



# 2020 Annual Report



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## Section 1: Where we've come from

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### The History of the NCHC

When the Northumberland County Housing Corporation (NCHC) was incorporated on December 14, 2000, the elected officials of County Council constituted the Board, and direction has since been provided to staff through standard Council mechanisms. In 2018, a move toward a skills-based board was considered and ultimately actioned in 2019, following an open call for applications in late 2018.

On June 24, 2019, Northumberland County appointed a new skills-based board that includes the Chief Administrative Officer of Northumberland County, two Council representatives and nine community members. 2020 represented the first full fiscal year under the renewed governance structure. The NCHC is governed by both a shareholder direction and corporate by-laws. In addition, the provision of services for the NCHC is secured by a purchased services agreement between the County and the NCHC.

The shift to a skills-based board supports the NCHC's role in implementing key strategic priorities of the County as identified in the Affordable Housing Strategy and the 10 Year Housing and Homelessness Plan. In addition, as the NCHC seeks to expand its rental stock, both rent-geared-to-income (RGI) and market units, while striving to be a sector leader in the delivery of community housing, the Board will continue to play a critical role in advancing these positions.

### Responding to the COVID-19 Pandemic

COVID-19 was a predominate focus of the NCHC throughout 2020 (and continuing into 2021). The pandemic greatly impacted the regular business of the NCHC, programs and services accessed by tenants and highlighted the vulnerability of NCHC tenants. The NCHC's response to COVID-19 began early in the pandemic, with a focus on ensuring the health and safety of tenants, staff and contractors and ensuring adherence to public health directives. Throughout the pandemic, County provided services to the NCHC remained open, while reducing the necessity for in-person visits by members of the public and tenants. As a result of the pandemic, services were shifted and adapted to new technologies and processes which supported the continuation of needed services and in some cases realized improvements and efficiencies.

## Section 2: The Northumberland context

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### Yes, in our backyard...

The need for housing in Northumberland continues to grow. Some key housing realities in 2020 include:

- The average market rent in Northumberland is more expensive than neighbouring communities, including the City of Peterborough, the City of Kawartha Lakes and Hastings County.
- The year-to-date average house resale price as of September 2020 was \$570,670, well above what the average household can afford.
- The waitlist for social housing is now approaching 10 years in some communities and has grown more than 260% in the last 10 years.
- The vacancy rate remains low and there have been virtually no new primary market rent units built since 2016.

Access to rental housing in Northumberland is limited, particularly in larger urban areas, where the rental market is characterized by high rents and low vacancy/availability rates. However, unaffordability and unavailability of rental units is expanding into all arears of the County. The weekly rental listings compiled by the Help Centre, have demonstrated the lack of availability week over week. It is notable that all three municipalities where data is available for vacancy rates are lower than the 2020 provincial average (3.2%). Northumberland's vacancy rate is calculated using available data from CMHC, which is limited in its reliability and in 2020, the availability of data for Northumberland was further limited. Based on available data, the vacancy rate over 2019 and 2020 in Northumberland was approximately 1.3%.

There are currently approximately 950 households on the centralized waitlist for subsidized housing (RGI) in Northumberland.

- In 2020, 300 households were added to the centralized waitlist and only 43 were housed from the waitlist
- Of the households that applied in 2020, 64% were non-senior households without dependents (one and two-person households, often looking for a one-bedroom unit); 31% were households with dependents; and 5% were seniors

### NCHC: By the numbers...

The NCHC administers the largest portfolio of subsidized housing in Northumberland and is one of the largest landlords in our community. Our portfolio represents:

- 344 owned and operated RGI units ranging from one-bedroom units to four-bedroom units (not including rent supplement tenants residing in privately run households)
- Units are located across the County in Port Hope, Cobourg, Colborne, Brighton and Campbellford
- 41 townhomes/semi-detached units in 3 locations
- 303 apartment dwellings in 11 buildings
  - 56% of apartment units are geared to seniors (age requirements vary)
- In 2020, the NCHC housed 55 households from the waitlist, and completed 7 internal transfers

## Section 3: 2020 achievements

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During 2020, key achievements were made by the NCHC. These include:

### COVID-19 Response

- Closure of common rooms, removal of picnic tables in efforts to reduce gatherings. Closure of playgrounds in first wave.
- Increased tenant correspondence throughout pandemic.
- Implementation of alternative methods of rent payments (including e-transfer) \*implemented in 2021.
- Installation of electronic messaging boards to provide real time updates to tenants in NCHC properties. \*implemented in 2021
- Increased cleaning and disinfecting of common touch points
- Enforcement of mandatory mask requirements as per provincial legislation
- Installation of hand sanitizer stations throughout buildings
- Tenant supports and programming including distribution of fresh produce and other necessary supplies during COVID-19.
- Prioritization of work completed throughout out COVID-19, supported staff on site with the development of SOPs and the provision of PPE.

### Governance and financial

- Completion of first stand-alone audit for NCHC for the 2019 fiscal year.
- The approval of revised corporate by-laws.
- Established new bank account for the NCHC to support expanding acceptable payment methods for tenants.
- Continued to develop internal county processes to support full implementation of the purchased services agreement, including cross-departmental education and training.
- Continued work of separating and distinguishing budget lines between housing administration and the NCHC.
- Initiated review of all NCHC policies, processes and procedures.
- Developed standalone logo for the NCHC and began discussions on unique branding identity.

