



Niagara Regional Housing

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May 24, 2019

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

Dear Ms. Norio:

At their May 24, 2019 meeting, the Niagara Regional Housing Board of Directors, passed the following motion as recommended in attached report NRH 7-2019:

That Niagara Regional Housing Quarterly Report January 1 to March 31, 2019 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 7-2019 through proper channels to Regional Council.

Sincerely,

A handwritten signature in black ink, appearing to be 'Walter Sendzik', written over a horizontal line.

Mayor Walter Sendzik
Chair



Q1 (January 1 to March 31, 2019) to Board of Directors

Recommendation:

That Niagara Regional Housing Quarterly Report January 1 to March 31, 2019 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, positioned above a horizontal line.

Donna Woiceshyn
Chief Executive Officer

Approved by:

A black ink signature of Walter Sendzik, written in a cursive style, positioned above a horizontal line.

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

HIGHLIGHTS:

<p>Application Activity</p> <p>716 received & processed</p> 	<p>Work Orders</p> <p>2,500 issued</p> 
<p>Capital Program</p> <p>6 projects ongoing</p> <p>52 contract orders issued</p> 	<p>Rent Arrears</p> <p>= \$35,736.89</p> <p>or 2.97% of the monthly rent charges</p> 
<p>Community Resources & Partnerships</p> <p>offered supports to</p> <p>328 new referrals</p> <p>46 partners</p> 	<p>Non-Profit Housing Programs</p> <p>67% deemed HEALTHY</p> 
<p>Rent Supplement / Housing Allowance</p> <p>1,419 units</p> 	<p>Niagara Renovates</p> <p>Inspections for 2019-2020 funding are underway</p> 
<p>Welcome Home Niagara</p> <p>2018-2019 funding fully used at end of 2018</p> 	<p>Housing First Project</p> <p>10 Individuals / families housed</p> 
<p>Appeals</p> <p>= 10 7 upheld 3 overturned</p> 	<p>New Development</p> <p>Carlton - occupancy March 1, 2019</p> <p>Roach - approximately 35% complete</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 Q1, **2,500 work orders** were issued, representing \$820,955.20. \$32,587.37 of this amount was charged back to tenants who were held responsible for damages.

	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1
# of work orders issued	2,566	2,768	3,216	3,203	2,500

Work order volume for 2019-Q1 is consistent with 2018-Q1.

CAPITAL PROGRAM:

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

In Q1, 52 contract orders were issued and purchase orders issued \$2,939,784.92.

The Capital Program was responsible for six capital projects valued at \$ 205,000 including:

- Domestic Hot Water Replacement
- Parking Lot Consulting Design (two locations)
- Booster Pump Replacement Design (two locations)
- Earth Bins - in ground waste collection
- Various RFPs

As of March 31, 2019, \$205,000 of the \$11.7 budgeted (excluding emergency) has been committed and or actually spent (2%).

TENANT MOVE OUTS:

Move Outs By Reason

Health	3	NRH Transfer	11
Long Term Care Facility	4	Moved to Coop or Non-Profit	2
Deceased	14	Bought a House	1
Private Rental	3	Left Without Notice	2
Voluntarily Left Under Notice	2	Other/None Given	7
Eviction – Tribunal	2	Cease to Qualify	0
		TOTAL	51

In Q1, there were **51 move outs**. Two involved eviction orders granted under the Ontario Landlord Tenant Board (LTB) for Disruptive Behavior with one enforced by the Sherriff.

	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1
# of move outs	67	83	89	65	51

ARREARS:

NRH Housing Operations actively works to reduce rent arrears and saw a significant decrease from the end of 2018-Q1 to the end of 2019-Q1.

	Mar 31, 2018	Jun 30, 2018	Sept 30, 2018	Dec 31, 2018	Mar 31, 2019
Rent charges for the month	\$1,167,751.69	\$1,136,607.00	\$1,165,765.00	\$1,187,770.00	\$1,203,317.00
Accumulated rent arrears	\$48,660.91	\$35,055.56	\$23,378.86	\$24,135.76	\$35,736.89
Arrears %	4.17%	3.08%	2.01%	2.03%	2.97%

INSURANCE:

In Q1, there were two property damage claims expected to exceed the \$25,000 deductible and one notice of claims.

COMMUNITY RESOURCES AND PARTNERSHIPS:

In Q1, we had partnerships with **46 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:

- In addition to numerous community-building events, the Rykert Volunteer Committee (RVC) began hosting resume-building workshops and sewing classes to enhance tenant employability and skills. The Committee has demonstrated a commitment to responding to the needs of the community, while promoting a positive neighbourhood culture.
- A teenage Manchester tenant began working as a “Community Attendant”, a paid position contracted by NRH through the RAFT, tasked with delivery of notices, updating notice boards, returning shopping carts etc. Created as part of enhanced community development at Manchester, the position was designed to engage youth and encourage pride in the community, as well as provide a part-time job for a community teen.

