



NRH is governed by a Board of Directors consisting of representatives from Council, Tenants, Housing Providers and the Public-at-Large from across Niagara. From left to right – James Hyatt, Henry D'Angela, Ken Goka, Linda Allen, Karen Blackley, George Marshall, Shirley Cordiner (Chair), Tim Rigby, Patrick O'Neill, Barbara Carroll. Absent: David Barrick, Ronna Katzman, Kelly Kendrick, John Osczytko.

MESSAGE FROM OUR CHAIR

Affordable housing has never been more critical to Niagara's future. Our region's need for affordable housing has been climbing steadily for years, but particularly since the economic downturn of 2008. As administrator of affordable housing for Niagara Region, NRH has seen our waitlist increase to record numbers - there are currently more than 6,000 households waiting for housing. This is a 60% increase in the last decade.

NRH is making every effort to meet this need head on by providing a continuum of service that ranges from short-term rental supports to assistance with homeownership, but we know this barely scratches the surface of the demand for affordable housing in Niagara. This year, Niagara Regional Council approved the Housing and Homelessness Action Plan (HHAP) that identifies challenges and solutions for the future of affordable housing. This plan is recognition that affordable

housing is evolving and we must efficiently and effectively shape its future to meet the needs of Niagara residents.

NRH's Strategic Plan reflects the HHAP approach to affordable housing - empowering households, connecting service delivery and creating sustainable affordable housing. Our new apartment building in Welland reflects our values: it is designed to be financially self-sustaining, energy-efficient and amenable to the support of partnerships. At NRH, the future is being planned with careful deliberation so that we can contribute to progressive, positive communities in Niagara.

As we move forward with our plans for the future, we would like to thank Niagara Region, our community partners and our tenants for their continued support and dedication to our communities.

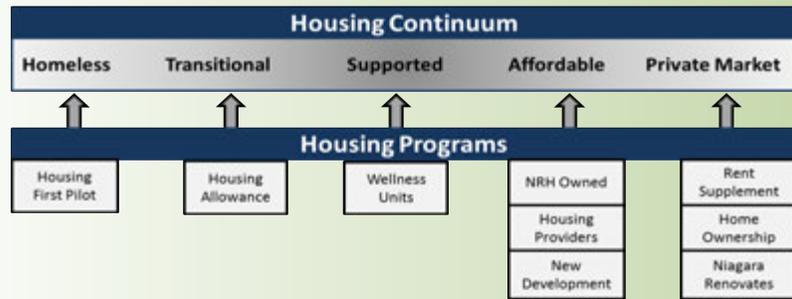
NRH MISSION:

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



PROVIDING HOUSING OPTIONS

Meeting the needs of the diverse population of Niagara requires a range of affordable housing options:



STRENGTHENING COMMUNITIES

In 2013 our community partners offered more than 90 programs to address the negative effects of low incomes in NRH communities. Community gardening, summer programs for children, women's groups, budgeting workshops and nutritious cooking classes aim to improve the lives of those living on limited incomes.



PROGRESSING WITH NEW BUILD

NRH's new owned building in Welland, "Fitch Street" features 67 units for seniors. It is financially sustainable, non-smoking and includes a mix of Rent-Geared-To-Income (RGI), Affordable (80% of market rent) and Market rents.



PLANNING THE FUTURE

Niagara's Housing and Homelessness Action Plan (HHAP), *A Home for All: Niagara's 10-year Community Action Plan to Help People Find and Keep Housing*, is the result of input from more than 1300 Niagara stakeholders and residents. The vision is simple - everyone in Niagara should have a home. The plan establishes goals for the next ten years and will provide a blueprint to guide us toward achieving "a home for all".

CREATING NEW HOMEOWNERS

Welcome Home Niagara offers down payment assistance for homebuyers through a 5% forgivable loan. Not only does this program make homeownership an affordable reality, it also eases the demand for rental units. Welcome Home Niagara assisted in the purchase of 21 new homes in 2013.



