

DATE OF MEETING NOVEMBER 19, 2025

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SUBJECT NANAIMO REGION RENT BANK UPDATE

## OVERVIEW

### **Purpose of Report:**

To provide the Finance and Audit Committee a review of the Nanaimo Region Rent Bank in 2025.

## BACKGROUND

The Nanaimo Region Rent Bank (NRRB) program, administered by Connective Support Society (Connective) is an eviction prevention and housing stability service that provides interest free loans to low-to-moderate income renter households facing eviction or in need of assistance to pay essential utilities, due to a short-term financial crisis. In addition to financial services, rent banks provide valuable connections to government benefits, debt consolidation, financial literacy, employment resources, and other community-based services that are focused on supporting a renter beyond their immediate crisis.

In 2020, City of Nanaimo Staff and the Nanaimo Homeless Coalition worked to establish a local rent bank. The Nanaimo Homeless Coalition selected the Nanaimo Region John Howard Society, now known as Connective, as the lead applicant to operate the local rent bank. The John Howard Society and the City submitted a successful application to BC Rent Bank (BCRB) and the NRRB began providing rent bank loans in January 2021.

In January 2021, Council directed that \$90,000 from the Online Accommodation Platform (OAP) funds be allocated to the NRRB as loan capital for City of Nanaimo residents. At the Regular Council Meeting on 2023-SEP-11, Council approved an additional \$75,000 from the 2023 OAP revenue as bridge funding until 2024-MAR-31, to allow for a program review in collaboration with BCRB. Subsequently, at the 2023-NOV-20 Regular Council Meeting, Council allocated \$200,000 from the 2024 OAP revenue to continue to support both the rent bank and rent supplement programs. Most recently, at the 2024-DEC-02 Regular Council Meeting, Council approved a further \$150,000 from 2025 OAP revenue for the 2025 calendar year. Since 2021, the City has contributed a total of \$389,000 in OAP funds to the NRRB program. These funds are exclusively allocated to support City of Nanaimo residents only.

Table 1 summarizes the City's contributions from the OAP fund to the NRRB.

**Table 1 OAP Funds Contributed to the Nanaimo Region Rent Bank (2021 – 2025)**

<b>Year</b>	<b>Amount</b>
2021	\$90,000
2023	\$37,500
2024	\$111,500
2025	\$150,000
<b>Total</b>	<b>\$389,000</b>

BCRB is a provincially funded agency that provides financial and infrastructure support to 19 rent banks in BC. Between January 2021 and March 2025, BCRB provided Connective Society with \$415,090.37 for operating expenses and \$175,000 for rent bank loan capital. Connective renewed its contract with BCRB to administer the NRRB program from 2025-APR-01 to 2026-MAR-31 and to date, has received an additional \$156,958.36 in operating funds and \$37,500.00 in rent bank capital. BCRB encourages locally sourced funding for loan capital wherever possible.

BCRB continues to see unprecedented demand for rent bank services across the province with a 10% increase in pre-assessments received when comparing the second quarter of the 2024/2025 and 2025/2026 fiscal years.

Comparing the second quarter of 2024 and 2025, Nanaimo saw a 10% increase with the highest approval rating in the province (44%), one of the lowest rates of ineligible applications (11%), and a similar loan repayment rate (63%) to the Provincial average.

The following provides an overview of the NRRB and the Nanaimo residents that are receiving support from the rent bank. |

## **DISCUSSION**

### *Nanaimo Region Rent Bank Program*

Connective operates the NRRB, which serves residents living in the City of Nanaimo, the greater Nanaimo Regional District, and the Alberni-Clayoquot Regional District. Financial assistance is provided to residents by providing an interest-free loan and a flexible plan for payback. Often the payback is planned over a 24 to 36-month period. The maximum amount loaned in Nanaimo is \$3,000 per household. However, loans exceeding this amount to a maximum of \$3,500 may be considered on a case-by-case basis if required for stabilization and the applicant can afford the repayments.

Applicants must meet basic eligibility criteria, including age, income, rental status, and financial need, and submit a pre-assessment through the BC Rent Bank portal. Eligible individuals meet with Connective staff to complete their application, which is reviewed by a rent bank loan committee. Approved funds are paid directly to landlords or utility providers. In addition to loan services, Connective offers navigation support, including referrals, advocacy, and assistance with applications. Rent supplements may be provided to reduce loan burdens or support those who are ineligible for loans.

### *Rent Bank Loans in Nanaimo*

Table 2 provides a summary of the number of pre-assessments received through the BCRB portal, the number of loans issued, and the number of households that were provided with supplemental supports between October 2024 and September 2025.

**Table 2 Nanaimo Region Rent Bank Summary**

<b>Rent Bank Loans in Nanaimo</b>	<b>Total</b>
Pre-assessments received	351
Loans issued	95
Number of households provided with supplemental supports at Connective	41
Number of households referred to other agencies for supplemental supports	43

Between October 2024 and September 2025, the NRRB issued \$163,374.20 in loan funds and received \$79,800.27 in loan repayments.

