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November 16, 2018

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

Dear Ms. Norio:

At their November 16, 2018 meeting, the Niagara Regional Housing Board of Directors, passed the following motion:

That Niagara Regional Housing Quarterly Report July 1 to September 30, 2018 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 the attached report, NRH 15-2018, through proper channels to Council.

Sincerely,

Henry D'Angela
Chair

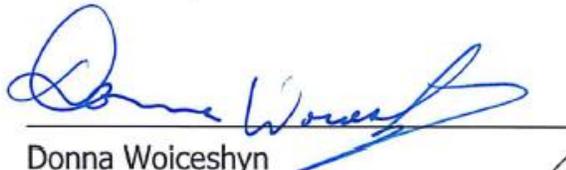


Q3 (July 1 to September 30, 2018) to Board of Directors

Recommendation:

That Niagara Regional Housing Quarterly Report July 1 to September 30, 2018 be APPROVED and FORWARDED to the Public Health and Social Services Committee and subsequently to Regional and Municipal Councils for information.

Submitted by:



Donna Woiceshyn
Chief Executive Officer

Approved by:



Henry D'Angela
Chair

Directors:

Henry D'Angela, Chair
Regional Councillor
Thorold

Betty Ann Baker - Secretary
Community Director
St. Catharines

Tim Rigby
Regional Councillor
St. Catharines

James Hyatt, Vice-Chair
Community Director
St. Catharines

Betty Lou Souter
Community Director
St. Catharines

Walter Sendzik
Regional Councillor
St. Catharines

Karen Blackley, Treasurer
Community Director
Thorold

Paul Grenier
Regional Councillor
Welland

Selina Volpatti
Regional Councillor
Niagara Falls

HIGHLIGHTS:

<p>Application Activity</p> <p>739 received & processed</p> 	<p>Work Orders</p> <p>3,216 issued</p> 
<p>Capital Program</p> <p>32 jobs/projects ongoing 6 public tenders closed 40 contract orders issued</p> 	<p>Rent Arrears</p> <p>= \$23,378.86</p> <p>or 2.01% of the monthly rent charges</p> 
<p>Community Resources & Partnerships</p> <p>offered supports to</p> <p>240 new referrals</p> <p>45 partners</p> 	<p>Non-Profit Housing Programs</p> <p>66% deemed HEALTHY</p> 
<p>Rent Supplement / Housing Allowance</p> <p>1,354 units</p> 	<p>Niagara Renovates</p> <p>49 homeowners were approved for funding. Repairs/renovations are underway.</p> 
<p>Welcome Home Niagara</p> <p>14 homeowners received assistance</p> 	<p>Housing First Project</p> <p>9 Individuals / families housed</p> 
<p>Appeals</p> <p>= 15 9 upheld 5 overturned</p> 	<p>New Development</p> <p>Carlton - approx. 75% complete Roach - in the design phase</p> 

VISION

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

MISSION

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.

1. Public Housing (NRH Owned Units)

DAY-TO-DAY MAINTENANCE:

In Q3, **3,216 work orders** were issued, representing \$1,004,192.35. \$56,698.50 of this amount was charged back to tenants who were held responsible for damages.

	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3
# of work orders issued	3,263	2,993	2,566	2,768	3,216

CAPITAL PROGRAM:

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

In Q3, 40 contract orders were issued, six public tenders closed and purchase orders issued \$4,157,787.68. This total includes the purchase order for Roach Avenue New Build.

The Capital Program was responsible for 17 capital projects valued at \$ 2,660,416.32 and 15 Social Housing Apartment Improvement Program (SHAIP) funded Capital projects valued at \$1,606,976.65 including:

- Parking lot replacement – one project
- Installation of Heat Control System – eight projects
- Foundation repairs/Damproofing – three projects
- Design and preparation of tender for bathroom replacements – one project
- Balcony repair and railing replacement – two projects
- Design and Tender Domestic Hot Water replacements – five projects

As of September 30, 2018, \$3,500,000 of the \$7,000,000 budgeted (excluding emergency) has been committed and or actually spent (50%).

