

**Meeting of Board of Directors
Agenda**

November 26, 2025
1:30 p.m. – 3:00 p.m.
Northumberland County

- 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 November 26, 2025, regular meeting of the Northumberland County Housing Corporation Board of Directors be approved.”

4. Declaration of Interest

- 5. Approval of Minutes** (attached)
Minutes of October 23, 2025, Regular Board Meeting

Recommended Motion:

“That the minutes of the October 23, 2025, Regular Meeting of the Northumberland County Housing Corporation be approved.”

- 6. Presentation – Passive House Design Principles for 123 King St Colborne**
Hans Kogel, Hareko Inc

Recommended Motion:

“That the NCHC Board of Directors receive the Presentation on Passive House Design Principles for 123 King St in Colborne for information.”

- 7. 123 King St Passive House Feasibility NCHC Report** (attached)
Negar Pakzadian, Project Manager, Major Capital Projects, Public Works

Recommended Motion:

“That the NCHC Board of Directors receive the 123 King St Passive House Feasibility NCHC Report for information and that the Board proceed with a Passive House design for 123 King Street in Colborne.”

8. Correspondence – Resignation Letter (attached)
Victor Fiume, Chair

Recommended Motion:

“That the NCHC Board of Directors receive the attached correspondence Resignation Letter for information.”

9. Election of Director Held Officer Position (Chair)
Rebecca Carman, General Manager
Victor Fiume, Chair

Recommended Motion:

Election of Chair:

“That the NCHC Board of Directors elect _____ as Chair of the NCHC Board of Directors, effective November 26, 2025.”

10. Bad Debt Write Off Report (attached)
Julie Kennedy, Developmental, Housing and Homelessness Operations
Supervisor

Recommended Motion:

“That the NCHC Board of Directors receive the Bad Debt Write Off Report for information and approve the \$43,073.52 bad debt to be written off.”

11. COCHI/OPHI Underspend Update (verbal)
Rebecca Carman, General Manager

Recommended Motion:

“That the NCHC Board of Directors authorize signing authorities to sign all agreements that may be required to secure any potential underspending in the 2025/2026 COCHI/OPHI allocation.”

12. 2026 NCHC Board Meeting Schedule (verbal)
Rebecca Carman, General Manager

Recommended Motion:

"That the NCHC Board of Directors approve the 2026 NCHC Board Meeting Schedule."

13. New Business

Victor Fiume, Chair

14. Next Meeting

- Date: January _____, 2026
Location: 555 Courthouse Rd, _____

15. Adjournment

Recommended Motion:

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



Meeting of Board of Director Minutes

October 23, 2025

9:30 a.m. – 12:00 p.m.

Northumberland County

In Person

Board Members Present (In Person):

Molly Anthony

Cathy Borowec

Victor Fiume, Chair

Daphne Livingstone

Councillor John Logel

Jacqueline Pennington

Lou Rinaldi

Maryam Mohajer-Ashiai

Board Members' Regrets:

Anneke Russell

Steve Gilchrist

Councillor Mandy Martin

Staff:

- Rebecca Carman, General Manager (Appointed by Board)
- Glenn Dees, Acting CAO
- Linda Johnston, Application Assistant Representative
- Julie Kennedy, Developmental Housing & Homelessness Supervisor
- Rob O'Neil, Facilities Manager
- Kim O'Leary, Financial Planning Manager
- Ashley Postma Application Assistant Representative

Guests:

Lucy Caldwell, Cornerstone - Manager of Shelter Services

Christina Colacicco, Cornerstone - Manager of Community Services

1. Call to Order

- Chair Victor Fiume called the meeting to order at **9:33 AM**

2. Territorial Land Acknowledgement

Victor Fume

3. Approval of the Agenda

Moved by: John Logel

Seconded by: Lou Rinaldi

“**That** the agenda for the October 23, 2025, regular meeting of the Northumberland County Housing Corporation Board of Directors be approved.”

