



Rent Assistance in an Age of Unaffordability

A Review of Rent Supplement Programs in British Columbia, the US, UK, and Australia

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Abstract

Rent supplement programs are a critical support for households locked into the costlier private rental market as they await access to more affordable or subsidized housing, contending with long waitlists and a continued shortage of affordable supply. Whether and to what extent programs are equitable and effectively support households varies based on context, design and implementation. Through a review of academic and grey literature, this research sought to understand the design of rent supplement programs across different, but politically and economically similar contexts, all of whom currently face nation-wide housing (affordability) crises, including British Columbia Canada, the United States, the United Kingdom, and Australia. We identified cross-cutting themes relating to the strengths and weaknesses of programs. While program strengths included a lowering of rental cost burdens and increased housing autonomy, benefits calculations that are mismatched to market realities and discriminatory (landlord) practices and other equity barriers weakened these programs. Opportunities to improve these programs therefore relate to things like ameliorating benefits calculation models and centering an equity lens in design and implementation *alongside* longer-term efforts to redress housing crises through systemic change.

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1.0 Introduction and Purpose

As part of [Community Housing Canada's](#) research programme on demand-side housing assistance (i.e. portable rent supplement) vs supply-side assistance (e.g. subsidized housing), this research sought to primarily understand the rent supplement program context in British Columbia (BC), including a review of existing programs and their architecture, for example, their target populations, eligibility requirements, definition of affordability, and method(s) for calculating benefits.

In addition to the BC context, a scan of rent supplement programs from the United States (US), the United Kingdom (UK), and Australia (AUS) was conducted to understand the extent to which BC rent supplement programs differ from these jurisdictions. To complement this research, academic and grey literature were reviewed to gain an understanding of program strengths, weaknesses, and opportunities for improvement. As Canada continues to weather the housing crisis, this research is relevant as rent supplement programs remain a critical support for households locked into the costlier private rental market as they await access to more affordable or subsidized housing, contending with long waitlists and a continued shortage of affordable supply. With the sunset of Canada's National Housing Strategy and the federal government's Canada Housing Benefit in 2028, understanding the strengths and weaknesses of rent supplement programs is timely as a policy window opens to improve how programs are designed and implemented.

The purpose of this memo is to present the findings from this research. The remainder of this memo is structured as follows:

2.0 Overview of Rent Supplement Programs in BC, UK, US, and AUS

3.0 Discussion – Strengths, Weaknesses, and Opportunities for Improvement

4.0 Conclusion and Opportunities for Further Research

2.0 Overview of Rent Supplements in BC, US, UK, and AUS

Rent supplement programs reviewed as part of this research include those available in the context of BC, the US, UK, and Australia. These geographies were selected as they all currently face housing crises and operate within similar political-economic systems. Described below are the rent supplement programs available to households renting in these contexts, and include details regarding target population, definition and/or calculation of affordability, stackability, and administrative processes. More detailed information regarding each program is provided in Appendix A: Rent Supplement Program Overview. The strengths, weaknesses, and opportunities for improving these programs are discussed in the subsequent section (section 3).

British Columbia

In the context of BC, BC Housing offers two primary rent supplement programs. The Rental Assistance Program (RAP), launched in 2006, focuses on supporting rent burdened lower-income families, and the Shelter Aid for Elderly Renters (SAFER), launched in 1977 focuses on supporting rent burdened lower-income seniors (BC Housing Research Centre,

Definition of Rent Supplements

Rent supplements are a form of demand-side housing assistance where governments provide funds, typically administered through housing authorities, to assist eligible households living in the private or non-subsidized housing market in paying for housing. How rent supplements are designed and implemented varies across jurisdictions, with programs designed to support program goals. Program variation can relate to eligibility criteria, definition and calculation of affordability, stackability (i.e.: whether a supplement can be combined with other forms of government assistance), and administrative processes, including portability and payment processes where payment is issued direct to tenants or indirectly via landlords.

Source: [CMHC, 2019](#); [BC Housing Research Centre, 2024](#).

2024). Additional programs exist for other targeted demographics, including vulnerable youth up to age 27 through the Ministry of Children and Family Development (MCFD) Youth Rental Supplement Program, and at-risk groups facing homelessness through the Homeless Prevention Program. In partnership with the newly established federal Canada Housing Benefit (CHB), the Canada-BC Housing Benefit supports lower-income households *who do not qualify for other BC housing rent supplement programs* (BC Housing, 2026a), noting that the design and roll-out of the CHB varies across provinces. To support programs in achieving the greatest outcomes, the Government of BC recently endorsed a five-principle framework where all rent supplements should be: portable, stackable, targeted, accessible, and achieve affordability (BC Housing Research Centre, 2024), acknowledging that rent supplement programs were designed prior to establishing this framework.

Affordability across all supplement programs is defined using the “30% rule” - an affordability gap model which targets a 30% rent-to-gross income ratio, helping households close the rental-income gap. Assistance calculators to estimate benefits for RAP and SAFER are available on their respective BC Housing webpages. For example, calculated payments for the RAP target a 30% rent-to-income ratio, based on gross household income and rent, limited to the maximum rent ceilings and maximum benefit amounts. Households are paid directly on the last working day of each month. As of April 2025, rent ceilings province-wide for a family of 3 or less is \$1,950 and \$2,200 for a family of 4 or more (BC Housing, 2026b). All supplements are portable and paid directly to households from BC Housing. Programs are not stackable with other government assistance programs that contain a shelter component, including for example, income assistance. In line with this principle, households are not eligible to receive a rent supplement if living in subsidized housing (BC Housing Research Centre, 2024).

