

NOTICE OF MEETING

The next regular meeting of the CCOC/CCHC Board of Directors is:
Wednesday, November 27, 2019

**Board Meeting call to order: 7:00 pm
at 415 Gilmour Street**

AGENDA FOR THE CCHC BOARD OF DIRECTORS MEETING

1. Call to order & Anti-Oppression Statement
2. Adoption of agenda
3. Declaration of conflict of interest
4. Adoption of the Board minutes of October 30, 2019
5. Business arising from the previous minutes
6. Rental Committee Report
7. Facilities Management Committee Report
8. Finance Committee Report
9. Other Business
10. Adjournment

You can view all CCOC policies, job descriptions, bylaws, past minutes and a veritable treasure trove of information on this website:

ccochohousing.org/book

Password: board
(it's case-sensitive)

- * The committee didn't meet before the Board packages were sent.
- ** The committee report wasn't ready when the Board packages were sent
- *** The committee did not meet this month.

AGENDA FOR THE CCOC BOARD OF DIRECTORS MEETING

- 1.** Call to order
- 2.** Adoption of agenda:
- 3.** Adoption of October 30, 2019 minutes
- 4.** Declaration of conflict of interest
- 5.** Business arising from the previous minutes
 - a)** Anti-Oppression Statement
- 6.** Executive Committee Report
 - a)** Collaboration with other non-profits (*in camera*)
- 7.** Personnel Committee Report
- 8.** Finance Committee Report (joint meeting with Facilities)
 - a)** Bad debt (\$2,130.63)
 - b)** Geothermal Rates
 - c)** Long Term Financial Plan (& debrief on retreat)
- 9.** Facilities Management
- 10.** Development Committee Report
 - a)** Action Ottawa Application: Forward Avenue
- 11.** Tenant and Community Engagement Committee Report
 - a)** Alternatives to Calling Police
- 12.** Rental Committee Report
- 13.** Policy Research and Advocacy Committee (PRAC!)
- 14.** Corporate Business
- 15.** Conference / Associations' Report
- 16.** Other Business
 - a)** December meeting
- 17.** Adjournment

Next Meeting: December 18?, 2019

MINUTES FOR THE CCHC BOARD OF DIRECTORS MEETING

Wednesday, October 30, 2019

Present: Dallas Alderson (President/ Chair), Kerry Beckett, Penny McCann, Shelley Robinson, Bill Rooney, Jesse Steinberg, Chris Yordy, Josh Bueckert (Treasurer), Abra Adamo
Staff: Ray Sullivan, Nicole Picton (recorder).

Regrets: Sinda Garziz (Secretary), Andrew McNeil, James Clark

1. Call to order

The meeting was called to order at 7:03 p.m.

2. Adoption of agenda

The agenda was adopted as presented. (M/S/C, Penny McCann / Josh Bueckert)

3. Declaration of conflict of interest

No conflicts to report.

4. Adoption of the Board minutes of September 25, 2019

Motion: The minutes were adopted as presented. (M/S/C, Chris Yordy /Jesse Steinberg)

5. Business arising from the previous minutes

- a. Member eviction- The member has appealed the decision to Divisional Court, this process will take several months to have a decision

6. Rental Committee Report (none)

7. Facilities Management Committee Report(none)

8. Finance Committee Report

a. 2020 Budget

- i. Budgeting for a 50% increase in parking. Rental department is confident they can rent out currently vacant spaces. Expecting very little capital work to take place, however there is money allocated.
- ii. **Motion:** The Board moved that the 2020 CCHC budget be adopted as presented.
(M/S/C, Josh /Penny)

9. Other Business (none)

10. Adjournment at 7:08 p.m. (M/C, Josh)

MINUTES FOR THE CCOC BOARD OF DIRECTORS MEETING
Wednesday, October 30th, 2019

Present: Dallas Alderson (President/ Chair), Kerry Beckett, Penny McCann, Shelley Robinson, Bill Rooney, Jesse Steinberg, Chris Yordy, Josh Bueckert (Treasurer), Abra Adamo
Staff: Ray Sullivan, Nicole Picton (recorder).

Regrets: Sinda Garziz (Secretary), Andrew McNeil, James Clark

1. Call to order

The meeting was called to order at 7:08 p.m.

2. Adoption of agenda:

The agenda was adopted as presented, with items not specifically noted being adopted on consent. (M/S/C, Jesse Steinberg /Kerry Beckett)

3. Adoption of September 25, 2019 minutes

Motion: The Board moved the September 2019 minutes be accepted.

(M/S/C, Jesse Steinberg / Kerry Beckett)

4. Declaration of conflict of interest –none.

5. Business arising from the previous minutes

- a) **Anti-Oppression Statement-** Chris, Ana Lori and Sinda put together a draft document of the statement. The statement was read aloud at the meeting and opened up for discussion. The working group accepted some suggestions from board members.

