

# THE MANITOBA HOUSING AND RENEWAL CORPORATION

## THREE-YEAR ACTION PLAN

2025/2026 - 2027/2028



*UNDER THE CMHC-MANITOBA BILATERAL AGREEMENT*

*UNDER THE 2017 NATIONAL HOUSING STRATEGY*

February 2025

Manitoba 

# Manitoba's Context and Priorities

## INTRODUCTION

Manitoba is growing, and more housing is needed so individuals and families can put down roots and thrive. The Manitoba government is taking a holistic approach, by working with all levels of government to connect people with housing, provide wrap-around supports, and build more social and affordable housing in our province. This collaboration will align efforts in reducing poverty and chronic homelessness in a strategic and measurable way, ensuring steady and tangible progress towards shared commitments year over year and fostering more equitable housing conditions for all Manitobans.

According to 2022 Statistics Canada data, 169,000 people in Manitoba are in Housing Need – that is, they live in housing that is unaffordable, overcrowded or in need of major repairs. Of the people in core housing need, 21,000 are experiencing all three factors together. These individuals are the most precariously housed and are at highest risk of becoming homeless. As of October 2024, Manitoba has a vacancy rate of 1.7 per cent, indicating a tight rental market. This is mirrored in Winnipeg, Manitoba's largest city, which has a vacancy rate of 1.7 per cent. Some smaller communities in Manitoba are experiencing an even tighter rental situation with communities such as Steinbach and Winkler having a vacancy rate of 0.5 per cent or lower. Adding to the shortage of housing supply, many households continue to grapple with ongoing financial difficulties, including rising living costs, inflation, high rental costs and housing prices. These conditions have been particularly challenging for those at risk of or experiencing homelessness, as well as for lower-income Manitobans.

On any given day, an estimated 7,000 Manitobans experience homelessness, while another 21,000 are precariously housed. Approximately 10 per cent of people experiencing homelessness are unsheltered, living in encampments, which are not a safe or sustainable solution to homelessness. Encampments lack such basic services as electricity, potable water and garbage collection, and residents are at risk of violence, exploitation, and coercion. Manitoba's winters add another layer of risk to encampments, as residents balance freezing temperatures with the dangers of heating makeshift shelters.

In January 2025, Manitoba released Your Way Home: Manitoba's Plan to End Chronic Homelessness. The strategy takes immediate actions to address unsheltered homelessness, incorporates learnings from other jurisdictions and includes activities that will ensure that Manitoba meets its mandate to end chronic homelessness by 2031.

The Manitoba government knows that the homelessness and affordability crisis cannot be solved without creating new housing stock; we cannot put housing first, without building housing first. The costs of construction and materials have increased exponentially since the start of the NHS. The impacts of inflation have been felt at an industry level and have been hard on Manitoba households. Despite these challenges, Manitoba will continue to work with all levels of government, the community housing sector, and the private market to build more social and affordable housing where it is needed most in our province.

Manitoba is focused on meeting its targets by the end of the Canada Mortgage and Housing Corporation (CMHC)-Manitoba Bilateral Agreement under the NHS. During its previous Action Plans, Manitoba made progress on many of these targets. A strong emphasis was placed on the modernization and improvement of Manitoba's social housing stock and Manitoba more than doubled its 2027/28 target during its first Action Plan. Exceeding the repair target enabled Manitoba to shift focus during its second Action Plan toward making headway on other important priorities such as Manitoba's expansion target and its continue to offer target. This has put Manitoba in an excellent position to meet or exceed its targets in relation to repair, expansion, and continue to offer in this final Action Plan period.

## **PROGRESS ACHIEVED TO DATE**

Under the first and second three-year Action Plans, NHS funding enabled Manitoba to address mutually agreed to housing priorities under the CMHC-Manitoba Bilateral Agreement. For the reporting years to date (2019/20 – mid-year 2024/25), Manitoba committed to the repair and renovation of existing community housing stock, new housing supply, rent supplements, operating subsidies for community housing units formerly funded under the Social Housing Agreement (SHA), and delivery of the Canada-Manitoba Housing Benefit (CMHB) across the province. Notable achievements include Manitoba exceeding its 2027/28 repair target in the first few years of the Action Plan, achieving no net loss of Urban Indigenous units, meeting its continue-to-offer target in mid-year 2024/25, and making steady progress on its expansion target.

The highlights of projects supported under Manitoba's second Action Plan include:

### **2022/23**

- Manitoba contributed an additional \$300,000 toward Homes for Heroes for Veterans Village, a tiny home village of 20 units for homeless veterans. The project received \$200,000 in 2021/22, representing \$500,000 in total NHS bilateral funding.
- Manitoba provided a one-time grant of \$855,600 to West Central Women's Resource Centre. This project created 16 safe, supportive and culturally appropriate transitional housing units for women who have experienced gender-based violence. The project also offers wrap-around supports for residents and creates a place where women can rebuild a sense of community.
- Manitoba provided an in-kind contribution of \$767,116 to Ma-Mow-We-Tak Friendship Centre for the development of elderly person housing to serve low-income Urban Indigenous people in Thompson. The project consists of 12, one-bedroom units, indoor and outdoor common areas, office space for programming supports, with an accessible laundry room and washroom.
- Manitoba supported affordable homeownership opportunities for five households in Winnipeg through the provision of \$500,000 in funding to Habitat for Humanity.

### **2023/24**

- Manitoba contributed \$750,000 toward the construction of the Flin Flon Aboriginal Friendship Centre's Keekih Affordable Housing Project, a 16-unit social housing building in Flin Flon with support services for residents experiencing or at risk of homelessness.
- Manitoba committed \$1,260,000 toward "The Queer Village" housing development, new construction of a 4-storey apartment building in Winnipeg with 14 transitional housing units and 7 social housing units to support the 2SLGBTQIA+ community that is experiencing homelessness and who may need emergency shelter, transitional housing, or social housing.
- Manitoba contributed \$2,250,000 toward the University of Winnipeg Community Renewal Corporation for the construction of Balmoral Street – Second-Stage Transitional Housing for Indigenous and newcomer women and children who have experienced gender-based violence. This project involves the construction of a four-storey 15-unit supportive second-stage transitional housing project offering rent geared-to-income.