Reallocating SHAIP year two and three projects to be completed in year one funding.

TENANT MOVE OUTS:

Move Outs By Reason

Health	7
Long Term Care Facility	8
Deceased	20
Private Rental	2
Voluntarily Left Under Notice	0
Eviction – Tribunal	8

NRH Transfer	29
Moved to Coop or Non-Profit	1
Bought a House	0
Left Without Notice	0
Other/None Given	14
Cease to Qualify	0
TOTAL	89

In Q3, there were **89 move outs**. Eight involved eviction orders granted under the Ontario Landlord Tenant Board (LTB) – arrears (six), impaired safety (one), harassment (one). Seven of the evictions were enforced by the Sherriff.

	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3
# of move outs	75	81	67	83	89

ARREARS:

NRH Housing Operations actively works to reduce rent arrears and saw a decrease in Q3.

	Sept 30, 2017	Dec 31, 2017	Mar 31, 2018	Jun 30, 2018	Sept 30, 2018
Rent charges for the month	\$1,122,027.00	\$1,150,372.27	\$1,167,751.69	\$1,136,607.00	\$1,165,765.00
Accumulated rent arrears	\$44,326.67	\$49,045.27	\$48,660.91	\$35,055.56	\$23,378.86
Arrears %	3.95%	4.26%	4.17%	3.08%	2.01%

INSURANCE:

Nothing to report in Q3.

COMMUNITY RESOURCES AND PARTNERSHIPS:

In Q3, we had partnerships with **45 community agencies** across Niagara. As a result of these partnerships, more than 200 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:

- Once again this year, NRH partnered with the RAFT to provide summer camps in Manchester, Old Pine Trail and Rykert (St. Catharines) and Warden and Waters (Niagara Falls) and Faith Welland Church in McLaughlin (Welland).

The cost and transportation required for summer camp is often out of reach for low-income families, so these camps provide workshops, sports, crafts and excursions they would not be able to access otherwise. In addition to offering constructive activities to keep youth occupied during the summer months, summer camps help youth to develop new interests, improve socialization and help partner agencies develop trusting relationships with tenants and their children.

Also during Q3, NRH Community Programs Coordinators (CPCs) offered support to **240 new referrals of tenants in need of assistance**. Of those new referrals, **54% were considered medium-high need**. In particular, as the weather got warmer, there were more requests for help resolving social issues between neighbours. There was also an increase in the number of tenants needing help with clutter and bed bugs, as well as the number of tenants declining supports.

2. Non-Profit Housing Programs

As administrator of social housing for Niagara Region, NRH provides legislative oversight for 62 Non-Profit Housing Programs (non-profit and co-operative). Operational Reviews are conducted to determine the overall health of each.

	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3
Healthy	42	43	41	41	41
Routine Monitoring	18	18	18	18	18
Intensive Monitoring	2	1	1	1	1
Pre-PID (Project in Difficulty)	1	1	1	1	1
PID (Project in Difficulty)	1	1	1	1	1
TOTAL	64	64	62	62	62

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

3. Rent Supplement Program

In Q3, there were **1,354 Rent Supplement/Housing Allowance units** across Niagara. 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.

	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3
Fort Erie	26	26	27	28	28
Grimsby	25	26	26	26	26
Lincoln (Beamsville)	2	2	13	12	12
Niagara Falls	200	219	228	229	230
Niagara-on-the-Lake	--	-	-	-	-
Pelham	24	24	23	23	22
Port Colborne	44	47	51	53	51
St. Catharines	567	600	657	700	719
Thorold	24	29	32	37	54
Welland	189	199	202	201	197
West Lincoln	15	14	14	15	15
TOTAL	1,116	1,186	1,273	1,324	1,354

Variances in the number of Rent Supplement/Housing Allowance units reflects the general management of the program and required take-up/deletion of units due to End of Operating

Agreements (EOA), move out of tenants, and/or new units/landlords. Totals will be increasing in the future as some Non-Profit Housing Programs transition into a Rent Supplement agreement upon expiry of their operating agreement. It is unknown which areas will be affected.

