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Housing and Homelessness in Hamilton

Quarterly Data Snapshot Q3 2021

Housing Services Division

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Introduction

Homelessness is a complex but solvable problem. In Hamilton's Systems Planning Framework: Coming Together to End Homelessness, our community has laid out a roadmap for ending chronic homelessness by 2025. This means building a system that ensures homelessness is prevented whenever possible, or if it cannot be prevented that it is rare, brief, and non-recurring.

This work is more broadly guided by the Council approved 10-year Housing and Homelessness Action Plan to make sure everyone in Hamilton has a home. There are many community partners that make up Hamilton's housing and homelessness system. Managing the system requires significant service provider and stakeholder engagement, coordination, and evidence-driven management of the housing portfolio, service delivery, and budget. This requires careful balancing of investment towards permanent solutions to housing pressures, while at the same time addressing immediate unmet housing needs in the community.

This snapshot reports key data on the state of homelessness and actions towards preventing and ending it to the end of September 2021. It is intended to support evidence-informed action and improvement within Hamilton's Housing & Homelessness Serving System. However, it does not reflect the totality of work and investments undertaken through Housing Services Division (HSD). Subsequent quarterly and annual reports will evolve as additional data needs and reporting capabilities are determined.

Factors Influencing Housing Stability in Hamilton

There are many reasons that individuals and families may become homeless. These may include:

- Family or relationship breakdown
- Financial crisis
- Unemployment
- Lack of affordable housing
- Insufficient Income

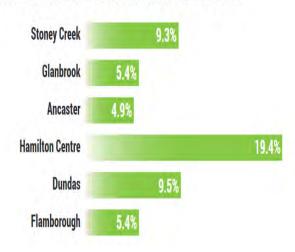
- New arrival to area
- Personal safety
- Lack of support system
- Substance use
- Mental illness

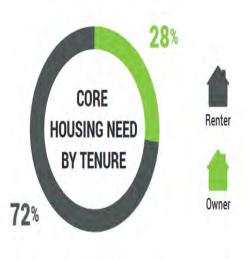
An Oxford Economics Report published October 18, 2021¹ ranks Hamilton as the fifth least affordable city in North America according to the Housing Affordability Index (HAI). The HAI measures home prices relative to the median household income in large cities across Canada and the United States. This pressure within the real estate market also increases rental prices and competition for units, which forces more households into core housing need.

Core Housing Need

Core housing need refers to households who spend more than 30% of their income on housing. The most recent calculation of core housing need in Hamilton was reported through the 2016 census with an updated figure from the 2021 census expected in 2022. Overall, 15% of the whole population of Hamilton reports living with core housing need. However, this figure reaches 19.4% in Hamilton Centre while 78% of households in core housing need are renters.

CORE HOUSING NEED ACROSS HAMILTON





¹ https://resources.oxfordeconomics.com/hubfs/Housing affordability fell in Q2 and is likely to worsen.pdf

Average Market Rents (AMRs) and Monthly OW/ODSP Income

Average Market Rents (AMRs) is an important indicator to help understand the private rental market. AMR data is also often used in affordable housing projects to ensure units are affordable. Affordability is defined as having rents that are at or below 80% of CMHC AMR at the time of occupancy and for the duration of the funding agreement.

AMR rates are based on the Canada Mortgage and Housing Corporation (CMHC) annual Rental Market Survey and published by the Ministry of Municipal Affairs and Housing (MMAH) on its website.

2020 AMR

	Bachelor	One-	Two-	Three-	Four-	Total
		bedroom	Bedroom	Bedroom	Bedroom	Bedroom
City of Hamilton	\$866	\$1,033	\$1,184	\$1,384	\$1,387	\$1,113
80% of AMR	\$693	\$826	\$947	\$1,107	\$1,110	

Source: Rental Market Survey (RMS), 2020 Canada Mortgage and Housing Corporation

OW/ODSP and Minimum Wage Monthly Incomes 2021

	Single	Single w/ 1 child	Single w/ 2 children	Couple w/o children	Couple w/ 1 child	Couple w/ 2 children
Ontario Works*	\$733	\$1,124.83	\$1,302.66	\$1,136	\$1,313.83	\$1,495.66
ODSP*	\$1,169	\$1,718.83	\$1,906.66	\$1,750	\$1,937.83	\$2,132.66
Minimum Wage **	\$1,674.21	\$1,674.21	\$1,674.21	\$1,674.21- \$3,348.42	\$1,674.21- \$3,348.42	\$1,674.21- \$3,348.42

^{*}Rates represent maximum amount available through combined basic needs, shelter, and Ontario Child Benefit (OCB) allocations.

