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November 27, 2020

Ann-Marie Norio, Regional Clerk
Niagara Region
1815 Sir Isaac Brock Way
Thorold, ON L2V 4T7

Dear Ms. Norio,

At their November 27, 2020 meeting, the Niagara Regional Housing Board of Directors passed the following motion as recommended in attached report NRH 16-2020:

That Niagara Regional Housing Quarterly Report July 1 to September 30, 2020 be APPROVED and FORWARDED to the Public Health and Social Services Committee and subsequently to Regional and Municipal Councils for information.

Your assistance is requested in moving report NRH 16-2020 through proper channels to Regional Council.

Sincerely,

A handwritten signature in black ink, appearing to read 'Walter Sendzik', with a long horizontal line extending to the right.

Councillor Walter Sendzik
Chair



Q3 (July 1 to September 30, 2020) to Board of Directors

Recommendation:

That Niagara Regional Housing Quarterly Report July 1 to September 30, 2020 be APPROVED and FORWARDED to the Public Health and Social Services Committee and subsequently to Regional and Municipal Councils for information.

Submitted by:

A blue ink signature of Donna Woiceshyn, written in a cursive style.

Donna Woiceshyn
Chief Executive Officer

Approved by:

A black ink signature of Walter Sendzik, written in a cursive style.

Walter Sendzik
Chair

Directors:

Walter Sendzik, Chair
Regional Councillor
St. Catharines

Gary Zalepa, Treasurer
Regional Councillor
Niagara-on-the-Lake

Tom Insinna
Regional Councillor
Fort Erie

James Hyatt, Vice-Chair
Community Director
St. Catharines

Betty Ann Baker
Community Director
St. Catharines

Betty Lou Souter
Community Director
St. Catharines

Karen Blackley, Secretary
Community Director
Thorold

Barbara Butters
Regional Councillor
Port Colborne

Leanne Villella
Regional Councillor
Welland

Q3 (July 1 to September 30, 2020)

***V**ISION*

That the Niagara community will provide affordable, accessible and quality housing for all residents

***M**ISSION*

To expand opportunities that make affordable housing an integral part of building healthy and sustainable communities in Niagara

As the administrator of social housing for Niagara Region, Niagara Regional Housing (NRH) works to fulfill our vision and mission through six main areas of responsibility:

1. [Public Housing \(NRH Owned Units\)](#)
2. [Non-Profit Housing Programs](#)
3. [Rent Supplement Program](#)
4. [Affordable Housing Program](#)
5. [Service Manager Responsibilities](#)
6. [Housing Access Centre and Centralized Waiting List](#)



Definitions can be found in the attached Reference Sheet.



Q3 (July 1 to September 30, 2020)

1. Public Housing (NRH Owned Units)

DAY-TO-DAY MAINTENANCE:

In Q3, **2,656 work orders** were issued, representing \$1,840,535.80. \$42,806.95 of this amount was charged back to tenants who were held responsible for damages.

	2019-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3
# of work orders issued	3,111	3,675	2,575	2,302	2,656

Work orders continue to be lower due to COVID-19; regular maintenance has resumed within COVID guidelines.

CAPITAL PROGRAM:

The Capital Program is responsible for maintaining the Public Housing (NRH Owned Units) asset and planning for future sustainability.

In Q3, 52 purchase orders were issued and four public tenders closed.

The Capital Program was responsible for 12 capital projects and 52 purchase orders valued at \$1,825,000:

- 12 projects
 - Carlton Street – replacement of balconies and railings
 - 4900 Buckley Avenue – exterior insulation and finish system – canopies
 - 52 Ormond Street North– building renovations
 - 10 Old Pine Trail – bathroom replacements
 - Powerview Avenue/Galbraith Street/Wallace Street – bathrooms
 - 12 St. David's Road East – building renovations
 - Various locations - upgrading heating systems
 - 300 Davy Street – parking lot replacement
 - 3874 Portage Road – parking lot replacement
- 49 RFPs and RFQs – various consulting services, elevator investigations, health and safety repairs, structural repairs (roofing) and pavement retrofits

As of September 30, 2020, \$2,144,800 of the \$8,454,858 budget (excluding emergency) has been committed and or actually spent (25%).



