

Strategic Plan

2026-2029

NL Housing
Corporation



MESSAGE FROM THE CHAIR

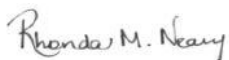
On behalf of the Board of Directors of Newfoundland and Labrador Housing Corporation (NLHC), I am pleased to present the Corporation's three-year strategic plan for the period of April 1, 2026 - March 31, 2029.

The strategic plan was developed in consideration of the strategic directions of Government, the Corporation's mandate and budget, and feedback from engagement with employees and the public.

The goals and priorities laid out in this plan are reflective of the current and emerging housing needs in our province. As NLHC clients are comprised of individuals and families at varying stages on the housing continuum, there is a wide range of households in need of, and who benefit from, housing programs and services. Renters and homeowners alike – those experiencing homelessness, Indigenous peoples, seniors, persons with disabilities, women and children, immigrants – are best served by a comprehensive, collaborative approach to housing programs and organizational assets. Anchored by partnerships between governments, communities, and the private and not-for-profit sectors, this strategic plan lays a firm foundation for increasing access to safe, adequate and affordable housing for the benefit of residents of Newfoundland and Labrador.

The priority issues in this Strategic Plan include: Enhanced Management of Social Housing Assets; Promoting a Safe and Engaging Workplace; and, Supporting Vulnerable Populations. Each of these key priorities contains goals and objectives which collectively build on achievements to date for the effective delivery of programs and services to meet the diverse and evolving housing needs of our clients.

As a Category 1 entity, NLHC is required under the **Transparency and Accountability Act** to table a strategic plan every three years. My signature is indicative of the Board's accountability for preparing and achieving the goals and objectives set out in the 2026-29 Strategic Plan, as well as reporting on accomplishments over the three-year planning period.



Rhonda Neary

Chair

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Corporate Overview

Newfoundland and Labrador Housing Corporation (NLHC) is a provincial Crown Corporation that operates under the authority of the **Housing Corporation Act**. It is governed by a Board of Directors appointed by the Lieutenant Governor in Council. Composed of individuals who represent various geographic areas and interest groups, the Board of Directors reports to the Government of Newfoundland and Labrador through the Minister Responsible for the Newfoundland and Labrador Housing Corporation. The Chief Executive Officer is an ex-officio member of the Board and holds primary responsibility for the day-to-day operations of NLHC.

Board of Directors	
Rhonda Neary (Chair)	Portugal Cove-St. Philip's
David Loveys (Vice-chair)	Conception Bay South
Derrick House	Kippens
Colin O'Brien	Happy Valley-Goose Bay
Fraser W. Piccott	St. John's
Bernard Bromley	St. Anthony
Noreen Careen	Labrador City
Liz Palmera-Nunez	St. John's
Darlene Spracklin-Reid	St. John's
Mike Tizzard, CEO (Non-voting)	St. John's

Staff and Budget

As of March 31, 2026, NLHC had 335 permanent, seasonal, and temporary positions across four regions: Eastern, Central, Western and Labrador. NLHC's headquarters is located in St. John's. In addition to the headquarters, there are six offices and one

satellite office. 112 of the positions (34 per cent) are at the headquarters in St. John's, while the regional offices have a combined total of 223 positions or 66 per cent.

NLHC's gross budget for fiscal 2026-27 is \$185 million. This is comprised of \$105 million in provincial funding, \$55 million in federal funding, rental revenue of \$24 million and \$1 million in other revenue sources.

Mandate

NLHC is a crown corporation whose mandate is to develop and administer housing assistance policy and programs for the benefit of low to moderate income households throughout the province.

Vision

Where everyone has access to a safe and affordable place to call home.

Lines of Business

The housing continuum encompasses a range of housing options available in a community ranging from emergency shelters to homeownership. As people's needs, income, independence, and life circumstances change over time, they may move between different types of housing. In accordance with NLHC's mandate, we deliver a wide range of programs across the housing continuum to support the diverse range of housing needs of low to moderate income residents throughout the province. This includes addressing homelessness, offering affordable and social housing, sustaining partnerships and community housing, supporting homeownership initiatives, and providing housing support services.

1. Addressing Homelessness

Emergency Shelter Program operates a 24/7 emergency shelter line and engages a range of non-profit and private shelter operators to respond to required temporary shelter placement for individuals experiencing homelessness.

Transition Housing Program provides funding to the province's ten transition houses to provide safe short-term accommodations, services and resources to support women and their children who are vulnerable to, at risk of, or have been subjected to intimate partner violence.

Supportive Living Program provides operating grants to non-profit organizations province-wide to prevent and end homelessness, foster long-term housing stability, and develop support services space to provide on-site and outreach services. This program includes a number of supportive housing options with a range of staffing and support models.

2. Affordable and Social Housing

Rental Housing Program provides for the operation and maintenance of the Corporation's over 5,500 social housing units throughout the province.