- Manitoba claimed \$1,955,400 in cost-matched funding for operating costs to support units previously committed under the NHS (Mitchell Fabrics, Home First Winnipeg) to allow full attribution under federal terms and conditions for jointly funded projects. Manitoba's 2023/24 provincial cost-matching also included \$140,800 for 32 new rent supplement units in Winnipeg.
- As of November 2023, the homelessness stream of the CMHB was expanded to cover all of Manitoba. In late March 2024, Manitoba launched a new stream of the CMHB targeting survivors of gender-based violence.

## **GENDER-BASED ANALYSIS**

Affordable housing is a tool that can help women improve their economic and social outcomes. In Manitoba, women earn a lower median income than men and are more likely to be employed part-time, impacting their access to housing. Affordable housing is a greater challenge for single mothers who have parenting costs that include childcare. Vulnerable women, including Indigenous and newcomer women, seniors, and women with disabilities, are more likely to experience poverty, and need access to affordable housing.

Manitoba Housing's core program, the Social Housing Rental Program (SHRP), is a universal program. Applicants are housed based on the urgency of need (affordability, suitability, and adequacy of their current situation), not on their gender. Vulnerable applicants, such as those who are homeless or experiencing domestic violence, are considered a higher priority when determining need. Using a gender-based analysis, Manitoba Housing is helping to meet the affordable housing needs of 14,446 women tenants.

Women's poverty also affects their children. According to Statistics Canada's 2022 Market Basket Measure, 13.3 per cent of Manitoba children live in poverty. Families with children represent approximately half of Manitoba Housing's direct-managed portfolio (50 per cent), with approximately 11,440 children under the age of 19, and 7,718 of them are under 13.

Statistics Canada has found that children living in a lone parent family are more than two times as likely to live in a low income household as children in a two parent family, and that the low-income rate is higher if the children live with their mother. In Manitoba Housing, 4,538 tenancies are lone-parent families, of which the majority are led by women.

In Manitoba, there are 8,919 children<sup>1</sup> in the care of Child and Family Services (CFS). Access to affordable housing is a key component of family reunification. Manitoba Housing supports family reunification when CFS is involved with a family separation, allowing families with a reunification plan to remain over-housed for up to two years.

Leaving family violence can put women and their children at risk of homelessness. Manitoba Housing owns and maintains nine emergency shelters for victims of family violence, which are run by community partners.

In November 2024, the Manitoba government released Mino'Ayaawag Ikwewag, a four-year strategy to empower Indigenous women, girls, 2Spirit and gender-diverse people. Housing is identified as a key pillar of the strategy that can facilitate economic independence, a crucial protective factor that promotes wellness and future prosperity. Under the strategy, Manitoba is committed to collaborating with partners to ensure housing initiatives meet the needs of Indigenous women, girls, 2Spirit, and gender-diverse relatives.

<sup>1</sup> Manitoba Families Annual Report 2023/24 – A child is defined as someone under the age of 18.

# Stakeholder Consultations

## HOUSING CONSULTATIONS

During the summer of 2024, Manitoba Housing released a survey to guide the creation of the final three-year Action Plan (2025/26 to 2027/28). Hosted on the Manitoba government's EngageMB platform, the online survey gathered input from Manitobans regarding housing needs, priorities, populations in need of housing, and potential solutions. Respondents were asked to rank or select their top answers to various questions, with the option to provide qualitative feedback. Additionally, demographic questions were included to conduct a gender-based analysis and identify housing needs specific to different communities across Manitoba. Invitations to participate in the survey were sent to key stakeholders throughout the province. A total of 76 individuals completed the survey between August 30, 2024, and October 4, 2024.

In addition to survey responses, Manitoba received feedback in the form of a standalone written response from a non-government agency that provides social services across the province. The organization gathered responses from service providers across rural, suburban, and urban areas and emphasized that each region requires different approaches and priorities tailored to their unique needs.

## HOMELESSNESS CONSULTATIONS

In October and November 2024, the Department of Housing, Addictions and Homelessness engaged stakeholders from across Manitoba to inform the development of an encampment action plan. To inform activities in Winnipeg, the department hosted an in-person focus group with seven participants representing the municipal government and five homeless-serving organizations operating in the city. The meeting was followed up by an email survey, which was sent to all attendees, as well as representatives from two other homeless-serving organizations. To inform activities outside of Winnipeg, the department held one-on-one interviews with the leaders of six homeless-serving organizations from Brandon, Dauphin/Swan River, Portage la Prairie, Steinbach, The Pas and Thompson. Following the meetings, organizations were invited to submit proposals to the department.

Participants from across the province stressed that progress towards ending homelessness is not possible without significantly increasing the supply of rent-geared-to-income housing. They also noted the importance of implementing wrap-around support services in tandem with the new housing supply to ensure that people exiting homelessness are able to maintain their tenancies long-term. Until new housing supply comes online, participants highlighted the need for expanded drop-in services, especially during the winter months when extreme temperatures can threaten the health and lives of people living unsheltered. Participants from outside of Winnipeg noted that drop-in spaces are particularly important in rural areas, where there are generally fewer services and people experiencing homelessness are less welcomed in public spaces. Participants from Winnipeg stressed the need for a rights-based approach to encampments, noting that many individuals find greater dignity and safety in encampments as opposed to shelters, and will only move out of encampments if offered suitable long-term housing.

## **BUSINESS AND HOUSING SUMMIT**

On October 8, 2024, Manitoba's Department of Housing, Addictions and Homelessness along with End Homelessness Winnipeg and the Business Council of Manitoba hosted the Business and Housing Summit to develop housing solutions to end homelessness in the province. The all-day event included sessions on leveraging government partnerships to fund affordable housing construction, and impactful partnership models for affordable housing development. In total, 100 people participated, and included municipal and Indigenous governments, non-profit housing providers, homelessness service providers and private business.

Key themes that emerged from the summit include recognition of challenges associated with the construction of affordable housing (e.g. rising costs, access to financing, access to land, supply of skilled labour). From a housing operations perspective, challenges with tenanting individuals coming from homelessness were discussed. Non-profit housing and service providers shared that there are limited operating funds available to provide critical support services in rental units. These groups called for both capital funding and long-term operational funds to help keep vulnerable clients housed.



## **POVERTY REDUCTION STRATEGY CONSULTATIONS**

Throughout October and November 2024, the Department of Families held in-person engagements with stakeholders to inform the development of an updated Poverty Reduction Strategy. Approximately 100 people attended meetings in Thompson, The Pas, Brandon, Dauphin, Morden, Arborg and Winnipeg. In addition, focus groups with approximately 50 people with lived experience of poverty were facilitated in each of the rural communities, and with four organizations in Winnipeg.