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TENANT MOVE OUTS:

Move Outs By Reason

Health	8	NRH Transfer	9
Long Term Care Facility	12	Moved to Coop or Non-Profit	1
Deceased	24	Bought a House	2
Private Rental	12	Left Without Notice	2
Voluntarily Left Under Notice	2	Other/None Given	17
Eviction – Tribunal	1	Cease to Qualify	0
		TOTAL	90

In Q3, there were **90 move outs**. One involved an eviction order granted under the Ontario Landlord Tenant Board (LTB) for Arrears and was enforced by the Sherriff.

	2019-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3
# of move outs	57	71	62	57	90

ARREARS:

NRH Housing Operations actively works to reduce rent arrears but saw a continued increase in 2020-Q3 due to COVID-19 and tenants not paying rent due to the provincial no eviction order.

	Sept 30, 2019	Dec 31, 2019	Mar 31, 2020	Jun 30, 2020	Sept 30, 2020
Rent charges for the month	\$1,267,460.00	\$1,286,793.00	\$1,302,721.00	\$1,289,907.00	\$1,295,815.00
Accumulated rent arrears	\$35,549.21	\$36,134.21	\$71,135.25	\$110,958.69	\$113,204.57
Arrears %	2.80%	2.81%	5.46%	8.60%	8.74%

INSURANCE:

Nothing to report for Q3.

COMMUNITY RESOURCES AND PARTNERSHIPS:

Due to COVID-19, in Q3, we had partnerships with only **six community agencies** across Niagara. As a result of these partnerships, 15 support and enrichment activities were offered to tenants at NRH sites. Each partnership contributes to tenant lives and, in turn, the success of the Public Housing community as a whole:

- RAFT summer camps began in four NRH Public Housing communities (Old Pine Trail/Manchester/Rykert in St. Catharines and Warden and Waters in Niagara Falls) in July. They had 152 children attend and reported that there were no issues with adhering to COVID-19 guidelines.



Q3 (July 1 to September 30, 2020)

- Faith Welland opened After School programs in Welland's McLaughlin community in September, with scheduled in-person homework help for a maximum of three children and the delivery of craft/recipe kits
- There was a dramatic increase in social issues attributed to anxieties and lack of supports related to COVID-19. Some communities experienced such disturbing social issues that NRH had to transfer several tenants and request that hearings to evict the perpetrators be prioritized at the Landlord Tenant Board, which reopened virtually in September.
- Common Rooms were only open during High Heat alerts, with guidelines posted and increased cleaning.

Also during Q3, NRH Community Programs Coordinators (CPCs) offered supports to **534 new referrals of tenants in need of assistance**. Of those new referrals, **35% were considered medium-high need**, (e.g. child safety concerns, eviction, social issues, cognitive concerns). In particular, there was a continued increase in the number of tenants needing help with social issues, supports and referrals to other agencies, however most of these agencies were either virtual or unavailable due to COVID-19. CPCs reported that many tenants were uninterested or unable to access virtual supports.

Eviction Prevention and supports have been extended to Housing Providers and the Rent Supplement program on a pilot basis through Ontario Priorities Housing Initiative (OPHI) funding. There is one full-time Community Program Coordinator (CPC) for Non-Profits/Co-operatives and one dedicated half to Rent Supplement and half to assisting with NRH-Owned units.

2. Non-Profit Housing Programs

As administrator of social housing for Niagara Region, NRH provides legislative oversight for **60 Non-Profit Housing Programs (non-profit and co-operative)**. Operational Reviews are conducted to determine the overall health of each.

	2019-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3
Healthy	40	39	37	37	38
Routine Monitoring	17	18	21	21	18
Intensive Monitoring	1	1	0	0	2
Pre-PID (Project in Difficulty)	1	1	1	1	1
PID (Project in Difficulty)	1	1	1	1	1
TOTAL	60	60	60	60	60

NRH Housing Programs staff continue to work with Housing Providers as they move toward End of Operating Agreements (EOA) / End of Mortgage (EOM).