As Board members,

We acknowledge that the land on which we gather is the traditional and unceded territory of the Algonquin Anishinabek nation, recognize Canada's first peoples before contact, and are committed to reconciliation.

We are committed to:

- *Listening actively*
- *Being accountable for our actions and words at meetings, and encouraging continuous self-improvement as Board members*
- *Being mindful when taking up time and space at meetings*
- *Being respectful of the diverse and lived experiences of Board members, tenants, volunteers and staff*

- *Empowering the leadership abilities of everyone on the Board*
- *Respecting correct pronouns (e.g. he/she/they/ze) according to each person's preference*
- *Using compassionate language, specifically when speaking of inequalities that disproportionately impact Indigenous communities, people of colour, persons with disabilities, people living in poverty, those with addiction and mental health challenges,*

Motion: The Board moved to adopt the Anti-Oppression statement

(M/S/C, Bill Rooney / Josh Bueckert)

6. Executive Committee Report- none

7. Personnel Committee Report- none

8. Finance Committee Report (joint meeting with Facilities)

a) Bad Debt

Motion: The Board moved that \$3048.59 in bad debts from September be written off

(M/S/C, Josh Bueckert / Chris Yordy)

b) 2020 Budget

Ray presented the draft 2020 Budget. We are projecting a surplus of \$93,186 for 2020. Our most recent long term financial plan projection anticipated a surplus of about \$500,000 (not including new mortgage costs at Percy or extra contributions to capital replacement reserves). The budgeted 2020 surplus is reduced by an extra \$700k capital replacement contribution, over and above our baseline of \$1.2 million.

Amanda (our Finance Director) has changed how we show some things in our budget:

- In the Provincial Reform portfolio, we have separated out the property tax subsidy from the operating subsidy. On a property-by-property level this makes it easier to see where operating subsidies are negative
- We have highlighted the gap in rent subsidy funding in the Provincial Portfolio: 20% of the subsidy cost is covered by CCOC, and 80% is covered by the City of Ottawa
- We are showing a new "portfolio" column for 3rd party services: Unity housing is by far the biggest client here, but not the only one.
- Maintenance Admin (mostly salaries) is now within General Admin, rather than Maintenance and Repairs.

Some key assumptions and drivers in the budget:

- General Admin includes the cost of extending the TCE Facilitator position
- We have budgeted the same number of office staff as in 2019
- The salary budget is inflated 4%, reflecting the new compensation structure
- Gen Admin has significantly higher costs reflecting the rent and amortization of the reno costs for the office compared to two years ago
- The per-unit maintenance admin fees are based on the total number of CCOC + Unity units.

Capital Budget: Finance and Facilities Management Committees are proposing a much

smaller capital budget in 2020: \$2,083,936.

There are some large landscaping projects at Percy School and 170 Booth, and a new set of elevators at 345 Waverley. There are some small projects at 151 Parkdale that are a result of the tenant listening party in the summer.

The capital budget is pared down to help manage our cash flow crunch in 2020. The budget already accounts for the \$400k COCHI (Canada Ontario Community Housing Initiative) grant that the City recently confirmed. Most of the large work at 258 Lisgar will start in 2021.

Ray highlighted progress on addressing cash flow in 2020: We would be more comfortable keeping about \$1.9 million in the bank each month. Under these budgets, we project closing out 2020 with between 1.7 and 2.2 million in cash.

Motion: The Board moved that the 2020 Operating budget be approved as presented
(M/S/C, Josh Bueckert / Bill Rooney)

Motion: The Board moved that the 2020 Capital budget be approved as presented
(M/S/C, Josh Bueckert / Jesse Steinberg)

9. Facilities Management- none

10. Development Committee Report

- a) **Action Ottawa Application-** The application for Forward Ave was submitted and CCOC may have back on the status of our application in early November [update: we got it!].
- b) **Arlington Passive House-** The architect has concluded 143-153 Arlington will not achieve official Passive House certification. Although Arlington is energy efficient and its energy performance is better than Passive House standards, we accumulated too many penalty points in the design. Some of these penalties, like for using electric heat instead of natural gas, do not reflect the reality of energy and climate efficiency in our part of the world.

11. Tenant and Community Engagement Committee Report (no meeting)- none.

12. Rental Committee Report

- a) **Collections Policy-** The Rental Committee is recommending a Collections Policy that documents our current practice. There was previously no official policy.

Motion: The Board moved that the policy be approved as presented

(M/S/C, Kerry Beckett / Chris Yordy)

- b) **Parking Rates-** The board agreed that the budget was already approved and this accounts for the increase in parking. No motion required.