RESPONDING TO HOMELESSNESS

Housing First is based on the concept that a homeless individual's first and primary need is housing, and that any other issues should be addressed once housing is stabilized. In partnership with Niagara Region Community Services and community agencies, NRH launched Niagara's Housing First Pilot in May 2012. By the end of 2013, this program had moved 117 individuals who were homeless or at imminent risk of homelessness into their own units.



CHANGING LIVES

"When my husband passed away, Niagara Regional Housing gave me the home that I've been happy in for more than 30 years".

Joan, Carlton Tenant, 93 years old.



ASSISTING HOMEOWNERS

Niagara Renovates offers funding to low-income homeowners for the creation of secondary suites, major home repairs and modifications that improve accessibility. This program has helped 116 households stay in their homes or offer supplementary units within their homes.



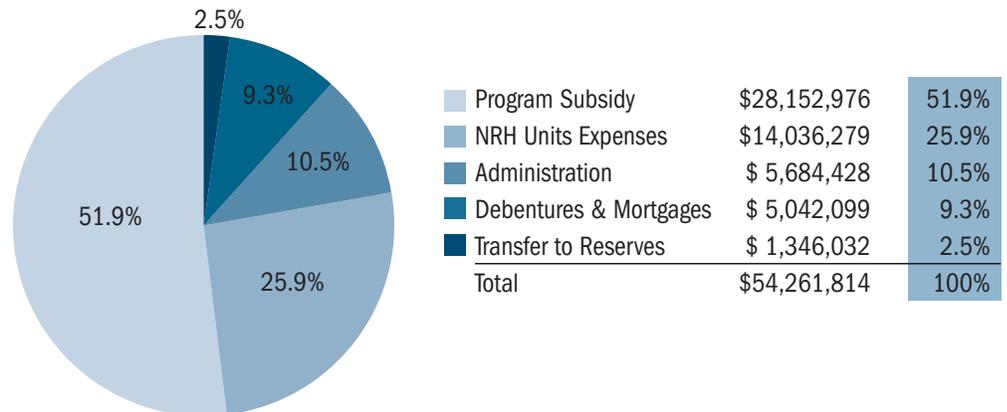
Did You Know ...

- That last year, over 700 households were housed in affordable housing units?
- That in the last year over 316 families and individuals fleeing domestic violence applied for affordable housing in Niagara?
- That people between the ages of 16 – 54, without children, will wait an average of seven years for affordable housing in Niagara?
- That children who live in low quality housing have poorer health in both childhood and as adults?
- That NRH has 900 affordable housing units with private landlords throughout Niagara?
- That last year alone, NRH received over 2,000 new applications for affordable housing?
- That 19% of home owners and 44% of renters spend more than 30% of their income on shelter costs in Niagara?
- That NRH owns and operates more than 2,700 rent-g geared-to-income units across Niagara?

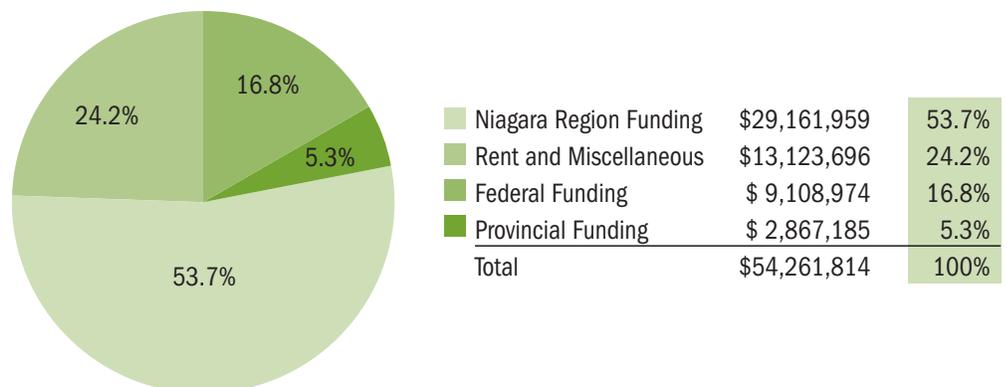


FINANCES

2013 EXPENSES



2013 REVENUES



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if you need this information in a different format.