Q3 (July 1 to September 30, 2020)

3. Rent Supplement Program

Rent Supplement/Housing Allowance

In the Rent Supplement program, tenants pay 30% of their gross monthly income directly to the private landlord and NRH subsidizes the difference up to the market rent for the unit. The Housing Allowance program is a short-term program that provides a set allowance to help applicants on the wait list. In Q3, there were **1,663 Rent Supplement/Housing Allowance units** across Niagara.

Canada-Ontario Housing Benefit (COHB)

The COHB is a portable rent benefit that helps applicants on the Centralized Waiting List pay their rent to their current landlord in the private market. In Q3, 230 applications for were sent to the Ministry of Municipal Affairs and Housing on behalf of Niagara residents in need of housing. To date, **206 have been accepted**.

In-Situ Rent Supplement

An In-Situ Rent Supplement program has been developed to engage new landlords and offer applicants on the Centralized Waiting List an opportunity to receive Rent-Geared-to-Income assistance where they currently live. This removes the need for moving related expenses and broadens the network of landlords in business with NRH. In Q3, NRH initiated new agreements with **3 new landlords**.

	2019-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3
Fort Erie	32	30	32	31	31
Grimsby	24	22	18	22	21
Lincoln (Beamsville)	11	13	14	14	12
Niagara Falls	240	239	237	226	220
Niagara-on-the-Lake	5	5	5	4	4
Pelham	19	19	17	17	17
Port Colborne	65	64	67	64	61
St. Catharines	773	778	798	751	712
Thorold	56	57	61	61	61
Welland	200	198	192	259	302
West Lincoln	15	16	16	16	16
COHB Region-wide					206
TOTAL	1,440	1,441	1,457	1,465	1,663

Variance in the Rent Supplement program are a reflection of fluctuation between agreements ending and new agreements taken up with landlords.



Q3 (July 1 to September 30, 2020)

4. Affordable Housing Program

NIAGARA RENOVATES PROGRAM:

The Niagara Renovates program provides assistance to low-to-moderate income homeowners for home repairs, accessibility modifications and the creation of secondary suites in single family homes.

Niagara Renovates inspections for new applicants for the 2020-2021 funding cycle have commenced. Inspections of completed work are being verified by homeowner photographs and formal inspections will take place as soon as possible and will include all areas inside and outside of the home to ensure compliance with program guidelines. Issues will be identified and a detailed Inspection Report provided to the homeowner.

NRH received \$545,920 through the Ontario Priorities Housing Initiative (OPHI) for all 3 streams of the program.

15 homeowners are currently approved for funding and NRH is working toward streamlining the program as we become more proficient at working under COVID-19 rules.

HOMEOWNERSHIP PROGRAM – “WELCOME HOME NIAGARA”:

The Homeownership program assists low-to-moderate income rental households to purchase their first home by providing a down payment loan.

In April 2020, NRH received \$100,000 through the Ontario Priorities Housing Initiative (OPHI) program.

In Q3, **seven homeowners** received assistance through Welcome Home Niagara.

	2019-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3
# of homeowners assisted	6	7	4	5	7

HOUSING FIRST PROGRAM:

The Housing First program helps people move quickly from homelessness to their own home by providing supports to help difficult to house individuals find and keep housing.

In Q3, **seven individuals/families** were housed through the Housing First program. Since 2012, Housing First has helped 467 individuals/families.

	2019-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3
# of individuals/families housed	15	16	13	9	7
# of Housing First units (at quarter end)	197	202	199	201	195



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17 of these Housing First units were created with NRH's new development at 527 Carlton Street in St. Catharines.

RENTAL HOUSING (NEW DEVELOPMENT):

NRH New Development

Hawkins Street/Dell Avenue, Niagara Falls		
Ontario Priorities Housing Initiative (OPHI)	\$3,600,000	
NRH Reserves	\$3,061,500	
Regional Development Charges	\$14,132,500	
Canada Mortgage & Housing Corporation Seed Funding	\$106,000	
TOTAL	\$20,900,000	73

Building A – 55 units

- Masonry completed on 1st level
- Structural steel installed for 1st level
- Mechanical and electrical rough in work ongoing
- 2nd floor Coreslab installed and grouted up to Gridline H (half of the building)

Building B – 18 units

- Foundations completed and site backfilled for concrete slab
- Underground plumbing completed and inspected by city of Niagara Falls
- Main level concrete slab poured
- Masonry block installation started