13. Policy Research and Advocacy Committee (PRAC!)- none.

14. Corporate Business:

- a) **Nov 16 Board Retreat** – Strategic discussion about the coop will not be discussed this meeting and the Board agreed to discuss further in the New Year. The main focus will be the long-term financial plan and the Integrated Asset Plan.

15. Conference / Associations' Report: none.

16. Other Business:

a) IO Resolution Authorized Agents-

Motion: The Board affirmed that the President, Treasurer, Secretary, Executive Director and Finance Director remain designated officers for the purposes financing agreements with Infrastructure Ontario

(M/S/C, Josh Bueckert / Jesse Steinberg)

b) 520 Bronson Mortgage Registration Resolution-

The Board had previously passed a resolution authorizing the Ministry of Municipal Affairs and Housing to renew our mortgage on our behalf. We now need the board to appoint signing officers for registering those mortgages

Motion: The Board moved that Ray and Amanda be appointed as signing authorities

(M/S/C, Josh Bueckert / Christ Yordy)

c) 341 Lyon/ 515 MacLaren Mortgage Registration Resolution -

The Board had previously passed a resolution authorizing the Ministry of Municipal Affairs and Housing to renew our mortgage on our behalf. We now need the board to appoint signing officers for registering those mortgages

Motion: The Board moved that the Ray Sullivan and Amanda Tompkins be appointed as signing authorities

(M/S/C, Josh Bueckert / Bill Rooney)

17. Adjournment: 9:16 p.m. (M/C, Josh Bueckert)

Next Meeting: November 27, 2019

CCOC/CCHC EXECUTIVE COMMITTEE

Minutes

7:30 PM, Monday, November 11, 2019
at 415 Gilmour

Present: Dallas Alderson (Chair), Kerry Beckett, Josh Bueckert, Sinda Garziz, AnaLori Smith, Ray Sullivan (staff)

Regrets: Bill Rooney

1. **Call to order:** 7:37
2. **Approval of the agenda:** (moved/seconded/carried, Josh/Sinda)
3. **Approval of regular minutes from October 7, 2019:** (m/s/c, Sinda/Kerry)
4. **Reviewing Department Directors' meeting:** Directors used their Nov 7 meeting to plan the Nov 16 Board retreat.
5. **Business Arising:**
 - a) **Succession planning:** Laine Johnson started as TCE Director last week. Fran Childs officially started as Rental Director today. The new Director of Facilities Management will start December 16 (they've asked us to delay public announcement until their current employer is informed). This is notable turnover within the leadership team. The committee had some questions about risks and how to plan for the possibility of Ray getting hit by a bus while cycling home [gee, thanks.] The committee asked staff to come back at some time in the next few months with a basic contingency plan, just in case: what are the first steps to set in motion? How do we ensure some basic continuity?
6. **New Business:**
 - a) **HHIP 151 Parkdale**

Background: The Housing and Homelessness Investment Plan was created in 2010 when CCOC and allies successfully lobbied for an additional \$14 million in funding for housing.

Update: The City will grant CCOC \$300k for energy efficiency upgrades at 151 Parkdale. This is the same scope of work from the cancelled provincial grant linked to the cancelled cap-and-trade system.

Decision: Acting on behalf of the Board, the Executive Committee agreed to accept the HHIP grant of \$300,000 for 151 Parkdale. (m/s/c, Josh/AnaLori)

b) Collaboration with other Non-Profits

The committee moved *in camera* for a discussion on collaboration with other Non-Profits (m/s/c, Kerry/Josh)

c) Human Resources matter

The committee remained *in camera* for an update on a human resources matter.

The committee moved *ex camera* to resume the agenda. (m/s/c, Josh/Kerry)

7. Programs/Policy:

a) 2020 City Budget: CCOC and others advocated for the City to continue the “one-time” \$15million boost for affordable housing in the 2019 budget. It worked, and the new \$15 million is in the draft 2020 Budget. There are no other significant changes to the housing & homelessness budget.

b) Long-term rentals bylaw: While proposed regulations for short-term rentals have received much attention, the City is also proposing regulations for long-term rentals. Ray didn’t think they would pass [but he was wrong – apparently private landlords support these regulations as an alternative to a full licensing system.] The proposal right now is only at a broad level, with a specific by-law to be drafted after council approval.

8. Residential Tenancies Act (RTA) Proceedings:

a) Non-payment:

The committee reviewed the list and moved “That staff be authorized to proceed with eviction for non-payment in the case of 7 tenants.

(m/s/c, AnaLori/Sinda)

Other reasons: The committee reviewed the list from May and June and moved “That staff be authorized to proceed with eviction in the case of 2 tenants for substantial interference.”

