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May 28, 2021

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

Dear Ms. Norio,

At their May 26, 2021 meeting, the Niagara Regional Housing Board of Directors passed the following motion as recommended in attached report NRH 8-2021:

That Niagara Regional Housing Quarterly Report January 1 to March 31, 2021 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 8-2021 through proper channels to Regional Council.

Sincerely,

Councillor Walter Sendzik
Chair



Q1 (January 1 to March 31, 2021) to Board of Directors

Recommendation:

That Niagara Regional Housing Quarterly Report January 1 to March 31, 2021 be APPROVED and FORWARDED to the Public Health and Social Services Committee and subsequently to Regional and Municipal Councils for information.

Submitted by:

A handwritten signature in black ink, appearing to read 'Donna Woiceshyn', written over a horizontal line.

Donna Woiceshyn
Chief Executive Officer

Approved by:

A handwritten signature in black ink, appearing to read 'Walter Sendzik', written over 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:

Application Activity

610 received & processed



Work Orders

2,532 issued



Capital Program

26 purchase orders issued
11 service contract tenders closed
19 projects ongoing



Rent Arrears

= \$113,634.13
or **8.79%** of the monthly rent charges



Community Resources & Partnerships

offered supports to
398
new referrals



13
partners

Non-Profit Housing Programs

61% deemed HEALTHY



Rent Supplement / Housing Allowance

1,702 units
29 new landlords



Niagara Renovates

- 2021-2022 inspections commenced
- 14 homeowners are approved for funding



Welcome Home Niagara

4
homeowners received assistance



Housing First Project

6
Individuals / families housed



Appeals

= 8 7 upheld
1 overturned



New Development

Hawkins/Dell

- approximately 53% 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 Q1, **2,532 work orders** were issued, representing \$383,278.90. \$16,688 of this amount was charged back to tenants who were held responsible for damages.

	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1
# of work orders issued	2,575	2,302	2,656	2,500	2,532

Work orders continued to be lower due to COVID-19 with a slight increase in Q1; emergency maintenance continued within COVID guidelines.

CAPITAL PROGRAM:

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

In Q1, 26 purchase orders were issued and 11 service contract tenders closed.

The Capital Program was responsible for 19 capital projects and 28 purchase orders valued at \$3,214,884:

- Projects
 - 479 Carlton Street – window replacements and wall system repairs
 - Scott Street – window replacements
 - 45 Ormond Street – window replacements
 - 15 Gale Crescent – parking lot replacement
 - 30 Robinson Street – exterior insulation and finish system
 - 4278 Huron Street – exterior insulation and finish system
 - 52 Ormond Street North – building renovations
 - 10 Old Pine Trail – bathroom replacements
 - Powerview Avenue/Galbraith Street/Wallace Street – bathrooms
 - 300 Davy Street – parking lot replacement
 - 3874 Portage Road – parking lot replacement
 - 124 Elmview Street – elevator modifications
 - 211 King Street – elevator modifications
 - Various locations - upgrading heating systems
- 27 RFPs and RFQs – various consulting services, elevator investigations, health and safety repairs, structural repairs, roof replacement and pavement retrofits

As of March 31, 2021, \$8,275,274 of the 2020 & 2021 budgets (\$15,534,858), excluding emergency, has been committed and or actually spent (53%).

TENANT MOVE OUTS:

Move Outs By Reason

Health	6
Long Term Care Facility	5
Deceased	18
Private Rental	3
Voluntarily Left Under Notice	2
Eviction – Tribunal	3

NRH Transfer	5
Moved to Coop or Non-Profit	0
Bought a House	0
Left Without Notice	0
Other/None Given	7
Cease to Qualify	0
TOTAL	49

Q1 (January 1 to March 31, 2021)

In Q1, there were **49 move outs**. Two involved eviction orders granted under the Ontario Landlord Tenant Board (LTB) for Arrears and were enforced by the Sherriff.

	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1
# of move outs	62	57	90	68	49

ARREARS:

NRH Housing Operations actively works to reduce rent arrears but saw a continued increase in 2020-Q4 due to COVID-19 and tenants not paying rent due to the provincial no eviction order.