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AFFORDABLE HOUSING UNIT #'S BY MUNICIPALITY:

Fort Erie		Grimsby		Lincoln (Beamsville)		Niagara Falls	
NRH Owned	116	NRH Owned	55	NRH Owned	61	NRH Owned	884
Housing Providers	389	Housing Providers	0	Housing Providers	41	Housing Providers	828
Rent Supplement	31	Rent Supplement	22	Rent Supplement	12	Rent Supplement	239
New Development	0	New Development	0	New Development	0	New Development	140
NOTL		Pelham		Port Colborne		St. Catharines	
NRH Owned	40	NRH Owned	0	NRH Owned	88	NRH Owned	1,017
Housing Providers	0	Housing Providers	0	Housing Providers	139	Housing Providers	1,666
Rent Supplement	5	Rent Supplement	19	Rent Supplement	64	Rent Supplement	775
New Development	0	New Development	0	New Development	35	New Development	346
Thorold		Welland		West Lincoln (Smithville)		Region-wide	
NRH Owned	29	NRH Owned	394	NRH Owned	0	NRH Owned	2,684
Housing Providers	85	Housing Providers	425	Housing Providers	86	Housing Providers	3,659
Rent Supplement	57	Rent Supplement	194	Rent Supplement	15	Rent Supplement	1,433
New Development	46	New Development	167	New Development	0	New Development	734*

Note: there are no affordable housing units in Wainfleet

*166 New Development units are NRH Owned

as at December 31, 2019

Q3 (July 1 to September 30, 2020)

5. Service Manager Responsibilities

APPEALS:

In Q3, NRH began hearing appeals virtually. Adapting to this new process went well and **15 appeals** were heard (12 upheld, 3 overturned).

	2019-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3
# of appeals	10	11	11	0	15

INVESTMENTS:

See Appendix 1 – Investment Report

6. Housing Access Centre & Centralized Waiting List

APPLICATION ACTIVITY:

# of Applications Received & Processed	604	# of Eligible Applications	581
# of Special Provincial Priority Status Applications	76	# of Ineligible Applications	23
# of Urgent Status Applications	88	# of Cancelled Applications	315
# of Homeless Status Applications	96	# of Applicants Housed	128

In Q3, there was a 36% increase in the number of applications processed (compared to Q2) and **315 households were removed** from the Centralized Waiting List because they were no longer eligible, they found alternate housing or we were unable to make contact.

Q3 (July 1 to September 30, 2020)

CENTRALIZED WAITING LIST:

		2019- Q3	2019- Q4	2020- Q1	2020- Q2	2020- Q3
		# of households				
A	Rent-Geared-to-Income (RGI) waiting list:					
	Niagara resident RGI waiting list	5,012	5,154	5,322	5,264	5,296
	Applicants from outside of Niagara	897	977	1,045	1,078	1,129
	TOTAL RGI waiting list:	5,909	6,131	6,367	6,342	6,425
	Housing Allowance: a set allowance to help applicants on the waiting list with affordability in the private market until housed in an RGI unit	747	742	739	723	702
A1	RGI waiting list demographics:					
	Seniors	2,362	2,455	2,514	2,487	2,506
	Adults no dependents	1,922	1,979	2,041	2,026	2,049
	Adults with dependents	1,625	1,697	1,812	1,829	1,870
A2	RGI list further segmented (#'s included in A & A1):					
	SPP – Special Provincial Priority (Ministry Priority): helps victims of violence separate permanently from their abuser	165	148	146	142	128
	URG – Urgent (Local Priority): for applicants with mobility barriers and/or extreme hardship where their current accommodation puts them at extreme risk and/or causes hardship	130	142	152	144	135
	HML – Homeless (Local Priority): provides increased opportunity for placement to homeless households	1,007	1,075	1,145	1,119	1,134
	SUP – Supportive/Transitional: provides targeted, provisional services to assist individuals to transition beyond basic needs to more permanent housing	12	16	23	10	11
B	In addition, NRH manages:					
	Overhoused: households who are living in subsidized accommodation with more bedrooms than they are eligible for	181	174	176	173	157
	Transfer: households who are currently living in subsidized accommodation and have requested a transfer to another provider	603	613	635	637	660
	TOTAL RGI households on waiting list managed by NRH:	6,693	6,918	7,178	7,152	7,242
C	NRH maintains a waiting list for market rent units (62 Non-Profit Housing Programs):					
	Market: applicants who have applied for a market rent unit in the Non-Profit Housing Programs portfolio	752	784	810	805	808
	TOTAL households on waiting list managed by NRH:	7,445	7,702	7,988	7,157	8,050
	TOTAL individuals on waiting list managed by NRH:	13,059	13,587	14,197	14,180	14,429