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 2018-2019 funding are now underway. Inspections include all areas inside and outside of the home to ensure compliance with program guidelines. Issues are identified and a detailed Inspection Report is completed for review before a decision is communicated to the homeowner.

NRH received \$500,000 through the Investment in Affordable Housing - Extension (IAH-E) program for homeowner and secondary suite repairs and \$626,300 for multi-unit repairs, totaling \$1,006,300 for the 2018/2019 period.

49 homeowners were approved for funding in 2018. Repairs/renovations are underway.

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 Q3, **14 homeowners** received assistance through Welcome Home Niagara.

	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3
# of homeowners assisted	11	13	5	9	14

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, **nine individuals/families** were housed through the Housing First program. Since 2012, Housing First has helped 344 individuals/families.

	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3
# of individuals/families housed	10	22	17	14	9
# of Housing First units (at quarter end)	131	148	165	170	178

RENTAL HOUSING (NEW DEVELOPMENT):

NRH New Development

Carlton Street, St. Catharines	Amount	Units
Investment in Affordable Housing-Extension (IAH-E), Year 3	\$5,806,000	45
Investment in Affordable Housing-Extension (IAH-E), Year 4	\$2,888,000	23
Social Infrastructure Fund (SIF), Year 1	\$2,387,817	17
Roach Avenue, Welland		
Social Infrastructure Fund (SIF), Year 3	\$1,200,000	8
TOTAL	\$12,281,817	93

At the end of Q3:

Carlton Street

- Envelope work – generally 70% complete. EIFS (Exterior Insulation and Finish Systems) is in progress - 50% complete. Other components of the exterior envelope – no change.
- 1st floor – boarding started, mechanical and electrical rough-in of suite rooms 90% complete
- 2nd floor – interior drywall of rooms 95% complete, painting of rooms 95% complete, mill work delivered and installation started, flooring in rooms 80% complete, wall tiles installation started, electrical devices, switches, plugs, lights installation 70% complete, doors to suites 10% complete, door hardware installation started, hallways boarding 80% complete
- 3rd floor – 80% rooms boarded, 30% rooms taped
- 4th floor – interior drywall of rooms generally 95% complete, painting of rooms 75% complete, floor preparation - sanding is in progress, hallways boarded
- 5th floor – interior drywall of rooms 95% complete, painting of rooms 90% complete, flooring installation - 90% complete, wall tile installation started, hallways boarded
- Schedule delayed approximately two months due to the number of Change Orders & lack of performance of trades. Currently we have approximately \$259,430 in changes out of cash allowance of \$500,000.
- Overall progress – approximately 75% complete

Roach Avenue

- Design build contract signed with T.R. Hinan Construction
- T.R. Hinan and architects Raimondo & Associates worked on the design drawings and applied for foundation permit
- Demolition to start in October

Additional New Development

Investment in Affordable Housing-Extension (IAH-E), Year 2 funding has been allocated to three non-profit organizations and will result in the creation of 40 units for seniors and mental health consumers in Niagara:

	Amount	Units
Gateway Residences of Niagara, Huron Street, Niagara Falls	\$720,000	9
Thorold Municipal Non-Profit, Ormond Street, Thorold	\$1,228,912	14
Stamford Kiwanis, Barker Street, Niagara Falls	\$1,089,088	17
TOTAL	\$3,038,000	40

At the end of Q3:

- Gateway Residence of Niagara and Thorold Municipal Non-Profit – complete and operational
- Stamford Kiwanis – approximately 60% complete. On hold pending financing. Construction to resume in 2019.

5. Service Manager Responsibilities

APPEALS:

In Q3, **15 appeals** were heard (same as in 2017-Q3).

Five related to ongoing RGI eligibility

- Two for failure to provide information
 - One failed to report change in income that resulted in receiving RGI overpayment; must repay the amount. Upheld.
 - One given more time to supply missing information so RGI could be calculated. Tenant provided some information but not all; given more time, not received. Upheld.
- One where tenant disagreed with amount of former arrears. Committee allowed extra time to provide additional information. Upheld.
- One where overhoused tenant was denied request for additions to the household. Upheld.
- One related to review of balance owing for unreported income. NRH agreed to tenant's proposal to pay NRH the difference for only two months. Overturned.