	Mar 31, 2020	Jun 30, 2020	Sept 30, 2020	Dec 31, 2020	Mar 31, 2021
Rent charges for the month	\$1,302,721.00	\$1,289,907.00	\$1,295,815.00	\$1,309,353.00	\$1,292,287.00
Accumulated rent arrears	\$71,135.25	\$110,958.69	\$113,204.57	\$115,555.92	\$113,634.13
Arrears %	5.46%	8.60%	8.74%	8.80%	8.79%

INSURANCE:

In Q1, there was one property damage claim expected to exceed the \$25,000 deductible and three notice of claims delivered.

COMMUNITY RESOURCES AND PARTNERSHIPS:

Due to COVID-19, in Q1, we had partnerships with **13 community agencies** across Niagara. As a result of these partnerships, **199 units¹ of 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 order to comply with COVID restrictions, partners continued to focus on virtual programming and care package deliveries to support tenants in Public Housing units, including fruit baskets, hygiene kits, grocery deliveries and activity kits. In January, NRH partnered with Niagara Emergency Medical Services to bring flu vaccines to seniors in Centre Street (St. Catharines) and Portage Road, Huron Street and Ailanthus Avenue (Niagara Falls). In March, the Community Resource Unit partnered with Niagara Region Community Services Seniors Programs and Social Assistance and Employment Opportunities (SAEO) to assist seniors over 80 years old to book COVID vaccines and arrange transportation to the clinics.

Also during Q1, CPCs offered supports to **398 new referrals of tenants in need of assistance**. Of those new referrals, **45% were considered medium-high need**, (e.g. child safety concerns, eviction, social issues, cognitive concerns). In particular, social issues

¹ Tracking for support and enrichment activities has changed – we are now tracking this by units. Each time a partner is in a community providing a support and enrichment program or activity, it is counted as one unit.

continued to increase in NRH and Housing Provider communities, many of which stemmed from issues regarding noise. With stay-at-home orders, tenants and members are now home and more aware of, and sensitive to, the sounds of living in close quarters. NRH Community Programs Coordinators (CPCs) attempt to mediate as much as possible to prevent these issues from escalating.

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

2. Non-Profit Housing Programs

As administrator of social housing for Niagara Region, NRH provides legislative oversight for **57 Non-Profit Housing Programs (non-profit and co-operative)**. Operational Reviews are conducted to determine the overall health of each.

	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1
Healthy	37	37	38	36	35
Routine Monitoring	21	21	18	18	17
Intensive Monitoring	0	0	2	3	2
Pre-PID (Project in Difficulty)	1	1	1	1	2
PID (Project in Difficulty)	1	1	1	1	1
TOTAL	60	60	60	59	57

NRH Programs continue to support Providers to keep operations going during COVID. Working toward End of Mortgage (EOM)/End of Operating Agreements (EOA) for Providers, the Loan and Grant Program was rolled out; any recipients will remain a part of Housing Services for an additional 15 years. This preservation of units is essential. January 1, 2021 marked the end of agreement with Joi de Vivre, a Federal provider. Despite the end of agreement, they will continue to maintain their rent supplement units resulting in a net loss of only five units.

3. Rent Supplement Program

Rent Supplement/Housing Allowance

In the Rent Supplement program, tenants pay 30% of their gross monthly income directly to the private landlord and NRH subsidizes the difference up to the market rent for the unit. The Housing Allowance program is a short-term program that provides a set allowance to help applicants on the wait list. In Q1, there were **1,702 Rent Supplement/Housing Allowance units** across Niagara.

