



Meeting of Board of Directors Agenda

March 22, 2023

1:30 p.m. – 3:00 p.m.

Northumberland County

Zoom Video Conference

<https://us06web.zoom.us/j/89435110394?pwd=RnRGd09ramtjTmV1cjRCUEMyOTgwZz09>

Meeting ID: 894 3511 0394

Passcode: 110707

1-855 703 8985 Canada Toll-free

1. Call to Order

Victor Fiume, Chair

2. Territorial Land Acknowledgement

Victor Fiume

3. Approval of the Agenda

Recommended Motion:

“**That** the agenda for the March 22, 2023 meeting of the Northumberland County Housing Corporation Board of Directors be approved.”

4. Declaration of Interest

5. Approval of Minutes

Minutes of February 22, 2023

Recommended Motion:

“**That** the minutes of the February 22, 2023 meeting of the Northumberland County Housing Corporation be approved.”

6. Elgin Park Redevelopment Project Update (attached)

Regine Climaco, Project Manager

“**That** the NCHC Board of Directors receive the Elgin Park Redevelopment Project update for information.”

7. **Operations Update** (to be circulated prior to meeting)
Bill Smith, Housing Services Operations Supervisor

Recommended Motion:

“**That** the NCHC Board of Directors receive the Operations update for information.”

8. **Northumberland County Asset Limit Directive** (attached)
Rebecca Carman, General Manager

Recommended Motion:

“**That** the NCHC Board of Directors receive the Northumberland County Asset Limit Directive update for information.”

9. **Creating a Committee for the Creation of Construction Standards for New Builds** (attached)
Rebecca Carman, General Manager
Victor Fiume, Chair

Recommended Motion:

“**That** the NCHC Board of Directors establish a Committee to develop construction standards for new builds and that the following Directors and Officers be appointed to the Committee:

- Victor Fiume, Chair
- **Staff Representative** Rebecca Carman, General Manager
- [Others as appointed at the meeting].”

10. **Leasing Strategy for non-Housing Services Act units** (attached)
Rebecca Carman, General Manager

Recommended Motion:

“**That** the NCHC Board of Directors approve the leasing strategy for Non-Housing Services Act units and approve targeted rent and income ranges; and

Further That the NCHC Board of Directors give the General Manager discretion to make operational decisions as needed to adapt and/or amend rents and income levels as may be required from time to time.”

11. NCHC Director Terms (attached)

Victor Fiume, Chair

Recommended Motion:

“That the NCHC Board of Directors receive the NCHC Directors Terms update for information; and

Further That any Director who is approaching the end of their first term indicate their intentions to serve on the NCHC Board of Directors to Victor Fiume, Chair by March 31, 2023.”

12. Update on Hybrid Meeting Timelines (verbal)

Rebecca Carman, General Manager

Recommended Motion:

“That the NCHC Board of Directors receive the verbal update regarding hybrid meeting timelines for information.”

13. Annual General Meeting – May 24, 2023 (attached)

Rebecca Carman, General Manager

Recommended Motion:

“That the NCHC Board of Directors approve holding the Annual General Meeting on May 24, 2023, beginning at 1:30 p.m. via Zoom; and

Further That the NCHC Board of Directors direct the General Manager to notify Northumberland County Council as sole shareholder of this date.”

14. New Business

Victor Fiume

15. Move to Closed Session

N/A

16. Motion to Rise and Results from Closed Session

N/A

17. Next Meeting

Wednesday, April 26, 2023



18. Adjournment

Recommended Motion:

"That the meeting be adjourned at _____ p.m."



Meeting of Board of Directors Minutes

February 22, 2023

1:30 p.m. – 3:00 p.m.

Northumberland County

Zoom Video Conference

Board Members Present (virtual):

Doug Bates, Cathy Borowec, Neil Ellis, Councillor John Logel, Deputy Warden Brian Ostrander, Daniel Quesada-Rebolledo, Lindsey Reed, Lou Rinaldi, Anneke Russell

Board Members Present in Person: Chair Victor Fiume, Jennifer Moore

Board Members' Regrets: Steve Gilchrist

Staff:

- Rebecca Carman, Housing Services Manager (Appointed by Board)
- Regine Climaco, Project Coordinator
- Lisa Horne, Director Community & Social Services
- Denise Marshall, Director Public Works
- Christopher Reuse, Manager Major Capital Projects
- Cheryl Sanders, Deputy Clerk
- Bill Smith, Housing Services Operations Supervisor
- Brandon Upton, Facilities Manager.
- Kim O'Leary, Financial Planning Manager

1. Call to Order

- Chair Victor Fiume called the meeting to order at 1:31 p.m.

