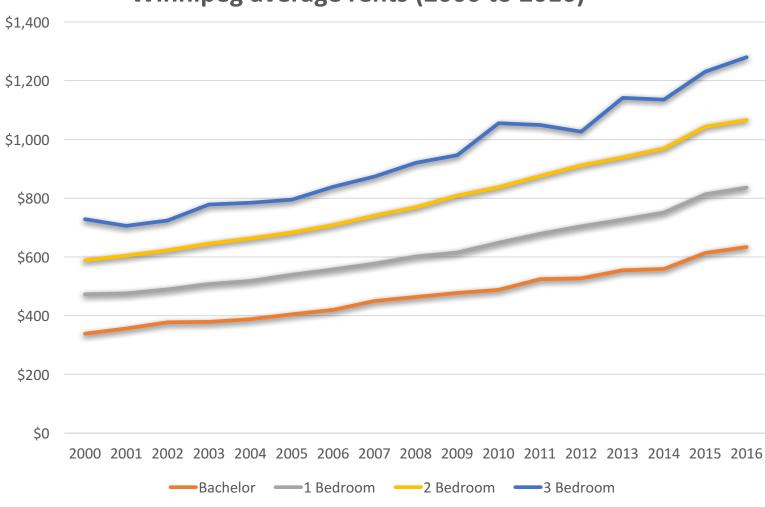
Rent Assist in Manitoba:

Income subsidies and affordable housing





Winnipeg average rents (2000 to 2016)

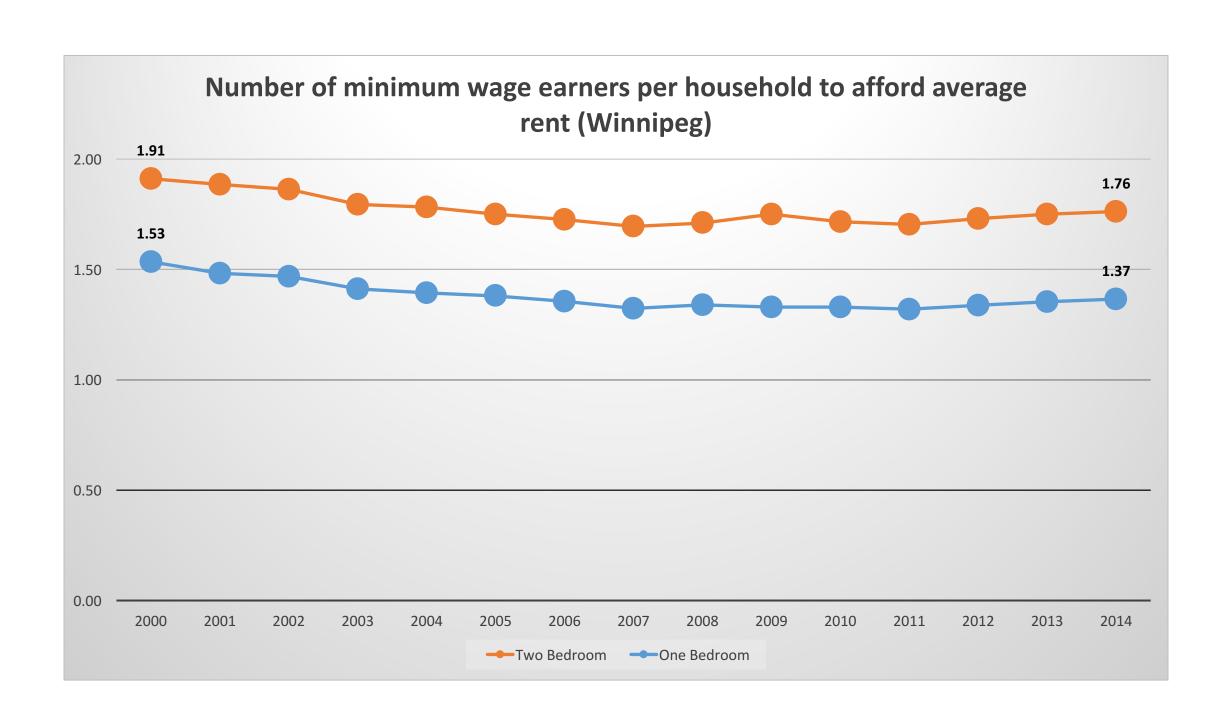


Unacceptable Housing in Manitoba (2011)

