



Meeting of Board of Directors Agenda

August 26, 2026

1:30 p.m. – 3:00 p.m.

Northumberland County

Zoom Video Conference

<https://us06web.zoom.us/j/87946348590?pwd=074SY2oPOPmV1m3BVklvx4GqNwbCK7.1>

Meeting ID: 879 4634 8590

Passcode: 812424

1. Call to Order

Cathy Borowec, Chair

2. Territorial Land Acknowledgement

Cathy Borowec, Chair

3. Approval of the Agenda

Recommended Motion:

“That the agenda for the August 26, 2026, regular meeting of the Northumberland County Housing Corporation Board of Directors be approved.”

4. Declaration of Interest

5. Approval of Minutes (attached)

Minutes of June 24, 2026, Regular Board Meeting

Recommended Motion:

“That the minutes of the June 24, 2026, Regular Meeting of the Northumberland County Housing Corporation be approved.”

6. NCHC Q2 2026 Variance Report (attached)

Kimberly O’Leary, Financial Planning Services Manager

Recommended Motion:

“That the NCHC Board of Directors receive the NCHC Q2 2026 Variance Report for information.”

7. Building Valuation Review (to be circulated)
Rebecca Snelgrove, General Manager

Recommended Motion:

“**That** the NCHC Board of Directors receive the Building Valuation Review update for information and proceed with direction received by the Board.”

8. Director Recruitment Update (verbal)
Rebecca Snelgrove, General Manager

Recommended Motion:

“**That** the NCHC Board of Directors receive the verbal update on director recruitment for information.”

9. Revised Mandatory Tenant Insurance Policy (attached)
Rebecca Snelgrove, General Manager

Recommended Motion:

“**That** the NCHC Board of Directors approve the amended Mandatory Tenant Insurance Policy.”

10. Building Condition Audit RFP (verbal)
Mitchell Hill, Financial Housing Specialist

Recommended Motion:

“**That** the NCHC Board of Directors receive the verbal update on the Building Condition Audit RFP for information.”

11. Build Canada Homes (BCH) Funding Update (verbal)
Rebecca Snelgrove, General Manager

Recommended Motion:

“**That** the NCHC Board of Directors receive the Build Canada Homes (BCH) Funding Update for information and direct the General Manager to develop

financing options and advocacy strategy to support development projects underway with the support of external consultants, if needed.”

12. New Business

Cathy Borowec, Chair

13. Move to Closed Session

Recommended Motion:

"That the NCHC Board of Directors proceed with the next portion of the meeting, being closed to the public at _____p.m.; and

Further That the meeting is closed to the public as is permitted under the Municipal Act Section 239 (2.b) in order to address two matters relating to personal matters about an identifiable individual, including municipal or local board employees; (2.c) in order to address matters relating to a proposed or pending acquisition or disposition of land by the municipality or local board; and 239 (2.e) in order to address one matter relating to litigation or potential litigation, including matters before administrative tribunals, affecting the municipality or local board; and that Rebecca Snelgrove, Dan Borowec, Bill Detlor, Dwayne Campbell, Linda Johnston, and Kasheen Neal remain present.”

14. Motion to Rise and Results from Closed Session

Recommended Motion (1):

"That the NCHC Board of Directors rise from Closed Session at _____ p.m.; and

Further that the confidential resolutions moved in Closed Session regarding two matters relating to personal matters about an identifiable individual, including municipal or local board employees; a proposed or pending acquisition or disposition of land by the municipality or local board; and advice that is subject to solicitor-client privilege, including communications necessary for that purpose is hereby referred to this open session of the NCHC Board of Directors for adoption.”

15. Next Meeting

- Date: September 23, 2026
Location: In Person – Council Chambers (555 Courthouse Rd, Cobourg, ON)

16. Adjournment



Recommended Motion:

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

Meeting of Board of Directors Minutes

June 24, 2026

1:30 p.m. – 3:00 p.m.

Northumberland County

In-Person (600 William Street, Cobourg, ON – Conference Room)

Board Members Present (In-Person):

Chair Cathy Borowec

Anneke Russell - arrived at 1:47 p.m.

Councillor John Logel

Daphne Livingstone

Lou Rinaldi

Jacqueline Pennington

Victor Fiume

Molly Anthony

Steve Gilchrist - arrived at 2:07 p.m.

Board Members' Regrets:

Councillor Mandy Martin

Maryam Mohajer-Ashjai

Staff:

- Rebecca Snelgrove, General Manager (Appointed by Board)
- Jackie Diminie, Customer Service Representative
- Kathryn Larcher, Customer Service Representative
- Dwayne Campbell, Economic Development, Tourism & Land Use
- Rob O'Neil, Facilities Manager
- Negar Pakzadian, Project Manager, Major Capital Projects
- Mitchell Hill, Financial Housing Specialist
- Chris Brouwer, Maintenance Technician

1. Call to Order

- Chair Cathy Borowec called the meeting to order at 1:41 p.m.

2. Territorial Land Acknowledgement

Cathy Borowec

3. Approval of the Agenda

Moved by: Victor Fiume

Seconded by: John Logel

“**That** the agenda for the June 24, 2026 regular meeting of the Northumberland County Housing Corporation Board of Directors be approved.”

Disposition: Carried

4. Declaration of Interest

- No declarations.

5. Approval of Minutes (attached)

Minutes of May 27, 2026 Regular Board Meeting, and May 27, 2026, Annual General Meeting

Moved by: Daphne Livingstone

Seconded by: Lou Rinaldi

“**That** the minutes of the May 27, 2026, Regular Board Meeting, and the May 27, 2026, Annual General Meeting of the Northumberland County Housing Corporation be approved.”