2. Territorial Land Acknowledgement

Victor Fiume

[Jennifer Moore joined the meeting at 1:35 pm]

3. Approval of the Agenda

Moved by: John Logel

Seconded by: Lou Rinaldi

“**That** the agenda for the February 22, 2023 meeting of the Northumberland County Housing Corporation Board of Directors be approved.”

Disposition: **Carried**

4. Declarations of Interest

- Anneke Russell declared a ‘disqualifying interest’ (see attached Declaration of Interest form) with regards to Closed Session agenda item 8, relating to a proposed or pending acquisition or disposition of land by the municipality or local board.
- Brian Ostrander declared a ‘Non-Disqualifying Interest’ (see attached Transparency Disclosure) with regards to agenda item 6 ‘Correspondence, Municipality of Brighton ‘False Alarm Notice’.
- Lou Rinaldi declared a ‘Non-Disqualifying Interest’ (see attached Transparency Disclosure) with regards to agenda item 6 ‘Correspondence, Municipality of Brighton ‘False Alarm Notice’.

5. Approval of Minutes

Minutes of January 26, 2023

Moved by: Neil Ellis

Seconded by: John Logel

“**That** the minutes of the January 26, 2023 meeting of the Northumberland County Housing Corporation be approved.”

Disposition: **Carried**

6. Correspondence, Municipality of Brighton ‘False Alarm Notice’

Moved by: John Logel

Seconded by: Anneke Russell

- Deputy Warden Brian Ostrander and Lou Rinaldi declared a non-disqualifying interest (see attached Transparency Disclosure) and did not prevent them from participating impartially in the decision-making process related to this matter.
- Rebecca Carman advised the Board that there is no alarm system at 12 Meade Street, Brighton and that staff intend to follow-up with the Ontario Provincial Police Board to understand the situation.

“That the NCHC Board of Directors receive the correspondence from the Municipality of Brighton regarding ‘False Alarm Notice’ for information; and

Further That the NCHC Board of Directors direct staff to send a response letter to the Ontario Provincial Police Board.”

Disposition: **Carried**

7. Housing Services Corporation – Natural Gas Bulk Purchasing Rates

Moved by: Brian Ostrander

Seconded by: Anneke Russell

- Rebecca Carman provided a detailed verbal update regarding natural gas bulk purchasing rates noting that the rate offered is 13 cents for commodity and 3 cents for transportation which is above the current rate, however less than what advisors project for the future.
- Discussion ensued regarding the option of either a 3 or 5 year fixed rate.

“That the NCHC Board of Directors direct staff to proceed with the Natural Gas Rate option for 5 year fixed.”

Disposition: **Carried**

8. New Business

***8.(1) Execution of Tenant Leases**

- Rebecca Carman brought forward a time sensitive motion from the floor.

Mover: Cathy Borowec

Secunder: Lou Rinaldi

[Recommended Motion from the Floor]

“That the NCHC Board of Directors approve Housing Services Case Worker staff to bind the Corporation in the execution of tenant leases and related documents.”

9. Move to Closed Session

Moved by: Anneke Russell

Seconded by: Brian Ostrander

[Lisa Horne joined the meeting at 1:50pm]

"**That** the NCHC Board of Directors proceed with the next portion of the meeting being closed to the public at 1:56 p.m.; and

- (1) Further That** the meeting is closed to the public as permitted under the Municipal Act *Section 239. (2.k)* in order to address matters pertaining to confidential negotiations regarding housing infrastructure and that Denise Marshall, Chris Reuse, Regine Climaco, Cheryl Sanders, Lisa Horne, Bill Smith and Rebecca Carman remain present; and
- (2) Further That** the meeting is closed to the public as permitted under the *Municipal Act Section 239. (2.e), (2.f)* and *(2.k)* in order to address matters pertaining to litigation or potential litigation, advice that is subject to solicitor-client privilege and confidential negotiations regarding legal representation at an upcoming Landlord and Tenant Board hearing, and that Lisa Horne, Rebecca Carman, Bill Smith and Cheryl Sanders remain present; and
- (3) Further That** the meeting is closed to the public as permitted under the Municipal Act *Section 239. (2.a)* in order to address matters pertaining to the security of a property of the municipality or local board (unauthorized parking) and that Rebecca Carman, Bill Smith and Cheryl Sanders remain present; and
- (4) Further That** the meeting is closed to the public as permitted under the *Municipal Act Section 239. (2.c)* in order to address matters pertaining to a proposed or pending acquisition or disposition of land by the municipality or local board and that Lisa Horne, Rebecca Carman, Bill Smith and Cheryl Sanders remain present; and
- (5) Further That** the meeting is closed to the public as permitted under the *Municipal Act Section 239. (2.e)* in order to address two matters pertaining to litigation or potential litigation, and that Lisa Horne, Rebecca Carman, Bill Smith and Cheryl Sanders remain present."