The United States

In the context of the US, Housing Choice Vouchers (HCV), formerly Section 8 Vouchers are the largest rent assistance program available to rent burdened, lower-income families. Eligibility is based primarily on income (i.e.: 50% below area median income), with income limits set by the Department of Housing and Urban Development (HUD) (Schapiro et al., 2022; U.S. Department of Housing and Urban Development, n.d.), though some groups are prioritized, such as veterans, elderly, and disabled persons. The HUD administers funding to local / public housing authorities (PHA), who then administer the voucher program.

Affordability is defined and calculated using a percent of affordability gap model where the goal is to have households pay no more than 30% of their adjusted gross income on rent with PHAs covering the rest, up to a locally established rent ceiling (Reina et al., 2025). A description of how assistance is calculated is available [here](#). HCV is not an entitlement-based program, meaning not all who apply will receive a supplement. According to Reina et al. (2025), demand for vouchers exceeds supply, with only one in four eligible households receiving them and others spending an average of more than two years on PHA waitlists, provided the waitlist hasn’t been closed altogether. With that said, receiving vouchers does not guarantee they will be used, with recent national estimates finding that only 60% of recipients successfully use their vouchers for reasons described in Table 1 below (Reina et al., 2025). Supplements are portable but paid indirectly to households as the PHA contracts with and pays landlords rather than households (Schapiro et al., 2022). Some PHAs “project-base” a portion of their vouchers, where vouchers are assigned to specific buildings. The HCV is stackable with other government assistance programs. For example, households living in affordable housing funded by the Low-Income Housing Tax Credit program also have vouchers. However, there should be no need to stack vouchers with other housing programs as all are designed to have recipients pay 30% of their income on rent.

The United Kingdom

Four programs exist in the UK to support lower-income, rent burdened households, including Universal Credit, Housing Benefit, Discretionary Housing Payments (DHP) and the Household Support Fund (CHSF). Universal Credit is a means-tested, broad-spectrum government assistance program that supports low-income working-age people (UK Government, n.d.a). Housing Benefit, unlike Universal Credit, is not broad spectrum and can help pay rent for people who are unemployed, on a low income or claiming benefits. However, Housing Benefit is largely being replaced with Universal Credit, and *new claims* for Housing Benefit *can only be made* if you have reached state pension age and / or are living in supported, sheltered, or temporary housing (UK Government, n.d.b).

The housing element of Universal Credit and Housing Benefit is based on Local Housing Allowance (LHA) rate calculations which vary across local “Broad Rental Market Areas” (BRMA) in the UK and are calculated by rent officers (UK Parliament, 2026). LHA rate calculations are the maximum financial support available to households renting in the private market and covers the cost of rent up to a designated limit. Households who rent above this limit are responsible for paying the excess (Crisis UK, n.d). As of April 2024, LHA rates are set at the 30th percentile rent for properties of different sizes (from shared accommodation up to four bedrooms) within each local BRMA based on rents surveyed within the year, up to national maximum amounts. The size of property a household is entitled to is determined based on family size and characteristics.

DHP is available to households living in England and Wales. DHP eligibility and payment amounts are determined and administered through local councils to households who receive Housing Benefit or Universal Credit and need further support with paying for housing costs (Department for Work and Pensions, 2026). In Scotland, DHPs are administered by the 32 Scottish local authorities (Government of Scotland, n.d.). Lastly, the CHSF supports households in paying for essentials, like energy and water bills. While this fund is not designed specifically to support housing costs, it can help households pay for related costs. CHSFs are designed and administered on a local council basis (UK Government, n.d.c).

Programs in the UK are stackable, although households must choose between applying for Universal Credit or Housing Benefit as the eligibility criteria are different. Amounts received will change based on how many forms of assistance a household is receiving. Unlike in Canada and the US, households renting social housing are still eligible to receive assistance¹. Rent assistance is portable and paid directly to households who rent in the private market, while rent is subsidized via landlords if renting from local authorities or housing associations (UK Government, n.d.a).

Australia

In Australia, Commonwealth Rent Assistance (CRA) is the federal rent assistance program designed to reduce “rental stress”, a term associated with housing unaffordability which is commonly defined using the 30:40 indicator (AHURi, 2026). 30:40 is when a household’s income is in the bottom 40% of Australia's income distribution, and they are paying more than 30% of their income on housing (AHURi, 2026). CRA supports lower-income individuals and families renting in the private market or community (but not state) housing. In addition to the CRA, there is also state or territory-based private rent assistance, the design and administration of which varies state-by-state (Australian Institute of Health and Welfare, 2026). For example, the New South Wales (NSW) government offers a multitude of private rental assistance options. One example is its Private Rental Subsidy which helps eligible households renting in the private market as they remain on the waitlist for access to housing through NSW Homes (New South Wales Government, 2026). CRA-eligible households are those receiving an “eligible payment” such as Age Pension, Ausstudy, or Family Tax Benefit – Part A, *and*

¹ Social housing includes both local authority housing and housing association properties, and tenants in both are eligible to receive assistance.

