
Rent Supplement Programs

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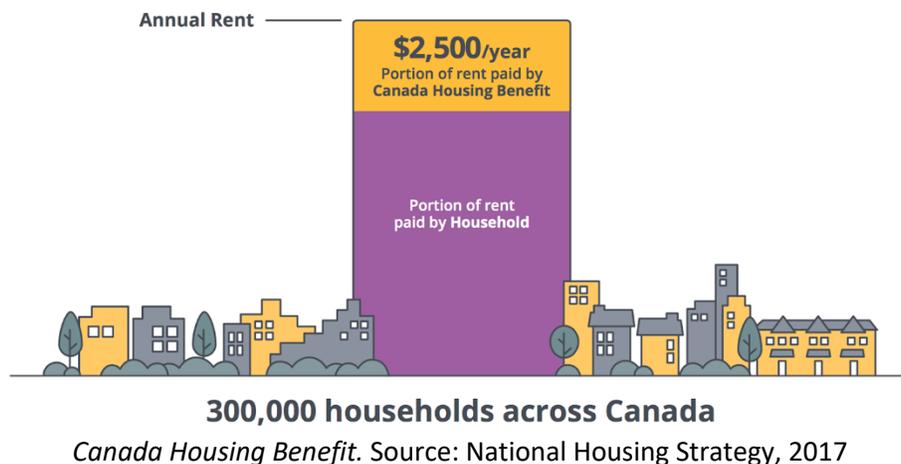
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Background

The National Housing Strategy (2017) outlines a partnership to co-develop a \$4 billion Canada Housing Benefit. The partnership involves the Provinces, Territories and the Federal government in the creation of the Benefit. This strategy of co-developing the Benefit allows Provinces and Territories the opportunity to design their programs based on local context and circumstance, in accordance to the National Housing Strategy principles; to mitigate the potential for inflationary impacts, through prioritization of the community housing sector, as well as progressive portability. Delivered through individuals or households, it will serve as a tool to help tackle Canada's affordable housing challenge. The National Housing Strategy indicates April 1, 2020 as a goal of completion for each Province and Territory to launch the individually delivered Canadian Housing Benefits. The goal is for the \$4 billion to translate into an average rent subsidy of \$2,500 per year to each recipient household annually, with an overall goal of supporting 300,000 households in Canada by 2028.



Research Questions

The Canada Housing Benefit outlines the necessity of progressive portability in rent supplement programs. This report will attempt to define progressive portability in terms of rent supplements, and to understand its relationship to rent supplement programs from other jurisdictions, both domestic and international. Based on the unique Yukon context this research will aim to answer two main questions:

1. How have other jurisdictions implemented progressively portable rental supplements?
2. How can the case study approaches be applied to the Yukon's unique context?



Methods

To answer these questions, an initial literature review was performed in attempts to define the term progressive portability, and to understand its role in lessening the affordability challenge. To attempt to further explain the term, we conducted an informal interview with a housing professional who works in non-profit housing in Vancouver, BC. This interview was aimed at contextualizing the Canada Housing Benefit, and examining the rent supplement programs in BC, as well interviewees understanding of progressive portability. Following the interview, the research was contextualized by gaining a better understanding of the unique Yukon context, what already exists in terms of housing policy, and rent supplement programs, and the challenges that come with being a rural northern community. Further, an environmental scan was performed to understand the different kinds of rent supplement programs that exist both in Canada and around the world. Every jurisdiction struggles with affordable housing for their citizens in one way or another, and they each have a different method of addressing the problem. This report reviews several examples of different rent supplement programs, or variations of a rent supplement program, and examines how they apply progressive portability to their programs. A second literature review was performed to gain a better understanding of the effectiveness of the programs examined in the report, and to gain further understanding of their approach to progressively portable rent supplements.

Yukon Context

An important aspect of the Yukon housing scope is the unique relationship between Yukon first Nations and the Territorial and Federal governments. The Umbrella Final Agreement, was signed in 1990 and gave Yukon First Nations, the Government of Canada and the Government of Yukon a framework under which to operate land claims and First Nations governance structure. Yukon First Nations are self-governing and have the power to control and direct their own affairs including enacting legislation and delivering programs and services to their community. They provide a small amount of housing to their communities, and operate with the same authority and power as the Territorial government. In designing the Canada Housing Benefit in a Yukon context, it is important to consider the Yukon First Nations as a partner in development.

The current social housing program operated by the Yukon Housing Corporation aims to assist Yukoners in need to find affordable, suitable, and accessible housing. This program is geared towards income, rent is calculated to be 25% of the applicant's total gross monthly household income (Yukon Housing Corporation, n.d). The current rent supplement program matches residents who are eligible for social housing with participating landlords. The Yukon Housing Corporation pays rent to the landlord, and the tenant pays the Yukon Housing Corporation 25% of their income (Yukon Housing Corporation, n.d). While effective at providing rent subsidies to make housing more affordable to those in need, the limitations of this program revolve around the portability of the subsidy, and the limited supply of private market housing. If the family wishes to move locations, they have to reapply and find a new participating landlord.



Definition of terms

By its most basic definition, a rent supplement is a type of rent subsidy paid, usually by a government agency, to assist with households' housing costs. Rent supplements can be either direct or indirect. A direct supplement is tenant-based: the funds go directly to the tenant. This is also considered a demand-side supplement, and it helps create the possibility of more demand for housing by giving possible tenants financial access to the market. Indirect supplements are landlord-based, meaning the funds go to the landlords. These landlords can either be private or third-sector housing operators. Indirect supplements target supply, as their aim is to ensure landlords can charge lower rents, making more housing available to low-income households.

The terms allowance, benefit, and voucher are also used in the literature in place of supplements. Some jurisdictions and authors distinguish between the terms, by attributing different qualities to one or the other. For example, many jurisdictions refer to direct supplements as allowances or benefits, and to indirect supplements as rental supplements. However, these distinctions are not uniform, and there the term *supplement* is also often used to denote direct supplements. It is therefore most explicit to use the terms indirect and direct. For the purposes of this report, the terms supplement, allowance, benefit, and voucher are used interchangeably, with their directness specified to create the necessary distinctions.

