NCHC
Northumberland County
Housing Corporation

Meeting of Board of Directors
Agenda

November 25, 2026
1:30 p.m. – 3:00 p.m.
Northumberland County
Zoom Video Conference
https://us06web.zoom.us/j/83531742214?pwd=SjHacZeYfElS7pqBQ5Ig2UrjHb1dsC.1

Meeting ID: 835 3174 2214
Passcode: 761709

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 November 25, 2026, regular meeting of the Northumberland County Housing Corporation Board of Directors be approved."

4. **Declaration of Interest**

5. **Approval of Minutes** (to be cicrculated)
   Minutes of October 28, 2026, Regular Board Meeting

   Recommended Motion:

   "**That** the minutes of the October 28, 2026, Regular Meeting of the Northumberland County Housing Corporation be approved."

6. **NCHC Independent Governance, Organizational Structure and Operational Review Report** (attached)
   TJ Flynn, General Manager

   Recommended Motion:

"**That** the NCHC board having received report to the board NCHC Independent Governance, Organizational Structure and Operational Review, recommend staff present to Northumberland County Council, and

That Northumberland County Council be requested to conduct the independent review."

7. **Bad Debt Write Off Report** (attached)
   Julie Kennedy, Housing and Homelessness Operations Supervisor
   Recommended Motion:

   "**That** the NCHC Board of Directors approve the write-off of bad debt of former tenants in the amount of $9,535.00."

8. **Q3 – Housing Services Operations Update** (attached)
   Julie Kennedy, Housing and Homelessness Operations Supervisor

   Recommended Motion:

   "**That** the NCHC Board of Directors receive the attached Q3 Housing Services Operations Update for information."

9. **Council Resolution on 8 King Street** (attached)
   TJ Flynn, General Manager

   Recommended Motion:

   "That the NCHC Board of Directors having considered Northumberland County Council Nov 12, 2026, resolution on Item 8.a Report 2026-139 Health and Human Services '8 King Street, Colborne – Rebuild', direct appropriate NCHC signing authorities to sign Proof of Loss Declaration for fire at 8 King St W Colborne."

10. **NCHC Projects Quarterly Update** (attached)
    Willie Reyns, Manager – Major Capital Projects, Public Works

    Recommended Motion:

    "**That** the NCHC Board of Directors receive the attached NCHC Projects Quarterly Update for information."

11. **Participation Matters Update** (attached)
    TJ Flynn, General Manager

Recommended Motion:

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

12. **2026 Budget Carryovers** (attached)
    TJ Flynn, General Manager

    Recommended Motion:

    "That the NCHC Board of Directors ratify the 2026 budget carryovers in the amount of $486,000, as approved by Northumberland County Council on November 12, 2026."

13. **2027 Meeting Schedule** (attached)
    TJ Flynn, General Manager

    Recommended Motion:

    "That the NCHC Board of Directors approve the 2027 Meeting Schedule and direct staff to proceed with sending meeting invitations."

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

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

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

Recommended Motion:

"**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."

17. Next Meeting

- Date: January 27, 2027, 1:30pm – 3:00pm
  Location: Virtual – link to be circulated

18. Adjournment

Recommended Motion:

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

Northumberland County Housing Corporation (NCHC)

Report to Board

November 25, 2026

NCHC Independent Governance, Organizational Structure and Operational Review

Issue

To provide the NCHC Board of Directors with information on the rationale and potential scope of an independent review of NCHC governance, organizational structure, operations and financial management.

Recommendation

That the NCHC Board of Directors receive this report for information.

Background

NCHC is a separate corporation responsible for managing, maintaining and expanding its community housing portfolio. Northumberland County is its sole shareholder and the designated Housing Service Manager under the Housing Services Act, 2011. NCHC uses County administrative and operational services, making clear roles, accountability and cost allocation important. The NCHC 2024–2026 Business Plan identifies an operational review with the County every three to five years and priorities concerning governance, accountability, performance measurement and asset management.

Discussion

An independent review could assess the respective responsibilities of the NCHC Board, County Council as shareholder, County administration and the County as Housing Service Manager. It could also examine staffing and reporting relationships; tenant services; property maintenance and capital planning; financial reporting and County shared-service charges; compliance and risk management; and operational performance.

