

**Niagara Regional Housing**

1815 Sir Isaac Brock Way, PO Box 344, Thorold, ON L2V 3Z3  
Telephone: 905-682-9201 Toll-free: 1-800-232-3292  
Main Fax: 905-687-4844 Contractor Fax: 905-682-8301  
[www.nrh.ca](http://www.nrh.ca)

---

October 18, 2019

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

Dear Ms. Norio:

At their October 18, 2019 meeting, the Niagara Regional Housing Board of Directors, passed the following motion as recommended in attached report NRH 12-2019:

***That Niagara Regional Housing Quarterly Report April 1 to June 30, 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 12-2019 through proper channels to Regional Council.

Sincerely,



Mayor Walter Sendzik  
Chair



## Q2 (April 1 to June 30, 2019) to Board of Directors

### Recommendation:

**That Niagara Regional Housing Quarterly Report April 1 to June 30, 2019 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:

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:

### Application Activity

**804** received & processed



### Work Orders

**3,084** issued



### Capital Program

7 projects ongoing

27 contract orders issued



### Rent Arrears

= \$34,004.39

or

**2.71%** of the monthly rent charges



### Community Resources & Partnerships

offered supports to

**285**

new referrals



**46**

partners

### Non-Profit Housing Programs

**67%** deemed HEALTHY



### Rent Supplement / Housing Allowance

**1,453** units



### Niagara Renovates

Inspections for 2019-2020 funding are underway



### Welcome Home Niagara

**4** homeowners received assistance



### Housing First Project

**23**

Individuals / families housed



### Appeals

= **12** 9 upheld  
3 overturned



### New Development

Carlton - deficiency work continuing

Roach - approximately 70% complete



## **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 Q2, **3,084 work orders** were issued, representing \$124,094.66. \$58,706.26 of this amount was charged back to tenants who were held responsible for damages.

	2018-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2
# of work orders issued	2,768	3,216	3,203	2,500	3,084

Work order volume increased in 2019-Q2 due to the implementation of the Electrical Safety Authority Continuous Safety Inspections.

### **CAPITAL PROGRAM:**

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

In Q2, 27 contract orders were issued, seven public tenders closed and purchase orders issued \$2,033,033.

The Capital Program was responsible for 7 capital projects valued at \$4,300,000 including:

- 3 projects - washroom replacements
- 1 project - exterior insulation and finish system
- 1 project - carport rehabilitation
- 1 project - kitchen replacements
- 1 project - canopy installation
- 19 RFP's and RFQ's - various investigations, health and safety repairs, emergency and structural repairs and washroom accessibility

As of June 30, 2019, \$4,687,000 of the \$11.7 budgeted (excluding emergency) has been committed and or actually spent (40%).

## TENANT MOVE OUTS:

### Move Outs By Reason

Health	5
Long Term Care Facility	18
Deceased	21
Private Rental	4
Voluntarily Left Under Notice	2
Eviction – Tribunal	7

NRH Transfer	12
Moved to Coop or Non-Profit	1
Bought a House	0
Left Without Notice	1
Other/None Given	15
Cease to Qualify	0
<b>TOTAL</b>	<b>86</b>

In Q2, there were **86 move outs**. Two involved eviction orders granted under the Ontario Landlord Tenant Board (LTB) for Arrears with one enforced by the Sherriff.

	2018-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2
<b># of move outs</b>	83	89	65	51	86

**ARREARS:**

NRH Housing Operations actively works to reduce rent arrears and saw a slight decrease from the end of 2019-Q1 to the end of 2019-Q2.

	<b>Jun 30, 2018</b>	<b>Sept 30, 2018</b>	<b>Dec 31, 2018</b>	<b>Mar 31, 2019</b>	<b>Jun 30, 2019</b>
<b>Rent charges for the month</b>	\$1,136,607.00	\$1,165,765.00	\$1,187,770.00	\$1,203,317.00	\$1,257,090.00
<b>Accumulated rent arrears</b>	\$35,055.56	\$23,378.86	\$24,135.76	\$35,736.89	\$34,004.39
<b>Arrears %</b>	3.08%	2.01%	2.03%	2.97%	2.71%

**INSURANCE:**

In Q2, there were two property damage claims expected to exceed the \$25,000 deductible.

**COMMUNITY RESOURCES AND PARTNERSHIPS:**

In Q2, 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:

- NRH began a new Social Enterprise Pilot with Niagara Resource Service for Youth ("RAFT"). Through a Niagara Prosperity Initiative grant, the RAFT is hiring and training at-risk youth to be mentored by an experienced contractor in preparing NRH units for new tenants. RAFT youth will learn how to complete minor repairs, paint and clean units in NRH communities to develop skills and increase employability. This is the fourth NRH/RAFT partnership which employs tenants and RAFT youth in NRH communities.

