

NIAGARA REGIONAL HOUSING

2015 ANNUAL REPORT

MESSAGE FROM OUR CHAIR



We've Come a Long Way

Founded in 2002, NRH has come a long way in administering, providing and advocating for affordable housing in Niagara. Since the financial crisis a decade ago, Niagara has faced an economic downturn and the resultant social pressures that increase demand for affordable housing. NRH responded with creative policies and diverse housing options for those in need of assistance.

We now offer housing allowances in private buildings, homeownership assistance, a homeowner repair and secondary suites program and recently opened two communities – Broadoak in Niagara Falls and Birchwood Place (Fitch East) in Welland. Both of these communities are energy-efficient and financially sustainable with rents and other revenues covering operating costs. The lessons learned from these developments have NRH well-positioned to guide future builds to even further success while continuing to be true to our mission to “expand opportunities that make affordable housing an integral part of building healthy and sustainable communities in Niagara”.

However, we must still confront the realities of an ever expanding wait list, the end of operating agreements of existing Social Housing units, accommodating a higher number of high-need tenants, and the condition of our aging facilities.

I believe that NRH is on course to create solutions to these housing challenges that build on a combination of past success, new developments and new partnerships.

With this in mind, I would like to welcome NRH's new Chief Executive Officer (CEO), Ellen Balmain, who took the helm in February, 2015 with a fresh vision for the future. As the new Chair of the NRH Board, I look forward to working with Ellen and NRH Staff to embrace our challenges and explore every possible option to address the evolving needs of those we serve.

Sincerely

Paul Grenier | Chair



The construction of Broadoak and Fitch were largely funded by senior government grants, plus mortgage loans that are paid for via tenant rents. As a result, the Region now owns an additional \$22.6 million in assets with a modest capital contribution of approximately \$1.1 million for both projects

—Value For Money Audit of Broadoak and Fitch Housing Projects, MNP, 2015



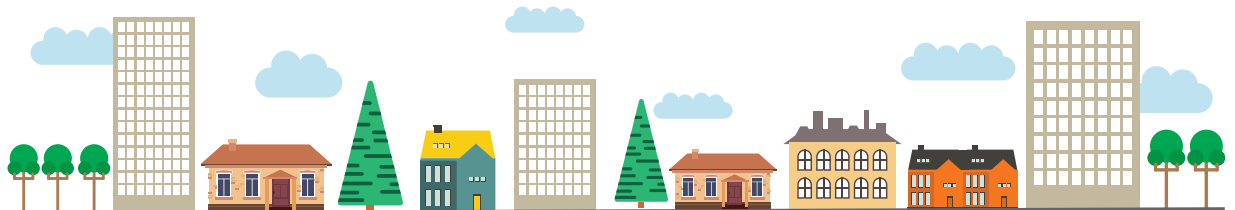
NRH VISION:

The Niagara community will provide affordable, accessible and quality housing for all residents



NRH MISSION:

To expand opportunities that make affordable housing an integral part of building healthy and sustainable communities in Niagara



NRH OVERVIEW



Legislation Codes/Acts and Standards



Housing Services Act, 2011

- Community-based planning and delivery of housing services with provincial oversight
- Requirements for eligibility for (RGI) housing, RGI calculations and wait lists
- Outlines requirements for housing and homelessness plans



Residential Tenancies Act, 2006

- Governs relationships between landlords and residential tenants
- Protects tenant from unlawful eviction

There are over 74 pieces of legislation, regulations and Acts that govern NRH's work.