Finally, it is valuable to note that rent supplement programs can be either entitlement based or rationed. In an entitlement program, any individual or household who meets the eligibility criteria receives a supplement. In rationed programs, the housing authority has a set number of supplements to distribute, meaning not all those who qualify receive the supplement. Entitlement programs therefore create the possibility of increased horizontal equity.

Progressive Portability

Progressive portability is one of the conditions of the Canada Housing Benefit, as introduced in the National Housing Strategy. While the term progressive portability is new, and previously undefined, rent supplements are often described as *portable*. The portability of a rent supplement comes from its not being tied to specific units or geographic locations, as is the case with other models of affordable housing provision, such as social housing. Especially in certain models of direct rent supplements, tenants can use the supplement to live in any unit within the jurisdiction, giving the supplement its portable quality.

The term *progressive* is less commonly used in the literature on rent supplements. This report therefore attempts to identify instances of progressiveness in the cases studies that follow. A possible meaning of progressive in this context is that rent supplements allow recipients to progress along the different tenure types in the housing continuum. Beyond this, however, and as it is intended to mean in the Yukon's Housing Benefit, progressive portability is the character of the program's supplement to progress from being indirect to being direct: to progress from being tied to specific units belonging to participating landlords, to enabling tenants to seek housing anywhere within the private market. This raises the issue of supply, as for portability to be achieved, there must be sufficient private housing to choose from.



Case Studies

This section comprises ten case studies of rent supplements from jurisdictions around the world. A summary of these findings may be found in the table below for easy reference. In the table, each jurisdiction's program is classified according to certain key characteristics. The subsequent case studies seek to illustrate the structure, administration, and outcomes of these programs in more detail, and to provide relevant historical and policy context.

Summary Table

Classification of Case Study Rent Supplement Programs

Continent	Jurisdiction	Program Name	Program Type (entitlement vs. rationed)	Applicable Landlord Type	Supplement Type (Direct vs Indirect)	Term Used
North America	Toronto	Housing Allowance	Entitlement	Private, Public	Direct or Indirect	Allowance, supplement
	Vancouver, Winnipeg, Toronto, Montreal	At Home/ Chez Soi Study	Rationed (intervention)	Supportive Housing	Indirect	Supplement
	United States	Section 8 Housing Voucher Program	Rationed	Private	Indirect	Voucher
Asia	Hong Kong	Rental Assistance Scheme (RAS)	Entitlement	Public	Direct	Rental Assistance
	Singapore	Homeownership Scheme	Entitlement	Public	Indirect	Subsidy
Oceania	New Zealand	Accommodation Supplement Program	Entitlement	Private, third sector	Direct	Supplement
Europe	Czech Republic	Příspěvek na bydlení (Housing Allowance)	Entitlement	Private	Direct or Indirect	Allowance, Supplement
	Finland	Asumistuki (Housing Allowance)	Entitlement	All	Direct	Allowance
	United Kingdom	Local Housing Allowance	Entitlement	Private	Direct	Allowance
	Ireland	Housing Assistance Payment	Entitlement	Private	Direct	Assistance payment





Toronto

Following the Second World War, programs aiming to provide affordable housing in Ontario, and across Canada, increased in prevalence. Of these, the non-ownership programs focused mostly on constructing new social housing projects, such as Toronto's Regent Park (Bendaoud, 2017). Social housing projects continued until the mid-1970s, when co-operative and non-profit housing rose in popularity, and the province's first private-landlord rent supplement program was introduced (Bendaoud, 2017). The provincial and federal focus on the third sector provision of affordable housing continued through the 1980s and '90s, until, in 2000, Ontario became the first province to download the responsibility for affordable housing from the provincial government to the municipalities (Bendaoud, 2017). This section therefore focuses on the availability of rent supplement programs in Toronto as an example.

Overall, the downloading resulted in the City of Toronto becoming administratively and financially responsible for over 91,000 affordable housing units. Of these, 2,360 were units held under rent supplements with private landlords (City of Toronto, 2001). Today, the City of Toronto continues to subsidize roughly the same number of units overall. Toronto's Rent Supplement Program is administered by Housing Connections, a subsidiary of Toronto Community Housing Corporation (City of Toronto, 2018). Housing Connections is also responsible for the centralized waiting list for all affordable housing units subsidized by the City. Within these, there are three rental supplement programs: private landlord/ commercial rent supplement program; Toronto non-profit rent supplement program; and Strong Communities rent supplement program.

In the private landlord/ commercial rent supplement program, eligible households, once they reach the top of the Centralized waitlist, may move in to a unit owned by a private landlord who holds a legal agreement with the City. In this model, the household pays the landlord a portion of the rent, determined by Housing Connections on a rent-geared-to income basis. The standard proportion used by Housing Connections is 30% of the household's income (City of Toronto, 2019). The remainder of the rent is paid to the landlord by the City. Roughly 2,900 units are currently subsidized through the private-landlord rent supplement program in Toronto.

The other two rent supplement structures, the non-profit program and the Strong Communities program, function in much the same way as the private-landlord program. The distinctions lie in that in the former, the units are in third sector housing; and in the latter, some funding is provided by the provincial government, and there are a number of accessible units available (City of Toronto, 2015). Altogether, in 2014 Toronto's rent supplement programs had a budget of \$88.8 million, which covered 10,961 units (City of Toronto, 2015).

While these figures give a sense of the cost of operating a rent supplement program, and the model in Toronto offers an example of how its administration may operate in Canada, this jurisdiction is affected by the opportunity of the new Canada Housing Benefit as well. Furthermore, the size and density of Toronto make its urban context vastly different from that of the Yukon. Finally, this program is not more portable than the system currently in place in the Yukon, as Toronto's existing supplements are also indirect, and therefore do not offer a model for portability.