“eligible accommodation costs” such as rent in the private market or community housing are over a certain amount. The amount a household receives is based on household characteristics, the “eligible payment(s)” a household receives (e.g. Family Tax Benefit), and the amount of rent paid. Every dollar in rent paid above the minimum rental amount receives \$0.75, up to a maximum. For example, if you have dependent children, rent assistance is usually paid through Family Tax Benefit – Part A. A single person with 1 or 2 children with a minimum fortnightly rent of \$199.50 is eligible to receive a maximum fortnightly payment of \$253.12 (Services Australia, 2025). Programs in Australia are stackable, portable, and paid directly to households through whichever “eligible payment” they are receiving.

3.0 Discussion – Strengths, Weaknesses, and Opportunities for Improvement

Based on a review of academic and grey literature, key themes relating to the strengths and weaknesses of programs and relatedly, the opportunities for program improvement are described below, with a summary of each across geographies presented in Table 1.

Table 1: Program Strengths, Weaknesses, and Opportunities for Improvement across Geographies

Geography	Program(s)	Strengths	Weaknesses	Opportunities for Improvement
Canada and BCⁱ	<p>Canada-BC Housing Benefit (Canada; BC)</p> <p>Rental Assistance Program (RAP) (BC)</p> <p>Shelter Aid For Elderly Renters (SAFER) (BC)</p> <p>MCFD Youth Rental Supplement Program (BC)</p> <p>Homeless Prevention Program (BC)</p>	<p>Lowers rental cost burden to varying degree – e.g. some households are better able to afford necessities after receiving a rent supplement, while for other households the supplement is just enough to keep them from homelessness.</p> <p>Administratively efficient – Direct, Portable.</p>	<p>Not stackable with other forms of assistance programs that include a housing component and cannot be used for subsidized housing. Stacking with other forms of assistance programs remains unclear based on the literature. Lack of stackability forces households to make tradeoffs in what supplements or assistance they receive.</p> <p>Average market rent calculation / rent ceilings are often mismatched to private market rental prices.</p> <p>Usability of supplements and housing autonomy whereby households can choose their accommodation is negatively impacted by:</p> <ul style="list-style-type: none"> • Low vacancy rates • Lack of affordable supply • High market prices <p>Does not help to address the lack of (affordable) housing supply and low vacancy rates. Cost of rent often remains high even with the receipt of supplements as market prices remain high, and are mismatched to supplement rent ceilings.</p>	<p>Revise benefits calculator to more accurately reflect market rental prices; consider benefits calculation alternatives like the residual income approach.</p> <p>Stackability – clarify which forms of government assistance can and cannot be stacked together, and where improvements can be made to help maximize household supports. For example, in the US recipients of HCVs can also receive SNAP).</p>
United Statesⁱⁱ	<p>Housing Choice Vouchers (HCVs); Formerly Section 8 Vouchers</p>	<p>Lowers rental cost burden.</p> <p>Portable – supplement can be used to pay rent in any private market rental context within housing authority area. If households wish to rent outside of their designated area, then housing authorities must coordinate to have the voucher or payment transferred.</p>	<p>Not entitlement based – less than 1 in 4 who are eligible receive the voucher.</p> <p>Administrative burdens (indirect; non-regional administration).</p> <p>Low success rate - usability of supplements and housing autonomy whereby households can choose their accommodation is negatively impacted by:</p> <ul style="list-style-type: none"> • Low vacancy rates and lack of affordable / eligible supply that satisfies HUD's quality standards 	<p>Administrative improvements – direct, regionally administered payments.</p> <p>Diversify programs offered and funding streams to create or sustain them.</p> <p>Landlord incentives to accept vouchers from applicants they may otherwise discriminate against.; Anti-discrimination efforts.</p>



			<ul style="list-style-type: none"> Landlord discrimination based on race and household characteristics (i.e.: racial profiling; incarceration; disability; children) Landlord refusal to accept vouchers <p>Does not help to address the lack of (affordable) housing supply and low vacancy rates.</p>	
United Kingdomⁱⁱⁱ	<p>Housing Benefit – to be replaced by Universal Credit.</p> <p>Universal Credit Discretionary housing payments (DHPs)</p> <p>Household support fund (HSF)</p>	<p>Lowers rental cost burden.</p> <p>Administratively efficient – Direct, Portable.</p> <p>Stackable.</p>	<p>Usability of supplements and housing autonomy whereby households can choose their accommodation is negatively impacted by:</p> <ul style="list-style-type: none"> Low vacancy rates Lack of affordable supply High market prices <p>Does not help to address the lack of (affordable) housing supply and low vacancy rates. Cost of rent often remains high even with the receipt of supplements as market prices remain high and are often mismatched to LHA rates, particularly LHA uprating freezes have occurred over the past ~ 10 years. The allowance cap was lowered to 30th percentile of local market (down from the 50th percentile) with allowances set by local rent officers in around 200 areas across the UK. The burden is placed on tenants to negotiate cheaper rent with landlords if allowances are frozen or lowered. Tenants may even have to move and find somewhere else, especially in cities like London, where rents rise very quickly.</p>	<p>Revise LHA to reflect market rental prices.</p>
Australia^{iv}	<p>Commonwealth Rent Assistance (CRA)</p>	<p>Lowers rental cost burden.</p> <p>Administratively efficient – Direct, Portable.</p> <p>Stackable.</p>	<p>Does not help to address the lack of (affordable) housing supply and low vacancy rates Cost of rent often remains high even with the receipt of supplements as market prices remain high.</p>	<p>As almost 50% of households receiving CRA were still in rental stress, particularly in the more expensive capital cities, it is recommended that CRA rates be increased more to match the high-priced rental market.</p>