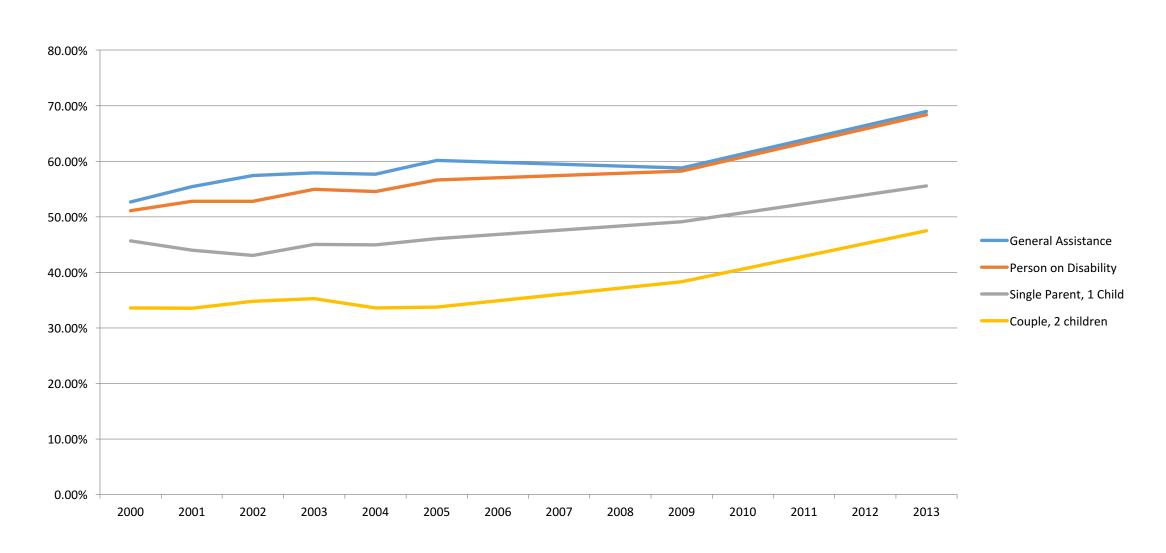
Manitoba core housing need indicators	Minor repairs		Major repairs		
(renters only)	Suitable	Not suitable	Suitable	Not suitable	Totals
> 30% rent costs	35,675	3,435	4,580	625	44,315
< 30% rent costs	62,250	8,975	8,035	1,550	80,805
All Rentals:					127,220

Housing Affordability in Manitoba: 2016

Household Income (\$)	Monthly Affordability	A	Proportion of Winnipeg households	Proportion spending more than			
Range		Bachelor 1 Bedroom		2 Bedroom 3 + Bedroom		2010	30% on
		\$650	\$838	\$1,017	\$1,200		shelter
Under 10,000	< \$250	Not affordable	Not affordable	Not affordable	Not affordable	5.2%	91.9%
10,000 -19,999	\$250-\$500	Not affordable	Not affordable	Not affordable	Not affordable	7.9%	69.7%
20,000 -29,999	\$500 - \$750	Not affordable < \$26,000	Not affordable	Not affordable	Not affordable	8.9%	49.8%
20,000, 20,000	\$750 - \$1,000	Affordable	Not affordable	Not affordable	Not affordable	9.9%	28.0%
30,000 -39,999	\$750 - \$1,000	Affordable	< \$33,520	Not allordable		9.9%	28.0%
40,000 -59,999	\$1,000 - \$1,250	Affordable	Affordable	Not affordable	Not affordable < \$48,000	18.1%	14.0%
	· ŕ			< \$40,680			
60,000 and up	\$1,250 - \$1,500	Affordable	Affordable	Affordable	Affordable	50.0%	2.3%