Disposition: Carried

6. Affordable Housing Development Projects Update (attached)

Negar Pakzadian, Project Manager – Major Capital Projects, Public Works

Moved by: Jacqueline Pennington

Seconded by: Victor Fiume

“**That** the NCHC Board of Directors receive the Affordable Housing Development Projects Update for information.”

Disposition: Carried

- 7. 2025 Arrears Report** (attached)
Rebecca Snelgrove, General Manager

Moved By: Molly Anthony

Seconded by: John Logel

“That the NCHC Board of Directors receive the 2025 Arrears Report for Information.”

Disposition: Carried

- 8. COCHI Funding Allocation** (verbal)
Rebecca Snelgrove, General Manager

- the County has allocated approximately \$1,300,000 to the NCHC to develop a transitional housing build, targeting seniors.
- approximately \$1,000,000 from the Canada Ontario Community Housing Initiative year 8 allocation

Moved by: Anneke Russell

Seconded by: Victor Fiume

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

Disposition: Carried

- 9. Standing Item: Update on 8 King Street in Colborne** (verbal)
Rebecca Snelgrove, General Manager

- No update at this time for open session

- 10. New Business**
Cathy Borowec, Chair

- 11. Move to Closed Session**

Moved by: Molly Anthony

Seconded by: Lou Rinaldi

“That the NCHC Board of Directors proceed with the next portion of the meeting, being closed to the public at 2:03 p.m.; and

- (1) Further That** the meeting is closed to the public as permitted under the Municipal Act Section 239 (2.b) in order to address one matter relating to personal matters about an identifiable individual, including municipal or local board employees; (2.c) in order to address matters relating to a proposed or pending acquisition or disposition of land by the municipality or local board; and 239 (2.e) in order to address one matter relating to litigation or potential litigation, including matters before administrative tribunals, affecting the municipality or local board; and that Rebecca Snelgrove, Dwayne Campbell, Jenny Gloria, Michelle Maika, Jackie Diminie, and Kathryn Larcher remain present.”

Disposition: Carried

12. Motion to Rise and Results from Closed Session

Recommended Motion (1):

Moved by: John Logel

Seconded by: Steve Gilchrist

"That the NCHC Board of Directors rise from Closed Session at 2:57 pm; and

Further That the confidential resolutions moved in Closed session regarding one matter relating to the security of the property of the municipality or local board; personal matters about an identifiable individual, including municipal or local board employees; a proposed or pending acquisition or disposition of land by the municipality or local board; and advice that is subject to solicitor-client privilege, including communications necessary for that purpose is hereby referred to this open session of the NCHC Board of Directors for adoption.”

Disposition: Carried

13. Next Meeting

- Wednesday July 22, 2026 at 1:30 p.m.
Location: Online via Zoom

14. Adjournment

"That the meeting be adjourned at 2:59 p.m.”

Policy

Subject: Mandatory Tenant Insurance

Policy Number: 2021-06

Effective Date: August 26, 2026 ~~November 2, 2023~~

Approved by: NCHC Board of Directors

Reviewed by: NCHC General Manager

Purpose

The purpose of this policy is to put in place a mandatory content and liability insurance policy requirement for all tenants of Northumberland County Housing Corporation ("NCHC"). Content and liability insurance is often referred to as tenant insurance. Adequate tenant insurance coverage ensures that in the event of a fire, flood, theft, or other emergency, tenants are protected from the loss of personal effects and liability costs.

Overview

The lack of appropriate tenant insurance during an emergency often has a significant financial impact on a tenant. Financial impacts may include costs associated with:

- Securing temporary accommodations
- Replacing personal belongings
- Repairing NCHC property
- Liability for damage caused to other people's property

-
- Legal expenses incurred in administering a claim

Mandatory tenant insurance will support tenants in times of emergency to temporarily stabilize and/or recoup expenses incurred as a result of an incident.

Procedure

The *Residential Tenancies Act*, 2006 governs the landlord and tenant relationship. Specific details relating to the tenancy are outlined in the lease.

All new leases will have a provision requiring tenants to purchase and maintain a valid tenant insurance policy. The tenant insurance requirement will be phased in as units turn over. Leases with existing tenants will remain without the tenant insurance requirement as the lease cannot be changed without the tenant's consent.

Existing Tenants

All existing NCHC tenants are ~~encouraged~~ **required** to obtain tenant insurance.

Tenants in receipt of social assistance will be encouraged to maintain tenant insurance where there is room within their social assistance shelter allocation.

Existing Tenants Signing New Leases

From time to time, existing tenants are required to sign new leases (e.g. transferring to a new unit or adding members to the household). In cases where a new lease is signed, tenants will be required to obtain valid tenant insurance.

Prospective/New Tenants

Prospective tenants are required to provide proof of a valid tenant insurance policy at the time of lease signing. A prospective tenant who refuses to purchase and maintain tenant insurance will not be approved to become a NCHC tenant.

Enforcement

All tenants are required to submit verification of their tenant insurance policy on an annual basis by providing NCHC with a Certificate of Insurance at the time of their annual renewal for RGI. Market rent tenants are also required to submit proof of tenant insurance on an annual basis, at a schedule determined by NCHC.

If a tenant fails to provide a copy of the Certificate of Insurance, NCHC will advise the tenant of the lease requirement and obligation to maintain insurance throughout the duration of their tenancy.

The continued failure to provide proof of valid tenant insurance may result in NCHC applying to end the tenancy through the Landlord Tenant Board based on a violation of the lease agreement.

Repealed Policy

2008-08PM Tenant Insurance

Legislative Authority