A survey, quick poll and idea board were hosted on EngageMB in fall 2024. More than 2,800 survey responses, 800 quick poll responses and 450 idea board submissions were received.

## **ADVOCACY EFFORTS**

Housing advocacy organizations in Manitoba are active and look for ways to improve the housing system in our province. Their recent advocacy efforts are summarized below.

## **CANADIAN CENTRE FOR POLICY ALTERNATIVES – MANITOBA**

Canadian Centre for Policy Alternatives (CCPA) is an independent research institute focused on social, economic and environmental justice, providing research and analysis to inform policymakers, activists, and the public. On October 28, 2024, CCPA released *Minosin Kikiwa (A Good Home)*, a research project that explores the housing and support needs of older Indigenous adults (aged 55+), with the goal of improving their quality of life from a holistic, culturally informed perspective. Report recommendations included promoting more for-Indigenous by-Indigenous housing (owned and operated), culturally informed housing options and expanding family and community centred options in housing policy and design.

## **RIGHT TO HOUSING COALITION**

The Right to Housing Coalition is a Winnipeg-based advocacy group focused on housing policies and programs to address the shortage of social and affordable housing in Manitoba.

On September 6, 2023, the Right to Housing Coalition released A Social Housing Action Plan for Manitoba, in partnership with CCPA-Manitoba. The plan called on all political parties in Manitoba's 2023 provincial election to adopt its recommendations to address the housing needs of low-income individuals. These recommendations included:

- Increasing the social housing supply by 1,000 rent-geared-to-income units annually for at least 10 years.
- Protecting existing social housing to ensure no loss of rent-geared-to-income units due to disrepair, lack of subsidies, or the sale of properties.
- Enhancing security of tenure by limiting exemptions to rent regulations, limiting above-guideline rent increases, disallowing rent discounts, enhancing compensation for no-fault evictions, and ensuring evictions occur as a last resort.
- Supporting and partnering with social enterprises to provide people facing barriers to employment with training and employment in the construction and maintenance of social housing.

## **MANITOBA NON-PROFIT HOUSING ASSOCIATION**

The Manitoba Non-Profit Housing Association (MNPHA) represents over 100 housing providers who manage more than 26,000 affordable homes in Manitoba.

On October 4, 2023, MNPHA published an advocacy paper entitled 2023 Election Priorities - Community Housing: An Affordable Home for All Manitobans. The paper outlined three key actions:

- Establish a \$1.5 billion capital funding program over 10 years to support community housing, with a program specifically designed by and for Indigenous-led housing organizations.
- Increase and stabilize funding for support within community housing, with tenant support coordinators at a minimum ratio of 1/100 units, and supportive housing for seniors and people at risk of homelessness.
- Create 10,000 new units of community housing over the next 10 years to meet the needs of the 23,000 Manitoban households in core housing need.

## Use of Funding

CMHC funding and cost-matched funding under the NHS bilateral agreement will be used toward the Manitoba Priorities Housing Initiative, the Canada Community Housing Initiative (CCHI) and the CMHB. Manitoba will continue to prioritize funding to help the most vulnerable households access housing and achieve stable tenancies. Specialized housing and supports will target those at risk of or experiencing homelessness, youth aging out of care, Indigenous Manitobans, survivors of gender-based violence, and other vulnerable groups as they transition through life circumstances. Manitoba is also committed to advancing reconciliation through Indigenous housing initiatives.

Under this Action Plan, Manitoba will continue to provide subsidies in the non-profit and private market sectors, build new social and affordable housing with wrap-around supports, and provide direct to client housing benefits.

## Manitoba Priorities Housing Initiative

### TARGET VULNERABLE POPULATIONS

In Manitoba, there remains a lack of housing with on-site wrap-around supports such as addiction workers, supports for family reunification and supports to assist residents' transition to independent living. *Your Way Home: Manitoba's Plan to End Chronic Homelessness* includes a coordinated strategy to address encampments in Winnipeg and rural Manitoba. This encampments action plan increases supportive housing, enhances drop-in services and provides flexible funding to support individuals to transition from encampments into housing.

Manitoba is also pleased to be partnering with the federal government on its Unsheltered Homelessness and Encampments Initiative. This new bilateral agreement will complement NHS funding and Manitoba's homelessness framework. This will allow the province to assist the non-profit sector to quickly acquire and retrofit housing, where required, for people who are living unsheltered.

Manitobans experiencing homelessness, people with mental or physical disabilities, persons with addictions, youth aging out of care, and survivors of gender-based violence all require additional supports to overcome multiple barriers to housing success. Manitoba will continue to expand transitional housing and other housing with supports while continuing to prioritize support for households most in need, including those who have complex barriers that require a combination of housing and support services.

## **INDIGENOUS HOUSING**

Given that Manitoba has the highest per capita Indigenous population of Canada's provinces, provincial and federal partnerships are required in Indigenous-led housing initiatives that will reflect this unique situation to meet the housing needs of Indigenous people and advance reconciliation in Manitoba. Manitoba has aligned its capital delivery plan with CMHC's established funding priorities for Indigenous housing initiatives off-reserve.

Manitoba will continue to work with partners to develop a reconciliation-focused approach to Indigenous housing. As part of its commitment to advance reconciliation, Manitoba Housing will pursue off-reserve community-based housing delivery in partnership with Indigenous communities and service organizations. Manitoba will work with Indigenous housing providers and pursue investments that enable the provision of culturally relevant programming and housing services.

## **SUPPORT HOUSING AFFORDABILITY**

help accelerate the housing development process, align with federal funding priorities, build the capacity of the non-profit housing sector, leverage other federal funding sources and maximize the impact of housing development as a means of addressing homelessness. Key highlights of the plan include:

- A transition from an annual public proposal call intake to ongoing intake;
- Establishment of pre-set funding amounts per affordable or social housing unit;
- Alignment of funding priorities with CMHC Affordable Housing Fund (AHF) carve out groups
  - Indigenous, Black-led, and transitional housing initiatives;
- Increased Proposal Development Funding to be made available as a grant as the maximum allowed per project;
- An ability to commit funding through notional allocation letters to speed up securing other funding sources; and
- Notional funding allocations for municipalities, Indigenous governments and organizations and the community housing sector.

Manitoba will support affordability under this Action Plan through the creation of new social and affordable supply. This renewed commitment will target the construction and/or acquisition/conversion of 1,029 units of social and affordable housing in the community housing sector and the private market targeting homeless individuals and those at risk of homelessness between 2025/26 and 2027/28.