Responsibilities

 CEO's Office	 Housing Operations	 Housing Programs	 Community Resources
Responsibilities			
<ul style="list-style-type: none">• Oversees the operations, management and administration of the NRH corporation	<ul style="list-style-type: none">• Asset management• Residential landlord• Property management	<ul style="list-style-type: none">• Housing Access Centre• Non-Profit/Cooperative Providers• Rent supplement• Housing allowance• Oversees the implementation of Social Housing Programs	<ul style="list-style-type: none">• Eviction prevention• Community programs• Communications



Maintains NRH assets to ensure they are safe and in good repair



Acts as a residential landlord for **2757** households



Screens applicants, **maintains** waitlist and **ensures** fair access to RGI housing



348 agreements with **175** landlords (74 Rent Sup, 101 Housing Allowance) for **662** units (408 Rent Sup, 24 IAH-E, 230 Strong Communities)



Supports over **385** waitlist households with temporary housing allowance



Resolves issues and prevents eviction for over **400** complex-need tenants annually



Engages tenants with clear and accurate information



Approximately **20,500** people are housed through NRH programs and services



Over **4600** households waited for affordable housing on the NRH Centralized Waiting List. This means **10,200** people who do not have the security of a home from which they can raise families, go to school, find employment and age peacefully.

This is a 34% increase from 2002.



66 Social Housing Providers (non-profit and co-operatives) provide mixed income communities to more than 8,000 tenant members in **11** municipalities.

In Social Housing*, **75%** of households pay Rent-Geared-to Income (RGI), while the remaining **25%** pay market rent.

**This does not apply to the former Federal Non-Profits*



Niagara's Public Housing communities were built more than **40** years ago, so require considerable maintenance:

In 2015:

- Over **10,000** work orders for maintenance and repairs
- **\$2,500,000** in capital work



Niagara Renovates helps low income households stay in their own homes through assistance with major repairs and the creation of secondary suites

60 Projects Completed in 2015

- Homeowner - **54**
- Secondary Suites - **1**
- Multi-units - **5**



NRH's Birchwood Place ("Fitch East") Seniors community in Welland received **Leadership in Energy and Environmental Design (LEED) Silver certification**, an international mark of excellence for energy-efficient and environmentally responsible building.

Fitch East also received **more than \$1.2 million funding** from the Federation of Canadian Municipalities' Green Municipal Fund in recognition of the community's commitment to the environment through reduced energy consumption, water consumption and waste, access to public transportation and solar-ready roof.



Unemployment, underemployment and the stressors of struggling to make ends meet increases the likelihood of family breakdown, physical and mental health issues and addiction, which in turn affects employability and strains the social welfare and health systems. In 2015, NRH partnered with more than **40 community agencies** to offer more than **200 programs, services and events** to help counteract these negative effects of poverty in low income communities.

OUR CHALLENGES



There are a number of pressures affecting affordable housing across the housing sector and NRH in particular, including:



Local Employment Trends

The decline of the manufacturing sector and increased reliance on service industries has resulted in lower wages and less secure employment. This means that more residents need affordable housing and those already in affordable housing stay longer. According to Statistics Canada, across all household types the median income in Niagara (\$68,410) is lower than the provincial median (\$74,890). With a relatively finite number of affordable housing communities and reduced unit turnover, NRH must be innovative to address increasing demand for affordable housing.



Increasing Senior Population Aging At Home

According to the Niagara Growth Management Strategy 2014, between 2011 and 2013 seniors 65 years and older will account for 60 percent of the population growth in Niagara. The increase in the senior's populations is the result of an aging baby boomers and the migration of individuals 55 + from surrounding regions who have decided to retire in Niagara. The combination of greater longevity and the provincial Aging At Home Strategy designed to delay long-term care has resulted in reduced turnover in senior units and more accessibility and physical and cognitive support needs among senior tenants, which further strains NRH's financial and staff resources.



More Vulnerable Tenants

People living in prolonged poverty are more likely to suffer from mental health, addiction and social issues. According to the Canadian Mental Health Association in Ontario, one in five Ontarians experience mental illness in any given year. , 35% of Ontario Disability Support (ODSP) clients have a mental illness and 21% of individuals with disabilities live in poverty. Though the trauma of waiting for stable housing is over, Social Housing tenants continue to confront the stress of living in poverty, so supports and connections to appropriate services are critical to ensure that tenants are able to live stable lives and maintain their tenancies successfully.