Benchmarking against comparable Ontario housing corporations would help identify best practices and assess value for money. The review could compare improvements to the existing County-integrated model with hybrid, more autonomous and selectively contracted service-delivery approaches. No preferred model or restructuring outcome is presumed.

Financial

NCHC
Northumberland County
Housing Corporation

The cost of an independent review has not been established. This report is presented for information only and does not seek approval for procurement, funding or organizational changes.

Conclusion

An independent assessment could provide an evidence-based understanding of NCHC's governance, operational effectiveness and financial accountability, consistent with its Business Plan. This report is presented solely to keep the board informed; no action is requested beyond receipt for information.

Northumberland County Housing Corporation (NCHC)
Report to Board

November 25, 2026

Annual Bad Debt Write Off

Prepared by: Julie Kennedy, Housing and Homelessness Operations Supervisor

Issue

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

Recommendation

That the NCHC Board of Directors approves the write-off of bad debt of former tenants in the amount of $9,535.00.

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 from October 2025 to October 2026, and staff are recommending that arrears from 7 former households representing $9,535.00 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, 4 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 has gone to hospice, and 1 has terminal illness housing available to them.

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 $9,535.00.

Arrears to write off – As of October 31, 2026

Move out date	Arrears on Ledger	Notes
December 31, 2025	$721.00	Deceased
October 31, 2025	$1.00	Less than $5
January 31, 2026	$5,184.00	Deceased
May 31, 2026	$656.00	Gone to hospice
June 30, 2011	$1,206.00	Terminal illness housing available
September 30, 2026	$1757.00	Deceased
October 31, 2026	$10.00	Deceased

Northumberland County Housing Corporation (NCHC)
Report to Board

November 25, 2026

Q3 Housing Services Operations Update

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

Issue

Regular update of NCHC staff and programming operations.

Recommendation

That the NCHC Board receive the Housing Services Operational Update report for information.

Year to Date Activity

This report will be quarterly as a mechanism to share operational updates and information.

Vacancy Report – From July 1, 2026, to September 30, 2026, there were 3 move ins to RGI units and no move-ins to Market Rent units.

Arrears – Effective September 30, 2026, current arrears total $150,892.55 owing from 87 tenants for various reasons including chargebacks, loss of subsidy, owed rent, and utility charges (Example: air conditioners). Arrears span from $0.50 - $11,320.00 with 48 tenants currently having payment plans in place. For all other tenants, arrears and/or demand letters have been sent, and legal proceedings are either initiated or in progress for applicable tenants. This is an increase of $15,137.22 from the arrears noted at the end of Quarter 2. A fulsome analysis of these arrears will be submitted to the Board in Quarter 1 of 2027.

Programming/Tenant Engagement – The Summer BBQs were hosted at our NCHC properties in Campbellford, Brighton, Colborne, Cobourg and Port Hope during the last two weeks of August. We had a total of 215 attendees at these events as follows:

- 111 Front St. S. (Campbellford) – 32
- 12A Meade St. (Brighton) – 25
- 6 Percy St. (Colborne) – 14
- 45 Wellington St (Port Hope) – 47
- 299 Elgin St. E. (Cobourg) – 52

- 330 King St. E. (Cobourg) – 45

In addition to tenants in attendance, several NCHC Board members, and the following community partners also participated in and attended the BBQs:

- Trent Hills Fire Department
- Brighton Fire and Rescue
- Cramahe Fire Department
- Port Hope Fire and Emergency Services
- Cobourg Fire Department
- Northumberland OPP
- Port Hope Police Service
- Cobourg Police Services and M-HEART
- Northumberland County Community Paramedicine
- Northumberland County Outreach
- ODSP
- The Help Centre
- Community Health Centres of Northumberland

Enforcement efforts continue around the letters previously distributed to all tenants in our buildings to advise of the policy around no smoking in their units in attempts to ensure smoke damage to units and disruption to other tenants is minimized where possible.