Strengths and Weaknesses

Overarching *strengths* of rent supplement programs identified as part of this research are as follows:

Reduced Rental Cost Burdens Programs reduce rental cost burdens, where household rent-to-income gaps are narrowed. Across Canada, the US, and Australia, governments aim to follow a “30% rule”, targeting a 30% housing cost-to-income ratio. In the UK, households renting in the private market and who receive Universal Credit or Housing Benefit are entitled to a housing allowance that covers the cost of rent for housing that falls within the lowest 30th percentile of designated BRMAs. The degree to which these programs narrow this gap, and positively impact households varies based on the rental market and household characteristics. For example, for some households, a rent supplement means they can now afford food and other necessities they otherwise couldn’t have. For other households, a rent supplement is just enough to keep them from being homeless (Leviton-reid et al., 2025).

Enhanced Usability and Autonomy Direct and portable supplements that are distributed directly to households and that can be used to pay for rent in a location of their choosing are deemed administratively more efficient than indirect supplements paid from housing authorities to landlords, rather than households, as well as enhance supplement usability and housing autonomy (Schapiro et al., 2023).

Stackable Supports Stackable programs are those that can be combined with other forms of government assistance to help households better pay for their needs. In the United Kingdom, for example, the Universal Credit program is stackable with DHPs and can be used to pay rent in the private rental market or social housing. In the context of BC, however, rent supplement programs are generally not stackable with other forms of assistance, particularly those that have a housing component such as Income Assistance. People living in subsidized housing are also not eligible. In BC, the extent to which households receiving a rent supplement can stack this supplement with other assistance programs that *do not* contain a housing component is not clear based on the literature reviewed. The reason(s) as to whether programs are stackable is also not clear based on the literature reviewed, although it is likely that funding limitations and distributional requirements play a key role.

Overarching *weaknesses* of rent supplement programs identified as part of this research are as follows:

Benefits Calculation Mismatched to Market Realities All programs set a maximum benefit that households can receive. In BC, Australia, and US, this maximum is formulated using the “30% rule” that combines income and cost of rent, with a rental ceiling or cap set by the governing authority. Rental ceilings or caps are theoretically informed by market rents within a geographical area. However, due to housing market volatility and irregular updates to program rent ceilings, these ceilings are often inaccurately matched to the unstable and high-priced private rental market. As a result, rent supplements are less impactful as the amount each household receives is mismatched to their true costs. In the UK, the LHA allowance cap is set by local rent officers in around 200 areas across the UK (BRMAs). In recent years, the LHA was *lowered* from the 50th to the lowest 30th percentile of the local market.

The “30% rule” described above, is also criticized as problematic, particularly for non-stackable programs, as it is based on *gross income* which does not reflect a household’s “residual” income: the income that is leftover after paying for necessities like food, transportation, energy, and childcare. In the context of BC, for example, a 1-child household with an income of \$60,000 would receive the minimal supplement amount as they are at the top end of RAP’s income eligibility criteria. However, if the amount they were eligible for was calculated based on their residual income (which would likely be much less than \$60,000), they would receive a greater, more impactful supplement amount.

Discrimination and Concentration of Poverty Programs, especially those that are direct and portable can enhance usability and autonomy, are limited by what has been referred to as “equity barriers” (BC Housing Research Centre,

2024). For example, some landlords, particularly in times of low vacancy and high demand, will choose not to rent to certain groups based on discriminatory racial and household characteristics (Reina et al., 2025). People with disabilities are a group that faces disproportionate limitations as they cannot physically access some rentals (e.g. no elevator, ramps). Despite direct and portable supplements being designed to facilitate residential choice and mobility, the availability and accessibility of appropriate rental housing makes it so that many households are locked into living in lower-cost neighbourhoods, some of which have poorer access to transportation alternatives (i.e.: walking, cycling, transit), as well as access to jobs and other key destinations (BC Housing Research Centre, 2024). Put simply, poverty often remains concentrated in certain neighbourhoods, despite the provision of rent supplement programs (Reina et al., 2025).

Funding and Distribution Limitations Funding constraints limit the amount of money allocated to rent supplement programs, impacting how much money a household can receive (BC Housing Research Centre, 2024). There are different ways programs can manage and distribute the amount of funding across households in need. For example, some programs are entitlement-based (BC), and some are not (US). In the context of BC, all households who apply and meet the eligibility criteria will receive a supplement. In the United States, less than 1 in 4 households who are eligible to receive a rent supplement receive it, with waitlists of two years or closed altogether (Schapiro et al., 2023). The weakness of the former entitlement-based model is that there may be a watering down of the amount of money each household can receive. The weakness of the latter is that many households who are in need receive nothing at all.