Rental Assistance Program provides rental subsidies to low income households so that they can access affordable, adequate and suitable rental accommodations in the private market.

Partner Managed Housing Program provides financial and technical support to partner-managed and cooperative housing providers offering subsidized housing throughout the province.

Affordable Rental Housing Program provides financial support to private and community housing developers to create new affordable rental units.

3. Homeownership Initiatives

Home Repair Programs provide financial assistance to low-income homeowners to complete much needed repairs to their homes, improve accessibility, or to make energy efficiency improvements.

First-time Homebuyers Program assists individuals and families to transition from the rental market to home ownership.

4. Housing Support Services

Tenant and Community Relations Program provides supports and services to tenants along a continuum, spanning from individual supports, to family supports, to eviction prevention and community development initiatives delivered through our community and neighbourhood centres.

In 2025-26, over 12,500 households received direct assistance through NLHC programs, and many additional individuals and families received assistance through a variety of community-based housing partnerships.

Additional information about the programs and services offered by NLHC, as well as the current mandate, can be found at the Newfoundland and Labrador Housing Corporation website: www.nlhc.nl.ca.

Primary Clients

NLHC's clientele consists of individuals and families with low-to-moderate incomes who require assistance in accessing or maintaining safe, adequate and affordable housing. The programs delivered serve both renters and homeowners and support a variety of vulnerable populations including those experiencing homelessness or fleeing gender-based violence, seniors, Indigenous persons and persons with disabilities.

Issue One – Enhanced Management of Social Housing Assets

NLHC owns and manages a broad portfolio of public housing and related real-estate assets. Primarily it operates and maintains over 5,500 social housing units throughout the province. Over 12,000 clients are provided safe and affordable housing as a direct result of the 5,500+ units managed by NLHC. Asset management is essential because it ensures that housing assets are maintained, funded, and strategically managed over their lifecycle. It enables evidence-based decisions, protects asset value, improves tenant outcomes, and supports long-term financial sustainability while reducing operational and compliance risks.

NLHC is working to address key pressures affecting the long-term sustainability of its housing portfolio, including aging housing stock, growing repair and renovation needs, vacancy pressures, and the need for better information to support capital planning and operational decisions. Enhancing asset management will help us take a more proactive and strategic approach to maintaining and improving our housing assets, measure and address repairs, and identify the work required to keep units in good condition. This will improve efficiency and value, reduce operational risk, and better position NLHC to direct resources where they are needed most to support low- to moderate-income households.

Goal:

By March 31, 2029, NLHC will have enhanced the management of its social housing assets to ensure that housing assets are maintained and strategically managed over their lifecycle.

Indicators:

- Implemented a Corporate Asset Management Program.
- Developed service standards for maintenance and renovations.
- Decreased vacancy rate.

- Improved quality of housing stock.

Objective 1:

By March 31, 2027, NLHC will have established a more integrated and data-informed approach to managing its social housing portfolio, strengthening lifecycle planning and asset performance decision-making.

Indicators:

- Completed an Asset Maturity Assessment.
- Identified a Corporate asset management system.
- Commenced development of Asset Management Policies and Framework.
- Improved completion rates of cyclical inspections.
- Developed service standards for maintenance requests to address wait times.
- Improved condition of housing stock by completing 600 exterior renovations, 150 interior renovations upgrades.

Objective 2:

By March 31, 2028, NLHC will have advanced its asset management approach by embedding consistent practices across the organization to optimize lifecycle performance and support strategic investment decisions.

Objective 3:

By March 31, 2029, NLHC will have achieved a mature asset management framework that drives continuous improvement, maximizes asset value, and ensures long-term sustainability of the social housing portfolio.

Issue Two – Promoting a Safe and Engaging Workplace

NLHC's workforce is made up of employees who work in a variety of roles and environments. Maintaining a strong safety culture and promoting opportunities for our team to learn and grow in their roles will have direct impact on the programs and services we deliver. A safe and engaging workplace is essential for NLHC to deliver high-quality programs and services to low-to-moderate income households in the province.

NLHC is facing workforce pressures that could affect its ability to deliver programs and services over the long term. Newfoundland and Labrador has one of the highest projected construction workforce retirement rates in Canada, approaching 30 per cent by 2034, and has the oldest population in the country, with 25 per cent of residents over age 65. These trends increase the risk of labour shortages, knowledge loss, and recruitment and retention challenges in roles that are critical to maintaining housing assets and supporting clients. Addressing this is important to ensure NLHC has a safe, stable, and engaged workforce with the capacity to meet operational demands, maintain service quality, and continue supporting low- to moderate-income households across the province.

Goal:

By March 31, 2029, NLHC will have fostered a stronger safety culture and engaging workplace where employees are supported with the tools and opportunities needed to thrive in their roles.