(m/s/c, Josh/Sinda)

b) Co-op RTA decision : The co-op member has now appealed to divisional court. This will take some time. Until then, CCHC can not carry through the LTB eviction order.

9. Strategic Plan:

a) November 16 retreat: Plan is for fun, falafel and graphs. Lots of graphs.

10. Cahdco Update:

- a) **Action Ottawa:** our Cahdco team submitted three proposals to the Action Ottawa RFP for new development, including one for CCOC. All three were successful.

11. Other business: none

12. Adjournment: 9:00

Q: Can you guess what (and where) this is?



A: directly beneath the meeting. The column that holds up the boardroom.

CCOC PERSONNEL COMMITTEE

MINUTES

5:30pm, Monday, November 11, 2019

415 Gilmour Boardroom

Present: Kerry Beckett, AnaLori Smith (chair), Zak Spelay, Doris Zastre

Staff: Tessa Trueman (recorder), Nicole Picton

Regrets: Bill Rooney

1. **Call to order:** 5:43pm
2. **Approval of the agenda:** (M/S/C, K. Beckett/Z. Spelay)
3. **Approval of the October 7, 2019 minutes:** (M/S/C, Z. Spelay/D. Zastre)
4. **Staffing Updates:**

The Rental Officer posting closed on November 11, 2019. Interviews will be this week.

Ying-Hua resigned as Budget and Cost Analyst/Operations Coordinator. Dawn will take on the Budget and Cost Analyst role for the remaining 7 months of Arianne's leave. A casual worker will be hired to help cover Dawn's role as Finance Admin Support.

Karim will continue as Operations Coordinator for the remaining time on his term.

A casual worker will be hired to support the Facilities Management department to help with coverage over the holidays.

Anne Marie had previously announced her retirement for February 2020. This date has now been moved up to Dec 2, 2019. The new Director will be chosen by the end of the week.

Fran has officially taken over as Director of Rentals. Debbie is still working to help with the transition over the next few weeks. Debbie's retirement party is on November 22nd at the Montgomery Legion – details are in the November NewsNotes.

Laine Johnson started on Monday, November 4 as Director of Tenant and Community Engagement.

5. **Training:**
De-escalating Potentially Violent Situations training is coming up on December 4th. Four staff are attending.
6. **New Business:**

a) Job Descriptions: Facilities Management Department

- **Inspections Maintenance Technician**

Members like the wording of this sentence: “involves dealing with reasonably demanding interpersonal situations”.

The committee approves the job description as presented. (M/S/C, K. Beckett/Z. Spelay)

- **Pest Control Coordinator**

There’s nothing in the job description about liaising with the contractor from Orkin. Nicole will add a sentence about it since it’s a big part of the job.

The committee approves the job description with the addition discussed. (M/S/C, K. Beckett/D. Zastre)

- **Capital Projects Manager**

Nothing to add or change.

The committee approves the job description as presented. (M/S/C, K. Beckett/Z. Spelay)

- **Operations Manager**

The first bullet point under supervision and decision-making and the fourth seem to be contradicting each other. The committee suggested removing/ altered the sentence “methods and procedures are well established” for clarity

The committee approves the job description with the change discussed. (M/S/C, D. Zastre/Z. Spelay)

b) Job Description: Directors & Executive Director

- **Director, Tenant and Community Engagement (previously discussed)**

This description was reviewed at the last meeting. Members reviewed the tracked changes from the previous discussion. A line about “managing” performance was added. Nicole will add it to all of the Director-level job descriptions.

In some cases, the type of impact to the organization should be clarified (i.e. financial, reputation, service). In this case, impact to the reputation was added to the description. This should be decided on a case-by-case basis since it’s not needed on every description.

The committee approves the job description with the changes discussed. (M/S/C, K. Beckett/D. Zastre)

- **Director, Corporate Services (previously discussed)**

Changed a line from “good functioning” to “proper functioning”.

Changed the wording of the stress sentence again. The focus is now on the situation rather than how the individual might feel. This is the final revision and will be changed on all of the descriptions.

The committee approves the job description with the changes discussed. (M/S/C, Z. Spelay/K. Beckett)

- **Director, Finance (previously discussed)**

Members liked the wording “remaining abreast” instead of “staying informed”. Nicole will adjust this on the other descriptions.

Added that the impact of error would be financial.

The committee approves the job description with the changes discussed. (M/S/C, Z. Spelay/D. Zastre)

- **Director, Housing Development**

Changed the word “corporation” to “organization” since it’s less limiting. For this description, we want to include Cahdco.

The committee approves the job description with the change discussed. (M/S/C, K. Beckett/Z. Spelay)

- **Executive Director**

Members would like to see a line about “driving change to achieve organizational objectives”.