As part of Budget 2024, Manitoba announced the Rental Housing Construction Incentive to encourage developers to build more rental units, with an added incentive for including affordable units. Manitoba will count new affordable housing created in the community housing sector through this tax credit towards its expansion target.

Over the course of this Action Plan period, the Manitoba government will also look to ways it can partner with other levels of government on federal NHS programs, such as the Housing Accelerator Fund (HAF) and the AHF, where projects align well with Manitoba's housing priorities and where Manitoba can maximize its contribution toward its share of NHS targets. Depending on the nature of the project, this may include provision of capital funding, operating, rent supplements and/or in-kind contributions. Should ongoing operating funding or rent supplement be provided to projects under the HAF or AHF, Manitoba will count all eligible units toward its expansion target.

In addition to increasing the supply of new social and affordable housing, Manitoba invests in Rent Assist, a portable universal shelter benefit program for low-income Manitobans. Rent Assist provides a key pathway for those in poverty to transition to greater independence with less reliance on government benefits, and encourages choice in housing, while deliberately addressing the welfare wall. In recent years, Manitoba experienced significant incremental growth in Rent Assist for those not in receipt of EIA; Manitoba's funding for this program has risen to over \$58 million supporting a total caseload of 13,137 clients in 2023/24.

Under this Action Plan, Manitoba will continue to provide affordability support to households that are not in receipt of EIA with Rent Assist. However, recognizing that supply of new and affordable housing is most needed, Manitoba will no longer be counting incremental case volume growth of non-EIA Rent Assist towards its expansion target.

# Canada Community Housing Initiative

## MODERNIZING THE COMMUNITY HOUSING SECTOR

Community housing providers have expressed that they are ready to assume a greater role in the delivery of housing for low-income Manitobans. Engaging community housing providers with expiring operating agreements is a key component of how Manitoba will meet its continue to offer target under the bilateral agreement. Manitoba Housing will continue to work closely with community housing providers to plan for the end of operating agreements by proving supports to address long-term organizational sustainability as well as assistance to identify steps required to achieve financial stability. Manitoba has designed a planning framework towards engaging this sector that will be implemented throughout the remainder of the bilateral agreement.

Over the course of this Action Plan and beyond, Manitoba Housing will help bolster the community housing sector by:

- Focusing capacity building activities toward mature financial practices and planning, reliable asset management techniques, and dependable supports and services for vulnerable tenants.
- Building a culture of independence, including an autonomous Manitoba Non-Profit Housing Association, which can broker amalgamation, provide training, and support providers with sound advice.
- Prioritize supporting the capacity of Indigenous housing providers, working in alignment with recent federal distinctions-based housing strategies, as well as an anticipated Urban, Rural, and Northern Indigenous Housing Strategy.
- Leverage federal initiatives that align with Manitoba's strategic priorities when engaging in partnership with the community housing sector where it makes sense.

## INVEST IN IMPROVEMENTS TO EXISTING SOCIAL AND AFFORDABLE HOUSING

As highlighted in the previous Action Plan, community housing across Manitoba continues to face public scrutiny, in part due to perceptions of poor living conditions. Manitoba made significant investments in modernization and improvement during the first Action Plan period, and far surpassed its 2027/28 target to repair existing housing stock.

Although its repair target has been met, Manitoba will continue to invest in improvements to its existing housing. Repairs to the Urban Native portfolio, community housing owned by third parties and Personal Care Homes will continue to be claimed during this Action Plan period. In terms of the provincially owned portfolio, although Manitoba will continue to execute its capital plan, it will no longer claim its investment in the modernization and improvement of this stock toward cost-matching or targets under the bilateral agreement. This decision has been made as a large percentage of Manitoba's owned portfolio is already counted under this target and every additional repair claim must be carefully reviewed to avoid double counting. Manitoba will continue to publicly report on its investments in modernization and improvement of the provincially owned portfolio through the Department of Housing, Addictions and Homelessness annual report.

### **INVEST IN COMMUNITY HOUSING IN MANITOBA**

Between 2022/23 and 2024/25, Manitoba Housing plans to support 1,270 rent supplements in the community housing sector that were formerly funded under the Investment in Affordable Housing agreement. Manitoba will also continue to provide project-based subsidy to 1,650 units. Under this Action Plan, Manitoba will actively engage with non-profit providers to offer new agreements that target 2,937 units of social and affordable housing.

In 2022/23, Manitoba undertook a detailed analysis to better understand its investments in its housing portfolio. This analysis helped determine ways for Manitoba to make significant headway on its continue to offer target. Manitoba will also commit to continuing to offer 11,962 units of community housing that have expired under the SHA or are expiring under this Action Plan period.

### **INVEST IN URBAN NATIVE HOUSING**

Manitoba Housing will continue to support Urban Native housing. Between 2022/23 and 2024/25, Manitoba will ensure no net loss of Urban Native housing units by providing operating subsidies for units that have previously come off agreement and are not part of the baseline count, plus subsidies for an additional 42 units of Urban Native housing that will expire under the SHA in October 2024. The estimated cost of continuing to offer 785 Urban Native units is \$11 million during this Action Plan period.

## Canada-Manitoba Housing Benefit

The CMHB is stacked with Manitoba's Rent Assist program to reduce or eliminate housing need for vulnerable target populations and enable greater access to the rental market. Created in 2014, Rent Assist targets low-income Manitobans who are receiving EIA and have shelter costs as well as those who are renting in the private market and are not receiving EIA (non-EIA Rent Assist).

The CMHB is a portable shelter benefit targeted towards vulnerable populations in core housing need. The benefit agreement represents \$91.1 million in federal funding between 2020/21 and 2027/28 that will be cost matched by the Manitoba government. The core CMHB program has three streams each providing support to a specific population:

1. Youth transitioning out of the child welfare system and youth who have previously transitioned out of care, up to the age of 26. This stream supports youth to avoid more entrenched government interventions while also preventing homelessness.
2. People who are experiencing homelessness or who are at risk of homelessness. This stream helps people to remain housed and reduce their risk of becoming homeless.
3. People living with mental health and addictions issues. This stream supports individuals in addictions recovery to remain housed and reduce their risk of becoming homeless.

The youth aging out of care and the homelessness streams are focused on the private market, and the mental health and addictions stream primarily begins in community housing (supportive housing projects) before the client exits to the private market. Under all streams, clients are given the option to consent to their benefit being paid via trusteeship (e.g. direct to landlord from administering agency) and have the ability to withdraw this consent.