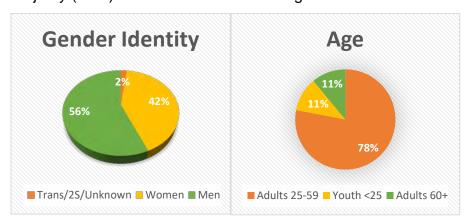
Source: Income Security Advocacy Centre: OW & ODSP Rates and the Ontario Child Benefit Current to September 2021: http://incomesecurity.org/wp-content/uploads/2021/09/Sept-2021-OW-and-ODSP-rates-and-OCB-EN_.pdf.

^{**}Fulltime after-tax income calculated based on 35-hour work week x 50 weeks/year (accounting for unpaid holiday time typical of minimum wage jobs) minus 20% income tax (5% provincial, 15% federal). Does not include OCB.

State of Homelessness in Hamilton

At the end of September 2021, the number of people active on the By-Name List (BNL) was 1,375. This number is higher than it has been at any other point in 2020 or 2021. However, it is important to note that during this time, methods of data collection have improved with the introduction of our new HIFIS 4 database in October 2019. This means that some of the increase seen on the BNL may be due to increased capacity to identify and connect people who are homeless through our coordinated access system.

Of the current population known to be experiencing homelessness in Hamilton: 57% are men, 42% women, and 2% identify as transgender, non-binary, or other/non-specified; 78% are single individuals and 22% are family members. The vast majority (78%) are adults between the ages of 25 and 60.



Currently, 11% of individuals on Hamilton's BNL identify as Indigenous. This is likely an undercount, given that 22% of individuals engaged during the 2018 Point in Time Connection identified as having Indigenous ancestry. There are many reasons why an Indigenous person may choose not to be included on the BNL, may not disclose their Indigenous identity, or may not be known to the mainstream homeless-serving system.

For Indigenous populations, homelessness is rooted in historic and ongoing processes of colonization that has resulted in overrepresentation of Indigenous peoples among those experiencing homelessness in Hamilton.

The interconnectedness of historical and ongoing processes of colonization, residential schools, intergenerational trauma, as well as ongoing systematic social and economic marginalization of Indigenous peoples drive our action toward

By-Name List and Access to Housing Waitlist

Hamilton has a By-Name List (BNL) of everyone known to be experiencing homelessness in our community. This is NOT a chronological list. Instead it is used by providers across the homeless-serving system to understand the housing history, needs, and preferences of individuals to support our coordinated access system for connecting people to the right housing resources that best support their needs.

The BNL is distinct from the Access to Housing (ATH) waitlist. The ATH is a list of eligible households waiting for subsidized housing with community housing providers in Hamilton. Subsidized housing is rentgeared-to-income or RGI housing which is based on 30% of a household's gross monthly income. If the household receives social assistance, the RGI rent is based on the rent benefit set by the Ontario government.

An individual or household may be on both the BNL and the ATH waitlist in order to access appropriate long-term housing.

addressing Indigenous homelessness in Hamilton. Addressing Indigenous homelessness requires collaborating with and supporting urban Indigenous community leadership. Housing Services Division's collaboration with Indigenous partners spans investment decisions, strategic planning, policy development, and service delivery.

Homelessness Inflow and Outflow

Inflow and Outflow are two of the most important measures for monitoring progress towards our goal of ending homelessness. In 2021 to date, there have been three months where outflow exceeds inflow. In 2020, there were five months where outflow exceeded inflow.