Nine for decisions made by Housing Access (e.g. requests for special priority status, urgent status, additional bedroom). Five upheld, four overturned.

One from an overhoused tenant requesting the extra bedrooms due to health issues. Not eligible. Tenant decided to stay in current unit and pay market rent.

	2017-Q3	2017-Q4	2018-Q1	2018-Q2	2018-Q3
# of appeals	15	9	19	9	15

INVESTMENTS:

See Appendix A – Investment Report

6. Housing Access Centre & Centralized Waiting List

APPLICATION ACTIVITY:

# of Applications Received & Processed	739	# of Eligible Applications	713
# of Special Provincial Priority Status Applications	98	# of Ineligible Applications	26
# of Urgent Status Applications	128	# of Cancelled Applications	345
# of Homeless Status Applications	171	# of Applicants Housed	136

In Q3, **345 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, 2018)

CENTRALIZED WAITING LIST:

		2017- Q3	2017- Q4	2018- Q1	2018- Q2	2018- Q3
		# of households				
A	Rent-Geared-to-Income (RGI) waiting list:					
	Niagara resident RGI waiting list	4,282	4,344	4,287	4,562	4,642
	Applicants from outside of Niagara	641	657	639	692	758
TOTAL RGI waiting list:		4,923	5,001	4,926	5,254	5,400
	Housing Allowance: a set allowance to help applicants on the waiting list with affordability in the private market until housed in an RGI unit	428	505	569	605	618
A1	RGI waiting list demographics:					
	Seniors	2,038	2,061	2,064	2,173	2,236
	Adults no dependents	1,652	1,703	1,630	1,727	1,764
	Adults with dependents	1,233	1,237	1,232	1,354	1,400
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	114	101	122	129	129
	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	105	99	104	120	123
	HML – Homeless (Local Priority): provides increased opportunity for placement to homeless households	821	832	842	894	947
	SUP – Supportive/Transitional: provides targeted, provisional services to assist individuals to transition beyond basic needs to more permanent housing	26	19	17	17	13
B	In addition, NRH manages:					
	Overhoused: households who are living in subsidized accommodation with more bedrooms than they are eligible for	111	143	152	167	171
	Transfer: households who are currently living in subsidized accommodation and have requested a transfer to another provider	499	513	518	525	547
TOTAL RGI households on waiting list managed by NRH:		5,533	5,657	5,596	5,946	6,118
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	592	591	578	597	629
TOTAL households on waiting list managed by NRH:		6,125	6,248	6,174	6,543	6,747
TOTAL individuals on waiting list managed by NRH:		10,217	10,449	10,380	11,052	11,496

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, 2018)

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
	YEARS							
Fort Erie	-	9	2	8.5	2	1	5	-
Grimsby	-	4	-	-	-	-	-	-
Lincoln	-	4.5	-	12	9	8	-	-
Niagara Falls	4	6	-	16	5	3	7	14
Niagara-on-the-Lake	-	6.5	-	-	-	-	-	-
Pelham	-	3.5	-	-	-	-	-	-
Port Colborne	-	4.5	-	13	3	3	3	-
St. Catharines	-	6.5	9	13	3.5	3	9	12
Thorold	-	6.5	-	10	6	8	-	-
Welland	-	5	6	15	5	2.5	7	2
West Lincoln	-	4	-	-	5.5	7	-	-

- no units of this size available in this community

January 2018

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 / Reserves for Period Ending September 30, 2018