While the community housing sector is a valuable partner in addressing housing need, Manitoba's private rental market has an important role to play in helping alleviate the high demand for housing. The CMHB diverts individuals from community housing wait lists thereby reducing wait times to access community housing for others.

Due to low program uptake in the first year and a half of the program, the CMHB was reviewed in 2022/23 and revisions implemented. These changes, coupled with affordability challenges faced in Manitoba and elsewhere, and increased referrals by newcomer serving organizations, resulted



in dramatic uptake in the homelessness stream of the CMHB from the latter half of 2023/24 into 2024/25. By summer 2024, demand for the core CMHB program increased to the point that the cost to support the client volume exceeded the available budget. Manitoba temporarily paused intake into the CMHB in August 2024 while an additional \$1.7 million in provincial funding was secured to continue to operate the program. With this additional funding exhausted, intake into the program was paused in March 2025 until sufficient funding becomes available. Between 2025/26 and 2027/28, Manitoba will provide \$4 million annually to support the 2024/25 caseload levels through to the end of the NHS. The CMHB targets in this Action Plan are estimates based on this reality. Manitoba's need to pause the program provided a glimpse into the challenges that will be faced with supporting clients at end of the NHS Bilateral Agreement. Without a commitment to renewed federal funding post-NHS, Manitoba will have to look at options to transition clients from this program over the final years of the agreement.

## **YOUTH TRANSITIONING OUT OF CARE STREAM**

This stream of the CMHB is targeted toward youth leaving care of the child welfare system and youth who have previously left care (up to age 26) who are struggling with housing costs. The benefit in this stream is portable within Manitoba. Income eligibility is the Disability Program Income Limit (PIL) of the non-EIA Rent Assist program<sup>2</sup> although participation in the Rent Assist program is not a requirement of access to the CMHB.<sup>3</sup> Use of this PIL for CMHB is inclusive of youth with and without a disability and allows for attachment to the labour force (as the PIL is slightly above full-time minimum wage). For those receiving either EIA or non-EIA Rent Assist, the CMHB provides the difference between market rent and the client's Rent Assist benefit, up to a maximum of \$350 per month. For those not receiving EIA or non-EIA Rent Assist, the CMHB is a \$350 per month rent supplement to provide modest help with the client's rent in the private market. The benefit is paid to the client until the client no longer meets the income eligibility criteria for the program.

The youth stream is delivered by the Provincial Services division of the Department of Families and began intake on June 1, 2021. As of September 30, 2024, 298 individuals have received the youth stream benefit. Over the course of this Action Plan period, it is estimated that the benefit will support an additional 82 youth aging out of care.

<sup>2</sup> The current non-EIA Disability PIL is \$30,520.

<sup>3</sup> Some youth leaving care do not want to be connected with government income supports and choose not to enroll on EIA.

## **HOMELESSNESS STREAM**

This stream is targeted toward those experiencing homelessness and those at risk of homelessness who are connected to housing supports at a community-based organization. To be eligible for the benefit, applicants must be in receipt of either EIA or non-EIA Rent Assist. The benefit will be paid to the client for as long as the client is on EIA/non-EIA Rent Assist and requires assistance with their rent. The CMHB provides the difference between market rent and the client's EIA/non-EIA Rent Assist benefit, up to a maximum of \$350 per month. The benefit is not time limited, as those who are homeless or at risk of homelessness require a long-term rent supplement to become stable in their housing. It is expected that up to ten per cent of households could leave this stream after a period of approximately five years.

Program intake began on July 1, 2021 through End Homelessness Winnipeg (EHW), the primary delivery agent<sup>4</sup> for the homelessness stream of the CMHB in Winnipeg.

By November 2023, the homelessness stream of the CMHB expanded to cover all of Manitoba, with the Canadian Mental Health Association – Thompson delivering the benefit in Thompson and the Brandon Neighbourhood Renewal Corporation delivering the benefit in the rest of the province. As of September 30, 2024, 4,185 individuals received the homelessness stream benefit. It is estimated that between 2025/26 and 2027/28 the benefit will support 735 new homeless individuals or individuals at risk of homelessness.

## **MENTAL HEALTH AND ADDICTION STREAM**

This stream is targeted towards individuals living with mental health and addiction issues who are accessing supportive housing. Recipients initially live in supportive housing projects that provide a stable, recovery-oriented environment. The benefit continues when individuals leave supportive housing and is portable within Manitoba to assist them to transition to the private market. Within supportive housing, the benefit level is proportionate to the unit size and location and is based on clients receiving the subsidized shelter rate from EIA.<sup>5</sup> The depth of benefit for studio units ranges from \$299 in Brandon, \$354 in Thompson, and \$417 in Winnipeg. Subsidy for one-bedroom units are \$475 in Brandon, \$354 in Thompson, and \$723 in Winnipeg. Once the client leaves supportive housing for the private market, the benefit will be the difference between market rent and

<sup>4</sup> As of October 16, 2024, Provincial Services became the delivery agent for all homelessness stream applications received after CMHB intake resumed as a way to closely monitor the program budget.

<sup>5</sup> EIA recipients living in housing with a subsidy from the province of Manitoba receive the subsidized shelter rate from EIA, which is less than Rent Assist. A single person in a subsidized unit receives \$285 for shelter, compared to a single person in the private market who receives \$596 for Rent Assist.

Rent Assist/non-EIA Rent Assist to a maximum of \$350/month.<sup>6</sup> The income test for this stream is enrollment in EIA or non-EIA Rent Assist. The benefit is paid to the client until they no longer meet the income eligibility criteria.

The mental health and addiction stream is delivered by Manitoba Housing's Rent Supplement branch, with intake active in all supportive recovery housing projects. As of September 30, 2024, 194 individuals received the benefit in this stream. It is estimated that over the course of this Action Plan period, the benefit will support an additional 198 individuals through this stream.

### **CMHB FOR SURVIVORS OF GENDER-BASED VIOLENCE**

As part of Budget 2021, the federal government announced additional funding for a stream of the Canada Housing Benefit to assist low-income women and children fleeing violence to pay their housing costs. Manitoba's allocation of this federal funding is over \$13.7 million between 2023/24 and 2027/28. Manitoba Housing, along with Manitoba Status of Women, worked in partnership with CMHC to co-design the new stream of the CMHB targeting survivors of gender-based violence, which was launched in March 2024.

