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Many of you know Karen Drake from her role as Manager of Housing Programs for Niagara Regional Housing (NRH). Karen recently left NRH to pursue new opportunities and challenges. Karen was an integral part of the NRH team since 2002. We will miss her and wish her all the best in her future endeavours.

NEW Capital Repair Program for Housing Providers!! Request for Business Cases

Niagara Regional Housing (NRH) is pleased to announce that the province has made \$3.1 M available in funding for capital repairs including energy efficiency improvements. This funding is part of the 2008 Provincial Budget announcement of \$100 M in capital repair funding for housing units. The funding is a one-time amount advanced to the service managers based on each service managers' current share of the affordable housing stock.

In Niagara, the funds are being dedicated to the 67 non-profit and co-operative housing providers. NRH has developed a Capital Repair Program for the roll-out of these funds.

If you have not already received it, a Request for Business Cases (RFBC) and a Fact Sheet are being mailed to Housing Providers in Niagara. If you have a capital repair funding request, we ask that you submit your request under the RFBC. The deadline for submitting a Business Case for capital repair funds is **Friday, February 6, 2009 at 4:00 p.m.** The evaluation and selection of submissions is anticipated to take place in **February/ March of 2009.**

For more information about the Capital Repair Program, please contact your Housing Administrator.

Hiring a person or business to do work?

Every day people are hired to perform necessary functions in and around your buildings. What is your responsibility? Are you putting the non-profit or co-operative at risk? Have you done your homework and reduced the risk as much as possible? Consider the following:

Canada Revenue Agency

The Canada Revenue Agency could determine that a person or business you hire is actually an employee of the non-profit or co-operative.

If the person who works for you is required to be at work at a certain time, cannot work for others while working for you, cannot refuse to do certain jobs, is required to do things your way – in short, if you exercise control over that person – it would be tough to argue that this person is self-employed.

If it is determined that the person is an employee and they have been treated as self-employed, the non-profit or co-operative could be subject to fines, jail time and/or held responsible to pay the payroll deductions not taken.

An excellent resource on this topic is a publication called “Employee or Self-Employed” which is available from Canada Revenue Agency, www.cra-arc.gc.ca/E/pub/tg/re4110/.

Workplace Safety Insurance Board (WSIB)

Everyone you hire (except employees) must be able to provide you with a clearance certificate (or independent operator status) from WSIB and it is recommended that they have at least \$1,000,000 in liability insurance.

Hiring a contractor?

A clearance certificate is a document issued free of charge by the WSIB. It assures you that a business, contractor or subcontractor is registered with the WSIB, and has an account in good standing. More importantly, it clears you of financial liability and ensures you will not be held responsible for someone else’s WSIB payments.

If the business you engage is not registered or not making its payments to the WSIB, you could be liable for insurance premiums owing in connection with the work or service being performed on your behalf.

All clearance certificates are valid for 60 days. Requests for new clearance certificates should be made one week before the expiry date of the current certificate to ensure continuous protection.

Need a clearance certificate?

You can contact the WSIB Clearance Department by phone at 1-800-387-8638 or by fax at 1-877-849-4882. They will need:

- company name
- contractor name and account number
- business activity
- location where to send the certificate (fax or address)

For more information about Independent Operator Status go to, <http://www.wsib.on.ca/wsib/wopm.nsf/Public/120201>.



Energy Savings Best Practices

Agnes MacPhail Women’s Co-operative Homes Inc in St. Catharines is taking energy saving seriously. They had an energy audit completed last year and have been working through most of the recommendations in the report.

- ▶ They recently replaced the electric washers and dryers with front loading washers to save water and; brought the gas line to the building and installed gas dryers.
- ▶ Had the building recaulked.
- ▶ Replaced all refrigerators with a low (464 KW per year) rating. Brenda Bilodeau, Co-ordinatator of Agnes MacPhail explained that they chose to go with a Moffat 16.6 cubic foot that they purchased locally.
- ▶ All toilets were replaced with American Standard Colony 6LPF.
- ▶ As ballasts burn out hall lighting is being changed from T12s to high efficiency T8s.
- ▶ All exit lights have been converted to LED. Agnes MacPhail is also testing LED lighting in 2 hallway fixtures hoping to replace the PL13 lamps, although the PL13s are already very efficient.

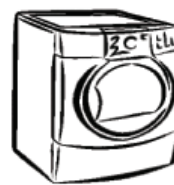
Agnes MacPhail’s electrician may have found LED replacements for the outside pole lights. He is testing them himself for reliability before he recommends them to the co-op. It is too early to measure the exact savings but so far the utility bills are showing that the work was well worth it!

Tips

1. Have an energy audit completed to determine which building components make sense to replace.
2. Can’t do an audit right now? Do your own calculations on Natural Resources Canada website <http://oee.nrcan.gc.ca> <http://www.>

energy.gov.on.ca

3. Compare products, learn about energy star ratings.
4. Test products – Ask NRH & other non-profits & co-operatives what they think. The product may save energy but does it suit your households?
5. Check for grants/rebates at www.everykilowattcounts.com.