For this description only, the impact of error line should be expanded to “very significant impact to the organization if errors are made. Decisions and actions have significant impact on the organization.”

The committee approves the job description with the changes discussed. (M/S/C, D. Zastre/K. Beckett)

c) Job Descriptions: Tenant and Community Engagement Department

- **TCE Facilitator**

No questions or changes.

The committee approves the job description as presented. (M/S/C, Z. Spelay/D. Zastre)

- **Sustainability Facilitator**

No questions or changes.

The committee approves the job description as presented. (M/S/C, K. Beckett/D. Zastre)

d) Job Descriptions: Rental Department

- **Rental Administrator**

The description says “Microsoft Suite” but it should list the programs they will actually use (ie. Excel, Word, Outlook). This will be updated across all job descriptions.

The committee approves the job description with the changes discussed. (M/S/C, Z. Spelay/K. Beckett)

- **Rent Collections Officer**

Members would like to change the wording of “reasonably demanding situations”. Changing it to “relatively demanding situations” works better.

The committee approves the job description with the change discussed. (M/S/C Z. Spelay/D. Zastre)

7. Business Arising:

a) Compensation Review Implementation

Update on new job descriptions progress

There are 12 remaining job descriptions to approve at the December meeting.

Report from the Board & Committees: None

8. Staff meetings:

All Staff: October 9 (minutes attached)

Health & Safety: November 19

Directors meeting: November 7 – the meeting was spent discussing the board retreat

9. Work plan review: None

10. Other business:

T. Trueman left the room.

Motion: The committee motioned to move in camera at 7:20pm (M/S/C, Z. Spelay/D. Zastre)

a) *In camera* item #1: Recorded separately.

b) *In camera* item #2: Recorded separately.

Motion: The committee motioned to move out of camera at 7:24pm (M/S/C, Z. Spelay/D. Zastre)

11. Adjournment: 7:25p (Beckett)

Next meeting: 5:30pm, December 9, 2019
At 415 Gilmour

Work plan (2019-2022)

Goal (from CCOC strat plan)	Objectives	Strategies	Activities	Timelines
Empower staff, volunteers and tenants	Shared staff understanding and commitment to mission and bigger picture	Ensure new staff welcoming process is consistent and complete	Staff welcoming: develop a comprehensive welcoming and orientation process for new staff	6 months
Empower staff, volunteers and tenants	Fair and objective pay practices	Implement job equity framework into operations	Human Resources: Revise all job descriptions and integrate with job equity evaluation framework and updated compensation policy	12 months
Empower staff, volunteers and tenants	Staff have trust that they are well informed across departments and about corporate priorities	Take a more deliberate and consistent approach to internal communication and team building	Internal Communication: Plan staff meetings and engage other tools to improve internal communications	6-8 months
Empower staff, volunteers and tenants	Update procedures to ensure decision-making is consistent	Use an intersectional approach when developing policies	Human Resources: Full review of Employment Policies 2021.	End of 2021

Joint FMC & Finance Management Committees

Meeting Agenda

Nov 21st, 2019

Facilities Management Committee: James Clark, Michael Lambert, Doug Campbell

Regrets: Barbara Lagace, Hieu Nguyen, Penny McCann, David McCallum

Finance Committee: Josh Bueckert (Treasurer), Michael Holmes, David Boushey, Andrew McNeill, Nicole Rogers, Rod Manchee, Mary Huang

Guests: Vladimir Gorodkov (Finance), Dahlya Smolash (FMC), Mauricio Reis Nothen (FMC)

Regrets: Domir Berberi, Court Miller, Linda Camilleri, Alannah Bird

Staff: Amanda Tompkins, Dawn Chambers (minutes), Anne Marie Mason, Karim Elnashrty

1. Call to Order:

2. Adoption of the Agenda

m/s/c Doug Campbell/David Boushey

3. Declaration of Conflict of Interest

None

4. Approval of meeting minutes

m/s/c Michael Lambert/David Boushey

4.1. Joint Meeting October 24th, 2019

Correction to Previous Minutes - Item 16.1 correction, Pest control service increased to add another service person from Orkin to 2 days per week for 5 months.

5. Business Arising

5.1 Turnover Rates were requested at previous meeting arising from discussion on the Maintenance Variance Report. Al Shadid provided the statistics as follows:

- 2015-232
- 2016-209
- 2017-221
- 2018-184
- 2019-150 as of Nov2019

These statistics include all turnovers including internal transfers, RGI and market rentals.

6. Notices/Announcements -

6.1 Ying Hua Sun resigned in Oct 2019. Dawn Chambers will take on the role of Budget & Cost Analyst and will attend Finance Committee until Arianne returns from maternity leave.

