

NCHC 2025 Annual Report Coverpage

A note from the General Manager

In the early hours of Friday, January 30, 2026, emergency services, along with County staff acting on behalf of the NCHC, responded to a building fire at 8 King Street West, Colborne, Ontario. Within hours it became evident that this was a catastrophic fire – a loss of life and total building loss.

As emergency services fought the fire onsite, staff (both Northumberland County and Cramahe Township), external agencies, volunteers and NCHC Board members gathered to support tenants in the aftermath. By the end of the day on January 30, displaced tenants were safely relocated to a Cobourg hotel and their journey to housing stability began. Within a month all tenants had permanent housing plans.

In the days and months following this event, I continue to reflect on the professionalism, strength and care that everyone who responded to the fire has demonstrated. While we work toward a rebuild of 8 King Street West, we are reminded by all that was lost that day. Our thoughts are with the family of the tenant who lost their life and our tenants that are starting over again.

My sincere thanks to the emergency service professionals that responded, Cramahe Township, partner agencies, volunteers, Board members and County staff. It is an honour to continue to work alongside all of you.

Sincerely,



Rebecca Snelgrove
General Manager, Northumberland County Housing Corporation

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Section 1: About the NCHC

Where we came from

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. The first group of community directors are coming to an end of the term in the summer of 2025.

Vision, Mission and Values

Vision

A place where everyone has access to safe and affordable housing, so individually and as a County we can grow and prosper and everyone feels a sense of belonging.

Mission

To be a leader in building and maintaining safe and affordable rental housing where individuals and families feel at home.

Values

Compassion and Humanity: The NCHC exists to serve our tenants and the broader Northumberland community. Our services are rooted in dignity, fairness, trust, and equitable treatment for all.

Partnership and Collaboration: We pursue purposeful partnerships. We work with non-profit housing providers and co-ops, the private sector, other organizations, and all levels of government to increase the local stock of affordable housing and to develop coordinated supports for the people we jointly serve.

Future-Facing and Progressive: We strive to be progressive, nurturing a culture of learning that will enable our organization to be innovative and forward thinking. We foster a culture of growth, where decisions are made with consideration to future needs, demands, and changing environments.

Integrity and Accountability: We make well-informed decisions and are open, honest and transparent with our funders and tenants. We demonstrate value for money by finding efficiencies in our operations, providing quality services and being the steward of government investments in NCHC assets.

Responsiveness and Excellence: We demonstrate leadership in best practices, are responsive to the needs of our tenants, and set high standards for service delivery and results. We promote feedback

opportunities for tenants so we can continuously improve the service we provide in a creative and fiscally responsible manner.

Inclusivity and Accessibility: We recognize and respect the diversity of the communities and people we serve. We believe that diversity is strength, and we are committed to creating and upholding an inclusive environment that is accessible to all community members.

We will be diligent in our requirement to uphold the principles of human rights, accessibility, and reconciliation.

Section 2: The Northumberland Context

A Home for Everyone

In Northumberland County, housing that is affordable remains out of reach for many households, particularly for households in the low- and moderate-income deciles and as cost of living continues to rise. This is demonstrated by the current housing market, rental market availability, and access to deeply affordable housing in our community.

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, and Hastings County.
- The year-to-date average house resale price as of March 2026, was \$698,043 and the monthly average resale price in March 2026 was \$670,503. This represents a slight increase from 2025 and remains unaffordable to all households in Northumberland except for those in the top decile of income earners.
- The wait for social housing continues to be 10 years in some communities, with certain building complexes increasing to 11 years. The demand has grown more than 300% since 2010, with 1,300 households currently on the waitlist.
- In 2025, the living wage for Northumberland County was \$22.20. This means that a single earner household earning a living wage in Northumberland County is unable to afford any rental unit at the Canada Mortgage and Housing Corporation average market rent, regardless of unit size.
- In 2025, 402 households were added to the centralized waitlist while only 60 were able to be housed.

NCHC: By the numbers...

The NCHC administers the largest portfolio of rental housing in Northumberland and is the largest community housing provider, with intent to continue growing over the coming years. Our portfolio represents:

- 354 owned and operated RGI units ranging from one-bedroom units to four-bedroom units, 22 affordable rental units, 12 attainable market rental units, 5 affordable transitional housing units and 78 rent supplement units. Units are located across the County in Port Hope, Cobourg, Colborne, Brighton and Campbellford.
- There are currently over 100 new units of affordable, transitional and rent-geared to income units in development, along with future projects earmarked through landbanking initiatives in partnership with the County.
- In 2025, NCHC housed 47 households from the waitlist, and completed 11 internal transfers.
- Households on the waitlist looking for an NCHC unit are waiting up to 10 years in Port Hope, 10 years in Cobourg, 5 years in Colborne, 7 years in Brighton, and 10 years in Campbellford.