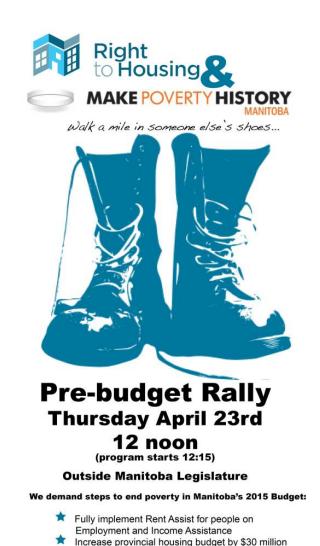


Rent as Percentage of Total EIA Income (based on 75% median Winnipeg rent)



Manitoba Raise the Rates Campaign





Government response

- RentAid program (2013)
- Introduction of Rent Assist (Phase 1) (2014)
- Full implementation of Rent Assist (2015)

RentAid program - 2013

- Maximum \$230 per month
- Income supports for Seniors, low income families and people with disabilities in rental housing
- Also included EIA stream up to \$80 for single adults
- Benefit level tied to both actual rent and income
- Transition Benefit for Individuals leaving EIA for employment \$110/month

Table 1: RentAid recipients and benefits²

	Families	Seniors (+55)	Renter with disability	Person on EIA
Maximum eligible income	\$29,839	\$27,126	\$27,126	N/A
Maximum monthly benefit	\$230	\$230	\$230	\$80
Average benefit (2011/12)	\$150	\$102 \$155		\$49
Monthly recipients (2011/12)	2043 (including all non-EIA recipients)			13,009

Rent Assist (Phase 1) 2014

- Two streams of Rent Assist (EIA and non-EIA)
- Working towards integration "portable"
- EIA goal: working towards 75% of median market rent
- Non-EIA subsidy to make 75% MMR "affordable"
- Benefits increased to up to \$270/month (non-EIA stream)
- Eligibility restricted to those paying > 25% of income in actual rent

Rent Assist (Phase 2) 2015

Better integration – "portable" EIA and non-EIA stream Both tied to 75% MMR

- Benefits increased to up to \$533/month individual
- \$742 family
- Adjusted for rental inflation
- Change to income subsidy from rental subsidy
- Subsidy not tied to actual rent

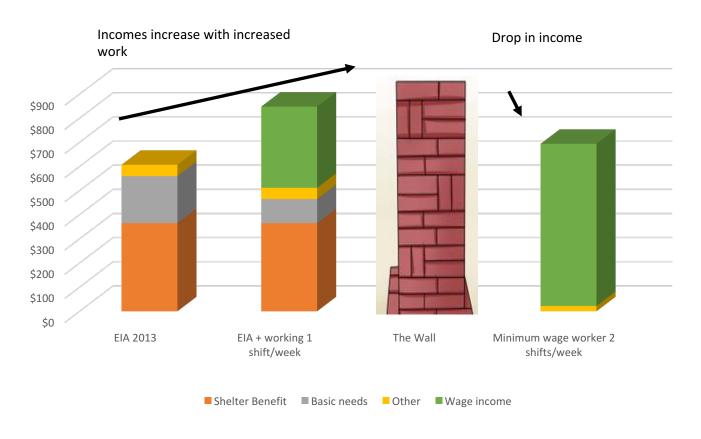
Changes in shelter benefits 2013-2015

Sample Household	Shelte	r Benef	its	Increase		
types	2013	2014	2015	Amount	Percentage	
Single Adult (General						
Assistance)	\$365	\$435	\$513	\$148	40.5%	
Single Adult (Disability)	\$365	\$435	\$513	\$148	40.5%	
Single Parent (Two						
Children)	\$430	\$480	\$742	\$312	72.6%	
Two Parents (Two Children)	\$471	\$521	\$742	\$271	57.5%	

