

**Annex H**  
**NLHC 3 Year Action Plan Addendum – Canada-Newfoundland and Labrador Housing Benefit**

**CMHC – NEWFOUNDLAND AND LABRADOR**  
**BILATERAL AGREEMENT UNDER THE 2017 NHS**  
**3 YEAR PROVINCIAL HOUSING AND HOMELESSNESS ACTION PLAN**

## **Canada-Newfoundland and Labrador Housing Benefit**

In 2021-22, Newfoundland and Labrador Housing in partnership with CMHC will launch the new Canada-Newfoundland and Labrador Housing Benefit (CNLHB).

Housing advocates in the province have regularly expressed support for using expanded rental supplements as a key means by which housing need in the province can be addressed. Stakeholders have often expressed support for rental supplements that not only provide rental supports but also strengthen a tenant’s ability to live in an affordable home in a location that best supports their economic and social well-being.

The CNLHB will provide eligible households with a new rental supplement option to help them rent affordably within the private rental market.

The CNLHB will be fully portable, with tenants having the option to select a unit of their choosing in the private rental market, provided it meets minimum health and safety requirements. To further support recipients of the CNLHB, NLHC will provide a listing of landlords for the consideration of tenants. Such listing will be generated through an open invitation process.

Assistance will be structured to cover the gap between the rent a household can afford to pay according to their income (RGI) and the average market rent in their respective communities. Where no market data is available, provincial averages will apply. Recipients will receive monthly support no greater than the difference between their RGI assessed rent and the actual monthly rent charged for their unit by a landlord.

The CNLHB will be provided to tenants who will hold responsibility to ensure their rent is paid. This direct-to-household approach will also have the option on client consent to have funds paid directly to their landlord.

The introduction of the new CNLHB will expand the number of households receiving support to rent in the private market from 1,800 under the current rent supplement program to over 2,350 by

2027-28. Upon the expiration of existing rent supplements, supplements will be transitioned to the Canada-Newfoundland and Labrador Housing Benefit by prioritizing those in greatest need. Individual circumstances and suitability for the CNLHB, including suitability for a direct-to-household benefit, will also be considered during the transition period. A total of over 2,600 households will receive CNLHB assistance at some point during the life of this agreement. This will allow NLHC to reduce the wait times for households in severe housing need to access required supports. Together with the expansion plans under the CCHI and the other initiatives included in this Action Plan, the CNLHB will enable thousands of Newfoundland and Labrador households to access safe, affordable and adequate housing.

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## Targets and Outcomes

Action Plans will include the following tables on Targets and Outcomes for expected results

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

Initiative	Target (Households)				
	Year 1 2019/20	Year 2 2020/21	Year 3 2021/22	3 Year Cumulative Total	2019/20 - 2027/28 Target
Canada Housing Benefit	0	266	878	1,144	2,602
Total	0	266	878	1,144	2,602

Initiative	Planned Cost-Matching		
	Year 1 2019/20	Year 2 (\$M) 2020/21	Year 3 (\$M) 2021/22
Canada Housing Benefit	0	1,602,384	2,137,228
Total	0	1,602,384	2,137,228

Indicator: Number of households for which Housing Need is addressed	Target (Households)								
	Year 1 2019/20		Year 2 2020/21		Year 3 2021/22		3 Year Cumulative Total Target and Funding		2019/20 - 2027/28 Target
	#	\$	#	\$	#	\$	#	\$	#
<u>Affordability Assistance</u>	0	0	266	1,602,384	878	5,876,840	1,144	7,479,224	2,602
<i>Affordability Assistance to the Household</i>									
Total	0	0	266	1,602,384	878	5,876,840	1,144	7,479,224	2,602