is reaching and benefiting vulnerable groups beyond what is being tracked at the federal and PT levels.

Figure 13: Per cent of recipients reported as non-targeted.



Variation in which priority groups are represented by the CHB.

As noted, due to inconsistencies and barriers in data collection, there is not a complete understanding of the reach of the CHB to those most vulnerable or those facing additional housing barriers. An analysis was done to explore possible variations to which priority groups are represented by the CHB.

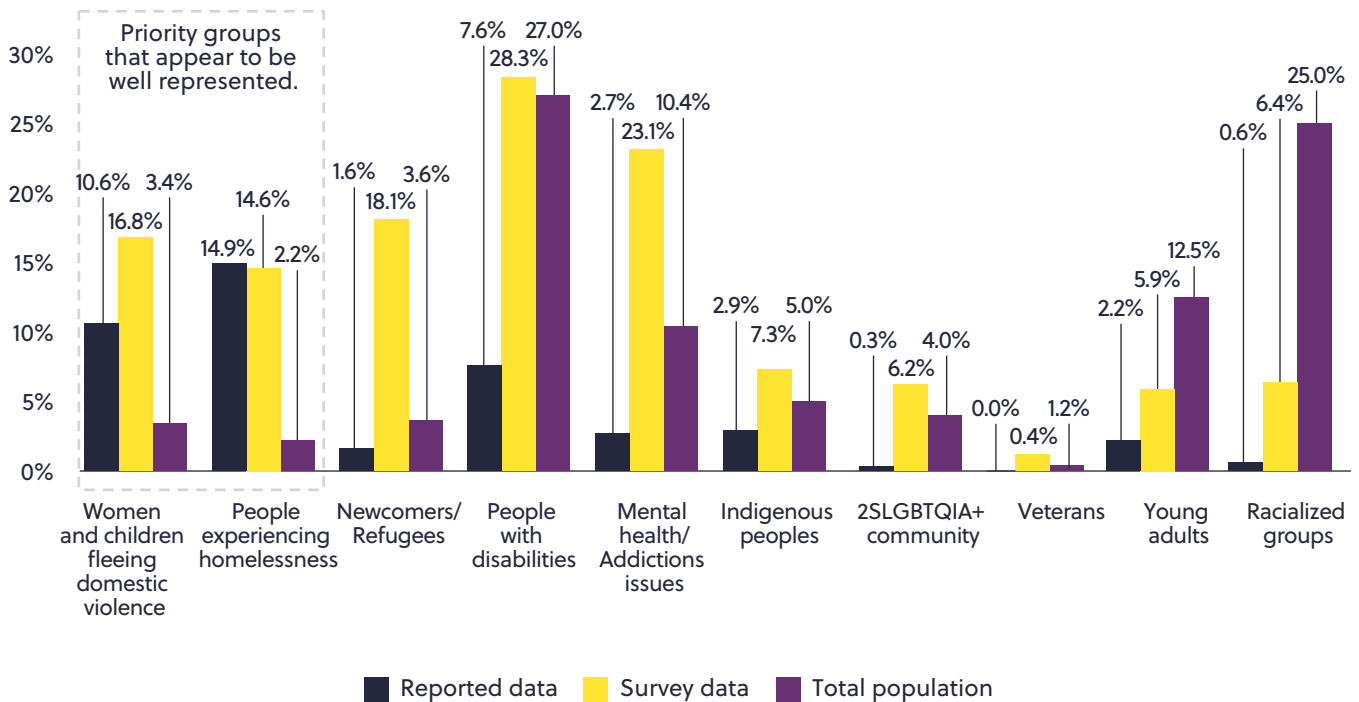
Well-represented priority groups in both reported and survey data include people experiencing homelessness and women and children fleeing domestic violence, see figure 14. The design, goals, and policies on prioritization of the co-designed CHB programs, including the existing PT programs brought under the CHB, may contribute to the effective reach to these priority groups. Having already recognized the limitations of PT administrative data where a program is non-targeted, five PTs report on people experiencing homelessness and four PTs report on women and children fleeing domestic violence (annex S for a breakdown of how many PTs report on each priority group). Four PTs also report on those with mental health/addiction issues, people with disabilities, and seniors. All of these groups have higher rates of survey respondents self-identifying as these groups compared to the national rates in the literature.

There are priority groups (for example, racialized groups and young adults) that are not as well-represented by the CHB in both reported and survey data. These groups also face barriers in accessing the housing market as noted earlier. Additionally, racialized groups is the priority group with the least amount of PTs reporting on it.

Despite only one PT reporting on newcomers/refugees and one PT reporting on the 2SLGBTQIA+ community, the survey indicates that the CHB is well-representative of these populations (see annex R for more information on the 2SLGBTQIA+ community). Even without specific targeting or reporting, the CHB appears to be effective in reaching these populations.

Annex T provides more information on the difference in the reported, survey, and literature data across all PTs as well as additional context.

Figure 14: Rates of priority groups in reported data, the recipient survey (n=2,891), and the Canadian population (Conroy, 2021; Dionne et al. 2023; Statistics Canada, 2021b; 2022b; 2022g; 2023e; 2023f).¹⁴



¹⁴ For reported data, the rates are presented as a per cent of the total reported data, as it could not be determined based on the data if recipients were a part of multiple groups.

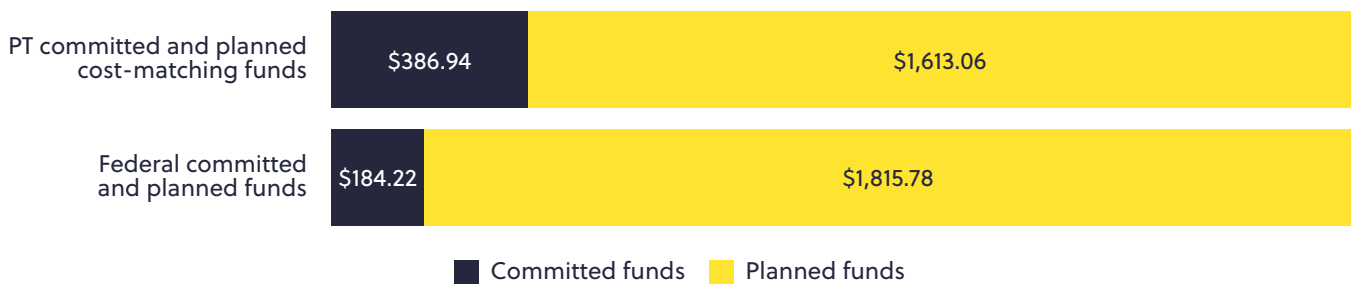
Efficiency

Budgets and Administrative Costs

Funding rollout is slower compared to original and revised estimates due to later than expected program starts and initial low uptake in some PTs.

The target was \$2 billion in federal funding¹⁵ and \$2 billion in cost-matching funding from the PTs across the entire lifespan of the initiative. As of December 2023, cumulative federal funding committed to the CHB has been \$184,220,000 and cumulative cost-matching funds committed to the CHB has been \$386,940,000, as seen in figure 15.¹⁶

Figure 15: Planned and committed funding for the CHB (in \$ millions).



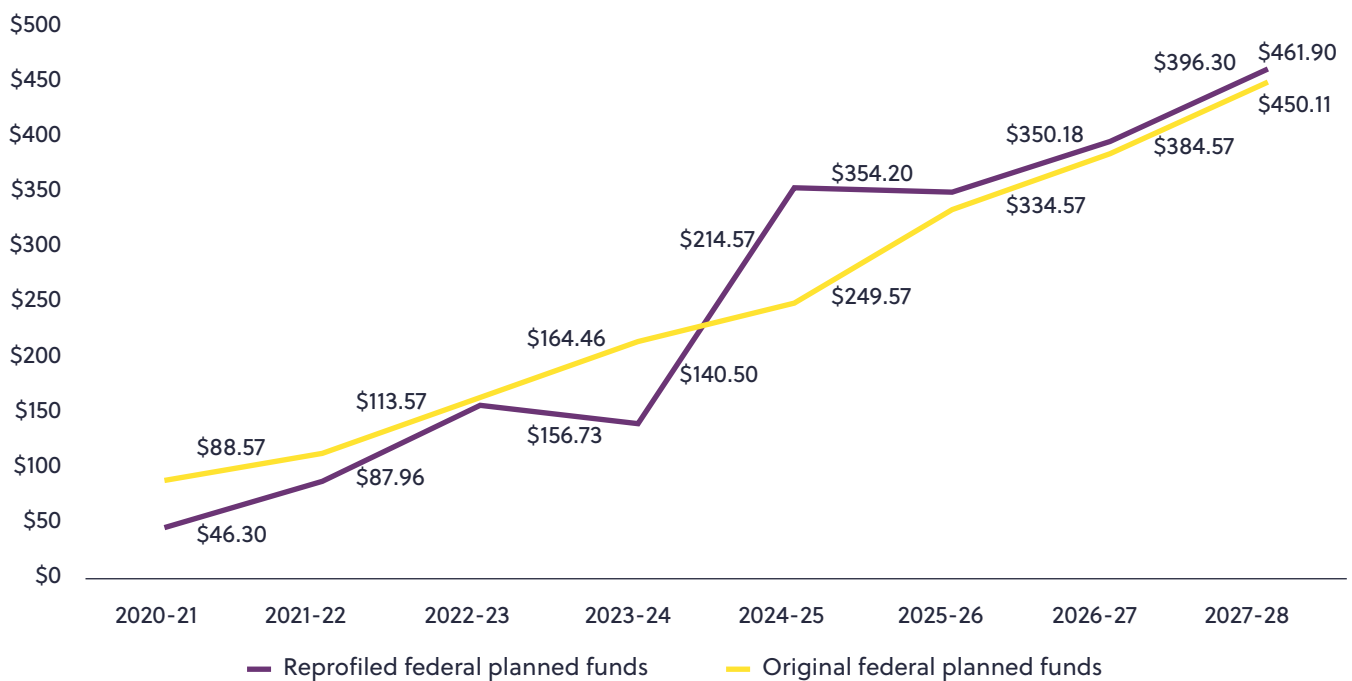
¹⁵ Flowed through CMHC.

¹⁶ Numbers vary from what was reported in the March 2023 NHS quarterly update due to different inclusion criteria and available data.

It is important to note that **federal funds are distributed to PTs only once commitments to recipients are in place and PTs submit claims to CMHC**. In some cases, PTs have not committed the full amount of annual funding available to them. This could possibly be due to a slow rollout of the CHB or uptake in some jurisdictions. To ensure PTs can meet targets, CMHC has routinely demonstrated flexibility in allowing annual funds that were unclaimed by PTs to be available to them in the next year (for example, reprofiled funding) as seen in figure 16.

PTs have some flexibility for the timing with which they cost-match the annually available federal funding, also accounting for differences in the amount of federal and PT committed funds. For example, PEI planned to commit just under \$9.5 million of their cost-matching funds on the PEI-Canada Housing Benefit between April 2022 to March 31, 2025, whereas the planned federal funding would be \$5.6 million during that same time period (Government of PEI, 2023). Therefore, this graph represents a point-in-time understanding of the funding allocation.

Figure 16: Cumulative federal funding for the CHB across the lifespan of the CHB (in \$ millions).¹⁷



¹⁷ Note, that the cumulative total for the federal reprofiled funds does not equal to \$2 billion. This is because there are three PTs who submitted reprofiling requests for 2023/2024 that have yet to be approved.

Finding 12

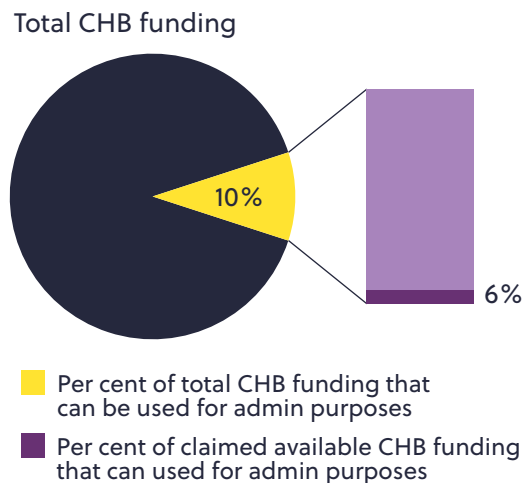
PTs are only spending a small amount of the available funding on administration.

Under the CHB, up to 10% of total funding, from the federal government and cost-matched by PTs, is available for program management and administrative purposes; however, at the time of this report, none of the PTs are using the maximum available amount toward program management and administrative costs, please see figure 17. From the data, only 6.2% of total available funds for administration purposes has been used by five PTs. In addition, all PTs have used less than half of their available funding toward program management and administrative costs.¹⁸

In interviews, however, a few PTs called for an increase in administrative funding and for flexibility in how they can allocate administrative funding. There could be multiple explanations for this perceived contradiction. For example, the parameters around the use of administrative costs set out by the PT or federal government may not be meeting the needs of PT staff who administer the benefit, or interviews may have provided a more “point-in-time” understanding of administrative costs versus reporting data.

Considering the following findings, especially in regard to reducing administrative burdens on PTs and initial challenges in implementing the program in some jurisdictions, there is a possibility for PTs to more effectively use administrative funds to support the administration of the CHB, especially during initial program implementation and ongoing data collection.

Figure 17: Per cent of available funding that can be used for administrative purposes and per cent of that funding that has been claimed to date that has been used to date.







¹⁸ Based on claims made to CMHC by March 2023.

Distribution of the CHB to Recipients

Finding 13

The CHB is effectively distributed to recipients, despite initial challenges.

Most PTs felt the overall distribution of the CHB is efficient. The service models of some PTs were identified as a strong point, with one PT mentioning that the CHB is one of the most popular programs for their clients and delivery partners. A few identified some factors contributing to the efficiency of the CHB in their jurisdiction, including:

-  Upfront funding
-  Efficient PT partnerships with delivery partners
-  Easy applications
-  Quick processing of applications and distributing of funds to recipients.

This is supported by the recipient survey. Fifty-one point eight per cent (51.8%) (n=1,814) of recipients indicated that the application process was easy or very easy. Notably, many positively viewed the time from approval to first receipt of a CHB payment and the amount of assistance they received during the application, see figure 18. Recipients also noted that they had positive experiences when working with PT or service delivery staff.

“Very friendly and kind people... understanding and non-judgmental.”

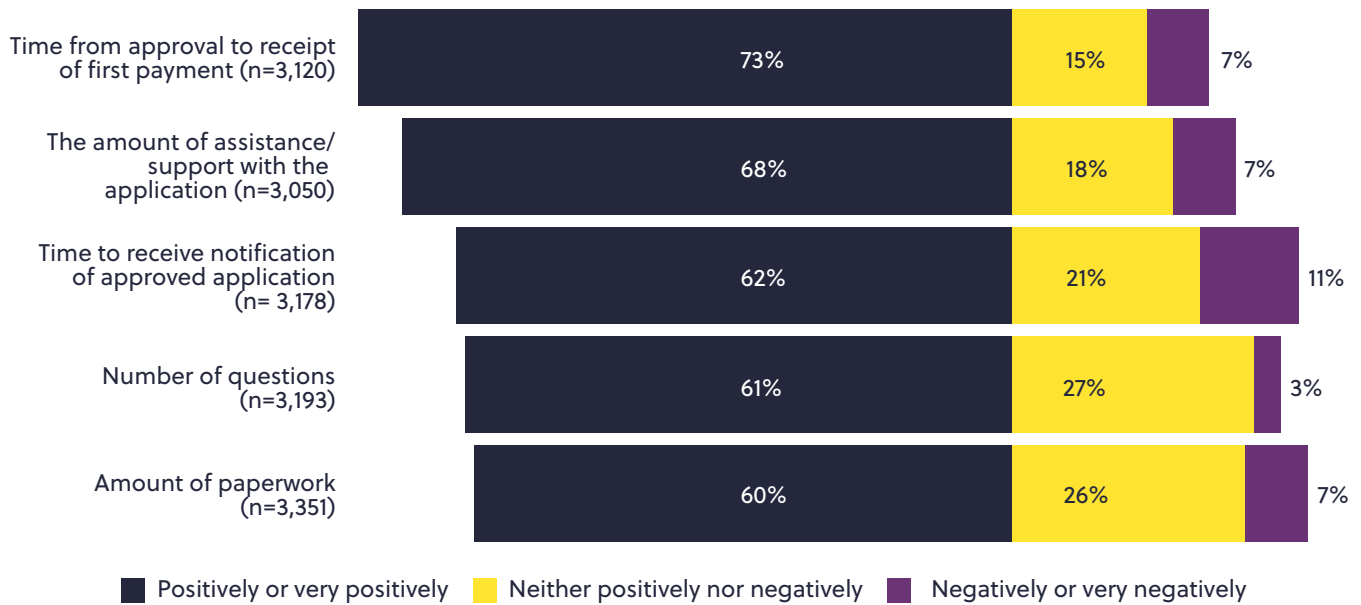
— Recipient



“Very professional process and people.”

— Recipient

Figure 18: Recipient’s perceptions of different aspects of the application.¹⁹



PTs experienced initial barriers when administering the CHB, specifically related to IT systems.

Many PTs experienced challenges in the implementation of the CHB. For smaller PTs with fewer internal resources, or for PTs with little to no experience delivering a portable benefit or with online application processes, the implementation of the CHB proved to be a challenge. Specifically, there were challenges setting up the IT (information technology) systems to administer the CHB and record data. It was indicated that sharing IT solutions between PTs or having an IT solution/template for all PTs may be beneficial. This would ensure uniformity in the reporting provided by PTs and reduce the burden on PTs with lower capacity. Other challenges faced by PTs in administering the benefit included misunderstandings around eligibility criteria, managing relationships with housing providers/partners, and low vacancy and supply of rental units. Approximately half of recipients (49.9%, n=1,759) surveyed indicated that they completed the application online and 29% (n=1,022) completed it manually either in person or through the mail.