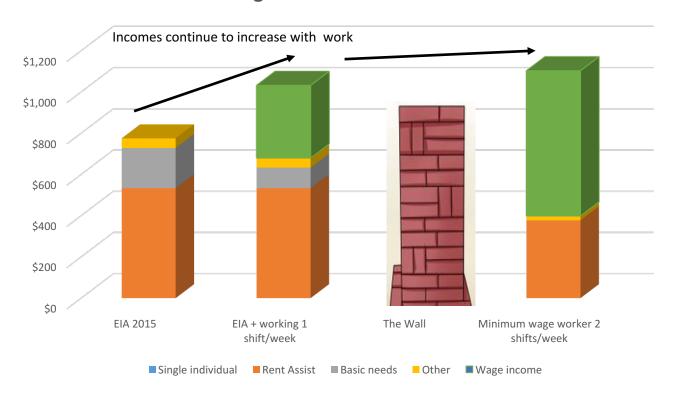
Rent Assist and equity

- Overcoming the "welfare wall"
- More equitable for very low income workers
- Better equity for residents in private housing

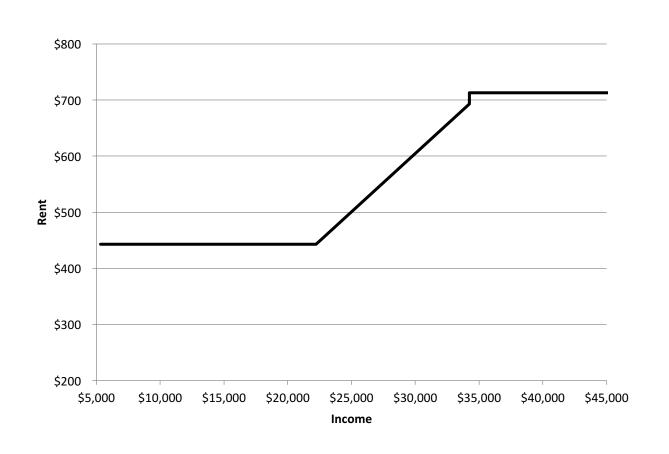
Welfare Wall for EIA



Overcoming Welfare Wall with Rent Assist

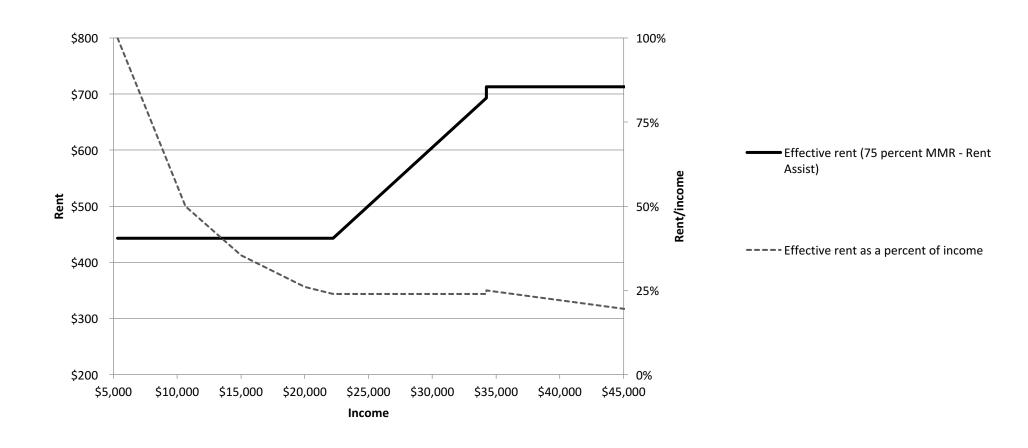


Effective rent with Rent Assist and rent as a percentage of income (2014)