Disposition: **Carried**

10. Motion to Rise and Results from Closed Session

- (1) Moved by: Brian Ostrander**
Seconded by: John Logel

"**That** the NCHC Board of Directors rise from Closed Session at 2:51 p.m.; and

Further That the confidential recommendation moved in Closed Session regarding confidential negotiations regarding housing infrastructure is hereby referred to this open session of the NCHC Board of Directors meeting for adoption.”

Disposition: **Carried**

(2) Moved by: Jennifer Moore
Seconded by: John Logel

“**That** the confidential recommendation moved in Closed Session regarding litigation or potential litigation, advice that is subject to solicitor-client privilege and confidential negotiations regarding legal representation at an upcoming Landlord and Tenant Board hearing, is hereby referred to this open session of the NCHC Board of Directors meeting for adoption.”

Disposition: **Carried**

(3) Moved by: Anneke Russell
Seconded by: Neil Ellis

“**That** the confidential recommendation moved in Closed Session regarding the security of a property of the municipality or local board (unauthorized parking), is hereby referred to this open session of the NCHC Board of Directors meeting for adoption.”

Disposition: **Carried**

(4) Moved by: John Logel
Seconded by: Brian Ostrander

“**That** the confidential recommendation moved in Closed Session regarding a proposed or pending acquisition or disposition of land, is hereby referred to this open session of the NCHC Board of Directors meeting for adoption.”

(5) Moved by: Anneke Russell
Seconded by: Brian Ostrander

“**That** the confidential recommendation moved in Closed Session regarding two matters pertaining to litigation or potential litigation, is hereby referred to this open session of the NCHC Board of Directors meeting for adoption.”

Disposition: **Carried**



11. Next Meeting

- Wednesday, March 22, 2023

12. Adjournment

Moved by: Brian Ostrander

Seconded by: John Logel

"**That** the meeting be adjourned at 2:55 p.m."

Disposition: **Carried**



Northumberland County Housing Corporation (NCHC) Report to Board

March 22nd, 2023

Elgin Park Redevelopment Construction Update

Prepared by: Regine Climaco - Developmental Project Manager, Major Capital Projects, Public Works

Issue

The construction of the Elgin Park Affordable Housing Redevelopment commenced in January 2022. Below is an update on construction progress to date.

Recommendation

It is recommended that the NCHC Board receives this Report for information.

Background

The NCHC and the County signed a contract with Dalren Limited on December 20, 2021 for the demolition of the existing 18 units located at 265-327 Elgin Street E in Cobourg, and the construction of 40 new units. The construction kick-off meeting was held on January 11, 2022 and the Contractor mobilized to site on January 17, 2022.

Progress to Date

To date, the first five (5) buildings have been demolished, with the four (4) remaining buildings still occupied. Building #2 is water-tight with rough-ins complete and air barriers and drywall application underway. Building #1 truss installation and wall and window framing is in progress. Lessons learned and efficiencies from Building #1 are being applied to the construction of Building #2.

As mentioned in past verbal updates to the NCHC Board, the Contractor encountered schedule delays for Building #1 due to weather, site conditions, and concrete supply shortages. County Staff are working with the Contractor to plan potential solutions to minimize the delay on the overall schedule.

The design and construction procedures follow the recommendations of the geotechnical report by Toronto Inspections Limited in May 2019. However, the depth of the water table has resulted in challenging site conditions. It was observed that the construction pumps are operating frequently, and it is suspected that a construction dewatering permit may be needed. As a result, the County will be retaining



hydrogeological consulting services to determine the dewatering rate under construction and permanent conditions. The hydrogeological study will also be used by our consulting team to determine the requirement for battery back-up power to the sump pumps specified for the project.

Coordination:

Bi-weekly construction meetings are conducted with representatives from the County's Major Capital Projects (MCP) team, the Contract Administrator (Barry Bryan Associates), members of the Consulting Team (as required) and the Contractor (Dalren Limited) where site activities are discussed. Bi-weekly meetings are also held with representatives from the County's MCP team and the Contract Administrator to discuss and resolve any issues. MCP communicates regularly with the County's Housing Manager on construction progress and any information relevant for tenant relations.

The MCP team are working collaboratively with the Town of Cobourg Staff on all required permits and documentation as required as per the Development Agreement. In addition, the MCP team will be working closely with Town of Cobourg Staff to ensure any concerns that arise during construction are diligently resolved.