¹⁹ In the recipient survey, respondents were asked how they viewed the above application aspects on a scale from very negatively to very positively. Figure excludes “Don’t know,” or “Prefer not to say” options, which account for the missing percentages and account for the percentage not equalling 100%.

Finding 14

Promotion and administration of the CHB are enhanced through community partners.

One efficiency issue raised by PTs and most internal interviews was the initial low uptake of the benefit. This was suggested to be due to PTs' individual, narrow eligibility criteria or them targeting hard-to-reach populations. Some PTs initially chose to design their CHB with narrow eligibility criteria to manage program interest relative to available funds. Promotion of the benefit was also a challenge in some jurisdictions. PTs, however, made changes to eligibility criteria and promotion efforts in response to these challenges.

The promotion of the CHB through community partners and word of mouth may be an effective way to promote program uptake. The most common way (48.3% or n=1,729) that recipients found out about the benefit was through social, case, housing, or support workers, followed up by family, friends, neighbours or colleagues at 19.2% (n=688). There may be opportunities for improvement in the promotion of the benefit directly to potential recipients through alternative means, such as advertising and landlord or building management engagement.

The importance of community partners in the application process is also highlighted through the recipient survey.

- More than half (54.9%, n=1,887) of survey respondents reported getting help with the application.
- Sixty-five point six per cent (65.6%) (n=1,238) of those who received support got support from social, case, housing, or support workers.

Increasing the visibility of the CHB and the federal government's role in its funding and creation could increase public awareness of the initiative and its impact on Canadians.

It is not always evident that the CHB is federally funded or that it is a component of the NHS. Through conversations with different stakeholders, including service providers and recipients, many expressed confusion or unawareness around the federal government's involvement in the CHB. A review of public information on PT websites related to the CHB indicates that the federal government's involvement in the co-funding and co-creation of the benefit could be more clearly illustrated or readily noticeable.

Stakeholders and recipients expressed confusion following the announcement about increased funding to the CHB made by the Deputy Prime Minister in February 2024 (Department of Finance, 2024). There were assumptions that the announcement was in reference to the One-Time Top-Up to the CHB by the CRA, and not the CHB administered by PTs. This confusion may have been due to the very similar names and the unawareness of PT-CHB programs being jointly funded by the federal government.

Apart from news releases, there is also very little information on the CMHC or Government of Canada websites promoting the CHB or explaining federal involvement. News articles released at the beginning of the CHB sometimes refer to the benefit differently than it is referred to in PT communication and materials. For example, in the news release with PEI, the benefit is referred to as the "Canada-Prince Edward Island Housing Benefit (CA-PEI HB)" (CMHC, 2021c). Yet, in PEI, the CHB is delivered under the Family Housing Program and the Seniors Housing Program (Government of PEI, 2024).

Finding 15

There are opportunities to improve the efficiency of the reporting process, as PT and CMHC staff noted that the manual data and frequency of reporting can be ineffective.

Nearly all PTs described the reporting process as inefficient.

Efficiency of reporting in the context of the CHB refers to the ease, time commitment, duplication of effort, overlap and ability to meet reporting requirements on the part of the PTs. Nearly all PTs who could speak to the efficiency of the CHB reporting processes indicated that they were not efficient. This highlights an opportunity for further improvement to the reporting structure moving forward.

The current manual data tracking system is viewed as complicated and ineffective. PTs noted the extensive and complicated manual data tracking (that is, across multiple Excel spreadsheets) instead of a more modern system (that is, an automated database) was very burdensome and labour-intensive for them and their financial systems. For PTs without the needed IT infrastructure, this creates barriers to accurately and effectively collecting and reporting on some expected data, which, as noted by a CMHC staff, reduces the reporting efficiency. This is partly because of the extensive data manipulation required to meet CMHC data needs and the difficulties it creates for comparing data across time.

Through a document review, it was noted that some of the reporting requirements were repetitive. Specifically, in the reporting document templates, see annex J, there were multiple places where the total number of recipients receiving the CHB during the fiscal year could be calculated. For example, in table 12 by adding up the column “Annual - Number of households assisted” and in table 15 through the “Total CHB recipients this year” row. Using this data

to determine how many households received the CHB in one fiscal year, however, produces different results, supporting PT claims that the reporting process is complicated and inefficient.

The frequency of reporting was identified as an inefficiency. Requiring both midterm and year-end reports was seen as particularly inefficient by PTs. Many CMHC employees noted that the twice-yearly reporting requirement is administratively cumbersome for some PTs. The timing of the midterm and year-end reports was also challenging as these times conflict with fiscal year reporting at year-end and coincides with T5s. There was a noted desire for more flexibility on when the progress reports were submitted to reflect the needs of the PTs.

Other challenges identified by PTs were as follows:

- Reporting on targets related to priority groups because of self-identification barriers or barriers in data tracking systems.
- Collecting data related to reporting (for example, how long they have been receiving the benefit, rent) for recipients who drop off and come back, or those who move, especially in PTs who transfer administration and reporting responsibilities to regional service providers. Although this was noted as a challenge by a few PTs, CMHC allows for those who drop off and re-enter as individual, separate households. It is unclear if this nuance is understood by all PTs or disseminated to the PT staff responsible for reporting and data collection.
- Inconsistencies around reporting requirements and definitions (for example, the term “assisted” was noted as being unclear to PTs).

Many PT concerns were acknowledged by CMHC.

Overall, CMHC is aware of reporting challenges brought forward by PTs. Almost all CMHC staff noted that they agree that the data collection is challenging and that they have been working with PTs to address inconsistencies or misunderstandings around data collection that occurred at the beginning of the CHB. CMHC is required to monitor and report on performance indicators relying on PTs to collect the necessary data. Frequent delays or inadequate reporting from PTs can impede the ability to use data to inform decisions around the CHB, including this evaluation and its findings. Most CMHC staff reported that frequent delays in reporting from PTs make data collection challenging.



Finding 16

PTs do not use the collected data and perceive that it is not used by CMHC or the federal government.

Almost all PTs described the reporting process as not useful.

Usefulness of reporting in the context of the CHB refers to how the data is being used to effectively improve the initiative and/or inform decision making.

All interviewees who could speak to the usefulness of the CHB data collection tools indicated that they do not find them at all useful. PTs noted that they do not use the data provided to CMHC. PTs remarked that there is difficulty in compiling the data, a misalignment with their own reporting priorities, and a perception that what is reported does not provide a full picture of the benefit. A few PTs noted that they could see some benefit to tracking how many households are being assisted and the length that recipients remain on their program(s), however, the current data collection method creates barriers to using the data.

PTs also noted that there is a lack of transparency around the use of the information they provided to CMHC. PTs perceive that the data provided to CMHC is not often used by CMHC. This may present an opportunity to build trust with PTs and emphasize the collective benefit of data collection and reporting, including the use of data for evaluative and decision-making processes.

To note, HICC is now responsible for reporting on the progress and results of NHS programs and initiatives.

Many CMHC interviewees along with PTs and housing experts highlighted additional outcomes

that are not currently being tracked in CHB reporting that could be useful in identifying gaps and highlighting the outcomes of the initiative. There was recognition that monitoring of some of these outcomes would require more work and be limited by challenges such as privacy concerns and feasibility. These include the following:

- Population subsets of CHB recipients (for example, priority groups).
- The reasons for recipients' "graduation" from the CHB, or why they are no longer receiving the CHB.
- The overall magnitude and reduction of housing need.
- Reasons why some potential recipients are not receiving the CHB.
 - Reasons for the refusal of the CHB by recipients.
 - Waitlist lengths.
- Household impacts of the CHB such as increases in income after receiving the CHB.

PTs and housing experts also noted their desire for qualitative data collection, indicating that it may provide a more holistic understanding around the reach and impact of the CHB. PTs noted that the "stories" of the CHB recipients and other outcomes are not always captured in the reported data. Qualitative data may help capture other aspects that the CHB is (or is not) supporting, such as the quality of life, housing stability ability to increase employment opportunities and homelessness prevention.

Working Relationships Between CMHC and PTs

Finding 17

Nearly all PTs described the working relationship with CMHC as positive.

CMHC was described as responsive, collaborative, and communicative as well as understanding and flexible in some areas. There were some areas identified by PTs and CMHC staff that could be improved in regard to the working relationship:

- High expectations of flexibility from PTs.
- Transparency around the use of provided information.
- Support in problem solving challenges and promoting the CHB.
- The co-development process between CMHC and PTs, described by one internal staff as a “negotiation” instead of co-development. The confidential nature of federal documentation, elections, and the pandemic were noted as barriers to the co-development process of the CHB.

A few CMHC staff noted the working relationship between PTs and CMHC can face tensions due to differing political ideas, including how to address the housing crisis. PTs and CMHC staff also noted there are also some challenges/tensions around the general inflexibility of the NHS and the Housing Partnership Framework (for example, funding that is allocated to housing in specified manners vs. general funding given to PTs to allocate as they see fit).

Information gathered in this evaluation can support future work by building on positive Federal-PT working relationships achieved through delivery of the CHB.

"PTs are expected to immediately respond to changes and directives, despite differences in policy and budget cycles (...) CMHC holds a lot of the cards and expects us to be nimble...."

– PT Interviewee

"[CMHC Representatives] did their part to advocate for us."

– PT Interviewee

Sustainability

Finding 18

Positive impacts associated with the CHB, such as housing stability and increased spending on other essentials, are not expected to be sustainable after the initiative ends. The end of the CHB, therefore, could lead to negative outcomes, specifically for recipients.

Sustainability is the extent to which the net benefits of the intervention continue or are likely to continue. All PT interviewees were concerned about the end of the initiative as no decisions have been made as to whether the initiative will continue after the 2027/2028 fiscal year by either federal or PT governments, which was recognized by almost all CMHC interviewees.

Many CMHC staff stated that the impacts of the CHB are only sustainable while the initiative continues to be funded and are not expected to continue beyond funding. A few CMHC interviewees emphasized the importance that the CHB continues, because, from their point of view:

- a. there will always be households who need some form of rent support;
- b. the CHB is more cost-effective and immediate than supply-side initiatives; and
- c. overall, the CHB is more cost-effective than other housing options.²⁰

The CHB provides recipients with many benefits beyond rent support and therefore there are risks, including homelessness, to recipients if the CHB ends.

The CHB allows recipients to spend more money on essentials like food and other bill payments along with improving their quality of life. All PTs mentioned that they are concerned for their recipients when the programs end, as many would be cut from the programs and “left on their own.” PTs noted specific concerns for those recipients who are not eligible for other supports or those who are receiving deep subsidies, as it may be more difficult for these groups to make up for the lost funding and remain housed.

Possible difficulties that could arise if the CHB no longer existed were brought forward by PT and CMHC interviewees, as well as survey respondents (please see figure 11 for recipients’ perceptions on what would occur if they were no longer receiving the CHB). These include:

- an increase in homelessness;
- greater housing instability;
- an increase in overcrowding;
- more pressure on oversubscribed social housing waitlists;
- increased demand for essential services such as food bank usage;

²⁰ The Blueprint to End Homelessness in Toronto (Wellesley Institute, 2006) estimated in 2006 that moving half of people experiencing homelessness who are staying in shelters to private market rental with rent supplements, would cost \$15.5 million but would reduce shelter spending by \$43 million. This was based off estimates that monthly shelters per person were \$ 1,932.00 for shelters and \$701.00 for rent supplements (Wellesley Institute, 2006).

- some populations, such as survivors fleeing violence, would particularly see negative impacts; and
- survey respondents noted that if they were not receiving the benefit, or never had received the benefit, they would be behind on bills, be behind on rent, would have to leave their current home, or be homeless. Please see figure 11.

In some PTs, recipients who are approved for the CHB must consent to be removed from community housing waitlists or are ineligible for other social programs. While this can help alleviate the strain on community housing, it puts CHB recipients at risk once the CHB ends. As some waitlists can be years-long, those that opted into the CHB may have to go back to the bottom of the waitlist. There is an expectation that fewer people will choose to enter the program in jurisdictions where they have to forgo other benefits closer to the end date, as the benefits from the CHB will not be worth it for recipients, possibly impacting uptake throughout the length of the CHB.

The design of the initiative results in it ending “on a high cliff,” where the greatest number of people will be enrolled in the PT programs if federal funding is not renewed. Federal funding contributions reach their peak during the last year of the CHB. This means that potentially there will be recipients only receiving the benefit for a year, which will still provide some support but may not be as impactful if there were able to receive it for multiple years. Additionally, the administrative cost associated with setting up recipients to receive the benefit for one year versus multiple may not provide as high of a return on investment.

If PTs choose to continue the CHB if federal funding is not renewed, they will likely have to cut or reduce the scope of the program. Almost all PTs remarked that it is not possible to find funds at PT levels to make up federal funding, which accounts for 50% of the CHB which will be \$463.3 million in 2027/28. At the time of the evaluation, no PTs have committed to continuing the CHB after 2027/2028.



Finding 19

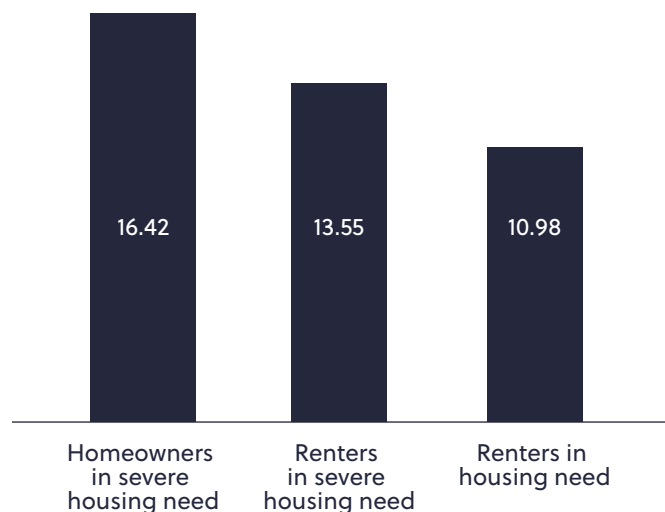
Long-lasting benefits of the CHB on individual recipients are difficult to determine.

In a few PTs, the CHB was designed to provide stability to recipients to make choices that would remove their need for social assistance (for example, return to school, work more). In these cases, the CHB was designed to have lasting benefits for recipients even after they are no longer receiving it. Due to increased housing unaffordability and inflation, a few PTs felt this was not occurring to the extent that was originally envisioned. A report by the National Housing Council (2024) recommends making the CHB permanent to promote long-term housing stability. A few PTs remarked that they thought some people would be on the program for a long time, while only a small number would no longer require the CHB in the future. A current research project being led by Covenant House Toronto and funded by CMHC’s National Housing Strategy Research and Planning Fund will investigate the role of the Canada-Ontario Housing Benefit in supporting Toronto youth in achieving stable housing (CMHC, 2024b). This will help provide insight into any long-lasting benefits of the CHB.

As noted in figure 19, cumulatively from 2019 to 2023, the average number of months of assistance from the CHB was approximately one year and four months (16.42 months) for homeowners in severe housing need, 11 months for renters in housing need, and one year and two months (13.55 months) for renters in severe housing need. These averages are expected to change as the program matures as more recipients will be on the program longer. In some PTs, the CHB is only administered for a set amount of time as there was a focus on providing short-term benefits to support working households to transition to more secure or higher income sources, as well as to reach

more households through the program. PTs were able to design the CHB to fit the needs of their jurisdiction, including the length that recipients receive the CHB. For example, the Canada-New Brunswick Housing Benefit can be administered to a recipient for a maximum of three years. In Alberta, the Temporary Rental Assistance Benefit is paid for a maximum of two years (in addition to Alberta’s Rental Assistance Benefit which is indefinite). For others, such as Newfoundland, the benefit is indefinite. See annex G, for more details on the differences of the CHB between PTs. The CHB was also implemented at varying times, which can impact the number of months of assistance. For PTs with initial low uptake, due to initial designs or slow rollout of the program, many recipients may have only started receiving the benefit later.

Figure 19: Average duration of assistance by household types in months.



The most common cause of recipients no longer receiving the CHB is an increase in household income.

The reported data collected for 2021/2022 and 2022/2023 gives an idea of how many recipients no longer received the CHB in the reported year (annex J), which was 20,143 and 26,013 households, respectfully. Information on why the recipients no longer received the CHB (for example, income is now too high, did not resubmit paperwork) or recipients who re-enter the program is not available.

Of survey respondents who are no longer receiving the benefit, 21.5% (n=46) indicated that they are no longer receiving the benefit as their household income is now too high, see annex G for more details

on income limits across PTs. This could indicate that, in a small number of cases, the CHB is effective at supporting households so that they can increase their income. Due to the limitations and scope of the CHB survey and the evaluation, however, the evaluation cannot make a concrete conclusion on this. Additionally, how long after the CHB are recipients able to maintain a higher income is unknown. Additional evaluations could consider further reviewing the long-term and sustainability of the impacts of the CHB on recipients.

Other reasons given for no longer receiving the benefit included did not reapply, rent increases or discrepancies between the cost of rent versus the benefit ceiling amount, receiving assistance from a different program, or moving to a different PT.