Tips for winter to help you avoid costly repairs and/or loss of energy.

Gutters and downspouts – clean any debris and make sure water can flow freely and away from the building.

Disconnect garden hoses – shut off and drain water from pipes leading to outside faucets.

Heating systems – a professional check of the system will ensure that it is working safely and efficiently. Keep filters clean.

Air leakage – caulk and weather-strip to keep cold air out. Cover or remove air conditioning units.

Air vents – make sure vents are not blocked by debris or snow. Vacuum inside vents to remove dust and dirt.

Domestic Hot Water – after consulting with your owner’s manual, drain off a dishpan full of water from the clean-out valve at the bottom of the tank to control sediment and maintain efficiency.

This article is an excerpt from the CMHC website.

Measuring Humidity in Your Home

Do You Have a Humidity Problem? Straight Facts About Humidity...

Humidity is the amount of moisture or water vapour in the air. You, your family, and your pets produce moisture when you breathe or perspire. Even your indoor plants produce moisture. We add water vapour to indoor air through routine household activities: cooking, showering, bathing, doing laundry, and dishwashing. More moisture can enter your home from the surrounding soil through a basement or crawl space.

We need humidity for our comfort and health. But too much or too little humidity can produce a host of difficulties for householders. Some of the problems are no more than nuisances; others could be far more serious. Many are familiar to Canadians, often occurring during the heating season when it is very cold outside, our windows are closed, and indoor air circulation and ventilation are reduced.

A small, inexpensive and easy-to-use instrument called a hygrometer (sometimes referred to as a humidity sensor or relative humidity indicator) can measure the humidity level in your house and confirm whether the house has too much or too little humidity. Once you know for sure, you can decide whether any action is required and, if so, what to do.

To prevent window condensation during the heating season, the recommended indoor RH is 30 per cent to 50 per cent. When it is below -10°C outdoors, recommended indoor RH is 30 per cent.

Humidity can be controlled. If the relative humidity in your home is too high, you can reduce it; if it is too low, you can increase it. This may require simple changes in your family's habits, such as remembering to open or close doors or windows. Or you may need to install equipment, such as exhaust fans in bathrooms or kitchens, to remove excess humidity. Very low indoor RH levels in the winter may be due to cold, dry air leaking in from outside.

Sealing up the house by weatherstripping and caulking will improve humidity conditions indoors, and may reduce your heating bills at the same time. Humidifiers – both stand-alone appliances and devices attached to your furnace – can be useful for increasing indoor RH levels. But remember that humidifiers, if not installed, used and maintained properly, can also be sources of excess moisture and mould in your home.

Check the CMHC website for easy to use and understand information <http://www.cmhc-schl.gc.ca/en/>

RGI TIPS

(Please note, this tip does not apply to federal providers using the calculation formula in their operating agreement)



What good is the Notice of Assessment (NoA)?

The NoA provides a double check. Calculate the monthly income using the current verification supplied - multiply by 12. If this amount is very different (more than 5%) from the total income on the NoA you want to know (1) why (2) what's changed (3) when did it change? The reason for the difference may be very legitimate (recent new or lost job, new pension, withdrawal from RRSPs last year, purchased new car, etc.). Or, the reason could be an unreported change in income or change in occupants or, at worse, misrepresentation. This could result in a recalculation of RGI, a loss of subsidy and/or eviction for misrepresentation.

The NoA also shows the Income Tax Deducted at source. Many people use direct deposit and use the bank statement or passbook as their verification. The amount showing as deposited may not be their gross income if they are having income tax deducted.

In most cases, checking the Notice of Assessment will ensure that you have received complete and accurate verification!



RRAP or RRAP-D Some non-profits and co-operatives have been successful at receiving funding of up to \$24,000 from the Rental Residential Rehabilitation Assistance Program -Rental (RRAP) or the Residential Rehabilitation Assistance Program for Persons with Disabilities (RRAP-D).

Eligible repairs from the RRAP program include mandatory repairs required to bring properties up to minimum levels of health and safety. The quality of the repairs should extend the useful life of the dwelling for at least 15 years. For the RRAP-D program eligible modifications must be related to housing and reasonably related to the occupant's disability. Examples are ramps, handrails, chair lifts, bath lifts, height adjustments to countertops and cues for doorbells and fire alarms.

For more information about these programs call CMHC at 1-800-668-2642

New IT system for the waiting list

NRH is looking at improving the waiting list system. We need your input. If you have any ideas or would like to sit on an ad hoc committee to discuss improvements to the wait list, please contact jeanette.mckay@niagararegion.ca.

This is your opportunity to influence how the new waiting list system will look and function.