Financial Impact

Below is a summary showing all approved construction change orders (CO) to date:

Cumulative COs up to January 2023	\$ 354,167.31
CO# 13R1 – HRV Condensate Removal	\$ 127,744.38
CO# 19 – Appliance and Electrical Panel Update	\$ 50,291.63
CO# 20 – Insurance Extension	\$ 33,012.19
CO# 21 – Soffit Protection	\$ 4,534.16
Total Approved Change Orders this period	\$ 215,582.36
Total Approved Construction Change Orders to Date	\$ 569,749.67

Below is a summary of all approved soft-cost change orders (CO) to date:

Total Approved Up to March 2023	\$ 117,201.81
BBA – NOCSS 4	\$ 130,000.00



Total approved soft-cost change orders this period \$ 130,000.00

Total approved soft-cost change orders to date \$ 247,201.81

Below is a summary of the overall budget (inclusive of contingency), invoices paid to date, and projections (excluding HST):

	Budget	Invoiced to date	Projected
Construction Costs	\$ 16,425,292.00	\$ 3,624,822.00	\$ 16,425,292.00
Project Soft Costs (Project Management, etc.)	\$ 1,672,504.00	\$ 699,099.00	\$ 1,672,504.00
Total	\$ 18,097,796.00	\$ 4,323,921.00	\$ 18,097,796.00

Schedule Impact

Below is a summary of approved change orders which have added working days to the construction schedule.

CO# 15 – Attic Fire Separation 14 days
 CO# 13R1 – HRV Condensate Removal 8 days
 CO# 19 – Appliance and Electrical Panel Updates 11 days
 CO# 21 – Soffit Protection 4 days
 Total Days added due to approved change orders 37 working days

Conclusion

It is recommended that this report is received for information. Staff will bring a report to the NCHC Board every two months (or as required) to provide an update on the construction of the Elgin Park Affordable Housing Redevelopment.

Northumberland County Community Housing Directives

Housing Services Division

555 Courthouse Road

Cobourg, Ontario K9A 5J6

Subject: Asset Limits

Directive Number: 2023-01

Effective Date: July 1, 2023

Intent

To outline eligibility requirements with respect to asset limits for rent-geared-to-income (RGI) housing as required under the *Housing Services Act, 2011* (HSA).

The asset limit in Northumberland County for RGI is \$75,000. This applies to new applicants, eligible waitlist applicants, current tenants and new tenants applying for, or receiving RGI assistance. Asset Limits will come into effect on July 1, 2023 in Northumberland County.

Background

Northumberland County is required under the HSA to establish a local rule that sets asset limits for a household to determine eligibility for current and prospective tenants applying for rent-geared-to-income (RGI) assistance. This is referred to as asset limits.

Asset Limits restricts households with high incomes and/or assets from qualifying for subsidized housing in Northumberland County. The asset limits help ensure that available housing subsidies are targeted to those with the greatest need.

Asset Limit

Assets are valuable items owned by a household. For the purpose of this directive, assets include cash, vehicles, properties and investments. Included and Excluded Assets are defined below.

An asset is reduced by the amount of verified debt owing against it (e.g. vehicle loans, liens and mortgages).

Locked-in investments that are not cashable by the household, are not included as assets. Example: Locked-in Retirement Account (LIRA), Locked-in Retirement Income Fund (LRIF), Restricted Life Income Fund (RLIF), Locked-in Income Fund (LIF), Life Income Fund (LIF), Non-Cashable GIC. When/if the household draws on these investments, the amount withdrawn will be considered household income.

Where an asset is verified as locked-in for a limited term (e.g. non-cashable Guaranteed Investment Certificate), the value is exempt until the maturity date.

Households are required to divest themselves of any interest in a property that is suitable for year-round occupancy as according to the HSA and Northumberland County's Directive 2021-012 Centralized Waitlist Rules. The proceeds from the divestment do not count as income for the purposes of calculating subsidy but may be counted toward the asset limit. Households do not need to divest properties that are not suited for year-round occupancy (e.g. non-winterized cottage, motorized home, etc.), but their equity in the property will count toward the asset limit.

Households where all members are part of a social assistance benefit unit are exempt from the asset limit.