Conclusions and Key Considerations for Future Programming

Today's housing context, marked by low affordable and community housing supply, high rents, high costs of living, and systemic barriers, impacts the reach, the impact and the portability of the CHB. The CHB is on track to meet its initial target of supporting 300,000 households. However, some additional factors (for example, an increase in the benefit amount or of the number of recipients dropping off the benefit) could prevent the CHB from reaching its targets.

The CHB is a flexible initiative. Provinces and territories were able to design and change their program(s) to meet the specific needs and goals of their jurisdiction. The CHB complements other supply-side initiatives. Continued investments in increasing affordable and community housing supply are key to the success of the CHB.

The CHB is reaching those most vulnerable, as it is mainly reaching those in severe housing need. Data collection methods prevent a full understanding of the reach of the CHB to priority group populations. Promotion of the CHB to recipients was facilitated by community partners. Stakeholders and recipients are not always clear on CMHC's and the federal government's involvement with the CHB.

The efficiency of the CHB, especially the administration process, is a strength of the initiative. There were some barriers, mainly related to IT and COVID-19-related delays, to the initial implementation of the CHB across PTs. The current data collection systems and requirements posed concerns for PTs with limited capacity and infrastructure. All PTs, however, are only spending a small amount of the available funding on administration. There were noted areas where the data reporting process could be adjusted to better fit the needs of PTs while still providing adequate information.

The CHB is well perceived by recipients and makes their housing more affordable which allows recipients to spend more on essentials and for them to remain housed.

There are concerns noted by key informants and recipients about the end of the CHB, including risks such as increased homelessness, housing instability, overcrowding, and increased pressure on social services (for example, community housing, food banks). The design of the program results in federal funding contributions reaching their peak during the last year of the CHB.

Key Considerations for Future Programming

Key Consideration for Future Programming 1

Consider how to make the CHB or a similar housing benefit more responsive to the current and changing housing context.

To inform future policy and program decisions, it would be beneficial to consider actions at the federal level, such as the following:

- Exploring how supply-side programs and the CHB can better complement each other.
- Continuing to monitor the depth and reach of the CHB to identify trends.
- Examining ways to increase the reach of the CHB to underrepresented groups who face additional barriers in the current housing context.
- Exploring how to keep the portability aspect of the CHB accessible to recipients.
- Discussing, supporting, and/or building capacity with PTs to implement any possible and wanted changes in their jurisdictions, where taking the above initiatives at the federal level would not be efficient.

Key Consideration for Future Programming 2

Consider how to structure a reporting process that aims to improve efficiency, usefulness, communication to PTs, and understanding of initiative outcomes, including the following considerations:

a. Exploring ways to make the reporting process more efficient.

The current reporting process is challenging for PTs, requiring significant administrative labour and data manipulation, which can contribute to inefficiencies in reporting. PTs expressed an interest in automatic reporting systems to support the efficiency of reporting and to reduce the administrative burden.

Examining ways to make the reporting process more efficient for PTs through streamlining or amalgamating lines of reporting in future policy

or programming could be considered. Automating the reporting process, or part of the process, could be considered to make the data collection and entry process more efficient.

Consideration should be given on how to support PTs in meeting reporting requirements and reducing administrative burdens. Collaborating with PTs to explore how to effectively use available funding on administration (for example, where to dedicate funds, timing of funds) should be considered in future policy and programming decisions.

Future programming could consider more practical support (for example, IT support) for PTs when implementing a new program, new administration, or a new reporting method. Exploring the possibility of inter-PT support by capitalizing on the strengths and knowledge of PTs with different or more experience could be considered.

b. Adjusting the requirement of biannual reporting and consider transitioning to annual reporting with flexible deadlines.

Consider reviewing reporting timelines from biannual to annual reporting and adopting more flexible deadlines, to alleviate the administrative burden and streamline processes for PTs. Less intensive biannual reporting could also be considered. To meet the reporting needs of the federal government, flexibility should be balanced with the need for timely and adequate reporting from PTs.

c. Enhancing communication on how the collected data is used.

PTs are unclear on how the collected program data is used and noted a misalignment with their own reporting priorities. In future policy and programming decisions, consider how to improve communication on how collected data is used to support the initiative. Improving communication may build upon the already positive PT-CMHC relationship by promoting a shared understanding of the need and use of the data.

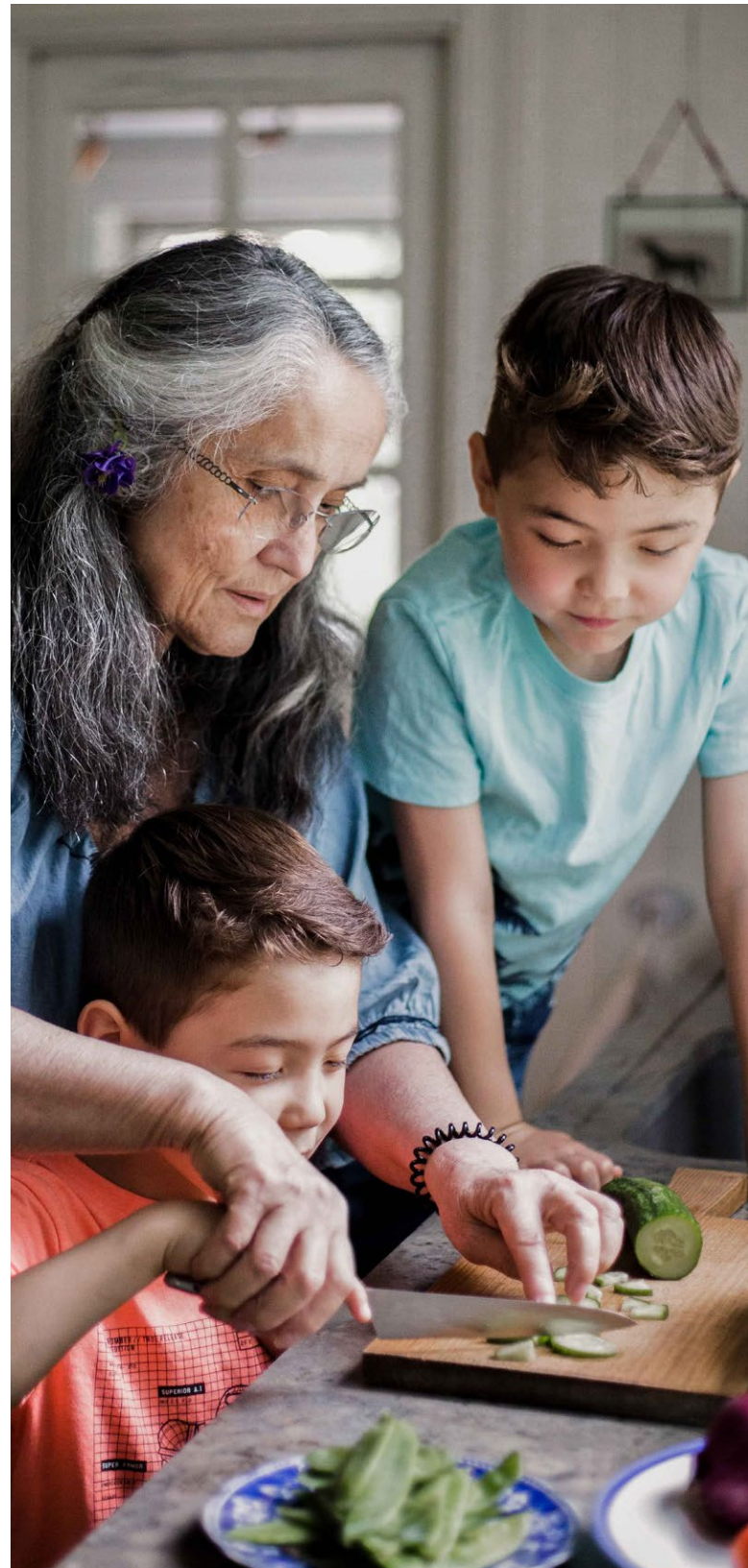
d. Improving methods used to collect data relating to priority groups to address data gaps and speak to the outcomes of the initiative.

In collaboration with PTs, consider ways to improve the methods used to collect data on priority groups in future policy and programming decisions to address data gaps and speak to the outcomes of the CHB. The Office of the Auditor General of Canada (2022) recommended that “the impact of its programs on vulnerable groups at all stages of its National Housing Strategy initiative” (p. 23) are assessed. The evaluation’s findings have highlighted that incomplete data affects reliability and validity and therefore hinders our understanding of how the CHB reaches priority groups. In turn, differing requirements of data collection across PTs may place differing administrative burdens or costs on PTs.

To reach greater alignment on the data needed to measure the intersectional impact of the CHB, alternative data collection methods could include maximizing the use of existing data sets such as the Statistics Canada Data Linkage Environment, the Census, or CRA data information. Additionally, qualitative methodologies could be used to understand who is benefiting from the initiative and allow for a deeper understanding of the impacts of the CHB.

e. Consider the above in future Housing Partnership Framework or federal-provincial/territorial agreements and initiatives.

CHB program requirements, including reporting, are outlined in bilateral agreements between the federal government and PTs. This evaluation recognizes that renegotiating changes to agreements can be a lengthy and costly process. Any future policy and programming changes to reporting requirements that would require renegotiation should be considered in this context (for example, if the benefits of renegotiation outweigh the time and cost required for the renegotiation), especially as the CHB is set to end in 2027/2028. In such cases, changes to policy and programming that do not require renegotiation



of agreements should be considered. For future bilateral agreements regarding housing initiatives and programs, it is encouraged that this key consideration be reviewed and considered.

Key Consideration for Future Programming 3

Consider the following when promoting the CHB or future programming:

a. Capitalizing on community partners to promote outreach to vulnerable priority groups and uptake of initiatives and programs.

As community partners facilitated the reach of the CHB through promotion or application support, this could be especially useful for hard-to-reach populations.

b. Using easily distinguishable names for different initiatives and programs, to avoid confusion for stakeholders and recipients.

c. A dedicated landing page on CMHC's or HICC's website outlining accurate and updated information on the CHB.

This is specifically relevant for initiatives and programs, like the CHB, where CMHC or the federal government is not directly involved in the administration of the benefit to recipients, and the program and program name vary among jurisdictions. Increasing the visibility of the CHB and the federal government's role could increase public awareness of the initiative and its impact on Canadians.

Key Consideration for Future Programming 4

Consider how to minimize potential risks or impacts that the end of the CHB could have on recipients and other social supports through proactive planning in partnership with PTs.

As of March 2023, the CHB has been issued to 158,577 households. The CHB was found to be effective at making housing more affordable and aids in preventing homelessness. The benefit is well received by a majority of recipients (80%). There was a concern

expressed regarding the anticipated end of the CHB and the potential consequences this may have on recipients. Risks and impacts of the CHB sunseting could include increased housing insecurity, increased experiences of homelessness, and an uptake in the use of other social supports and services.

Evaluation findings indicate there is a continued need for direct housing affordability support. As CHB recipients continue to spend between 45% and 59% of their monthly income toward housing with the CHB, there is a need to prepare recipients for the end of the CHB if the initiative is not extended, or a similar initiative or program is not introduced following its conclusion.

Early planning, in partnership with PTs, should be considered to mitigate challenges that recipients may experience when the initiative sunsets. To support recipients, consider collaborating with PTs to determine specific risks in each jurisdiction. Challenges and lessons learned from PTs with time-limited CHB programs may be helpful in guiding next steps.

Early planning could consider several key considerations such as:

- Providing adequate notice to recipients about the end of the CHB and availability of other supports.
- Considering a staggered or transitional ending period. The CHB is scheduled to abruptly end at its funding peak when it will be assisting the highest number of households since initiative inception.
- Transitioning recipients to a similar initiative or program to continue providing affordability support.

Consider communicating any future policy and programming actions as early as possible so that CMHC, HICC, PTs, and recipients have an adequate amount of time to make informed decisions and prepare for future directives.

Annexes

Annex A: Acronyms

Table 4: List of acronyms

Acronym	Definition	Acronym	Definition
Provinces and Territories		Other	
AB	Alberta	AMRs	average market rents
BC	British Columbia	CHB	Canada Housing Benefit
MB	Manitoba	CHN	core housing need
NB	New Brunswick	CMA	census metropolitan area
NL	Newfoundland and Labrador	CMHC	Canada Mortgage and Housing Corporation
NT	Northwest Territories	CPI	consumer price index
NS	Nova Scotia	CRA	Canada Revenue Agency
NU	Nunavut	IT	information technology
ON	Ontario	2SLGBT2QIA+	Two-spirit, Lesbian, Gay, Bisexual, Transgender, Queer or Questioning, Intersex, Asexual
PE	Prince Edward Island	NHS	National Housing Strategy
PTs	Provinces and Territories	PHBs	Portable Housing Benefits
QC	Quebec	SHN	severe housing need
SK	Saskatchewan		
YT	Yukon		

Annex B: Definitions

Table 5: List of definitions

Term	Definition
adequacy (housing)	The indicator for housing adequacy is the dwelling condition (Statistics Canada, 2022e). 'Dwelling condition' refers to whether the dwelling is in need of repairs. This does not include desirable remodelling or additions (Statistics Canada, 2022e). The category 'major repairs needed' includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring and dwellings needing structural repairs to walls, floors or ceilings (Statistics Canada, 2022e).
affordability	The household has the financial ability or means to effectively enter or compete in the housing market (NHS, 2018b).
affordability gap (housing)	The average housing affordability gap is defined as the difference between the cost of housing and the cost that an average tenant would be capable of paying.
affordable housing	A housing unit that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30% of its gross income (NHS, 2018b).
average market rent	A weighted average of all units combined, whether vacant or occupied, new or existing (CMHC, 2024d).
bilateral agreements	A collaborative partnership. Under the Housing Partnership Framework, an agreement between Federal and Provincial/Territorial parties for the provision of funding toward the affordable housing sector, in which the terms, requirements, and objectives of the agreement are outlined and agreed upon by all relevant parties.
collaboration	Two or more organizations working together toward shared goals.
community housing	An umbrella term that refers to housing that is owned and operated by non-profits, housing co-operatives, or provincial, territorial or municipal governments, also referred to as social housing (NHS, 2018b).
core housing need	A household is considered 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 acceptable local housing (NHS, 2018b). Acceptable housing is adequate in condition, suitable in size, and affordable (NHS, 2018b). Adequate housing does not require any major repairs, according to residents (NHS, 2018b). Suitable housing has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the households, according to the National Occupancy Standard (NOS) requirements (NHS, 2018b). Affordable housing costs less than 30% of before-tax (gross) household income (NHS, 2018b).

Term	Definition
demand-side housing assistance	Assistance that provides funds to a household to assist with payment of housing expenses that can be in the form of a portable housing/rental allowance provided to a household (direct-to-recipient) or a project-linked rent supplement, usually provided through a contract with the landlord (CMHC, 2019a).
homeless	The situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it (NHS, 2018b). It is often the result of what is known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual's/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination (NHS, 2018b).
homelessness	Describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it (NHS, 2018b).
Indigenous peoples	'Indigenous peoples' is a collective name for the original peoples of North America and their descendants (NHS, 2018b). Often, 'Aboriginal peoples' is also used. The Canadian Constitution recognizes three groups of Aboriginal peoples: Indians (more commonly referred to as First Nations), Inuit and Métis (NHS, 2018b). These are three distinct peoples with unique histories, languages, cultural practices and spiritual beliefs. 'First Nations people' include Status and non-Status Indians (NHS, 2018b).
2SLGBTQIA+	Lesbian, gay, bisexual, transgender, queer, two-spirit and other gender non-confirming people (NHS, 2018b).
newcomers	Immigrants or refugees who have been in Canada for a short time, usually less than five years (NHS, 2018b).
non-targeted groups	Refers to groups where it is unknown if they are a part of an NHS priority group.
people with developmental disabilities	A developmental disability is characterized as people with significant limitations in both intellectual capacity and adaptive skills (for example, Down syndrome, fetal alcohol syndrome and autism) (NHS, 2018b).
people with mental health and addiction issues	'Mental illness' and 'addiction' refer to a wide range of disorders that affect mood, thinking and behaviour (NHS, 2018b). Examples include depression, anxiety disorders, schizophrenia, as well as substance use disorders and problem gambling (NHS, 2018b).
people with physical disabilities	The existence of a long-lasting condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting or carrying (NHS, 2018b). This includes sensory disability conditions such as blindness, deafness, or severe vision or hearing impairment that noticeably affects activities of daily living (NHS, 2018b).

Term	Definition
Point-in-Time Count	Point-in-Time (PiT) Counts provide a one-day snapshot of homelessness in a community, including people experiencing homelessness in shelters, unsheltered locations, and transitional housing (INFC, 2024). They can also include people experiencing homelessness who are in health or correctional facilities or who are staying with others because they have no access to a permanent residence (INFC, 2024).
portable housing benefits	Portable housing benefits (PHBs) are a form of housing support wherein rent allowances are provided directly to tenants to reduce the amount of rent they pay for private-market housing (Canadian Federation of Apartments Association, 2016).
priority vulnerable groups	As of 2018, the National Housing Strategy priority populations made vulnerable are defined to include survivors (especially women and children) fleeing domestic violence; seniors; Indigenous peoples; people with disabilities; those dealing with mental health and addiction issues; veterans; 2SLGBTQIA+ racialized groups; newcomers (including refugees); individuals and families experiencing homelessness; and young adults (NHS, 2018b).
racialized persons or communities	Refers to a person or community who faces systemic or other barriers in historical and contemporary society based on racial prejudice of society. Some people prefer to be called “people/communities of colour” while others prefer more specific language (that is, Black, Chinese, Somali) (NHS, 2018b). “Race” is a social concept used to differentiate, devalue, stereotype and group people into a hierarchy based on arbitrary criteria such as skin colour (NHS, 2018b). Race is not about the inherent characteristics of a group. There is significant debate about the use of the term “Visible Minority” and the United Nations has advised the termination of its use because “visible” is used to denote the difference in skin tone, and the word “minority” to denote numerical smallness or weakness in power relations (NHS, 2018b).
seniors/older adults	Population of individuals aged 65 and over (NHS, 2018b).
severe core housing need/severe housing need	Households spending 50% or more of their before-tax income on shelter and unable to obtain suitable and adequate housing in the private rental market in their community.
sheltered	A core location of the Point-in-Time Count enumeration and survey (INFC, 2024). The enumeration is based on shelter occupancies for the night of the count. It can include emergency shelters, extreme weather shelters, domestic violence shelters, and where applicable, it may also include hotel or motel rooms provided to families or individuals experiencing homelessness in lieu of shelter beds (INFC, 2024).
Supply-Side Housing Assistance	Financial support or incentives given to developers/investors of residential housing to stimulate construction, leading to an increased supply of housing (CMHC, 2019a).