Gaps in Eligibility In the context of BC specifically, some eligibility criteria are deemed problematic. For example, there is a gap in programs that cater to newcomers to Canada who have lived in BC for less than a year, as well as non-family / non-senior households, although the new BCCHB somewhat addresses this.

Taken together, the strengths and weaknesses of rent supplement programs demonstrate how these programs support households in times of housing crises (i.e.: supplements help households afford rent that is mismatched to their incomes), but do not address the systemic, root causes of crises (e.g.: rent supplements do not build or unlock affordable rental supply). While designed to enhance housing autonomy, they are not designed with equity-barriers in mind, with usability and autonomy limited by things like discrimination based on racial, household, and (dis)ability characteristics. While it is true that rent supplements can reduce rental cost burdens for households to a certain degree, benefits calculation models based on inaccurate rent ceilings and a gross income-based 30% rule do not reflect market or household realities. As a result, many households that receive rent supplements still can't afford to pay their full rent or continue to struggle with affording other life essentials. That said, systemic change happens slowly, and rent supplement programs are a critical tool that can be used to help households – to varying degrees – manage housing-related challenges in the more immediate term as they await access to more affordable or subsidized housing, contending with long waitlists and a continued shortage of supply.

Opportunities for Improvement in the BC context

Based on the findings discussed above, several opportunities exist to improve rent supplement programs within the context of BC. Recommendations identified below are in alignment with those included in the Review of Shelter Aid for Elderly Renters Program and the Rental Assistance Program report published by the BC Housing Research Centre in 2024.

- Strategize opportunities to redesign programs in a way that helps to address equity barriers.
- Review and (re)consider program stackability
 - Clarify which assistance programs are or are not currently stackable with rental assistance and understand reasons why. Based on these reasons, identify ways to help households meet their needs.

- Review and identify opportunities to improve how rent ceilings are calculated to better reflect market realities.
- Simplify and better communicate the existing funding formula and identify opportunities to ameliorate this formula to better address household income-cost gap. An alternative to the problematized gross income “30% rule” is the residual income approach.
- Review and identify opportunities to address eligibility requirement shortfalls such as options for non-family / non-senior households, and newcomers.
- Identify means of improving program marketing, communication, and administration.

4.0 Conclusion and Opportunities for Further Research

It is clear from this review that many opportunities exist to improve rent supplement programs, acknowledging there are challenges that make some opportunities more or less feasible such as the availability of funding. It is also clear that while rent supplement programs are a tool that can be used to help households – to varying degrees – manage housing-related challenges in the more immediate term, they must work alongside longer-term efforts designed to address housing crises through systemic change.

Opportunities for Further Research

In alignment with other ongoing research with Community Housing Canada, further research that expands upon this policy brief includes, but are not limited to the following:

Option 1: Multi-criteria assessment of rent supplement programs across Canada

- Through a review of literature, expand research to identify provincial and territorial rental assistance programs across Canada.
- Assess programs based on the 5-point rent supplement program criteria framework adopted in BC, expanding upon this framework where possible. To bolster this assessment, conduct interviews with select authorities responsible for designing and administering provincial or territorial rent supplement programs to understand the strengths, weaknesses, and opportunities to improve their program, including but not limited to BC Housing.

Option 2: Spatial analysis and qualitative household assessment of rent supplement programs in BC

- Undertake spatial analysis of where BC rent supplement recipients are living (GIS; BC housing data); Correlate location of household (e.g.: neighbourhood) with household characteristics (e.g.: lone parents) and neighbourhood characteristics (e.g. transit provision, jobs, healthcare, etc.).
- Interview a sample of households (e.g.: lone-parents, seniors) from different areas and different housing types (e.g.: older and smaller vs. newer and larger multi-unit residential building) to discuss the impact the rent supplement has had on location and housing, and the related / knock-on effects.
- Investigate options for program integration that help to better support household needs.
 - Based on a review of literature and qualitative interviews with households, identify programs that could be combined with rent supplement programs to help households better meet their needs, acknowledging whether this integration works within or outside of the stackability restriction (e.g. Canadian Childcare Benefit; Groceries and Essentials Benefit).