Note: the above chart includes only those who apply to the Centralized Waiting List and does not capture the full number of those in need of affordable housing in Niagara.

Q3 (July 1 to September 30, 2020)

ESTIMATED WAIT TIMES:

CITY	SENIORS Age 55 and older		SINGLES Age 16-54		HOUSEHOLDS WITH DEPENDENTS			
	Bachelor	1 Bed	Bachelor	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
	Y E A R S							
Fort Erie	-	11	3	7	2	2	6	-
Grimsby	-	5	-	-	-	-	-	-
Lincoln	-	6	-	10	6	10	-	-
Niagara Falls	5	7	-	18	5	5	12	16
Niagara-on-the-Lake	-	6	-	-	-	-	-	-
Port Colborne	-	8	-	12	5	3	4	-
St. Catharines	-	5	9	16	3	3	3	11
Thorold	-	7	-	13	3	11	-	-
Welland	-	6	7	16	7	3	8	7
West Lincoln	-	5	-	-	10	6	-	-

- no units of this size available in this community

January 2020

Please note:

- wait time information can fluctuate and is an approximation only
- wait times may not reflect the actual time one may wait for affordable housing

Quarterly Report on Cash / Investments for Period Ending September 30, 2020

	This Quarter Balance	Last Quarter Balance	Variance \$	Variance %	Comments
CURRENT BANK ACCOUNT					
Royal Bank account used for day-to-day operations for the owned units. Also to cash flow various short terms programs funded by Prov and Fed gov't usch as development, homeownership and capital repair programs.	9,845,711	6,248,806	3,596,906	57.56%	Since the February 2016 transition to PeopleSoft, day-to-day accounts payable transactions are paid by the Region through PeopleSoft. Reconciliation of the due to the Region account will be performed on a quarterly basis to transfer amounts due to the Region.

INVESTMENTS					
Various investment vehicles are used to protect and optimize the cash that is held for specified purposes. Investments are both short-term and long-term in nature. These funds are intended to ensure continued growth without capital erosion by inflation.					
Current Investments:					
RBC High Interest Savings Account	6,478,957	5,601,934	877,024	15.66%	
2 Year GIC, \$188,000; due date is 08/17/2020; interest rate of 2.65% to 2.74%	-	197,592	(197,592)	-100.00%	GICs matured at the end of August 2020 and deposited into the High Interest Savings Account. At the time of writing this report, reinvestment options are being examined in alignment with the NRH investment policy.
2 Year GIC, \$376,000; due date is 08/20/2020; interest rate of 2.60% to 2.65%	-	394,690	(394,690)	-100.00%	
2 Year GIC, \$264,280; due date is 08/21/2020; interest rate of 2.53%	-	276,470	(276,470)	-100.00%	
Total	6,478,957	6,470,685	8,272	0.13%	

