



Rent Relief Fund

A Partnership between
Manitoba Non-Profit Housing Association
& Manitoba Housing



Presentation Agenda

- MNPHA / RRF Overview
- Snapshot of Applicants
- Data on Utility Applications
- Household Impact (Data & Case Study)
- The Challenge of Bad Debt
- Summary of Key Points



Manitoba Non-Profit Housing Association



100 Non-Profit Housing Providers

24,000 Affordable Homes in Manitoba

Offers Housing Supports



In April 2021 Manitoba Non-Profit Housing Association developed the Rent Relief Fund as a rent bank model.



Things We Cover



Rent Arrears



Things We Cover



Rent Arrears

Damage Deposit & First Month's Rent



Things We Cover



Rent Arrears

Damage Deposit & First Month's Rent

Utility Arrears



Maximum Household Income

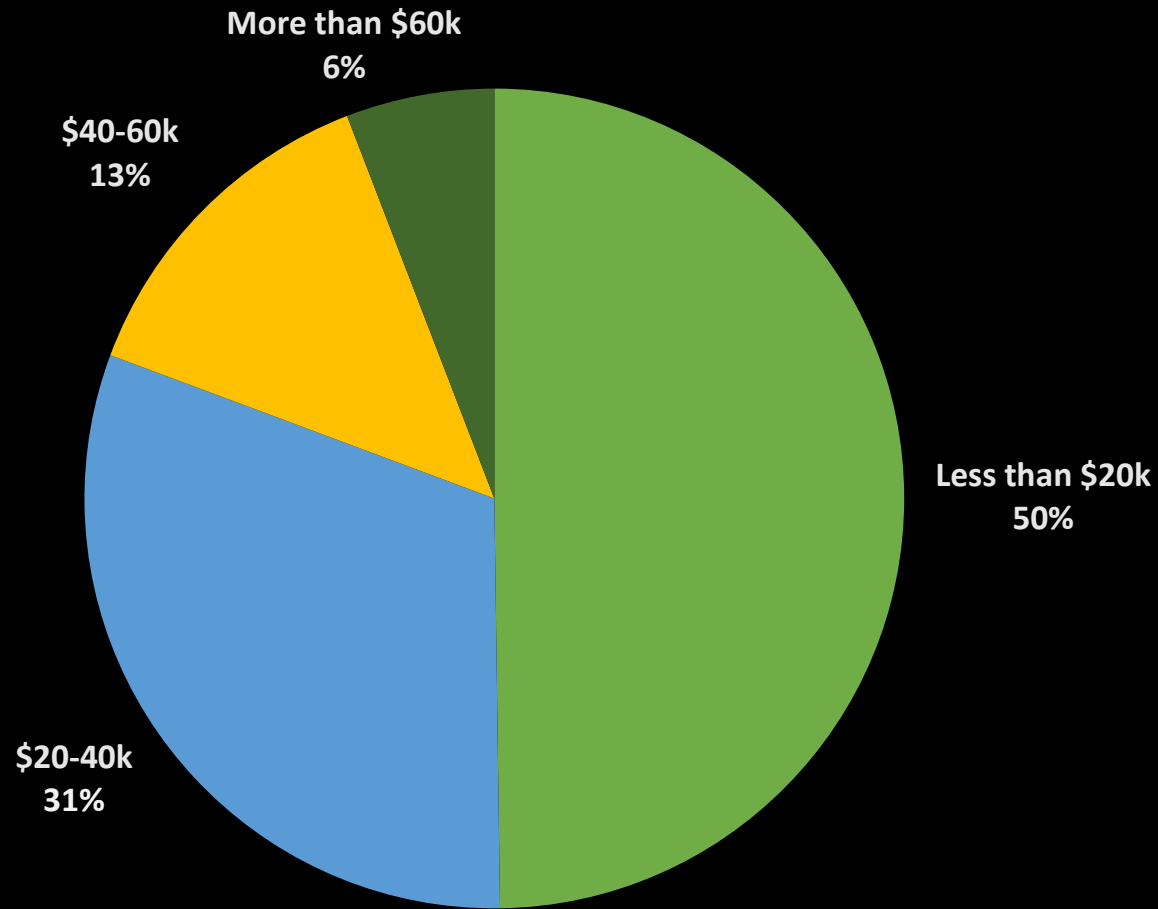


Households without Dependents:
\$67,900

Households with Dependents:
\$90,500



Snapshot of Applicant Household Income (2024)



Rent Relief
Fund



Manitoba
Hydro



2024



547 Utility Applications



2024



547 Utility Applications
1,776 Received Applications



2024



547 Utility Applications
1,776 Total Applications

31% of Applications



386 Received Disconnection Notices
151 Already Disconnected



Value of Debt: \$749,677.90

Approved Hydro Loans: 144

Value Funded: \$152,688.04



Household Impact

(July 1, 2025-December 1, 2025)



346 Households Provided Data on Monthly Utility Costs

36% of These Households were Paying 5% (or more) of their Gross Household Income toward Hydro Expenses



Case Study 1



Participant(s): Non-Elderly

Household Composition: Couple

Housing Type: Single Detached Residential

Income Source: Employment

Annual Income: \$37,630



Budget



Income		Expenses	
Employment	\$2150.00	Rent	\$1150
Rent Assist	\$100.00	Hydro EPP	\$150
		Water	\$75
		Food	\$300
		Internet / Phone	\$150.00
		Transportation	\$300.00
		Entertainment	\$0.00
		Debt Repayment	\$0.00
		Balance:	\$125.00

Budget



Income		Expenses	
Employment	\$2150.00	Rent	\$1150
Rent Assist	\$100.00	Hydro EPP	\$150
		Water	\$75
		Food	\$300
		Internet / Phone	\$150.00
		Transportation	\$300.00
		Entertainment	\$0.00
		Debt Repayment	\$0.00
		Balance:	\$125.00

Hydro Utilities = 5% of Participant's Income

Participant Owed: \$356

Case Study 2



Participant(s): Non-Elderly

Household Composition: Single

Housing Type: Apartment, Subsidized

Income Source: Social Assistance (EIA)

Annual Income: \$9,192



Budget



Income		Expenses	
EIA	\$766.00	Rent	\$261.00
		Hydro	\$60.00
		Food	\$200.00
		Transportation	\$64.00
		Takeout/Coffee	\$60.00
		Entertainment	\$40.00
		Personal Care:	\$30.00
		Balance:	\$51.00

Budget



Income		Expenses	
EIA	\$766.00	Rent	\$261.00
		Hydro	\$60.00
		Food	\$200.00
		Transportation	\$64.00
		Takeout/Coffee	\$60.00
		Entertainment	\$40.00
		Personal Care:	\$30.00
		Balance:	\$51.00

Hydro Utilities = 8% of Participant's Income
Participant Owed: \$1971 (\$1361 Bad Debt)

Bad Debt

Between July 1, 2025, and December 1, 2025. Rent Relief Fund discovered **\$48,280.07** of bad debt for participants.

In the same period, we discovered **\$258,903** in total hydro debt.

Bad Debt = **19%** of Hydro debt the Rent Relief Fund is addressing



Key Points



31% of applicants are struggling with utility arrears



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36% of Rent Relief applicants in the last 5 months are paying 5% or more of their gross income toward Manitoba Hydro costs



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Bad debts create substantial barriers in relation to energy security



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Bad debts create substantial barriers in relation to energy security

Households most effected by Manitoba Hydro rates have low to moderate annual income (below \$40k/year)





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