APPENDIX A: RENT SUPPLEMENT PROGRAM OVERVIEW

Context	Program	Criteria		
		Target population	Eligibility Criteria	Funding
Canada and BC ^v	Canada-BC Housing Benefit (Federal; BC)	Rent burdened, low-income households renting in the private market, and who do not qualify for other BC housing rental assistance programs.	<p>Gross household income must not exceed the CBCHB income limits:</p> <p>Singles or couples without dependents:</p> <ul style="list-style-type: none"> Monthly \$2,666.00, Annual \$31,992.00 Family* of 4 or less: Monthly \$3,333.33, Annual \$40,000.00 Family of 5 or more: Monthly \$3,700.00, Annual \$44,400.00 <p>The household must live in BC, and each member of the core household is:</p> <ul style="list-style-type: none"> A Canadian citizen; or A permanent resident of Canada; or A refugee sponsored by the Government of Canada; or An individual who has applied for refugee status. <p>The following property types are not eligible:</p> <ul style="list-style-type: none"> Any residence where the rent subsidized or paid by the government at any level.; Units that are part of a development that receives government housing assistance. Co-op housing where any individual living in the residence is a shareholder.; A home owned by the recipient, other than a manufactured home where the recipient pays rent for the pad (site).; Private assisted living or any residence where the recipient pays room and board.; Any residence where the landlord is the provider administering the housing benefit to the recipient. <p>There is no direct application process to this program. BC Housing will select eligible applicants from The Housing</p>	<p>Direct; Portable; Not Stackable^{vi}.</p> <p>Percent of affordability gap model (30% cost-income ratio) to calculate benefit up to a rental ceiling based on average market rent.</p> <p>Source of funding: federal subsidy administered through BC Housing announced in 2021: 10-year, \$517 million investment in the Canada – British Columbia Housing Benefit that will support more than 25,000 households across B.C.</p>

			Registry. Recipients will be identified from priority groups, which may include: People experiencing or at risk of homelessness; Women, gender-diverse people, and their children experiencing or at risk of violence; Indigenous peoples; People with disabilities. Non-profit housing providers will select eligible applicants from priority groups they serve and will have their own applicant process.	
	Rental Assistance Program (RAP) (BC)	Rent burdened families on a low-to-moderate income.	<ul style="list-style-type: none"> • Total before-tax annual household income of \$60,000 or less. • At least one dependent child. Dependent children are: under 19 years of age, or under 25 years of age and are full-time students at a secondary school, university or vocational institute. • Less than \$100,000 in assets.; • File an annual income tax return.; • Do not receive income or disability assistance through the B.C. Employment and Assistance Act or the Employment and Assistance for Persons with Disabilities Act (excluding Medical Services only).; • More than 30% of household income goes towards household rent. Or pay pad rental for a manufactured home or trailer that you own and occupy.; • You have lived in BC for 12 months.; • You meet the program residency requirements. 	<p>Direct; Portable; Not Stackable.</p> <p>Eligibility based, meaning all eligible households who apply will receive some amount of calculated supplement.</p> <p>Percent of affordability gap model to calculate benefit up to a rental ceiling.</p> <p>Per Budget 2025, the Province of BC is investing \$75 million more in 2025/26 and \$150 million more annually starting in 2026/27 (til 2028; \$375m Investment over 3 years) to strengthen its rental supports for lower income families and seniors.</p> <p>Source of funding: Province of BC administered through BC Housing.</p>
	Shelter Aid For Elderly Renters (SAFER) (BC)	Rent burdened seniors (over 60 years old) on a low-to-moderate income.	<ul style="list-style-type: none"> • Age 60 or older; • Gross monthly income is less than \$3,333.34 monthly or \$40,000 annually; • Lived in BC for 12 months; <p>Meet the Canadian citizenship requirements:</p> <ul style="list-style-type: none"> • Canadian citizen not under sponsorship* 	<p>Direct; Portable; Not Stackable.</p> <p>Eligibility based, meaning all eligible households who apply will receive some amount of calculated supplement.</p>

			<ul style="list-style-type: none"> Individual lawfully admitted into Canada for permanent residence and not under sponsorship* Refugee sponsored by the Government of Canada Individual who has applied for refugee status Ukrainians in Canada under the Canada-Ukrainian Authorization for Emergency Travel (CUAET) visa You pay more than 30% of your gross, before tax, monthly household income towards rent for your home (but make under the \$40,000 annual income limit). <p>NOT eligible if: You live in subsidized housing; You live in a residential care facility funded by the Ministry of Health; You live in co-operative housing and are a shareholder; You or your family receive income assistance through the BC Employment and Assistance Act or disability assistance through the Employment and Assistance for Persons with Disabilities Act (excluding Medical Services only);</p>	<p>Percent of affordability gap model to calculate benefit up to a rental ceiling.</p> <p>Source of funding: As above.</p>
	MCFD Youth Rental Supplement Program (BC)	<p>Vulnerable young adults up to age 27.</p> <p>Prioritizes the most vulnerable young adults and applications are assessed based on income criteria. Includes those living in the private rental market who have aged out of government care to help them with housing costs. 50% of the rent</p>	<p>Between the ages of 19 to 26 (up until their 27th birthday); and They meet at least ONE of the following criteria:</p> <ul style="list-style-type: none"> Are eligible for the Agreements with Young Adults program (now SAJE - Strengthening Abilities and Journeys of Empowerment Program: <a);="" a="" href="https://www2.gov.bc.ca/gov/content/family-social-supports/youth-and-family-services/youth-transitions" or<=""> Spent 24 cumulative months in any care status between ages 12 to 19; OR Were adopted or had their custody permanently transferred to someone other than their parent between ages 12 to 19; and Are renting in the private rental market within B.C. 	<p>Direct; Partially stackable.</p> <p>Eligibility based, meaning all eligible households who apply will receive some amount of calculated supplement.</p> <p>Each eligible young person will receive \$600-a-month for two years or until the month of their 27th birthday, whichever comes first, so long as they continue to meet the eligibility criteria.</p> <p>Source of funding: Province of BC, administered through Ministry of Child and Family Development.</p>