The benefit is available for renters and homeowners experiencing gender-based violence. At the time of application, an applicant must be referred through a domestic violence or gender-based violence support program approved by Manitoba's Gender-based Violence Program (formerly Family Violence Prevention Program).

This stream has no income test for the first year of the benefit. However, at the clients' annual renewal, they are required to participate in income testing to confirm continued eligibility (e.g. they are experiencing housing need due to affordability) and calculate a new benefit amount.

The benefit in this stream is portable within Manitoba. The monthly benefit amount varies depending on the number of bedrooms needed, ranging from a maximum of \$350 a month for a studio/one-bedroom unit to a maximum of \$805 a month for a three (or more) bedroom unit. Benefits are paid directly to the recipient or, with client consent, to their landlord or a public trustee.

The Provincial Services division of the Department of Families delivers the survivors of gender-based violence stream of the CMHB. As of September 30, 2024, 109 individuals received the benefit in this stream. It is estimated that over the course of this Action Plan period, the benefit will support 491 individuals through this stream at a cost of over \$8.5 million.

---

<sup>6</sup> Although the CMHB benefit will decrease upon leaving supportive recovery housing, the amount of Rent Assist the client receives will increase to correspond with the rate for living in unsubsidized housing.

## **COST-MATCHED FUNDING: NON-EIA RENT ASSIST**

Given Manitoba's significant unilateral investment in Rent Assist, a robust portable shelter benefit program, Manitoba will cost match the CMHB using a portion of its annual expenditures on non-EIA Rent Assist. The average benefit level for general non-EIA Rent Assist is estimated at \$402/month, with a turnover rate of approximately 32 per cent per year. Between 2025/26 and 2027/28, Manitoba will use a portion of its non-EIA Rent Assist to cost match the core CMHB, providing support to an estimated 3,954 clients in Housing Need. Manitoba will also use a portion of its non-EIA Rent Assist targeting seniors and other targeted vulnerable populations to cost-match the CMHB for survivors of gender-based violence, supporting an estimated 1,453 clients in Housing Need.

Between 2025/26 and 2027/28, the three core streams of the CMHB, new stream targeting survivors of gender-based violence, and Manitoba's cost match through non-EIA Rent Assist and new provincial funding will provide over \$65.6 million in funding to support an estimated 6,914 vulnerable Manitobans, including low-income seniors, in housing need.

## **INFLATION AND THE CMHB**

Manitoba's rent regulation and Rent Assist are inherently anti-inflationary. Rent regulation under Manitoba's Residential Tenancies Act generally only allows landlords to increase their rents by the annual provincial guideline. Manitoba introduced rent regulations in 1976 and they have been in place continuously since 1982. Manitoba's rent regulations are based on a cost pass-through approach. An annual guideline is established and rents may be increased up to this guideline without administrative review. Landlords may apply for an increase above the guideline based upon a review of their operating costs, capital expenditures and any financial loss experienced. Many rental units at the lower end of the market are covered by the rent increase guideline, which limits rental increases year over year. Manitoba's rent regulation will continue to act as a buffer against price gouging because of this benefit.

Manitoba's rent increase guideline was three per cent for 2024 and 1.7 per cent for 2025.

## **ADMINISTRATION COSTS**

The NHS bilateral agreement allows Administration Costs up to a maximum of 10 per cent. As such, under this Action Plan, Manitoba will claim administrative costs of \$4.2 million in 2025/26, \$4.8 million in 2026/27 and \$6.0 million in 2027/28. These funds will be used to address the costs of carrying out the Agreement and will include funding for staff to support delivery of Initiatives and reporting.

## EXPECTED RESULTS AND OUTCOMES

CMHC and MHRC agree on the following Expected Overall Targets related to the Manitoba delivered funding under this Agreement from 2019/20 to 2027/28.

### Targets and Outcomes for expected results overall

Outcome	Expected Results	Target (Units)								
		2025/26 Year 7 Target and Funding (\$M)		2026/27 Year 8 Target and Funding (\$M)		2027/28 Year 9 Target and Funding (\$M)		3 Year Cumulative Total Target and Funding (\$M)		2019/20 - 2027/28 Target
Maintain/ increase social housing supply	Units continue to be offered in social housing <sup>7</sup>	18,353	141	19,860	157.3	22,031	172.6	22,031	470.9	22,031
	15% expansion of rent assisted units <sup>8</sup>	343	24	343	24	343	24	1,029	72	2,108
	No net loss of Urban Native Social Housing units available to low-income households <sup>9</sup>	864	3.5	872	3.5	984	3.5	984	10.5	625
Repair existing stock <sup>10</sup>	At least 20% of existing social housing units repaired <sup>11</sup>	-	-	-	-	-	-	-	-	5,470
	Retained Urban Native Social Housing units are repaired to good condition	-	-	-	-	-	-	-	-	663

<sup>7</sup> The 2019/20 to 2027/28 target total of 22,031 does not reflect the total 23,417 units in the baseline as SHA operating agreements will continue to expire through 2031. Unit counts each fiscal year are cumulative.

<sup>8</sup> Expansion of rent-assisted units includes incremental case volume in non-EIA Rent Assist, new construction (including secondary suites) and regeneration. The baseline for the purposes of the expansion target excludes 4,120 Personal Care Home beds funded under the SHA. Over the term of the NHS, Manitoba will focus more on repair of existing community housing stock and less on expansion, as reflected in the 2019/20-2027/28 target.

<sup>9</sup> The 2019/20 to 2027/28 target total of 625 does not reflect the total of 663 units in the baseline as SHA operating agreements will continue to expire through 2031. Unit counts each fiscal year are cumulative.

<sup>10</sup> As Manitoba has already far exceeded its 10-year repair target under the NHS, in 2021/22, Manitoba ceased counting units benefitting from capital repairs affecting the provincially owned portfolio toward its NHS targets.

<sup>11</sup> Repairs were undertaken on units of social housing owned or supported by Manitoba.