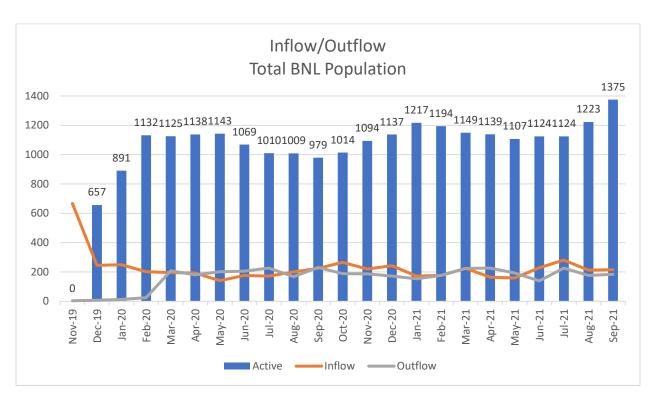
The goal towards ending homelessness is to see outflow exceed inflow. When this happens, it means that more people are exiting from homelessness than are entering the homeless-serving system.

Inflow represents the number of individuals:

- · newly identified as homeless
- returned to homelessness from housing
- returned to homelessness from inactive status

Outflow represents the number of individuals:

- who have moved from housing to housed
- those who have moved to inactive status (meaning they have not interacted with the homeless-serving system for 90+ days).



Source: By-Name List drawn from HIFIS data, includes intake from shelters, outreach (including encampments), and drop-ins. This data is not comprehensive of hidden homelessness.

To date in 2021, 364 people who identified as homeless have been housed through City-led or City-funded programs

From January 2020 through September 2021, 485 households representing more than 1,000 individuals moved from homelessness to housing

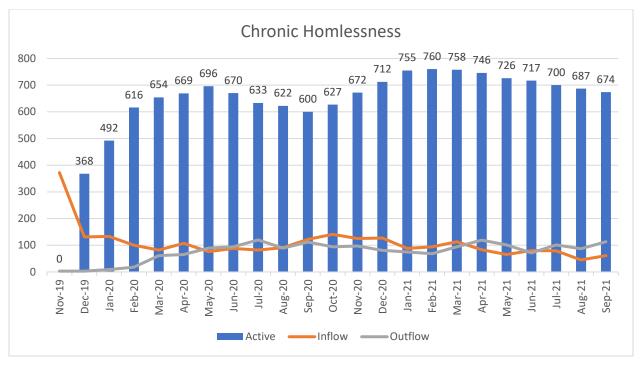
Currently the rate of return to homelessness is 19%

Chronic Homelessness

Of the total number of people on the BNL, 674 or 47% are considered to be chronically homeless. This means they are currently experiencing homelessness and:

- they have a total of at least six months (180 days) of homelessness over the past year
- they have recurrent experiences of homelessness over the past three years, with a cumulative duration of at least 18 months (546 days)

The number of chronically homeless individuals increased through the latter half of 2020 but has been on a downward trend since February 2021.



Encampments

As of the end of 2021 Quarter 3:

- Housing Service's Street Outreach program has interacted with over 506 individuals in encampments since the start of the pandemic.
- 75 individuals have been housed by housing support programs directly from encampments.

- 431 of those individuals accessed shelter.
- 75 individuals have not accessed shelter during this time.
- 99 individuals are currently known to be homeless and staying in encampments.

The average self-reported length of time spent homeless of current encampment stayers is 2.6 years while 64% show a high acuity of social needs. This suggests a majority are experiencing chronic homelessness and a complex range of barriers to securing and retaining housing. These individuals are prioritized for access to intensive support programs that address their housing needs as well as their health and safety. City-funded housing programs cannot, on their own, address the co-occuring issues that impact that housing stability of those with the most complex needs. There continues to be a need to formally integrate heatlh resources into Hamilton's Coordinated Access system.