Q3 Report on Reserves as at September 30, 2020

Description	Balances at December 31, 2019	Year-to-date Net Transfers from (to) Operating	Year-to-date Capital Transfers	Balance at September 30, 2020	Forecasted Net Transfers Forecast from (to) Operating	Forecasted Balance at December 31, 2020
NRH Owned Units Public/Local Housing Corp:						
Jubilee/Broad oak	287,569	54,000	-	341,569	18,000	359,569
Fitch Street	350,040	66,750	-	416,790	22,250	439,040
Carlton	210,000	60,750	-	270,750	20,250	291,000
Other Owned Units	5,140,075	975,000	(2,311,513)	3,803,562	325,000	4,128,562
NRH Owned Units Public/Local Housing Corp TOTAL	5,987,684	1,156,500	(2,311,513)	4,832,671	385,500	5,218,171
Niagara Regional Housing:						
Emergency Capital Funding for Housing Providers	3,199,268	1,155,695	-	4,354,963	385,232	4,740,195
Title Normalization for NRH Owned Units	712,381	-	-	712,381	-	712,381
New Initiatives, other social housing purposes and any new deposits are added to this category	4,316,390	(250,000)	(2,944,080)	1,122,310	-	1,122,310
Niagara Regional Housing TOTAL	8,228,039	905,695	(2,944,080)	6,189,654	385,232	6,574,886
Total NRH Capital Reserves	\$ 14,215,723	\$ 2,062,195	\$ (5,255,593)	\$ 11,022,325	\$ 770,732	\$ 11,793,056
NRH Rent Supplement:	266,301	(12,750)	-	253,551	(4,250)	249,301
NRH Stabilization Reserves TOTAL	\$ 266,301	\$ (12,750)	\$ -	\$ 253,551	\$ (4,250)	\$ 249,301
NRH Employee Future Benefits:	792,733	-	-	792,733	-	792,733
NRH Future Liability Reserves TOTAL	\$ 792,733	\$ -	\$ -	\$ 792,733	\$ -	\$ 792,733
Total	\$ 15,274,757	\$ 2,049,445	\$ (5,255,593)	\$ 12,068,609	\$ 766,482	\$ 12,835,090

Interest no longer applied by approval of Regional Council (CSD 02-2013).

503 NRH Owned Units Public/Local Housing Corp: This reserve was set-up by the Board of Directors as a Reserve Fund in September 2004 for capital expenses related to the NRH owned units. This reserve includes specific reserve balances to support 3 properties (Jubilee/Broad oak, Fitch, Carlton) based on the reserve fund studies completed to ensure sustainable. The balance is for all other owned units.

502 Niagara Regional Housing
 This reserve includes three major elements: (1) Emergency Capital Funding for Housing Providers - *intent to support capital repair program for housing providers; surplus from housing programs should be directed to this component of the reserve* (2) Title Normalization for NRH Owned Units (3) New Initiatives / New Development

NRH Rent Supplement: This fund was set-up by the Board of Directors in December 2008 (year end) for a new Rent Supplement program. This Rent Supplement program is budgeted annually and withdrawal from the Reserve matches that year's expenditures.

NRH Employee Future Benefits: This fund was set-up by the Board of Directors in 2011 to fund Employee Future Benefits. (retiree benefits, sick leave, vacation. etc.).



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A	<p>AFFORDABLE HOUSING RENTS: Rents are established at 80% market of Canada Mortgage and Housing Corporation (CMHC) Average Market Rent, with no ongoing rental subsidy.</p>
	<p>APPEALS: Social Housing tenants/members can request reviews of decisions related to applicant eligibility, priority status, transfer requests, overhoused status, ongoing Rent-Geared-to-Income (RGI) eligibility and rent calculation issues. The NRH Appeal Committee makes decisions on appeals from applicants and tenants in Public Housing, Social Housing (where they have not established an Appeal Committee) and Rent Supplement units. All appeal decisions are final, per legislation.</p>
	<p>ARREARS: To assist with arrears collection, tenants/members are provided the option of entering into a repayment agreement but are still expected to pay full rent on time.</p>
B	
C	<p>CANADA-ONTARIO COMMUNITY HOUSING INITIATIVE (COCHI): A program that provides funding to protect affordability for households in social housing, support the repair and renewal of existing social housing supply and expand the supply of community housing over time.</p>
	<p>CANADA-ONTARIO HOUSING BENEFIT (COHB): A program that provides a monthly benefit payment to households that are on, or are eligible to be on, the Centralized Waiting List (CWL) to help them pay their rent. The COHB payments are portable (i.e. the benefit follows the household if they move to another address) and based on the household income and local market rent. In order to receive the COHB, applicants must agree to have their application removed from the CWL.</p>
	<p>CAPITAL PROGRAM: Responsible for maintaining the Public Housing (NRH-owned) asset and planning for future sustainability, as well as issuing tenders for service contracts.</p>
	<p>CENTRALIZED WAITING LIST (CWL): Is comprised of almost 200 subsidiary lists of Public Housing, Social Housing and private units through the Rent Supplement program. It is maintained on a modified chronological basis (i.e. in order to ensure that applicants are treated fairly, units are offered based on the date of application). The needs of particularly at-risk populations are addressed through Priority Status groups that are offered units before other applicants on the Centralized Waiting List:</p> <ul style="list-style-type: none"> • Special Provincial Priority (SPP) Status • Urgent Status • Homeless Status
	<p>The <i>Housing Services Act, 2011</i> (HSA) requires that the Centralized Waiting List is reviewed on a regular basis. Applicants are asked to confirm their continued interest and to update information annually (# of household members, total household income) so that NRH can verify ongoing eligibility for housing subsidy. If a household is no longer interested or is deemed ineligible the application is cancelled and removed from the list.</p> <p>The Centralized Waiting List includes various types of households (i.e. families, seniors and singles/adults without dependents) from both within and outside Niagara, the</p>