6.2 Anne Marie Mason will leave CCOC as of December 2, 2019. James Clark thanked Anne Marie on behalf of the FMC Committee for her great work by putting systems in place which improved service greatly highlighting improvements made by her great leadership that have left a lasting effect on our company. Josh thanked Anne Marie on behalf of the Board for her contributions and commented on how the Board was impressed with the information she provided to the board and the department ran very smoothly under her leadership. The new FMC Director Norman Turner comes to us from London/Middlesex Housing has a lot of experience and starts at CCOC on December 16, 2019.

7. Bad Debt Write-off and Accounts Receivable Statistics

7.1. MOTION: That **\$2,130.63** in Bad Debts be written off for **CCOC (October 2019)** Josh noted the bad debt comparison from the same period last year. 2018 bad debts were particularly high because of some very expensive turnovers due to the poor condition of a few units when tenants left.

m/s/c Rod Manchee/Andrew McNeill

8. Facilities Management Director's Report

8.1. Discussion:

- Cleaner competition failed again, quality of candidates has not been good. In the meantime 2 positions have been contracted out until after the holidays

and the competition will be posted again. Staff evaluations are complete for FMC staff.

- FMC has been working on Operating and Capital Budgets, Long Term Plan, CMHC Co-Investment Study, SEED Application submission and preparation for 258 Lisgar to address urgent repairs required.

9. Capital Report

9.1. Discussion:

- 415 Gilmour Garage will be open as of December 9, 2019. Meeting last week with the contractor is keeping them on their toes. The length of time to complete was longer than expected due to concrete being in more poor condition than originally thought, electrical conduit was found in concrete and the contractor organization and communication was poor, despite being the lowest fee for the project.
- Asset Planner is being updated to reflect current conditions of buildings.

10. Maintenance LTB Status Report

10.1. Discussion:

- 240 Presland – CCOC will file a motion for dismissal as tenant has not proceeded with obtaining an appeal hearing.

11. Committee Summary

No Discussion

12. Chargeback Report

No Discussion

13. Chargeback Appeals (0):

No Discussion

14. Service Delivery Standards

- 98% Work Order completion rate for October 2019

15. Maintenance Variance Report

15.1. Discussion:

- Year to date we are over budget. This is due to the age of buildings and higher fire safety costs because we changed from internal staff to contractors to do the work. Additional pressures due to high pest activity, heat pump repairs, roof leak repairs and doing complete repairs that last longer instead of localized and temporary solutions.

16. 2018 AIR Financial Settlement Letter

- 16.1.** We received a response from the City with their opinion. City states since we have a \$1,547.00 surplus overall that our organization is functioning well. However when it is broken down to the portfolio level it is clear some do better than others and those that are not doing well are being carried by our other properties specifically Beaver Barracks. We need to work with the City regarding property taxes for our properties. Beaver Barracks property taxes cost double from original forecast. The City is not recognizing the impact of the losses at BB. CCOC will submit a rebuttal letter to explain our position regarding losses. It was noted that the ideal solution in future would be to request MPAC legislation to reflect the need for Non-Profit Housing providers to pay proportionate property taxes related to the actual rent they can collect and not the max capacity that could possibly be collected in the free market, because our programs limit the amount we can collect. City run housing is exempt from property taxes therefore have an advantage over private non-profits that must pay this cost. This letter will be provided to the Board at their next meeting.

17. 2020 Geothermal Rates

- 17.1. MOTION:** The Finance Committee recommends that Corix rates to tenants for 2020 be increased by 3% for units under 900 ft², and 2% for units above 900 ft².

m/s/c-Andrew McNeill/Nicole Rogers

18. Long Term Financial Plan Operating & Capital

- 18.1.** Amanda provided a presentation on the Long Term Financial Plan (LTFP). This is a snapshot of the presentation given at the Board retreat. A few key assumptions:
- Revenues will increase at 2% while expenses (except mortgages) will increase at 3%; around 2031 our revenue will not cover the increased demand on expenses
 - RR balances should be 0 or positive on a portfolio basis – any extra spends for capital must be paid for by Operating surplus

- James asked when a building would be considered a tear down and rebuilt; Amanda explained analysis is being done to determine what has to be done to buildings in order to be up to standard; part of the IAP analysis; options could include: reno, sell, rebuild, remortgage
 - When operating surpluses are overlaid with capital it shows highs and lows (fangs!)
 - One option is Co-Investment a \$35M bundle for capital repairs to help with cash flow in the medium term, but then surpluses are not necessarily enough to cover the mortgages; not the only solution and we need to find ways to increase our cash and surplus
 - Reviewed the actions derived from Retreat, additional thoughts included:
 - Ensuring we don't overextend our staff on 3rd party services and ensure we can still maintain our stock at good standard
 - Rod suggested exploring selling training services to train staff from other organizations on how we do things as a different means of potential partnership income
 - Andrew mentioned perhaps other Provinces will introduce programs to offset taxes and we should keep an eye on what they do in case we can leverage that
 - Rod mentioned the RGI to market ratio – what is the best thing for us to manage can we afford this ratio? Should we adjust this ratio?
 - Andrew suggested caution to not spend too much on trying to achieve charitable status or on solutions that do not work. Rod cautioned on political changes over time, as we never know when you can be cut off charitable status
- 18.2. MOTION:** To accept LTP and take action to investigate LTP options which may or may not include CMHC Co-investment as presented