Finland

Finland's rental supplement program is administered by the Social Insurance Institution of Finland, referred to as Kela, and is meant to partly cover housing costs. The eligibility requirements for Kela's housing allowance are that a household must have low income, and be a permanent resident of Finland serviced by Finnish social security (InfoFinland, 2019). Kela grants housing allowances to households in all types of housing tenure to assist with covering "reasonable" housing costs, which can include rent, dwelling upkeep (including water and heat costs), use charges, or mortgage interest (InfoFinland, 2019). To determine if housing costs are reasonable, the local housing market and the number of members in the given household are taken into consideration. Once this is determined, the actual allowance granted is determined by subtracting a basic deductible, calculated based on the number of members in the household and its income, from the household's housing costs. The allowance granted is equal to 80% of this difference. The exception to this is that if the housing costs exceed the limit specified by the Housing Allowance Act, the household in question will be required to pay a greater share of the cost (InfoFinland, 2019). Despite Finland's allowance being available to residents of all tenure types, in practice 95% of allowances are received by renters (Cheshire and Hilber, 2018).

In addition to rental allowances, Finland has a robust system of direct provision of housing through government owned and housing association units. Together, these make up 20% of overall housing stock in the nation's capital, and largest city, Helsinki (Cheshire and Hilber, 2018). Eerola and Saarimaa (2017), conducted a study comparing the effectiveness of this public housing with Kela's housing allowance. In the study, Eerola and Saarimaa distinguish the former as a place-based program, as it is tied to specific units in given geographic locations; and the latter as tenant-based programs, as allowance recipients may choose to rent in any location. This, of course, is the concept of portability that makes direct rental supplements so desirable. Eerola and Saarimaa further conclude that the savings from rental supplements are non-trivial and are equivalent to those from social housing (Eerola and Saarimaa, 2017).

Additionally, the study finds that 66% of the total amount distributed for housing allowances goes to households in the lowest income quintile, while only 34% of the savings generated by social housing were received by households in that quintile. This is largely due to the fact that social housing in Finland is available to households with moderately high incomes, in an attempt to encourage social mix and avoid segregation. This does not appear to be having the desired effect, as Eerola and Saarimaa's study further indicates that social housing residents with lower incomes tend to live in lower quality units, and in social housing units in particular, less-desirable areas of town. Housing allowances, on the other hand, were found to lead to higher quality housing for equivalently low-income households, and to less segregation of those households (Eerola and Saarimaa, 2017). This suggests that, while the financial savings on an individual household level in social housing are equivalent to those received from housing allowances, the latter program offers additional benefits. This is encouraging as the Yukon seeks to implement a similar program.



Czech Republic



During the communist regime in Czechoslovakia, the vast majority of the private housing supply was nationalized, and tightly controlled by the state (Lux and Sunega, 2007). In 1991, in the wake of the regime's fall, control of most of this housing supply was transferred to the municipalities, which were able to sell it off to private citizens (Lux and Sunega, 2007). This transitional government period has, unsurprisingly, had long-lasting effects on housing provision in what is now the Czech Republic.

Rent allowances were first introduced in 1993 because the establishment of the independent Czech Republic was anticipated to cause a substantial rent increase. Therefore, a rent supplement program was established for tenants of rented and of some cooperative units. To qualify, households had to have an annual income that was at most 1.3 times the subsistence level, which the government defined as "a socially recognized minimum income below which a state of material emergency occurs" (Lux and Sunega, 2007). This first Czech rental supplement program, however, received little public interest or uptake, and was only in existence until 1996, and was then replaced following the State Social Support Act in that same year (Lux and Sunega, 2007).

Following the 1996 amendments, households in rental and ownership tenure housing were eligible to apply for rental allowances, provided their after tax income was equal to or less than 1.6 times the subsistence level (Lux and Sunega, 2007). The allowance was calculated according to the following formula:

$$HA = FC - \frac{FC \times Y}{SL \times 1.6}$$

In which:

HA = Amount of housing allowance paid to the applicant monthly

FC = Tariff sum of household costs (normative housing expenditures)

Y = Average monthly household income

SL = Sum of household subsistence level

Despite the amendments to the allowance program, however, a 2001 study showed that in 1996 and again in 1999, less than 40% of eligible households applied for rental allowances, (Mareš, 2001). Among the reasons for this, Mareš, cites calculation of the cost of application compared to the benefit received, lack of information, fear of stigmatization, and lack of skills (2001). Lux and Sunega (2007), argue that another impediment to the success of the program was that the above calculation did not consider real estate market rates. While this may have been effective in a completely rent-controlled context, in the Czech context, where rents were being slowly deregulated in the post-communist era, it contributed to the low allowance uptake. Specifically, the result was that many households whose income was above 1.6 times the subsistence levels, but were paying higher income-to-cost ratios for their housing because of the markets they lived in, did not qualify, while lower-income families spending a smaller portion of that income on housing did (Lux and Sunega, 2007). Lux and Sunega therefore argue that calculating allowances based on housing cost-to-income ratio, rather than on income levels





alone, would have led to more equitable qualification and distribution of the rental allowance (2007).

In 2006, the housing allowance program was substantially amended, with the newer system addressing some of the issues outlined above. As of 2006, the eligibility criteria for housing allowances are that tenants registered as permanent residents in a given property are entitled to an allowance if their housing costs exceed 30% of their household income, and if this 30% is less than the prescriptive housing cost for the market in which they live. In Prague, the percentage used is 35% (Lux and Sunega, 2018). The remainder of the housing cost above this 30 or 35% is paid by a rental allowance. To reflect rent deregulation, the prescriptive housing costs are calculated based on market rates and are updated annually by the Ministry of Labour and Social Affairs (European Commission, 2019).

