



# 2021 Annual Report



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## Section 1: Where we've come from

### **The History of the Northumberland County Housing Corporation**

When the Northumberland County Housing Corporation (NCHC) was incorporated on December 14, 2000, the elected officials of County Council constituted the Board, and direction was 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.

Since the creation of the NCHC Board of Directors, strides have been made in formalizing the relationship between the County and NCHC through ongoing education and awareness across County departments on the unique role of the NCHC.

The shift to a skills-based board has supported 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. The NCHC serves as the County's main vehicle for increasing community housing stock. In 2021 and 2022 the NCHC Board of Directors developed a five-year strategic plan that establishes a mission, vision and value for the NCHC until 2027.

### **Ongoing COVID-19 pandemic response**

The response to the COVID-19 pandemic was a continued focus for the NCHC throughout 2021. The pandemic greatly impacted the regular business of the NCHC, programs and services accessed by tenants and highlighted the vulnerability of NCHC tenants. 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. 2021 also saw the ability to re-introduce some key priorities for the NCHC as pandemic restrictions lifted including the completion of Building Condition Audits.

## Section 2: The Northumberland Context

### Yes, in our backyard...

Some key realities include:

- The average market rent in Northumberland for a one-bedroom unit is more expensive than neighbouring communities, including the City of Peterborough, the City of Kawartha Lakes, Hastings County, the City of Kingston and the region of Durham.
- The year-to-date average house resale price as of December 2021 was over \$825,000 – a 30% increase over the same period the previous years, and as of March 2022 has increased to over \$1,000,000. This is unaffordable to all households in Northumberland except for the top decile of income earners.
- The waitlist for social housing continues to be 10 years in some communities and has grown more than 260% in the last 10 years, with over 1,000 households on the waitlist.
- The vacancy rate remains low and there have been limited new primary market rent units built since 2016.
- As of November 2021, the living wage for Northumberland County was \$18.80. This means that a single earner household earning a living wage in Northumberland County is unable to afford any rental unit at the CMHC AMR regardless of unit size.
- In 2021, 310 households were added to the centralized waitlist and only 50 were housed from the waitlist.
- Of the households that applied in 2021, 65% were non-senior households without dependents (one and two-person households, often looking for a one-bedroom unit); 30% were households with dependents; and 5% were seniors.

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 areas 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, in all three municipalities where data is available for vacancy rates, these rates are lower than the 2021 provincial average (3.4%). Northumberland's vacancy rate is calculated using available data from CMHC, which is limited in its reliability, and in 2021, the availability of data for Northumberland is also limited. Based on available data, the vacancy rate in 2021 was less than 1%.

## **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 and 61 permanent rent supplement units.
- 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 2021, the NCHC housed 19 households from the waitlist, and completed 7 internal transfers
- Currently 85% of households on the centralized waitlist are interested in living at an NCHC building.
- Households on the waitlist looking for an NCHC unit are waiting up to 7 years in Port Hope, 8 years in Cobourg, 5 years in Colborne, 6 years in Brighton, and 7 years in Campbellford.
- In 2021, the NCHC supported 25 tenants at risk of eviction in maintaining their tenancy.

## Section 3: 2021 achievements

Progress made in 2021 by the NCHC 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). \*online and telephone banking options implemented in 2022.
- Installation of electronic messaging boards to provide real time updates to tenants in NCHC properties.
- Increased cleaning and disinfecting of common touch points. Funding from Social Services Relief Fund for the full cleaning costs for 2021 (\$210,727.63)
- 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.

### Governance and financial

- Continued work of separating and distinguishing budget lines between housing administration and the NCHC.
- Continued review of all NCHC policies, processes and procedures.
- Finalized capital and operating budget for the Elgin Park Redevelopment.
- Finalized and adopted NCHC visual identity work, including the creation of a logo, templates and branding strategy.
- Continued to develop and implement internal processes to support the full implementation of the purchased services agreement between Northumberland County and the NCHC, including cross-departmental presentations.
- Initiated recruitment for vacant director position by forming a sub-committee of the Board to lead the recruitment efforts.

