



Q4 (October 1 to December 31, 2020) to Board of Directors

Recommendation:

That Niagara Regional Housing Quarterly Report October 1 to December 31, 2020 be APPROVED and FORWARDED to the Public Health and Social Services Committee and subsequently to Regional and Municipal Councils for information.

Submitted by:

A blue ink signature of Donna Woiceshyn, written in a cursive style, positioned above a horizontal line.

Donna Woiceshyn
Chief Executive Officer

Approved by:

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

Walter Sendzik
Chair

Directors:

Walter Sendzik, Chair

Regional Councillor
St. Catharines

Gary Zalepa, Treasurer

Regional Councillor
Niagara-on-the-Lake

Tom Insinna

Regional Councillor
Fort Erie

James Hyatt, Vice-Chair

Community Director
St. Catharines

Betty Ann Baker

Community Director
St. Catharines

Betty Lou Souter

Community Director
St. Catharines

Karen Blackley, Secretary

Community Director
Thorold

Barbara Butters




Regional Councillor
Port Colborne

Leanne Villella

Regional Councillor
Welland

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HIGHLIGHTS:

<p>Application Activity</p> <p>652 received & processed</p> 	<p>Work Orders</p> <p>2,500 issued</p> 
<p>Capital Program</p> <p>46 purchase orders issued 11 public tender closed 18 projects ongoing</p> 	<p>Rent Arrears</p> <p>= \$115,555.92</p> <p>or 8.80% of the monthly rent charges</p> 
<p>Community Resources & Partnerships</p> <p>offered supports to</p> <p>378 new referrals</p> <p>10 partners</p> 	<p>Non-Profit Housing Programs</p> <p>61% deemed HEALTHY</p> 
<p>Rent Supplement / Housing Allowance</p> <p>1,668 units</p> <p>4 new landlords</p> 	<p>Niagara Renovates</p> <ul style="list-style-type: none"> • Inspections are ongoing • 18 homeowners are approved for funding 
<p>Welcome Home Niagara</p> <p>7 homeowners received assistance</p> 	<p>Housing First Project</p> <p>13 Individuals / families housed</p> 
<p>Appeals</p> <p>= 15 10 upheld 5 overturned</p> 	<p>New Development</p> <p>Hawkins/Dell</p> <ul style="list-style-type: none"> • approximately 40% complete 

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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.

Q4 (October 1 to December 31, 2020)

1. Public Housing (NRH Owned Units)

DAY-TO-DAY MAINTENANCE:

In Q4, **2,500 work orders** were issued, representing \$1,217,889.51. \$25,144.92 of this amount was charged back to tenants who were held responsible for damages.

	2019-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4
# of work orders issued	3,675	2,575	2,302	2,656	2,500

During Q4, work orders continued to be lower due to COVID-19; regular maintenance had resumed 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 Q4, 46 purchase orders were issued and 11 public tenders closed.

The Capital Program was responsible for 18 capital projects and 46 purchase orders valued at \$2,851,445:

- 18 projects
 - Carlton Street – replacement of balconies and railings
 - 4900 Buckley Avenue – exterior insulation and finish system – canopies
 - 52 Ormond Street North– building renovations
 - 10 Old Pine Trail – bathroom replacements
 - Powerview Avenue/Galbraith Street/Wallace Street – bathrooms
 - 12 St. David’s Road East – building renovations
 - Various locations - upgrading heating systems
 - 300 Davy Street – parking lot replacement
 - 3874 Portage Road – parking lot replacement
 - 124 Elmview Street and 211 King Street – elevator modifications
- 40 RFPs and RFQs – various consulting services, elevator investigations, health and safety repairs, structural repairs (roofing) and pavement retrofits

As of December 31, 2020, \$4,722,189 of the \$8,454,858 budget (excluding emergency) has been committed and or actually spent (56%).

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TENANT MOVE OUTS:

Move Outs By Reason

Health	2
Long Term Care Facility	5
Deceased	23
Private Rental	10
Voluntarily Left Under Notice	1
Eviction – Tribunal	2

NRH Transfer	5
Moved to Coop or Non-Profit	1
Bought a House	0
Left Without Notice	3
Other/None Given	16
Cease to Qualify	0
TOTAL	68

In Q4, there were **68 move outs**. Two involved eviction orders granted under the Ontario Landlord Tenant Board (LTB) for Arrears and were enforced by the Sherriff.

	2019-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4
# of move outs	71	62	57	90	68

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.

	Dec 31, 2019	Mar 31, 2020	Jun 30, 2020	Sept 30, 2020	Dec 31, 2020
Rent charges for the month	\$1,286,793.00	\$1,302,721.00	\$1,289,907.00	\$1,295,815.00	\$1,309,353.00
Accumulated rent arrears	\$36,134.21	\$71,135.25	\$110,958.69	\$113,204.57	\$115,555.92
Arrears %	2.81%	5.46%	8.60%	8.74%	8.80%

INSURANCE:

Nothing to report for Q4.