Community Paramedicine continues to provide regular drop ins for tenants in our NCHC buildings for connections to healthcare inclusive of locations in Port Hope, Cobourg, and Campbellford

The Housing Team is all in the process of completing the Supportive Housing Core Competencies: Enhancing Your Skills 12-week course through the Ontario Non-Profit Housing Association (ONPHA). This course is designed to both build core competencies and act as a refresher for housing workers who support tenants with mental health and addiction challenges.

Financial Impact

No impact outside of the approved budget.

Conclusion

It is recommended that the NCHC Board of Directors receive this report for information. Staff will bring this report to the board quarterly (or as required) to provide an update on NCHC operations.

The Corporation of the County of Northumberland

County Council

Minutes

November 12, 2026, 9:30 a.m.
Council Chambers
555 Courthouse Road, Cobourg, ON K9A 5J6
Hybrid Meeting (In Person and Virtual)

Members Present:	Warden Robert Crate Deputy Warden Mandy Martin Councillor Lucas Cleveland Councillor Scott Jibb Councillor John Logel Councillor Brian Ostrander
Members Regrets:	Councillor Olena Hankivsky

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1. Notices

1.a Accessible Format

If you require this information in an alternate format, please contact the Accessibility Coordinator at accessibility@northumberland.ca or 1-800-354-7050.

1.b Meeting Format

This Committee Meeting was held using a hybrid meeting model. The public were invited to attend in-person in Council Chambers, view the meeting via the live stream, or join online or by phone using Zoom Conference Technology.

2. Call to Order

Warden Robert Crate called the meeting to order at 9:32 a.m.

2.a Territorial Land Acknowledgement

3. Approval of the Agenda

3.a Agenda dated November 12, 2026

Council Resolution 2026-11-12-512
Moved by Councillor John Logel
Seconded by Councillor Brian Ostrander

"**That** the County Council agenda for Thursday, November 12, 2026 be approved."

Carried

4. Declarations of Interest

- No declarations

5. Delegations and Presentations

5.a Delegation, Ministry of Transportation (MTO) and Stantec Consulting Ltd. 'Highway 401 East Townline Road to Cranberry Road, Planning, Preliminary Design and Environmental Assessment Study'

Gregg Cooke, Stantec Consulting Ltd.
Lauren Peponoulas, Ontario Ministry of Transportation (MTO)

Council Resolution 2026-11-12-513
Moved by Councillor Lucas Cleveland
Seconded by Councillor Brian Ostrander

"**That** County Council receive the delegation from the Ministry of Transportation and Stantec Consulting Ltd., regarding 'Highway 401 East Townline Road to Cranberry Road, Planning, Preliminary Design and Environmental Assessment Study', for information."

Carried

5.b Warden's Closing Address to Council and Video Presentation

Warden Robert Crate

Link to video: https://youtu.be/usDs2MSy7vI

Council Resolution 2026-11-12-514
Moved by Councillor John Logel
Seconded by Councillor Scott Jibb

"**That** County Council receive the remarks and video presentation regarding the '2022-2026 Term of County Council' for information."

Carried

6. Adoption of Minutes

6.a County Council Minutes

Council Resolution 2026-11-12-515
Moved by Councillor Brian Ostrander
Seconded by Councillor Scott Jibb

"**That** the minutes of the County Council Session of October 14, 2026 be approved as distributed and the determinations contained therein be deemed those of Council."

Carried

7. Standing Committee Recommendations

[November 2, 3 and 4 Standing Committee meetings were cancelled]

7.a Determination of Items Requiring Separate Discussion

N/A

7.b Consideration of Items Requiring Separate Discussion

N/A

8. New Business

8.a Report 2026-139 Health and Human Services '8 King Street, Colborne - Rebuild'

TJ Flynn, Associate Director of Housing

Council Resolution 2026-11-12-516
Moved by Councillor Scott Jibb
Seconded by Councillor John Logel

“**Whereas** the County of Northumberland is the sole Shareholder of the Northumberland County Housing Corporation (NCHC); and

Whereas in January, 2026 the 20-unit residential apartment building located at 8 King Street West in Colborne, which was part of NCHC’s social housing stock, was destroyed by fire; and