	This Quarter Balance	Last Quarter Balance	Variance \$	Variance %	Comments
BANK ACCOUNTS					
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.	\$14,961,182.38	9,692,265.71	5,268,916.67	54.36%	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 regular basis to transfer amounts due to the Region.
Investment Bank Account: Used to hold funds "In Trust" for designated Housing Providers for capital work.					Interest earned at a rate of RBC Prime minus 1.70% on balances in bank and investment accounts.
A CMHA: Reserves held for CMHA Units.	4,592.36	4,592.36	-	0.00%	
B Ganawageh Capital Fund:	97,971.49	97,971.49	-	0.00%	Withdrawals are made in accordance with approved procedures. Current quarter interest.
C Due (From) Current Account	275,734.45	273,939.50	1,794.95	0.66%	
Total Investment Bank Accounts	378,298.30	376,503.35	1,794.95	0.48%	

Quarterly Report on Cash / Investments / Reserves for Period Ending September 30, 2018

	This Quarter Balance	Last Quarter Balance	Variance \$	Variance %	Comments
INVESTMENT VEHICLES - FUND ACCOUNTING					
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 Instruments:			2 Year GIC, \$521,565; due date is 05/16/2019; interest rate of 1.26% to 1.63%		
RBC Investment Savings = \$4,420,647.69			2 Year GIC, \$188,000; due date is 08/17/2020; interest rate of 2.65% to 2.74%		
			2 Year GIC, \$376,000; due date is 08/20/2020; interest rate of 2.60% to 2.65%		
			2 Year GIC, \$264,280; due date is 08/21/2020; interest rate of 2.53%		
			2 Year GIC, \$497,000; due date is 08/15/2019; interest rate of 1.45% to 2.25%		
1 PASS THROUGH FEDERAL/PROVINCIAL PROGRAM FUNDING					
A AHP - New Development	65,375.90	65,375.90	-	0.00%	
2 ADMINISTRATION FUNDING					
B Affordable Housing Prog & Housing Allowance Prog	-	-	-	0.00%	
C IAH - Admin Fee	199,517.61	(32,048.08)	231,565.69	-722.56%	
3 RECONCILIATION					
D Due (From)Current Account	6,024,337.39	6,232,416.58	(208,079.19)	-3.34%	Due to current account
Total	6,289,230.90	6,265,744.40	23,486.50	0.37%	

Quarterly Report on Reserves for Period Ending September 30, 2018

Description	Balances at December 31, 2017	Year-to-date Net Transfers from (to) Operating	Year-to-date Capital Transfers	Balances at September 30, 2018	Net Transfers Forecast from (to) Operating*	Capital Commitments *	Forecasted Balance at December 31, 2018
NRH Owned Units Public/Local Housing Corp:	\$ 4,327,035	\$ 292,337	\$ (596,001)	\$ 4,023,371	\$ 97,446	\$ -	4,120,816
Niagara Regional Housing:							
Emergency Capital Funding for Housing Providers	1,924,871			1,924,871			1,924,871
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	4,513,047	-	(1,110,000)	3,403,047	-	-	3,403,047
Niagara Regional Housing TOTAL:	7,150,299	-	(1,110,000)	6,040,299	-	-	6,040,299
Total NRH Capital Reserves	\$ 11,477,334	\$ 292,337	\$ (1,706,001)	\$ 10,063,670	\$ 97,446	\$ -	10,161,115
NRH Rent Supplement:	\$ 302,301	\$ (18,000)		284,301	(6,000)		278,301
Total NRH Stabilization Reserves	\$ 302,301	\$ (18,000)	\$ -	\$ 284,301	\$ (6,000)	\$ -	278,301
NRH Employee Future Benefits:	\$ 792,733	\$ -	\$ -	792,733	-	-	792,733
Total Future Liability Reserves	\$ 792,733	\$ -	\$ -	\$ 792,733	\$ -	\$ -	792,733
Total	\$ 12,572,368	\$ 274,337	\$ (1,706,001)	\$ 11,140,704	\$ 91,446	\$ -	11,232,149

* 2018 Budget amounts

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.

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 - *\$2.29M is restricted to future development/intensification in Niagara Falls (see 2017 Year-End Transfer) - expected to cover \$810k - 100% costs related to 2019 NF capital project; remainder unrestricted; **Potential acquisition / intensification effort identified by NRH SMT utilizing Provincial SIF funds currently utilizes \$275k of unrestricted balance***

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.).