		supplements are available for Indigenous young adults. Once Indigeneity and income criteria are applied, applications are assessed on a first-come-first-served basis.		
	Homeless Prevention Program (BC)	Individuals in identified at-risk groups facing homelessness - Youth transitioning out of foster care; Women who have experienced violence or are at risk of violence; Individuals leaving the correctional or hospital systems Individuals of Indigenous descent.	<p>Eligibility to be confirmed by outreach staff (Homeless Prevention Program Service Provider or Emergency Shelter)</p> <p>To be eligible, you (or someone you know) are at immediate risk of homelessness. This includes:</p> <ul style="list-style-type: none"> • Youth transitioning out of foster care • Women who have experienced violence or are at risk of violence • Individuals leaving the correctional or hospital systems • Individuals of Indigenous descent • Rent supplements are for eligible individuals aged 19 years and older • Youth 18 or younger may be eligible, connect with an outreach worker for further information <p>Supplement can assist with: Your rent; Your damage deposit Costs that help you secure housing (for example, getting identification); Transportation to a housing opportunity; Storage for your belongings as you wait to move into a new home; Ensuring access to utilities (for example, heat and water); Moving expenses; Home start-up items</p>	Source of funding: Province of BC.

			<p>You cannot use the rent supplement for: Rent, if you are already receiving a subsidy; Expenses not related to housing or this Program; Clinical health and treatment services Medical or clinical staff expenses; Daycare expenses</p>	
United States^{vii}	Housing Choice Vouchers (HCV); Formerly Section 8 Vouchers	Rent burdened, low-income families, elderly persons, veterans and disabled individuals.	<p>Program participants can choose any eligible housing unit, including single-family homes, townhouses, and apartments.</p> <p>A family's annual income and family size determines eligibility under the program. To see if your income qualifies, check the HUD income limits for your location. Generally, families must be extremely low-income or very low-income to qualify. [50% below area median income, paying more than 30% of income on rent]</p> <p>Applicants must be a U.S. citizen or eligible non-citizen as defined by HUD. The head of the household must have a valid Social Security number. Some crimes may make an applicant ineligible, please see our HCV Guidebook Chapter on Eligibility Determination and Denial of Assistance to learn more.</p>	<p>Indirect and jurisdictionally administered (paid by Public Housing Agencies to landlords); Portable; Partially stackable.</p> <p>Not eligibility based, meaning not all eligible households who apply will receive some amount of calculated supplement.</p> <p>There are ~ 2,000 Local Public Housing Agencies across the country that administer the HCV program.</p> <p>Percent of affordability gap model to calculate benefit up to a rental ceiling / maximum.</p> <p>Source of funding: Department of Housing and Urban Development.</p>
United Kingdom^{viii}	Housing Benefit – to be replaced by Universal Credit.	Pension age people or people living in a hostel.	<p>Housing Benefit can help pay rent if you're unemployed, on a low income or claiming benefits. You can only make a new claim for Housing Benefit if either of the following apply:</p> <ul style="list-style-type: none"> • you have reached State Pension age • you're in supported, sheltered or temporary housing <p>When you may not be able to claim:</p> <ul style="list-style-type: none"> • your savings are over £16,000 - unless you get Guarantee Credit or Pension Credit 	<p>Direct and Indirect; Portable; Not stackable with Universal Credit.</p> <p>Local Housing Allowance (LHA) is the system used in the UK to calculate how much Housing Benefit or the housing element of Universal Credit a private renter can receive.</p>

			<ul style="list-style-type: none"> • you're paying a mortgage on your own home - you may be able to get Support for Mortgage Interest (SMI) • you live in the home of a close relative • you're already claiming Universal Credit (unless you're in temporary or supported housing) • you live with your partner and they are already claiming Housing Benefit • you're a full-time student • you're residing in the UK as a European Economic Area (EEA) jobseeker • you're an asylum seeker or sponsored to be in the UK • you're subject to immigration control and your granted leave states that you cannot claim public funds • you're a Crown Tenant • you've reached State Pension age but your live-in partner has not - unless you had an existing claim as a couple before 15 May 2019. 	Source of funding: Central government; administered by Council.
	Universal Credit (Includes a housing element)	Low-income, working age people.	<p>You may be able to get Universal Credit if you're on a low income or need help with your living costs. You could be:</p> <ul style="list-style-type: none"> • out of work • working (including self-employed or part time) • unable to work, for example because of a health condition <p>To claim you must:</p> <ul style="list-style-type: none"> • live in the UK • be aged 18 or over (there are some exceptions if you're 16 to 17) • be under State Pension age • have £16,000 or less in money, savings and investments 	<p>Direct; Portable; Stackable.</p> <p>Housing element based on LHA calculations.</p> <p>Source of funding: Central Government Department of Work and Pensions.</p>
	Discretionary housing payments (DHPs) and	Renters who get universal credit or housing benefit.	<p>DHP - You can apply for a DHP if you currently get either:</p> <ul style="list-style-type: none"> • Housing Benefit • The housing element of Universal Credit and need more financial support with housing costs 	<p>Direct; Stackable.</p> <p>Source of funding: Central government; administered by Council.</p>