m/s/c Michael Lambert/David Boushey

19. IAP Update

- 19.1.** CCOC won the Action Ottawa RFP. The City has approved a grant for \$5M to complete the re-development of the property. However if we receive grants from co-investment, that may lower the amount the City provides. We are also

trying to get Section 37 grant money so project can be a net \$0 cost to CCOC. We received money from this fund for Arlington previously.

20. Next Meeting: December 19, 2019

- This will be a joint FMC and FC committee holiday meeting

21. Motion to Adjourn: **m/s/c David Boushey/James Lambert**

Replacement Reserve Facts



- Replacement Reserve Balances ALWAYS have to be positive or zero
- This is on a Portfolio Basis!
- Any extra capital expenditures get covered by the Operating Surpluses (we already see this in the EOA portfolio)

For Example



INTEGRATED OPERATING & CAPITAL FORECAST									
	2020	2021	2022	2023	2024	2025	2026	2027	2028

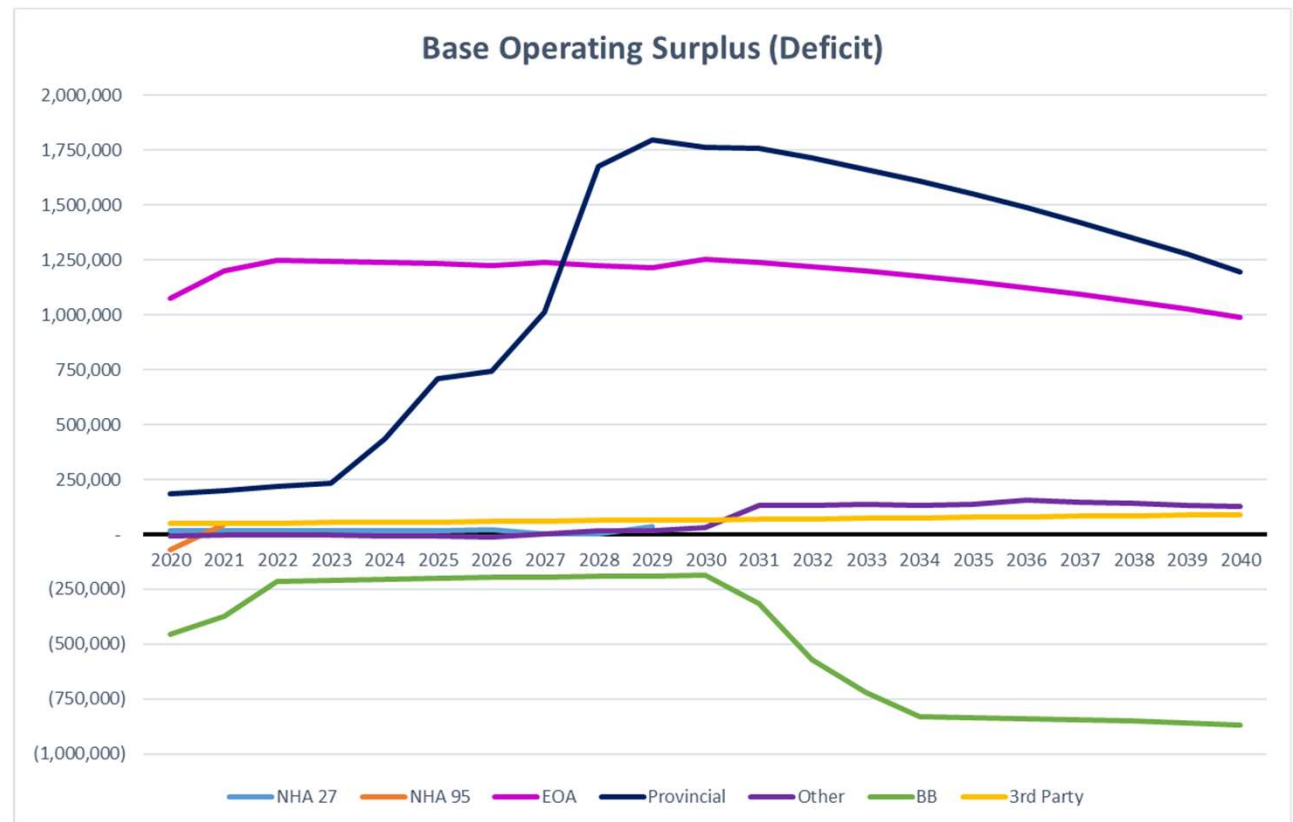
EOA

