

2024

Annual Report



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, and Hastings County.
- The year-to-date average house resale price as of March 2025, was \$676,307 and the monthly average resale price in March 2025 was \$682,019,908. While this represents a slight decrease from 2024, this remains unaffordable to all households in Northumberland except for the top decile of income earners.
- The wait for social housing continues to be 9 years in some communities and has grown more than 300% since 2010, with over 1,300 households on the waitlist.
- The vacancy rate remains low and there have been limited new primary market rent units built since 2016 with construction started on 44 in Cobourg and 9 in Trent Hills in 2024.
- In 2024, the living wage for Northumberland County was \$21.65. 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 2024, 376 households were added to the centralized waitlist and 58 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 where data is available for vacancy rates in Northumberland County, they are lower than the 2024 provincial average (2.2%). Northumberland's vacancy rate is calculated using available data from CMHC, which is limited in its reliability and in 2024, the availability of data for Northumberland is also limited. Based on available data, the vacancy rate in 2024 was 1.5%.



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:

- 340 owned and operated RGI units ranging from one-bedroom units to four-bedroom units, 22 affordable rental units, 6 attainable market rental units, 5 affordable transitional housing units and 81 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 2024, NCHC housed 33 households from the waitlist, and completed 10 internal transfers.
- Households on the waitlist looking for an NCHC unit are waiting up to 9 years in Port Hope, 8 years in Cobourg, 5 years in Colborne, 7 years in Brighton, and 9 years in Campbellford.

In 2024, the NCHC supported 38 tenants at risk of eviction in maintaining their tenancy.

Note: This data represents the current NCHC portfolio as of December 31st, 2024. It does not include Elgin Park Redevelopment Phase II, which will increase the number of RGI units.



Section 3: 2024 Achievements

Progress made in 2024 by the NCHC include:

Improved Tenant Experience

- Created a new tenant complaint policy aimed at enhancing transparency, accountability, and timely resolution of tenant concerns.
- Partnered with the Community Health Centres of Northumberland to introduce 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 expanded drop-in clinics to include additional buildings to improve access to medical care.
- Provided prevention training to housing and facilities staff to enhance staff capacity to identify early warning signs of housing instability and implement proactive support strategies to maintain tenant housing.
- Coordinated and facilitated quarterly tenant engagement initiatives including coffee hours, summer BBQs, fall produce bag deliveries and holiday parties to foster tenant engagement, reduce isolation, and strengthen relationships among tenants.
- Organized and led a tenant Q&A session at 123 King Street, Colborne to discuss upcoming redevelopment plans. Provided a transparent platform for tenants to voice concerns, ask questions, and receive accurate, up-to-date information regarding future changes.
- Facilitated a hoarding awareness training session in collaboration with Northumberland Hills Hospital, aimed at equipping housing and facilities staff with the knowledge and tools to effectively support individuals experiencing hoarding disorder.



Expanded and Grew the NCHC Profile

- Publicly launched the redevelopment plans for 123 King Street, Colborne following formal approval from municipal council.
- Finalized the purchase of 699 Westwood Drive, Cobourg.
- Continued collaboration with Ontario Aboriginal Housing Services on the 473 Ontario Street development in Cobourg, initiated Stage 3AA archaeological studies, and began the process of finalizing the schematic design.
- Successfully negotiated and completed the purchase of 129 Kent Street in Campbellford with the objective of increasing the supply of transitional housing.
- Designed and launched a transitional housing program in partnership with multiple community organizations. Formalized collaborations through Memorandums of Understanding (MOUs), ensuring coordinated service delivery, wraparound supports, and shared accountability for resident outcomes.
- Finalized and facilitated tenant move-ins for Phase 1 of the Elgin Park Redevelopment and continued construction of Phase 2.
- Continued to explore funding opportunities with the support of the Financial Housing Specialist.

Extended and Improved the Useful Life of NCHC Assets

- Obtained formal approval from the NCHC Board of Directors to initiate a pilot cleaning program aimed at providing tenants with support maintaining their tenancies, aging with dignity and extending the useful life of NCHC buildings.
- Organized and facilitated a training session on AssetPlanner software for relevant staff to enable effective use of the platform for capital planning, and asset tracking.
- Successfully completed the replacement of the watermain at 330 King Street East, Cobourg addressing critical infrastructure needs.



Strengthened Governance

- The NCHC board welcomed two new directors to their skills-based board.
- The NCHC Board of Directors authorized the execution of a new Purchase Services Agreement between NCHC and Northumberland County upon the approval of the Northumberland County Council.

Built and Strengthened the NCHC Profile

- Developed an occupancy agreement specifically for the transitional housing program, outlining the rights, responsibilities, and support expectations for participants.
- Participated in training led by Levitt Di Lella Duggan & Chaplick LLP on the eviction process. The training enhanced staff understanding of legal procedures, tenant rights, and best practices in prevention in eviction, contributing to consistent and supportive case management.
- Established and implemented a formal process for filling market rent vacancies.
- Revised and updated the NCHC lease agreement to align with legislative requirements and organizational policies.



Section 4: Planning for the future

Key objectives for 2025

- 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.
 - Establish a Gender-Based Violence Sub-Committee.
 - Initiate reviews of policies and procedures to ensure all language and processes are trauma-informed, accessible, and free from discrimination.
- Distribute tenant satisfaction surveys as part of the Levels of Service initiatives to gather feedback, identify service gaps, and inform continuous improvement efforts across housing operations.
- As part of ongoing LOS initiatives, develop and distribute clear communication materials to tenants outlining how repair and maintenance requests are prioritized.
- Reconvene the Construction Standards Sub-Committee to review, update, and monitor building design and construction practices, ensuring alignment with current codes, tenant needs, and sustainability goals.
- Continue the development of the 10-Year Capital Plan in collaboration with Housing Services Corporation (HSC), utilizing AssetPlanner.
- Maintain momentum on the development of key housing projects, including 123 King Street Colborne, 473 Ontario Street, Cobourg, and 129 Kent Street Campbellford.
- Finalize construction of Elgin Park Redevelopment Phase 2 and begin tenant move-ins.
- Launch a dedicated sub-committee focused on addressing gender-based violence within the social housing context.
- Establish Strategic Goal #2 Sub-Committee to seek out new revitalization and renewal initiatives, leverage funding, financing, and partnership opportunities to provide more homes and explore tools and mechanisms that will position NCHC to grow.
- Update the NCHC Tenant Handbook to reflect revisions in the lease agreement and organizational policies and ensure its distribution to all NCHC tenants through online publication and provision at lease signing.



- Continue establishing the NCHC voice in advocacy to the province and other stakeholders to raise awareness of gender-based violence in social housing and create change.
- Establish an external operational review process 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.