Included Assets

- Bank accounts (savings accounts and chequing accounts, Tax-Free Savings Accounts (cash), overseas or foreign accounts, etc.)
- Investments (stocks and bonds, annuities, stocks, shares, bonds, term deposits, Guaranteed Investment Certificates (GICs), mutual funds, overseas or foreign investments, Tax-Free Savings Accounts (investments), etc.)
- Real estate equity anywhere in the world (such as a house, condominium, cottage, vacant land, commercial properties, etc., that households own on their own, that they own with others, that they rent out, that they have a right to occupy, or that they have any other legal or beneficial interest in). The value of the property as determined by the current MPAC assessment, minus the amount of any mortgage(s) owing and any balance owing on any loans/lines of credit secured against the property). The treatment of jointly owned assets are discussed below in the section: Calculating the Value of Joint Assets.
- Mortgages or loans receivables which the household has lent to someone

- Non-income producing equity stake or share in a business

Excluded Assets

Under O.Reg 367/11, Section 32.5, certain assets are required to be excluded, these include:

- The value of the interest in one motor vehicle that is not used primarily for the operation of a business by a member of the household. See “Other Excluded Assets” for information on additional personal vehicles.
- The value of tools of a trade that are essential to the work of a member of the household as an employee.
- The value of assets that are necessary to the operation of a business that the member operates or has an interest in, subject to:
 - The value of assets of a member of the household, up to a maximum of \$20,000 for that member; and
 - The value of assets necessary to the operation of a business, up to a maximum of \$20,000 for that business.
- The value of a prepaid funeral.
- The cash surrender value of a life insurance policy, up to \$100,000.
- The proceeds of a loan taken against a life insurance policy that will be used for disability-related items or services.
- A payment received under the Ministry of Community and Social Services Act for the successful participation by a person in a program of activities approved by the administrator that will assist the person with the following:
 - The successful completion of a high school diploma.
 - The development of employment-related skills.
 - The further development of the person's parenting skills.
- A Registered Education Savings Plan (RESP) for a child of a member of the household.
- The value of clothing, jewelry and other personal effects of a member of the household.
- The value of the furnishings in the accommodation used by the household, including decorative or artistic items, but not including anything used primarily for the operation of a business.
- The value of the beneficial interest in a trust of a member of the household who has a disability, if the capital of the trust was derived from an inheritance, or from the proceeds of a life insurance policy, up to \$100,000.
- The value of funds held in a Registered Disability Savings Plan (RDSP), if the beneficiary of the plan is a member of the household.

- The value of funds held in an account of a member of the household in conjunction with an initiative under which the service manager, or an entity approved by the service manager, commits to contribute funds towards the member's savings goal.
 - For example: a scholarship program for post-secondary education.
- The value of funds held by a member of the household in a Registered Retirement Savings Plan (RRSP) as defined in section 146 of the *Income Tax Act* or in a Registered Retirement Income Fund (RRIF), as defined in section 146.3 of that Act.

Other Excluded Assets

The list of excluded assets may be updated from time to time. Housing providers must consult with the Service Manager if a tenant or member identifies an asset type that is not listed.

Other Assets excluded from the Asset Limit in Northumberland include:

- The value of the second household vehicle (i.e. car, truck, van, motorcycle) is exempt up to \$15,000, if the household has a second licensed driver. The household vehicle exemption does not refer to recreational vehicles, e.g. boat, snowmobile, all-terrain vehicle, recreational vehicle.
- Funds held in trust that are not accessible to the applicant or tenant, under the terms of the trust.
- Locked-in investments that are not cashable by the applicant/tenant/member. Examples include:
 - Locked-in Retirement Accounts (LIRA)
 - Locked-in Income Fund (LIF)
 - Restricted Life Income Fund (RLIF),
 - Locked-in Retirement Income Fund (LRIF)
 - Non-Cashable Guaranteed Investment Certificate (GIC) only for the length of the invested term
- Note: Income from excluded assets may still count toward the household's income (e.g. income from a RRIF).

Exceptions to the Established Limits

Social Assistance Recipients

Households where all members are a part of the same benefit unit are exempt from the Asset Limit Directive.

Special Priority Applicants

In certain circumstances Special Priority applicants may be exempt from the Asset Limit Policy.

- When assets to which the Special Priority applicant may have rights are solely in the name of the abuser (e.g. a matrimonial home). The Special Priority applicant must verify the ownership of the asset, within reason.
- When assets that are jointly owned with the abuser are being divided through the separation and divorce process and the amount that will be awarded to the Special Priority applicant is unknown. The Special Priority applicant must provide verification that a court proceeding is underway.
 - In these circumstances, the value of the asset(s) will not be included in the Special Priority applicant's assets until the sale of property and/or division of matrimonial assets is completed.
 - Once the separation process is complete, the value of the asset will no longer be exempt. The Special Priority applicant must be advised that they could lose their eligibility for subsidy and be required to pay market rent if the division of matrimonial assets results in being over the limit.

The full asset (100%) is attributed to the applicant/tenant/member where circumstances above are not applicable (i.e. assets that are only in the name of the Special Priority applicant or that are joint with someone other than the abuser).

