



Niagara Regional Housing

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November 15, 2019

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


Dear Ms. Norio:

At their November 15, 2019 meeting, the Niagara Regional Housing Board of Directors, passed the following motion as recommended in attached report NRH 18-2019:

That Niagara Regional Housing Quarterly Report July 1 to September 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 18-2019 through proper channels to Regional Council.

Sincerely,


Mayor Walter Sendzik
Chair

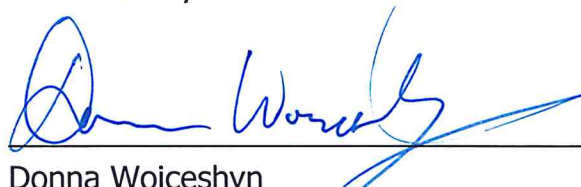


Q3 (July 1 to September 30, 2019) to Board of Directors

Recommendation:

That Niagara Regional Housing Quarterly Report July 1 to September 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

773 received & processed



Work Orders

3,111 issued



Capital Program

7 projects ongoing

52 contract orders issued



Rent Arrears

= \$35,549.21

or

2.80% of the monthly rent charges



Community Resources & Partnerships

offered supports to

294

new referrals



46

partners

Non-Profit Housing Programs

67% deemed HEALTHY



Rent Supplement / Housing Allowance

1,440 units



Niagara Renovates

46 homeowners have been approved for funding



Welcome Home Niagara

6 homeowners received assistance



Housing First Project

15

Individuals / families housed



Appeals

= **10** 9 upheld
1 overturned



New Development

Carlton - complete

Roach - approximately 95% complete



***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.

1. Public Housing (NRH Owned Units)

DAY-TO-DAY MAINTENANCE:

In Q3, **3,111 work orders** were issued, representing \$947,578.06. \$63,676.44 of this amount was charged back to tenants who were held responsible for damages.

	2018-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3
# of work orders issued	3,216	3,203	2,500	3,084	3,111

CAPITAL PROGRAM:

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

In Q3, 52 contract orders were issued, seven public tenders closed and purchase orders issued \$4,012,345.

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

- 2 projects - pavement retrofits
- 1 project - booster pump replacements
- 1 project - sealant replacements
- 1 project - balcony repairs
- 1 project - shingle roof replacement
- 1 project - concrete repairs
- 52 RFP's and RFQ's - various investigations, health and safety repairs, emergency repairs, structural repairs and pavement retrofits

As of September 30, 2019, \$7,203,207 of the \$11.7 budgeted (excluding emergency) has been committed and or actually spent (61%).

TENANT MOVE OUTS:

Move Outs By Reason

Health	3	NRH Transfer	4
Long Term Care Facility	7	Moved to Coop or Non-Profit	1
Deceased	17	Bought a House	1
Private Rental	4	Left Without Notice	1
Voluntarily Left Under Notice	4	Other/None Given	8
Eviction – Tribunal	6	Cease to Qualify	1
		TOTAL	57

In Q3, there were **57 move outs**. Six involved eviction orders granted under the Ontario Landlord Tenant Board (LTB) – Arrears (four), Disturbances N5 (two). Two of the evictions were enforced by the Sheriff.

	2018-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3
# of move outs	89	65	51	86	57

ARREARS:

NRH Housing Operations actively works to reduce rent arrears which have remained consistent from 2018-Q3 to 2019-Q3.

	Sept 30, 2018	Dec 31, 2018	Mar 31, 2019	Jun 30, 2019	Sept 30, 2019
Rent charges for the month	\$1,165,765.00	\$1,187,770.00	\$1,203,317.00	\$1,257,090.00	\$1,267,460.00
Accumulated rent arrears	\$23,378.86	\$24,135.76	\$35,736.89	\$34,004.39	\$35,549.21
Arrears %	2.01%	2.03%	2.97%	2.71%	2.80%

INSURANCE:

Nothing to report in Q3.

COMMUNITY RESOURCES AND PARTNERSHIPS:

In Q3, 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 joined with partners – March of Dimes, Community Support Services Niagara and Niagara Region Senior Programs – to celebrate the 10 Year Anniversary of the Wellness Supportive Living Program (WSLP). This program runs out of NRH communities at Buckley (Niagara Falls), Gale Crescent and Carlton Street (St. Catharines) and King Street (Welland). Offering support ranging from a bathing station to medication prompts to wellness workshops to social activities, WSLP has made an enormous difference in the lives of NRH tenants and reduced their dependence on emergency services. This program has been featured in numerous publications and at conferences as a best practice to help seniors live independently and age at home more successfully.

Also during Q3, NRH Community Programs Coordinators (CPCs) offered support to **294 new referrals of tenants in need of assistance**. Of those new referrals, **57% 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 tenants needing help with clutter and bed bugs.