Term	Definition
<p>survivors (especially women and children) fleeing violence</p>	<p>Domestic violence is defined as abusive or threatening behaviour carried out by individuals within the home (NHS, 2018b). This could be between spouses or partners, individuals who share a family or kinship relationship, or unrelated persons residing in the same home (NHS, 2018b). Survivors fleeing domestic violence are individuals who leave their home because they fear or have experienced violence within that setting (NHS, 2018b).</p>
<p>transitional housing</p>	<p>A core location for the Point-in-Time Count enumeration and survey (INFC, 2024). Programs that are meant as a step to permanent housing, where clients can remain for longer terms (INFC, 2024). Temporary, time-limited housing with support (case management) that is appropriate for the target population group (for example, youth, newcomers or Indigenous peoples) (INFC, 2024).</p>
<p>turnover rent</p>	<p>Rent levels in new and existing structures where units have turned over (occupied by a new tenant) in the past 12 months (CMHC, 2024d).</p>
<p>unsheltered</p>	<p>A core location for the Point-in-Time Count enumeration and survey (INFC, 2024). Includes people who are sleeping in places unfit for human habitation, such as streets, alleys, parks, transit stations, abandoned buildings, encampments, vehicles, ravines, and other outdoor locations where people experiencing homelessness are known to sleep (INFC, 2024).</p>
<p>veterans</p>	<p>Any former member of the Canadian Armed Forces who successfully underwent basic training and was honourably released (NHS, 2018b).</p>
<p>working poor/housing challenged</p>	<p>A person who has an after-tax income below the poverty line or a low-income measure (LIM) for the area in which they live; has earnings of at least \$3,000 a year (the income floor is the threshold for recipients of the federal Canada Workers' Benefit is between the ages of 18 and 64; is not a student; and lives independently (NHS, 2018b).</p>
<p>wraparound supports</p>	<p>Wraparound supports are additional services that contribute to the sustainability of housing arrangements by assisting tenants to remain stable and build genuine homes. These supports may include mental health or addiction counselling, access to on-site health care, employment services, meal plans, access to furniture banks and other services beyond simple shelter.</p>
<p>young adults</p>	<p>Individuals between the ages of 18 and 29 (NHS, 2018b).</p>

Annex C: Reporting Terminology

Table 6: Qualitative reporting terms

In general, when reporting on key informant remarks, the following or similar descriptions are used:	
No/none	No individual identified a particular issue or topic.
Few/very few	Less than one-quarter of the individuals had similar responses or mentioned the same thing.
Some	Between one-quarter and one-half of the individuals had similar responses or mentioned the same thing.
Many/majority/several	Between one-half and three-quarters of the individuals had similar responses or mentioned the same thing.
Almost all	Over three-quarters of, but not all, individuals had similar responses or mentioned the same thing.
All	All individuals had similar responses or mentioned the same thing.



Annex D: Methodology

Program data received from PTs, in the form of Progress Reports, from the end of 2019 to the end of 2023 were analyzed to examine several outcomes, including the amount of funding committed, amount of cost-matched funding, the number of households reached and priority populations that have been supported. It is important to note that at the time of reporting, year-end 2022-2023 data was not provided by Ontario, Prince Edward Island, or Nunavut. When available, midterm reporting for 2022-2023 was used. Due to different agreements, data from Quebec was obtained from their Annual Management Reports (Gouvernement du Québec, 2022; Gouvernement du Québec, 2023a). These reports do not contain all the same information as the Progress Reports, so some analyses are not able to include information from Quebec. A survey of 3,216 CHB recipients across six regionally and population diverse PTs was administered.

Survey of Recipients

In addition, a survey of 3,216 CHB recipients across six PTs (Ontario, New Brunswick, Manitoba, Alberta, Yukon, and Northwest Territories) was administered. In collaboration with these PTs, the surveys were unique to each PT's needs and design of their CHB program(s). The surveys were administered by Evaluations Service with support from the PTs. A total of 10,505 invitations to complete the survey were emailed to recipients either by CMHC, the PT, or associated service providers. Surveys were administered from late 2023 to early 2024. Quantitative analyses and qualitative analyses were conducted on the survey data.

There was a total response rate of 30.6%, representing 2% of the CHB recipients. These results should not be generalized or used independently but instead be used to add further depth and understanding to other data and knowledge.

Some key notes to consider regarding the recipient survey and understanding or interpreting the results:

- Respondents could skip questions and not answer them, and some questions were also not asked in every PT, meaning that the number of responses can vary between questions.

- Some totals may equal to more than 100%, specifically if asked a multiple-choice question.
- The survey contained both present (for respondents currently receiving the benefit) and past (for respondents no longer receiving the benefit) versions of certain questions. Most of the questions are reported on together.

Saskatchewan Survey

- The Government of Saskatchewan completed their own survey to support their own internal evaluation and program needs. Some questions asked in both surveys were similar enough that responses were comparable. The responses from Saskatchewan's and CMHC's recipient survey followed similar trends, which supports the reliability of these survey points. As Saskatchewan's survey is not public, however, the results were used for comparison and are not noted in this evaluation. Data in this report contains only that from the recipient survey completed by CMHC's Evaluation Services.

Response trends across jurisdictions

- For the most part, data presented in this evaluation that was gathered in the CHB recipient survey showed similar trends across participating jurisdictions. There were some variations with the demographics (for example, priority groups) of respondents, how respondents applied to the CHB, and how respondents first heard about the CHB (for example, in some PTs, informal supports like family members were how most first heard about the benefit) between jurisdictions. These differences could be accounted for by PT design, targeting methods, and jurisdictional differences. Survey responses were only reported in aggregate.

Acknowledgements

- The survey component of this evaluation was only possible with the support and collaboration of Ontario, New Brunswick, Manitoba, Alberta (and their participating housing management bodies), Yukon, Northwest Territories, and Saskatchewan governments. Their time, dedication, and patience are much appreciated.

Methodology Limitations

Table 7: Methodology limitations

Limitation	Magnitude/Impact	Mitigation
<p>The CHB is a multi-year initiative that was launched in 2020.</p>	<p>As this is a formative evaluation, the evaluation team was limited in its ability to conclude on the extent to which outcomes had been achieved.</p>	<p>The evaluation concluded on the extent to which outcomes had been achieved to date and the extent to which the program is on track to achieve the intended outcomes over the planned ten-year implementation period.</p>
<p>Inconsistencies across different documentation and data sources, or inaccurate/incomplete information provided in the documentation provided.</p>	<p>Documentation may not provide the expected information related to an evaluation issue in a full and complete manner.</p>	<p>The evaluation team worked closely with the CHB program officials to ensure that all the documentation provided was the most current and accurate version available. Any inconsistencies across different data sources or documentation were mitigated through the information collected through the other lines of evidence and the triangulation of findings.</p>
<p>Not all PTs are represented in the interviews, recipient surveys, or reported data.</p>	<p>Collected data and therefore findings, may be biased or geared toward PTs that participated the most in the evaluation and who provided the most up-to-date and accurate data to CMHC.</p>	<p>Any inconsistencies across different data sources or documentation were mitigated by the information collected through the other lines of evidence and the triangulation of findings.</p>
<p>Evaluation methodology including survey and interview guides.</p>	<p>Collected data may not be a holistic representation of key informant experiences and opinions due to the manner that questions were presented.</p>	<p>Any gaps across different data sources or documentation were mitigated by the information collected through the other lines of evidence, the triangulation of findings, and through acknowledging different/opposing viewpoints that arose in the qualitative data collection.</p>

Annex E: Quality Assurance

Evaluation Services strives to produce high-quality products that exceed the requirements of our commitments to TBS, Canadian Evaluation Society Standards, CMHC's Code of Ethics and CMHC's internal program or initiative learning needs. To achieve this, a variety of quality assurance and quality control methods are used. To ensure evaluations are of high quality, key deliverables underwent a quality assurance (QA) process. At the conclusion of the evaluation project, CMHC's Professional Practices Group, which falls under the Audit and Evaluation Sector, also collected client feedback to make improvements.

Goss Gilroy Inc.'s quality assurance process

- All deliverables, including working papers, are reviewed internally by the Project Manager to ensure their conformity with evaluation standards.
- Communication between CMHC Evaluation Services, through written and verbal communication, and Goss Gilroy Inc. supports the progress and conduct of the deliverables in additions to identifying any issues throughout the assignment.

CMHC's quality assurance process

- All deliverables provided to CMHC were reviewed and accepted by the Evaluation Lead.
- Draft reports were reviewed by internal (for example, relevant CMHC internal staff) and external stakeholders (for example, PTs).
- The Methodology Report and final Evaluation Report underwent an internal peer review as per Evaluation Services guidelines and procedures to provide senior management with assurance of the quality of evaluation products.

Annex F: Housing Partnership Framework

The Canada Housing Benefit is a component of the Housing Partnership Framework. On April 9, 2018, a new Federal/Provincial/Territorial Housing Partnership Framework was endorsed by all Federal/Provincial/Territorial Ministers responsible for housing, except Quebec, setting the foundation for federal, provincial, and territorial governments to work together toward achieving improved housing outcomes (CMHC, 2022a). The Housing Partnership Framework replaced previous housing-related multilateral agreements the federal government held with provinces and territories. The Housing Partnership Framework sets out a shared vision for housing as well as Federal/Provincial/Territorial partnership principles, which form the basis of bilateral agreements between CMHC and each province and territory (CMHC, 2022a). The CHB was later added to these agreements through addendums, accessible online through the CMHC website (CMHC, n.d.-b). The Housing Partnership Framework encompasses four components, please see table 7.

The Housing Partnership Framework aims to remove 530,000 families from housing need by 2030 (CMHC, 2022a). The Housing Partnership Framework contributes to the NHS with the following targets:

- Maintain/increase social housing supply.
 - 330,000 units continue to be offered with no net loss of units under Legacy Urban Native Housing – housing specific to Indigenous households.
 - 15% expansion of rent-assisted units.
- Repair existing stock.
 - At least 20% of social housing units repaired and Legacy Urban Native Program/Indigenous social housing units repaired to good condition.
- Remove at least 490,000 households from housing need.

Housing Partnership Framework Funding

While Provincial/Territorial Priority funding decreases across the lifespan of the Housing Partner Framework, the proportion of Canada Community Housing Initiative funding increases throughout the Housing Partnership Framework agreement with the CHB increases alongside it. Northern Funding remains steady throughout the agreement timeline.



Table 8: Initiatives under the Housing Partnership Framework (CMHC, 2022a)

Initiative	PTs Cost-Match	Funding Amount	Description
Canada Community Housing Initiative	Yes	\$8.6B (FPT)	Predictable, long-term funding is provided to PTs to protect, regenerate, and expand community and social housing through ongoing support to social housing providers delivering subsidized housing to low-income Canadians, including units under Legacy Urban Native Programs' Social Housing units.
Canada Housing Benefit	Yes	\$4B (FPT)	See pages 27.
Provincial/ Territorial Priority Funding	Yes	\$2.2B (FPT)	Provided to PTs to support regional needs and priorities related to social and affordable housing repair, construction, and affordability support.
Northern Funding	No	\$300M	Address the distinct housing needs of the territories. Funding under this component is required to be aligned with the National Housing Strategy (NHS) principles and be in compliance with other funding requirements, such as the triennial action plans and reporting.

Housing Partnership Framework Evaluation Report

An evaluation was conducted on the Housing Partnership Framework (excluding the CHB) and was published in 2022 on CMHC’s website (CMHC, 2022a). The evaluation recommended the following:

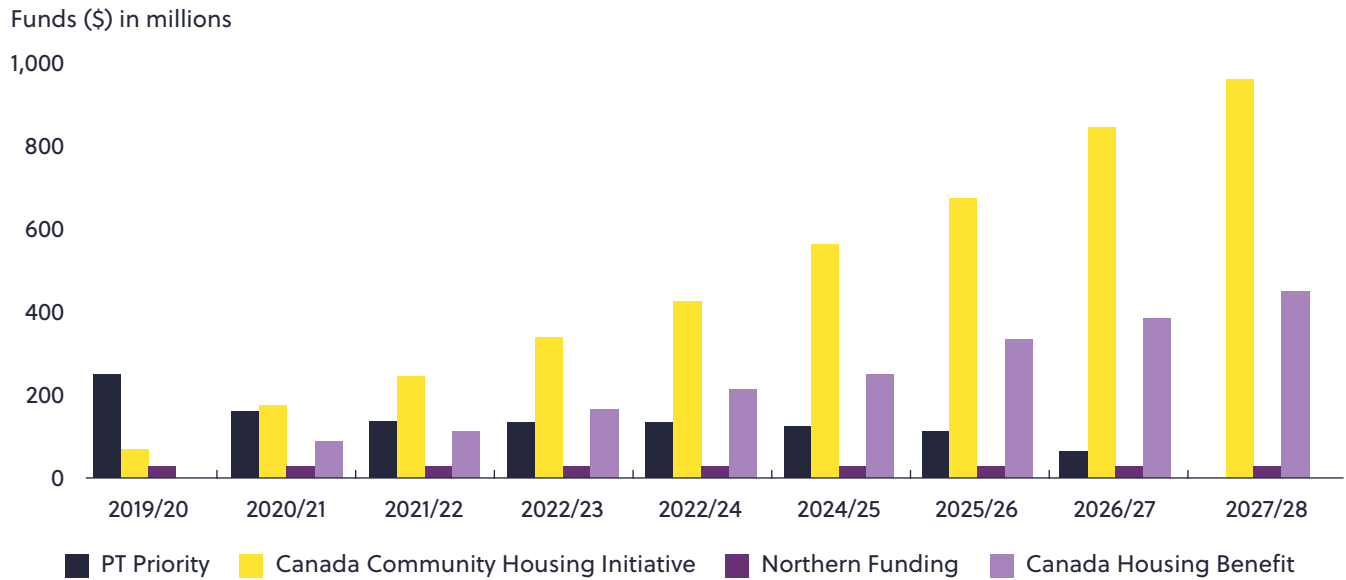
1. Review data and reporting process to identify improvement.
2. CMHC should work with PTs to identify solutions to enhance data availability and quality, particularly regarding energy efficiency, accessibility, priority groups most in need and repair/renewal projects.
3. Review the funding split between PT-delivered initiatives and consider further flexibilities for use of funding while maintaining resilient community social housing.

Bilateral agreements: The bilateral agreements under the 2017 National Housing Strategy are agreements that CMHC and PTs entered into to outline the vision, principles, and objectives set out in the Housing Partnership Framework. This includes the shared investments made to lift households out of housing need and prioritize the most vulnerable, support the community housing sector, increase the housing supply and improve housing conditions and affordability, promote social inclusion, contribute to environmental stability, and improve economic stability through job creation. Bilateral agreements came into effect on April 1, 2018. Bilateral agreements for all PTs can be found online at <https://www.cmhc-schl.gc.ca/nhs/federal-provincial-territorial-housing-agreements> (CMHC, n.d.-b).

Addendums: Addendums to the bilateral agreements are legal documents that add new information to the bilateral agreements, so that the terms and conditions applicable to the CHB are set out and agreed upon. The CHB was introduced later than the other Housing Partnership Framework initiatives and therefore the original bilateral agreements do not contain as much information around the CHB and therefore the addendum was necessary. Addendums for all PTs can be found online at <https://www.cmhc-schl.gc.ca/nhs/federal-provincial-territorial-housing-agreements> (CMHC, n.d.-b).



Figure 20: Housing Partnership Framework funding by initiative across the lifespan of the Housing Partnership Framework (CMHC, 2022a).



Quebec

According to the Canada-Quebec Agreement (CMHC and the Société d’habitation du Québec, n.d.), “On November 22, 2017, the Government of Canada unveiled the National Housing Strategy, to which Quebec did not subscribe, and based on which it established a housing partnership framework with the provinces and territories, with the exception of Quebec. Quebec has had, for more than 50 years, its own housing system that it administers by supporting the initiatives of partners from the municipal sector, non-profits and the private sector through the Société d’habitation du Québec’s programs and actions. The Government of Canada and the Government of Quebec share the common objectives of reducing the number of Quebec households in housing need, including Indigenous people, seniors, families, victims of violence and persons with disabilities, in particular by increasing the housing supply, preserving housing

and supporting affordability. Canada’s financial contribution in this context is acknowledged; it is, however, made with respect for Quebec’s jurisdiction.” (CMHC and the Société d’habitation du Québec, n.d.), pp. 4-5) Quebec must submit claims to CMHC to receive federal funding and has reporting requirements (CMHC, n.d.-b). More information regarding agreements between CMHC and Quebec can be found in the Canada-Quebec Housing Agreement and the Addendum to the Canada-Quebec Housing Agreement Regarding the Use of the Canada Housing Benefit to Enhance Quebec’s Shelter Allowance Program available online (CMHC, n.d.-b). Quebec publicly reports its data in the Rapport annuel de gestion (Annual Management Report) (CMHC, n.d.-b). Note, that the data that Quebec is required to report on differs from PTs that subscribe to the National Housing Strategy. This means that in some data analysis for the purpose of this evaluation, Quebec is not included.