Hamilton's Housing and Homelessness Serving System

Housing Services Division is Service System Manager (SSM) and Designated Community Entity (DCE) for the provincial and federal governments respectively. As SSM and DCE, the City works in partnership with urban Indigenous leadership to build a coordinated housing and homeless-serving system in deep collaboration with community partners to ensure everyone in Hamilton has a home. This goal is guided by the Council approved 10-year Housing and Homelessness Action Plan and Hamilton's Systems Planning Framework: Coming Together to End Homelessness.

Funded by all levels of government, Housing Services Division administers approximately \$120 M annually, including an average of \$55 M in annual municipal investment, to advance the following objectives:



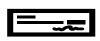


grounded in

Housing First



Investment in the provision of and expansion of emergency shelter accommodations



Managing Access
to Housing
through
preservation of
units and housing
subsidy to get
and keep people
housed



Accelerating building of community housing units and bringing units back online to maintain & increase supply of units across the city

Homeless-serving Coordinated Access System

Collectively, the housing and homeless-serving system includes more than 100 community partners offering a range of housing and community support programs. Not all of these are directly funded or overseen by the City of Hamilton. The Housing Services Division works in collaboration with both city-funded and non-city-funded programs to align community investments towards a comprehensive systems approach to preventing and ending homelessness.

Funded agencies outlined in the Funded Program Overview below operate together through Coordinated Access. Coordinated Access is a process through which people experiencing homelessness get and remain permanently housed.



Serving People Who Are **Experiencing** Homelessness Shared accountability for end each individual's experience of homelessness: 1. Unsheltered (sleeping outside, in vehicle, etc.) 2. Emergency Sheltered 3. Temporarily Sheltered (couch surfing, motel, etc.).



Common
Assessment Every Door is the
Right One Through
Common
Assessment
agencies assess
and triage
individuals' needs
and preferences
using VI-SPDAT to
connect them with
a community of
resources.



The By-Name List real-time data helps community partners know every person experiencing homelessness by name (with their consent), understand their unique needs, to then prioritize them for the most appropriate and available housing supports.



Prioritization and Referral to rightmatch dedicated support and housing resources as they become available, prioritized to meet an individual or family's depth of need.

experiencing homelessness to move

Facilitates services and supports that

into permanent housing

promote housing stability.