Canada-Ontario Housing Benefit (COHB)

The COHB is a portable rent benefit that helps applicants on the Centralized Waiting List pay their rent to their current landlord in the private market. NRH sends applications to the Ministry of Municipal Affairs and Housing on behalf of Niagara residents in need of housing. At the end of 2021-Q1, **268 of these applications had been accepted.**

In-Situ Rent Supplement

An In-Situ Rent Supplement program has been developed to engage new landlords and offer applicants on the Centralized Waiting List an opportunity to receive Rent-Geared-to-Income assistance where they currently live. This removes the need for moving related expenses and broadens the network of landlords in business with NRH. In Q1, NRH initiated new agreements with **29 new landlords.**

	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1
Fort Erie	32	31	31	30	27
Grimsby	18	22	21	21	23
Lincoln (Beamsville)	14	14	12	12	12
Niagara Falls	237	226	220	213	218
Niagara-on-the-Lake	5	4	4	.8	10
Pelham	17	17	17	17	17
Port Colborne	67	64	61	60	60
St. Catharines	798	751	712	701	715
Thorold	61	61	61	61	66
Welland	192	259	302	284	270
West Lincoln	16	16	16	16	16
COHB Region-wide			206	245	268
TOTAL	1,457	1,465	1,663	1,668	1,702

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

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. NRH received \$651,871 through the Ontario Priorities Housing Initiative (OPHI) for all three streams of the program.

Inspections for new applicants for the 2021-2022 funding cycle have commenced. Inspections of completed work are being verified by homeowner photographs. Formal inspections will take place as soon as possible and will include all areas inside and outside of the home to ensure

compliance with program guidelines. Issues will be identified and a detailed Inspection Report provided to the homeowner.

As of the New Year, new applications are beginning to be processed in order to begin work as quickly as possible in the spring.

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

HOMEOWNERSHIP PROGRAM – “WELCOME HOME NIAGARA”:

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

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

In Q1, **four homeowners** received assistance through Welcome Home Niagara.

	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1
# of homeowners assisted	4	5	7	7	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 Q1, **six individuals/families** were housed through the Housing First program. Since 2012, Housing First has helped 486 individuals/families.

	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1
# of individuals/families housed	13	9	7	13	6
# of Housing First units (at quarter end)	199	201	195	187	97 ²

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

² Previous stats for Housing First (2012 to the end of 2020) included the original pilot agency numbers. With the New Housing First Agreement, pilot agencies continue to support their clients but are no longer considered Housing First – as a result, those stats have been removed from the numbers reported.

RENTAL HOUSING (NEW DEVELOPMENTS & OTHER ACQUISITIONS):

Project	Description	Current Phase	Timeline	Development Cost
1. Niagara Falls – NRH – Hawkins Avenue	Two 3-storey apartments with 73 units (building A = 55 units; building B = 18 units)	Construction – buildings weather-tight	Occupancy January	\$21 million
2. Welland – NRH – York Street & Duncan Street (POA land)	4-storey apartment – Modular construction with 32 units, as per current Schematic Design	Rapid Housing Initiative (RHI) funding application submitted Dec. 2020; unsuccessful at this time	Project is currently delayed until future RHI funding round(s) or alternate funding sources confirmed; anticipated 10-month construction schedule	\$10.4 million
3. Niagara Falls – NRH / Community Services	Retrofit / Conversion of 2-storey historic building to 20 transitional housing units with on-site medical services and support programs	Design complete; tender issued for Design-Build contractor	Occupancy required December 2021	\$2.9 million
4. Niagara Falls – NRH / Community Services	Retrofit / Conversion of 2-storey motel to 25 shelter units	Property acquired by NRH; tenders for Design & Construction to be issued by June 2021	Occupancy required December 2021	\$3.94 million
5. Thorold Municipal Non-Profit	5-storey apartment with 60 units	Full Design Phase & Site Plan Agreement	Break ground May 2021; occupancy December 2022	\$18 million; this project has been approved for \$4.6 million in funding for brownfield remediation through the PTIF-SCF Small Communities Fund.

Q1 (January 1 to March 31, 2021)