Another amendment introduced in 2006 is the addition of an additional rental supplement for households with particularly low incomes who cannot meet their housing costs even with the allowance. In cases of zero-income households, this second supplement can cover 100% of the housing costs (Lux and Sunega, 2018). Furthermore, while both rental supplements are usually given directly to the tenants, in certain municipalities the social security department can approve the supplements being paid to the landlord, if that is the landlord's preference. The Czech government also introduced other incentives to encourage affordable housing provision through the private market, and to discourage private landlords from abusing the supplement system by providing substandard housing (which does occur). Most notably, these include a tax deductible based on the depreciation of a house's annual value, which is meant to offset this cost to avoid rent increases by both institutional and small-scale landlords (Lux and Sunega, 2018).

While these amendments suggest improvements to the rental supplement program in the Czech Republic, data on its uptake and success rate are scarce. Dušek et al., suggest that the housing supplements are the largest social benefits available in the Czech Republic that are not tied to supporting children, and that they reach between five and six percent of the lowest-income households (2013). Lux and Sunega (2018), state that the generosity of these benefits has served to improve certain financial and housing issues in the country such as rent arrears, but that other issues persist. These remaining issues include the abuses of the system mentioned in the previous paragraph, which are made possible by the insufficient regulations and enforcement strategies accompanying the program. There are currently several NGOs in the Czech Republic working with the government to improve these conditions, which will hopefully help to improve the quality of housing made available to low-income households through the rental supplement program (Lux et al., 2018).

The Czech program suggests a model that is portable, and ought to be successful, like the Finnish one. However, given the regulatory challenges it has encountered it acts as a cautionary tale for the Yukon by highlighting the need for strong regulation, and to ensure supplement recipients are receiving housing of adequate quality.



United Kingdom



Rent supplements of some kind have existed in the United Kingdom since 1943. Over the years since the model, program name, and housing and policy contexts have changed considerably. These shifts have predominantly been characterized by the increasing liberalization of the UK, while it has maintained certain hallmarks of a welfare state, such as universal health care (Kemp, 2007a). An illustrative example of this shift lies in the growth in popularity of owner-occupation in the housing market, which was largely stimulated by the introduction of the 'right-to-buy' policy introduced by the Conservative government in 1980. This policy enabled council tenants to purchase their homes at rates significantly discounted from market values, leading to an increase in owner-occupation from 58% to 71% of housing stock between 1981 and 2004 (Kemp, 2007a).

Over the same time period, the share of publicly owned housing decreased from 29% of total housing stock, to 11% (Kemp, 2007a). At the offset of this period, rent supplements were available through two separate schemes that were collectively renamed the Housing Benefit (HB) in 1982 (Kemp, 2007a). At the same time the administrative processes around HB were revised, with negative outcomes leading to the whole program being reviewed in the mid 1980s, and leading to the unification of the two previously existing schemes into a single HB. The HB in this format existed until 2008. Structurally, this supplement was means-tested based on household income, and tenants of local authority housing as well as private rentals were entitled to it, though their method of receiving the supplement varied. For the former, the HB was paid directly into their rent account in the form of a rental rebate. For the latter, HB took the form of a rental allowance paid to the tenant; however, there is the option of it being paid to the landlord upon request. In practice, many private landlords required that this request be made if their tenant was receiving an HB, and roughly 60% of HB payments nationally were paid to landlord as of 2002 (Kemp, 2007a). In 2008, the Local Housing Allowance (LHA) was introduced to replace the HB in the case of private market tenants, while the HB is still in use for local authority housing.

Now that we have briefly established the housing market and policy contexts for the current rental supplement in the UK, let us examine how it works. Specifically, we will look at the current state of the LHA, as this is the supplement meant to stimulate private market supply side affordable housing. The main criteria for LHA eligibility are having low income, and being responsible for paying housing costs, including rent (De Agostini and Sutherland, 2016). The amount of the LHA given to each applicant is calculated based on the applicable amount, the maximum LHA, and the income of the claimant's household. The applicable amount is calculated by considering a local reference rent, and which of a list of predetermined allowances and premia applies to the claimant, such as being a pensioner, having a family, and having a dependant with a disability (De Agostini and Sutherland, 2016). The maximum LHA is the rent paid, minus deductibles for non-dependents in the household. Initially, the LHA could cover the entire rent, plus and additional £15 per week, if the given rent was less than the median local reference rent for a unit of equivalent size (De Agostini and Sutherland, 2016). The reference rents were calculated based on the Broad Rental Market Area (BRMA) in which the claim was being made,





and initially were set to the local median rent. BRMAs are small geographic areas within which the towns' housing markets are relatively comparable. This extra £15 per week benefit has since been removed, however, and the types of units the LHA will cover has been restricted (De Agostini and Sutherland, 2016). Further, since 2011 there has been a limit on the amount of rent per unit type, and the reference rent has been amended to be set to the 30th percentile rent, rather than the median.

At the time of these new restrictions, it was predicted that 83% of LHA recipients would be affected, and that the average loss in amount received would be of 7% (Braakmaan and McDonald, 2018). And, although the maximum benefit cap was implemented, it was set at a high enough amount that it was anticipated to only affect 2% of HB recipients. Beyond these estimates, however, there is little data on the actual effects of the restrictions on LHA households. One study, conducted by Braakmaan and McDonald, did determine that LHA recipients were more likely to move following the cuts than private market tenants not receiving LHA (Braakmaan and McDonald, 2018). A likely explanation for this is that these households needed to move to units with lower rent once their LHA amount was reduced.

Goering and Whitehead (2017) also state that, at the time of their article, it was too early to see the effects of these restrictions and cuts to LHA, which were accompanied by cuts elsewhere in British welfare funding. They do note, however, that private market rentals have risen considerably since 2005, accounting for 19% of all households; and that the bill for LHA had risen accordingly, coming to £9 billion in 2014 (Goering and Whitehead, 2017). In 2016, HB and LHA combined accounted for 11.5% of the UK's welfare budget. Without statistics on how many households are helped by LHA, however, it is difficult to estimate from this what the per household cost to another government (such as the Yukon) might be of providing a similar supplement.