COMMUNITY RESOURCES AND PARTNERSHIPS:

Due to COVID-19, in Q4, we had partnerships with only **10 community agencies** across Niagara. As a result of these partnerships, **194 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:

- 136 refurbished computers were delivered to tenants along with information about the CyberSeniors partnership that offers workshops and programs on-line

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

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- RAFT began to provide “Drive Through After School Programs”, which involved children walking through the Community to chat with RAFT staff while they pick up snack and craft bags
- Instead of the traditional Christmas parties, NRH and partners (RAFT, Faith Welland, Community Support Services Niagara, Niagara College) delivered Christmas bags, gifts and lunches directly to households
- Faith Welland engaged NRH seniors in their “Letters to Santa” project in family communities, with the seniors volunteering to assist with answering the childrens’ letters
- As a result of a considerable mask donation to Niagara Region, NRH began delivering packages of 50 disposable masks to every NRH household. NRH’s Niagara College Security Student has been delivering them while he walks the communities, reminding tenants of the COVID guidelines and answering questions.

Also during Q4, NRH Community Programs Coordinators (CPCs) offered supports to **378 new referrals of tenants in need of assistance**. Of those new referrals, **55% 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 arrears and a continued increase in the number of tenants needing referrals to other agencies, however most of these agencies were either virtual or unavailable due to COVID-19.

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 **59 Non-Profit Housing Programs (non-profit and co-operative)**. Operational Reviews are conducted to determine the overall health of each.

	2019-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4
Healthy	39	37	37	38	36
Routine Monitoring	18	21	21	18	18
Intensive Monitoring	1	0	0	2	3
Pre-PID (Project in Difficulty)	1	1	1	1	1
PID (Project in Difficulty)	1	1	1	1	1
TOTAL	60	60	60	60	59

NRH Housing Programs staff continue to work with Housing Providers as they move toward End of Operating Agreements (EOA) / End of Mortgage (EOM). ON December 31st, 2020 Joi de Vivre reached End of Agreement of their federal subsidy, this provider supplied 40 units of



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affordable housing. By way of a new agreement, NRH will maintain its support for Joi de Vivre by subsidizing 15 Rent Supplement Units in order to help preserve these affordable housing in Niagara.

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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 Q4, there were **1,668 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 2020, **245 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 Q4, NRH initiated new agreements with **4 new landlords.**

	2019-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4
Fort Erie	30	32	31	31	30
Grimsby	22	18	22	21	21
Lincoln (Beamsville)	13	14	14	12	12
Niagara Falls	239	237	226	220	213
Niagara-on-the-Lake	5	5	4	4	8
Pelham	19	17	17	17	17
Port Colborne	64	67	64	61	60
St. Catharines	778	798	751	712	701
Thorold	57	61	61	61	61
Welland	198	192	259	302	284
West Lincoln	16	16	16	16	16
COHB Region-wide				206	245
TOTAL	1,441	1,457	1,465	1,663	1,668

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

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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 new applicants for the 2020-2021 funding cycle have commenced. Inspections of completed work are being verified by homeowner photographs and 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.

NRH received \$545,920 through the Ontario Priorities Housing Initiative (OPHI) for all 3 streams of the program.

18 homeowners are currently approved for funding and NRH is working toward streamlining the program as we become more proficient at working under COVID-19 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 Q4, **seven homeowners** received assistance through Welcome Home Niagara.

	2019-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4
# of homeowners assisted	7	4	5	7	7

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 Q4, **13 individuals/families** were housed through the Housing First program. Since 2012, Housing First has helped 480 individuals/families.

	2019-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4
# of individuals/families housed	16	13	9	7	13
# of Housing First units (at quarter end)	202	199	201	195	187

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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

Hawkins Street/Dell Avenue, Niagara Falls

Ontario Priorities Housing Initiative (OPHI)	\$3,600,000	
NRH Reserves	\$3,061,500	
Regional Development Charges	\$14,132,500	
Canada Mortgage & Housing Corporation Seed Funding	\$106,000	
TOTAL	\$20,900,000	73

Building A – 55 units

- Masonry block completed on 3rd floor – parapets 90% complete
- Roof Corelsab installed
- Electrical in-suite wiring started on 1st floor
- Steel stud framing started on 3rd floor
- Hydro ductbank installed

Building B – 18 units

- Masonry block completed on 3rd floor – parapets 90% complete
- Roof Corelsab installed
- 3rd floor concrete topping installed
- Wall framing completed on 2nd floor
- Hydro ductbank installed

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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	389	Housing Providers	0	Housing Providers	41	Housing Providers	828
Rent Supplement	31	Rent Supplement	22	Rent Supplement	12	Rent Supplement	239
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	1,666
Rent Supplement	5	Rent Supplement	19	Rent Supplement	64	Rent Supplement	775
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	3,659
Rent Supplement	57	Rent Supplement	194	Rent Supplement	15	Rent Supplement	1,433
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, 2019

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5. Service Manager Responsibilities

APPEALS:

In Q4, NRH continued to hear appeals virtually. This process has been going well and **15 appeals** were heard (10 upheld, 5 overturned).