Calculating the Value of Joint Assets

“Joint assets” are assets where two or more people have ownership rights. In the case of joint bank accounts, all account holders can deposit, withdraw or deal with the funds in the account no matter who puts the money in the account, and all account holders are responsible for the money in the account. Joint owners are often married or common-law spouses or an older person and their adult child(ren).

For the purpose of determining whether a household's assets are within the asset limit, if an asset is jointly owned with someone outside of the household, half of the value of the asset will be counted toward the asset limit.

Some household members may have joint ownership of an asset such as a bank account to allow them to manage another person's finances. In this situation, the household member must provide documentation, such as a Power of Attorney or trust account documents, to confirm that the asset does not legally belong to them. A letter or informal agreement provided by the joint account holder is not sufficient.

Application

This directive will apply to all applicants currently on the centralized waitlist and current households in receipt of an RGI subsidy.

- All approved applicants with assets that are over the Maximum Asset Limit will no longer be eligible to remain on the centralized waitlist.
- All current households with assets that are over the Maximum Asset Limit will no longer be eligible for RGI assistance from the housing provider.

Waitlist applicants will have their income and assets reviewed at time of application, during bi-annual reviews and at time of offer. The Service Manager will be responsible for monitoring income and assets of applicants on the waitlist until time of offer, which will then be completed by the Housing Provider.

If the household has assets that are over the Maximum Asset Limit and are no longer eligible for RGI assistance, the housing provider must serve the household ninety (90) days' notice of its' loss of RGI eligibility and a notice of increase to market rent for the unit. The household must be advised of its' right to a review of the decision. If within a reasonable timeframe, the household is able to demonstrate that assets have been divested of, or transferred into an excluded asset, the decision will be reconsidered.

Assets of existing tenants are reviewed by the Housing Provider prior to making a formal offer of housing and during annual review cycles. In certain circumstances assets are to be verified during in-year reviews – specifically when a household member is being added, or when a member of a household is no longer in receipt of social assistance or is being removed from the social assistance benefit unit.

Verification of Assets

At time of verification of assets (prior to being offered a unit for waitlist applicants and during annual reviews and applicable in-year reviews for existing tenants) the information provided by the household must reflect a full and current disclosure of all assets.

Households must submit all information for both included and excluded assets owned by all members of the household (including occupants) over the age of 16. Documentation must show both the ownership and the value of the asset. Information submitted must be current (e.g. a bank statement for the current month, a letter obtained from the bank within the same month, or the most recently received mortgage statement for a property (seasonal dwelling)).

Households must submit this information using the Household Asset Verification Form, signed and stamped by a bank official/representative in addition to any property mortgage statements and MPAC assessments, or other appropriate assessment of valuation to determine value.

For more information on what documentation is required for assets, please refer to the Asset Verification Documentation Guide.

Households are responsible to declare any assets identified in the Asset Verification Documentation Guide that they own / co-own and provide the appropriate verification documents for each asset. The Housing Provider is responsible for identifying what assets are included and which are excluded when determining eligibility.

The Service Manager may request further verification documents during the application process.

Documentation is not required for personal belongings (e.g. clothing, jewelry and furniture), personal motor vehicles, and tools of a trade (e.g. electrician's tools, hairstylists' tools).

Repealed Rules

N/A

Legislative Authority

Housing Services Act, 2011

O. Reg. 367/11 s. 35

Cross Reference

Northumberland County Community Housing Directive 2021-09 Income Limits

Northumberland County Community Housing Directive 2021-12 Centralized Waitlist Rules

If there are any questions please contact the Service Manager for Northumberland County Housing Services at 905-372-3329.



Northumberland County Housing Corporation (NCHC) Report to Board

March 22, 2023

Creation of a Committee on the Creation of Construction Standards for New Builds

Prepared by: Rebecca Carman, General Manager

Issue

As according to the NCHC 5 year Strategic Plan, a Committee is required to support the creation of standards for new builds.

Recommendation

It is recommended that the NCHC Board of Directors appoint a committee to create construction standards for new builds and that the membership of the committee is composed of the Chair and Directors, and the General Manager as a Staff Representative and supported by the Deputy Clerk as discussed at the meeting.

Background

The NCHC Strategic Plan 2023-2027 outlines key action items that support the coordination and oversight of the required NCHC growth.

Specifically, these actions include:

- **Objective 2.1:** Seek out new revitalization and renewal initiatives, including moving ahead on the implementation of new development projects.
 - **Action:** Establish a framework for construction of new units to support staff in implementing the growth and redevelopment of NCHC. (i.e. general direction and flexible standards relating to accessibility and environmental efficiencies, built form, materials and finishes)
 - **Action:** Informed by the Affordable Housing Strategy, set a direction for balancing efficiencies for building with the needs of the various communities (i.e., targeted demographic group, unit size, income mix, high-density or low-density housing, location).