Project	Description	Current Phase	Timeline	Development Cost
6. Fort Erie (NRH currently retained as Project Manager)	10-storey apartment with 62 units	Schematic design complete; Official Plan & Zoning Amendment applications to be submitted Dec. 2020; Federal Co-Investment funding application in progress	Break ground November 2021; occupancy March 2023	\$18.6 million
7. Port Colborne (NRH currently retained as Project Manager)	Multi-unit apartment with 40 units	Initiation – land acquisition / rezoning & Seed funding application	Break ground April 2022; building completion July 2023	\$13 million
8. Smithville (NRH currently retained as Project Manager)	Multi-unit apartment with 60 units	Initiation – business case & Seed Funding application	Break ground April 2022; building completion August 2023	\$19.5 million
9. Welland – CCHN (Charitable Cultural Holdings Niagara) & Rankin	Affordable housing apartment building (CCHN) with 90 units; Market condo building (Rankin) with 30 units	City of Niagara Falls currently developing RFP	Break ground May 2021; occupancy June 2022	Unknown
10. Regional negotiated RFP – various owners	Niagara Region negotiated RFP for housing development – three projects have been selected, representing 175 units total; 37%, or 65 units, to be affordable	Design phase	TBD	\$1.7 million to be divided between three proposed projects

Q1 (January 1 to March 31, 2021)

Project	Description	Current Phase	Timeline	Development Cost
11. City of Niagara Falls RFP	Affordable housing apartment with 200 units – NRH to provide 50 subsidized RGI units	City of Niagara Falls currently developing RFP	TBD	\$60 million
12. St. Catharines & Thorold – Oonuhseh Niagara Native Homes	Affordable 4-plex in St. Catharines; Duplex in Thorold with 6 units total	Construction	Occupancy April 2021	Unknown
13. Welland – Southridge Community Church	3 acres of 5-acre owned land available for “Pocket Neighbourhood”; small, detached (tiny homes?) – 24 units	Planning & Funding	TBD	Unknown
14. St. Catharines – Local 175	Family townhomes; 70 units	Ownership April 30 2021	TBD	Unknown

AFFORDABLE HOUSING UNIT #'S BY MUNICIPALITY:

Fort Erie		Grimsby		Lincoln (Beamsville)		Niagara Falls	
NRH Owned	116	NRH Owned	55	NRH Owned	61	NRH Owned	884
Housing Providers	354	Housing Providers	0	Housing Providers	41	Housing Providers	828
Rent Supplement	44	Rent Supplement	23	Rent Supplement	14	Rent Supplement	274
New Development	0	New Development	0	New Development	0	New Development	140
NOTL		Pelham		Port Colborne		St. Catharines	
NRH Owned	40	NRH Owned	0	NRH Owned	88	NRH Owned	1,017
Housing Providers	0	Housing Providers	0	Housing Providers	139	Housing Providers	1,606
Rent Supplement	8	Rent Supplement	20	Rent Supplement	71	Rent Supplement	796
New Development	0	New Development	0	New Development	35	New Development	346
Thorold		Welland		West Lincoln (Smithville)		Region-wide	
NRH Owned	29	NRH Owned	394	NRH Owned	0	NRH Owned	2,684
Housing Providers	85	Housing Providers	425	Housing Providers	86	Housing Providers	3,564
Rent Supplement	70	Rent Supplement	341	Rent Supplement	16	Rent Supplement	1,677
New Development	46	New Development	167	New Development	0	New Development	734*

Note: there are no affordable housing units in Wainfleet

*166 New Development units are NRH Owned

as at December 31, 2020

5. Service Manager Responsibilities

APPEALS:

In Q1, NRH continued to hear appeals virtually. This process has been going well and **eight appeals** were heard (seven upheld, one overturned).

	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1
# of appeals	11	0	15	15	8

INVESTMENTS:

See Addendum #1.

6. Housing Access Centre & Centralized Waiting List

APPLICATION ACTIVITY:

# of Applications Received & Processed	610	# of Eligible Applications	589
# of Special Provincial Priority Status Applications	65	# of Ineligible Applications	21
# of Urgent Status Applications	99	# of Cancelled Applications	236
# of Homeless Status Applications	104	# of Applicants Housed	168

In Q1, **236 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, 2021)

CENTRALIZED WAITING LIST:

CENTRALIZED WAITING LIST:		2020- Q1	2020- Q2	2020- Q3	2020- Q4	2021- Q1
		# of households				
A	Rent-Geared-to-Income (RGI) waiting list:					
	Niagara resident RGI waiting list	5,322	5,264	5,296	5,425	5,507
	Applicants from outside of Niagara	1,045	1,078	1,129	1,173	1,204
TOTAL RGI waiting list:		6,367	6,342	6,425	6,598	6,711
	Housing Allowance: a set allowance to help applicants on the waiting list with affordability in the private market until housed in an RGI unit	739	723	702	669	648
A1	RGI waiting list demographics:					
	Seniors	2,514	2,487	2,506	2,557	2,564
	Adults no dependents	2,041	2,026	2,049	2,137	2,172
	Adults with dependents	1,812	1,829	1,870	1,904	1,975
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	146	142	128	132	116
	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	152	144	135	153	152
	HML – Homeless (Local Priority): provides increased opportunity for placement to homeless households	1,145	1,119	1,134	1,146	1,132
	SUP – Supportive/Transitional: provides targeted, provisional services to assist individuals to transition beyond basic needs to more permanent housing	23	10	11	11	10
B	In addition, NRH manages:					
	Overhoused: households who are living in subsidized accommodation with more bedrooms than they are eligible for	176	173	157	145	145
	Transfer: households who are currently living in subsidized accommodation and have requested a transfer to another provider	635	637	660	656	675
TOTAL RGI households on waiting list managed by NRH:		7,178	7,152	7,242	7,399	7,531
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	810	805	808	829	861
TOTAL households on waiting list managed by NRH:		7,988	7,157	8,050	8,228	8,392
TOTAL individuals on waiting list managed by NRH:		14,197	14,180	14,429	14,737	15,125

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
	Y E A R S							
Fort Erie	-	11	3	7	2	2	6	-
Grimsby	-	5	-	-	-	-	-	-
Lincoln	-	6	-	10	6	10	-	-
Niagara Falls	5	7	-	18	5	5	12	16
Niagara-on-the-Lake	-	6	-	-	-	-	-	-
Port Colborne	-	8	-	12	5	3	4	-
St. Catharines	-	5	9	16	3	3	3	11
Thorold	-	7	-	13	3	11	-	-
Welland	-	6	7	16	7	3	8	7
West Lincoln	-	5	-	-	10	6	-	-

- no units of this size available in this community

January 2020

Please note:

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

Quarterly Report on Cash / Investments for Period Ending March 31, 2021

	This Quarter Balance	Last Quarter Balance	Variance \$	Variance %	Comments
CURRENT BANK ACCOUNT					
Royal Bank account used for day-to-day operations for the owned units. Also to cash flow various short terms programs funded by Prov and Fed gov't usch as development, homeownership and capital repair programs.	6,028,120	12,898,157	(6,870,037)	-53.26%	Since the February 2016 transition to PeopleSoft, day-to-day accounts payable transactions are paid by the Region through PeopleSoft. Reconciliation of the due to the Region account will be performed on a quarterly basis to transfer amounts due to the Region.

INVESTMENTS					
Various investment vehicles are used to protect and optimize the cash that is held for specified purposes. Investments are both short-term and long-term in nature. These funds are intended to ensure continued growth without capital erosion by inflation.					
Current Investments:					
RBC High Interest Savings Account	2,921,885	2,920,510	1,374	0.05%	
1 Year GIC, \$1,530,000; due date is 10/21/2021; interest rate of 0.5% to 0.75%	1,534,367	1,531,926	2,441	0.16%	
2 Year GIC, \$1,530,000; due date is 10/21/2022; interest rate of 0.7% to 0.75%	1,534,923	1,532,171	2,751	0.18%	
Bond, \$499,887, maturity date is 10/16/2022; Yield to maturity of 0.47%	500,492	500,047	444	0.09%	
Total	6,491,666	6,484,655	7,011	0.11%	