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-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3
Healthy	41	40	40	40	40
Routine Monitoring	18	17	18	17	17
Intensive Monitoring	1	2	0	1	1
Pre-PID (Project in Difficulty)	1	1	1	1	1
PID (Project in Difficulty)	1	1	1	1	1
TOTAL	62	61	60	60	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 Q3, there were **1,440 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-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3
Fort Erie	28	28	26	32	32
Grimsby	26	26	34	26	24
Lincoln (Beamsville)	12	11	11	11	11
Niagara Falls	230	230	235	239	240
Niagara-on-the-Lake	-	-	4	5	5
Pelham	22	21	20	19	19
Port Colborne	51	53	67	62	65
St. Catharines	719	732	741	780	773
Thorold	54	53	57	61	56
Welland	197	201	209	203	200
West Lincoln	15	15	15	15	15
TOTAL	1,354	1,370	1,419	1,453	1,440

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

In Q3, an **In-Situ Rent Supplement Program** was 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.

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. NRH received an additional \$376,370 through the Ontario Priorities Housing Initiative (OPHI) for homeowner and housing provider renovations and repairs for the 2019/2020 period.

46 homeowners have been approved for funding.

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

	2018-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3
# of homeowners assisted	14	19	0	4	6

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, **15 individuals/families** were housed through the Housing First program. Since 2012, Housing First has helped 422 individuals/families.

	2018-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3
# of individuals/families housed	9	27	10	23	15
# of Housing First units (at quarter end)	178	184	189	198	197

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

Carlton Street, St. Catharines COMPLETE	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

Roach Avenue

- 2nd floor – finishing trades 98% complete, minor deficiencies and cleanup outstanding
- 1st floor – finishing trades 90% complete, finish carpentry and final painting in progress
- Sprinkler and mechanical commissioning in progress
- Building envelope complete
- Site Services – complete, parking lot paved and lines painted, sidewalk incomplete
- Landscaping has not started
- Project approximately 95% complete
- Project forecast completion November 1, 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 COMPLETE	\$720,000	9
Thorold Municipal Non-Profit, Ormond Street, Thorold COMPLETE	\$1,228,912	14
Stamford Kiwanis, Barker Street, Niagara Falls	\$1,089,088	17
TOTAL	\$3,038,000	40

Stamford Kiwanis

- Expected substantial completion December 1, 2019

5. Service Manager Responsibilities

APPEALS:

In Q3, **10 appeals** were heard (five less than in 2018-Q3).

- Four related to ongoing RGI eligibility
 - One Housing Provider appeal for former tenancy arrears – UPHELD with conditions
 - One for former rent arrears and subsidy overpayment – UPHELD with conditions
 - One for failure to report income change – UPHELD with conditions
 - One regarding illegal occupant – OVERTURNED with conditions
- One related to review of rent increase – UPHELD – tenant brought in more payroll information; NRH will recalculate rent
- Five for decisions made by Housing Access
 - Four (Urgent Status) – UPHELD
 - One (extra bedroom) – UPHELD

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

INVESTMENTS:

See Appendix A – Investment Report

6. Housing Access Centre & Centralized Waiting List

APPLICATION ACTIVITY:

# of Applications Received & Processed	773	# of Eligible Applications	738
# of Special Provincial Priority Status Applications	103	# of Ineligible Applications	35
# of Urgent Status Applications	131	# of Cancelled Applications	386
# of Homeless Status Applications	136	# of Applicants Housed	128

In Q3, **386 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, 2019)

CENTRALIZED WAITING LIST:

		2018-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3
		# of households				
A	Rent-Geared-to-Income (RGI) waiting list:					
	Niagara resident RGI waiting list	4,642	4,616	4,715	4,926	5,012
	Applicants from outside of Niagara	758	761	793	849	897
	TOTAL RGI waiting list:	5,400	5,377	5,508	5,775	5,909
	Housing Allowance: a set allowance to help applicants on the waiting list with affordability in the private market until housed in an RGI unit	618	639	704	742	747
A1	RGI waiting list demographics:					
	Seniors	2,236	2,218	2,257	2,344	2,362
	Adults no dependents	1,764	1,761	1,805	1,881	1,922
	Adults with dependents	1,400	1,398	1,446	1,550	1,625
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	131	128	148	165
	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	123	116	117	109	130
	HML – Homeless (Local Priority): provides increased opportunity for placement to homeless households	947	954	971	1,012	1,007
	SUP – Supportive/Transitional: provides targeted, provisional services to assist individuals to transition beyond basic needs to more permanent housing	13	13	15	11	12
B	In addition, NRH manages:					
	Overhoused: households who are living in subsidized accommodation with more bedrooms than they are eligible for	171	168	180	176	181
	Transfer: households who are currently living in subsidized accommodation and have requested a transfer to another provider	547	535	564	573	603
	TOTAL RGI households on waiting list managed by NRH:	6,118	6,080	6,252	6,524	6,693
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	629	647	667	723	752
	TOTAL households on waiting list managed by NRH:	6,747	6,727	6,919	7,274	7,445
	TOTAL individuals on waiting list managed by NRH:	11,496	11,488	11,884	12,577	13,059

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.