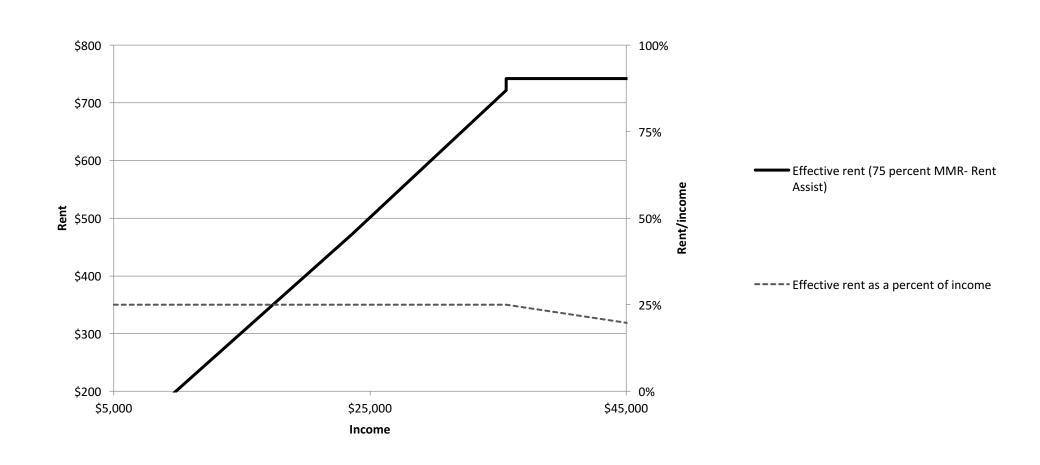


Effective rent (75 percent MMR - Rent Assist)

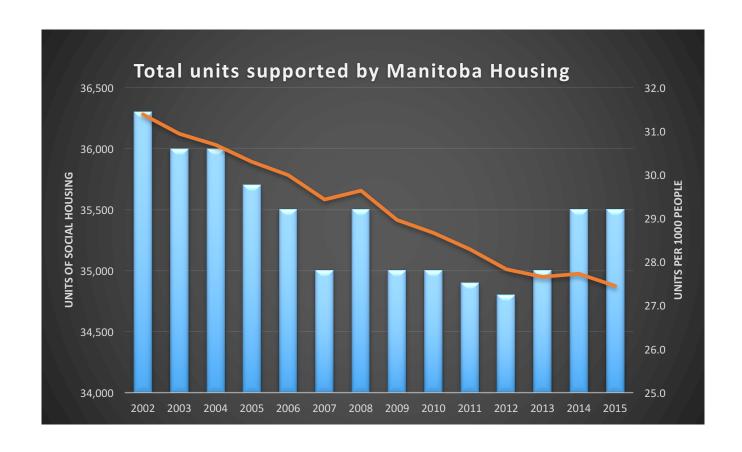
Effective rent with Rent Assist and rent as a percentage of income (2014)



Effective rent with Rent Assist and rent as a percentage of income (2014)



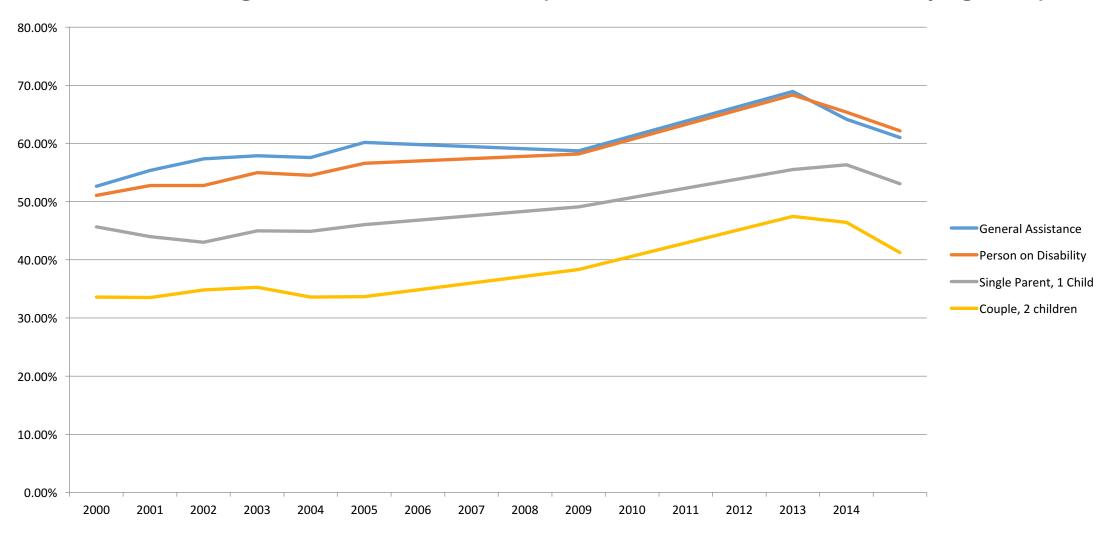
Reduced availability of public housing in Manitoba



