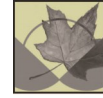


# Navigating Non-EIA Rent Assist

## Challenges and Better Practices throughout Manitoba

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### CONTEXT

Rent Assist is a unique program that provides financial assistance – based solely on income and household type – to Manitobans living in non-subsidized housing. It has two streams: Employment and Income Assistance (EIA) Rent Assist, which is automatically provided to households receiving EIA (social assistance); and non-EIA Rent Assist, where households not receiving EIA apply for Rent Assist directly.

There is evidence that non-EIA Rent Assist is underutilized as a program. Our previous research, *Assisting Renters: Manitoba's Rent Assist in the Context of Canada's National Housing Strategy* (April 2020), calculated that there are approximately 7,600 eligible households in Manitoba who are currently not receiving Rent Assist.<sup>1</sup> It found that potentially eligible tenants as well as those who work with and/or assist potentially eligible tenants do not know of the existence of the program, let alone the specifics of how to navigate the application process.

Unstable housing is both a cause, and a condition, of interrelated social and personal health and safety concerns.<sup>2</sup> This document is published as Manitoba begins to recover from the COVID-19 pandemic, and more people than ever are in precarious housing and financial conditions. The goal of this document is to share some of the most common questions and concerns that community based organizations (CBOs) and other direct service staff have raised in ensuring that Manitobans can access non-EIA Rent Assist, and solutions they have implemented, to both improve practices and inform systemic solutions.

### ***Benefits of non-EIA Rent Assist***

Findings from *Assisting Renters: Manitoba's Rent Assist in the Context of Canada's National Housing Strategy* are clear: Rent Assist offers substantial benefits to people's physical, mental and emotional/social health. Tenants told us repeatedly that they were now able to purchase their medications and better food, were able to engage in activities that combatted social isolation, and had improved engagement with their children. In addition, Rent Assist enabled people to return to school and upskill, including to recertify their credentials thus enabling them to work in their field.

<sup>1</sup>In 2019, Manitoba Non-Profit Housing Association, Canadian Centre for Policy Alternatives-MB, and academics from the University of Manitoba came together to study Manitoba's Rent Assist program and determine what is working, what is not working, and what can be better. This is a second phase to that research project.

### Benefits of Rent Assist

- Improved access to safe, adequate, affordable housing
- Improved physical health (being able to afford medications and food)
- Improved mental health (being able to engage in activities that combat social isolation)
- Improved emotional/social health (through engagement/reunification with children; being able to continue one's education and/or recertify credentials; ability to choose to work in one's professional field)

### ***Systemic problems with non-EIA Rent Assist***

Our research also indicated numerous systemic problems with Rent Assist. There were some specific populations that were being particularly affected by policy decisions. Most notably, the income thresholds (the maximum amount of household income to qualify for the program) are too low to accurately reflect the cost of living and in fact are lower than the threshold for those eligible for subsidized housing. This means many households struggling with rent payments do not qualify.

<b>Income Thresholds for Non-EIA Rent Assist June 2019-2020 (recalculated each July based on Median Market Rent)</b>	
<b>Household Type</b>	<b>Maximum Net Income</b>
Single	\$23,040
Single 55 years old + or person who qualifies for disability tax credit/CPP disability benefits	\$24,120
Two people	\$27,360
Three - Four people	\$34,480
Five - Six people	\$42,000

Cooper, S., Hajer, J., & Plaut, S. (2020). *Assisting renters: Manitoba's Rent Assist in the context of Canada's National Housing Strategy*. Canadian Centre for Policy Alternatives Manitoba.

<sup>2</sup>Carter, T., & Polevychok, C. (2004). *Housing Is good social policy: Research report*. Canadian Policy Research Networks. Madden, D., & Marcuse, P. (2016). *In defense of housing*. Brooklyn: Verso Books.

Eligibility for non-EIA Rent Assist is assessed on household income from either the previous year or past two years (depending on whether people apply before or after July). There are no accommodations made for drastic changes of income mid-year: for example, job loss or changes in household composition. The current financial crisis related to COVID-19 provides a clear example of the need for such flexibility. The program itself does not address non-income related barriers people face in access to housing, including accessibility and support needs, discrimination, and a lack of quality, affordable housing.