• Target: 53 individuals placed in

permanent housing per year

Homelessness Sector: Overview of Funded Programs and 2021 Targets

Prevention Programs couple financial support (rent and utility arrears, etc.) with case management to achieve housing stabilization for those at imminent risk for homelessness.	Diversion Concentrates efforts in ensuring alternative immediate housing arrangements are fully explored and supported	Outreach Provide basic services and referrals to chronically homeless persons living on the streets and can work to	Emergency Shelters Housing-focused sheltering services include diversion, intake and assessment, case management, a bed, and meals.	Transitional Housing Provides place-based time- limited support designed to move individuals to independent living or permanent housing. The	Rapid Rehousing (RRH) Provides targeted, time- limited financial assistance and support services to help people quickly exit	Intensive Case Management (ICM) Longer-term case management and housing support to higher acuity participants facing long-term homelessness (chronic homelessness), addictions, mental health. The length of the intervention is generally
IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	where needed.	engage this population in re-housing.	meais.	length of stay is typically less than one year.	emergency response services and retain housing.	between 12 and 24 months.
 Good Shepherd, Housing First Staying Home Youth, single women, and families Financial assistance (i.e. Rent arrears, utility arrears, moving costs) Brief case management (three months) to stabilize or locate housing Target: 250 clients St. Matthew's House, Housing Outreach Prevention Eviction for Seniors (HOPES) Case management supports to maintain or obtain housing Support to obtain financial supports where appropriate Advocacy and referrals to community resources Target: 117 clients stabilized into permanent housing situation Housing Help Centre, Hamilton Housing Help Men/Women/Youth/Seniors/Indigenous Case management to 	Good Shepherd Housing First Family Centred Diversion Support families with finding appropriate alternatives to shelter Prioritized interventions (i.e. potential risk, at risk, no stability) Flex funds to maintain or acquire stable housing Target: 30% of families seeking shelter spaces are diverted to safe alternative housing CCAS Community Youth Housing Project Diversion Divert youth 16-24 to appropriate housing Assessments available 24/7 Flex funds available to support placement in or access to housing Target: 150 youth served. 30% successfully diverted to safe alternative housing	City of Hamilton Housing Services, Housing Focused Street Outreach Target: 500 people at imminent risk of homelessness that are served Note: The City Street Outreach Team works closely with, but doesn't have direct oversight, over other outreach teams. This includes Shelter Health Network, which provides primary health care to homeless individuals.	Total Beds: 507 (+100 beds in four Violence Against Women Shelters, not Cityfunded) Good Shepherd Men's Centre (18 beds) Good Shepherd Cathedral (60 beds) Mission Services Men Centre (49 beds) Salvation Army Booth Centre (82 beds) Men's Total Beds: 209 Good Shepherd Notre Dame House (21 beds) Youth Total Beds: 21 Good Shepherd Family Centre (80 beds, 20 rooms) Family Beds: 80 Good Shepherd Mary's Place (20 beds) St Joseph's Womankind (6 beds) Mission Services Emma's Place (15 beds) Admiral Inn (55 beds) Women's Total Beds: 96	YWCA Transitional Living Program • 65 transitional beds for women for up to one year • Case management supports (e.g. skill building, safety planning) • Target: 94 women Wesley Urban Ministries, Wesley Youth Housing • Provide youth age 16-21 temporary housing (up to 24 months) • 15 placements with 24/7 staffing support • Assist clients in obtaining permanent housing placements • Target: 7 youth placed in permanent housing per year	Mission Services, Housing UP Rapid Rehousing Mobile case managers support document readiness Case management supports include one monthly in-home meeting Housing stabilization support up to nine months Target: 133 individuals placed in permanent housing per year Good Shepherd, Rapid Rehousing Program Women and families RRW dedicated team Team structured to ensure no service interruption in the absence of an assigned case manager Supports provided up to six months after housing achieved Target: 87 women, 86 families	Mission Services Housing UP ICM ICM support to men to move into housing Support housing stabilization within 18-24 months Target: 80 individuals placed in permanent housing per year Wesley Urban Ministries Wesley Hamilton Housing Services Intensive Case Management Housing ICM support to men to move into housing Support housing stabilization for average of 18 months Target: 65 individuals placed in permanent housing per year Good Shepherd Housing First Intensive Case Management Program Includes women (previously the SOS program), youth (previously Housing First for youth, secondment model), and families under one ICM program Target: 146 households placed in permanent housing per year (Families 35, Single Women 77, Youth 34) Aboriginal Health Centre, Indigenous Housing Services Supports Indigenous People

Hotel Temporary Overflow

Sites: 101 rooms serving

mix of men, women,

families, couples

stabilize or locate housing

Target: 1260 clients stabilized

Advocacy and referrals to

community resources

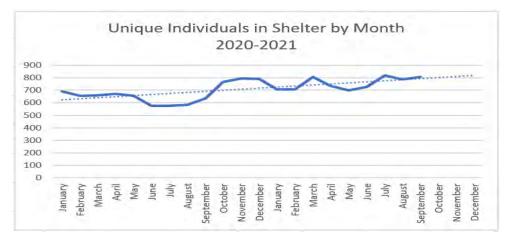
into permanent housing

situation

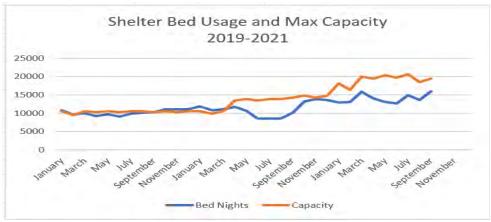
Emergency Shelters

Emergency shelters are a critical first-line response to ensure people experiencing homelessness have a safe place to stay while they pursue stable housing. The City's outreach staff work on a daily basis to engage individuals experiencing unsheltered homelessness to offer shelter space and work with them to find safer, humane, and supportive housing options.