This case illustrates a possible, locally specific model of rent supplements for the Yukon to consider. Furthermore, it considers the interplay between rent supplements and additional policies and subsidies that exist within a welfare state. This is valuable in the Yukon context, as it is essential that rent supplements not be the only subsidy available to assist low-income households with their housing needs.



Ireland



Ireland has several well-established rental assistance programs that work to provide rental assistance to increase housing affordability. They operate with different frameworks to ensure short-term and long-term housing support for low income families. The goal of these programs is to “provide greater security of tenure at a more affordable rent” (SPR Associates Inc., 2016). Further, they hope to be able to reduce the dependency on the welfare allowances, and to be able to use this funding for long-term housing programs. The programs were developed in accordance with Ireland’s goal to eliminate homelessness; they aim to allow low-income, in particular homeless, residents to be competitive in the private market (O’Sullivan, 2016).

The most recent program, the Housing Assistance Payment, launched in 2014, seeks to bring social housing services that are provided by the national government into the control of local governments. This program is designed to be able to address the insufficient supply of affordable social housing and reduce the wait time to be accepted to subsidy programs. They do this by contracting private landlords, rather than making eligible recipients wait for social housing (SPR Associates Inc., 2016). The recipients are required to locate an eligible unit that meets adequacy standards and is within the prescribed rental thresholds. The rent is paid on a monthly basis directly from the Local Authority to the landlord, which removes any risk associated with late payments for both parties. Besides the fact that the rent is not paid by the tenant, the tenant-landlord relationship stays exactly the same as a standard relationship (SPR Associates Inc., 2016).

This model is an example of a housing supplement program that is designed to also mitigate issues related to supply, a major issue with many rent supplement programs world-wide. It allows households to seek out their own housing arrangements, so as not to have to stay on the waiting list for months, or even years. A main goal for the Housing Assistance Program is to be able to help low-income and homeless residents become competitive in the private market, in other words, assisting them to progress along the housing continuum quickly to private market rentals. As well, the supplement is supplied to the individual or household, giving them a certain amount of freedom to choose their living situation, making this program a very portable supplement. Further, this model demonstrates an ideal partnership between local authority, tenant and landlord. This model ensures landlords are paid rent on time, and that the quality of housing is adequate for the tenant.





New Zealand

Rent supplements in New Zealand are a product of the country's shifting approach to housing subsidization from bricks and mortar subsidies toward more direct methods in the 1990s (Thorns, 2007). A major motivation behind the shift was officials' view that many households were occupying larger social housing units than necessary. By implementing a rent supplement program with an upward limit on the cost and size of unit dependant on household size, the government aimed to move recipient households into more appropriately sized units, freeing up the excessive space in their old units (Thorns, 2007).

The current rent supplement program in New Zealand is the Accommodation Supplement program. The supplement is entitlement based and portable provided the following criteria are met. New Zealanders qualify if: they have accommodation costs; they are at least sixteen years of age; they are a citizen or permanent resident; they spend the majority of their time in New Zealand; and they are not residents of a social housing property (Ministry of Social Development, 2019). The supplement is therefore available to private renters and homeowners. The amount of the supplement is calculated based on household income and assets, household configuration, location, and accommodation costs (Ministry of Social Development, 2019).

A 2017 report by the Ministry of Social Development used the newly established Accommodation Supplement Dataset, which compiles ministry data relevant to the supplement on a per-recipient basis, to evaluate the program. The authors conclude that roughly 11% of New Zealand's population receives the supplement (Rea and Thompson, 2017). This represents roughly 290,000 recipients, which cost the government \$1.1 billion to operate in the 2014/2015 fiscal year (Rea and Thompson, 2017). Rea and Thompson's report includes detailed statistics about the households and individuals receiving the supplement, their housing tenure, and the types of payments made.

Rea and Thompson further conclude that housing costs have risen recently in the country, and the corresponding supplements and subsidies have not increased proportionately: the report concludes that the average recipient household spends 50% of their income on accommodation, which is a 4% increase from a decade earlier (2017). Specifically, housing costs in New Zealand have increased by 31% in that time period, while the associate benefits from accommodation supplements have only increased by 18% (Rea and Thompson, 2017). Furthermore, there are roughly 50,000 low income individuals who do not receive the accommodation supplement.

This case study serves to highlight the wide reach rent supplement programs can have when available to multiple housing tenures and available to a large percentage of the population. It further shows the value of keeping detailed data: Rea and Thompson's report highlights the shortcomings of the program, making it possible to identify possible improvements. Such a data-oriented approach is advisable for the Yukon, especially in the early years of the Canada Housing Benefit so as to assess its effectiveness and make amendments where necessary.



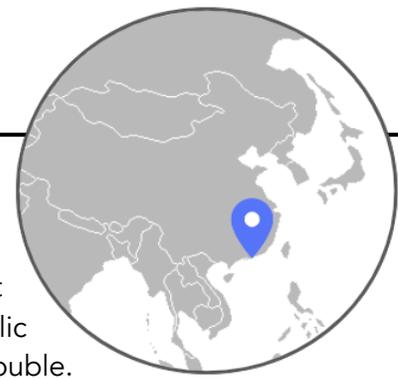
Hong Kong

The Hong Kong Housing Authority created the Rental Assistance Scheme (RAS), which provides an indirect rent supplement in the form of rent reductions to Hong Kong's public rental housing for those who are facing temporary financial trouble.

Elderly applicants are eligible for 50% rent reduction, and non-elderly applicants are eligible based on income for either 25% or 50% rent reduction for two years. By July 2018, this program served about 17,680 households, among these, 10,920 are elderly recipients. Expenses for this program in 2017-2018 were approximately \$152 million (Hong Kong Housing Authority, n.d.). The program is aimed to be temporary, to assist households experiencing financial hardships, with the aim that this funding will help to alleviate financial stress for two years. If after two years, the recipients are still in need of housing assistance, they will be required to move to public housing that is cheaper and more appropriate for income. This program is focusing their effort on vulnerable populations in specific need of rental assistance including the elderly, and the low-income populations (Hong Kong Housing Authority, n.d.).