Birchwood Place ("Fitch East") | 235 Fitch St., Welland



End of Operating Agreements

"End of operating agreements" refers to both the expiry of Social Housing provider operating agreements and the expiry of federal/provincial and provincial mortgages under the Housing Services Act (HSA). By 2030 all of the 66 Social Housing Providers in Niagara will have reached the end of their operating agreements. These providers support more 4,000 households with affordable housing, including seniors, singles and families with dependents. To mitigate the pending loss of RGI units, NRH is working closely with providers as they near the end of operating agreements to preserve the existing social housing assets, to ensure that the housing remains affordable and to develop opportunities for expansion of the affordable housing supply. It is our goal to ensure that Social Housing providers remain financially viable and that local Service Levels standards are met.



Aging Stock

Most of Niagara's Public and Social Housing communities are more than 40 years old. Older facilities tend to be poorly insulated, less energy-efficient and lack accessibility modifications which increase the cost of building operation and maintenance, (repair costs). To meet our obligations, NRH is working to keep our communities in good repair and implementing innovations to improve energy efficiency. This is considerably more costly with aged buildings that are approaching their life cycle and require major capital work to sustain their value.

HOW WE ADAPT TO NEW CHALLENGES



The Evolution of Affordable Housing in Niagara

NRH Then 2002	Numbers	NRH Now 2015	Numbers
Housing Access (Applicants processed)	2,352 applicants (4,233 individuals)	Housing Access	2,178 applicants (4,004 individuals)
Public Housing (Rent-Geared-to-Income or RGI)	4,800 individual tenants	Public Housing	5,000 individual tenants
Social Housing (Non-Profits and Co-operatives)	8,000 tenant/members	Social Housing	8,000 tenant/members
Rent Supplement (RGI in private buildings)	580 tenants	Rent Supplement	720 tenants
		Housing Allowance (temporary Rent Supplements)	471 tenants
		Welcome Home Niagara (down payment assistance)	277 new homeowners
		Niagara Renovates (assistance with home repairs, accessibility modifications and secondary suites)	60 homeowners assisted
		Housing First (for homeless individuals)	190 families/individuals
		Affordable Housing Development	954 individuals (530 units)

*The Census Canada multiplier of 2.6 was used where actual numbers of individuals per unit was not available

In 2015, the NRH Board was pleased to issue Request for Proposals for more than \$3 million in Investment in Affordable Housing Extension (IAH-E) funds for new affordable housing units. With rents set at 80% of market rent, these developments will add much-needed rental housing to Niagara. They will also create local employment, as it is estimated that every one unit of housing development generates two new jobs.

Agency	Funding	Number of Units
Gateway Residential & Community Support Services	\$720,000	9
Thorold Municipal Non-Profit (TMNPHC)	\$1,228,912	14
Stamford Kiwanis Non-profit Homes Inc.	\$1,089,088	17
Total	\$3,038,000	40

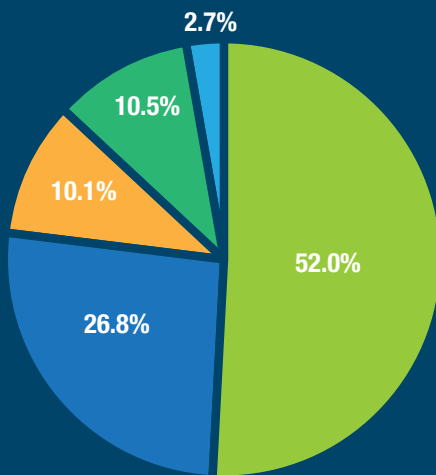


Working to find solutions to the problem of affordable housing is also smart economic policy. An inadequate supply of housing can be a major impediment to business investment and growth, and can influence immigrants' choices of where to locate.

