



NIAGARA REGIONAL HOUSING

*Campbell East, 3rd Floor
2201 St. David's Road, P.O. Box 344
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Minutes

Members/Directors:

Karen **Murray**, Chair
Public-at-large,
St. Catharines

Henry **D'Angela**, Vice-Chair
Councillor, Thorold

Betty Ann **Baker**, Secretary
Stakeholder, Welland

Catherine **Jolliffe**, Treasurer
Stakeholder, Welland

Karen **Blackley**
Stakeholder, Thorold

David **Barrick**
Councillor, Port Colborne

Shirley, **Cordiner**
Public-at-Large, Fort Erie

Barbara **Hannah**
Tenant, Niagara Falls

Alan **King**
Stakeholder, Welland

George **Marshall**
Councillor, Welland

Patrick **O'Neill**
Stakeholder,
Niagara-on-the-Lake

John **Osczytko**
Public-at-Large, Welland

Tim **Rigby**
Councillor, St. Catharines

Bruce **Timms**
Councillor, St. Catharines

NIAGARA REGIONAL HOUSING Board of Directors Meeting

#107 – 2011

NRH Board Room
Campbell East, 3rd Floor
2201 St. David's Road
Thorold, ON

Tuesday, December 13, 2011 – 1:00 P.M.

Attendees

Directors/

Members: K. Murray, C. Jolliffe, G. Marshall, K. Blackley, D. Barrick
S. Cordiner, A. King, Tim Rigby, B. Timms.
At 1:17 P.M.: J. Osczytko, B. Hannah and B. Baker.
H. D'Angela at 1:20 P.M.

Regrets: P. O'Neill,

NRH Staff: L. Beckwith, M. Fearnside, W. Thompson, M. MacLellan
V. Amato

Regional Staff: K. Chislett, Commissioner Community Services
D. Mino, Program Financial Analyst

Guests: Alastair Davis, CEO, Habitat for Humanity for item 2.1.

A quorum being present, the meeting was called to order at 1:15 P.M.

The General Manager requested that a slide presentation on owned units be added under General Manager's report.

1. Adoption of Agenda/Declaration of Conflict

Moved by S. Cordiner

Seconded by T. Rigby

That the agenda be adopted as amended.

CARRIED

No conflicts of interest were declared.

2. Approval of Minutes November 25, 2011 Meeting

Moved by A. King

Seconded by S. Cordiner

That the minutes of the November 25, 2011 meeting be adopted.

CARRIED

Business Arising**2.1. Presentation – Habitat for Humanity Financing**

The Chair introduced Alastair Davis, CEO, Habitat for Humanity. Habitat began in Niagara in 1993 and is currently building their 36th home in the region:

Habitat builds new homes for the working poor, who would not otherwise qualify for a mortgage from a bank. To qualify for a Habitat home families must:

- Demonstrate need
- Be able to afford to pay a mortgage and not have an overwhelming amount of debt
- At least one adult employed for a minimum one year
- Contribute 500 hours of sweat equity
- Be legal residents of Canada
- Have a good credit rating. A bankruptcy must have been discharged for at least 2 years
- Annual family income must fall within the low income cut-off range; for a family of 4 the income range must be \$30,000-\$36,000

Habitat and their community partners can build an EnergyStar certified, three bedroom 1,100 sq. ft home for approximately \$125,000; land is always donated.

- Upon completion the home is appraised and sold to the family at fair market value.
- There is no down payment required
- Habitat holds the first mortgage at 0% interest possibly over 30-35 years
- Monthly payments include taxes and are geared to family income
- If the family decides to move, Habitat can buy back the home at 5% below FMV and sell it to another Habitat family

When Habitat receives funding through the NRH Homeownership program for its builds, NRH is listed as 2nd on title for the full value of the funding provided to Habitat for the home, until the 20 year forgivable loan term has expired.

Statistics have shown that the quality of life significantly improves for families who participate in this program.

Habitat is requesting funding of \$50,000 per home for 15 homes over the next three years.

2.2. NRH Homeownership Program – Report 11-107-2.1.

Report 11-107-2.1., NRH Homeownership Program, was provided for information and funding statistics on both the NRH and Habitat Homeownership programs. A lengthy discussion ensued.

- The Homeownership is one of 5 programs that may be delivered under Investment in Affordable Housing for Ontario.
- Overall Niagara has received significantly less funding to deliver more programs than it has in past years.
- Service Managers must report back to the province on the number of households assisted.
- The NRH *Welcome Home*, Homeownership program has assisted 170 residents of Niagara become homeowners with the average loan amount being \$7,183.00; the average price of a home was \$143,650.
- Commencing in 2008, Habitat has received allocations totalling \$413,574 for 12 new homeowners.
- Habitat has the option of decreasing the amount of IAH funding used per home to assist more families.

Moved by D. Barrick

Seconded by B. Baker

That the Niagara Regional Housing Board of Directors approve \$300,000 for Habitat for Humanity over the next 3 years;

That Habitat enter into discussion with NRH staff on how they can reach more applicants on the NRH waiting list; and,

That Habitat provides a plan to NRH regarding how they plan to use funding.