Whereas at the October 28, 2026 NCHC Board meeting, the NCHC Board of Directors directed staff to advance the necessary engineering, design, approval and procurement activities associated with the 20-unit reconstruction of the building at 8 King Street West, Colborne, and confirm the final construction budget, available funding and financial arrangements before committing to construction, with particular attention to achieving a sustainable debt service obligation; and

Whereas the NCHC Board further directed staff to request approval from County Council, as the Shareholder, to have the County of Northumberland oversee the rebuild project and sign any required contracts;

Now Therefore Be It Resolved That County Council having considered Report 2026-139 ‘8 King Street, Colborne – Rebuild’ approve the request from the NCHC Board of Directors to oversee the rebuild project and sign any required contracts, noting that the NCHC Board of Directors shall be indemnified regarding the risk of losing the final insurance payout, contingent on the 2-year statute of limitations; and

Further Be It Resolved That County Council direct staff to include three (3) representatives of the NCHC to participate in the design and review of the RFP process and scoring assessment."

Carried

8.b Report 2026-140 Public Works 'A Road Dedication (County Road 2) By-Law'

Peter Deshane, Associate Director of Engineering

Council Resolution 2026-11-12-517
Moved by Councillor John Logel
Seconded by Councillor Lucas Cleveland

“**That** County Council having considered Report 2026-140 ‘Road Dedication (County Road 2) By-Law’, approve and enact the road

dedication (County Road 2) by-law, to dedicate lands legally described as Part 2 on Reference Plan 39R-14668, being Part Lot 33, Concession A (former Haldimand Township), owned by the County of Northumberland, as public highway."

Carried

8.c Report 2026-141 'Transfer of Funds to Reserve'

Matthew Nitsch, Director Finance / Treasurer

Council Resolution 2026-11-12-518
Moved by Councillor Lucas Cleveland
Seconded by Deputy Warden Mandy Martin

"**That** the Finance and Audit Committee, having considered Report 2026-141 'Transfer of Funds to Reserve', recommend that County Council enact a by-law at the November 12, 2026 County Council meeting to approve the transfer of funds to reserve as identified in the attached By-law."

Carried

8.d Northumberland CAOs' Committee Update

CAO Dan Borowec

Council Resolution 2026-11-12-519
Moved by Councillor Scott Jibb
Seconded by Councillor Brian Ostrander

"**That** County Council receive the verbal update regarding 'Northumberland CAO's Committee Update', for information."

Carried

9. Enactment By-laws

9.a A By-law to repeal By-law 2019-36 and authorize a renewed service agreement between the County of Northumberland and the Member Municipalities for the enforcement of the Ontario Building Code as it relates to plumbing

Council Resolution 2026-11-12-520
Moved by Councillor Scott Jibb
Seconded by Councillor John Logel

"**That** By-law 37-2026 being a by-law to repeal By-law 2019-36 and authorize a renewed service agreement between the County of Northumberland and the Member Municipalities for the enforcement of the Ontario Building Code as it relates to plumbing be introduced, deemed to be read a first, second and third time, passed, signed and sealed this 12th of November, 2026."

Carried

9.b A By-law to dedicate and establish certain lands as public highway along County Road 2 between Brookside Road and Archer Road to be and to form part of the public highway known as County Road 2, Township of Alnwick Haldimand in County of Northumberland

Council Resolution 2026-11-12-521
Moved by Councillor John Logel
Seconded by Councillor Brian Ostrander

"**That** By-law 38-2026 being a By-law to dedicate and establish certain lands as public highway along County Road 2 between Brookside Road and Archer Road to be and to form part of the public highway known as County Road 2, Township of Alnwick/Haldimand in the County of Northumberland be introduced, deemed to be read a first, second and third time, passed, signed and sealed this 12th of November, 2026."

Carried

9.c A By-law to Authorize the Transfer of Funds from the Capital and Operating Accounts into Reserve Accounts

Council Resolution 2026-11-12-522
Moved by Deputy Warden Mandy Martin
Seconded by Councillor Lucas Cleveland

"**That** By-law 39-2026 being a By-law to Authorize the Transfer of Funds from the Capital and Operating Accounts into Reserve Accounts be introduced, deemed to be read a first, second and third time, passed, signed and sealed this 12th of November, 2026."