The creation of standards is also supported in the forthcoming NCHC Asset Management Plan due to be presented later this year.



Major Capital Project staff will also be a part of these discussions.

Analysis

Under the NCHC Corporate By law No. 1 section 4.16, directors are able to appoint a committee of Directors. These meetings are to be open to the public in the same manner as regular Board meeting. Historically committees have been struck to deal with specific time-limited tasks, including the creation of policies, drafting the Strategic Plan, and filling Director vacancies. This Committee would report back to the NCHC Board of Directors at a regular interval and refer recommendations of the full standards and framework to the NCHC Board of Directors for approval.

The intention for creating standards for new builds is to support a smoother implementation of future construction projects that will support the NCHC as the client in providing clear direction to the Project Manager (Major Capital Projects) on its expectations. Based on lessons being learned from the Elgin Park Redevelopment, clear standards will support the NCHC's strategic priority to grow our existing stock in a responsible and efficient manner. It is anticipated that the standards would include both construction specific standards and standards for the tenant experience.

Through these standards, greater clarity of NCHC's requirements and preferences will be provided for Major Capital Projects team and project consultants. In addition, standards will also begin the conversation on outlining processes for feedback, input, and approval on future developments from the NCHC Board of Directors on future projects.

Financial Impact

There are no financial impacts associated with this report.

Conclusion

It is recommended that the NCHC Board of Directors appoint a committee to create construction standards for new builds and that the membership of the committee is composed of the Chair, and Directors, and the General Manager as a Staff Representative and supported by the Deputy Clerk as discussed at the meeting.



Northumberland County Housing Corporation (NCHC) Report to Board

March 22, 2023

Leasing strategy for non-Housing Services Act (HSA) units

Prepared by: Rebecca Carman, General Manager

Issue

Seeking NCHC Board's approval of a leasing strategy for non-HSA units, including affordable units and market rent units.

Recommendation

It is recommended that the NCHC Board of Directors approve the leasing strategy for non-Housing Services Act units and approve targeted rent and income ranges, further that the Board give the General Manager discretion to make operational decisions as needed to adapt or amend rents and income levels as may be required from time to time.

Background

With the introduction of 123 King Street East, Colborne and the forthcoming market rent units at Elgin Park, there will be two different funding/legal frameworks for the NCHC housing stock. Specifically, the existing 344 units are *Housing Services Act, 2011* (HSA) legislated units whereas new units coming on board will be not governed under the HSA.

In addition to HSA implications, some of our new builds will have affordability requirements under capital funding requirements or commitment from the County to support the addition of new subsidized units (RGI and counted toward County's service level standards).

At present there are two affordability levels being proposed for non-HSA units – affordable rent units (80% of Average Market Rent) and reasonable market rent (targeting 125% of Average Market Rent). Further income levels will also be established for these rent levels to ensure that the tenants being selected for the units are those that require the proposed level of affordability.

Analysis



There are two properties with non-HSA units that require confirmation of leasing strategy for this purpose – 123 King Street, Colborne (affordable rent) and Elgin Park Redevelopment (12 reasonable market rent). Future developments will also be impacted by this strategy as more diverse rent ranges are required to support individual development viability moving forward. For example at 473 Ontario Street, the NCHC will be breakdown unit rent levels to one-third RGI, one-third affordable and one-third reasonable market rent. As non-HSA units, the NCHC will be able to provide some flexibility on a case-by-case basis on rent levels and income required to secure a unit.

It is proposed that affordable rent is defined at 80% of average market rent. In 2022, these monthly rents would be:

- Bachelor unit - \$846
- One bedroom unit - \$1,007
- Two-bedroom unit - \$1,061
- Three+ bedroom unit - \$1,247

The County also allows upwards of an additional \$100 per unit where utilities are included. It should be noted that the average market rents are taken from the Ministry of Municipal Affairs and are updated annually, the rates for 2023 have not yet been released. Further, should non-HSA four-bedroom units be developed, further consideration in an appropriate rent level will be required.

At 123 King Street, Colborne, staff propose all newly leased units be rented as 'affordable units' with a starting rent between \$846 and \$946 per month. As this is an existing building, staff will ensure there is a balance between reasonability of the market along with ability to generate enough revenue. Staff will establish rent levels on a per unit basis, with size of unit and overall condition of the unit as guiding points in decision making. Income levels for these units will be set at a maximum annual income that represents 30% of income being spent on rent. It is anticipated that the maximum income level for these units will be approximately between \$33,856 and \$37,840.