Annex G: CHB Eligibility Criteria by Province and Territory

Please note that the evaluation covers the period from April 2020 to March 2023. PT CHB programs have changed since the end of March 2023. A few of these programs are presented below. Please refer to PT websites and resources for up-to-date information on individual CHB programs.

Table 9: List of CHB programs, their eligibility and program design elements by PT²¹

PT	Eligibility Threshold/ Criteria	Depth of benefit	Distributed by	Duration	Other
Alberta					
<i>Rental Assistance Benefit (RAB)</i>	<p>Eligible applicants are given priority based on needs determined by a number of factors, including but not limited to income, assets, number of dependents and current housing condition (Government of Alberta, n.d.).</p> <p>Applicants must have an income below local income limits as determined by the market for that community, be a Canadian citizen or permanent resident, refugee, applicant of refugee or immigrant status; or landed immigrant for whom private sponsorship has broken down or an evacuee from Ukraine with Canada-Ukraine Authorization for Emergency Travel (Government of Alberta, n.d.).</p>	Benefit rates vary by region and unit size (Beer et al., 2022).	Housing management bodies – provincial service providers.	Indefinite (must confirm eligibility annually) (Beer et al., 2022; Government of Alberta, n.d.).	

²¹ This table was completed with publicly available information.

PT	Eligibility Threshold/ Criteria	Depth of benefit	Distributed by	Duration	Other
<p><i>Temporary Rental Assistance Benefit (TRAB)</i></p>	<p>Eligible applicants are prioritized on a first-come, first-served basis (Government of Alberta, n.d.) In addition to the basic eligibility criteria above, households qualify for this benefit if they are employed or have been employed in the last 24 months and not receiving social assistance (for example, Income Support, Learner Income Support, Assured Income for the Severely Handicapped, Alberta Seniors Benefit, Guaranteed Income Supplement, Old Age Security) (Government of Alberta, n.d.; Government of Alberta, 2023a).</p>	<p>Approximately \$145–\$390 per month depending on the region and the number of bedrooms (Government of Alberta, 2023b).</p>	<p>Housing management bodies – provincial service providers.</p>	<p>Two years (eligibility reassessed after first year with benefit decreasing 20% after the first year) (Beer et al., 2022; Government of Alberta, n.d.; Government of Alberta, 2023a).</p>	
British Columbia					
<p><i>Canada-BC Housing Benefit</i></p>	<p>Eligible applicants are selected from the housing registry who are not served by other rent supplement programs (BC Housing, n.d.-c.). Eligible households must live in British Columbia and be a Canadian citizen, permanent residents of Canada, refugees sponsored by the Government of Canada, or have applied for refugee status (BC Housing, n.d.-a.). Eligible residences must be in BC, be the primary residence of the recipient, and the recipient must pay more than 30% of gross monthly income toward rent. Some residences are excluded (for example, where rent is subsidized by the government, a home owned by the recipient, etc.). CBCHB household income limits range from \$31,992.00 to \$44,400.00 depending on household makeup (BC Housing, n.d.-a).</p>	<p>Difference between 30% of income and eligible shelter costs, up to an annually adjusted maximum based on household size (Beer et al., 2022).</p>	<p>Non-profits and community providers (BC Housing, n.d.-b; Beer et al., 2022).</p>	<p>Indefinite (Beer et al., 2022).</p>	<p>Half of the CHB investments were initially used to support the pre-existing programs below, RAP and SAFER (CMHC, 2021b).</p>

PT	Eligibility Threshold/ Criteria	Depth of benefit	Distributed by	Duration	Other
<i>Rental Assistance Program (RAP)</i>	Eligible applicants must meet the following: Some, or all, of household income is from employment, total before-tax annual household income is greater than \$40,000, ²² have 1+ dependent children, have less than \$100,000 in assets, file an annual income tax return, do not receive income or disability assistance, more than 30% of household income goes toward household rent (or payment of a pad rental for a manufactured home or trailer), lived in BC for 12 months, and meet the program residency requirements (BC Housing, n.d.-e). Maximum rent ceilings range from \$1,067 to \$1,250 depending on location and family makeup (BC Housing, n.d.-e).	²³	BC Housing – provincial Crown agency responsible for housing administration (BC Housing, n.d.-e).	Must reapply each year (BC Housing, n.d.-e).	
<i>Shelter Aid for Elderly Renters (SAFER)</i>	Eligible applicants must meet the following: aged 60+, lived in BC for 12 months, Canadian citizenship requirements, pay more than 30% of gross, before-tax, monthly household income toward rent. If living in a trailer, this includes pad rental (manufactured home) that is owned and lived in. Maximum rent ceilings are \$734 to \$866 ²⁴ depending on location and family makeup (BC Housing, n.d.-f).	Minimum 25\$ per month – planned increase in August 2024 to \$50 a month (BC Housing, n.d.-f). ²⁵	BC Housing – provincial Crown agency responsible for housing administration (BC Housing, n.d.-f).	Must reapply each year (BC Housing, n.d.-f).	

²² As of April 2025, this changed to \$60,000. This reflects updated information from BC Housing (n.d.-e), retrieved July 17, 2025.

²³ As of April 2025, the minimum benefit amount is \$50 per month with an average family supplement of \$700 per month (BC Housing, 2025a).

²⁴ As of April 2025, maximum rent ceilings are \$1,150 for both singles and couples in all communities across B.C. This reflects updated information from BC Housing (n.d.-f), retrieved July 17, 2025.

²⁵ As of April 2025, the minimum benefit is \$50 per month, with an average supplement of \$337 per month. This reflects updated information from BC Housing (2025a), retrieved July 2025.

PT	Eligibility Threshold/ Criteria	Depth of benefit	Distributed by	Duration	Other
<i>Supported Rent Supplement Program (SRSP)</i>	Upcoming, aimed to reduce or prevent homelessness by helping individuals experiencing or at risk of homelessness (BC Housing, n.d.-g). ²⁶	²⁷	²⁸		
Manitoba					
<i>Canada-Manitoba Housing Benefit (CMHB) – Youth Stream</i>	Eligible applicants are a young adult (17-26 years old) that has been in the care of Manitoba Child and Family Service, including Indigenous governing bodies, need assistance to cover rent costs, live in a private rental accommodation and have a tenancy agreement and be receiving Employment and Income Assistance (EIA), non-EIA Rent Assist, or have a net income at or below the non-EIA Rent Assist Disability Program Income Limit (Government of Manitoba, n.d.-c).	Rent minus Rent Assist or rent minus 30% of income plus non-EIA Rent Assist, up to \$350 (Government of Manitoba, n.d.-c).	Provincial Services office of Manitoba Families (Government of Manitoba, n.d.-c).	Indefinite while eligible, must reapply every year (CMHC, 2023e; Government of Manitoba, n.d.-d).	Applicants are eligible to receive an additional \$72 on top of the monthly benefit if they pay utilities out of pocket. Applicants can also be preapproved before signing a rental agreement (Government of Manitoba, n.d.-c).
<i>CMHB – Homelessness Stream</i>	Eligible applicants must be receiving EIA, or non-EIA Rent Assist, need assistance to cover rental costs; be a Canadian citizen, permanent resident, or refugee claimant; live in a private rental accommodation and have a tenancy agreement (Government of Manitoba, n.d.-a).	Rent minus Rent Assistance or rent minus 30% of income plus non-EIA Rent Assist, up to \$350 (Government of Manitoba, n.d.-a).	Service providers (Government of Manitoba, n.d.-a).	Indefinite, must reapply every year (CMHC, 2023e; Government of Manitoba, n.d.-a).	Applicants are eligible to receive an additional \$72 on top of the monthly benefit if they pay utilities out of pocket (Government of Manitoba, n.d.-a).

²⁶ Introduced after the scope of the evaluation, SRSP eligible applicants are individuals/households that meet all eligibility criteria for the CBCHB, including falling within one of the identified priority groups with a moderate level of health, social and community support needs. Identified priority groups include women and children experiencing or at risk of violence, Indigenous peoples, people living with disabilities, 2SLGBTQ+ people, and others (BC Housing, 2025b). SRSP aims to reduce and prevent homelessness by providing current or eligible Canada-BC Housing Benefit recipients at risk of or experiencing homelessness with a coordinated network of wraparound services to meet their unique needs, enabling them to transition to and remain in stable market housing (BC Housing, n.d.-g).

²⁷ Introduced after the scope of the evaluation, the depth of the program is the difference between 30% of income and eligible shelter costs, up to an annually adjusted maximum based on household size (Beer et al., 2022).

²⁸ Introduced after the scope of the evaluation, for SRSP, BC Housing funds non-profit providers to administer the rental supplements and deliver non-clinical supports. Health Authority partners plan and deliver clinical health services and the Ministry of Social Development and Poverty Reduction's Community Integration Specialists provide recipients with navigation support to access the services they need (BC Housing, 2025b).

PT	Eligibility Threshold/ Criteria	Depth of benefit	Distributed by	Duration	Other
<i>CMHB – People living with mental health and addiction issues stream</i>	Eligible participants are people living with mental health and addiction issues residing in six designated supportive housing buildings located in Winnipeg and Brandon (Government of Manitoba, n.d.-b).	Up to \$250 per month (Government of Manitoba, n.d.-b).		Indefinite, once they enter into private rental market; must reapply every year (CMHC, 2023e; Government of Manitoba, n.d.-b).	
New Brunswick					
<i>Canada-New Brunswick Housing Benefit (CHB – NB)</i>	Eligible applications must be under 65 years old, live alone, rent, not be receiving a housing subsidy from Housing NB, live in NB, be employed, filed taxes the previous year, and the before-tax income is \$12,500 - \$50,000. (Social Supports NB, 2024).	Averaging between \$300 to \$475 per month, depending upon household income, composition and location (Beer et al., 2022; Government of New Brunswick, 2021).	Provincial government (Social Supports NB, 2024).	Three years, must be reassessed each year (Beer et al., 2022; Social Supports NB, 2024).	
Newfoundland and Labrador					
<i>Canada-Newfound Land Housing Benefit (CA-NL HB)</i>	<p>Applicants may be eligible if their total household income falls within certain income levels and</p> <ol style="list-style-type: none"> current housing is adequate but more than 30% of total household income goes toward rent and heat, or current housing is unsuitable, and rent is less than 30% of total household rent but moving to suitable housing would cost more than 30% of household income (Newfoundland and Labrador Housing Corporation, n.d.-b). 	Difference between 25% of income and rent (capped at AMR) (Beer et al., 2022).	Newfoundland and Labrador Housing Corporation (NLHC) – housing arm of the provincial government (Newfoundland and Labrador Housing Corporation, n.d.-b).	Indefinite, reassessed annually (Beer et al., 2022).	Applicants apply to the Rental Housing Program, and assistance is then provided through an NLCH rental unit or the Canada-NL Housing Benefit Program (Newfoundland and Labrador Housing Corporation, n.d.-a).

PT	Eligibility Threshold/ Criteria	Depth of benefit	Distributed by	Duration	Other
Northwest Territories					
<i>Canada-NWT Housing Benefit (CNHB)</i>	Eligible applicants are residents of NWT (12+ months) who pay more than 30% of their gross income to rent, not receiving any other housing benefit, have a household income under the Affordable Housing Income Limits, have less than \$100,000.00 in assets, file a tax return, and have income from either employment, Employment Insurance, short-term workers' compensation, short-term disability, alimony payments, training allowance, Old Age Security, Guaranteed Income Supplement or pension income (Housing Northwest Territories, n.d.).	The difference between 30% of the household's income and the average market rent in the area, capped at \$800.00 (Beer et al., 2022; Housing Northwest Territories, n.d.).	Housing Northwest Territories (Housing Northwest Territories, n.d.).	Two years (Beer et al., 2022).	
Nova Scotia					
<i>Canada-Nova Scotia Targeted Housing Benefit (CNSTHB) – Homeowners</i>	Eligible applicants are low income, spend 50% or more of income on shelter costs, own and live in the home, the current taxable assess value in less than \$300,000 in Halifax and \$200,000 in other regions, do not sublet their home (Government of Nova Scotia, 2023a).	\$200.00 maximum, based on total household income and shelter costs (Government of Nova Scotia, 2023a).	Department of Municipal Affairs and Housing (DMAH) (Government of Nova Scotia, 2023a).	Indefinite (Government of Nova Scotia, 2023a).	Non-portable (Government of Nova Scotia, 2023a).
<i>CNSTHB – Renters</i>	Eligible applicants must be permanent residents of NS, currently renting, considered low income, spend 50% or more of gross income on rent, and do not owe the DMAH or the Nova Scotia Public Housing Agency money. Students can only receive the CNSTHB if they have a physical disability and need to stay in a unit that is accessible, and/or if they have dependents (Government of Nova Scotia, 2023b).	Based on household composition, total household income and type of income and average market rents (Government of Nova Scotia, 2023b).	Department of Municipal Affairs and Housing (DMAH) (Government of Nova Scotia, 2023b).	Indefinite (Government of Nova Scotia, 2023b).	

PT	Eligibility Threshold/ Criteria	Depth of benefit	Distributed by	Duration	Other
Nunavut					
<i>Canada-Nunavut Housing Benefit</i>	Applicants must have income, be in private rental accommodations and not receiving any other housing benefit, such as public or staff housing (Government of Nunavut, 2023).	The difference between 24% of the recipient household's income and the market rent, does not include utilities (Government of Nunavut, 2023).	Department of Family Services (Government of Nunavut, 2023).		Preapproval of eligibility for the program can be provided, but applicants are responsible for securing housing and entering into their own lease agreement (Government of Nunavut, 2023).
Ontario					
<i>Canada-Ontario Housing Benefit (COHB)</i>	Eligible households are on, or eligible to be on, a social housing waiting list and households in financial need living in community housing (Government of Ontario, 2023). Eligible households are contacted and asked to apply. Applications are based on a referral process and are not accessible to the general public (City of Toronto, n.d.-a; Niagara Regional Housing, n.d.).	The difference between a percentage of AMR in the applicant's community (not actual rent paid by the household) and 30% of the household's monthly net income (Government of Ontario, 2023).	Service managers (provincial service providers) and the Province (Government of Ontario, 2023; Niagara Regional Housing, n.d.).	Indefinite, assessed yearly (Beer et al., 2022; City of Toronto, n.d.-a).	Households who are approved to receive benefits under the program must consent to be removed from the social housing waiting list of their local Service Manager. ²⁹ There are no provincial guidelines on what occurs after a household consents to be removed, which may result in different practices across Service Managers. The Social housing waitlists are managed by Service Managers, and are governed by the <i>Housing Services Act</i> , 2011. (Niagara Regional Housing, n.d.).

²⁹ Effective September 2024 (after the scope of this evaluation), Ontario waived the requirement for Service Managers to remove Special Priority Policy (SPP) households from the social housing waiting list when they accept COHB. Under the *Housing Services Act*, 2011, the SPP provides eligible survivors of abuse and trafficking with priority access to rent-geared-to-income (RGI) assistance. (Government of Ontario, 2025).

PT	Eligibility Threshold/ Criteria	Depth of benefit	Distributed by	Duration	Other
Prince Edward Island					
<i>Family Housing Program</i>	Eligible renters in CHN who are not already in subsidized housing, and not receiving social assistance and in privately owned rental units in the community (Beer et al., 2022; Government of PEI, n.d.-a.). Eligibility is assessed through criteria including the number of dependents in the household, the condition of the household and the ratio of housing cost to income (Government of PEI, n.d.-a). Income thresholds vary from \$25,500.00 to \$45,000.00, depending on family housing unit size (Government of PEI, n.d.-a.).	Difference between 25% of income and rent (capped at AMR) (Beer et al., 2022).	PEI Housing Corporation (Government of PEI, 2024).	12 months (Beer et al., 2022).	
<i>Senior Housing Program</i>	Eligible renters in CHN who are not already in subsidized housing, and not receiving social assistance and in privately owned rental units in the community (Beer et al., 2022; Government of PEI, n.d.-b). Eligibility is assessed through criteria including the number of dependents in the household, the condition of the household and the ratio of housing cost to income (Government of PEI, n.d.-b.). Income thresholds vary from \$25,500.00 to \$45,000.00 depending on family housing unit size (Government of PEI, n.d.-b.).	Difference between 25% of income and rent (capped at AMR) (Beer et al., 2022).	PEI Housing Corporation (Government of PEI, 2024).	12 months (Beer et al., 2022).	