HOW LONG WILL IT TAKE FOR ME TO BE HOUSED?

Estimated Wait Times for Housing in Niagara

CITY	SENIORS Age 55 and older		SINGLES Age 16-54		HOUSEHOLDS WITH DEPENDENTS			
	Bachelor	1 Bedroom	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
YEARS								
Fort Erie	-	10	3	10	2	2	5	-
Grimsby	-	5	-	-	-	-	-	-
Lincoln	-	4	-	9	10	9	-	-
Niagara Falls	5	6	-	17	8	3	11	15
Niagara on the Lake	-	5.5	-	-	-	-	-	-
Pelham	-	10	-	-	-	-	-	-
Port Colborne	-	5	-	11	4	4	3	-
St. Catharines	-	6.5	9	13	3.5	4	10	11
Thorold	-	9	-	11	6	10	-	-
Welland	-	5.5	6	15	7	2.5	7	6
West Lincoln	-	4.5	-	-	7	5	-	-

- No units of this size available in this community

January 2019

Please call 905-682-9201 if you need this information in a different format.

Quarterly Report Reference Sheet

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>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: 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 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.</p>

Quarterly Report Reference Sheet

	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.
	EVICTON 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

Quarterly Report Reference Sheet

	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 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>
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:

Quarterly Report Reference Sheet

	<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 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	

Quarterly Report on Cash / Investments for Period Ending September 30, 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 such as development, homeownership and capital repair programs.	\$3,671,011.87	\$3,266,271.72	404,740.15	12.39%	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.
Investment Bank Account: Used to hold funds "In Trust" for designated Housing Providers for capital work.	\$386,734.77	\$384,549.92	2,184.85	0.57%	Interest earned at a rate of RBC Prime minus 1.70% on balances in bank and investment accounts. Approved for Closure.
Total Bank Account	\$4,057,746.64	\$3,650,821.64	406,925.00	11.15%	

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, \$188,000; due date is 08/17/2020; interest rate of 2.65% to 2.74%				
RBC High Interest Savings Account = \$5,547,920.17	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	6,401,362.89	6,376,264.44	25,098.45	0.39%	

Q3 Report on Reserves as at September 30, 2019

NRH 18-2019
10-18-2019
COM-C-11-2019
15-Nov-19

Description	Balances at December 31, 2018	Year-to-date Net Transfers from (to) Operating	Year-to-date Capital Transfers	Balance at September 30, 2019	Net Transfers Forecast from (to) Operating	Forecasted Balance at December 31, 2019
NRH Owned Units Public/Local Housing 503 Corp:						
Jubilee/Broad oak	215,569	54,000	-	269,569	18,000	287,569
Fitch Street	261,040	66,750	-	327,790	22,250	350,040
Carlton	-	157,500	-	157,500	52,500	210,000
Other Owned Units	3,644,207	457,817	(794,555)	3,307,469	1,052,606	4,360,075
NRH Owned Units Public/Local Housing 503 Corp TOTAL	4,120,816	736,067	(794,555)	4,062,328	1,145,356	5,207,684
502 Niagara Regional Housing:						
Emergency Capital Funding for Housing Providers	1,924,871	955,798	-	2,880,669	318,599	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
502 Niagara Regional Housing TOTAL	6,040,299	955,798	(410,415)	6,585,682	318,599	6,904,281
Total NRH Capital Reserves	\$ 10,161,115	\$ 1,691,865	\$ (1,204,970)	\$ 10,648,010	\$ 1,463,955	\$ 12,111,965
533 NRH Rent Supplement:	278,301	(9,000)	-	269,301	(3,000)	266,301
NRH Stabilization Reserves TOTAL	\$ 278,301	\$ (9,000)	\$ -	\$ 269,301	\$ (3,000)	\$ 266,301
561 NRH Employee Future Benefits:	792,733	-	-	792,733	-	792,733
NRH Future Liability Reserves TOTAL	\$ 792,733	\$ -	\$ -	\$ 792,733	\$ -	\$ 792,733
Total	\$ 11,232,149	\$ 1,682,865	\$ (1,204,970)	\$ 11,710,044	\$ 1,460,955	\$ 13,170,999

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.).