



**BOARD OF DIRECTORS AND ANNUAL GENERAL MEETING
AGENDA
HEALTHY, SUSTAINABLE COMMUNITIES**

Date: Wednesday, May 25, 2022

Time: 12:00 PM

Location: Teleconference via Zoom

Join Zoom Meeting

<https://us06web.zoom.us/j/87203412773?pwd=cWpxL2RvVjJKSG5iTDdvRnRpbDFldz09>

Meeting ID: 872 0341 2773

Passcode: 74218230

One tap mobile

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Dave Mendicino (Chair), Scott Robertson (Vice Chair), Dean Backer, Jane Dumas, Mark King, Chris Mayne, Dan Roveda, Amanda Smith.

	NDHC BOARD AND AGM AGENDA
1.0	1.1 Call Meeting to Order 1.2 Declarations of Conflict & Pecuniary Interest 1.3 Opening Remarks by Chair

NDHC BOARD AND AGM AGENDA

2.0	<p>Adoption of Agenda</p> <p>MOTION: #2022-21</p> <p>BE IT RESOLVED that the Agenda for the NDHC Board meeting for May 25, 2022 be adopted as presented.</p>
3.0	<p>Meeting Minutes (April 27, 2022)</p> <p>MOTION: #2022-22</p> <p>BE IT RESOLVED, that the minutes of the Board meeting held; Wednesday, April 27, 2022, be approved, as presented.</p>
4.0	<p>4.1 DELEGATIONS – Audited Financial Statements presented by Dean Decaire – BDO</p> <p>MOTION: #2022-23</p> <p>BE IT RESOLVED that the NDHC Financial Statements for the year ending December 31, 2021, be approved, as presented.</p>
5.0	<p>CONSENT AGENDA – <i>All items in the consent agenda are voted on collectively. The Chair will call out each item for consideration of discussion. Any item can be singled out for separate vote; then, only the remaining items will be voted on collectively.</i></p> <p>MOTION: #2022-24</p> <p>THAT the Board receives for information purposes Consent Agenda items 5.1.</p> <p>5.1 – NDHC09-22 Funding Opportunities for Deep Energy Retrofits - provides information on financing and funding opportunities that could be applied to the NDHC Deep Energy Retrofit (DER) Plan. There is no cost to NDHC to make these applications. Full applications on specific projects will be coming for approval in the DER Plan.</p>
6.0	<p>MANAGERS REPORTS</p>
	<p>6.1 NDHC07-22 NDHC Annual Report</p> <p>MOTION: #2022-25</p> <p>BE IT RESOLVED That the NDHC Board approves the Nipissing District Housing Corporation 2021 Annual Report.</p>
	<p>6.2 NDHC10-22 Appointment of Auditors for 2022</p> <p>MOTION: #2022-26</p> <p>BE IT RESOLVED That the Nipissing District Housing Corporation (NDHC) reappoint the firm BDO Canada LLP as its auditor for the year ending December 31, 2022.</p>

NDHC BOARD AND AGM AGENDA

	<p>6.4 Defer Election (No Report) MOTION: #2022-27</p> <p>That the NDHC Board approves the deferral of the election of officers for the remaining time of the 2019-2022 term of office; and,</p> <p>That the current officers and directors remain in place until the end of the current term.</p>
	<p>6.1 Move In-Camera MOTION: #2022-28 BE IT RESOLVED, THAT the Nipissing District Housing Corporation (NDHC) Board move in-camera at _____to discuss a matter of negotiation.</p>
	<p>6.2 Adjourn In-Camera MOTION: #2022-29 BE IT RESOLVED, THAT the Nipissing District Housing Corporation (NDHC) Board adjourns in-camera at _____.</p>
	<p>6.3 Approve In-Camera MOTION: #2022-30 BE IT RESOLVED, THAT the Nipissing District Housing Corporation (NDHC) Board approves the direction/action agreed to in the in-camera session.</p>
7.0	New Business
8.0	<p>Next Meeting Date and Adjournment</p> <p>MOTION: #2022-31</p> <p>BE IT RESOLVED, that the meeting of the NDHC Board be adjourned at; _____ p.m. and that the next meeting will be held at a yet to be determined date.</p>



MINUTES OF PROCEEDINGS

**REGULAR BOARD MEETING –Wednesday April 27, 2022
Via Zoom Teleconference**

MEMBERS PRESENT:

Councillor Dave Mendicino (Chair)
Councillor Mark King
Councillor Dan Roveda
Mayor Dean Backer
Amanda Smith
Councillor Chris Mayne
Mayor Jane Dumas

REGRETS

Councillor Scott Robertson (Vice Chair)

Call to Order

1.1 Chair Dave Mendicino called the meeting to order at 3:01 P.M. and roll call was taken.

1.2 Declarations of Conflict & Pecuniary Interest – There were no declarations.

1.3 Opening Remarks

The Chair thanked everyone for attending.