Another important program in Hong Kong, introduced in 2001 was the Rent Allowance for Elderly Scheme (RAES). This program allowed elderly applicants to access private rentals in districts of their choice, rather than limiting them to public rental housing. They would receive cash subsidies with a predetermined rate or 60% of the negotiated rent over the period of 2 years (Hong Kong Housing Authority, n.d.). The program was disbanded in 2003 for ineffectiveness and its costly nature. Only about 623 allowances were handed out form the 17000 applicants. Further, among the elderly population, most preferred public rental housing as opposed to cash allowances for housing. Following assessment of the program, Hong Kong Housing Authority decided not to pursue a rent allowance program for families in need of housing assistance (Lee, 2003). They determined that for a rental allowance scheme to be successful, they would need some sort of measurement to assess the adequate amount of allowance to be cost-effective, there would have to be adequate rental supply, and a realization of the potential land revenue given up to serve the public rental housing program. Since these were not realities, and there was a significantly lower waiting time for public rental housing, the program was canceled (Lee, 2003).

The Hong Kong Rental Assistance Scheme demonstrates the value of supplying adequate public housing options and having the support of government entities through a subsidized housing stock. The disbanded Rent Allowance for Elderly Scheme demonstrates the citizens preference for government-controlled housing for ease of finding housing options and for assurance of proper quality of housing. For this reason, public housing in Hong Kong is obviously very favourable to private market housing as public housing is heavily subsidized by the government, and further, rental assistance is available to make these units increasingly affordable.



Singapore



Much like many Western nations, including Canada, Singapore utilized many neoliberal economic policies to help launch the country to become a developed nation. However, unlike many Western nations, including Canada, Singapore has managed to mitigate some of the negative impacts associated with neoliberal policy, including income inequality. The government is constantly thinking of new innovative policies to distribute wealth to the older, and lower wage workers creating an inclusive and still productive economy. They focus their social assistance not on cash handouts, but rather in indirect funding assistance for education, health and housing primarily distributed through income and mandatory retirement funds.

Housing assistance subsidies are geared towards home ownership in Singapore, though there are still lessons to be learned from the Singapore model (Singapore Housing & Development Board, n.d.). The Housing Development Board, part of the government of Singapore, has turned 82% of the housing stock into public housing. Various home ownership subsidy schemes have helped to make home ownership attractive and affordable for Singaporeans (Singapore Housing & Development Board, n.d.). The subsidies are delivered through indirect social security funds that are deposited into residents' income, which works to ensure the maintenance of a stable job. An example of such a program is the Central Provident Fund, which is a compulsory savings plan for employed Singaporeans that is dedicated to retirement, healthcare and housing needs. Employers and employees contribute a mandated amount to the fund which makes an indirect form of housing subsidy (Singapore Housing & Development Board, n.d.). The government allows pre-retirement withdrawals from the Central Provident Fund to be used for their housing down-payment and the mortgage payments. The Housing Development Board and by extension, the Government of Singapore uses mandatory retirement savings funds as a way to control citizens ability to afford housing (Singapore Housing & Development Board, n.d.). Singapore has experienced a great amount of success in terms of low rates of homelessness.

Singapore's indirect housing subsidies framework demonstrate the effectiveness of ensuring government involvement in the process. While Singapore has a much more intensive model of government intervention in individuals' finances and social affairs, we can clearly see the importance of having government control over the housing stock and how and where citizens use their subsidies. Further, Singapore demonstrates portability in their subsidies in two specific way. Firstly, it is easy and affordable for citizens to move throughout the public housing supply as 82% of the housing supply is public. Even with home ownership being the main priority, it is relatively easy for citizens to sell their homes through the Housing Development Board, and relocate, downgrade for to a cheaper place, or upgrade to a more expensive home. And secondly, the subsidy is delivered indirectly through income and private funds, making it portable with the individual. As long as they maintain employment, they are receiving subsidies for housing. This will allow those in low-income households to be able to eventually afford to own their own home.



United States



The United States Housing and Urban Development (HUD) introduced housing allowances in the 1970s as a rationed program rather than a universal or entitlement program. Specifically, the Section 8 Housing Choice Voucher Program was developed as a way to take the focus away from increasing supply of public housing and more towards increasing affordability of market rental units. They are administered by the Public Housing Agencies that operate public housing programs in the region as a way to offer an alternative for applicants on the waitlist for public housing due to an absence of supply (SPR Associates Inc., 2016). HUD allocates a budget to each jurisdiction and the local public housing agency has a cap on the number of vouchers they are able to give out. An agency's number of "authorized vouchers" is essentially the sum of the vouchers the agency has been awarded since the start of the voucher program (SPR Associates Inc., 2016).

The Housing Voucher Program is a federally funded program that is available across all states. They are granted to an individual or household, which means they are portable allowances, they can be transferred across states and different Public Housing Agency's jurisdictions. The goal of the portability of the supplement is to allow low-income families to move to safer, less poor neighbourhoods that they may not otherwise have the opportunity to access due to housing affordability issues (SPR Associates Inc., 2016).

The allowance is paid directly to the landlord by the public housing agency and the recipient then pays the difference between the rent and the subsidy up to a maximum of 30% of the family adjusted income. There are project-based vouchers available, which are allowances tied directly to the property rather than the individual. These vouchers help to subsidize costs of construction and upkeep of housing for low-income families. These vouchers still work to achieve the overall goal of the program to reduce shelter cost burdens for low-income families, which ensuring the development of adequate supply (U.S. Department of Housing and Urban Development, n.d.).

