NCHC
Northumberland County Housing Corporation

Meeting of Board of Directors
Agenda

October 28, 2026
1:30 p.m. – 3:00 p.m.
Conference Room (600 William St, Cobourg, ON) – Northumberland County

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 October 28, 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 September 23, 2026, Regular Board Meeting

   Recommended Motion:

   "**That** the minutes of the September 23, 2026, Regular Meeting of the Northumberland County Housing Corporation be approved."

6. **NCHC Q3 2026 Variance Report** (attached)
   Kimberly O'Leary, Financial Planning Services Manager

   Recommended Motion:

   "That the NCHC Board of Directors receive the NCHC Q3 2026 Variance Report for information."

7. **Participation Matters Update** (verbal)
   TJ Flynn, General Manager

Recommended Motion:

"That the NCHC Board of Directors receive the verbal update on Participation Matters for information."

8. **COCHI Reallocation** (attached)
   TJ Flynn, General Manager

   Recommended Motion:

   "That the NCHC Board of Directors receive the COCHI Reallocation report for information."

9. **123 King Street E. Colborne** (attached)
   TJ Flynn, General Manager

   Recommended Motion:

   "That the NCHC Board of Directors receive the 123 King Street E. Colborne report for information."

10. **Q2 & Q3 Facilities Update Report** (attached)
    Rob O'Neil, Facilities Manager

    Recommended Motion:

    "**That** the NCHC Board of Directors receive the Q2 and Q3 Facilities Update Report for information."

11. **New Business**
    Cathy Borowec, Chair

12. **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.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 TJ Flynn, Bill Detlor, Dwayne Campbell, Julie Kennedy, Kim O'Leary, Mitch Hill, and Nancy MacDonald, remain present."

13. 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 a matter relating to a proposed or pending acquisition or disposition of land by the municipality or local board; and a matter relating to litigation or potential litigation are hereby referred to this open session of the NCHC Board of Directors for adoption."

14. Next Meeting

- Date: November 25, 2026
  Location: Via Zoom – meeting link will be attached to the November agenda

15. Adjournment

Recommended Motion:

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

NCHC
Northumberland County Housing Corporation

Meeting of Board of Directors
Agenda

September 23, 2026
1:30 p.m. – 3:00 p.m.
Council Chambers – Northumberland County – 555 Courthouse Rd, Cobourg, ON,

Board Members Present (In-Person):

Chair Cathy Borowec
Anneke Russell
Councillor John Logel
Lou Rinaldi
Maryam Mohajer-Ashjai
Molly Anthony

Board Members' Regrets:

Steve Gilchrist
Daphne Livingstone
Jacqueline Pennington
Victor Fiume
Councillor Mandy Martin

Guest:

Monica Turner

Staff:

- TJ Flynn, General Manager (Appointed by Board)
- Linda Johnston, Customer Service Representative
- Kasheen Neal, Customer Service Representative
- Julie Kennedy, Developmental Housing & Homelessness Supervisor
- Amanda Bedwell, Customer Service Unit Supervisor
- Dwayne Campbell, Director of Economic Development, Tourism & Land Use
- Rob O'Neil, Facilities Manager
- Willie Reyns, Project Manager
- Kim O'Leary, Financial Planning Manager
- Mitchell Hill, Financial Housing Specialist

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1. **Call to Order**
   Cathy Borowec, Chair called the meeting to order at 1:44 p.m.

2. **Territorial Land Acknowledgement**
   Cathy Borowec, Chair

3. **Approval of the Agenda**

   Moved by: Lou Rinaldi
   Seconded by: Molly Anthony

   "**That** the agenda for the September 23, 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 August 26, 2026, Regular Board Meeting

   Moved by: John Logel
   Seconded by: Anneke Russell

   "**That** the minutes of the August 26, 2026, Regular Meeting of the Northumberland County Housing Corporation be approved."

   Disposition: **Carried**

6. **General Manager Appointment** (verbal)
   Cathy Borowec, Chair

   Moved by: John Logel
   Seconded by: Lou Rinaldi

   "That the NCHC Board of Directors remove Rebecca Snelgrove as General Manager of the NCHC effective August 26, 2026, following her departure from the County of Northumberland"

   "Further that the NCHC Board of Directors appoint TJ Flynn as General Manager of the NCHC according to Bylaw No. 1, Article 7.5 effective September 23, 2026."

Disposition: **Carried**

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

   - Expected bid award in October 2026. Target outside timing for audit completion is May 2027.
   - BCA includes on site assessments since the last one was a desktop exercise during COVID restrictions.
   - Board members asked if HSC could provide a recommendation about a reasonable insurance coverage increase until the BCA is completed and building replacement values updated.

