



MANAGEMENT REPORT

Date: March 10, 2026
To: Social Services Sub-Committee
From: Shannon Archer, Business and Integration Manager
Report Number: SOC26-003
Attachments: None

Title: 2025 Rent Supplement and Housing Allowance Review

Objective: To provide the Mayor and Council with an update of City initiatives relating to housing and homelessness programs, including rent supplements and housing allowances provided during 2025.

Background: Background: The Social Services Department of The City of Stratford serves as the Consolidated Municipal Services Manager (CMSM) for social services programs within the City of Stratford, Town of St. Marys, and the County of Perth. The department is responsible for addressing housing and homelessness by offering a variety of programs and services to community members who are actively experiencing or at risk of homelessness.

The Housing and Homelessness and Housing Stability divisions within the Social Services Department jointly administer housing allowance and rent supplement programs within the service area. These programs receive funding from both the Municipal and upper-tier government levels. Changes to program funding from upper-tier government levels in 2022 shifted toward streamlined funding to provide CMSMs with flexibility in targeting the greatest community need.

Staff actively pursue applicable program grants as they become available in order to enhance rent supplement and housing allowance programs. In 2025 The City of Stratford was successful in securing \$120,000 in funding through the Canadian Alliance to End Homelessness (CAEH), specifically through the Homelessness Reduction Innovation Fund (HRIF). Details of this program are outlined in report SOC25-009.

Analysis: The City of Stratford is committed to ending chronic homelessness and increasing the range of housing options is a crucial step in achieving this goal. Housing allowances and rent supplements play a significant role in assisting community members in securing appropriate and affordable housing.

In 2025, a total of \$943,205 in housing allowances and rent supplements was provided to 195 households in the CMSM service area. Further, twelve households were referred to the Canada Ontario Housing Benefit (COHB) program administered by the Province of Ontario.

Housing Allowances

Housing allowance agreements are provided directly to the household members and are a fixed monthly subsidy intended to assist in bridging the gap between current market rents and the household's calculated ability to pay. Because the allowance is tied to the members the benefit is portable if the client remains within the CMSM service area and continues to meet eligibility requirements. During 2025 there were forty-nine households assisted through housing allowances with an average monthly benefit of \$269.

Rent Supplements

Rent supplement agreements are entered directly with property owners and are based on the difference between the private market rent charge and the rent-geared-to-income calculation for the household. Because the rent supplement is tied to the property the benefit remains with the unit should a client relocate. A new eligible household would be referred to that unit and the benefit may be adjusted based on the new rent-geared-to-income calculation. During 2025 there were 146 households assisted through rent supplements with an average monthly benefit of \$448.

Canada Ontario Housing Benefit

The Canada Ontario Housing Benefit (COHB) is a housing allowance program administered by the Province of Ontario. Agreements are made directly with the household and are based on a calculation between the area's average market rent and the household's calculated ability to pay. Because this benefit is administered at the provincial level, the benefit is portable anywhere in Ontario provided the client continues to meet eligibility requirements. Since the inception of the COHB program in 2020 there have been a total of 162 households referred from the City of Stratford CMSM area to this program.

Financial Implications:

Financial impact to current year operating budget:

There are no financial implications resulting from this report as it is for information only.

Financial impact on future year operating budget:

Future financial impacts may result from any changes in upper-tier government funding, changes in private property owner participation or changes in community need.

Alignment with Strategic Priorities:

Build Housing Stability

Providing housing allowances and rent subsidies helps to bridge the gap between what a household can afford and prevailing market rents. This promotes stabilization of tenancies, prevents arrears accumulation, and reduces instances of homelessness.

Work Together For Greater Impact

Partnering with private landlords and working directly with qualified households expands the range of attainable housing options across the community.

Alignment with One Planet Principles:

Health and Happiness

Encouraging active, social, meaningful lives to promote good health and wellbeing.

Equity and Local Economy

Creating safe, equitable places to live and work which support local prosperity and international fair trade.

Culture and Community

Nurturing local identity and heritage, empowering communities, and promoting a culture of sustainable living.

Staff Recommendation: THAT the report titled, "2025 Rent Supplement and Housing Allowance Review" (SOC26-003), be received for information.

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Recommended by: Kim McElroy, Director of Social Services
André Morin, Chief Administrative Officer