DEFEATED

Moved by B. Timms

Seconded by S. Cordiner

That the Niagara Regional Housing Board of Directors approves the recommendation in the IAH report 11-106-3.2. for funding in the amount of \$200,000 for Habitat for Humanity to support their Homeownership program; and

That Habitat provides a plan to NRH regarding how they plan to use funding.

CARRIED

D. Barrick was opposed to the aforementioned motion.

2.3. 235 Fitch Street – Development Update – Report 11-107-2.3.

Staff presented updates and advised that a more detailed analysis of the 8 possible financing scenarios in Appendix B will be undertaken at the time of mortgage take-out.

Moved by A. King

Seconded by B. Baker

That Niagara Regional Housing (NRH) Board of Directors:

- ***approves a placeholder of \$6.2M of “Investing in Affordable Housing in Ontario” funding toward the development of the Fitch Street site in Welland***
- ***provides approval-in-principle for the advancement of the Fitch Street site to the Development phase; and,***
- ***approves the advancement of this report to Public Health and Social Services Committee and Regional Council for approval.***

CARRIED

2.4. IHA Funding – PDFP - Report 11-106-3.2.

Moved by S. Cordiner

Seconded by K. Blackley

That the Niagara Regional Housing Board of Directors recommends to Regional Council approval of the Program and Delivery Fiscal Plan under the Investment in Affordable Housing in Ontario program, with revisions regarding the Homeownership section; and,

That the Regional Housing Board of Directors recommends to Regional Council that the Regional Chair and Regional Clerk sign the Administration Agreement.

CARRIED

3. New Business

3.1. 2011 Building Condition Assessment - Report 11-107-3.1.

Moved by A. King

Seconded by C. Jolliffe

That the Niagara Regional Housing Board of Directors approve the completion of Building Condition Assessments for the balance of the owned unit portfolio.

CARRIED

3.2. Pending Acquisition of Land – Phase 2 Financing - Report 11-107-3.2.

Staff highlighted the various documentation (certificates and bylaws) required for the IO loan application and the revised transfer date to February 29, 2012

Moved by H. D'Angela

Seconded by T. Rigby

That Niagara Regional Housing Board of Directors receives this report for information.

CARRIED

4. Closed Session – Not required.

5. General Manager's Report

Review of Owned Units

The General Manager presented a brief slide show entitled, "Review of Owned Units" Preliminary Findings. Some of the highlights were:

- NRH properties represent \$148 mil in equity based on property tax assessment
- The average cost to maintain an owned unit per year is \$2,875
- The average cost for a Rent Supplement Program unit per year is over \$5,000.

Further analysis of rent supplement and housing provider costs per unit will be the subject of a more detailed report.

A question was asked regarding cost per person. Staff advised that determining per person costs would be difficult but may be possible on a cost per bedroom count basis.

Manchester Homelessness Pilot

The Manchester Homelessness Pilot, a partnership between NRH, Community Services and Canadian Mental Health Association, may now be coming to an end. In 2008, a unit was removed from stock to be used as a transition home, where previously homeless men would receive coaching in life skills with the goal of assisting them to maintain a tenancy after leaving the program. To date, over the life of the pilot, 18 people have been assisted.

6. Chair's Report

Directors were asked to indicate, on a list being passed around the table, which dates they would be available for appeal hearings throughout 2012. Directors will be provided with training on legislation.

The Chair wished all a happy holiday season.

7. Committee Reports

7.1. Executive Committee, Karen Murray, Chair

No approved minutes.

7.2. Governance Committee

No minutes.

7.3. Investment Committee, H. D'Angela, Chair

No minutes.

7.4. Applicant/Tenant Appeals Committee

Minutes of the November November 29, 2011 appeal hearings; provided for information.

7.5. Tender Awards Committee, A. King, Chair

No minutes.

7.6. Tenant Advisory Group, B. Hannah

No minutes – Group meets quarterly

7.7. Housing Provider Advisory Group, C. Jolliffe, Chair

No minutes.

7.8. Community Advisory Group, B. Baker, Chair

No Minutes.

8. For Information

8.1. Action Items from Previous Meetings

Correspondence/Media

- 8.2. **Forster pleads for Canal View Homes funding,**
Niagara underfunded for mental health and homelessness services, Welland Tribune,
November 30, 2011

9. **BREAK** – not required

10. **Presentation** – see items 2.1. and 5.

11. **Other Business**

There was no other business

12. **Next Meetings**

Friday, January 27, 2011 - 9:00 A.M.
NRH Board Room
Campbell East, 3rd Floor
2201 St. David's Road, Thorold, ON

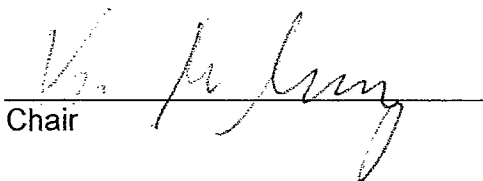
13. **Adjournment**

Motion to Adjourn at 2:58 P.M.

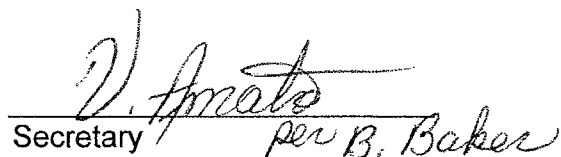
Moved by D. Barrick
Seconded by B. Baker

Minutes Approved:

Chair



Secretary


per B. Baker