   Moved by: Anneke Russell
   Seconded by: Maryam Mohajer-Ashjai

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

   Disposition: **Carried**

8. **Build Canada Homes (BCH) Funding Update** (verbal)
   TJ Flynn, General Manager

   - The submission on August 6th, 2026, included costs to build 142 units

   Moved by: Maryam Mohajer-Ashjai
   Seconded by: Lou Rinaldi

   "**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."

   Disposition: **Carried**

9. **Update on 8 King St in Colborne** (verbal)
   TJ Flynn, General Manager

   - It was confirmed that staff will assemble and present a cost benefit analysis of adding up to 10 units to the rebuild.

Moved by: Anneke Russell
Seconded by: Molly Anthony

"**That** the NCHC Board of Directors receive the verbal update on 8 King St in Colborne for information."

Disposition: **Carried**

10. **New Business**
Cathy Borowec, Chair

11. **Move to Closed Session**

Moved by: Anneke Russell
Seconded by: Maryam Mohajer-Ashjai

"**That** the NCHC Board of Directors proceed with the next portion of the meeting, being closed to the public at 2:07 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 TJ Flynn, Dwayne Campbell, Julie Kennedy, Linda Johnston, Amanda Bedwell and Kasheen Neal remain present."

Disposition: **Carried**

12. **Motion to Rise and Results from Closed Session**

Moved by: Lou Rinaldi
Seconded by: Anneke Russell

"**That** the NCHC Board of Directors rise from Closed Session at 2:50 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."

Disposition: **Carried**

13. Next Meeting

- Date: October 28, 2026 at 1:30 p.m
  Location: **In Person** – Conference Room (600 William St, Cobourg, ON)

14. Adjournment

Moved by: Molly Anthony

"**That** the meeting be adjourned at 2:53 p.m."

Disposition: **Carried**

NCHC Expenditure vs Budget Variance Report
as at September 30, 2026

	YTD Actual	YTD Budget	Variance	Variance Explanation
Taxation	3,461,316	3,461,319	(3)	
Grants & Subsidies	151,988	-	151,988	COCHI funding 12 Meade/OPHI funding 2 Francis
Interest Revenue	7,327	9,000	(1,673)	
Social Housing Revenue	1,795,788	1,589,787	206,001	Rent up 9.9% over 2025
Other Revenue	265,603	16,497	249,106	
Total Revenue	**5,682,022**	**5,076,603**	**605,419**	
Travel & Training	1,118	5,247	(4,129)	
Materials & Supplies	23,223	13,104	10,119	
Insurance	79,941	129,429	(49,488)	Premiums down 6.6%
Information Technology	15,810	10,332	5,478	
External Services	176,570	67,878	108,692	$147.1K 8 King fire
Utilities & Fuel	604,987	790,794	(185,807)	($48.7K) 8 King Other properties ($49.5K) Hydro, ($110.8K) gas, $23.3K water/sewer
Rent & Property Tax	454,415	478,251	(23,837)	Projected $170K surplus
Repairs & Maintenance			-	
Building/Land Improvements	150,585	80,127	70,458	
Plumbing	43,702	21,177	22,525	
Paint & Drywall	46,878	33,525	13,353	YTD variance $386K
Roofs			-	
Moveouts	1,226	17,595	(16,369)	Unit renos $85.9K *partially funded*
Security	165,046	84,618	80,428	Winter Maintenance $107.7K
Winter Maintenance	228,720	120,990	107,730	123 King $71.1K renos & security
Cleaning Contracts	143,010	111,501	31,509	112 Front $12.9K elevator & fire panel
Landscaping	52,448	66,126	(13,678)	maintenance
Waste Disposal	95,085	67,068	28,017	299 Elgin $9K accessibility
Electrical	83,313	39,744	43,569	
Other R&M	18,475		18,475	
TCAs under Threshold	218,470	581,256	(362,786)	Offset with overages in building improvements/security
Internal Chargebacks	2,026,867	2,026,872	(5)	
Financial Services	231,397	232,388	-	
SS Program Expenses	195,865	9,000	186,865	12 Meade & 2 Francis OPHI/COCHI projects
Total Expenditures	**5,057,151**	**4,987,022**	**70,129**	
TCAs over Threshold	323,887		323,887	$297.2K 129 Kent, $15.8K 76 Molson
Transfers to Reserves	112,500	112,500	-	
Total Investments	**436,387**	**112,500**	**323,887**	
Transfer from Reserve	(81,250)	(168,750)	87,500	Timing correction
Total Financing	**(81,250)**	**(168,750)**	**87,500**	
Surplus/(Deficit)	**269,733**	**145,831**	**123,902**	

Northumberland Community Housing Corporation

Report to the Board of Directors

Date: October 2026
Subject: Reallocation of Year 8 (2026–2027) COCHI Funding
Purpose: For Information

Background

Northumberland County, in conjunction with Northumberland Community Housing Corporation (NCHC), is seeking approval from the Ministry of Municipal Affairs and Housing (MMAH) to reallocate **$1,063,217 in Year 8 Canada-Ontario Community Housing Initiative (COCHI) funding** from the New Build capital component to the Capital Repair component.