Indicators:

- Strengthened safety culture.
- Improved retention and workforce stability.
- Increased employee engagement.
- Increased training and development.

Objective 1:

By March 31, 2027, NLHC will have strengthened baseline safety practices and employee engagement by implementing key awareness, assessment, and capacity-building initiatives.

Indicators:

- Completed a corporate-wide safety culture and staff engagement baseline assessment.
- Increased staff awareness of psychological safety and mental health support available.
- Reviewed voluntary turnover and average tenure of key positions to address identified retention issues.
- Expanded access to training aligned with identified safety and competency gaps.

Objective 2:

By March 31, 2028, NLHC will have embedded consistent safety and engagement practices across the organization with clear accountability and improved participation.

Objective 3:

By March 31, 2029, NLHC will have achieved a proactive safety culture and highly engaged workforce, with continuous improvement embedded in organizational practices.

Issue Three – Supporting Vulnerable Populations

Supporting vulnerable populations is an ongoing challenge as rising housing costs, limited affordable housing supply, and increasingly complex client needs place more individuals and families at risk of housing instability and core housing need. A household is considered to be in core housing need if it cannot access adequate, affordable, or suitable housing without spending 30 per cent or more of its before-tax income on housing. This is especially important to address because vulnerable populations are more likely to face barriers in securing and maintaining safe, stable, and affordable housing, which can contribute to homelessness, unsafe living conditions, and broader social impacts. NLHC will work to address this challenge by increasing affordable housing options across the housing continuum, improving access to programs and services for those most in need, and supporting longer-term housing stability for vulnerable individuals and families.

We will examine eligibility for NLHC programs and services to help ensure supports are reaching those with the greatest need. For those living in NLHC-owned units, we will strengthen early interventions to prevent eviction and address rental arrears before housing situations worsen. We will also support homeowners to safely age in place by improving the safety, accessibility, and suitability of their homes. Through these measures, NLHC will work to improve housing stability, reduce risk for vulnerable populations, and contribute to safer communities across the province.

Goal:

By March 31, 2029, NLHC will have improved housing access for vulnerable populations and thereby will have contributed to safer communities.

Indicators:

- Increased access to affordable housing for vulnerable populations.
- Increased number of safe and suitable homes for target population.
- Updated rental housing policies.

- Increased supportive housing options.

Objective 1:

By March 31, 2027, NLHC will have enhanced access to housing and support services for vulnerable populations through targeted interventions.

Indicators:

- Completed review of eviction prevention framework and processes.
- Provided 500 new rental subsidies to those in need of affordable housing options.
- Review eligibility criteria to ensure housing programs are available to the most vulnerable.
- Increase the number of households approved for financial assistance for home repairs including energy efficiency by 900 households and accessibility modifications by 350 households.
- Work commenced on construction of 25 new social housing units.

Objective 2:

By March 31, 2028, NLHC will have improved housing stability and service outcomes for vulnerable populations by strengthening system coordination, service integration, and targeted program effectiveness.

Objective 3:

By March 31, 2029, NLHC will have advanced sustainable, prevention-focused approaches that contribute to safer, more resilient communities.

Annexe A: Strategic Directions

Strategic directions are statements of desired physical, social or economic outcomes and normally require action by more than one government entity. These directions are generally communicated by Government through Throne and Budget Speeches, policy documents and other communiqués. The **Transparency and Accountability Act** requires departments and public bodies to consider these strategic directions in the preparation of their performance-based plans. This facilitates the integration of planning practices across Government.

National Housing Strategy and NLHC Action Plans

In 2019-20, a substantial collaborative effort between the provincial and the federal governments resulted in the signing of a 10-year \$344.7 million cost-shared Bilateral Agreement under the 2017 National Housing Strategy. Investments under the Bilateral Agreement focus on preserving, renewing, and expanding social and community housing and responding to the diverse housing needs throughout Newfoundland and Labrador.

In late 2019-20, NLHC completed its first three-year Action Plan required under the Bilateral Agreement; the second Action Plan covers the period of 2022-25; and the third Action Plan covers 2025-2028. These Action Plans are designed to support the shared goals of the National Housing Strategy and address provincial housing priorities. NLHC will continue to work across sectors and in partnership with key stakeholders to realize the ambitious goals set forth under the bilateral agreement and related action plans.

Mandate Letter

The Premier's ministerial mandate letter reaffirmed the government's collective commitment to practical solutions to make life better for residents of the province as described in the Progressive Conservative Platform, For All of Us. The letter clearly

stated that all decisions made moving forward will begin with the essential question, “Will this benefit the people of Newfoundland and Labrador?” The ministerial letter is closely connected with the ongoing work and commitments of NLHC. It aims to reduce the number of families who have to spend more than 30 per cent of their income on housing and sets a goal of 10,000 new homes in the province over five years. NLHC is positioned to significantly contribute to the fulfillment of these commitments.