Carried

4. Declaration of Interest

- No declarations.

5. Approval of Minutes

Minutes of September 24th, 2025, Regular Board Meeting

Moved by: Cathy Borowec

Seconded by: John Logel

“**That** the minutes of the September 24th, 2025, of the Northumberland County Housing Corporation be approved.”

Carried

6. Approval of the Growth and Expansion Sub-Committee Meeting Minutes

Moved by: Jacqueline Pennington

Seconded by: Molly Anthony

“**That** the minutes of August 25, 2025, Growth and Expansion Sub-Committee Meeting be approved.”

Carried

7. Cornerstone – Board of Directors Gender Based Violence /Intimate Partner Violence Training Session

Lucy Caldwell, Manager of Shelter Services

Christina Colacicco, Manager of Community Services

Moved by: Lou Rinaldi

Seconded by: John Logel

“That the NCHC Board of Directors receive the Board of Directors GBV/IPV Training Session for information.”

Carried

8. Growth and Expansion Sub-Committee October 1 Meeting Update (verbal)

Sub-Committee Co-Chairs

Moved by: Cathy Borowec

Seconded by: Lou Rinaldi

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

Carried

9. Q3 Housing Operations Report

Julie Kennedy, Developmental, Housing and Homelessness Operations Supervisor

Moved by: John Logel

Seconded by: Lou Rinaldi

“That the NCHC Board of Directors receive the Housing Operations Report for information.”

Carried

10. Q3 Facilities Update Report

Rob O'Neil, Facilities Manager

Moved by: John Logel

Seconded by: Lou Rinaldi

“That the NCHC Board of Directors receive the Q3 Facilities Update Report for information.”

Carried

11. NCHC Q3 2025 Variance Report

Kimberly O'Leary, Financial Planning Services Manager

Moved by: John Logel

Seconded by: Molly Anthony

“That the NCHC Board of Directors receive the NCHC Q3 2025 Variance Report for information.”.

Carried

12. Correspondence – Burwash Avenue

Rebecca Carman, General Manager

Moved by: John Logel

Seconded by: Maryam Mohajer-Ashiai

“That the NCHC Board of Directors receive the attached correspondence ‘Burwash Avenue Petition’ for information.

Carried

13. Carryover request

Rebecca Carman, General Manager



Moved by: Lou Rinaldi
Seconded by: John Logel

"That the NCHC Board of Directors authorize staff to submit a carryover request in the amount of \$370000.00 to County Council for their approval."

14. New Business

Victor Fiume, Chair

- **Date: Wednesday, November 26, 2025, at 1:30 p.m.**
Location: In person, 555 Courthouse Road, Council Chambers

15. Adjournment

"That the meeting be adjourned at **11:38 a.m.**"

Carried



Northumberland County Housing Corporation (NCHC) Report to Board

November 26, 2025

123 King Street Redevelopment - Passive House Feasibility Study Update

Prepared by:

Negar Pakzadian Project Manager, Major Capital Projects, Public Works

Issue

Northumberland County Housing Corporation (NCHC) has engaged Haerko Inc. to review the feasibility of delivering the 123 King Street redevelopment as a Passive House project. This report provides a brief history of the work completed to date and a summary of the Passive House feasibility study to inform Board discussion and direction.

Recommendation

It is recommended that the NCHC Board receive this report for review and consideration and provide direction on whether Passive House (or a comparable high-performance standard) should be pursued as the target for the 123 King Street redevelopment.

Background

Redevelopment of 123 King Street aims to increase the affordable housing supply from the current 22 units to approximately 60 units through phased redevelopment, ensuring existing tenants are not displaced. As part of early due diligence, NCHC has completed key planning and feasibility work to assess redevelopment potential and site readiness.

Planning Approvals

- **Zoning By-law Amendment (ZBA):**
A ZBA application was submitted to the Township and approved on December 17, 2024, enabling intensification of the site from its current R3-5 zoning.