### Expected number of households for which housing need will be addressed by Initiative

Initiative	Target (Households) <sup>12</sup>				
	2025/26 Year 7	2026/27 Year 8	2027/28 Year 9	3 Year Cumulative Total	2019/20 - 2027/28 Target
Manitoba Priorities Housing Initiative	6,000	343	343	6,686	9,508
Canada Community Housing Initiative	12,696	1,507	2,156	16,359	21,092
Canada-Manitoba Housing Benefit <sup>13</sup>	2,216	2,140	2,558	6,914	18,787
Canada-Manitoba Housing Benefit for Survivors of Gender-Based Violence	713	627	605	1,945	2,670
Total	20,912	3,990	5,057	29,959	49,387

### Planned Cost Matching Per Initiative

Initiative	Planned Cost-Matching		
	2025/26 Year 7 (\$M)	2026/27 Year 8 (\$M)	2027/28 Year 9 (\$M)
Manitoba Priorities Housing Initiative	68.3	70.3	72.8
Canada Community Housing Initiative	66.6	76.6	87.2
Canada-Manitoba Housing Benefit <sup>14</sup>	19.7	21.7	24.1

<sup>12</sup> Targets are estimates and subject to revision.

<sup>13</sup> The CMHB for Survivors of Gender-Based Violence target is a subset of the overall CHB target (includes core CMHB and Survivors of Gender-Based Violence targets).

<sup>14</sup> Includes cost-matching for CMHB for Survivors of Gender-Based Violence

### Planned funding and indicators to achieve overall targets over the three-year planning period

Indicator: Number of households for which Housing Need is addressed	Target (Households) <sup>15</sup>								
	2025/26 Year 7 Target and Funding (\$M)		2026/27 Year 9 Target and Funding (\$M)		2027/28 Year 9 Target and Funding (\$M)		3 Year Cumulative Total Target and Funding (\$M)		2019/20 - 2027/28 Target
	#	(\$M)	#	(\$M)	#	(\$M)	#	(\$M)	
New Construction	343	24	343	24	343	24	1,029	72	937
Repaired/ Renewed	-	-	-	-	-	-	-	-	5,470
<b>Affordability Assistance</b> <i>Project based subsidy Affordability Assistance to the household<sup>16</sup></i>	18,353	141	19,860	157.3	22,031	172.6	22,031	470.9	22,031
	2,216	34.5	2,140	38.4	2,558	42.3	6,914	115.2	19,048
Total	20,912	199.5	22,343	219.7	24,932	238.9	29,023	658.1	47,486

### Planned funding and indicators for accessible units over the three-year planning period

Indicator: Housing units considered accessible	Target (Units)								
	2025/26 Year 7 Target and Funding (\$M)		2026/27 Year 9 Target and Funding (\$M)		2027/28 Year 9 Target and Funding (\$M)		3 Year Cumulative Total Target and Funding (\$M)		2019/20 - 2027/28 Target
	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units
New	40	24	40	24	40	24	120	72	243
Repaired/ Renewed	-	-	-	-	-	-	-	-	348
Total	40	24	40	24	40	24	120	72	591

<sup>15</sup> Targets are estimates and subject to revision.

<sup>16</sup> Includes incremental new CMHB recipients (including CMHB for survivors of gender-based violence), and cost-matching through non-EIA Rent Assist

The Manitoba government is committed to providing healthy and more accessible living options to Manitobans and has made significant progress in developing and participating in more sustainable, environmentally friendly work processes and activities. Funding, actions and activities under the Bilateral Agreement under the NHS will continue to promote accessibility, environmental sustainability, energy efficiency and local employment.

## **LIVABLE AND INCLUSIVE COMMUNITIES**

The Manitoba government will continue to promote proximity to health services, education, early learning and childcare facilities, employment opportunities and public transit in carrying out the Manitoba funding priorities of the Bilateral Agreement, where these services are provided or available. Manitoba will also explore opportunities to prioritize mixed-income housing. Housing projects that support mixed income tenancies promote inclusive communities and build towards the long-term sustainability of social and affordable housing. Manitoba recognizes that partnerships with the community housing sector are necessary to promote livable and inclusive communities. Manitoba will continue to work with the community housing sector to build their capacity for housing delivery and discuss income mixing to improve project/portfolio sustainability.

Manitoba reached its 10-year repair target under its first Action Plan. However, funding under this agreement will continue to support modernization and improvement of Manitoba's existing community housing stock. This improves the quality of life for tenants, sustains delivery of rental programs, demonstrates a commitment of being a good neighbour, and provides employment opportunities and economic spin-off with the construction industry.

Funding also includes portable housing benefits where location is determined by the client (e.g. non-EIA Rent Assist and the CMHB); by the very nature of these types of benefits Manitoba cannot influence proximity to amenities or services. Further, in rural and remote regions of Manitoba, where assets are often in most need of repair, access to amenities are not always available.

## **ACCESSIBILITY**

For all new housing construction projects by Manitoba, including those described within this Action Plan, Manitoba has revised its policy to align its accessibility criteria to that of the primary capital funder of the project (e.g. alignment with CMHC program criteria if CMHC is the primary funder). If Manitoba is the primary funder, the project will include a minimum of 5 per cent accessible units. For senior housing projects that receive over 30 per cent in financial contribution, all units will be accessible. For all other senior housing projects, 20 per cent of the units will be accessible.



## **ENVIRONMENTAL SUSTAINABILITY AND ENERGY EFFICIENCY**

In Manitoba, policy and legislation are in place to endorse green building practices. The policy and legislation direct stakeholders involved with building design, construction and operation to incorporate green building practices to benefit the environment and strengthen our communities and the Manitoba economy over the long term.

For all new housing construction projects by Manitoba, including those described within this Action Plan, Manitoba has revised its policy to align its environmental sustainability criteria to that of the primary capital funder of the project (e.g. alignment with CMHC program criteria if CMHC is the primary funder). If Manitoba is the primary funder, new housing construction and renovation programs funded by the province must meet Efficiency Manitoba's New Buildings Program 2.2 Certification for energy efficiency. Where Manitoba Housing issues Letters of Commitment for new multi-unit construction projects, this requirement will be included in the commitment letter. During the Action Plan period, Manitoba Housing anticipates most new construction projects will achieve a minimum of 10 per cent improvement above The Manitoba Energy Code for Buildings 2013 in energy efficiency. Where Manitoba Housing contributes 30 per cent financially, Manitoba's Energy Design Guidelines will be required in addition to The Efficiency Manitoba New Buildings Program 2.2. Manitoba's Energy Design Guidelines standard exceeds the Efficiency Manitoba program.

Manitoba Housing invests in green components such as energy efficiency and water conservation upgrades in renovations to homes and building improvements, where possible. Through its Modernization and Improvement activities Manitoba Housing has made significant capital investments in new and existing social housing, including new windows, roofs, insulation, heating, ventilation, and water saving retrofits. Although no large repair and renewal projects over \$1 million are anticipated in this Action Plan period, Manitoba Housing has developed internal processes to estimate energy savings and reductions in greenhouse gas emissions through predictive modelling.

