

# 2023 Annual Report



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The Northumberland County Housing Corporation is located on the traditional territory of the Mississauga Anishinaabeg. We recognize the traditional keepers of this land and, specifically our neighbours of the Alderville First Nation. We respectfully acknowledge that the Mississauga Nations are the collective stewards and caretakers of these lands and waters in perpetuity, and that they continue to maintain this responsibility to ensure their health and integrity for generations to come.



## 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.

### 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, affordable housing is out of reach for many households, particularly for households in the low- and moderate-income deciles. This is demonstrated by the current housing market 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, Hastings County, the City of Kingston and the region of Durham.
- The year-to-date average house resale price as of March 2024, was \$708,704 and the monthly average resale price in March 2024 was \$717,908. While this represents a slight decrease from 2023, this remains unaffordable to all households in Northumberland except for the top decile of income earners.
- The waitlist for social housing continues to be 10 years in some communities and has grown more than 300% since 2010, with over 1,000 households on the waitlist.
- The vacancy rate remains low and there have been limited new primary market rent units built since 2016.
- In 2023, the living wage for Northumberland County was \$20.60. This means that a single earner household earning a living wage in Northumberland County is unable to afford any rental unit at the CMHC AMR regardless of unit size.
- In 2023, 82 households were added to the centralized waitlist and only 59 were housed from the waitlist.

Access to rental housing in Northumberland is limited in all areas of the County. The weekly rental listings compiled by the Help Centre, have demonstrated the lack of availability week over week. It is notable that all three municipalities where data is available for vacancy rates are lower than the 2023 provincial average (1.7%). Northumberland's vacancy rate is calculated using available data from CMHC, which is limited in its reliability and in 2023, the availability of data for Northumberland is also limited. Based on available data, the vacancy rate in 2023 was under 1%.



## NCHC: By the numbers...

The NCHC administers the largest portfolio of subsidized housing in Northumberland and is one of the largest landlords in our community. Our portfolio represents:

- 352 owned and operated RGI units ranging from one-bedroom units to four-bedroom units, 22 low-end of market/affordable rental units, and 72 rent supplement units.
- Units are located across the County in Port Hope, Cobourg, Colborne, Brighton and Campbellford.
- 23 townhomes/semi-detached units in 2 locations.
- 323 apartment dwellings in 13 buildings.
- In 2023, the NCHC housed 20 households from the waitlist, and completed 8 internal transfers.
- Households on the waitlist looking for an NCHC unit are waiting up to 8 years in Port Hope, 8 years in Cobourg, 6 years in Colborne, 6 years in Brighton, and 8 years in Campbellford.
- In 2023, the NCHC supported 22 tenants at risk of eviction in maintaining their tenancy.



## Section 3: 2023 Achievements

Progress made in 2023 by the NCHC include:

### Improve Tenant Experience

- Continued comprehensive in-person services and tenant engagement activities including summer barbeques, full service annual unit inspections, holiday socials and Food4All fresh food giveaways.
- Continued expanding partnerships with community agencies for tenant programming including Northumberland Community Health Centres and the Northumberland Community Paramedicine.
- Communicated with tenants proactively using electronic messaging boards.
- Engaged HSC for the development of Levels of Services standards.
- Implemented new Asset Limits as legislatively required.
- Adoption of a Policy Manual, introduced a new lease and mandatory tenant insurance.

### Expand and Grow the NCHC Portfolio

- Completed Phase 1 of Elgin Park which received, CMHC Co-Investment Funding in the amount of \$2,400,000, and began housing tenants.
- Acquired 123 King Street, Colborne, Ontario, this expanded the NCHC portfolio by 22 units and preserved critical affordable housing stock in our community.
- Continued the delivery of the County's expansion of the rent supplement program to provide stable and affordable housing to 72 households throughout Northumberland.
- Began work on Construction Standards for all new NCHC buildings. Estimated time of completion is Q3 2024.
- Procurement and design process for pre-construction services at 473 Ontario Street.



## Extend and Improve the Useful Life of NCHC Assets

- Began work on a Levels of Service implementation plan for Housing and Facilities staff to enhance the delivery of services. This work will continue in 2024 with an estimated completion date of Q4 2024.
- Implementation of an automated laundry services solution for all NCHC apartment buildings.
- Finalized a Strategic Asset Management Plan.
- Implemented a Privacy Impact Assessments for NCHC building security cameras.
- Successfully advocated to Northumberland County Council to increase annual investment in capital repairs beginning in 2024.

## Strengthen Governance

- Implemented a Strategic Plan and Reporting Process.
- Successfully recruited two new directors to the NCHC Board of Directors.
- Ongoing succession planning for the Board of Directors.

## Build and Strengthen the NCHC Profile

- Recruited new directors to the NCHC who bring additional skills to the board. Provided comment on Provincial Policy Statement and impact on affordable housing.
- Released a video for National Housing Day featuring the success of the NCHC and the County
- Grand opening of Elgin Park on November 24, 2023.
- Worked with key community agencies to explore unique partnerships to utilize non-HSA units to support housing needs in the community.





## Section 4: Planning for the future

Looking to 2024, the NCHC will begin implementing the 2023-2027 Strategic Plan. The NCHC will prioritize the five strategic goals and will work toward making meaningful changes in our service to tenants, our shareholder and the community.

Some key milestones that will be prioritized in 2023 include:

- Promoting equity, diversity and inclusion to raise awareness and enhance services for the diverse populations we serve.
- Continue the work of creating Levels of Service and Facilities Management Standard Operating Procedures to enhance delivery of the Purchased Services Agreement and continue providing client-centred services.
- Expanding the NCHC portfolio through the further development of Phase Two of Elgin Park Redevelopment, and continue pre-construction work for 473 Ontario Street, Cobourg.
- Establish a supportive housing agreement with community partners for 152 Cockburn Street, Campbellford.
- Implement the Strategic Asset Management Plan for the NCHC and review the 10-year Capital Plan with data in AssetPlanner to confirm maintenance priorities and major capital projects over the next several years.
- Adopt a revised NCHC Tenant Handbook and post this resource online.
- Continue the recruitment of Directors to the Board, consider succession planning throughout this term.
- Continue establishing the NCHC voice in advocacy to the province and other stakeholders to create systems that encourage and foster affordable housing development.