Also during Q2, NRH Community Programs Coordinators (CPCs) offered support to **285 new referrals of tenants in need of assistance**. Of those new referrals, **52% were considered medium-high need**, (e.g. child safety concerns, eviction, social issues, cognitive concerns). In particular, there was an increase in the number of senior tenants referred to Seniors Programs.

Another highlight in Q2 was the introduction of the Pilot CPC. This one-year position is designed to assist existing CPCs with the dramatic increase in vulnerable populations in NRH communities and gauge the need and assist non-profits and co-operatives who are struggling with eviction prevention.



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

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 Q2, there were **1,453 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-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2
<b>Fort Erie</b>	28	28	28	26	32
<b>Grimsby</b>	26	26	26	34	26
<b>Lincoln (Beamsville)</b>	12	12	11	11	11
<b>Niagara Falls</b>	229	230	230	235	239
<b>Niagara-on-the-Lake</b>	-	-	-	4	5
<b>Pelham</b>	23	22	21	20	19
<b>Port Colborne</b>	53	51	53	67	62
<b>St. Catharines</b>	700	719	732	741	780
<b>Thorold</b>	37	54	53	57	61
<b>Welland</b>	201	197	201	209	203
<b>West Lincoln</b>	15	15	15	15	15
<b>TOTAL</b>	<b>1,324</b>	<b>1,354</b>	<b>1,370</b>	<b>1,419</b>	<b>1,453</b>

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 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.

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.

In Q2, **four homeowners** received assistance through Welcome Home Niagara.

	2018-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2
# of homeowners assisted	9	14	19	0	4



## 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 Q2, **23 individuals/families** were housed through the Housing First program. Since 2012, Housing First has helped 407 individuals/families.

	2018-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2
# of individuals/families housed	14	9	27	10	23
# of Housing First units (at quarter end)	170	178	184	189	198

## 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
<b>TOTAL</b>	<b>\$12,281,817</b>	<b>93</b>

At the end of Q2:

### Carlton Street

- Occupancy was March 1, 2019
- Final change orders and deficiency work continuing
- Landscaping 100% complete
- Final commissioning complete, awaiting final report
- Final paving and line painting complete, minor deficiencies outstanding

### Roach Avenue

- 2nd floor – drywall taping complete, prime painting has commenced
- 2nd floor – doors & carpentry installation continuing
- 1st floor – drywall boarding in progress, mechanical & electrical rough-in complete
- Building envelope – 99% complete, caulking incomplete
- Site services installation delayed one month due to scheduling issues by sub-trade
- Project approximately 70% complete
- Project is on budget, forecast completion is September 31, 2019

## 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
<b>TOTAL</b>	<b>\$3,038,000</b>	<b>40</b>

At the end of Q2:

### Gateway Residence of Niagara and Thorold Municipal Non-Profit

- Complete and operational

### Stamford Kiwanis

- Construction approximately 75% complete
- Drywall taping in progress, 90% complete
- Mechanical & electrical rough-in complete
- Flashing of roof parapet, siding of soffit and mansard roof in progress
- Exterior sidewalk slabs 80% complete
- Painting in progress, floor installation in progress, finishing work has commenced
- Construction schedule to be provided, forecast completion late fall 2019

## 5. Service Manager Responsibilities

### APPEALS:

In Q2, **12 appeals** were heard (three more than in 2018-Q2).

Five related to ongoing RGI eligibility

- One regarding illegal occupant – OVERTURNED
- One for failure to provide information – UPHELD
- Three for former tenancy arrears – one OVERTURNED; two UPHELD; all three had conditions
- Three related to review of rent increase – UPHELD; one resulted in a lower exchange rate for the calculation
- Four for decisions made by Housing Access – one OVERTURNED (Special Priority status); three UPHELD (Urgent status)

	2018-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2
<b># of appeals</b>	9	15	12	10	12

### INVESTMENTS:

See Appendix A – Investment Report

## 6. Housing Access Centre & Centralized Waiting List

### APPLICATION ACTIVITY:

# of Applications Received & Processed	804	# of Eligible Applications	771
# of Special Provincial Priority Status Applications	103	# of Ineligible Applications	33
# of Urgent Status Applications	117	# of Cancelled Applications	271
# of Homeless Status Applications	172	# of Applicants Housed	127

In Q2, **271 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.