The funding was originally intended to support the acquisition of 14 Maplewood Avenue in Brighton to create additional affordable housing units. However, further assessment of the property identified substantial renovation requirements that rendered the proposed acquisition financially unviable.

With NCHC planning two new housing developments in Colborne for 2027–2028, 8 King St W and 123 King St W together with a partner development scheduled for fall 2026 at 321 John St Cobourg, staff determined that redirecting the available funding toward existing housing infrastructure would provide a more immediate benefit while addressing staff capacity limits.

Rationale for Reallocation

Over the past two years, NCHC has experienced growing pressure on its capital maintenance and repair program. Significant County resources, including funding and staff capacity, have been redirected to address urgent requirements associated with the homeless shelter at 310 Division Street in Cobourg and preparations for the opening of the County's new long-term care facility.

These competing priorities have contributed to a growing backlog of repairs and renovations across the NCHC housing portfolio.

Staff have identified **$772,605 in priority repairs to NCHC properties**, along with an additional **$220,612 in repair requirements for non-profit housing partners**.

The proposed reallocation will allow the County to address these outstanding capital requirements, improve living conditions for existing tenants, and protect the long-term viability of its community housing assets.

Proposed Capital Improvements

The preliminary 2027 NCHC capital repair schedule identifies work at properties throughout the housing portfolio, including:

- **$720,000** for kitchen, bathroom and flooring renovations across 12 property locations.
- **$45,000** for walkway improvements, landscaping and retaining-wall repairs.
- **$31,500** for interior painting and related improvements.

These projects represent a total of **$796,500 in identified capital improvements** in the accompanying project schedule. The proposed funding allocations will be further refined as part of the Ministry's approval process.

Impact on Affordable Housing Targets

Importantly, the proposed reallocation is not expected to compromise Northumberland County's ability to meet its provincially assigned affordable housing expansion targets.

For 2026–2027, the County has a National Housing Strategy target of 10 additional rent-assisted units and is currently on track to deliver 14 units through rent supplement and rent subsidy initiatives.

The reallocation provides an opportunity to address immediate capital needs while maintaining progress toward the County's affordable housing objectives.

Next Steps

The County on **October 9, 2026**, formally applied for funding reallocation. Assuming the application is accepted we are required to provide the necessary project allocation documentation by **December 15, 2026**, as outlined in the Ministry submission and repairs are required to be completed by **March 31, 2028**.

Conclusion

The reallocation represents a practical response to changing capital priorities. By redirecting funding from a financially unviable acquisition toward essential repairs, NCHC can address deferred maintenance, improve existing housing conditions and preserve valuable community housing assets without compromising the County's planned expansion of rent-assisted housing.

The Board is requested to receive this report for information.

Northumberland Community Housing Corporation

Report to the Board of Directors

Date: October 2026
Subject: 123 King St E Colborne Update
Purpose: For Information

Background

Northumberland County, in partnership with Northumberland Community Housing Corporation (NCHC), continues to advance plans for the redevelopment of 123 King Street East in Colborne into a **60-unit affordable housing development**.

The proposed three-storey development is intended to provide affordable housing for families and low- to moderate-income households. The preliminary design includes 39 studio and one-bedroom units, nine two-bedroom units and 12 three-bedroom units, including nine accessible units.

Of the 60 proposed units, 24 are planned to be offered at 80% of average market rent.

A phased construction approach is being considered to minimize disruption to existing tenants. Under this approach, residents would remain in their current accommodations during the initial construction phase and relocate into the new building before the existing structure is demolished.

Project Budget and Funding

The preliminary project budget is estimated at **$52 million**, including construction, design, engineering, professional services, contingencies and applicable taxes.

The proposed funding strategy includes:

- **$250,000** through the Federation of Canadian Municipalities (FCM) Sustainable Affordable Housing Study Grant.
- **$1.5 million** committed by Northumberland County.
- **$15.5 million** in proposed financing through CMHC's Apartment Construction Loan Program.
- **$34.75 million** in required grant funding through the Build Canada Homes (BCH) initiative.
- The county is exploring using COCHI Yr 9 funding to lower the BCH request. Current estimate for COCHI Yr 9 funding is **$1,188,700**.