PT	Eligibility Threshold/ Criteria	Depth of benefit	Distributed by	Duration	Other
Quebec					
<i>Shelter Allowance Program</i>	Eligible applicants or their spouses must have at least 1 dependent child or be 50+, and have filed a Quebec income tax return, have total assets equal to or less than \$50,000 and annual housing costs must be equal to or greater than 30% of their annual income. Household income limits range from \$23,540 to \$44,940 depending on family makeup (Revenu Québec, n.d.). Households that were previously ineligible because their income was slightly above the threshold may qualify with reduced assistance, based on excess income (Gouvernement du Québec, 2023b).	\$100 per month for those that spend 30% to 50% of their income on housing; \$150 for those that spend 50% to 80%; \$170 for those that spend 80% + (Gouvernement du Québec, 2023b).	Revenu Québec (Revenu Québec, n.d.).	Indefinite (eligibility assessed annually) (Beer et al., 2022).	Includes owners, renters of eligible dwellings, and people living with those they pay rent to (Revenu Québec, n.d.).
Saskatchewan					
<i>Saskatchewan Housing Benefit (SHB)</i>	Renters are eligible if they spend 35% or more of their annual before-tax household income on shelter costs (rent and utilities) and have less than \$300,000 in household asset. Household income limits range from \$43,100 to \$63,800 depending on household makeup (Government of Saskatchewan, n.d.-a).	\$175 to \$325 depending on the percentage of income spent on shelter costs (35-45% or more than 45%) (Government of Saskatchewan, n.d.-a).	Saskatchewan Housing Corporation – Crown corporation (Government of Saskatchewan, n.d.-a).	Indefinite, assessed yearly (Beer et al., 2022).	
<i>SHB Supportive Housing Stream</i>	Eligible clients must reside in a supportive housing rental unit and receive eligible support services (for example, family counselling, addictions management support, elder support) by referral only (Government of Saskatchewan, n.d.-c).	\$225 to \$325 depending on household makeup (Government of Saskatchewan, n.d.-c).	Saskatchewan Housing Corporation (Government of Saskatchewan, n.d.-c).		

PT	Eligibility Threshold/ Criteria	Depth of benefit	Distributed by	Duration	Other
<i>SHB Seeking Safety from Interpersonal Violence Stream</i>	Eligible clients are those fleeing interpersonal violence and are moving into independent housing (rental market or a housing co-operative), including those exiting an emergency shelter, transitional housing, or second-stage housing. The benefit is available through referral only (Government of Saskatchewan, n.d.-b).	\$225 to \$325 depending on household makeup (Government of Saskatchewan, n.d.-b).	Saskatchewan Housing Corporation (Government of Saskatchewan, n.d.-b).		
Yukon					
<i>Canada-Yukon Housing Benefit</i>	Eligible applicants must be a Yukon citizen for at least 3 months, have less than \$100,000.00 in assets, file an annual Canadian Income Tax Return, and have income from a qualifying source (for example, employment, Employment Insurance, Old Age Security, short-term disability) (Government of Yukon, n.d.-a). Income limits range from \$64,240 to \$125,790 depending on home size (Government of Yukon, n.d.-b).	\$200, \$400, \$600 or \$800 per month depending on income and size of family (Government of Yukon, 2020).	Yukon Housing Corporation (Government of Yukon, n.d.-a).	Indefinite, assessed yearly (Beer et al., 2022).	

Annex H: CHB Design Elements

The following table highlights the difference in the CHB design elements that were and are the responsibility of either CMHC and the federal government, or the PTs.

Table 10: CHB design elements by the responsible party

CHB Design Elements	CMHC/Federal Government	PTs
Program requirements	<ul style="list-style-type: none"> – Outlines program requirements (for example, monthly payments, direct-to-recipients, portable, housing type, use of funds). 	<ul style="list-style-type: none"> – Some flexibility to adjust requirements to meet the needs of the jurisdiction, for example. <ul style="list-style-type: none"> • Allowing the benefit to go directly to landlords if permission is given by recipients. • Not allowing the benefit to be portable within different housing types (for example, shelter, homeownership).
Eligibility criteria	<ul style="list-style-type: none"> – Households must be in unaffordable housing need (more than 30% of their income on housing). 	<ul style="list-style-type: none"> – Eligibility requirements (for example, income thresholds, must not be receiving other supports, selected from community housing waitlists). – Level (per cent of income spent on housing costs) and method of determining (for example, AMR, income to rent) affordability.
Depth of benefit	<ul style="list-style-type: none"> – Designed as a partial-gap program. 	<ul style="list-style-type: none"> – Set the CHB amount per household (for example, set amount, varies between levels of affordability/household size).
Length of CHB	<ul style="list-style-type: none"> – Set length of the program, including ending date. 	<ul style="list-style-type: none"> – Set the length of the benefit payments (for example, indefinite to the end of the program, 2 years, 3 years). – Flexibility was allowed for PTs who needed to start later due to longer negotiations or challenges posed by the pandemic.
Reach of the CHB	<ul style="list-style-type: none"> – Non-universal. – Priority groups. 	<ul style="list-style-type: none"> – Can choose to target other priority groups that better reflect their jurisdiction or choose to not target based solely on the level of housing need.
Targets	<ul style="list-style-type: none"> – Proposed, outlined in initial program documents. 	<ul style="list-style-type: none"> – Agreed to in negotiations and signing of addendums. – Flexibility to increase individual PT targets, if needed.

CHB Design Elements	CMHC/Federal Government	PTs
Administration		<ul style="list-style-type: none"> - Set their administration requirements and process. - Choose to distribute the benefit, or to transfer this responsibility to other parties (for example, municipalities).
Reporting requirements/ timing	<ul style="list-style-type: none"> - Sets requirements and timing for reporting, including the number of households receiving the benefits, benefit amount, recipients' income amount, priority groups. 	<ul style="list-style-type: none"> - Need only to report on groups they are currently tracking and/or targeting.
Claim requirements/ timing	<ul style="list-style-type: none"> - Sets requirements and timing to submit claims. 	<ul style="list-style-type: none"> - Agreed to in negotiations and signing of addendums.
Funding and cost-matching amounts and timelines	<ul style="list-style-type: none"> - Proposed, outlined in initial program documents. - Reprofiled unclaimed annual federal funding to assist PTs in reaching targets. 	<ul style="list-style-type: none"> - Agreed to in negotiations and signing of addendums.

Annex I: Priority Groups and Core Housing Need

Table 11: Rates of core housing need (CHN) and challenges with securing affordable housing for priority groups³⁰ (Alzheimer et al., 2017; Randle et al., 2021; Randle & Thurston, 2022; Statistics Canada, 2022e; 2023c; 2023f; 2024c)

Priority Group	Rates of CHN	Challenges with Securing Affordable Housing
Women and children fleeing violence		<ul style="list-style-type: none"> – Domestic violence (Maki, 2019) – Condition of shelters and facilities (Maki, 2019) – Shelter age restrictions (Bopp et al., 2007; Mbilinyi, 2015) – Women-only spaces (Van Berkum & Oudshoorn, 2015) – Low-wage employment (Alberta Council of Women’s Shelters, 2021)
Seniors	8.9% / 8.5%	<ul style="list-style-type: none"> – Downsizing and changing housing needs (Pitman, 2019; Zell & McCullough, 2021) – Health challenges (Chiu, 2016; HCC, 2012; NIA & NORC Innovation Centre, 2022)
People with developmental disabilities	25,000 people	<ul style="list-style-type: none"> – Lack of supports and services (Alzheimer et al., 2017; Canadian Association for Community Living, 2018) – Financial challenges (CMHC, 2019b); Selinger, 2021; Statistics Canada, 2015)
People with mental health or addictions	21.2%	<ul style="list-style-type: none"> – Fragmentation of service sectors (Kerman et al., 2017) – Lack of supports and services for people with mental health-related disabilities (Mental Health Commission of Canada et al., 2013; SHS Consulting & SHIFT Collaborative, 2022)
People with physical disabilities	18.1%	<ul style="list-style-type: none"> – Employment-related barriers (Canadian Human Rights Commission, n.d.; OECD, 2011) – Lack of accessible public and commercial spaces (Department of Justice Canada, 2021) – Transportation (Ho et al., 2007; Levesque, 2020; Veltman et al., 2001)
Racialized groups	11.3% / 9.2%	<ul style="list-style-type: none"> – Difficulty securing housing they can afford (Choi & Ramaj, 2022; Shan & Li, 2023) – Economic exclusion (CMHC, 2019c; Shan & Li, 2023) – Cultural incompatibility in housing design (CMHC, 2019c)
Newcomers/ Refugees	14.3%	<ul style="list-style-type: none"> – Insufficient income (CFRAC, 2021) – Lack of access to supports and services (CFRAC, 2021; Wayland, 2007) – Residential assimilation (Choi & Ramaj, 2022)

³⁰ Data for core housing need is not available for all NHS priority groups, including survivors fleeing violence and people experiencing homelessness.

Priority Group	Rates of CHN	Challenges with Securing Affordable Housing
2SLGBTQIA+	17%	<ul style="list-style-type: none"> – Housing discrimination (Ecker, 2017; Gahagan & Redden, 2020; McDowell, 2021) – Low and inadequate income (Gahagan & Redden, 2020; Redden et al., 2023)
Veterans	5.1%	<ul style="list-style-type: none"> – Reintegration into civilian life (Atkins, 2021) – Homelessness (Segaert & Bauer, 2015; Uppal, 2022)
Indigenous peoples	13.2% / 13.1%	<ul style="list-style-type: none"> – Challenges in Northern and remote regions (Canadian Human Rights Commission, 2023) – Inadequate funding for housing providers (Brant & Irwin-Gibson, 2019; CMHC, 2022e) – Racism and discrimination (CMHC, 2022b; Motz & Currie, 2019)
Young adults	5.5%	<ul style="list-style-type: none"> – Housing contexts, including rising housing costs and discrimination (CMHC, 2019d; Kershaw et al., 2022; SPRC of Hamilton, 2022) – Financial constraints (Choi & Ramaj, 2024; Morissette, 2021) – Youth aging out of care (Boyer-D’Alesio, 2022; CMHC, 2019d; Kurzawski, 2021)
Homeless		<ul style="list-style-type: none"> – Emerging economic conditions and loss of existing low-cost rental stock (Bhargava, 2022; Cooke, 2023; Pomeroy, 2022; Thayaparan, 2023) – Low and inadequate income (Uppal, 2022) – Evictions (Flynn et al., 2022; Wachsmuth et al., 2023) – Discrimination (Ontario Human Right Commission, 2017; Sylvestre et al., 2023)
Women and children	8.2%	<ul style="list-style-type: none"> – Pay gap between men and women (Statistics Canada, 2022h) – Women’s experience of homelessness can be more difficult to detect (for example, hidden homelessness) and can take the form of staying precarious or dangerous situations to remain housed (Bretherton, 2017; Schwan et al., 2020; Schwan et al., 2021; Van Berkum, & Oudshoorn, 2015). – Few women-specific emergency shelter beds, especially in northern, remote, and rural communities (Schwan et al., 2021)

Annex J: Reporting Requirements Included in Progress Reports

PTs must complete the following tables as part of the reporting process.

Table 12: Progress report table 1

Table 1: Affordability assistance provided to households through the CHB								
Affordability assistance provided to households through the CHB								
		Total	Annual (in the year of the progress report)					
		Number of households assisted (from 2020/2021 – 2027/2028)	Average number of months of assistance	Number of households assisted	Average number of months of assistance	Average monthly amount of assistance (\$)	Average annual income (\$)	Average reduction in housing need (\$)
Number of households in housing need assisted	Renters							
Number of households in severe housing need assisted	Renters							
	Homeowners							

Table 13: Progress report table 2

Table 2: Number of households by housing type for which housing need has been assessed through the CHB by direct affordability assistance to the household			
Removed from housing need due to affordability support.			
Canada Housing Benefit			
Housing Type	Year Start	Mid-Year	Year End
Community Housing			
Private Rental			
Homeownership			

Table 14: Progress report table 3

Table 3: Number of households provided with direct housing affordability assistance through the CHB by targeted housing program			
Targeted Housing Program (by housing type)	Canada Housing Benefit (# households)		
	Year Start	Mid-Year	Year End
Non-targeted			
Women and children fleeing domestic violence			
Seniors			
Indigenous peoples			
Homeless			
People with disabilities			
Mental health/addictions issues			
Veterans			
Young adults			
Racialized groups			
Newcomers/Refugees			
Other group(s) specified in the CHB program design summary (please list):			
Total			

Table 15: Progress report table 4

Table 4: CHB assistance for recipients in current year	
	Number of CHB Recipients
CHB recipients who are receiving CHB for the first time	
CHB recipients who continue to receive assistance (received CHB last year and this year)	
CHB recipients who received CHB in a previous year (received CHB in a year other than last year and this year)	
Total CHB recipients this year	
CHB recipients who received CHB last year but did not receive it this year	

Annex K: Portable Housing Benefits

Portable housing benefits are a form of housing support wherein rent allowances are provided directly to tenants to reduce the amount of rent they pay for private-market housing (Pomeroy, 2016). This is a type of demand-side housing assistance, which provides funds to a household to assist with payment of housing expenses (CMHC, 2019a).

Some argue that portable housing benefits are best utilized to bridge the affordability gap for existing private market renters or to help those living in shelters transitioning to long-term housing, rather than using them as a replacement for the provision of subsidized community housing (Paradis, 2019). Portable housing benefits are used to mitigate housing affordability challenges in many international jurisdictions, such as Australia, the United Kingdom, New Zealand, and the United States. See annex N for an overview of portable housing benefits programs in these jurisdictions.

As portable housing benefits support renters in the private rental market, in order for portable housing benefits to be maximally effective in addressing housing need, they should be accompanied by strong protections for renters, including rent control laws (Paradis, 2019).

Some of the noted possible benefits of portable housing benefits:

- Cost-effective and immediate, compared to supply-side programs (Bendaoud, 2021).
- Reduce waitlists for community or social housing units (ONPHA, 2015).
- Promotes choice in housing (Bendaoud, 2021).

Some of the noted possible negative outcomes of portable housing benefits include:

- In low-supply and expensive rental markets, affordable housing is difficult to find, and the impacts of portable housing benefits may not be as extensive (Paradis, 2019).
- Lack of long-term stability due to its temporary nature (Paradis, 2019).
- Private market rentals do not have wraparound services and other supports possibly needed by tenants (Paradis, 2019).
- Although some literature suggests that portable housing benefits may cause inflation (Paradis, 2017), experts interviewed for this evaluation expressed doubt on these claims or suggested the impact would be minimal.

Annex L: Average Market Rents

Although PTs had flexibility with how they determined the depth and eligibility criteria of the CHB, many chose to use average market rents determined by CMHC. Please see annex G for more details on the method of determining eligibility and benefit amounts in each PT.

There are benefits to using AMRs, including reduced administrative burden on PTs. For PTs with less resources and with less experience administering portable housing benefits, or PTs that are administering the benefit to a lot of recipients, AMRs may be the most effective way to quickly administer the CHB to larger numbers of people.

There was feedback, however, from key informants, on the use of CMHC's average market rent. Some criticisms around AMRs were as follows:

- AMRs being inaccurate for turnover or “new” rents and are not reflective of the current inflationary and post-pandemic context.
- They do not account for the total costs of renter households shelter needs beyond rent.
- AMRs are not nuanced enough to reflect differences in smaller communities or neighbourhoods within PTs.



Annex M: Portability of the CHB

The portability aspect of the CHB is generally positively viewed. Nearly all PTs said that the CHB is effective at being portable. Portability was noted as possibly giving recipients more negotiation power with landlords, which may drive landlords to be more competitive.

An indicator that the benefit is effective at being portable would allow recipients to move without barriers.

- Half of PTs stated that the moving process is simple, as clients just have to notify them of a change of address.
- Over 61% (n=391) of survey respondents who moved agreed that the CHB made moving easier.
- Most recipients who moved (55.7%, n=312) reported that they did not experience any difficulties with receiving the CHB after moving.
- Twenty point eight per cent (20.8%) (n=140) indicated that they had difficulties updating their new address/contact information and 13.2% (n=89) indicated that they had difficulties redoing paperwork. This contradiction of PT key informants could be due to differences in jurisdictions or a disconnect between the experiences of recipients and the views of the PTs.

Interviews pointed to some challenges associated with implementing a portable benefit, including the following. Note, some challenges are a result of the individual PT CHB design indicated below.



Limited supply, low-vacancy, and high rent:

- Can make it difficult for recipients to find another place to move (ACTO, 2017, p. 3).



Method of determining affordability/depth of benefits differs by PT and may not be reflective of turnover rents and regional differences:

- Can result in a recipient receiving the same amount of the CHB despite paying higher rent.



Moving between delivery partners:

- Some PTs transfer housing program responsibility to delivery partners. This can make it difficult for recipients if they move to a different catchment area/delivery partner as that delivery partner may have different eligibility requirements and/or may not have the funds/capacity to administer the CHB to additional recipients.



Moving between different types of housing:

- In some PTs, homeowners or those living in community housing are not eligible for the CHB, so if someone transitions away from the private rental market, they may no longer qualify for the benefit.



Recipients moving between PTs:

- PTs have different eligibility criteria, capacity, and restrictions on how long recipients have been a resident of their jurisdiction before accessing the CHB.



Stigma and discrimination against those receiving government benefits may make it harder for people to find new landlords willing to rent to them (CMHC, 2023a).

The CHB was designed as a portable housing benefit.

Twenty point nine per cent (20.9%) (n=643) of respondents moved while receiving the CHB, with 68.8% (n=435) moving only once.

When asked why they moved, recipients most commonly reported that they had found a home that better suited their needs (40.3% or n=254).

Recipients’ open-ended responses mentioned additional reasons for their move, including those beyond their control. This included health and safety concerns with the unit (n=23), the sale of the property by the landlord or the landlord taking back the unit for their own use (n=22), and other reasons for a forced move, such as undefined landlord factors, unaffordable rent increases, and renovations (n=12). A few (n=3) moved due to domestic violence.