Quarterly Report Reference Sheet

	priority groups mentioned above, RGI and Market applicants and existing tenants who are overhoused (have more bedrooms than they need).
	COMMUNITY HOUSING: Housing owned and operated by non-profit, co-operatives and municipal governments or district social services administration boards including subsidized or low-end-of market rents.
	COMMUNITY PROGRAMS: NRH's community partners offer events, presentations, activities and programs to help mitigate the effects of poverty by building community pride, offering life skills training and enhancing the lives of the tenants. While NRH does not deliver these services directly to tenants, NRH's Community Resource Unit facilitates partnerships by identifying evolving community and tenant needs, connecting with appropriate programs and supporting their ongoing success.
D	
E	END OF OPERATING AGREEMENTS (EOA): EOA refers to the expiry of federally signed operating agreements. NRH is working with these providers to find innovative solutions to maintain the existing number of social housing units in Niagara and protect existing tenants/members from losing subsidy.
	END OF MORTGAGE (EOM): Federal/provincial and provincial housing providers (non-profits and co-ops) legislated under the Housing Services Act (HSA) do not have operating agreements that expire when the mortgage matures. The relationship between service manager and housing provider continues with the housing provider still obliged to follow the HSA. The obligation of service manager to pay a mortgage subsidy ends.
	EVICTIION PREVENTION/SUPPORT: Supports to help NRH tenants stay in their homes through identification of tenant needs and connection with supports and services (e.g. Mental health issues, cognitive decline, addiction, family breakdown etc.)
F	
G	
	HOMEOWNERSHIP PROGRAM – "WELCOME HOME NIAGARA": The Homeownership program assists low-to-moderate income rental households to purchase their first home by providing a down payment loan. The loan is forgivable after 20 years if the household remains in the home.
	HOUSING AND HOMELESSNESS ACTION PLAN (HHAP): Niagara's 10-year Community Action Plan to help everyone in Niagara have a home.
	HOUSING ACCESS CENTRE: Housing Access is the gateway to affordable housing in Niagara. All applications for housing are processed through the Housing Access Centre including initial and ongoing eligibility assessment as well as management of the Centralized Waiting List. Options include accommodation with Non-profit and Co-operative housing providers (Social Housing), NRH owned units (Public Housing and two mixed income communities), or for-profit/private landlord owned buildings (Rent Supplement/Housing Allowance).
	HOUSING ALLOWANCE PROGRAM: A variation of the Rent Supplement program that provides a set allowance of up to \$300 per month to private landlords to assist applicants who are on the Centralized Waiting List.
	HOUSING FIRST: Helps people move quickly from homelessness to their own home by providing supports to help difficult to house individuals find and keep housing. NRH