Completed Technical and Feasibility Studies

- **Phase One Environmental Site Assessment**
- **Building / Property Condition Assessment**
- **Conceptual Functional Servicing Report**
- **Conceptual Development Feasibility Study**
- **Boundary & Topographic Survey**
- **Northumberland County Housing Corporation Affordable Housing Design Guidelines**
- **Engagement of Haerko Inc. to complete a Passive House feasibility review**

Collectively, these studies confirm that the site is suitable for redevelopment and intensification, with environmental, servicing, and planning considerations understood at a preliminary level.

The Passive House feasibility study was undertaken to evaluate opportunities for enhanced building performance, reduced long-term operating costs, and improved access to federal funding streams such as the CMHC or FCM Affordable Housing Funds.

Analysis

Passive House Feasibility Study

To align the project with long-term operational efficiency and funding opportunities, NCHC retained Haerko Inc. (Hans Kogel) to complete a Passive House feasibility review specific to the 123 King Street redevelopment.

The objectives of the study were to:

- Introduce the Passive House standard in practical, non-technical terms
- Assess cost, risk, and constructability implications for NCHC
- Evaluate potential operational savings and long-term total cost of ownership
- Review funding advantages associated with high-performance energy standards
- Determine whether 123 King Street is a strong candidate for a Passive House pilot
- Outline a clear and achievable implementation pathway, if pursued

The feasibility study concluded that the 123 King Street site is highly suitable for a high-performance development approach due to its scale, servicing capacity, visibility, phasing flexibility, and alignment with County sustainability priorities.

Key Findings

- **Benefits of Passive House**

Haerko's analysis and sector case studies identified the following core benefits:

- 32–58% lower energy use intensity and 28–68% lower energy costs compared to standard buildings
- Significant utility cost savings and reduced operating expenses over the life of the building, contributing to lower total cost of ownership
- Improved indoor air quality, comfort, and occupant health, supported by superior airtightness, insulation, and ventilation
- Enhanced climate resilience and thermal reliability during power outages, extreme temperatures, and peak energy events
- Predictable operating budgets and lower life-cycle costs, enabling improved financial planning and long-term asset management
- Eligibility for CMHC and FCM funding, including higher forgivable loan potential and prioritization under energy efficiency scoring
- Reduced long-term maintenance and capital reserve requirements due to improved durability and lower mechanical system complexity
- Strategic opportunity for NCHC to demonstrate leadership in high-performance affordable housing and align with County sustainability targets

Passive House buildings typically carry a modest capital cost premium of approximately 0–5%, which can be mitigated through early integrated design, reduced long-term utility costs, and access to funding and incentive programs.

- **Suitability of the Site**

123 King Street is considered an excellent candidate for Passive House due to its manageable scale, known servicing context, ability to support a phased approach without tenant displacement, and potential for public visibility and sector influence.

- **Funding and Strategic Positioning**

High-performance energy standards strengthen eligibility for federal programs such as the CMHC or FCM Affordable Housing Fund and other low-carbon financing tools that prioritize energy efficiency and long-term affordability.

- **Market Capacity & Case Studies**

Haerko's review included reference projects in Hamilton, Windsor, and other Ontario municipalities, demonstrating that Passive House is increasingly being delivered successfully in the affordable housing sector. These examples indicate growing market readiness, contractor capability, and comparable cost and schedule outcomes.

Next Steps & Board Discussion

If the Board endorses Passive House as the preferred standard, the following actions would be required to continue advancing the project:

- Confirm Passive House as the target performance standard for 123 King Street
- Initiate procurement of a Prime Consultant team with Passive House capability
- Begin integrated design workshops and Passive House pre-certification
- Prepare CMHC and FCM funding applications aligned with high-performance outcomes
- Return to the Board with design progress and updated financial impacts

Conclusion

The Passive House feasibility work has demonstrated that 123 King Street is a strong candidate for high-performance development. Pursuing Passive House would support NCHC's strategic objectives, reduce long-term operational risk, increase funding opportunities, and position the project as a leading example of resilient, affordable housing in Ontario.