—TD Bank Financial Group, 2003

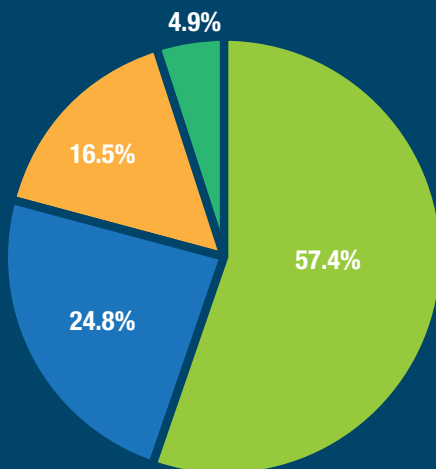


2015 EXPENSES



Program subsidy	\$29,282,304
NRH unit expenses	\$15,088,083
Administration	\$5,702,385
Debentures & mortgages	\$5,897,742
Transfer to reserves	\$1,494,638

2015 REVENUES



Niagara Region funding	\$32,834,152
Rent & miscellaneous	\$14,209,081
Federal funding	\$9,414,912
Provincial funding	\$2,776,262

Helping Those Who Need It Most

With more than 4600 households on the Centralized Waiting List, the shortage of affordable housing has long been urgent in Niagara. In order to house as many applicants as possible, in the fall of 2015 NRH began enforcing 100% Rent-Geared-to-Income (RGI) Public Housing in Niagara. Tenants who were no longer eligible for subsidy were notified that they needed to requalify or vacate to make the unit available for applicants on the Centralized Waiting List. This included tenants who no longer needed subsidies, those who were “overhoused” (ie. too many bedrooms for the number of people living in the unit), and those who failed to provide legislated information. Supports, accommodations and exemptions were made for frail, elderly and infirm tenants. 41 additional households on the Centralized Waiting List were housed in 2015 as a result of this process, which also clarified the rules for existing Public Housing tenants.



Housing directly affects the health of children and youth, including their ability to develop optimally and achieve life goals

—Canadian Paediatric Society, 2015



Fitch Remembrance Day Flag Raising

2015 NRH Board Chair Shirley Cordiner welcomed Mr. Peter Comar, a 91 year old veteran of WWII and tenant of NRH.

Mr. Comar led the charge to raise the Canadian flag at Birchwood Place (“Fitch East”) in Welland.

NRH has more than 1,900 seniors living in Public Housing communities across Niagara.

DEFINING AFFORDABLE HOUSING



Affordable Housing:

In it's broadest definition, is used to describe many forms of assistance with housing, including Public Housing, Social Housing (Non-profits and Co-operatives) and Social Housing

Programs (ex. Rent Supplements in private buildings and other assistance for households with low incomes.)

Rent-Geared-to-Income (RGI):

Rent set at 30% of gross household income.

Market Rent:

Rent set according to the local market.

Affordable Rent:

Rent set at 80% of area market rent

Social Assistance Rent Scales:

Shelter portion of rent for households on Social Assistance (ex. Ontario Works or Ontario Disability Support Program.)

Centralized Waiting List:

The waiting list that NRH uses to provide affordable housing in more than 180 properties across the region. Applicants are

offered housing in order that applied, unless they qualify for priority status. See nrh.ca for more information.

NRH COMMUNITY



*Social Club Potluck,
Portage Road, Niagara Falls*



*Halloween Party,
Old Pine Trail, St. Catharines*



*McLaughlin Block Party,
McLaughlin Street, Welland*

AFTER SCHOOL PROGRAM ART



Art: Lily



Art: Sherifa



Art: Jekyri



Art: Bahar



Art: Jena



Art: Kateona



Niagara Regional Housing

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www.nrh.ca

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



THANK YOU TO OUR BOARD

Back L-R: Walter Sendzik, Ken Goka, Andrew Petrowski,
Paul Grenier (Chair), Kelly Kendrick, Henry D'Angela, James Hyatt

Front L-R: Patrick O'Neill (Vice-Chair), Ellen Balmain,
Selina Volpatti, Karen Blackley, Shirley Cordiner, John Osczykpo

Missing: Linda Allen, Barbara Carroll