Recipients who are forced to move may face challenges in securing housing and deeper housing unaffordability. For example, recent renter households

have been found to face higher median monthly shelter costs than existing renter households (Statistics Canada, 2023g).

Most recipients are not treated more negatively by landlords after receiving the CHB.

Forty-eight point six per cent (48.6%) (n=1,581) of recipients noted that their landlord knows that they are receiving the CHB. Of this group, 54.7% (n=804) strongly disagreed or disagreed that their landlord treats them more negatively after learning they received the CHB, see figure 21. **Overall, recipients were more likely to describe their experience with their current landlord as positive (n=132) or neutral (n=52).** In some instances, landlords were happy to know that their tenant was receiving help through the program or even recommended that they apply for the CHB. Sixty-seven (67) CHB recipients noted in the survey that they first found out about the CHB through their landlord.

Figure 21: Recipient agreement with the statement “After finding out about the CHB, your landlord treats you more negatively.”



“[A] rent increase from [the] previous landlord was the reason for my move and applying for the [CHB] enabled me to relocate.”

— Recipient

“I have had to move 5 times in the past 7 years as rental housing is being sold [by the landlords]. I am due to move again this spring and am unsure I will be able to afford the rising rent costs and availability.”

— Recipient

Most recipients noted that receiving the CHB was not a barrier to accessing other housing. For those who moved, 48.3% (n=300) informed potential landlords about the CHB. Most (62.3%, n=185) of those that told potential landlords believe it had no impact on a landlord's willingness to rent to them.

More than 27% (n=902) of recipients, however, noted that their landlord does not know they are receiving the CHB. For those who did not inform their landlord or potential landlord about receiving the CHB, it was common for recipients to consider the benefit a personal financial matter that they did not wish to share. Nineteen point six per cent (19.6%) (n=639) are unsure if their landlord knows about the CHB.

Some recipients reported the following with current, past or prospective landlords while receiving the CHB. While conclusions cannot be made about whether the CHB is a factor in these negative experiences, they may hinder some recipients from utilizing the portability aspect of the CHB, and therefore restricting them from accessing housing that best fits their needs.

- 1. Concerns about or lived experiences with stigma (n=66) and discrimination (n=28).** Some recipients experienced barriers in applying for housing due to negative perceptions toward low-income people and those receiving government benefits from potential landlords. This is supported in the literature, especially for single-mother families and populations with disabilities, living with low income, and/or who are racialized (CMHC, 2023a). Others expressed concern that if their landlord knew about the CHB, they would experience stigma or discrimination.
- 2. Rent increases (n=72), or fear of eviction (n=16).** Recipients were concerned that if their landlord was made aware of the CHB, it may prompt unaffordable rent increases. Some recipients did receive rent increases soon after their landlord found out about the CHB, although we cannot make conclusions if these were related to the CHB or other factors (for example, yearly rent increases that follow PT guidelines). Others expressed concern about receiving an eviction notice, oftentimes as a result of past experiences of stigma due to receiving government assistance.

- 3. Landlord intimidation (n=16).** In the form of neglecting unit repairs, ignoring inquiries/correspondence from recipients, and communicating their intent or desire to have recipients vacate the unit.

"My landlord was aware when I moved in that I would be receiving the RAB [Alberta Rental Assistance Benefit]. They have been most considerate, ensuring that I am comfortable and able to navigate my apartment and the building itself."

— Recipient

"It was hard to find someone who accepted me while having this benefit, needed to get help and have a co-signer for [the landlord] to agree to let me rent with 4 months [rent] up front."

— Recipient

"My new landlord was thrilled to hear that I am in receipt of [the CHB]. My former landlord, however, was extremely rude about it and called me a "freeloader" on multiple occasions."

— Recipient

Annex N: International Comparison of Portable Housing Benefits

Table 16: Comparison of portable housing benefits used in other countries

Country	Program Description	Insights
<p>Australia</p> <p>Commonwealth Rental Assistance Scheme</p> <p>-\$5.1B in 2023, indexed to CPI twice a year</p>	<ul style="list-style-type: none"> • Eligibility: Direct-payment housing allowance model for renters receiving at least one other primary Services Australia payment. • Amount provided: Maximum of \$151.60/fortnight for singles and \$201.32 for families. • Time period: 1985 - ongoing • Users: 1.3 million in 2022 (5% of the total population) 	<ul style="list-style-type: none"> • 2023 data found nearly 1 in 2 recipients were still experiencing rental stress (spending more than 30% of gross household income on rent) (Australian Government, 2023).
<p>New Zealand</p> <p>Accommodation Supplement</p> <p>-\$2B in 2022/2023</p>	<ul style="list-style-type: none"> • Eligibility: For private renters or homeowners, within thresholds of accommodation costs, income and assets. • Amount provided: 70% of the recipient's rent above an entry threshold, capped at set maxima for each regional area. Entry threshold based on a combination of income and benefit, family type and housing type. • Time period: 1993 - ongoing • Users: 346,998 in 2022 (6.8% of the total population) 	<ul style="list-style-type: none"> • A 2021 report demonstrated this program had a limited impact mitigating housing affordability stress (spending more than 30% of gross household income in housing costs) (Saville-Smith & Mitchell, 2021).
<p>United Kingdom</p> <p>Universal Credit/ Housing Benefit</p> <p>-\$15.5B in 2021-2022</p>	<ul style="list-style-type: none"> • Eligibility: Housing Benefit is for pensioners and those in supported, sheltered or temporary housing. Universal Credit is for all other applicants. • Amount provided: Social housing tenants can have rent partially or fully covered if they receive another passported benefit or have an income lower than the social assistance rate. Amounts to private renters determined by Local Housing Allowances. • Time period: 1983 - ongoing • Users: 2.6 million (580,000 in private, 2M in social) on Housing Benefit, 5,561,000 on Universal Credit (2022) (3.8% and 8.3% of the total population) 	<ul style="list-style-type: none"> • Shifted to Universal Credit that now provides direct payment to social housing tenants, as well as private renters (Hickman et al., 2017).

Country	Program Description	Insights
<p>United States</p> <p>Housing Choice Voucher Program</p> <p>-\$7.11B in 2024 (YTD)</p>	<ul style="list-style-type: none"> • Eligibility: For very low-income families, the elderly, and the disabled who can choose housing that meets program requirements. • Amount provided: The public housing agency calculates the maximum amount of housing assistance allowable. The maximum housing assistance is generally the lesser of the payment standard minus 30% of the family's monthly adjusted income or the gross rent for the unit minus 30% of monthly adjusted income. • Time period: 1974 - ongoing • Users: Over 2.3 million (March 2024) 	<ul style="list-style-type: none"> • Bureaucratic hurdles have been referenced as discouraging landlords from accepting vouchers, limiting housing options available to recipients (Drew & Abioye, 2024). • In many jurisdictions, landlords can refuse to accept vouchers from otherwise qualified tenants who are not a protected class under current federal fair housing law (Drew & Abioye, 2024).



Annex O: CHB One-Time Top-Up Overview

Overview

CMHC holds program authority for the One-Time Top-Up program, however, the Canada Revenue Agency (CRA) is responsible for receiving and assessing applications and issuing payments to eligible applicants. The CRA was also responsible to conduct post-validation activities on approved applications to ensure accuracy of attestations from recipients. Applicants applied through their CRA account (Government of Canada, 2023b).

Program objective

Provide a one-time payment of \$500 (tax-free) to low-income renters who are experiencing housing affordability challenges (Government of Canada, 2023c).

Target audience

Renters with a net income of less than \$20,000 for individuals or less than \$35,000 for families that pay more than 30% of their income on rent (Government of Canada, 2023b).

Eligibility (must have met all requirements below)

- Born on or before December 1, 2007.
- Principal residence was in Canada as of December 1, 2022.
- Filed a 2021 income tax return by March 31, 2023, and the spouse or common-law partner also filed their 2021 income tax by March 31, 2023, if applicable.
- In 2021, had an adjusted family net income of:
 - \$35,000 or less for families.
 - \$20,000 or less for individuals.

- The 2022 eligible rent paid was:
 - Paid in the 2022 calendar year.
 - Paid for any qualifying principal residence in 2022.
 - Equal to at least 30% of 2021 adjusted net income.

Timing

Applications for the program were accepted from December 12, 2022, to March 31, 2023 (Government of Canada, 2023b).

Required application documentation

The CRA may have asked applicants to provide either rent receipts for each month in which they paid rent or a letter from their landlord (Government of Canada, 2024b). The rental address, amount of rent paid, date it was paid on and who paid, who received the payments, and the name/signature of the landlord must be included in the provided documents (Government of Canada, 2024b)

If applicants could not be provided with the above, they may have been asked to provide the lease agreement, bank statements, credit card statements, cancelled cheques, or e-transfer receipts as proof of rent payment (Government of Canada, 2024b).

Annex P: Reach of the CHB Compared to Targets – Analyses

The analyses used to determine the estimated final reach of the CHB considered four scenarios, detailed below:

1. The first scenario assumes that the current number of recipients remain on the program for the remaining time of the benefit (until 2027/28) and any new recipients that could be added with remaining funds would also keep receiving the benefit until the 2027/2028 fiscal year. This scenario assumes that the average number of recipients who drop off the program remains the same every year and that the average amount of funds distributed per recipient remains the same across PTs and for the duration of the program (for example, the average amount received by recipients will not increase nor decrease).
2. The second scenario assumes that the current recipients remain on the program for two additional years only. The current average time for recipients to remain on the benefit is less than two years, although this average is expected to increase as the program matures. Any subsequent households that could be added with remaining funds would be on the program for only two years. This is in addition to the number assumed to drop off every year. The scenario assumes that the average amount received by recipients will remain the same.
3. The third scenario assumes that current recipients, and any additional recipients that could be added with remaining funds, keep receiving the benefit until the program ends (2027/2028). It is assumed that the average number of recipients that drop off each year remains consistent. This scenario assumes that the average amount of CHB funding received by recipients increases each year until the end of the program.
4. The fourth scenario assumes that current recipients, and any additional recipients that could be added with remaining funds, keep receiving the benefit until the program ends (2027/2028). It is assumed that the average amount received by recipients will remain the same. This scenario assumes that no recipients drop off the program.

For the scenarios, please note the following:

- The average number of recipients who drop off per year based on data from 2021-2022 and 2022-2023 is currently 23,078.
- All recipients across the country will either remain on the benefit until the end of the program or remain only for two years—meaning that there is no variation between PTs. As noted elsewhere, there is a variation between PTs on how long recipients remain on the program.
- Planned funds that were not used to date would be equally distributed across the remaining years of the program.
- The recipients that leave the program do so because they are no longer in housing need.

These assumptions are based on limited data due to the scope of this evaluation covering the beginning of the program implementation and data collection. As the program matures, it is expected that the predicted numbers will change to reflect new available data. The analyses were performed at an aggregate level and did not differentiate between PTs.

Annex Q: CHB Recipient Survey Responses

Figure 22: Per cent of survey respondents currently receiving the CHB that have been able to spend more money on the following (n=3,293).³¹

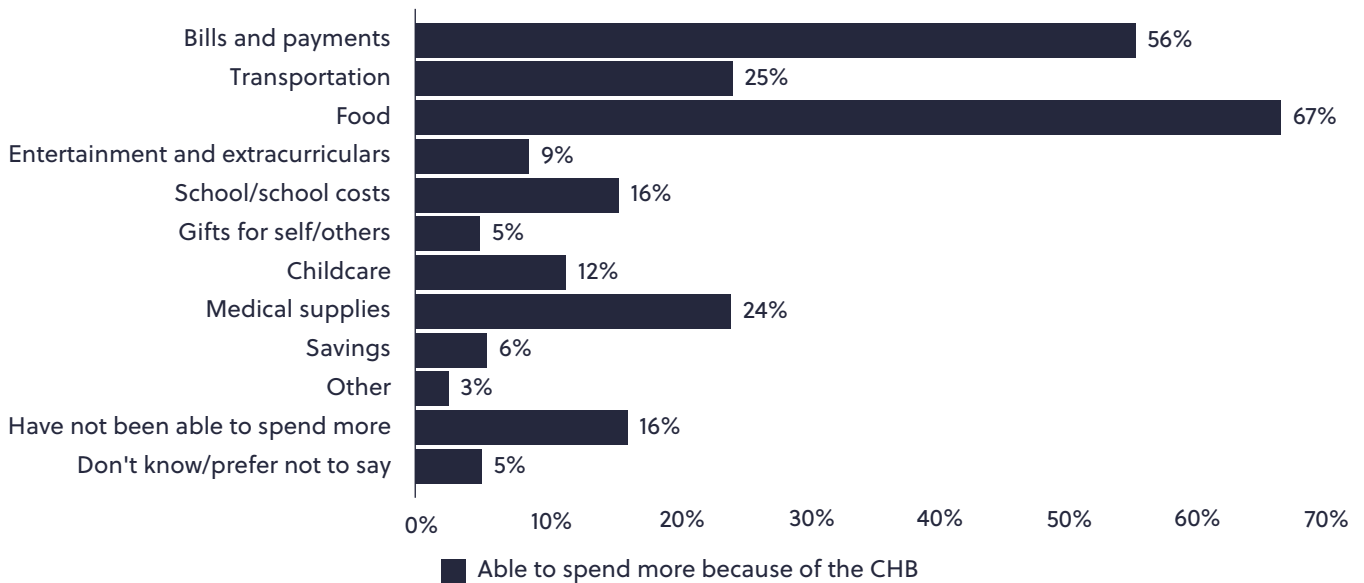
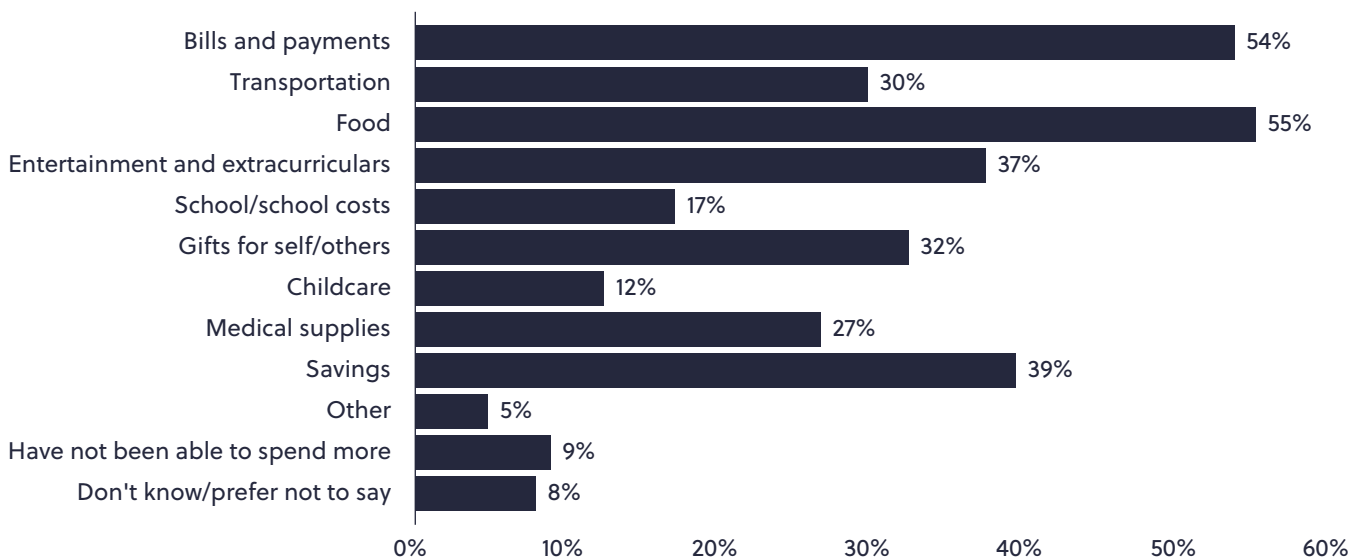


Figure 23: Per cent of survey respondents currently receiving the CHB that still have difficulty affording the following (n=3,265).³²



³¹ The percentages in this figure add up to more than 100% because respondents were able to choose multiple answers, reflecting the variety of responses and the overlap in selected choices.

³² The percentages in this figure add up to more than 100% because respondents were able to choose multiple answers, reflecting the variety of responses and the overlap in selected choices.