Carried

10. Notices of Motion

N/A

11. Warden's Report

N/A

12. Media Questions

13. Proclamations

Council Resolution 2026-11-12-523
Moved by Councillor John Logel
Seconded by Councillor Brian Ostrander

"**That** County Council proclaim the following proclamations at the November 12, 2026 County Council meeting:

- National Housing Day - November 22, 2026;
- Transgender Awareness Week - November 13 to 19, 2026
- International Day for the Elimination of Violence Against Women - November 25, 2026; and
- International Day of Persons with Disabilities - December 3, 2026."

Carried

13.a Proclamation 'National Housing Day 2026' - November 22, 2026

“Whereas homelessness and housing affordability have become pressing issues impacting communities across Ontario and here in Northumberland; and

Whereas the County recognizes it plays an integral role as the housing services system manager and sole shareholder of the Northumberland County Housing Corporation (NCHC), and is actively working to address the need for increased permanent, safe, and affordable housing to build brighter futures in Northumberland; and

Whereas the County, in partnership with the NCHC, is also expanding housing options across the housing continuum to meet people where they are at, from transitional housing to affordable housing to permanent market rent housing; and

Whereas the County is expanding stock and affordability through the increase of permanent units and rent subsidies in our community, with over 250 new units and subsidies achieved, or in the planning process, over the next 3 years; and

Whereas in 2025, 212 households in Northumberland moved from homelessness or temporary housing into permanent or long-term housing, up from 61 in 2024, while more than 1.300 households remain on the waitlist for subsidized housing; and

Whereas the County of Northumberland acknowledges the importance of supporting unhoused individuals without stable or permanent housing as a fundamental human right; and

Whereas November 22 is recognized as National Housing Day across Canada, where communities look to raise awareness on the importance of permanent, safe, and affordable housing to promote health and well-being;

Now Therefore Be It Resolved That I, Warden Robert Crate, on behalf of Northumberland County Council, do hereby proclaim November 22, 2026 as ‘National Housing Day’ in Northumberland County, and call upon all residents, community organizations, businesses, and government agencies in Northumberland County to join us in recognizing this day as an opportunity to reflect upon and address the housing challenges faced by our community and to support unhoused individuals who deserve the dignity of having a safe and stable place to call home.”

13.b Proclamation 'Transgender Awareness Week' - November 13 to 19, 2026

- Transgender Pride flag will be raised on November 13, 2026 to November 20, 2026
- Provided for information only

“Whereas Transgender Awareness Week, observed annually from November 13 to 19, is an opportunity to recognize and celebrate the diversity of transgender, Two-Spirit, Non-Binary and Intersex communities, while creating awareness, understanding, and dialogue; and

Whereas Transgender Day of Remembrance, observed on November 20, provides a solemn opportunity to honour the transgender and gender-diverse individuals whose lives have been lost to anti-transgender

violence, hatred, and discrimination, and to reflect on the work that remains to build safer communities; and

Whereas transgender and gender-diverse people continue to experience discrimination, stigma, and systematic barriers that can affect their ability to fully participate and thrive in their workplaces, schools, health care systems, public spaces, and communities; and

Whereas fostering belonging requires ongoing education, meaningful inclusion, and a commitment to challenging prejudice and transphobia wherever they occur; and

Whereas Northumberland County recognizes the valuable contributions that transgender, Two-Spirit, Non-Binary, and Intersex community members make to our community and reaffirms its commitment to advancing equity, dignity, and inclusion, and to building a community where all people can live openly, safely, and with respect, regardless of gender identity or expression;

Now Therefore Be It Resolved That I, Warden Robert Crate, on behalf of Northumberland County Council do hereby proclaim November 13 to 19, 2026 to be ‘Transgender Awareness Week’ in Northumberland County.”