Also during Q1, NRH Community Programs Coordinators (CPCs) offered support to **328 new referrals of tenants in need of assistance**. Of those new referrals, **56% were considered medium-high need**. In particular, there was an increase in the number of tenants requesting help with paperwork and social issues.

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.

	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1
Healthy	41	41	41	40	40
Routine Monitoring	18	18	18	17	18
Intensive Monitoring	1	1	1	2	0
Pre-PID (Project in Difficulty)	1	1	1	1	1
PID (Project in Difficulty)	1	1	1	1	1
TOTAL	62	62	62	61	60

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 Q1, there were **1,419 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.

	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1
Fort Erie	27	28	28	28	26
Grimsby	26	26	26	26	34
Lincoln (Beamsville)	13	12	12	11	11
Niagara Falls	228	229	230	230	235
Niagara-on-the-Lake	-	-	-	-	4
Pelham	23	23	22	21	20
Port Colborne	51	53	51	53	67
St. Catharines	657	700	719	732	741
Thorold	32	37	54	53	57
Welland	202	201	197	201	209
West Lincoln	14	15	15	15	15
TOTAL	1,273	1,324	1,354	1,370	1,419

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:

Niagara Renovates inspections for 2019-2020 funding are 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 provided to the homeowner.

NRH received \$600,000 through the Investment in Affordable Housing - Extension (IAH-E) program for homeowner and secondary suite repairs and \$311,015 for multi-unit repairs, totaling \$911,015 for the 2019/2020 period.

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.

2018-2019 funding was fully used by December 2018. NRH received \$180,000 through the Investment in Affordable Housing - Extension (IAH-E) program for the 2019/2020 period, with \$100,000 of that allocated to Habitat for Humanity Niagara.

	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1
# of homeowners assisted	5	9	14	19	0

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 Q1, **10 individuals/families** were housed through the Housing First program. Since 2012, Housing First has helped 381 individuals/families.

	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1
# of individuals/families housed	17	14	9	27	10
# of Housing First units (at quarter end)	165	170	178	184	189

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 Q1:

Carlton Street

- Occupancy March 1, 2019
- Deficiencies are being addressed
- Landscaping and paving outstanding

Roach Avenue

- Structural framing and roofing complete
- Mechanical rough-in 5%
- Electrical rough-in 5%
- Drywall delivered to site, window delivery scheduled
- Project schedule – approximately 1 month behind schedule
- Project approximately 35% complete

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 Q1:

- Gateway Residence of Niagara and Thorold Municipal Non-Profit – complete and operational
- Stamford Kiwanis – finishing trades work in progress, approximately 65% complete. Occupancy and substantial completion expected late fall 2019.

5. Service Manager Responsibilities

APPEALS:

In Q1, **10 appeals** were heard (9 fewer than in 2018-Q1).

- Six related to ongoing RGI eligibility (one for a Rent Supplement tenant)
 - Four for failure to provide information - three were UPHELD; one was OVERTURNED
 - One for failure to report changes and owes former tenancy arrears - UPHELD
 - One regarding illegal occupant - OVERTURNED
- Four for decisions made by Housing Access (urgent status) - three were UPHELD; one was OVERTURNED

	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1
# of appeals	19	9	15	12	10

INVESTMENTS:

See Appendix A – Investment Report

6. Housing Access Centre & Centralized Waiting List

APPLICATION ACTIVITY:

# of Applications Received & Processed	716	# of Eligible Applications	693
# of Special Provincial Priority Status Applications	83	# of Ineligible Applications	23
# of Urgent Status Applications	115	# of Cancelled Applications	352
# of Homeless Status Applications	146	# of Applicants Housed	171

In Q1, **352 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.

Q1 (January 1 to March 31, 2019)

CENTRALIZED WAITING LIST:

		2018- Q1	2018- Q2	2018- Q3	2018- Q4	2019- Q1
		# of households				
A	Rent-Geared-to-Income (RGI) waiting list:					
	Niagara resident RGI waiting list	4,287	4,562	4,642	4,616	4,715
	Applicants from outside of Niagara	639	692	758	761	793
	TOTAL RGI waiting list:	4,926	5,254	5,400	5,377	5,508
	Housing Allowance: a set allowance to help applicants on the waiting list with affordability in the private market until housed in an RGI unit	569	605	618	639	704
A1	RGI waiting list demographics:					
	Seniors	2,064	2,173	2,236	2,218	2,257
	Adults no dependents	1,630	1,727	1,764	1,761	1,805
	Adults with dependents	1,232	1,354	1,400	1,398	1,446
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	122	129	129	131	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	104	120	123	116	117
	HML – Homeless (Local Priority): provides increased opportunity for placement to homeless households	842	894	947	954	971
	SUP – Supportive/Transitional: provides targeted, provisional services to assist individuals to transition beyond basic needs to more permanent housing	17	17	13	13	15
B	In addition, NRH manages:					
	Overhoused: households who are living in subsidized accommodation with more bedrooms than they are eligible for	152	167	171	168	180
	Transfer: households who are currently living in subsidized accommodation and have requested a transfer to another provider	518	525	547	535	564
	TOTAL RGI households on waiting list managed by NRH:	5,596	5,946	6,118	6,080	6,252
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	578	597	629	647	667
	TOTAL households on waiting list managed by NRH:	6,174	6,543	6,747	6,727	6,919
	TOTAL individuals on waiting list managed by NRH:	10,380	11,052	11,496	11,488	11,884

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.

Q1 (January 1 to March 31, 2019)

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 March 31, 2019

NRH 7-2019
19-181-2.5.
Appendix A
May 24, 2019

	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.	\$18,628,610.43	6,693,118.16	11,935,492.27	178.32%	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%	To be paid back to CMHA May 2019.
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	279,813.40	277,719.84	2,093.56	0.75%	
Total Investment Bank Account	382,377.25	380,283.69	2,093.56	0.55%	

Quarterly Report on Cash / Investments / Reserves for Period Ending March 31, 2019

NRH 7-2019
19-181-2.5.
Appendix A
May 24, 2019

	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 = \$4,455,298.26	2 Year GIC, \$497,000; due date is 08/15/2019; interest rate of 1.45% to 2.25%.				
	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%				
Total	6,343,057.59	6,315,853.62	27,203.97	0.43%	

Q1 Report on Reserves as at March 31, 2019

Description	Balances at December 31, 2018	Year-to-date Net Transfers from (to) Operating	Year-to-date Capital Transfers	Balance at March 31, 2019
NRH Owned Units Public/Local Housing 503 Corp:				
Jubilee/Broadoak	215,569	18,000	-	233,569
Fitch Street	261,040	22,250	-	283,290
Carlton	-	52,500	-	52,500
Other Owned Units	3,644,207	152,606	(1,111,870)	2,684,943
NRH Owned Units Public/Local Housing 503 Corp TOTAL	4,120,816	245,356	(1,111,870)	3,254,302
502 Niagara Regional Housing:				
Emergency Capital Funding for Housing Providers	1,924,871	318,599	-	2,243,470
Title Normalization for NRH Owned Units	712,381	-	-	712,381
New Initiatives, other social housing purposes and any new deposits are added to this category	3,403,047	-	(410,415)	2,992,632
502 Niagara Regional Housing TOTAL	6,040,299	318,599	(410,415)	5,948,483
Total NRH Capital Reserves	\$ 10,161,115	\$ 563,955	\$ (1,522,285)	\$ 9,202,785
533 NRH Rent Supplement:				
	\$ 278,301	\$ (3,000)	\$ -	\$ 275,301
NRH Stabilization Reserves TOTAL	\$ 278,301	\$ (3,000)	\$ -	\$ 275,301
561 NRH Employee Future Benefits:				
	\$ 792,733	\$ -	\$ -	\$ 792,733
NRH Future Liability Reserves TOTAL	\$ 792,733	\$ -	\$ -	\$ 792,733
Total	\$ 11,232,149	\$ 560,955	\$ (1,522,285)	\$ 10,270,819

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/Broadoak, 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 - *-\$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.*

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.).

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>CAPITAL PROGRAM: Is 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: 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 priority groups mentioned above, RGI and Market applicants and existing tenants who are overhoused (have more bedrooms than they need).</p> <p>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.</p>
D	

Quarterly Report Reference Sheet

E	END OF OPERATING AGREEMENTS (EAO): 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.
	EVICTION PREVENTION/SUPPORT: Supports to help NRH tenants stay in their homes through identification of tenant needs and connection with supports and services (ex. 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 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	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: <ul style="list-style-type: none"> • Niagara Renovates

Quarterly Report Reference Sheet

	<ul style="list-style-type: none"> • 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	OPERATIONAL REVIEWS: In order to ensure that non-profit housing providers are in compliance with legislation and local policies, NRH investigates 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	PORTABLE HOUSING ALLOWANCE: Direct financial assistance given to the household (tenant) on the Centralized Waiting List; not tied to a housing unit.
	<p>PRIORITY STATUS GROUPS: Priority Status groups are offered units before other applicants on the Centralized Waiting List:</p> <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.</p>

Quarterly Report Reference Sheet

	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>
Q	
R	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>
S	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.
	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
T	
U	
V	
W	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.
X	
Y	
Z	