2.0 Adoption of Agenda

RESOLUTION #2022-15

MOVED BY: Mark King
SECONDED BY: Chris Mayne

BE IT RESOLVED, that the Agenda for the NDHC Board meeting be adopted as presented.

CARRIED

3.0 Approval of Minutes

Meeting Minutes (March 23, 2022)

RESOLUTION # 2022-16

MOVED BY: Amanda Smith
SECONDED BY: Dan Roveda

BE IT RESOLVED, that the minutes of the Board meeting held; Wednesday, March 23, 2022 be approved, as presented.

CARRIED

4.0 DELEGATIONS – There were none.

5.0 Consent Agenda – There were no Consent Agenda items.

6.0 Managers' Reports

6.1 Move In-Camera

RESOLUTION #2022-17

MOVED BY: Jane Dumas
SECONDED BY: Chris Mayne

BE IT RESOLVED THAT the Nipissing District Housing Corporation (NDHC) Board move in-camera at 3:34 PM to discuss matters of negotiation.

CARRIED

6.3 Adjourn In-Camera
RESOLUTION #2022-18

MOVED BY: Mark King
SECONDED BY: Chris Mayne

BE IT RESOLVED THAT the Nipissing District Housing Corporation (NDHC) Board adjourn in-camera at 3:34 PM.

CARRIED

6.4 Approve In-Camera
RESOLUTION #2022-19

MOVED BY: Amanda Smith
SECONDED BY: Jane Dumas

BE IT RESOLVED THAT the Nipissing District Housing Corporation (NDHC) Board approves the direction/action agreed to in the in-camera session.

CARRIED

7.0 New Business

There was no new business.

8.0 Meeting Adjournment

RESOLUTION: #2022-20

MOVED BY: Mark King
SECONDED BY: Dean Backer

BE IT RESOLVED, that the meeting of the NDHC Board be adjourned at 3:35 PM and that the next meeting will be held at a yet to be determined date.

CARRIED

DAVE MENDICINO
CHAIR OF THE BOARD

CATHERINE MATHESON
CHIEF EXECUTIVE OFFICER

Minutes of Proceedings Recorder: Marianne Zadra



BRIEFING NOTE NDHC09-22

For Information or For Approval

Date: May 25, 2022
Purpose: Funding Opportunities for Deep Energy Retrofits
Prepared by: Donna Mayer, Manager of Project Development
Reviewed by: Justin Avery, Manager of Finance
Approved by: Catherine Matheson, Chief Executive Officer

Alignment with Strategic Plan: Healthy, Sustainable Communities

Maximize Impact Remove Barriers Seamless Access Learn & Grow

Report NDHCO9-22 provides information on financing and funding opportunities that could be applied to the NDHC Deep Energy Retrofit (DER) Plan. There is no cost to NDHC to make these applications. Full applications on specific projects will be coming for approval in the DER Plan.

BACKGROUND:

The NDHC Board approved a recommendation by staff to develop a Deep Energy Retrofit Plan for the NDHC portfolio on February 22, 2022. The Plan is currently in development and will capitalize on the existing funding program environment and leverage NDHC funds and assets.

The following principles will be applied to the planning process:

- Financial viability
- Maximize available funding and financing
- Seek to implement multiple measures
- Leverage existing capital works plans
- Apply life-cycle costing to both capital and operating costs

- Evaluate the total cost of building ownership
- Minimize occupant disruption
- Build knowledge and capacity of board, staff and residents
- Identify opportunities to influence deep energy retrofits in other community housing and local communities

The principles reflect the necessity to develop a plan that is financially viable and relies largely on federal funding and financing and leveraging NDHC assets.

This report introduces the funding and financing programs currently available and suitable for proposed deep energy retrofits in community housing. The purpose is to identify the funding and financing program assumptions and requirements that will serve as drivers in the development of the DER Plan.

In addition, the report identifies funding opportunities that require immediate action.

CURRENT STATUS:

Funding for Capital Costs

Mortgage financing is typically used to fund the capital costs of affordable housing projects. (Projects like Northern Pines are unique and unusual exceptions.)

The two primary funding programs for the capital costs of new affordable housing and affordable housing retrofits are both mortgage financing programs: Canada Mortgage and Housing Corporation's (CMHC) Co-investment Fund and the Federation of Canadian Municipalities' (FCM) Green Municipal Fund (GMF) – Sustainable Affordable Housing initiative, Capital stream. Access to these programs will be sought to fund the deep energy retrofits.

The CMHC Co-Investment Fund provides low-cost loans and/or forgivable loans to develop energy efficient, accessible and socially inclusive housing for affordable housing uses.