Community Happenings

NRH NOTICES

- 08-01: Canada-Ontario Affordable Housing Program: Homeownership Component - Welcome Home Niagara
- 08-02: Annual Information Return for 2007 and Guide - 2nd Year Benchmarks
- 08-03: NRH Addendum to Annual Information Return for 2007 and Guide
- 08-04: Amendment to SHRA Regulations 298/01 and 339/01 - Areas of Flexibility
- 08-05: Risk Management - Smoke Detectors & Automatic Door Closures
- 08-06: Updated Guide to Special Needs Housing (February 2008)
- 08-07: Excessive Heat Alert
- 08-08: Housing Provider Building and Modified Unit Profiles
- 08-09: 2009 Rent Control Guideline
- 08-10: Pro Kids
- 08-11: 2009 Market Rent Index
- 08-12: 2009 Funding Formula Indices
- 08-13: 2009 Minimum Rent and Cost Factors
- 08-14: 2008 Imputed Rate of Return
- 08-15: 2009 Ingoing Tenant Income Limits
- 08-16: Federal Housing Providers changes to year end reporting requirements
- 08-17: Provincial Arrears Database



The Stanley Cup recently paid a visit to La Residence Joie De Vivre in Niagara Falls. Shown in the picture is Denise & Gerard Charlebois, with granddaughter Isabella Corriveau. Jim Bedard, the Red Wings goalie coach, brought it to La Residence Joie De Vivre for all the tenants to enjoy. Jim's parents Roger and Jean Bedard reside at the Residence.

Requirements for Plastic Venting Certification

All new natural gas or propane installations that incorporate plastic venting must be specifically approved/certified as a gas vent to the ULC S636 standard. This means that when replacing gas water heaters, furnaces and boilers additional costs may be incurred to bring the venting up to the current code.

For more information please visit the TSSA web-site at:

<http://www.tssa.org/regulated/fuels/fuelsSafety.asp>

Upcoming Training

Capital Repair Program and 5 Year Capital Plans

January 19, 2009 * 9:00 a.m. - noon

Housing Providers working on a Capital Loan Submission or their year end submission (5 year capital plan) will find this informal workshop helpful.

Annual Housing Provider Forum - Greening Asset Management

March 24, 2009 * 9:00 a.m. - 3:00 p.m.

Come and get tips and tools to help you ensure that your building(s) continue to offer quality affordable housing for many years to come.

Financial Planning

Non-profits May 14, 2009 / Co-operatives May 26, 2009

Long term and short term financial plans, operating and capital budgets, and the funding formula - planning for today and tomorrow.

Legal Responsibility - Filing Notice of Change

Within 15 days of every change in the board of directors, officers, or their residential addresses or change in the corporation's address you must file an Ontario Corporation Initial Return/Notice of Change Form.

The importance of submitting filings cannot be over-emphasized. Failure to comply may lead to cancellation of the Letters Patent and dissolution of the corporation. Penalties are provided in the Corporations Information Act for individuals (up to \$2,000) and for corporations (up to \$25,000) where reporting requirements are not complied with.

For the forms and further information go to www.ServiceOntario.ca Paper filing is free.

If you are willing to pay a fee you can file on line at www.oncorp.com.

The advantage of filing on line is:

- ease of use for all levels of users
- real-time filing
- includes a corporation data extract from the public record
- makes confirmation available upon completion of filing
- updates profile report immediately
- streamlines the form completion process
- includes error checking and validation features
- can view existing records making it easier to add or remove information
- can complete and save work for filing at a later time
- can print a draft copy

COMMUNITY RESOURCES

Seniors Community Programs

Who Needs to Know About Us?

If you are a senior, if you know of seniors wanting to optimize their potential for independence, or if you are trying to support an aging parent...then you need to know about Seniors Community Programs.

What Do We Do?

We work with you to explore your needs and develop a non-medical plan of service support. Service support is always with the consent of the client.

CLIENT INTERVENTION & ASSISTANCE

- Non-emergency/non-medical determination of need - no client fees
- You choose: face-to-face visit or telephone conversation
- Information sharing about available service support to meet need
- Referral link to other agencies
- Create a service plan to support your independence

EDUCATION

Free individual or group presentations on:

- Caregiver stress
- Community support services
- Elder abuse
- Niagara Gatekeepers - looking out for seniors

ADULT DAY SERVICES

- 9 locations across Niagara - Dementia and Stroke specialized programs in St. Catharines and Niagara Falls
- Supervised group setting offering meals, activities, non-medical support
- Offers respite to primary family caregivers
- Client fee - subsidy available upon income testing

Respite Services

Respite Companion Program

- In-home service for seniors diagnosed with a dementing illness
- Trained workers provide supervision and meaningful activity for the client
- Client fees apply - subsidy available upon income testing

Overnight Stay

- A planned overnight stay for seniors diagnosed with a dementing illness
- Private accommodation in a bungalow setting at the T. Roy Adams Regional Centre for Dementia Care in St. Catharines
- Client fees apply

SUPPORTIVE HOUSING

- Alternate housing option within a residential home or apartment setting - subsidy available upon income testing
- Private and shared accommodation
- Provides home supports such as meals, laundry, life enrichment activities and some personal care support
- Independent living and support of overall well-being through client directed service provision

INFORMATION REFERRAL

- General information on services for seniors
- Referral to appropriate service provider
- Referrals can be anonymous

How to Contact Us? Call us at 905-984-2621 or 1-877-212-3922 with any questions you may have.