**CENTRALIZED WAITING LIST:**

CENTRALIZED WAITING LIST:		2018- Q2	2018- Q3	2018- Q4	2019- Q1	2019- Q2
		# of households				
A	Rent-Geared-to-Income (RGI) waiting list:					
	Niagara resident RGI waiting list	4,562	4,642	4,616	4,715	4,926
	Applicants from outside of Niagara	692	758	761	793	849
TOTAL RGI waiting list:		5,254	5,400	5,377	5,508	5,775
	Housing Allowance: a set allowance to help applicants on the waiting list with affordability in the private market until housed in an RGI unit	605	618	639	704	742
A1	RGI waiting list demographics:					
	Seniors	2,173	2,236	2,218	2,257	2,344
	Adults no dependents	1,727	1,764	1,761	1,805	1,881
	Adults with dependents	1,354	1,400	1,398	1,446	1,550
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	129	129	131	128	148
	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	120	123	116	117	109
	HML – Homeless (Local Priority): provides increased opportunity for placement to homeless households	894	947	954	971	1,012
	SUP – Supportive/Transitional: provides targeted, provisional services to assist individuals to transition beyond basic needs to more permanent housing	17	13	13	15	11
B	In addition, NRH manages:					
	Overhoused: households who are living in subsidized accommodation with more bedrooms than they are eligible for	167	171	168	180	176
	Transfer: households who are currently living in subsidized accommodation and have requested a transfer to another provider	525	547	535	564	573
TOTAL RGI households on waiting list managed by NRH:		5,946	6,118	6,080	6,252	6,524
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	597	629	647	667	723
TOTAL households on waiting list managed by NRH:		6,543	6,747	6,727	6,919	7,274
TOTAL individuals on waiting list managed by NRH:		11,052	11,496	11,488	11,884	12,577

**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.

**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 for Period Ending June 30, 2019

	This Quarter Balance	Last Quarter Balance	Variance \$	Variance %	Comments
<b>BANK ACCOUNTS</b>					
<b>Current Bank Account:</b> 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.	<b>\$3,266,271.72</b>	<b>18,628,610.43</b>	<b>(15,362,338.71)</b>	<b>-82.47%</b>	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.
<b>Investment Bank Account:</b> Used to hold funds "In Trust" for designated Housing Providers for capital work.	<b>\$384,549.92</b>	<b>382,377.25</b>	<b>2,172.67</b>	<b>0.57%</b>	Interest earned at a rate of RBC Prime minus 1.70% on balances in bank and investment accounts.
<b>Total Bank Account</b>	<b>\$3,650,821.64</b>	<b>\$19,010,987.68</b>	<b>(15,360,166.04)</b>	<b>-80.80%</b>	

<b>INVESTMENT VEHICLES - FUND ACCOUNTING</b>					
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, \$497,000; due date is 08/15/2019; interest rate of 1.45% to 2.25%.				
\$5,011,688.04	RBC High Interest Savings Account =	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%			
<b>Total</b>		<b>6,376,264.44</b>	<b>6,343,057.59</b>	<b>33,206.85</b>	<b>0.52%</b>



## Q2 Report on Reserves as at June 30, 2019

Description	Balances at December 31, 2018	Year-to-date Net Transfers from (to) Operating	Year-to-date Capital Transfers	Balance at June 30, 2019	Net Transfers Forecast from (to) Operating	Balance at June 30, 2019
<b>NRH Owned Units Public/Local Housing Corp:</b>						
Jubilee/Broad oak	215,569	36,000	-	251,569	36,000	287,569
Fitch Street	261,040	44,500	-	305,540	44,500	350,040
Carlton	-	105,000	-	105,000	105,000	210,000
Other Owned Units	3,644,207	305,211	(796,267)	3,153,152	1,205,211	4,358,363
<b>NRH Owned Units Public/Local Housing Corp TOTAL</b>	<b>4,120,816</b>	<b>490,712</b>	<b>(796,267)</b>	<b>3,815,261</b>	<b>1,390,712</b>	<b>5,205,972</b>
<b>Niagara Regional Housing:</b>						
Emergency Capital Funding for Housing Providers	1,924,871	637,199	-	2,562,070	637,199	3,199,268
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	3,403,047	-	(410,415)	2,992,632	-	2,992,632
<b>Niagara Regional Housing TOTAL</b>	<b>6,040,299</b>	<b>637,199</b>	<b>(410,415)</b>	<b>6,267,083</b>	<b>637,199</b>	<b>6,904,281</b>
<b>Total NRH Capital Reserves</b>	<b>\$ 10,161,115</b>	<b>\$ 1,127,910</b>	<b>\$ (1,206,682)</b>	<b>\$ 10,082,343</b>	<b>\$ 2,027,910</b>	<b>\$ 12,110,253</b>
<b>NRH Rent Supplement:</b>	278,301	(6,000)	-	272,301	(6,000)	266,301
<b>NRH Stabilization Reserves TOTAL</b>	<b>\$ 278,301</b>	<b>\$ (6,000)</b>	<b>\$ -</b>	<b>\$ 272,301</b>	<b>\$ (6,000)</b>	<b>\$ 266,301</b>
<b>NRH Employee Future Benefits:</b>	792,733	-	-	792,733	-	792,733
<b>NRH Future Liability Reserves TOTAL</b>	<b>\$ 792,733</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 792,733</b>	<b>\$ -</b>	<b>\$ 792,733</b>
<b>Total</b>	<b>\$ 11,232,149</b>	<b>\$ 1,121,910</b>	<b>\$ (1,206,682)</b>	<b>\$ 11,147,377</b>	<b>\$ 2,021,910</b>	<b>\$ 13,169,287</b>

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. Forecasted \$900,000 to be transferred from current 2019 operating budget to support 2020 Niagara Falls development.