The Housing Choice Voucher Program is internationally known to be an effective program at reducing rent burdens for low-income families and allowing them to have access to better quality housing, in less impoverished neighbourhoods (Ellen, 2018). However, a major drawback of the program is the limited reach. It is not uncommon for families to wait several years to receive a voucher, and if they do receive the voucher, there is no guarantee they will have access to any rental housing assistance due to lack of affordable supply. In addition, families also struggle to find landlords willing to accept the vouchers (Ellen, 2018). "In the United States, by contrast, only roughly 4% of the total population, 12% of all renters, and 24% of all income-eligible households receive some form of housing allowance from federal, state, or local government" (Harvard Joint Center for Housing Studies, 2013; Ellen, 2018). While the structure and portability of the program seems to be an effective approach, the execution is less than perfect.





Vulnerable Populations

Rather than focusing on a particular jurisdiction, this case study considers the effectiveness of rental supplement programs when implemented for a targeted population. The he At Home/ Chez Soi Project ran from 2009 to 2011 in Vancouver, Winnipeg, Toronto, and Montreal (Stergiopoulos et al., 2015). Its aim was to assess the effectiveness of scattered-site supportive housing provided through rent supplements on the housing stability and quality of life of people experiencing homelessness and mental illness. Participants were recruited through community agencies serving homeless populations. The criteria for eligibility were: participants had to be legally adults; be experiencing absolute homelessness or housing precarity; and they had to have a mental illness, with or without a substance use issue (Stergiopoulos et al., 2015).

The 1,198 participants were randomized into a usual care group and an intervention group. The usual care group continued to have access to the pre-existing supportive housing, mental health support, and other services in their communities, without additional intervention. The intervention group was referred to a case manager immediately and provided housing in scattered-site supportive housing facilities participating in the study. In the intervention group, participants paid up to 30% of their income toward their housing costs, while the rest was covered by the rental supplement from the Project (Stergiopoulos et al., 2015). Intervention group participants had weekly meetings with their case manager. In this model, intensive case management was used, wherein the case manager coordinated appointments with practitioners in the community, rather than the program providing them directly (Stergiopoulos et al., 2015).

The results on the study were assessed after a 24-month period. With regards to housing, the researchers found that, across the four sites, the percentage of days stably housed in the intervention group was higher than in the usual care group. In the second year of the study, 78% of the intervention group were stably housed at least 50% of the time; as compared with only 31.5% of the usual care group (Stergiopoulos et al., 2015). This highlights the effectiveness of rental supplements in providing stable housing to a vulnerable population.

The study found that members of the intervention group did not, however, experience significant improvements to “generic quality of life,” after the 24-month period. This finding was based on assessments of participants’ severity of mental illness, instances of emergency room visits, arrests, and other factors, as compared to benchmark measurements. Similar studies in Canada and the U.S. have, however, indicated that housing initiatives paired with additional health services can have positive impacts on the generic quality of life measurements considered in this study (Stergiopoulos et al., 2015).

This case is valuable to consider, as it illustrates the effectiveness of rental supplements in providing adequate and sustained housing, particularly in the case of a targeted population. If the YHC and the Yukon First Nations decide to target particular, vulnerable populations’ housing needs, this study suggest a rental supplement program would be an effective model. However, the study’s findings with regards to general quality of life highlight the importance of pairing rental supplements with other housing and welfare-oriented policies and programs: housing alone was insufficient to reduce participants’ other health-related challenges.



Discussion

The jurisdictions studied in the previous sections demonstrate rental supplement programs of varying degrees of portability. For example, programs like Toronto's or Hong Kong's Rental Assistance Scheme are perhaps the least portable. In Toronto, landlords must have registered with the housing authority before tenants may be assigned to them, meaning that the supplement is effectively tied to their units alone. In Hong Kong, the RAS is available to residents of public housing, meaning it is also tied to specific locations. Programs such as that in Ireland offer a midway, where tenants approach the landlord, meaning they are able to choose their own unit from within the private market. However, that the landlord must then enter into an agreement with the government could be considered a limit on the program's portability. Programs like those in much of Europe, as seen in Finland, which function as a cash-allowance, may be considered the most portable, as they enable the tenant to seek housing with as much portability as any actor in the private market. Wood et al (2007), however, point out the possibility of recipients of such completely portable supplements using the money for goods and services other than housing; and the case study from the Czech Republic illustrates the possible risks of such agreements when the regulations surrounding them are faulty.

While none of these programs incorporate progressive portability as an intentional feature of their design, authors like Kemp (2007b), and Wood et al (2005) point to the historical progression towards higher portability in housing subsidies in general. Indirect, or bricks-and-mortar, subsidies targeting the supply side of housing were more common in many Western countries in the mid-twentieth century. Wood et al (2005), highlight three main causes of this historical shift in particular. First, shifts toward direct subsidies (including direct supplements), have often been politically motivated. Governments tout the increased efficiency of direct subsidies and respond to public opinion of social housing (Wood et al, 2005). Furthermore, Kemp argues that the shift toward direct subsidies, as it focuses on the individual, is more in line with the political values of the increasingly liberal democracies, as this shift has been documented even in welfare states (2007b). Second, public capital spending on housing has historically been an "easy target for cutbacks," and direct, demand-side subsidies are often less costly than indirect, supply-side ones (Wood et al, 2005). Third, governments have been influenced by the work of economists arguing in favour income-based subsidies and tax-exemptions, and indirect supplements are more in line with this approach (Wood et al, 2005).

This historical view of the progression from indirect to direct subsidies may not illustrate how to implement such a progression within one program, but it does illustrate that such a progression is possible. Furthermore, it identifies the factors and conditions that have historically made the transition to direct supplements desirable and possible. This is valuable in understanding the context for the Yukon's new program as well.



Limitations

The primary limitation of this research has been access to information and data. While information on eligibility and structure of programs is often available on government websites, academic or other studies of their effectiveness and data concerning their reach are extremely limited. This reality limits the ability to make recommendations based on the outcomes of the programs studied, rather than simply on their structures. The exception to this is New Zealand, with its Accommodation Supplement Dataset and associated reports. Similar analysis to this from other jurisdictions would be immensely beneficial in understanding rent supplement effectiveness.

