

DATE OF MEETING NOVEMBER 19, 2025

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SUBJECT NANAIMO RENT SUPPLEMENT PROGRAM UPDATE

OVERVIEW

Purpose of Report:

To provide the Finance and Audit Committee with a review of City of Nanaimo funded rent supplement programs in 2025.

BACKGROUND

Rent supplements are support payments to renters that bridge the gap between what an individual or family can afford to pay and their actual cost of housing. Rent supplements can be provided on an ongoing basis, or as a one-time payment depending on the income and needs of the household. Rent supplements play an important role in the prevention of homelessness, enable stable housing in market rental units, and help to reduce the impacts of poverty for individuals and families.

At the 2024-DEC-02 Regular Council Meeting, Council approved the allocation of \$150,000 from the Online Accommodation Fund (OAP) for 2025, to continue supporting rent supplement programs in Nanaimo. As identified in the Housing Needs Report 2023, these funds will target the Key Areas of Housing Need (Attachment A) and be distributed to service providers through an Expression of Interest (EOI) process.

The City of Nanaimo published a call for EOIs between 2025-JAN-03 and 2025-JAN-31. Three organizations submitted formal EOI proposals and on 2025-FEB-13, the Canadian Mental Health Association Mid Island Branch (CMHA), Connective Support Society Nanaimo (Connective) and Nanaimo Family Life Association (NFLA) were each awarded \$50,000. Service Agreements were completed with each organization until December 31, 2025, or until all City funds are expended.

The following provides an overview of the rent supplement programs distributed by each organization.

DISCUSSION

Canadian Mental Health Association – Mid Island Branch

The City-funded rent supplement program is embedded in CMHA's Street Reach Outreach (Street Reach) program. The Street Reach program operates five days a week, serving low-income renters and people experiencing homelessness; and works to connect individuals living in encampments to various support services, such as housing, mental health and substance use services. Additional support services offered includes assistance with getting basic identification

and completing required documentation to ensure individuals are eligible for housing under the existing BC Housing programs. Street Reach provides rent supplements to help individuals retain and maintain housing which has become more challenging, especially with the raising costs of utilities. This includes unexpected increases and/or new expenses with a growing number of apartment buildings and private rental units now sub-metering for water.

Throughout 2025, the Street Reach team has focused on strengthening partnerships to raise awareness about available rent supplement programs. Collaborations have expanded to include youth organizations, social workers at the hospital, and Ministry of Social Development and Poverty Reduction (MSDPR) Community Integration Specialists, all working together to support individuals in need.

The average rent supplement issued through the Street Reach Outreach program is \$678.75, and as of September 30, a total of \$19,683.66 of funding has been issued.

Table 1 summarizes the total number of rent supplements issued, the number of individuals impacted, and the additional supports received between 2025-JAN-01 and 2025-SEP-30.

Table 1 Canadian Mental Health Association – Mid Island Branch Rent Supplement Summary

<i>Street Reach Outreach</i>	<i>Total</i>
Number of rent supplements issued	29
Number of individuals impacted by rent supplements	35
Number of other services and supports provided to individuals who received a rent supplement payment	32

Connective Support Society Nanaimo

The City-funded rent supplement program is used to enhance the existing housing programs offered by Connective. Other Connective housing programs include the:

- Supported Rent Supplement Program (SRSP)
- Homeless Prevention Program (HPP)
- Vancouver Island Therapeutic Community (VITC) and VITC After Care Program
- Cornerstone Supportive Housing
- 1300 Island Highway HEARTH Temporary Supportive Housing
- Canadian BC Housing Benefit Program
- Nanaimo Region Rent Bank (NRRB) Program

Connective staff use rent supplements as a flexible tool within existing housing programs to prevent homelessness or retain housing where individuals may not meet eligibility criteria to receive other funding support. For example, when used alongside the NRRB, a rent supplement may be issued to allow for reduced loan repayments or if a client is ineligible for a loan and at risk of losing their housing.