Both figures represent an increase compared to the previous period (from October 2023 to September 2024). The rise in loan capital was driven by a greater overall amount requested, rather than an increase in the number of loans issued. For example, Table 3 demonstrates that 95 Rent Bank loans were issued during this period compared to 96 in the previous period; however, the total capital disbursed increased by \$20,047.27, or 14%. Additionally, loan repayments during the current period increased by \$23,753.34, or 42%.

**Table 3 Nanaimo Region Rent Bank Loan Disbursements and Repayments Comparison**

<b>Program Period - Nanaimo</b>	<b>Loans Issued</b>	<b>Capital Issued</b>	<b>Capital Repayments</b>
October 2023 to September 2024	96	\$143,326.91	\$49,209.31
October 2024 and September 2025	95	\$163,374.20	\$79,800.27

#### *Nanaimo Region Rent Bank Budget*

Table 4 summarizes the contributions made to the NRRB by each funding partner since January 2021. Connective makes an annual funding request to the Regional District of Nanaimo, United Way, and the Alberni-Clayoquot Regional District and have received contributions during the years indicated below.

City of Nanaimo funds are allocated as loan capital for City of Nanaimo residents only.

**Table 4 Nanaimo Region Rent Bank Funding Contributions**

<b>Funding Partner</b>	<b>Capital</b>	<b>Operating</b>	<b>Total</b>
City of Nanaimo	\$389,000	NA	\$389,000
BC Rent Bank	\$212,500	\$572,049	\$784,549
Regional District of Nanaimo (2021, 2023)	\$35,000	NA	\$35,000
United Way (2021)	NA	\$2,500	\$2,500
Alberni-Clayoquot Regional District (2023)	\$10,000	NA	\$10,000
<b>Total</b>	<b>\$636,500</b>	<b>\$574,549</b>	<b>\$1,211,049</b>

#### *Key Areas of Housing Need*

As part of the review of the NRRB program, and to find ways to ensure that rent bank loans are being directed to population groups identified as having key housing need, BCRB started collecting demographic data on 2024-APR-01, through the BCRB online portal. The 2023 *Housing Needs Report* identifies the key areas of housing need for Nanaimo, and Staff will be able to assess how populations are being served by reviewing the demographic data collected. A summary of populations in key housing need can be found in Attachment A.

Demographic data typology collected through the BCRB portal includes disabilities and type, ethnic background, gender, person with lived experiences, sexuality, living situation, housing type, residency status, fleeing violence, and whether they require literacy support. The online portal also collects information on the source of referral to the rent bank. The demographic data is collected on a voluntary basis. Between 2024-OCT-01 and 2025-SEP-30, 90 applicants submitted demographic data. Of these applicants:

- 52% identified as having a disability
- 93% were Canadian citizens
- 61% identified as women
- 58% were under the age of 39
- 43% were supporting families

Connective reports that the primary reason for loan requests is assistance with next month's rent. A consistent trend among applicants shows that many are single individuals or families living on fixed incomes, such as Income Assistance (IA) or Persons with Disabilities (PWD). Additionally, there has been an increase in clients applying for a second loan.

Throughout 2025, Connective has worked to improve access to the NRRB for populations facing the most barriers. Efforts included hiring a Program Manager in January 2025 to support NRRB staff and clients and enhancing the program's data tracking processes. Connective continues to promote the NRRB both internally among its program teams and externally with other community agencies including hospital social workers, landlords, and BC Hydro for direct referrals.

In spring 2025, BCRB began administering the Canada-BC Housing Benefit (CBCHB) subsidies. The CBCHB is a portable rent subsidy program jointly funded by the Federal and Provincial governments. Its purpose is to help low-income households reduce housing costs and maintain stability in the private rental market. As part of this initiative, 12 subsidies were allocated to the NRRB further supporting housing stability for recipients. These subsidies are available to eligible low-income renters who do not qualify for other rental assistance programs. |

## **CONCLUSION**

The NRRB plays a critical role in keeping people housed, reducing the social and economic impacts of evictions and housing loss, and supporting the overall wellbeing of individuals and families in Nanaimo.

*City Plan* policy supports the use of OAP revenue for the NRRB, and the *Integrated Action Plan* includes an action for the City to continue to fund the NRRB. |

## **SUMMARY POINTS**

- The Nanaimo Region Rent Bank program is an eviction prevention and housing stability service that provides interest free loans to low-to-moderate income renter households facing eviction or in need of assistance to pay for essential utilities due to a short-term financial crisis.
- Since 2021, the City has contributed a total of \$389,000 of OAP funds to the NRRB program.
- Demographic trend data from the BC Rent Bank online portal indicates that 52% of applicants applying for a rent bank loan in Nanaimo identify as having a disability, 93% are Canadian citizens, 61% identify as women, 58% are under the age of 39, and 43% of applicants are supporting families.

**ATTACHMENTS**

ATTACHMENT A: Key Areas of Housing Need (Housing Needs Report 2023) |

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