13.c Proclamation 'International Day for the Elimination of Violence Against Women' - November 25, 2026

- Wrapped in Courage flag will be raised on the following dates:
    - November 19, 2026 to November 26, 2026 (Woman Abuse Prevention Month)
    - December 3, 2026 to December 10, 2026 (16 Days of Activism against gender-based violence)
- County headquarters will be lit in purple on November 19 to 26, 2026
- Provided for information only

Whereas November is Woman Abuse Prevention Month and November 25th is the International Day for the Elimination of Violence Against Women; and

Whereas violence is the greatest gender inequality rights issue for women, girls, and gender diverse individuals. Our community is committed to ending femicide and all forms of gender-based violence; and

Whereas Femicide rates are on the rise in Ontario, with over 30 femicides in Ontario since November 26th, 2025; and

Whereas there is an urgent need for greater investment and action to end gender-based violence in our community and throughout Ontario by all three levels of Government;

Now Therefore Be It Resolved That I, Warden Robert Crate, on behalf of Northumberland County Council do hereby proclaim November 25, 2026 as “The International Day for the Elimination of Violence Against Women” in Northumberland County.”

13.d Proclamation 'International Day of Persons with Disabilities' - December 3, 2026

“Whereas 03 of December each year is observed by the United Nations as International Day of Persons with Disabilities; and

Whereas the day is an opportunity to promote the rights and well-being of persons with disabilities in all spheres of society and development, and to increase awareness of the situation of persons with disabilities in every aspect of political, social, economic and cultural life; and

Whereas Northumberland County is committed to accessibility and ensuring that people of all ages and abilities enjoy the same opportunities as they live, work, visit and invest in our community;

Now Therefore Be It Resolved That I, Warden Robert Crate, on behalf of Northumberland County Council do hereby proclaim 03 of December 2026 to be ‘International Day of Persons with Disabilities’ in Northumberland County.”

14. Closed Session

N/A

15. Rise and Report from Closed Session

N/A

16. Confirming By-law

16.a A By-law to confirm the proceedings of a meeting of County Council held on November 12, 2026

Council Resolution 2026-11-12-524
Moved by Councillor Brian Ostrander
Seconded by Deputy Warden Mandy Martin

"**That** By-law 40-2026 being a By-law to confirm the proceedings of a meeting of County Council held on November 12, 2026 be introduced, be deemed to be read a first, second and third time, be passed, signed and sealed."

Carried

17. Adjournment

Council Resolution 2026-11-12-525
Moved by Councillor John Logel
Seconded by Deputy Warden Mandy Martin

"**That** Council adjourn at 10:30 a.m."

Carried

_____

Robert Crate, Warden

_____

Tonia Bennett, Clerk

Northumberland County Housing Corporation (NCHC)
Report to Board

November 25th, 2026

Affordable Housing Development Projects Update

Prepared by: Willie Reyns Manager, Major Capital Projects, Public Works

Issue

To provide the Board with a status update on the Northumberland County Housing Corporation's active affordable housing development projects.

Recommendation

That the Board receive the Affordable Housing Development Projects Update for information.

Background

NCHC continues to advance several affordable housing initiatives across Northumberland County to increase the supply of affordable housing and support the County's Housing Strategy objectives.

This report provides an update on the current status of the three active development projects.

Analysis

129 Kent Street, Campbellford

Renovations to the two existing dwelling units are complete. As part of the additional dwelling unit project, two prefabricated one-bedroom modules were delivered and installed on October 26, 2026, forming a two-storey addition with one unit on each level.

The contractor is completing the structural connections, utility and mechanical work, exterior stairs and landing, and site restoration. Remaining site work includes the concrete walkway, grading and restoration of areas disturbed during construction.

Inspections are targeted for the week of November 23 to 27, with building occupancy approval targeted for the end of November, subject to completion of the remaining work and required approvals.

NCHC
Northumberland County Housing Corporation

123 King Street, Colborne

Staff are preparing to procure a prime design consultant for the proposed 60-unit affordable housing redevelopment. The Request for Proposals (RFP) is undergoing final review, with issuance targeted for January 2027.

The site investigation for the Environmental Site Assessment (ESA) update is complete, and the consultant's report is pending.

Geotechnical and hydrogeological investigations are being procured to inform design and site plan approvals.

Staff have consulted with municipal planning staff, who advised that servicing capacity is currently available for the proposed development. Servicing allocation will need to be confirmed through the site plan approval process.

8 King Street, Colborne

Staff are evaluating different construction methodologies to replace the 20 one-bedroom affordable housing units lost to fire. The current feasibility and costing assessment focuses on two potential construction approaches for the site: a like-for-like replacement of the existing 20 units, incorporating upgrades to meet current Ontario Building Code requirements, and the use of volumetric modular construction as an alternative delivery method.