	2019-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4
# of appeals	11	11	0	15	15

INVESTMENTS:

N/A

6. Housing Access Centre & Centralized Waiting List

APPLICATION ACTIVITY:

# of Applications Received & Processed	652	# of Eligible Applications	630
# of Special Provincial Priority Status Applications	66	# of Ineligible Applications	22
# of Urgent Status Applications	94	# of Cancelled Applications	225
# of Homeless Status Applications	98	# of Applicants Housed	111

In Q4, **225 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.

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CENTRALIZED WAITING LIST:

2019- Q4	2020- Q1	2020- Q2	2020- Q3	2020- Q4
# of households				

A		Rent-Geared-to-Income (RGI) waiting list:				
	Niagara resident RGI waiting list	5,154	5,322	5,264	5,296	5,425
	Applicants from outside of Niagara	977	1,045	1,078	1,129	1,173
TOTAL RGI waiting list:		6,131	6,367	6,342	6,425	6,598

	Housing Allowance: a set allowance to help applicants on the waiting list with affordability in the private market until housed in an RGI unit	742	739	723	702	669
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A1		RGI waiting list demographics:				
	Seniors	2,455	2,514	2,487	2,506	2,557
	Adults no dependents	1,979	2,041	2,026	2,049	2,137
	Adults with dependents	1,697	1,812	1,829	1,870	1,904

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	148	146	142	128	132
	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	142	152	144	135	153
	HML – Homeless (Local Priority): provides increased opportunity for placement to homeless households	1,075	1,145	1,119	1,134	1,146
	SUP – Supportive/Transitional: provides targeted, provisional services to assist individuals to transition beyond basic needs to more permanent housing	16	23	10	11	11

B		In addition, NRH manages:				
	Overhoused: households who are living in subsidized accommodation with more bedrooms than they are eligible for	174	176	173	157	145
	Transfer: households who are currently living in subsidized accommodation and have requested a transfer to another provider	613	635	637	660	656
TOTAL RGI households on waiting list managed by NRH:		6,918	7,178	7,152	7,242	7,399

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	784	810	805	808	829

TOTAL households on waiting list managed by NRH:		7,702	7,988	7,157	8,050	8,228
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TOTAL individuals on waiting list managed by NRH:		13,587	14,197	14,180	14,429	14,737
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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.

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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	-	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

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>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.</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 (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:</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</p>

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	<p>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> <p>COMMUNITY PROGRAMS: NRH’s community partners offer events, presentations, activities and programs to help mitigate the effects of poverty by building community pride, offering life skills training and enhancing the lives of the tenants. While NRH does not deliver these services directly to tenants, NRH’s Community Resource Unit facilitates partnerships by identifying evolving community and tenant needs, connecting with appropriate programs and supporting their ongoing success.</p>
D	
E	<p>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.</p> <p>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.</p> <p>EVICTION 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.)</p>
F	
G	<p>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.</p> <p>HOUSING AND HOMELESSNESS ACTION PLAN (HHAP): Niagara’s 10-year Community Action Plan to help everyone in Niagara have a home.</p> <p>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).</p> <p>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.</p>

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	<p>HOUSING FIRST: Helps people move quickly from homelessness to their own home by providing supports to help difficult to house individuals find and keep housing. NRH partners with Niagara Region Community Services and community agencies to provide rent supplement to landlords while agency staff provide a range of personalized supports to encourage successful tenancies and, if the tenant chooses, address personal challenges.</p>
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	<p>LOCAL HOUSING CORPORATION (LHC): Also called “Public Housing”, LHC refers to the communities that Niagara Regional Housing owns and manages.</p>
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 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>
P	<p>PORTABLE HOUSING ALLOWANCE: Direct financial assistance given to the household (tenant) on the Centralized Waiting List; not tied to a housing unit.</p>

Quarterly Report Reference Sheet

	<p>PRIORITY STATUS GROUPS: Priority Status groups are offered units before other applicants on the Centralized Waiting List:</p> <ul style="list-style-type: none"> • Special Provincial Priority (SPP) Status is the only legislated priority and is intended to help victims of violence separate permanently from their abuser • Urgent Status is intended for applicants with (1) Mobility Barriers (i.e. physical limitations that require barrier-free units) and/or (2) Extreme Hardship (i.e. where the applicants' current accommodations puts them at extreme risk and/or causes hardship and relocation would reduce the risks and/or alleviate the hardship) • Homeless Status provides an increased opportunity for placement to households that are homeless (1 in every 10 households offered housing)
	<p>PUBLIC HOUSING (ALSO CALLED "LOCAL HOUSING CORPORATION"): NRH owns and manages 2,660 units of Public Housing stock in 9 of the 12 Niagara municipalities. 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>
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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 LEVEL STANDARDS (SLS): Establishes minimum number of RGI and special needs units to be maintained by each service manager</p> <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>
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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>
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