The GMF Sustainable Affordable Housing initiative offers similar funding; expected performance outcomes include a minimum 25% reduction in energy use and GHG emissions and affordability targets. There is no requirement pertaining to accessibility.

In both funding programs, applications that exceed the minimum requirements will be prioritized for approval. In addition, eligibility for forgivable loans/grants as a percentage of the contribution compared to repayable loans increases exponentially with better outcomes.

In the CMHC program, the maximum forgivable loan is up to 40% of eligible costs for non-profit corporations. Forgiveness is based on the degree of performance in exceeding program targets for financial viability, affordability, accessibility and energy efficiency.

In the GMF program, grants are available for 25–50% of total financing – grant and loan proportions are based on anticipated energy performance (e.g., a 35% energy reduction would result in a 35% grant). The greater the project outcomes, the greater the financial contribution.

These program criteria and incentives will be key drivers in the DER Plan in order to access the most funding.

Mortgage Financing Affordable Housing Projects

In addition to funding program criteria, the financing process itself introduces elements that will serve as drivers in the DER Plan.

Financing is a balance between rental income, equity and financing (borrowed money). The amount of equity will determine how much financing will be needed. The net operating income (NOI) tells the owner, bankers and mortgage underwriters how much money can be paid back on a loan. This serves as the basis for calculating the amount of the loan that can be borrowed and paid back.

Both income and equity are constrained in social housing; in the first instance, by its mission: to serve the people greatest in need with low rents; and by legislation, regulation and Ministerial oversight in the second case.

Ways and means to mitigate these constraints will be included in the DER Plan, including income mixing to address NOI, as well as equity and encumbrance analysis to begin the process for Ministerial consent. Both measures will be enhanced by the portfolio-wide approach.

Other Funding Programs

Financing programs are the type of funding program available for capital construction costs. In addition, there are funding contribution programs for the pre-construction feasibility phase, energy efficiency incremental improvements, as well as for projects promoting big ideas and having a transformational impact.

NDHC's decision to pursue a deep energy retrofit plan for the entire portfolio is inherently transformative. Neither deep energy retrofits nor whole building or portfolio assessments are common in Canada today. This puts NDHC in the position to qualify for funding programs seeking to inspire and reward transformational impact.

There are three funding initiatives that reward transformational impact:

1. Green Municipal Fund – Sustainable Affordable Housing initiative
2. CMHC – Housing Supply Challenge – Northern Access Round: Supply Chain Solutions
3. Community Housing Transformation Centre – Community-based Tenant Initiative

GMF's suite of Sustainable Affordable Housing (SAH) programs includes a planning grant of up to \$25,000 to cover up to 80% of eligible costs. This grant is intended to fund the development of deliverables required in applications for successive GMF funding, such as SAH retrofit capital funding. There is a wide range of eligible planning activities including:

- Needs assessment: evaluating housing stock, resident support, preliminary review of building opportunities
- Evaluation of energy-efficient approaches
- Support to identify qualified design consultants and contractors

The CMHC Housing Supply Challenge, is an involved participatory process and proposal call for collaborative solutions to address specific barriers, rather than a funding program per se. It is compulsory that all applicants commit to northern and remote participation in the form of leadership, partnership, and/or collaboration.

The Housing Supply Challenge invites citizens, stakeholders, and experts to propose solutions to the barriers to new housing supply. Successful submissions that address barriers to supply will receive funding to prototype or incubate their proposal. Following the prototype stage, a number of selected finalists will share a pool of additional funding to implement their proposed solutions. The challenge will distribute \$300 million in funding over 5 years.

The third round of the Challenge: Northern Access Round: Supply Chain Solutions for Northern and Remote Housing, is currently open with a deadline to apply by June 23, 2022.

All proposed solutions must align with the Northern Access Round's three objectives:

1. Reduce time, cost and risk to access required materials for housing in remote communities
2. Demonstrate impact on building or maintaining appropriate housing supply
3. Provide direct benefit to northern and remote regions

Earlier this month, staff participated in a Housing Supply Challenge virtual networking event intended to create a space for partnerships in the Northern Access Round. An opportunity with respect to growing a skilled workforce was identified that would benefit both NDHC in the implementation of the DER Plan and training suppliers delivering services in remote communities. This opportunity could extend to providing skills training to residents of Northern Pines in support of their exit strategy.

Staff is pursuing this opportunity with the objective of establishing a collaborative proposal for submission by the June 23rd deadline.

CHTC funding is targeted to community housing providers and tenants. Municipally-owned housing corporations are not eligible for CHTC funding, however community coalitions and tenant-led initiatives are eligible. The opportunity for NDHC to partner with eligible

community groups and NDHC tenants to leverage this funding will be explored in the DER Plan.

Priority Funding Applications

Timing is of the essence for transformational impact funding applications. Funding applications will be made in the coming weeks for the GMF – SAH Planning Grant and the CMHC Housing Supply Challenge, Northern Access Round.