	Household support fund (HSF)		<p>HSF - Funding is aimed at anyone who's vulnerable or cannot pay for essentials. You do not have to be getting benefits to get help from your local council. If you get benefits, they will not be affected if you get a payment from a Household Support Fund scheme.</p> <p>Specific requirements for DHP and HSF varies by council.</p> <p>You do not have to pay DHPs back. They do not affect your other benefits.</p>	
Australia ^{ix}	Commonwealth Rent Assistance (CRA)	Renters collecting other forms of benefits.	<p>To be eligible for Rent Assistance, you must be getting one of these payments:</p> <ul style="list-style-type: none"> • ABSTUDY Living Allowance; Age Pension; Carer Payment; Disability Support Pension; Family Tax Benefit; Farm Household Allowance; JobSeeker Payment; Parenting Payment partnered and single; Special Benefit; Youth Allowance. <p>You must also be paying one of the following accommodation costs:</p> <ul style="list-style-type: none"> • Rent; fees in a retirement village; fees in an over 55's village or lifestyle park; lodging; board and lodging; site or mooring fees. Rent is an amount you pay to live in accommodation someone else owns. <p>There are different types of rent that apply if you get Rent Assistance. These include:</p> <ul style="list-style-type: none"> • Community and disability housing; defence housing; young people living with or without their parents; retirement villages; board and lodging; travelling, site and mooring fees. <p>Types that aren't eligible: If you get an eligible payment from us but pay rent to live in or lease a house a state or territory housing authority own or manage, you're not eligible for Rent Assistance. State or territory housing authorities</p>	<p>Direct; Portable</p> <p>Stackable except if living in state or territory housing.</p>



		<p>include:</p> <ul style="list-style-type: none">• ACT - Community Services Directorate, known as Housing ACT; NSW - Department of Communities and Justice, known as Homes NSW; NT - Department of Territory Families, Housing and Communities; QLD - Department of Housing and Public Works; SA - South Australia Housing Trust; Tas - Homes Tasmania; Vic - Department of Families, Fairness and Housing - Homes Victoria, including properties that they own or lease but are being managed by Transitional Housing Management (THM); WA - Department of Communities, known as Housing Authority. <p>You may still be eligible for Rent Assistance if both of the following apply:</p> <ul style="list-style-type: none">• the house transfers from a state or territory housing authority to a community housing provider;• the state housing authority still collects rent on behalf of the community housing provider.• The amount a household receives is based on household characteristics, the “eligible payment(s)” a household receives (e.g. Family Tax Benefit), and amount of rent paid. Every dollar in rent paid above the minimum rental amount receives \$0.75, up to a maximum. For example, if you have dependent children, rental assistance is usually paid through Family Tax Benefit A. A single person with 1 or 2 children with a minimum fortnightly rent of \$199.50 is eligible to receive a maximum fortnightly payment of \$253.12 (Services Australia, 2025).	
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ENDNOTES

- ⁱ <https://www.bchousing.org/housing-assistance/rental-assistance-programs/SAFER>
<https://www.bchousing.org/housing-assistance/rental-assistance-programs/CBCHB>
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- ⁱⁱ Reina, V. J., O'Regan, K., Jang-Trettien, C., & Kurban, H. (2025). Expanding Access to Rental Assistance: What Do We Know and Where Do We Go From Here? *Housing Policy Debate*, 35(3), 552–568. <https://doi-org.proxy.lib.sfu.ca/10.1080/10511482.2025.2479468>
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- ⁱⁱⁱ Seddon, P. (2024, October 31). *Housing benefit payments to be frozen next year*. BBC News. Available from <https://www.bbc.com/news/articles/cwyx7z4ynr5o>
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- ^{iv} Baker, E., Lester, L., & Beer, A. (2013). Housing Assistance: Exploring Benefits Beyond Shelter: Exploring Benefits Beyond Shelter. *Sage Open*, 3(3). <https://doi-org.proxy.lib.sfu.ca/10.1177/2158244013491949>
- ^v <https://www.bchousing.org/housing-assistance/rental-assistance-programs/SAFER>
<https://www.bchousing.org/housing-assistance/rental-assistance-programs/CBCHB>
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- ^{vi} Direct / Indirect: Rental supplement is either paid direct to tenant, or from an administering body to a landlord;
 Portable: Rental supplement can be used to pay for whatever type of rental accommodation the household chooses, provided it falls within the eligibility criteria (e.g.: subsidized housing is exempt); Stackability: Whether rental supplements can be combined with other forms of assistance (e.g.: In B.C. rental supplements are not stackable with government assistance programs that have a housing component like Income Assistance).
- ^{vii} <https://www.hud.gov/helping-americans/housing-choice-vouchers-tenants#close>
- ^{viii} https://england.shelter.org.uk/housing_advice/private_renting/get_help_with_rent
<https://www.gov.uk/universal-credit/eligibility>
<https://www.gov.uk/government/publications/claiming-discretionary-housing-payments/claiming-discretionary-housing-payments>
- ^{ix} <https://www.servicesaustralia.gov.au/who-can-get-rent-assistance?context=22206>

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