Indeed, the only comprehensive and comparative study we were able to find of rental supplements was Peter Kemp's *Housing Allowances in Comparative Perspective* (2007), which is an edited volume of case studies from various jurisdictions, accompanied by Kemp's own analysis of the trends and common themes among them. This work has been a valuable point of reference for our research, however its date of publication is a limitation to its usefulness, as it does not contain the most up-to-date information. For example, the rent supplement programs in the UK and the Czech Republic underwent significant amendments within one year of the book's publication, meaning that despite its being by far the most comprehensive study of rent supplements included in our literature review, its relevance to current contexts is perhaps limited.

The novelty of the term *progressive portability* constitutes a further limitation. While it is the terminology used in the NHS, and is therefore a key component of our research, it is not a term that is widely used, if at all. As our findings illustrate, most jurisdictions offer either indirect or direct supplements, and even when they have had a historical shift from one to the other, this is often due to higher level policy changes, or political leanings of the day, and therefore we find no mention in the literature of explicitly progressive portability within a single program.

A further limitation to this project has been that the limited research on the rent supplement programs already in existence in Canada has been conducted under the reality of there being no national policy promoting rental supplements. Of course, the new opportunity provided by the NHS is part of the impetus for this project, but the different policy context of existing research is important to consider when looking to other provinces. The rent supplement programs offered in Canada are currently in flux as a result of the new NHS. For example, the Saskatchewan Rental Housing Supplement was suspended as of July 1st, 2018, until the new Housing Benefit has been developed (Saskatchewan, 2018). For this reason, the inclusion of Canadian jurisdictions in this report is limited, looking at only one case study from Canada. While looking to other countries is useful to seeing varied and creative approaches to the issue, it is therefore a further limitation to transferability that their policy contexts may be drastically different than the Yukon's. Adding to this reality is the uniqueness of the territories', and the Yukon's specifically, governance structures and remote settlement patterns. That none of the jurisdictions studied is truly similar to the Yukon in these regards makes it difficult to ensure recommendations are contextually appropriate to the Yukon.



Recommendations

The case studies discussed in this report represent a wide range of rent supplement programs. While most of these models come from jurisdictions that are vastly different from the Yukon, there are lessons to be extracted from each. Further, while most of these case studies do not make specific reference to progressive portability, this report attempts to extract and synthesize the different ways the programs are portable.

High-level recommendations for creating a rent supplement program:

- Use consistent language throughout the creation of the Canada Housing Benefit. Ensure consistency with other rent supplement programs in Canada.
- Coordinate the supplement program with other programs and strategies - important to understand that the rent supplement program cannot function alone, that it works best in accordance with other programs.

Program-level recommendations for portable rent supplement implementation:

- Cash allowance to the individual/household

This recommendation encourages maximum portability of the supplement. The individual would be completely free to choose their own housing type. This would give individuals anonymity and autonomy to make their own housing choices, and not to be discriminated against for being of low-income status. Though this is most portable option, there are several issues that can arise as a result of having no government control over the supplement. As demonstrated in the Czech Republic, with insufficient monitoring, landlords have taken advantage of the tenants by taking the supplement but providing less than adequate living conditions. A recommendation that would maintain portability but would mitigate these risks follows:

- Landlord Agreement

This recommendation is based on parts of each rent supplement example discussed in this report, but most closely related to Ireland's Housing Assistance Program. The supplement would be granted to the individual/household, and they would be responsible for finding a landlord in the private market. The private landlord would then enter into a legal agreement with the housing authority, thus creating a partnership would be created between the Yukon Housing Corporation, the landlord and the tenant. Like the Housing Assistance Program in Ireland, the housing authority would pay the landlord directly to mitigate any risk associated with late rent payments, and the tenant would then pay the difference directly to the housing authority up to a maximum of 30% of their income (or to be decided by the YHC). The housing authority would then have the opportunity to be involved in the process, to ensure adequate housing conditions and accountability to the tenant. As taken from the Singapore example, having an adequate amount of government control in the process results in success of the program. The option would be both portable and would work to help increase the supply of housing in the Yukon.



Conclusion

This report has outlined the existing affordable housing context in the Yukon, illustrated examples of rent supplement programs from jurisdictions around the world, and has highlighted two recommendations of program best-practices for ensuring portability in rent supplement programs. This literature review, and its emergent recommendations are meant to serve the Yukon Housing Corporation as it collaborates with the federal government to develop the Canada Housing Benefit for the Yukon.

The case studies included examples from Toronto, Finland, the Czech Republic, the United Kingdom, Ireland, New Zealand, the United States, Hong Kong, Singapore, and from a study of a program targeting vulnerable populations. These were selected to provide a broad cross section of the rent supplement programs available world-wide. While other programs exist, largely in Europe, their models are very similar to those implemented in the U.K., Finland, and the Czech Republic, and therefore offer similar lessons to be learned. However, these countries, such as Germany, France, the Netherlands, Norway, and Australia provide possible extensions if additional research is desired.

The ten cases outlined within the report reflect different models of rent supplement distribution, and varying levels of portability and of success. Each one offers a different perspective and lesson for the Yukon Housing Corporation to take into consideration. The resultant recommendations are meant to be considered as equally valuable, each with its own benefits and drawbacks. For this reason, the two recommendations are not numbered, so as to not suggest a hierarchy. Rather, the Yukon Housing Corporation may consider them equally, and draw from them what is most feasible within their context and the opportunities generated by the Canada Housing Benefit.



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Images:

Base-map for jurisdiction icons: [http://lyrics.wikia.com/wiki/File:World_Map_\(Simple\).png](http://lyrics.wikia.com/wiki/File:World_Map_(Simple).png)

House icons source: <http://qanita.store/house-coloring-pages-printable/>