The existing slab-on-grade will be replaced. Staff will assess the condition of the existing perimeter foundations and footings and retain them where they are confirmed to be suitable for reuse.

Preliminary planning discussions indicate that the 20-unit replacement will require site plan approval. Staff will use the feasibility and costing work to inform the recommended scope, budget and delivery approach.

Next Quarter Priorities

The following key milestones are anticipated during the next reporting period:

129 Kent Street, Campbellford

- Complete the remaining construction and site restoration.
- Complete the required inspections and obtain occupancy approval.
- Proceed with project closeout.

NCHC
Northumberland County Housing Corporation

123 King Street, Colborne

- Finalize and issue the Request for Proposals for the Prime Design Consultant.
- Review the updated Environmental Site Assessment report upon receipt and identify any follow-up requirements.
- Advance the geotechnical and hydrogeological investigations.
- Advance the site plan application and coordinate with municipal staff to confirm servicing allocation through the approval process.

8 King Street West, Colborne

- Refine preliminary cost estimates for conventional site-built and volumetric modular construction, accounting for slab replacement and any required servicing upgrades.
- Develop a recommendation on the redevelopment scope and delivery approach.
- Develop the RFP for procurement.

Financial Impact

This report requests no additional funding. Work at 129 Kent Street and 123 King Street East is proceeding within approved project budgets and funding allocations. Estimates for 8 King Street West are preliminary and will be refined as the scope and site requirements are confirmed. Staff will bring any future funding requests or budget adjustments to the Board for consideration.

Conclusion

The two new units at 129 Kent Street are approaching occupancy, 123 King Street East is preparing for design consultant procurement, and 8 King Street West is undergoing feasibility and costing work. Staff will report back to the Board as the projects reach their next milestones.

Staff will continue to provide updates to the Board as these projects advance through their respective development stages.

It is recommended that this report be received for information.

	A	B	C	D
1	**Account #**	**Account Name**	**2026 Carry Over Request**	**Transfer for the Purposes of:**
2	13-1300-0901-5	NCHC Capital Reserve	80,000	NCHC sewage/electrical studies
3	13-1300-0901-5	NCHC Capital Reserve	15,000	2 Francis Ceiling tiles
4	13-1300-0901-5	NCHC Capital Reserve	5,000	12 Meade furniture
5	13-1300-0901-5	NCHC Capital Reserve	200,000	111 Front flat roof
6	13-1300-0901-5	NCHC Capital Reserve	20,000	111 Front roof drain
7	13-1300-0901-5	NCHC Capital Reserve	50,000	45 Wellington siding/soffit/eaves
8	13-1300-0901-5	NCHC Capital Reserve	7,000	45 Wellington balcony dividers
9	13-1300-0901-5	NCHC Capital Reserve	21,000	45 Wellington parking lot paving
10	13-1300-0901-5	NCHC Capital Reserve	13,000	45 Wellington doors
11	13-1300-0901-5	NCHC Capital Reserve	5,000	24 Queen plumbing drains
12	13-1300-0901-5	NCHC Capital Reserve	50,000	152 Cockburn repair field stone foundation
13	13-1300-0901-5	NCHC Capital Reserve	20,000	8 King reallocate to wifi/internet upgrades
14		**TOTAL**	**$ 486,000.00**	

NCHC Board of Directors – 2027 Meeting Schedule

Date	Time
January 27th, 2026	1:30pm – 3:00pm
February 24th, 2026	1:30pm – 3:00pm
March 24th, 2026	1:30pm – 3:00pm
April 28th, 2026	1:30pm – 3:00pm
May 26th, 2026	1:30pm – 3:00pm
June 23rd, 2026	1:30pm – 3:00pm
July 28th, 2026	1:30pm – 3:00pm
August 25th, 2026	1:30pm – 3:00pm
September 22nd, 2026	1:30pm – 3:00pm
October 27th, 2026	1:30pm – 3:00pm
November 24th, 2026	1:30pm – 3:00pm

**5 of these will be in-person and 6 will be virtual