In 2025, the NCHC supported 31 tenants at risk of eviction in maintaining their tenancy.

Section 3: 2025 Achievements

Progress made in 2025 by the NCHC include:

Improve Tenant Experience

- Continued partnership with the Community Health Centres of Northumberland to provide diabetes program information sessions at NCHC buildings. These sessions aimed to increase awareness, promote early detection, and empower tenants to make informed health decisions.
- In partnership with Northumberland Community Paramedicine Program continued offering drop-in clinics to include additional buildings to improve access to medical care.
- Coordinated and facilitated monthly and quarterly tenant engagement initiatives including fraud prevention, pest control, summer BBQs, fall produce bag deliveries and holiday parties to foster tenant engagement, reduce isolation, and strengthen relationships among tenants.
- Provided training for staff including topics on: special priority policy; working and thriving in intergenerational teams; Ontario-wide frontline training; human trafficking; Landlord Tenant Board; Rent-geared-to-income administration; provincial wide arrears database
- Introduced new processes to support staff in implementing bad debt write-offs, market rent offers and response for pest control.
- Introduced Levels of Services outlining response time and expectations of Facilities response to tenant reported maintenance concerns.
- Completed a tenant engagement survey to better understand tenants experiences with staff, the satisfaction with buildings and identify gaps or areas for improvement.
- Formed an Addressing Gender Based Violence in Housing Board Sub-committee which coordinated Board training sessions with Cornerstone Family Violence Prevention Centre to understand the intersections between intimate partner violence and housing.
- Elgin Park completed and fully occupied including rent-geared-to-income, accessible and market rent units.

Expand and Grow the NCHC Portfolio

- 123 King Street, Colborne: the project has moved through feasibility and onto design development, including refinement of performance targets (Passive House/PHIUS) and coordination with municipal stakeholders to secure servicing strategies to support future site growth.
- 473 Ontario St. Cobourg: has progressed with design development for a 62-unit affordable and mixed-income housing project, advancing key pre-construction studies including land use compatibility, environmental assessments, and archaeological investigations. Established a clear development approach incorporating high-performance building strategies and prefabricated construction methods to support delivery certainty and long-term sustainability.
- 129 Kent St. Campbellford: initiated procurement through an RFP process for a design-build team to deliver two Additional Dwelling Units, supporting gentle density and scalable growth strategies. The project also advances modular construction approaches and establishes a replicable model for future infill development across the portfolio.
- Achieved substantial completion on Elgin Park Redevelopment, a 40-unit residential development, with full occupancy reached by the end of 2025. The project contributed to increasing much needed housing supply while supporting sustainable community growth and long-term development objectives.
- Successfully negotiated and completed the purchase of 76 Molson Street, Port Hope with the objective of increasing the supply of transitional housing.
- Completed the Affordable Housing Design Guidelines to establish consistent standards for the planning, design, and construction of NCHC housing projects, with a focus on sustainability, accessibility, durability, and resident well-being. The standards align with key regulatory requirements and industry best practices while promoting energy efficiency, universal accessibility, community integration, and long-term lifecycle performance across all future developments.
- Established a Board Sub-committee with a focus on growing and expanding existing stock.

Extend and Improve the Useful Life of NCHC Assets

- Continued receiving increased capital investment from Northumberland County to support an asset management strategy to improve facility condition index of NCHC assets.
- Approximately 50 units were renovated with work ranging from minor repairs such as new floors or painting to full unit renovations including flooring, kitchen and bathroom cabinet replacement, painting and electrical upgrades.
- Implemented the 2025 Capital Plan, including priority projects such as:
 - 2 Francis Street (Brighton) - replaced 2 gas hot water tanks with 2 new electric hot water tanks; replaced all ground floor patios with new poured concrete patios.
 - 12 Meade Street (Brighton) - reinforced structural beams in crawlspace under building, installed missing drywall in space to complete fire separation between crawlspace and the main floor of the building.

- 111 Front Street (Campbellford) - replaced all 18 of the 2nd floor balconies of the building.
- Completed brickwork at 330 King Street (Cobourg) and 24 Queen Street (Port Hope)
- Replaced CO/Smoke detectors in all common areas and hallways of all buildings
- Successfully applied and received \$1,659,000 from Canada Mortgage and Housing Corporation (CMHC) Affordable Housing Fund – Repair and Renewal Stream to perform critical capital repairs and renovations to existing units beginning in March 2025 through to March 2028. The total capital investment for this time period is \$5,531,000, representing an annual investment of \$1,840,000
 - As of December 31, 2025 capital repairs claimed under the program totaled \$871,000, with \$262,000 in CMHC funding recognized.
- Updated 10-year capital plans for all buildings to reflect Asset Planner data and Building Condition Audits.
- Finalized Facilities Levels of Service details and shared the final version of the "Maintenance Service Standards" document with all NCHC tenants.
- Formalized a new pest management program which includes a new Standard Operating Procedure for Facilities and Housing staff with coordination with our pest management contractor.