The NCHC Board directs staff to proceed with Passive House as the target performance standard for the 123 King Street redevelopment and report back with design, costing, and funding implications prior to schematic design.

November 3rd, 2025

Board of Directors and Rebecca Carmen

It is with mixed emotions that I am writing to formally resign from my position as Chair of the Board of Directors for the Northumberland County Housing Corporation, effective at the end of the November 26th., 2025 Board Meeting. I will be presiding over the Election of a new Chair at the November 26th. meeting.

Succession planning is an important responsibility of the Chair. Next year will see Directors terms ending for 3 of the original Board Directors and as such it is essential to have a orderly succession plan in effect. This starts with the Chair's position, which will allow the new Chair the opportunity to avail themselves of the experience of long serving Board members before they step off of the Board.

It has been a privilege and pleasure to serve as Chair of the NCHC want to express my thanks to and the entire Board and County Staff for the support and collaboration during my tenure.

I cannot begin to thank you all for the opportunity, and I wish you all continued success in all its future endeavors.

Regards,

A handwritten signature in black ink, appearing to read 'V. Fiume', with a stylized flourish at the end.

Victor Fiume

Chair, NCHC



Northumberland County Housing Corporation (NCHC) Report to Board

November 26, 2025

Annual Bad Debt Write Off

Prepared by: Julie Kennedy, Developmental Housing and Homelessness Operations Supervisor

Issue

To adhere to requirements set in the 2021-23 Rent Arrears Policy for Past Tenants, the NCHC is required to write off bad debt.

Recommendation

That the NCHC Board of Directors approve the write-off of bad debt of former tenants in the amount of \$43,073.52.

Background

According to Policy 2021-23, the NCHC is required to write off bad debt on an annual basis.

A review of outstanding past tenant arrears has been completed covering 2022 to 2025, and staff are recommending that arrears from 20 former households representing \$43,073.52 in past arrears be written off.

Analysis

The policy considers four scenarios where past debt can be written-off, including:

- All adult household members are deceased;
- The total debt on file is less than \$5 and payments have not been received;
- There is insufficient documentation to substantiate the arrears listed; and
- Other extenuating circumstances brought forward to the Board by the Housing Services Manager.

Of the recommended write-off, 16 former households are deceased, 1 former household has debts less than \$5; and 3 former households fall under the extenuating circumstances categories.



Of the households that fall under extenuating circumstances, 1 former tenant's file is missing, and the other 2 have an administrative error with ACH.

Financial Impact

The financial impact of this report is limited, as these debts are bad debts and uncollectable.

Conclusion

It is recommended that the NCHC Board of Directors approve the write-off of bad debt of former tenants in the amount of \$43,073.52.

Arrears to write off - 2025

Move out date	Arrears on Ledger	Notes
October 31, 2013	\$432.00	Deceased
September 30, 2011	\$1,019.80	Deceased
November 30, 2024	\$1,301.00	Deceased
August 31, 2014	\$308.00	Deceased
February 28, 2023	\$140.00	Deceased
February 28, 2025	\$19,170.00	Deceased
April 30, 2022	\$10.00	Admin error with ACH
July 31, 2003	\$356.00	Deceased
July 31, 2008	\$7,224.47	Deceased
April 30, 2025	\$596.00	Deceased
December 31, 2001	\$660.00	Deceased
October 31, 2024	\$118.00	Deceased
July 31, 2020	\$2,192.00	Deceased
April 30, 2022	\$10.00	Admin error with ACH
December 31, 2007	\$3,399.73	Deceased
March 31, 2011	\$3,426.00	Deceased
December 31, 1999	\$564.80	Deceased
July 8, 2000	\$1,712.72	File missing
October 31, 2013	\$432.00	Deceased
September 15, 2004	\$1.00	Under \$5