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***There is a “lost group”- the group of people who, based on the previous year’s income – rather than their current income – cannot qualify for Rent Assist however they are unable to afford their rent so they really suffer for that year.***  
– Housing provider, Winnipeg

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Perhaps most importantly for this research, there is a lack of awareness regarding non-EIA Rent Assist amongst potentially eligible tenants as well as those who work with and/or assist them including health care workers, social service providers, landlords, and employers. This lack of awareness was evident throughout the province but was particularly pronounced outside of Winnipeg. As one social worker who works with seniors in Thompson noted, “the inequality of information sharing [outside of Winnipeg] regarding programs such as Rent Assist is stunning.” There is a clear need for a strategy to make Manitobans aware of the existence on non-EIA Rent Assist.

Rent Assist— both for those receiving EIA and those receiving non-EIA Rent Assist—is funded and administered by EIA. In interviews with social service providers, housing providers, direct service staff and others, the staff at non-EIA Rent Assist was consistently praised as both accessible and helpful when contacted – including being willing to provide public presentations when invited. However, there is no outreach or promotion strategy for non-EIA Rent Assist. People must already be aware of its existence to know how to get more information.

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***Once you find the information online it’s pretty simple; it is well organized and put together. The most important thing is just knowing that it is there.***  
– Housing Coordinator, Winnipeg

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***I am saddened that we didn’t know about this before because there are so many families we could have helped.***  
– Family Resource Centre coordinator in Thompson

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Because there is no promotion or outreach campaign initiated from the province, it is CBOs who must take on the role of community education and outreach within their own organizations as well as with prospective eligible tenants. Our findings indicate that many of these people are, themselves, unaware of non-EIA Rent Assist. Such lack of information is particularly problematic within the context of COVID-19 when many of those who are eligible for the program may have even lower-than-usual or unpredictable incomes.

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***The people who need it are not getting the message – that’s obvious. We know that the government can get their message out there if they want [to] – you can’t turn on the TV or the radio and not hear the government’s perspectives on COVID-19 and their programs. What’s lacking is not ability, it’s political will.***  
– Organizer for newcomer serving organizations outside of Winnipeg

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In the Spring of 2020 we spoke with people throughout the province to get a better sense of how they understand and navigate non-EIA Rent Assist. Some interviewees are direct service providers while others are more focused on organizing and advocacy. Below is a summary of some of the key findings including concerns and strategies for outreach and increasing access to the program. We end with suggestions of how to improve the non-EIA Rent Assist program both through replicating practices that are working in other communities/organizations, and through systemic changes.

<b>Interview Respondents by Location they Serve</b>	
Brandon	2
Swan River	1
Thompson	4
Winkler	1
Winnipeg	7
Province-Wide	3
<b>Total</b>	<b>18</b>

## FINDINGS

### *Overall findings*

1. Many people who could be eligible are unaware that non-EIA Rent Assist exists. Once made aware they find the program valuable and have no hesitation applying.

2. For seniors or those with disabilities, paying for both medication and rent is a frequent struggle. This is often how a conversation with a service provider regarding finances arises. Rent Assist will help alleviate some of the financial strain, thus enabling them to pay for both medications and rent.

3. Many of the people interviewed found out about Rent Assist from word-of-mouth – either from a colleague or a tenant. A few learned about it through RentSmart. Only those who were intimately involved in housing policy (often with a social work or community health background) knew about Rent Assist from their professional line of work.

4. There were some concerns regarding the Rent Assist calculator available online. Many stated it was inaccurate, often underestimating the monthly amount compared with what they actually receive once they qualify. Some suggested that tenants should be able to print out the Rent Assist calculator estimate so it can be shown to a prospective landlord, thus assuring the landlord that they would be able to afford the monthly rent.

5. Information regarding non-EIA Rent Assist could be quite useful when people are transitioning off of EIA. Such transitions may occur because people have found employment, because they have aged out, or because the file was closed based on a lack of contact. Although EIA case managers are instructed to inform people of non-EIA Rent Assist, there is not a consistent process.

### *Positive aspects of non-EIA Rent Assist applications and information, according to interviewees*

- Once the applicant has all the documentation compiled the process itself is simple and straightforward;
- The Rent Assist telephone line is useful – the information is accurate, and the hotline staff are good at returning calls. It is particularly helpful that there is an adjudicator available on the phone;
- The online calculator is used frequently by applicants and service providers; and
- When asked, staff at the Rent Assist office are willing to conduct information sessions.