There has been growing pressure within the shelter system throughout the course of COVID-19. In 2020, emergency shelter average length of stay increased 18% and the women's system is particularly over-capacity. From 2020-21 we've seen an increasing trend in number of unique individuals accessing shelters by month. The over-capacity in the shelter system and extent of hotel overflow is not sustainable. Currently 219 beds are designated through hotel overflow with additional rooms procured as needed, averaging 653 per month in quarter 3. Emergency shelters are a temporary solution to the broader systemic challenges driving homelessness. This recognition is driving investments in long-term comprehensive solutions, some of which are highlighted below and in Report HSC20020(d).



Shelter Beds						
Women's	96					
Men	209					
Families	80					
Youth	21					
Overflow	101					



² A new women's shelter opened on October 2, 2021. Emma's Place run by Mission Services will offer another 15 beds for women once fully operational. These beds are not included in these figures as the shelter was not yet open during the reporting period.

Community Housing refers to housing that is subsidized by the government. Forms of social housing may include: "public housing (owned directly or indirectly by service managers), not-for-profit and co-operative housing, rent supplement programs (often in the private market), and rural and native housing (owned by Ontario Aboriginal Housing Services)". Service managers also oversee numerous initiatives that provide housing assistance for people at a range of incomes who cannot afford local market rents.

Affordable Housing is defined by the Canada Mortgage and Housing Company (CMHC). Housing is considered to be affordable when a household spends less than 30% of its pre-tax income on adequate shelter. Households that spend more than 30% of their income on shelter are deemed to be in core housing need. Those that spend 50% or more on shelter are in severe housing need.

Preservation and Access to Affordable Housing

Since 2014, the City has approved construction of 456 affordable housing units with multi-level government investment of \$45,319,160. To date, 176 units have come online.

This represents a combination of both community housing units and affordable housing.

As the Service Manager, the City of Hamilton is responsible for capital planning to preserve and seek to increase the supply of community housing. The City also administers the Access to Housing waitlist and is the primary funder of community housing for low-to-moderate income households in Hamilton. Community housing is a critical component of the housing continuum as it provides necessary shelter and stability for many households.

There are currently 12,700 units in Hamilton's Social Housing Stock

As of January 2021, Hamilton has 12,700 units in the community housing stock. This includes rent supplement units with community housing providers but does not include rent supplement units with private landlords.

In the past, we have reported 14,600 units in the social housing stock.

There has been reduction of approximately 1,900 units due to the end of Federal operating agreements and the approved sale of single and semi-detached units. Operating agreements are contracts that obligate Housing Providers to offer

units to applicants from the centralized ATH waitlist. Between 2001 and 2020, 1,654 units were removed from the community housing stock because of the end of operating agreements. Every year, Hamilton is at risk of losing more community housing stock as a result of expiring operating agreements. HSD works actively to preserve this vital stock of community housing through efforts to maintain and renew operating agreements.

Access to Housing Waitlist 2016-2020

As of December 31 of each year	2016	2017	2018	2019	2020
# households on Access to Housing Waitlists	5964	6258	6704	6231	6647
# households on Access to Housing Waitlist living in RGI unit (transfers)	1110	1110	1166	1113	1089
# households with active applications for social housing (not transfers)	4854	5148	5538	5118	5558
# of households housed in RGI unit	662	672	508	469	416
# of households housed with a portable housing benefit	-	-	-	126	246
# total households housed from ATH Wait List	662	672	508	595	662
% of Waitlist Housed	10%	10%	7%	9%	9%

Source: City of Hamilton, Access to Housing Waitlist Database

Data Note: The number of Applicant Households living in a rent-geared-to-income (RGI) unit represents households currently living with a community housing provider who wish to "transfer" to another housing provider. This includes over-housed households who are required to apply for a smaller unit, people with safety or other concerns in their existing unit, and those in receipt of RGI subsidy living in another municipality. Over the past four years, the percentage of applicant households on the ATH waitlist already living in an RGI unit has remained steady at 17-18%. Whether households are waiting for community housing or already live in social housing and looking to transfer, the number of households on the ATH waitlist reflects households whose housing needs are not being met.