The project remains dependent on securing significant external funding, particularly the proposed BCH contribution, which represents approximately $579,167 per unit.

Project Planning and Feasibility Work

Throughout 2026, the County and NCHC have been advancing the preliminary planning and technical work necessary to establish the project's feasibility and prepare for procurement.

Three consulting assignments have been completed or undertaken to date:

- **D.M. Wills:** Topographical and legal boundary surveys and functional servicing work — $14,888.
- **McGlashon Planning:** Planning and feasibility consulting — $9,300.
- **Haerko:** Passive House feasibility assessment and presentation to the NCHC Board — $12,211.50.

Total consulting expenditures invoiced to date amount to **$36,399.50, excluding HST**.

Legal counsel has also been retained to assist with reviewing the proposed Request for Proposals (RFP) for Architectural and Design Services. These costs are additional to the consulting expenditures identified above.

Further technical investigations are planned, including environmental site assessments, geotechnical and hydrogeological studies, archaeological assessments and other supporting work required to advance the project.

FCM Funding

The County has secured access to up to $250,000 through FCM's Sustainable Affordable Housing Study Grant to support project feasibility and pre-construction activities.

The program provides reimbursement of up to 80% of eligible expenditures, subject to the grant maximum and agreement requirements.

Eligible activities include technical studies, architectural and engineering design, Passive House consulting, cost consulting and certain project-related County staff costs.

Some preliminary consulting expenditures were incurred before the October 30, 2025, eligibility date and will not qualify for reimbursement. The County anticipates that subsequent consulting and legal expenses will qualify, subject to FCM confirmation.

Project Schedule and Next Steps

The project remains in the early-planning stage, with the following preliminary milestones:

- **April–May 2027:** Anticipated RFP award and agreement execution for Architectural and Design Services
- **October 2028:** Targeted commencement of construction.
- **March 2031:** Anticipated construction completion.
- **March 2033:** Completion of the post-construction services period.

Over the coming months, staff will continue advancing the required technical investigations, refining project costs, preparing procurement documentation and pursuing the funding commitments necessary to proceed.

Conclusion

The proposed redevelopment of 123 King Street East represents a significant opportunity to expand the affordable housing supply in Colborne while replacing aging housing infrastructure.

Although the project remains at an early stage and is dependent upon substantial senior-government financial support, the feasibility and pre-construction work currently underway will help establish the project's financial and technical viability.

The proposed phased construction approach also offers the potential to complete the redevelopment without displacing existing tenants during construction.

The Board is requested to receive this report for information.

Northumberland County Housing Corporation (NCHC)
Report to Board

October 28, 2026

2026 2nd & 3rd Quarter Report

Prepared by: Rob O'Neil, Facilities Manager

Issue

The Facilities team has been working steadily in 2026 on capital projects, ongoing unit renovations and various NCHC maintenance issues throughout the year.

Recommendation

It is recommended that the NCHC Board of Directors receive this report as information.

2026 Q2 & Q3 Project Updates

Unit Renovations: So far in 2026, approximately 25 units have had renovation work done on them ranging from installing new floors or cabinets to full unit renovations.

Two units required biohazard cleanups, both with suspected drug residue and paraphernalia.

The length and cost of each renovation will vary based on the condition of the unit and the amount and type of work required to make the space available for a new tenant.

111 Front Street (Campbellford): Hot water tank replacement: One of the 2 hot water tanks failed and had to be replaced. The unit was only 8 years old and was not scheduled to be replaced for 3-4 more years.

111 Front Street (Campbellford): Repairing building damage from vehicle impact. The building received damage to the western end exterior wall after a vehicle impacted the wall. The work is complete and involved removing and replacing all damaged exterior bricks, and interior cinder blocks. Additional work was done to repair damaged interior drywall and door frames. New sidewalks were installed at the side of the building where the damage was done to provide a "bumper" area that should lessen the likelihood of similar damage occurring in the future. While this work was being done, we took the opportunity to install new exterior doors to the end wall and remove a rotting raised garden bed.

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2 Francis Street (Brighton): New Walkway Installation. New walkways were installed around the perimeter of the building. This work replaced approximately 90% of the existing walkways where interlocking bricks were replaced with concrete walkways. This work matched the 10% of the walkways that were already concrete. During this work, new drainpipes from the downspouts were installed underground to provide better drainage from the building directly into the catch basins on the property.