Q1 Report on Reserves as at March 31, 2021

Description	Balances at December 31, 2020	Year-to-date Net Transfers from (to) Operating	Year-to-date Capital Transfers	Balance at March 31, 2021	Forecasted Net Transfers Forecast from (to) Operating	Forecasted Capital Transfers	Forecasted Balance at December 31, 2021
NRH Owned Units Public/Local Housing Corp:							
Jubilee/Broad oak	359,569	18,000	-	377,569	54,000	-	431,569
Fitch Street	439,040	22,250	-	461,290	66,750	-	528,040
Carlton	291,000	20,250	-	311,250	60,750	-	372,000
Roach	-	4,208	-	4,208	12,623	-	16,830
Welland Ave	-	-	-	-	93,750	-	93,750
Other Owned Units	4,181,976	618,639	(962,072)	3,838,543	1,855,916	116,821	5,811,281
NRH Owned Units Public/Local Housing Corp TOTAL	5,271,585	683,346	(962,072)	4,992,860	2,143,789	116,821	7,253,470
Niagara Regional Housing:							
Emergency Capital Funding for Housing Providers	4,740,195	291,482	-	5,031,677	874,445	-	5,906,122
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	1,252,310	-	-	1,252,310	-	-	1,252,310
Niagara Regional Housing TOTAL	6,704,886	291,482	-	6,996,368	874,445	-	7,870,813
Total NRH Capital Reserves	\$ 11,976,471	\$ 974,828	\$ (962,072)	\$ 11,989,228	\$ 3,018,234	\$ 116,821	\$ 15,124,283
NRH Rent Supplement:	249,301	(4,750)	-	244,551	(14,250)	-	230,301
NRH Stabilization Reserves TOTAL	\$ 249,301	\$ (4,750)	\$ -	\$ 244,551	\$ (14,250)	\$ -	\$ 230,301
NRH Employee Future Benefits:	792,733	-	-	792,733	-	-	792,733
NRH Future Liability Reserves TOTAL	\$ 792,733	\$ -	\$ -	\$ 792,733	\$ -	\$ -	\$ 792,733
Total	\$ 13,018,505	\$ 970,078	\$ (962,072)	\$ 13,026,512	\$ 3,003,984	\$ 116,821	\$ 16,147,317

503 NRH Owned Units
This reserve was set-up by the Board of Directors as a Reserve Fund in September 2004 for capital expenses related to the NRH owned units.

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

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	AFFORDABLE HOUSING RENTS: Rents are established at 80% market of Canada Mortgage and Housing Corporation (CMHC) Average Market Rent, with no ongoing rental subsidy. 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. 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.
B	
C	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. CANADA-ONTARIO HOUSING BENEFIT (COHB): A program that provides a monthly benefit payment to households that are on, or are eligible to be on, the Centralized Waiting List (CWL) to help them pay their rent. The COHB payments are portable (i.e. the benefit follows the household if they move to another address) and based on the household income and local market rent. In order to receive the COHB, applicants must agree to have their application removed from the CWL. CAPITAL PROGRAM: Responsible for maintaining the Public Housing (NRH-owned) asset and planning for future sustainability, as well as issuing tenders for service contracts. CENTRALIZED WAITING LIST (CWL): Is comprised of almost 200 subsidiary lists of Public Housing, Social Housing and private units through the Rent Supplement program. It is maintained on a modified chronological basis (i.e. in order to ensure that applicants are treated fairly, units are offered based on the date of application). The needs of particularly at-risk populations are addressed through Priority Status groups that are offered units before other applicants on the Centralized Waiting List: • Special Provincial Priority (SPP) Status • Urgent Status • Homeless Status 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. 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

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

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	partners with Niagara Region Community Services and community agencies to provide rent supplement to landlords while agency staff provide a range of personalized supports to encourage successful tenancies and, if the tenant chooses, address personal challenges.
I	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. 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: • 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	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. 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.
O	ONTARIO PRIORITIES HOUSING INITIATIVE (OPHI): A program to address local housing priorities, including affordability, repair and new construction. OPERATIONAL REVIEWS: In order to ensure that Non-Profit Housing Programs comply with legislation and local policies, NRH investigates their overall health by analyzing many factors including finances, vacancy losses, governance issues, condition of buildings etc. NRH then works with them to bring them into compliance and provide recommendations on best business practices.
P	PORTABLE HOUSING ALLOWANCE: Direct financial assistance given to the household (tenant) on the Centralized Waiting List; not tied to a housing unit.
	PRIORITY STATUS GROUPS: Priority Status groups are offered units before other applicants on the Centralized Waiting List:

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	• 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)
	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>
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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 LEVEL STANDARDS (SLS): Establishes minimum number of RGI and special needs units to be maintained by each service manager 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	