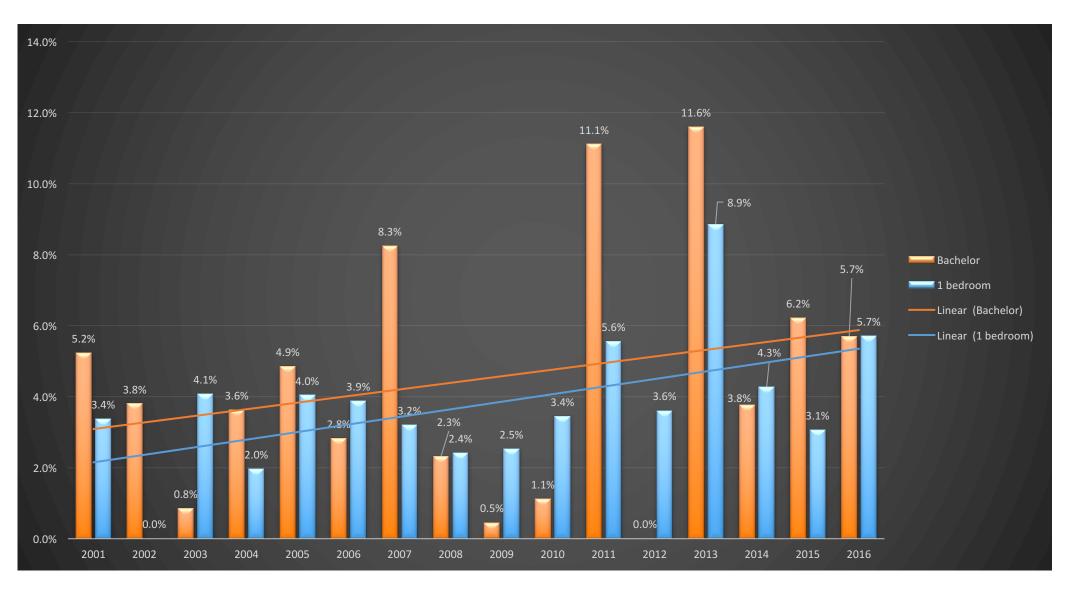
Impacts of Rent Assist

- Impacts on lives
- Better incomes
- Take up of program
- Rent assist and housing inflation

Rent as Percentage of Total EIA Income (based on 75% median Winnipeg rent)



Annual rent increase: bachelor and one bedroom



Limits of rent assist

- Lack of housing available
- Not available to affordable housing
- Roommates and household income
- Rent assist and rent increases
 Income support not rent
 supplement

Affordable rents on Rent Assist (by quartile)

	Winnipeg rents by quartile, October 2016				Maximum shelter benefit	
	1st quartile	2nd quartile	3rd quartile	4th quartile	(Rent Assist, July 2016)	
Bachelor	< \$529	\$530 to \$650	\$651 to \$740	> \$741	One person	\$533
1 Bedroom	< \$725	\$726 to \$852	\$853 to \$945	> \$946	Two adults	\$605
		\$923 to	\$1047 to		Family (two to	
2 Bedroom	< \$922	\$1046	\$1206	> \$1207	four people)	\$758
		\$1101 to	\$1276 to		Family (five or	
3 Bedroom +	< \$1100	\$1275	\$1431	> \$1432	more)	\$850
Unaffordable						

Questions?

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