It is also proposed that market rent units offered by the NCHC provide some level of attainability in alignment with its social purpose mandate and where viability of the development reasonably allows. It is proposed that the NCHC targets a range of 125% of average market rent for market rent units. In 2022, these monthly rents, not including a utility consideration, would be:

- Bachelor unit - \$1,323
- One bedroom unit - \$1,574
- Two-bedroom unit - \$1,658
- Three+ bedroom unit - \$1,949



The income required for these units would be between \$52,900 for a bachelor unit and \$77,950 for a three-bedroom unit.

It is proposed that the 12 market rent units at Elgin Park utilize these rent levels as starting rent levels. The proforma previously created for Elgin Park utilized market rent levels for RGI units (approximately 100% of average market rent) as a placeholder until a more realistic market rent level was established. As a result, it is hoped that this rent level will provide additional rent revenue for the development as well as provide a reasonable rent level that supports households in need of attainable rental housing in Northumberland.

Both the affordable rent and reasonable market rent units address a demographic of our population that are in need of affordability support but are not eligible to receive a rent-g geared-to-income subsidy. These units may also support households in need of deeper affordability through eligible rent supplement programs offered through the County or other supportive housing providers.

It is also proposed that the rental strategy for these units align with private sector best practices. Staff propose that waitlists are not created for these units and instead vacancies are advertised at the time of vacancies and applications are received on a per-unit basis. Staff will utilize social media, rental sites and the Help Centre to advertise these units. Staff will also work, where appropriate with the Homelessness Coordinated Response Team to identify any potential rent supplement opportunities for a portion of non-HSA units that may be available for rent.

Financial Impact

There are no financial impacts associated with this report.

Conclusion

It is recommended that the NCHC Board of Directors approve the leasing strategy for non-Housing Services Act units and approve targeted rent and income ranges, further that the Board give the General Manager discretion to make operational decisions as needed to adapt or amend rents and income levels as may be required from time to time.



List of Directors and Terms – as of March 15, 2023

Name	Term
Victor Fiume	Second full-term begins May 24, 2023
Steve Gilchrist	First full-term begins May 24, 2023
Lindsey Reed	Second full-term begins May 24, 2023
Neil Ellis	Second full-term begins May 24, 2023
Doug Bates	Second full-term begins May 24, 2023
Cathy Borowec	First full-term begins May 24, 2023
Councillor John Logel	County Council Representative
Jennifer Moore	County Staff Representative
Councillor Brian Ostrander	County Council Representative
Daniel Quesada-Rebolledo	Second full-term begins May 24, 2023
Lou Rinaldi	Second full-term begins May 24, 2023
Anneke Russell	Second full-term begins May 24, 2023



Excerpt from NCHC Corporate By-law on Election and Terms of Directors

3.3 Election and Terms

- (a) Directors serve at the pleasure of the Shareholder and the term of any Director will be set by the Shareholder at the time of appointment.
- (b) Subject to Section 3.3(a):
 - (i) Each term for a Director shall be four (4) years;
 - (ii) The Board term will align with the term of Northumberland County Council;
 - (iii) Subject to Section 3.3(b)(iv) below, a Director may be appointed for a maximum of two consecutive terms as determined by County Council; and
 - (iv) Following the fulfillment of two (2) consecutive terms, a Director may apply to County Council for, and County Council may approve at its sole discretion, a further appointment to serve an additional sunset term for up to an additional two (2) years as Director.
- (c) The election of Directors shall take place at the annual meeting of the shareholder. The election shall be by resolution.
- (d) If an election of Directors is not held at the proper time, the incumbent Directors shall, despite anything to the contrary in this Section, continue in office until their successors are elected by the Shareholder.
- (e) Those Directors whose terms are not renewed shall be deemed to have resigned on the start date of the new Directors as specified by County Council, or as otherwise specified by County Council.

Note that the full section 3 of the Corporate By law speak to the ability to appoint Directors outside of the standard term as according to vacancies that arise throughout the year.

Further, legal counsel has confirmed that for the Directors appointed between terms their first full-term does not begin until the next term.

March 6, 2023

Dear Warden Martin and members of County Council,

Please be advised that the Annual General Meeting for Northumberland County Housing Corporation (NCHC) has been scheduled for May 24, 2023, beginning at 1:30 p.m. On behalf of the NCHC, we would like to invite all members of Northumberland County Council to attend this meeting for information, and would like to invite a representative of County Council to provide remarks on behalf of the Shareholder.

A fulsome report will come forward at the May County Council meeting to confirm Directors for the NCHC and to share a detailed agenda for the Annual General Meeting.

We thank you for your ongoing support of the critical work the NCHC is doing to build and maintain safe and affordable rental housing where everyone feels a sense of belonging.

Sincerely,



Rebecca Carman
General Manager, Northumberland County Housing Corporation