### Operations/tenant relations

- Introduced mandatory tenant insurance as part of all new rent supplement tenants, planned for initiation of mandatory tenant insurance for all new NCHC tenants as a part of the policy review.

- Initiated YARDI Voyageur 7S software upgrade to support tenant relations and a new payment processing system (YARDI 7S).
- Implemented RGI simplification and supported tenants through this change.
- Continued the delivery of tenant programming during COVID-19, including ongoing partnerships in supporting remote programming with the Northumberland Community Health Centres, fresh produce delivery in partnership with Food4All, supporting tenants with increased cost of living, and the delivery of PPE and cleaning supplies.
- Supported tenants impacted by the Elgin Park Redevelopment project.
- Formalized standard operating procedures to support key tenant relations activities and eviction prevention practices.
- Supported tenants in arrears maintain tenancy by establishing payment plans.

## Asset management

- \$513,004.11 of County-funded capital investments were spent at NCHC properties in 2021. Projects included:
  - Replacement of 11 balconies at 24 Queen Street, Port Hope.
  - Completion of the installation of a passenger lift at 8 King Street, Colborne (funded in 2020).
  - Patio and walkway replacement at 111 Front Street, Campbellford, 6 Percy Street, Colborne, and 24 Queen Street, Port Hope.
  - Design of lift modernization at 330 King Street East, Cobourg.
  - Interior Watermain replacement at 330 King Street East, Cobourg.
  - Common Area LED lighting at 8 King Street Colborne, and 12 Meade Street, Brighton, Ontario.
  - Security Camera improvements at 112 Front Street, Campbellford.
  - Unit renovations across the County upon unit turnover.
  - 303 stoves supplied and installed across the County. \*delivered in first quarter 2022.
- \$16,656.39 of Ontario Priorities Housing Initiative funding was allocated to the NCHC properties in 2021. Projects included:
  - LED lighting upgrade, enterphone replacement and stove replacements at 12 Meade Street, Brighton. \*Stove replacement completed in early 2022
  - Enterphone replacement and stove replacements at 12A Meade Street, Brighton. \*Stove replacement completed in early 2022
- Completed cross-departmental training with Facilities Division to support increasing understanding of housing legislation and role of landlord and tenants.

Continued to identify processes and clarify expectations in the implementation of the purchased services agreement.

- Completed Building Condition Audits, Elevator Audits, Accessibility Audits, Energy Audits and Capital Reserve Forecast Fund Studies for all NCHC properties.
- Staffing additions for Facilities Services approved in 2021. \*hiring took place early 2022.

## **Strategic planning initiatives**

- Continued strategic planning sessions with the Board of Directors and began development of a five-year strategic plan for the NCHC, including the creation of corporate mission, vision and values.
- Elgin Park Redevelopment:
  - Finalized capital and operating budget.
  - Completed procurement for the construction of Elgin Park.
- 473 Ontario Street:
  - Continued working with Ontario Aboriginal Housing Services, Habitat for Humanity Northumberland and Northumberland County for the development of 62 units of housing.
  - Signed multi-partner MOU committing to this development.
  - Received pre-construction funding from CMHC and FCM.
  - Initiated a study of net zero feasibility for the development.
  - Continued the development of a Strategic Asset Management Plan for the NCHC, as part of the County's Social Housing Master Plan (delayed from 2020; to be completed in 2022).

## Section 4: Key objectives for 2022

Over 2022, the NCHC will continue to drive initiatives forward focusing on the governance and operational components of the corporation alongside the regeneration and intensification of stock and the maintenance of existing capital assets.

In 2022, the NCHC will complete its 2023-2027 Strategic Plan, presenting it to County Council and formally adopting its Mission, Vision and Value Statements along with 5 strategic goals. Other key priorities of the NCHC in 2022 will include:

### COVID-19 response

- Continue monitoring the COVID-19 pandemic, adhering to public health direction on the continuance of health and safety protocols.
- Continued increased cleaning and disinfecting protocols.