Strengthen Governance

- Continued to ensure succession planning is considered in the directors holding officer positions.
- Continued to publicly post agendas and minutes online and in a format that meets accessibility standards.
- Board continued to engage with corporate governance best practices and requirements, including the reporting of potential conflict of interests and ensured adherence to corporate by-law.

Build and Strengthen the NCHC Profile

- Continued to seek partnerships with aligned community agencies to support the implementation of key strategic priorities including increased support for tenants.

Section 4: Planning for the future

Key objectives for 2026

- Reconvene the Construction Standards Sub-Committee to review, update, and monitor building design and construction practices, ensuring alignment with current codes, tenant needs, accessibility standards and sustainability goals.
- Maintain momentum on the development of key housing projects, including 123 King Street Colborne, 473 Ontario Street, Cobourg, and 129 Kent Street Campbellford.
- Initiate re-build of 8 King Street West, Colborne and supporting impacted tenants.

- Consider developing an emergency response plan for the NCHC and review risk profile of the NCHC, review insurance coverage.
- Offer staff training for trauma informed program delivery; de-escalation; housing policy in Ontario.
- Continue tenant engagement activities.
- Implementation of cleaning program for all NCHC buildings, supporting long-term tenants age in place and maintain units in a manner that promotes building health and safety.
- Ongoing enforcement of the eviction prevention framework, working with tenants to get arrears paid, and navigate individual tenant challenges (e.g., behaviour, criminal activity) and proceeding to the LTB where appropriate.
- Investigate system and process modernization initiatives including annual inspections, work order reporting.
- Undertake review of standard operating procedures and policies.
- Re-convene the Addressing Gender-Based Violence in Housing sub-committee to continue implementation of goals – including finalizing review of policies; staff training and engagement with local police agencies.
- Begin exploring an Equity, Diversity, Inclusion (EDI), and Trauma-Informed Practice Strategy
 - Partner with community organizations to design and deliver equitable, inclusive programming tailored to the diverse needs of tenants.
 - Initiate reviews of policies and procedures to ensure all language and processes are trauma-informed, accessible, and free from discrimination.
- Develop a strategy to increase brand awareness in the community for NCHC, including advocacy initiatives and education initiatives.
- Identify and work with community agencies to develop an aging in place strategy for NCHC tenants.
- Adopt a Corporate Security Standard for all NCHC assets to align with Northumberland County security standards.
- Establish an operational review process for the NCHC to confirm compliance with the Housing Services Act through an examination of operating procedures including administration, governance, financial management, RGI (rent-geared-to-income) processes and maintenance management.
- With Northumberland County Finance Department initiate the creation of a capital reserve strategy, according to the County's corporate reserve policy, in support of new NCHC developments.
- Continue efforts of the growth and expansion sub-committee to consider methods to ensure new developments are viable without new, long-term impact to County levy.
- With the support of Northumberland County complete Building Condition Assessments on the full NCHC portfolio. Begin utilization of AssetPlanner (asset management software) to guide all capital repair planning and budgeting.
- Continue implementation of the expedited capital plan utilizing both County and CMHC Repair and Renewal Funding contribution, including:

- Procurement of a consultant to support completion of studies for large-scale projects across all sites.
 - Electrical Studies (13 Studies)
 - Fire & Life Safety Studies (11 Studies)
 - Sanitary & Storm Drain Lines (12 Studies)
- Walkway replacement projects at 41, 43 and 45 Wellington Street (Port Hope), 24 Queen Street (Port Hope), 330 King Street (Cobourg), and 12 and 12a Meade (Brighton).
- Lighting upgrades at 45 Wellington Street (Port Hope), and 330 King Street (Cobourg).
- Balcony Work at 24 Queen Street (Port Hope).
- Hot Water Tank Replacement in townhouse units at 41 Wellington (Port Hope) and 7 Scriven (Port Hope).
- LED lighting upgrades at 45 Wellington Street (Port Hope), 330 King Street (Cobourg), 6 Percy Street (Colborne).
- Repair foundation and insulate basement walls at 152 Cockburn Street (Campbellford)
- Initiate the creation of a corporate business intelligence framework by starting a process for reporting on the performance of NCHC which includes establishing a set of business indicators/performance measures.