Over 95 percent of Manitoba Housing's portfolio is now housed within Manitoba Housing's energy monitoring software. The database tracks utility costs and compares how building systems perform against similarly constructed assets within Manitoba and across Canada. This tool allows Manitoba Housing to determine which buildings are performing poorly and to provide information that helps prioritize upcoming capital work. It also allows the opportunity to gauge the improvement in energy efficiency achieved through capital upgrades.

## **COMMUNITY EMPLOYMENT BENEFITS**

Manitoba is home to a social enterprise sector focused on providing training and employment in the trades for people with barriers to employment. As part of its homelessness framework, Manitoba will leverage social enterprises to help those exiting homelessness gain critical training, work experience and employment, as well help Manitoba meet the labour force requirements needed for increasing the supply of rental housing. With this, the province has an opportunity to support social enterprises as primary and sub-contractors in the delivery of new supply in Brandon and Winnipeg. Established social enterprises also have an opportunity to assist other communities to establish their own enterprises for building and maintaining new supply.

To support the delivery of quality housing services, Manitoba Housing will continue promote social enterprises that create value for their employees in order to gain skills, earn an income and develop a path out of poverty for low-income households. Manitoba Housing also supports housing development and projects that provide apprenticeship opportunities for Manitobans.

In addition, supporting communities and the non-profit sector in developing affordable housing supports skills training and local job creation. By prioritizing training and working with partners to develop capacity to deliver housing, Manitoba Housing will support stakeholders in community delivered housing projects.

## **Appendix 1: Reporting**

The CMHC-Manitoba Bilateral Agreement under the 2017 NHS has significant reporting obligations beyond what was required under previous federal funding agreements. These requirements represent an increased administrative burden on both the Manitoba government and its housing partners. In April 2022, CMHC changed reporting requirements to reduce the number of tables in the progress reports to reduce administrative burden for provinces and territories. Manitoba knows the nuances of its data and makes every effort to verify the reporting tables now produced by CMHC.

Manitoba Housing completed all required progress reports under the NHS to date.

## Appendix 2: Definitions

**“Action Plan”** — means the plan developed by MHRC in accordance with paragraph 4 of the Agreement and Schedule C, which includes the mutually agreed-to Targets and Outcomes;

**“Adequacy”** — means the condition of the Housing does not require any major repairs;

**“Administration Costs”** — means Manitoba’s costs of carrying out this Agreement that are not assignable to individual Projects or Recipients, including but not limited to costs for communications and agents used in the delivery of Initiatives or Federal NHS Programs;

**“Affordability”** — means the Housing costs to the household are less than 30 per cent of the total before-tax household income;

**“Agreement”** — means the CMHC-Manitoba Bilateral Agreement under the 2017 National Housing Strategy and all its schedules, as amended from time to time;

**“CMHC Funding”** — means any amount of funding provided by CMHC to MHRC under Schedule B to this Agreement;

**“Commitment”** — means an undertaking by MHRC to provide funding for a Project or to a Recipient under this Agreement;

**“Community Housing”** (also see Social Housing below) — means community-based housing that is owned and operated by non-profit housing corporations and housing co-operatives or housing owned directly or indirectly by provincial, territorial or municipal governments or district social services administration boards and includes Social Housing;

**“Cost-Matched Funding”** — means PT Funding, Municipal Funding and Funding from Other Sources to be used in accordance with an Initiative or Initiatives under this Agreement. In addition, provincial and municipal spending in social and affordable housing, including rent assistance, that is outside the existing CMHC cost-sharing requirements under any other arrangement and which contributes to the achievement of the Targets and Outcomes may be recognized as Cost-Matched Funding from and after April 1, 2018 for the Initiatives set out in Schedule B, with the exception of the Canada Housing Benefit, which will include dollar for dollar cost-matching by the province (which may include Municipal Funding).

Cost-Matched Funding does not include: contributions from any Government of Canada source or from CMHC, whether in whole or in part: nor contributions that may receive credit under any arrangement with CMHC or the Government of Canada outside of this Agreement; nor contributions by the occupants of the Housing; nor contributions associated with health care or the provisions of services to residents/tenant of the Housing, except for an amount not exceeding 20 per cent of the total required Cost-Matched Funding for Housing support services which are

intended to ensure Housing retention, greater self-reliance and social inclusion for tenants/ occupants; nor contributions related to the operations of a Project associated with the revenues of the Project;

**“Housing”** — means residential accommodation, and facilities, common areas and services used directly with the residential accommodation in order to reduce Housing Need in support of NHS targets, but may include up to 30 per cent of total associated available space for non-residential purposes. Housing does not include commercial or institutional premises, social or recreational services, and services or facilities related to mental or physical health care, education, corrections, food services, social support or public recreation, except as may otherwise be expressly permitted under this Agreement;

**“Housing Need”** — means a household whose Housing falls below at least one of the standards of Affordability, Suitability and Adequacy, and the household would have to spend at least 30 per cent or more of its before-tax income to access acceptable local Housing;

**“Initiative”** — means an NHS initiative delivered by MHRC set out in Schedule B to this Agreement;

**“Project”** — means Housing that is eligible under an Initiative to this Agreement and for greater certainty may include a single Unit, but excludes the case of a Commitment to a Recipient;

**“PT Funding”** — means cash or in-kind contributions from Manitoba and forms part of Cost-Matched Funding;

**“Social Housing”** - means Housing the administration of which was within a “Program” in schedule C to the Social Housing Agreement (SHA) between CMHC and MHRC dated September 3, 1998, and the administration of which was on April 1, 2019 and is still within a “Program” in Schedule C at the times of the commitment and use of the CMHC Funding for it (“Eligible Existing Social Housing”) and includes any Units in Housing under this Agreement intended to replace a Unit of such Eligible Existing Social Housing. However, Housing that was or is ONLY within any of the following is excluded: “Program No. 3: Rent Supplement Program”; “Program No. 4: Rent Supplement Program”; “Program No. 10: Rural and Native Homeownership Program”; “Program No. 11: Rural and Native Homeownership Program”;

**“Suitability”** — means the Housing has enough bedrooms for the size and composition of households, according to National Occupancy Standard;

**“Targets and Outcomes”** — means the mutually agreed-to Targets and Outcomes set out in a completed Action Plan and includes the related indicators and expected results, all in accordance with Schedule C;

**“Unit”** — means self-contained residential dwelling or as may be otherwise set out in the Action Plan.