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	partners with Niagara Region Community Services and community agencies to provide rent supplement to landlords while agency staff provide a range of personalized supports to encourage successful tenancies and, if the tenant chooses, address personal challenges.
I	<p>IN-SITU RENT SUPPLEMENT PROGRAM: A program developed to engage new landlords and offer applicants on the Centralized Waiting List an opportunity to receive Rent-Geared-to-Income assistance where they currently live. This removes the need for moving related expenses and broadens the network of landlords in business with NRH.</p> <p>INVESTMENT IN AFFORDABLE HOUSING PROGRAM – EXTENSION (IAH-E): Provincial and federally funded program designed to improve access to affordable housing that is safe and suitable, while assisting local economies through job creation generated by new development and home repairs/modifications, including:</p> <ul style="list-style-type: none"> • Niagara Renovates • Homeownership (Welcome Home Niagara) • Rent Supplement/Housing Allowance • Rental Housing (New Development)
J	
K	
L	LOCAL HOUSING CORPORATION (LHC): Also called “Public Housing”, LHC refers to the communities that Niagara Regional Housing owns and manages.
M	
N	<p>NIAGARA RENOVATES PROGRAM: Provides assistance to low-to-moderate income homeowners for home repairs, accessibility modifications and the creation of secondary suites in single family homes. Assistance is provided in the form of a forgivable loan, written off over a 10-year period, as long as the homeowner continues to live in the home.</p> <p>NON PROFIT HOUSING PROGRAMS (FORMERLY “SOCIAL HOUSING”): Includes Non-Profit and Cooperative Housing Providers, who own and manage their own housing communities and have their own independent Boards. NRH provides legislative oversight to ensure they are in compliance with the <i>Housing Services Act (HSA)</i>. Generally, 25% of these units are designated as market rent units. The remaining 75% of units are offered to households on the Centralized Waiting List that pay RGI.</p>
O	<p>ONTARIO PRIORITIES HOUSING INITIATIVE (OPHI): A program to address local housing priorities, including affordability, repair and new construction.</p> <p>OPERATIONAL REVIEWS: In order to ensure that Non-Profit Housing Programs comply with legislation and local policies, NRH investigates their overall health by analyzing many factors including finances, vacancy losses, governance issues, condition of buildings etc. NRH then works with them to bring them into compliance and provide recommendations on best business practices.</p>
P	PORTABLE HOUSING ALLOWANCE: Direct financial assistance given to the household (tenant) on the Centralized Waiting List; not tied to a housing unit.
	PRIORITY STATUS GROUPS: Priority Status groups are offered units before other applicants on the Centralized Waiting List:

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	<ul style="list-style-type: none"> • Special Provincial Priority (SPP) Status is the only legislated priority and is intended to help victims of violence separate permanently from their abuser • Urgent Status is intended for applicants with (1) Mobility Barriers (i.e. physical limitations that require barrier-free units) and/or (2) Extreme Hardship (i.e. where the applicants' current accommodations puts them at extreme risk and/or causes hardship and relocation would reduce the risks and/or alleviate the hardship) • Homeless Status provides an increased opportunity for placement to households that are homeless (1 in every 10 households offered housing)
	<p>PUBLIC HOUSING (ALSO CALLED "LOCAL HOUSING CORPORATION"): NRH owns and manages 2,660 units of Public Housing stock in 9 of the 12 Niagara municipalities. Tenants pay 30% of their income for rent. <i>*Note: NRH owns and manages an additional 91 units that have affordable (80% market) and market rents.</i></p>
Q	
R	<p>RENT SUPPLEMENT PROGRAM: Tenants pay 30% of their gross monthly income directly to the private landlord and NRH subsidizes the difference up to the agreed market rent for the unit. <i>*See also Housing Allowance Program and Housing First Project.</i></p>
S	<p>SERVICE LEVEL STANDARDS (SLS): Establishes minimum number of RGI and special needs units to be maintained by each service manager</p> <p>SERVICE MANAGER: As administrator for affordable housing on behalf of Niagara Region, NRH's main responsibilities include: administering Rent Supplement Programs, oversight of Non-Profit and Cooperative Housing Providers, determining RGI eligibility, maintaining Centralized Waiting List, establishing Local Policies etc.</p> <p>SOCIAL HOUSING (FORMERLY "AFFORDABLE HOUSING"): All NRH programs and services, including Public Housing (NRH-owned), Non-Profit Housing Programs, the Rent Supplement Program and the Affordable Housing Program</p>
T	
U	
V	
W	<p>WELCOME HOME NIAGARA: Assists low-to-moderate income rental households to purchase their first home by providing a down payment loan. The loan is forgivable after 20 years if the household remains in the home.</p>
X	
Y	
Z	