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); 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.).

<b>A</b>	<p><b>AFFORDABLE HOUSING RENTS:</b> Rents are established at 80% market of Canada Mortgage and Housing Corporation (CMHC) Average Market Rent, with no ongoing rental subsidy.</p>
	<p><b>APPEALS:</b> 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><b>ARREARS:</b> 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>B</b>	
<b>C</b>	<p><b>CAPITAL PROGRAM:</b> 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><b>CENTRALIZED WAITING LIST:</b> 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"> <li>• Special Provincial Priority (SPP) Status</li> <li>• Urgent Status</li> <li>• Homeless Status</li> </ul>
	<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><b>COMMUNITY HOUSING:</b> 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.</p>
	<p><b>COMMUNITY PROGRAMS:</b> 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</p>

## Quarterly Report Reference Sheet

	facilitates partnerships by identifying evolving community and tenant needs, connecting with appropriate programs and supporting their ongoing success.
<b>D</b>	
<b>E</b>	<p><b>END OF OPERATING AGREEMENTS (EAO):</b> 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.</p> <p><b>END OF MORTGAGE (EOM):</b> 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.</p> <p><b>EVICTION PREVENTION/SUPPORT:</b> 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).</p>
<b>F</b>	
<b>G</b>	
	<p><b>HOMEOWNERSHIP PROGRAM – “WELCOME HOME NIAGARA”:</b> 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.</p> <p><b>HOUSING AND HOMELESSNESS ACTION PLAN (HHAP):</b> Niagara’s 10-year Community Action Plan to help everyone in Niagara have a home.</p> <p><b>HOUSING ACCESS CENTRE:</b> 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).</p> <p><b>HOUSING ALLOWANCE PROGRAM:</b> 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.</p> <p><b>HOUSING FIRST:</b> 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.</p>
<b>I</b>	<p><b>INVESTMENT IN AFFORDABLE HOUSING PROGRAM – EXTENSION (IAH-E):</b> 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>

## Quarterly Report Reference Sheet

	<ul style="list-style-type: none"> <li>Niagara Renovates</li> <li>Homeownership (Welcome Home Niagara)</li> <li>Rent Supplement/Housing Allowance</li> <li>Rental Housing (New Development)</li> </ul>
<b>J</b>	
<b>K</b>	
<b>L</b>	<b>LOCAL HOUSING CORPORATION (LHC):</b> Also called "Public Housing", LHC refers to the communities that Niagara Regional Housing owns and manages.
<b>M</b>	
<b>N</b>	<p><b>NIAGARA RENOVATES PROGRAM:</b> 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><b>NON PROFIT HOUSING PROGRAMS (FORMERLY "SOCIAL HOUSING"):</b> 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>
<b>O</b>	<b>OPERATIONAL REVIEWS:</b> 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.
<b>P</b>	<b>PORTABLE HOUSING ALLOWANCE:</b> Direct financial assistance given to the household (tenant) on the Centralized Waiting List; not tied to a housing unit.
	<p><b>PRIORITY STATUS GROUPS:</b> Priority Status groups are offered units before other applicants on the Centralized Waiting List:</p> <ul style="list-style-type: none"> <li><b>Special Provincial Priority (SPP) Status</b> is the only legislated priority and is intended to help victims of violence separate permanently from their abuser</li> <li><b>Urgent Status</b> 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)</li> <li><b>Homeless Status</b> provides an increased opportunity for placement to households that are homeless (1 in every 10 households offered housing)</li> </ul> <p><b>PUBLIC HOUSING (ALSO CALLED "LOCAL HOUSING CORPORATION"):</b> 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>

*Quarterly Report Reference Sheet*

<b>Q</b>	
<b>R</b>	<b>RENT SUPPLEMENT PROGRAM:</b> 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>
<b>S</b>	<b>SERVICE MANAGER:</b> 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.
	<b>SOCIAL HOUSING (FORMERLY "AFFORDABLE HOUSING"):</b> All NRH programs and services, including Public Housing (NRH-owned), Non-Profit Housing Programs, the Rent Supplement Program and the Affordable Housing Program
<b>T</b>	
<b>U</b>	
<b>V</b>	
<b>W</b>	<b>WELCOME HOME NIAGARA:</b> 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.
<b>X</b>	
<b>Y</b>	
<b>Z</b>	