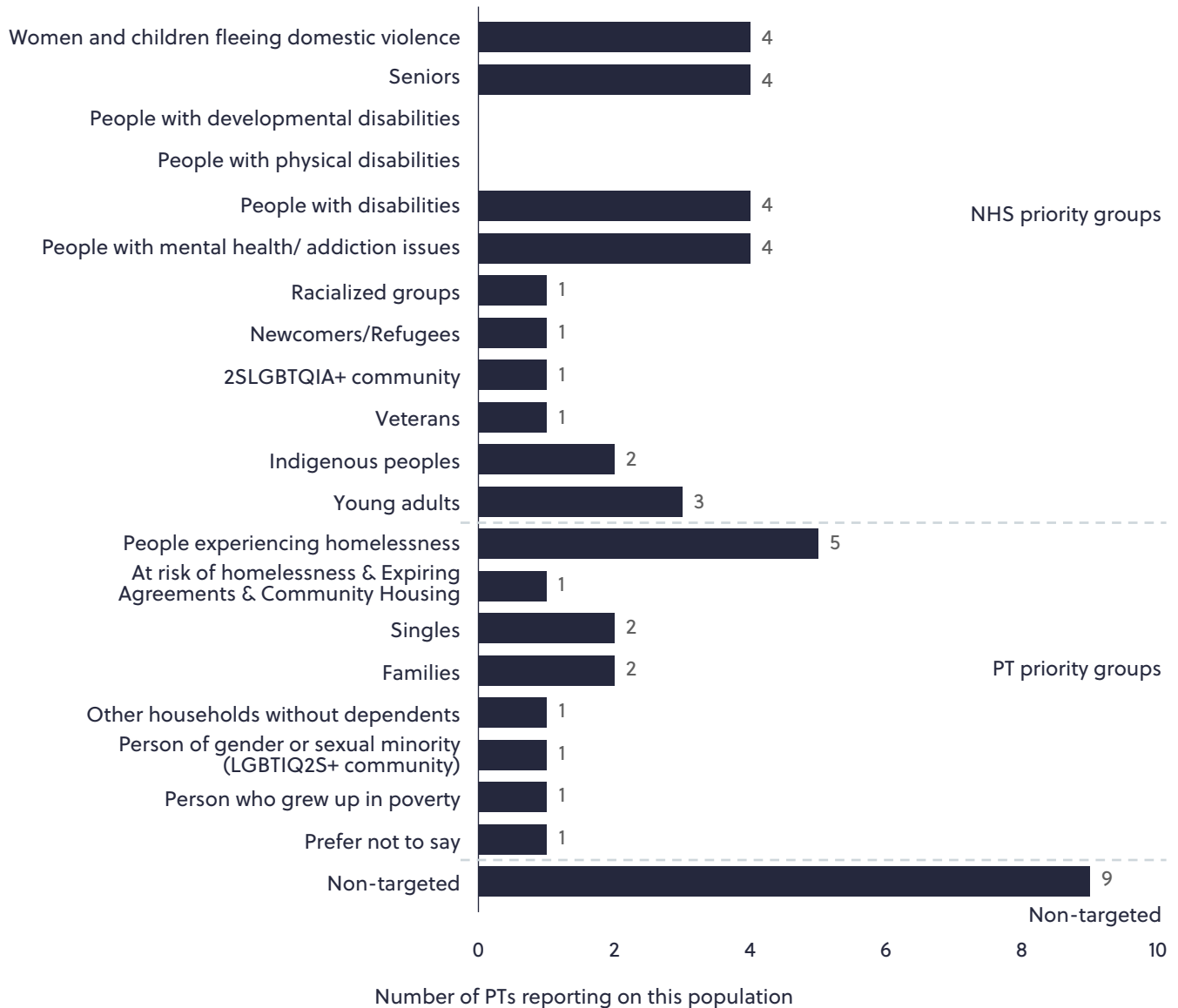
Annex R: 2SLGBTQIA+ community

Although certain priority groups are not expressly listed in the program design or reporting requirements, data from the CHB recipient survey indicates that the CHB may be effective at reaching the 2SLGBTQIA+ community even without specific targeting. In the recipient survey, 6.2% (n=179) of respondents indicated that they identified as being part of 2SLGBTQIA+ community, higher than the general population at 4% (Statistics Canada, 2021b). Additionally, 1.8% (n=56) of survey respondents identified as either non-binary, gender queer, two-spirit, transgender, or an identity not listed, higher than what is reported by Statistics Canada on transgender and non-binary people (Statistics Canada, 2022a). More comprehensive data collection on this group would be beneficial to provide a holistic understanding on the reach of the CHB.



Annex S: Number of PTs Reporting on Each Priority Group

Figure 24: Number of PTs who reported on each population over the course of the CHB.³³



³³ There are only 4 PTs that report on non-NHS targeted priority groups: New Brunswick, Ontario, Nova Scotia and Saskatchewan. For the purpose of this graph, Singles (n=1) and Non-Elderly Singles (n=1) were combined into one group. Similarly, the three different groups Families (n=2), Female-led Single Parent Families (n=1), and Low-Income Working Families (n=1) were also combined. New Brunswick reports on all three, which is why the graph only indicates that 2 PTs report on this combined group.

Annex T: Represented Priority Groups

Table 17: Rates of priority group representation in 2022/2023 reported data (not including non-targeted), the recipient survey, and the Canadian population (Conroy, 2021; Dionne et al., 2023; Statistics Canada, 2021b; 2022b; 2022g; 2023a, 2023e).

Priority Group	Reported Data	Survey Data (n=2,891) ³⁴	Total Population
Women and children fleeing domestic violence	10.59	16.8	3.4
Seniors	15.63	22.6	19
People with disabilities	7.56	28.3	27.0
• People with developmental disabilities		9.0 ³⁵	1.5
• People with physical disabilities		23.1 ³⁶	— ³⁷
Mental health/addiction issues	2.67	23.1	10.4
Racialized groups	0.61	6.4	25
Newcomers/Refugees	1.56	18.1	3.6
2SLGBTQIA+	0.25	6.2	4
Veterans	0.00	0.4	1.2
Indigenous peoples	2.91	7.3	5
Young adults	2.21	5.9	12.5
Homeless	14.88	14.6	2.2

³⁴ The percentages in the Survey Data column add up to more than 100% because respondents were able to choose multiple answers, reflecting the variety of responses and the overlap in selected choices. In the Reported Data column, the rates are presented as a whole of the total numbers as it could not be determined based on the data if recipients were a part of multiple groups or what those multiple groups were.

³⁵ The percentages in the Survey Data column add up to more than 100% because respondents were able to choose multiple answers, reflecting the variety of responses and the overlap in selected choices. In the reported data column, the rates are presented as a whole of the total numbers as it could not be determined based on the data if recipients were a part of multiple groups or what those multiple groups were.

³⁶ Note that recipient survey did not collect data on People with disabilities, but collected data on People with developmental disabilities, and People with physical disabilities. N=260 responded that they identify as belonging in the priority group People with Developmental Disabilities, n=669 responded that they identify as People with a physical disability, n=111 identified with both.

³⁷ No recent source of information on the Canadian rates of people with physical disabilities was found.

Figure 14 and table 17 are comparisons of the NHS priority groups from reported data, data collected from the recipient survey, and data on the rates of each group in the Canadian population. It excludes non-targeted, non-NHS priority groups specified by PTs from the reported data. The percentages are based on the total numbers. Due to the availability of information on total population rates, please note the following.

- Data on the rates of disabilities was taken from the Canadian Survey on Disabilities 2022. People with disabilities (total populations) included all disability subtypes, except for mental illness, which was used for the priority group Mental Health/Addiction Issues (Statistics Canada, 2023e).
 - As there are many different resources used to measure the rates of homelessness in Canada, for the purpose of this chart and related figure, rates for People experiencing homelessness are based off of the 2021 Canadian Housing survey based on a lifetime prevalence for the reference person of the households. Hidden homelessness rates are higher (10.5). (Dionne et al., 2023).
 - Rates for Newcomers/Refugees are based on immigrants who arrived in Canada between 2016 and 2021 (Statistics Canada, 2023a).
 - Rates for Young adults include the range of 20 to 29 years old (Statistics Canada, 2023a).
 - Rates for Women and children fleeing domestic violence include those who had or have a spouse/common-law partner who experienced domestic violence within the past five years and not separated by gender (Conroy, 2021).
 - No recent source of information on the Canadian rates of *People with physical disabilities* was found.
- The representation of some priority groups varies between reported data and data from the recipient survey. Depending on the data source, these groups could be over- or under-represented. For example, Mental Health and Addiction Issues, Indigenous people, 2SLGBTQIA+, Newcomers (including Refugees). Differences in the data sets could be attributed to a number of reasons, including the following:
- PTs not collecting data on demographic groups due to internal policies and processes. For example, New Brunswick is the only PT that had reported data on Newcomers/Refugees and Racialized groups indicating the reported data may not capture the full extent to which the CHB is reaching these groups.
 - The recipient survey was only administered in a few PTs and could be unrepresentative of all recipients.
 - Some groups may have had more barriers in accessing the survey, which was mostly provided online and only available in English and French.
 - Some people may have felt more, or less, comfortable self-disclosing in an anonymous online survey.
 - Definitions of priority groups may differ between PTs and from the understanding of recipients.
 - The terminology used in the recipient survey compared to that of the reporting tables, or the language used by PTs could influence response rates.

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Alternative text and data for figures

Figure 1: Median after-tax income of economic families and persons not in an economic family in 2022 constant dollars (Statistics 2024b), per cent change of hourly wages (Statistics Canada, 2024a), and yearly changes of consumer price index (CPI) (Statistics Canada, 2023b).

	After-tax income	CPI All-items	CPI Food	CPI Shelter	Average hourly wage
2018	\$68,500.00	2.30	1.82	2.03	2.80
2019	\$68,800.00	1.95	3.37	2.56	2.07
2020	\$73,700.00	0.74	2.33	1.73	6.22
2021	\$73,000.00	3.36	2.47	3.88	2.04
2022	\$70,500.00	6.78	8.89	6.94	3.15

Figure 2: Owner and tenant household rates of core housing need (CHN) across Canada, 2021 (Statistics Canada, 2022f).

PT	CHN rates
Yukon	13.1
Northwest Territories	13.2
Nunavut	32.9
British Columbia	13.4
Alberta	9.9
Saskatchewan	10.3
Manitoba	10.1
Ontario	12.1
Quebec	6.0
New Brunswick	6.2
PEI	7.0
Nova Scotia	10.0
Newfoundland and Labrador	8.0

Figure 3: Average per cent of monthly income spent on rent of a two-bedroom unit for minimum wage workers by rent calculation, area type and year (CMHC, 2022d; CMHC, 2023f; Government of Canada, 2023a).

	Per cent of average min. wage income needed to pay rent
Average rent of provincial centres 10,000+, 2022	59%
Average rent of provincial CMAs, 2022	61%
Turnover rent of provincial centres 10,000+, 2022	68%
Turnover rent of provincial CMAs, 2022	70%
Average rent of territorial capitals, 2021	86%

Figure 4: Number of recipients reached through the CHB by household type, compared to the level of need (Statistics Canada, 2022e).

	In unaffordable housing	In core housing need	Receiving the CHB
Renter Households (in housing need and severe housing need)	2,729,425	1,681,020	157,486
Owner Households	3,239,129	1,002,745	1,181

Figure 5: Recipient agreement that receiving the CHB made moving easier (n=632).

Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know, prefer not to say
31%	31%	25%	5%	4%	5%

Figure 6: Overall reached and targeted units set out by PTs.

Reached households
158,577 or 51.8% or the target

Figure 7: Number of recipient households reached by household type 2020/2021 to 2022/2023.

Owner households in severe housing need	1,181
Renter households in severe housing need	67,342
Renter households in housing need	90,054

Figure 8: Projected number of households reached based on four hypothetical situations.

Year	Cumulative total of households reached if beneficiaries remain on the program for 2 years	Cumulative total of households reached if beneficiaries remain on the program until program end	Cumulative total of households reached if beneficiaries remain on the program until program end, receiving a 3% yearly increase in the benefit	Cumulative total of households reached if beneficiaries remain on the program until program end, with no one dropping off
2023/24	153,136	153,136	149,348	130,058
2024/25	259,783	259,783	246,195	236,705
2025/26	428,496	269,919	248,973	246,841
2026/27	432,739	279,604	250,998	256,526
2027/28	554,952	295,169	257,786	272,091

Figure 9: Per cent of households receiving the CHB by housing type.

Reporting year	Homeownership	Community housing	Private rental
2019-2020	0.0	0.0	100.0
2020-2021	0.0	33.0	67.0
2021-2022	0.6	8.4	91.0
2022-2023	0.7	8.1	91.2

Figure 10: Per cent of monthly income spent on housing with and without the CHB across household type and housing need based on the latest data submitted by PTs.

	Without Benefit	With Benefit
Assisted homeowners in severe housing need	51%	45%
Assisted renters in severe housing need	67%	59%
Assisted renters in housing need	62%	54%

Figure 11: Per cent of respondents who answered the following to the question: "What do you think would happen if you did not receive the Canada Housing Benefit (CHB)?" (n=3,348).

Would be behind on bills	48%
Would be behind on rent	42%
Would have to leave current home	41%
Would be homeless	40%
Would be harder to care for other household members	33%
Would have to take on debt to pay for expenses	32%
Would have to take on extra work	25%
Would experience no change	1%

Figure 12: Per cent of recipients in agreement with the statements below.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know/ prefer not to say
The CHB makes my housing more affordable.	42%	42%	8%	3%	3%	2%
Receiving the CHB improved my daily life.	42%	40%	11%	3%	3%	2%
I am satisfied with the CHB.	36%	43%	12%	4%	3%	2%
Receiving the CHB improved my mental or physical health.	40%	38%	13%	4%	3%	3%
Receiving the CHB improved my family circumstances.	32%	36%	18%	4%	3%	8%
Receiving the CHB improved my job or school performance.	19%	27%	27%	6%	3%	19%

Figure 13: Per cent of recipients reported as non-targeted.

Non-targeted	53%
NHS and Non-NHS Priority Groups	47%

Figure 14: Rates of priority groups in reported data, the recipient survey (n=2,891), and the Canadian population (Conroy, 2021; Dionne et al. 2023; Statistics Canada, 2021b; 2022b; 2022g; 2023e; 2023f).

	Reported data	Survey data	Total Population
Women and children fleeing domestic violence	10.6%	16.8%	3.4%
People experiencing homelessness	14.9%	14.6%	2.2%
Newcomers/Refugees	1.6%	18.1%	3.6%
People with disabilities	7.6%	28.3%	27.0%
Mental health/Addictions issues	2.7%	23.1%	10.4%
Indigenous peoples	2.9%	7.3%	5.0%
2SLGBTQIA+ community	0.3%	6.2%	4.0%
Veterans	0.0%	0.4%	1.2%
Young adults	2.2%	5.9%	12.5%
Racialized groups	0.6%	6.4%	25.0%

Figure 15: Planned and committed funding for the CHB (in \$ millions).

	Committed funds	Planned funds
PT committed and planned cost-matching funds	\$386.94	\$1,613.06
Federal committed and planned funds	\$184.22	\$1,815.78

Figure 16: Cumulative federal funding for the CHB across the lifespan of the CHB (in \$ millions).

Year	Reprofiled federal planned funds	Original federal planned funds
2020-21	\$46.30	\$88.57
2021-22	\$87.96	\$113.57
2022-23	\$156.73	\$164.46
2023-24	\$140.50	\$214.57
2024-25	\$354.20	\$249.57
2025-26	\$350.18	\$334.57
2026-27	\$396.30	\$384.57
2027-28	\$461.90	\$450.11

Figure 17: Per cent of available funding that can be used for administrative purposes and per cent of that funding that has been claimed to date that has been used to date.

	Percentage
Per cent of total CHB funding that can be used for admin purposes	10%
Per cent of claimed available CHB funding that can be used for admin purposes	6%

Figure 18: Recipient’s perceptions of different aspects of the application.

	Positively or very positively	Neither positively nor negatively	Negatively or very negatively
Time from approval to receipt of first payment	73%	15%	7%
The amount of assistance/support with the application	68%	18%	7%
Time to receive notification of approved application	62%	21%	11%
Number of questions	61%	27%	3%
Amount of paperwork	60%	26%	7%

Figure 19: Average duration of assistance by household types in months.

Housing Type	Months of assistance
Homeowners in severe housing need	16.42
Renters in severe housing need	13.55
Renters in housing need	10.98

Figure 20: Housing Partnership Framework funding (in millions) by initiative across the lifespan of the Housing Partnership Framework (CMHC, 2022a).

	PT Priority	Canada Community Housing Initiative	Northern Funding	Canada Housing Benefit
2019/20	251	70	30	-
2020/21	161	175	30	89
2021/22	137	245	30	114
2022/23	136	340	30	164
2022/24	136	425	30	215
2024/25	125	565	30	250
2025/26	116	675	30	335
2026/27	66	845	30	385
2027/28	-	960	30	450

Figure 21: Recipient agreement with the statement “After finding out about the CHB, your landlord treats you more negatively.”

Strongly disagree or disagree	Neither agree nor disagree	Agree or strongly agree	Do not know/ Prefer not to say
55%	24%	12%	9%

Figure 22: Per cent of survey respondents currently receiving the CHB that have been able to spend more money on the following (n=3,293).

	Able to spend more because of the CHB
Bills and payments	56%
Transportation	25%
Food	67%
Entertainment and extracurriculars	9%
School/school costs	16%
Gifts for self/others	5%
Childcare	12%
Medical supplies	24%
Savings	6%
Other	3%
Have not been able to spend more	16%
Don't know/ prefer not to say	5%

Figure 23: Per cent of survey respondents currently receiving the CHB that still have difficulty affording the following (n=3,265).

	Still have difficulty affording the following despite receiving the CHB
Bills and payments	54%
Transportation	30%
Food	55%
Entertainment and extracurriculars	37%
School/school costs	17%
Gifts for self/others	32%
Childcare	12%
Medical supplies	27%
Savings	39%
Other	5%
Have not been able to spend more	9%
Don't know/ prefer not to say	8%

Figure 24: Number of PTs who reported on each population over the course of the CHB.

	Number of PTs reporting on this population
Women and children fleeing domestic violence	4
Seniors	4
People with developmental disabilities	-
People with physical disabilities	-
People with disabilities	4
People with mental health/addiction issues	4
Racialized groups	1
Newcomers/Refugees	1
2SLGBTQIA+ community	1
Veterans	1
Indigenous Peoples	2
Young adults	3
People experiencing homelessness	5
At risk of homelessness & Expiring Agreements & Community Housing	1
Singles	2
Families	2
Other households without dependents	1
Person of gender or sexual minority (LGBTIQ2S+ community)	1
Person who grew up in poverty	1
Prefer not to say	1
Non-targeted	9