RESOURCES REQUIRED:

No additional resources are required at this time. Existing staff resources will be utilized to develop the funding applications identified and the DER Plan.

The DER Plan will be founded on available federal funding and financing, as indicated above. Once developed, the plan will be brought to the Board for approval.

RISK IDENTIFICATION AND MITIGATION:

There is minimal risk at this stage of planning. There is a risk that the number of competing funding applications will increase as time progresses. NDHC can mitigate this risk by submitting the funding applications in a timely manner.

CONCLUSION:

Financing and funding program criteria and incentives will be key drivers in the DER Plan in order to access the most funding.

Funding applications for planning and workforce training will be submitted in order to capitalize on immediate funding opportunities.



BRIEFING NOTE NDHC07-22

For Information or For Approval

Date: May 25, 2022
Purpose: Annual Report
Prepared by: TracyAnn Bethune, Manager NDHC
Reviewed by: Justin Avery, Manager of Finance
Approved by: Catherine Matheson, Chief Executive Officer

Alignment with Strategic Plan: Healthy, Sustainable Communities

Maximize Impact Remove Barriers Seamless Access Learn & Grow

RECOMMENDATION:

That the NDHC Board approves the Nipissing District Housing Corporation 2021 Annual Report.

2021 ACCOMPLISHMENTS:

As challenges continued through a second year of the COVID pandemic, NDHC staff proceeded to provide property management services at its 831 rent-geared-to-income and market rental units to safeguard the health and safety of the tenants. The following statistics reflect some of the work completed over the year:

Total Move-ins	Total move-outs	Total work orders completed	Total after hour calls to staffs	Tenant supports/housing sustainability outreach
75	70	3871	508	669

In addition to the above, NDHC was successful in the following:

- Sale of 133 Main Street North Bay and move to City Hall with proceeds going to capital reserves for future housing development
- Used recently vacated condominiums on Gormanville Road as temporary housing for families experiencing homelessness
- No pandemic outbreaks in our congregate living buildings
- Nurse Practitioner Clinic Program for tenants
- Rebuild of four townhouse units in Mattawa
- Continued partnership funded by Ministry of Health through the Canadian Mental Health Association North Bay District for 17 hours of mental health & addiction supports at our largest residential high rise
- Installation of the elevator at Villa Aubin
- Reached agreement on new three-year contract with CUPE local 4720-01 employees
- NDHC By-Laws amended to align with DNSSAB By-Laws

RISK IDENTIFICATION AND MITIGATION:

Delays with the Landlord and Tenant Board hearings has affected rent collection. Due to the scheduling backlog of hearings, there are a number of households with large arrears yet to be adjudicated. In the interim, staff continue to attempt to work with tenants through referrals for financial assistance to community services, as well as negotiating payment plans to retain tenancies and mitigate revenue loss. Unpaid rent resulted in arrears for the year at approximately 3.30%.

NDHC has also seen the retirement of two senior staff with long time service, and is optimistically replenishing skill capacity with new hires.

CONCLUSION:

Keeping tenants safely housed has always been the main focus of NDHC. Amidst a pandemic, working closely with the Nipissing Parry Sound District Health Unit and closely monitoring common areas, there were no outbreaks at any NDHC properties. A new set of precautions, established at the onset of the pandemic, kept tenants and maintenance staff safe. NDHC continues to manage new challenges as they arise and looks forward to opportunities in the coming year to enhance safe and affordable housing in the district of Nipissing.



BRIEFING NOTE NDHC10-22

For Information or For Approval

Date: May 25, 2022
Purpose: Appointment of Auditors for 2022
Prepared by: Justin Avery, Manager of Finance
Reviewed by: Melanie Shaye, Director of Corporate Services
Approved by: Catherine Matheson, Chief Executive Officer

Alignment with Strategic Plan: Healthy, Sustainable Communities

Maximize Impact Remove Barriers Seamless Access Learn & Grow

RECOMMENDATION

That the Nipissing District Housing Corporation (NDHC) reappoint the firm BDO Canada LLP as its auditor for the year ending December 31, 2022.

BACKGROUND

- Pursuant to the NDHC Procedural By-Law Number 1, section 14.1, on an annual basis the Board will appoint an auditor to audit the accounts of the Corporation;
- In compliance with the NDHC purchasing policy, NDHC issued request for proposal (RFP) # 2018-03 for external audit services in 2018;
- BDO Canada LLP was selected as the successful proponent from the RFP process;
- The term for RFP # 2018-03 was for a five year term covering the years 2018 through 2022;

CONCLUSION

The current contract is in place for one more year. To date, services received and pricing have been as specified in the contract for external auditing services. As such it is recommended that the Board reappoint BDO Canada LLP as their external auditors.