### Governance and financial

- Complete policy review of all NCHC policies, processes and procedures, and begin implementation and stakeholder/tenant education.
- Establish clear decision-making authorities including decisions requiring Board approval, Officer approval, and/or internal County department decision making processes.
- Onboarding and support to shareholder appointed new Director positions.
- Review of corporate by-laws to ensure compliance and demonstration of ongoing good governance.
- Continue introduction of expanded banking options for tenants to include online, telephone, and teller payment options.
- Develop and implement a standard definition of term for officer positions held by Directors (i.e. Chair, Vice Chair, Treasurer, Secretary).

### Operations/tenant relations

- Consider the adoption and implementation of mandatory tenant insurance.
- Explore team building activities to support cohesive client service to tenants by Housing and Facilities Services teams.
- Onboarding of Housing Services Operations Supervisor to support more streamlined operations for supports to the NCHC.
- Re-introduce more complete annual unit inspections to support improved health and safety for tenants.

- Re-introduce a more fulsome tenant engagement calendar – including activities on a bi-monthly basis.
- Continue utilizing the electronic messaging boards to share information and messages with tenants in apartment buildings.
- Review Tenant Lease and make revisions based on new policies adopted.

## **Asset management**

- Initiate implementation of AssetPlanner for the ongoing capital planning and asset management initiatives for the NCHC portfolio.
- Initiate the development of a fulsome Standard Operating Procedure manual for the full cycle of facilities/asset management for the NCHC.
- Seek out an automated laundry services solutions for all NCHC apartment buildings.
- Adapt project budgeting to adjust for in-house skilled trades personnel, working to reflect the budget savings for the NCHC.
- Continued phased approach for large projects to support more consistent budgeting and timelines by considering design and construction separately.
- Implementation of the 2022 Capital Plan with key projects including:
  - Lift Modernization at 330 King Street, Cobourg
  - LED lighting upgrade at 43 Wellington Street, Port Hope at 2 Francis Street, Brighton
  - Concrete walkway, patio and slab replacement at 111 Front Street, Campbellford and 6 Percy Street, Colborne
  - Concrete replacement and designated smoking area at 45 Wellington Street, Port Hope
  - HVAC replacements at 45 Wellington Street, Port Hope and 8 King Street, Colborne.
  - Design work for exterior watermain replacement at 330 King Street, Cobourg.

## **Strategic planning initiatives**

- Complete the 2023-2027 NCHC Strategic Plan.
- Elgin Park Redevelopment:
  - Working with the Major Capital Projects Team, oversee the construction of phase 1 of Elgin Park, ensuring funding reporting requirements are met throughout the project.

- Support tenants throughout the construction period, including initiating plans for rehousing in phase 1.
  - Establish processes and policies for the introduction and management of market rent units alongside expanded waitlist for subsidized housing units and modified units.
- 473 Ontario Street:
  - Enter into binding agreement with project partners for the pre-construction costs and activities.
  - Initiate design work and construction management for the development of 62 units.
- Completion of the NCHC Strategic Asset Management Plan, as a part of the Social Housing Master Plan.
- Continue working with Northumberland County and member municipalities to identify opportunities for land banking and ongoing expansion of the NCHC stock.

## Section 5: Planning for the future

Looking to 2022, the NCHC will continue to be a leader in the COVID-19 pandemic in its adherence to public health measures. 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.

Under the leadership of the NCHC Board of Directors, the NCHC will move toward a fulsome implementation of the 2023 – 2027 Strategic Plan and the NCHC Strategic Asset Management Plan. Recognizing the rapidly changing housing crisis in Northumberland, the NCHC will strive to fulfill a critical role in the expansion of the rental market in the community alongside practicing housing retention and eviction prevention models of housing.