Connective housing programs primarily serve low-income individuals, families and seniors, individuals leaving correctional facilities, and individuals experiencing homelessness. Connective staff have increased their focus on supporting individuals served by Community Living BC and Indigenous organizations by providing person-centered services that are

culturally appropriate. This work is complemented by proactive outreach and collaboration with other local service providers to ensure that information about available rental supports and other comprehensive, wraparound services reaches those who need it most. To support this effort, Connective established a new rent supplement committee to improve efficiency, promote fairness and streamline decision-making. The committee evaluates applicants based on key factors such as vulnerability, income, rental amount, and socio-economic conditions.

The average amount of rent supplements issued by Connective is \$469.06, and as of September 30, a total of \$37,055.60 of funding has been issued. Table 2 summarizes the total number of rent supplements issued, the number of individuals impacted, and the additional supports received between 2025-JAN-01 and 2025-SEP-30.

Table 2 Connective Support Society Nanaimo Rent Supplement Summary

<i>Connective Support Society Nanaimo</i>	<i>Total</i>
Number of rent supplements issued	79
Number of individuals impacted by rent supplements	102
Number of other services and supports provided to individuals who received a rent supplement payment	115

Nanaimo Family Life Association

In response to a growing demand of seniors on fixed incomes seeking financial support to maintain stable housing, the City-funded rent supplement program was newly distributed through NFLA. Delivered through the Senior's Housing Information and Navigation Ease (SHINE) Program, NFLA provides information and support on housing options tailored to seniors aged 55 and older. SHINE's Senior Housing Navigators assist seniors in finding and maintaining safe and appropriate housing. They also offer guidance on tenancy rights, support with problem-solving, conflict resolution and mediation to help resolve tenancy disputes/disagreements. Additionally, they provide client-centered support to help reduce digital barriers when completing financial support or housing applications. Since 2021, NFLA has also administered the Temporary Senior Rental Subsidy Program (TSRSP), funded by United Way. This program provides short-term rental subsidies and emergency financial assistance to eligible seniors and their housing providers in the Nanaimo region.

The increasing need among seniors is driven by rising costs of rent, utilities, and basic need living expenses such as food, transportation, and health care. Additional contributing factors include increasingly complex health, mobility, and cognitive challenges, experiences of elder abuse from family or landlords, and safety concerns associated with living in vehicles or trailers. Seniors have also requested rent supplements to help manage unexpected one-time financial burdens related to dental care, home or vehicle repairs, and/or the replacement of furniture or appliances.

NFLA staff have promoted the program within their own organization and in collaboration with various frontline agencies including the Nanaimo Acute Response Table, Snuneymuxw First Nation, MSDPR, Island Health, Nanaimo Brain Injury Society, and supportive housing operators. Referrals to the program have also come through support provided to clients experiencing fraudulent bank transactions as well as community engagement efforts at locations and events such as Tax Clinics, Salish Lelum, emergency shelters, food banks, and the Hub.

SHINE staff have supported seniors to maintain or seek alternative housing by building strong relationships with housing providers, landlords, moving companies and health agencies.

The average amount of rent supplements issued by NFLA is \$721.43, and as of September 30, a total of \$33,186.00 of funding has been issued. Table 3 summarizes the total number of rent supplements issued, the number of individuals impacted, and the additional supports received between 2025-APR-01 and 2025-SEP-30.

Table 3 Nanaimo Family Life Association Rent Supplement Summary

<i>Senior's Housing Information and Navigation Ease (SHINE) program</i>	<i>Total</i>
Number of rent supplements issued	46
Number of individuals impacted by rent supplements	58
Number of other services and supports provided to individuals who received a rent supplement payment	65

CONCLUSION

Rent supplements play a key role in the housing continuum by providing stability, affordability, and inclusivity, supporting individuals and families in various stages of housing need.

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

SUMMARY POINTS

- Rent supplements play an important role in the prevention of homelessness, enable stable housing in market rental units, and help to reduce the impacts of poverty for individuals and families.
- In December 2024, Council approved the allocation of \$150,000 from the Online Accommodation Platform fund to be used in 2025 to support rent supplement programs in Nanaimo through an Expression of Interest (EOI) process.
- The Canadian Mental Health Association – Mid Island Branch, Connective Support Society Nanaimo and Nanaimo Family Life Association were successful proponents of the EOI process and have distributed a total of 154 rent supplements to individuals and families as of September 30, 2025.

ATTACHMENTS

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

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