Household Income Limits

Household Income Limits (HILs) are updated as part of the annually amended Ontario Regulation 370/11 under the *Housing Services Act*, 2011. The household income limit for a household is the annual household income limit set out in the *Housing Services Act* for the size of unit the household occupies and the area where the unit is located.

HILs data is important because they establish the amount of income a household may have and still be eligible for rent-geared-to-income (RGI) or a portable housing benefit (PHB). Hamilton's Service Level Standard is 9,257 which is the number of units we are required to have for households with incomes at or below the HILs.

Household Income Limits for 2021

	Bachelor	One-Bedroom	Two-Bed	Three-Bed	Four + Bed
City of Hamilton	\$30,500	\$39,000	\$46,000	\$55,000	\$68,000

Source: Housing Services Act, 2011, O. Reg. 370/11, Schedule 2

Waitlist Facts at a Glance

- In the role of Service Manager, the City of Hamilton, is responsible for funding, administration, and ensuring legislative compliance for local non-profit, co-operative, federal, and urban native housing programs including the local housing corporation, CityHousing Hamilton.
- There are 40 housing providers that operate community housing across the city who have an agreement with the City for subsidized units.
- There are about 12,700 units which include both rent-geared-to-income (RGI) and Market rent units within the social housing portfolio.
- Rental rates for those in receipt of RGI assistance are typically set according to the household's income, with households paying no more than 30% of their income towards rent.
- The demand for community housing is much greater than the supply.
- For a household to move into RGI housing, another household must move out or new stock must be made available.
- As of December 31, 2020, there were 6,647 households on the centralized wait list for social housing.
- Wait times for community housing in Hamilton can be up to five years or more. For survivors of domestic violence who have Special Priority status, the wait time in 2020 was two years.

Portable Housing Allowance Subsidy Programs

Portable housing benefits provide direct financial assistance to households. The benefit is tied to a household instead of a housing unit. Portable benefits help bridge the housing affordability gap by helping households keep their housing costs at or below 30% of their income.

Portable Housing Benefit	# of Households in Receipt in 2020	Amount of Subsidy	Duration
Municipal Housing Allowance (MHA)	254	\$250-450 based on Household Income Limits (HILS)	Max. 8 years
Hamilton Housing Benefit (HHB)	53	\$350-550 based on HILS	Max. 5 years
Housing First Housing Allowance (HFHA)	386	\$250 flat rate	Max. 8 years
Total	693		

Each of the above subsidies are entirely funded by the municipal levy and are portable within the boundaries of Hamilton. They are also time-limited. The Housing First Housing Allowance program is contracted by the City and administered through the Housing Help Centre. Households in receipt of a housing allowance stay on the ATH

waitlist and are eligible for the Housing Allowance until they accept an offer of RGI, become ineligible for the waitlist, or meet the maximum duration of the subsidy.

The Canada-Ontario Housing Benefit (COHB) is a provincially-funded housing allowance subsidy program. Unlike the municipally-funded programs, households in receipt of a COHB agree to be taken off the ATH waitlist, as required by the program. As a result, all 246 COHB subsidies provided in 2020 are included within the ATH housed data.

Rent Supplement Programs

Rent supplements are subsidies paid to community housing providers and private landlords to bridge the gap between what a household can afford to pay and the actual cost of housing. In Hamilton, rent supplements are attached to a specific program.

Rent Supplement Program	Number Distributed in 2020
Commercial Rent Supplements	154
Strong Communities Rent Supplements	244
General	199
 Ministry of Long-term Care 	37
 Ministry of Children, Community and 	8
Social Services	
Ontario Community Housing Assistance	647
Program (OCHAP)	
Wesley Rent Supplements	19
Total	1,064

- Due to fluctuations in occupancy levels within each housing provider's portfolio, total rent supplements provided to households may fluctuate month-over-month.
- Wesley is the exception and the 19 rent supplements are static.
- While rent supplements are generally considered more permanent subsidies, the Strong Communities Rent Supplement (SCRS) Program is set to end in 2023.
 The Province administers these funds and has not provided additional details on whether the program will continue past this date.