## Operations/tenant relations

- Supported tenants throughout the COVID-19 pandemic.
- Continue the delivery of tenant programming during COVID-19, including ongoing partnerships with the Northumberland Community Health Centres and fresh produce delivery to all NCHC tenants.
- Supported tenants impacted by the Elgin Park Redevelopment project, supported all Phase One tenants achieve successful relocations.
- Supported flexible rent calculations and payment options throughout COVID-19, particularly considering the increased fluctuation of incomes.

## Facility management

- \$382,746.56 of capital investments spent in 2020 at NCHC properties
  - Projects included:
    - Drainage improvements to alleviate ground standing water at 6 Percy Street in Colborne
    - Thermal scans and repairs on all NCHC buildings to ensure electrical systems are safe
    - Replaced common area lighting with new LED fixtures at 12A Meade Street in Brighton
    - Replaced hot water tanks at 8 King Street west in Colborne and 330 King East in Cobourg
    - Replaced siding, eavestrough and soffit at 2 Francis Street in Brighton
- Directed Ontario Priorities Housing Initiative funding to the installation of a lift at 8 King Street, Colborne Ontario (project completed by March 31, 2021)

## Strategic planning initiatives

- Received funding for the Building Condition Audit project from CMHC Seed Funding (project on hold due to COVID-19).
- Elgin Park Redevelopment:
  - Tenant relocation completed, supporting all tenants in Phase One with successful relocation options.
  - Submission for rezoning to the town of Cobourg
  - Receipt of Canada-Ontario Community Housing Initiative in the amount of \$5,770,000 and signed contribution agreement for this funding with Northumberland County.

- 473 Ontario Street: began working with project partners for the development of a future housing project.
- Strategic Plan Engagement: began engagement with the Board of Directors to develop a strategic plan for the NCHC

## Section 4: Key objectives for 2021

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Over 2021, the NCHC will continue to move initiatives forward focusing on the governance and operation of the corporation alongside the regeneration and intensification of stock and the maintenance of existing capital assets.

In addition, the NCHC will continue its response to COVID-19, supporting the health and safety of tenants, County staff and contractors and visitors to NCHC.

Other key priorities of the NCHC in 2020 will include:

### Governance and financial

- Continue working with internal County departments to support the governance shift and process changes
- Fully implement alternative sources of payments for tenants.
- Continued planning and reallocation of budget lines between NCHC and housing administration.
- Finalize and adopt NCHC visual identity work, including the creation of communication standards for staff, direction on common communication materials including: letterhead, presentations, etc.
- Complete policy review of all NCHC policies, processes and procedures and develop service level standards.
- Establish clear decision-making authorities including decisions requiring Board approval and/or internal County department decision making processes.

### Operations/tenant relations

- Continued planning and response to COVID-19 pandemic.
  - Increased cleaning and disinfecting; installation of electronic messaging boards in common areas; installation of hand sanitization stations throughout buildings; increasing tenant supports, etc.
- Supporting tenants through legislative changes to rent-geared-to-income
- Expansion of rent supplement programming

- Consideration of training opportunities for staff across all divisions supporting NCHC and continued cross-departmental communication and planning in order to support the operation of the NCHC

## Facility management

- Implementation of the 2021 Capital Plan, with key projects including:
  - LED lighting upgrades
  - Stove replacement
  - 11 balconies replacement at 24 Queen Street, Port Hope
  - Hot Water Tank installation
  - HVAC design
  - Walkway and patio improvements
- Completion of the installation of lift at 8 King Street, Colborne
- With the support of Northumberland County, complete Building Condition Assessments, Capital Reserve Replacement Forecasts, elevator audits, energy audits and accessibility audits (dependent on COVID-19 protocols):
  - Seek funding opportunities for the completion of these studies
  - Purchase AssetPlanner for the ongoing capital planning and prioritization of projects for NCHC buildings
- Initiate in-depth facility management policy and process review to ensure compliance with legislation, adherence to best practices and consideration of risk mitigation

## Strategic planning initiatives

- Working with the County on the development of a landbank and the ongoing development of shovel-ready, funding-ready projects
- Development of a Strategic Asset Management Plan for the NCHC, as part of the County's Social Housing Master Plan (delayed from 2020 and dependent on COVID-19 protocols)
- Elgin Park Redevelopment:
  - Achieve rezoning and site plan application approvals from the Town of Cobourg.
  - Begin construction of Phase 1 and partner with Habitat for Humanity Northumberland to support salvaging from buildings prior to demolition.
  - Seek financing options for the full construction costs of the Elgin Park Redevelopment project

- Continue to support tenants and work with affected tenants at start of construction to minimize and mitigate any potential impacts
- 473 Ontario Street: continue working with partners to develop innovative models of housing, including reaching key milestones such as:
  - Signing of a multi-partner MOU
  - Determining governance and operational models
  - Seeking funding for the initiation of pre-construction work

## Section 5: Planning for the future

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Looking to 2021, the NCHC will continue to be a leader in the COVID-19 response ensuring that tenants, staff, visitors and the public's health and safety remain a top priority. As the COVID-19 pandemic stabilizes and public health measures are lifted, the NCHC will focus on re-engaging and completing key projects that will support the long-term governance and strategic planning initiatives.

The NCHC will continue to strive to become a best-practices leader in the delivery of community housing and upon the successful completion of the NCHC Strategic Plan in 2021/2022, the NCHC will formalize its priorities and establish clear service level standards. The NCHC continues to focus on client-centred service delivery and will strive to be a landlord of first choice and support all tenants in achieving housing stability.