### *Concerns affecting specific populations, according to interviewees*

- Current practice provides refugees (Government Assisted as well as privately sponsored refugees) with much less financial assistance through Rent Assist than other newcomers;
- Those who do not have consistent computer/internet access have a lot of difficulty in getting their Option C, required for the application. The Canada Revenue Agency (CRA) is often resistant to speaking with anyone other than the applicant themselves, meaning support staff may be unable to assist people who have difficulty explaining their needs by phone; and
- Those who are transitioning from subsidized or transitional housing to Rent Assist-eligible housing are often hesitant to make the move until they start receiving Rent Assist, however, in order to receive Rent Assist they need to have a signed lease.

### *Strategies used by CBOs and direct service providers to promote and support access to non-EIA Rent Assist*

- Hold Rent Assist information sessions in seniors' blocks ("go to where the seniors are") – this can be done by Rent Assist staff or by knowledgeable housing coordinators/support workers;
- Educate the people who already have relationships with those who may be eligible – mental health workers, doctors, home healthcare workers, people who work in transitional programs, those working in Seniors/Elder Programs;
- Include Rent Assist in RentSmart Training;
- Include questions regarding Rent Assist in initial needs assessment checklists so that all people are made aware of its existence and, if eligible, can apply;
- Include Rent Assist information in renters' guides and other information resources for renters; and
- Strengthen relationships with community tax clinics that are often authorized to print out Option C documents, thus eliminating the need to wait for the CRA.

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***Go to the seniors' centres. Go to the seniors' blocks. Get outside of the perimeter. Educate the people who work WITH the seniors: the home health care workers, the mental health workers, the churches, the doctors.***  
– Executive Director of a seniors' home in Brandon

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## ***Specific suggestions by interviewees for making people more aware of non-EIA Rent Assist***

- Educate landlords;
- Educate accountants/tax clinics;
- Put up posters/have flyer in EIA offices and community boards/cork boards in malls, grocery stores, childcare centres, and other places where people gather and wait;
- Put notices in with Manitoba Hydro and other communication coming from the province; and
- Include information regarding Rent Assist in the housing resources sheets that are often utilized internally (by housing coordinators or resource coordinators or even within EIA) as well as with clients/potential tenants.

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***The application itself is quite straightforward but the fact that it is a government form can be quite intimidating -- particularly if there are literacy or cognitive issues. It is important to have the information [phone] line and to enable a representative or advocate to assist them.***  
– Social worker in Thompson

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## **SUMMARY**

Through this project, interviewees offered specific suggestions to improve information sharing about, and uptake of, non-EIA Rent Assist. There are additional systemic changes that could make it a more responsive, effective, and widely accessed housing and income support benefit.

*Assisting Renters: Manitoba's Rent Assist in the Context of Canada's National Housing Strategy* (available on the Manitoba Non-Profit Housing Association website as well as the Canadian Centre for Policy Alternatives-Manitoba website) offers analysis of the costs and impacts of adjusting the Rent Assist benefit level to 85% of median market rent. This would reduce income thresholds for eligibility, help address the gap between incomes and the cost of providing good quality rental housing, and bring at least the bottom 25 percent of the primary rental market into the affordability guidelines for the estimated Rent Assist eligible population.

In addition, Rent Assist eligibility could be based on a shorter period of income so that it becomes a responsive program, able to address sudden income or life changes, including the rapid increase in unemployment during COVID-19.

Finally, while CBOs can learn from each other and improve their practices in promoting non-EIA Rent Assist, the EIA program and the provincial government have powerful communication tools that can reach the greatest number of eligible participants. Both strategically promoting the program, and adjusting the application process to be connected with income tax filing, would help low income Manitobans become aware of, and thus access, non-EIA Rent Assist.

It has been shown that Rent Assist improves the physical, mental, social, and emotional health and well-being of those accessing it. As a part of a full income and housing system, which includes social housing and additional income supports, it helps thousands of Manitobans access safe, affordable, adequate housing, a right guaranteed to all people residing in Canada. There are both specific procedural improvements CBOs and other non-governmental organizations can make, and systemic changes government can make, to increase access to this important program and the benefits it brings.

*Navigating Non-EIA Rent Assist: Challenges and Better Practices Throughout Manitoba* by Shayna Plaut is available online at <https://mnpha.com/research-and-policy-development/>

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