330 King Street (Cobourg): New Walkway Installation. New concrete walkways were installed to replace broken sections of concrete walkways and interlocking pavers. This work was completed in September.

45 Wellington Street (Port Hope): New Patio Installation to Ground Floor Units. The 12 ground floor units had their existing patios replaced. The existing patios were made with patio stones and were replaced with poured concrete patios. The new patios provide a much improved, level base for the tenants.

111 & 112 Front Street (Campbellford): Parking lot re-paving. The tender for this work closed in June with the contract being awarded in July. The parking lot work also included the relocation of a catch basin that had been a safety issue due to its location in one of the parking spaces. The area was uneven with frequent ice build ups occurring in the space during the winter. This work is scheduled to be completed by mid-October.

2026 Q2 & Q3 Facilities Updates

HSC/NCHC Building Studies: Earlier in 2026, Facilities staff visited all the NCHC buildings with staff from the Housing Services Corporation (HSC). These visits were planned so HSC staff could see each site and begin the planning for the 3 RFPs that were going to be created for studies on the buildings:

1. Fire & Life Safety Systems
2. Building grading and sanitary/storm drain line systems
3. Electrical systems

The 3 RFPs have closed with the successful proponent for each of the 3 studies having been awarded their contracts. We will be meeting with each of the 3 consultants in the coming weeks and scheduling visits at each of the properties so they can gather required information and complete their respective studies. These visits should be completed by late November with the reports being supplied early in the new year. Each of the studies will be looking to identify any issues with the various building systems and we will plan repair/replacement work accordingly based on the results of these studies.

2027 Budget Planning: Facilities, Housing and Finance staff met in September to discuss the 2027 repair and maintenance budget for NCHC. Capital items were included based on the 10-year capital plan. Other projects will be planned to use carryover/reserve funds. After the Building Condition Assessments (BCAs) and 3

building studies have been completed, the 10-year capital plan will be updated to include any required upgrade/repair work that was identified in the studies.

Winter Maintenance RFP: The tender for winter maintenance (plowing and sand/salting) closed and has been awarded for all 5 zones throughout the County. All of the NCHC buildings were included in the tender with 4 of the 5 zones being awarded to the same past contractors and the Campbellford zone being awarded to a new contractor. The quoted price per service is consistent with past costs but the overall expense will be completely dependent on the number of snow events we have during the coming winter.

Cleaning RFP: The current cleaning contracts for all NCHC properties and some corporate buildings are up for renewal. As part of the RFP process, County staff from the Facilities and Procurement teams visited each of the NCHC properties in September so all interested cleaning contractors had an opportunity to tour each of the buildings that they would potentially be bidding on. The tender has now closed with a total of 18 submissions being put forward. Staff from the Facilities team are in the process of grading each of the submissions, and once finished, the pricing phase of the process will take place. It is anticipated the new contracts will be awarded and begin working at the NCHC buildings in early December.

Pest Management Program: We have seen an increase in the number of various pest issues in NCHC buildings over the past 18 months. These include fleas, cockroaches, ants, fruit flies, wasps, spiders and bedbugs. Historically, our pest management response was reactionary when we dealt with issues as we became aware of them. Since the number of cases is increasing, we are moving to a more formalized Integrated Pest Management Program (IPMP).

We are currently working with Housing staff (with a new SOP) and a pest management contractor to coordinate our efforts. Facilities staff are scheduling the inspections and treatments, delivering appropriate notices and unit preparation documents to tenants, and meeting with the contractor at each appointment. Housing staff provide all necessary support to tenants whenever a treatment plan is put into place in a unit. The pest management contractor is focused on eliminating the issue in a timely manner, and helping to educate the tenants about pests and what the tenant can do to assist in the eradication process.

Additionally, one Facilities staff has become a licensed exterminator which will allow us to do some of the inspections and treatments in-house rather than having to pay contractors every time we need work done. This helps us to save both time and money when we are responding to any pest related issues.

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Maintenance Requests for Tenants: Following the County's changeover to Microsoft teams, tenants have shared challenges they have experienced with navigating the new system and being able to reach our office. Based on these concerns, we have worked with our IT department to get a designated phone number that goes directly to the Facilities office. This includes a designated toll-free number that tenants living in Campbellford and Brighton can use free of charge. We will also be implementing an online maintenance request portal for tenants to submit non-urgent requests through the system. This is a system we are currently using for County staff which allows individuals to track the progress on a specific work order, add comments and receive email notification when a work order has been completed. This online portal will be available to tenants in the next 3-4 weeks.

Financial Impact

The 2026 capital projects are proceeding well and within budget.

Conclusion

It is recommended that the NCHC Board of Directors receive this report for information.