Opening Reserve Balance	-	-	-	563,927	-	-	-	159,413	409,682
Capital Expenditures	(1,340,814)	(4,349,157)	(1,794,908)	(1,517,908)	(1,105,058)	(1,160,628)	(251,611)	(168,407)	(1,674,672)
Capital Grant/Funding	350,000	2,750,000	-	-	-	-	-	-	-
Capital Interest	14,912	30,765	30,878	31,109	26,428	23,533	22,482	24,187	26,621
Annual Allocation	293,172	365,755	2,327,957	388,542	388,542	388,542	388,542	394,489	394,489
Additional Allocation	682,729	1,202,637	-	534,330	690,089	748,553	-	-	843,880
Closing Reserve Balance	-	-	563,927	-	-	-	159,413	409,682	-

Operating Surplus (Deficit)	1,076,216	1,197,991	1,248,577	1,244,582	1,239,324	1,232,742	1,224,773	1,237,131	1,226,248
Additional Allocation	(682,729)	(1,202,637)	-	(534,330)	(690,089)	(748,553)	-	-	(843,880)
Revised Operating Surplus	393,486	(4,645)	1,248,577	710,251	549,235	484,188	1,224,773	1,237,131	382,369

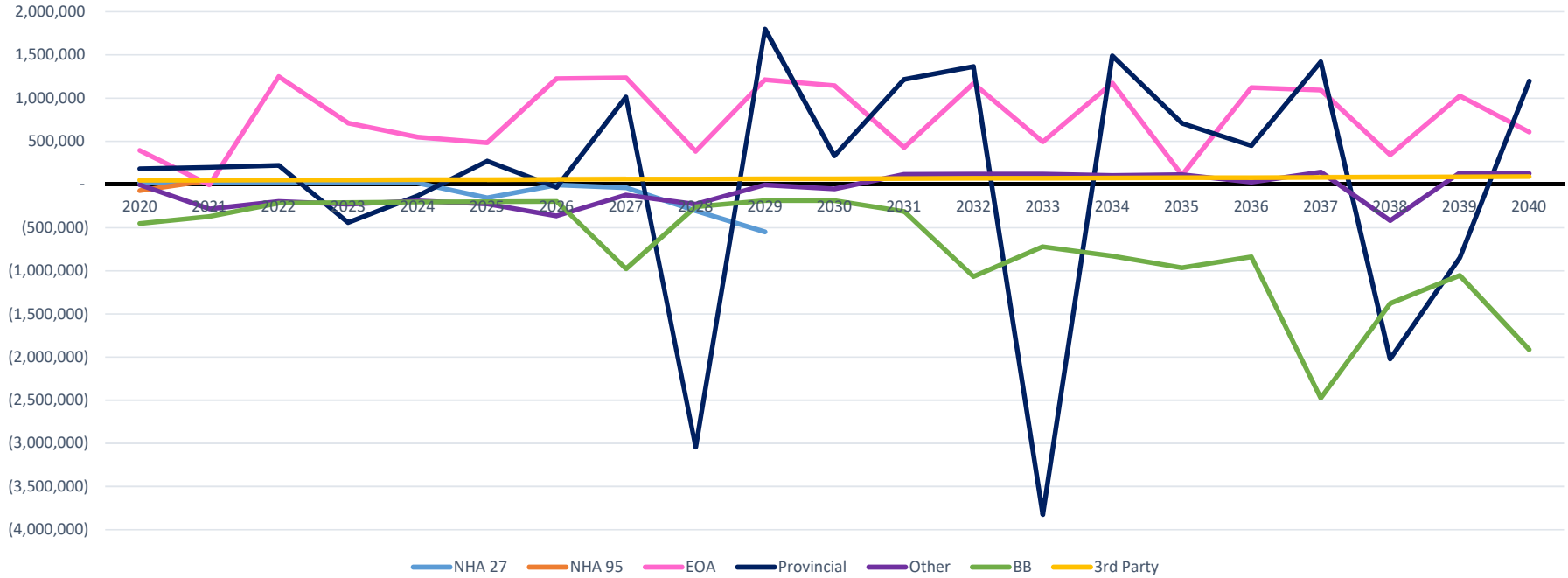
Portfolio Facts

- NHA 95 ends in 2021
- NHA 27 ends in 2029
- Provincial assumes option A/B @ EOM
- BB continues to be big problem



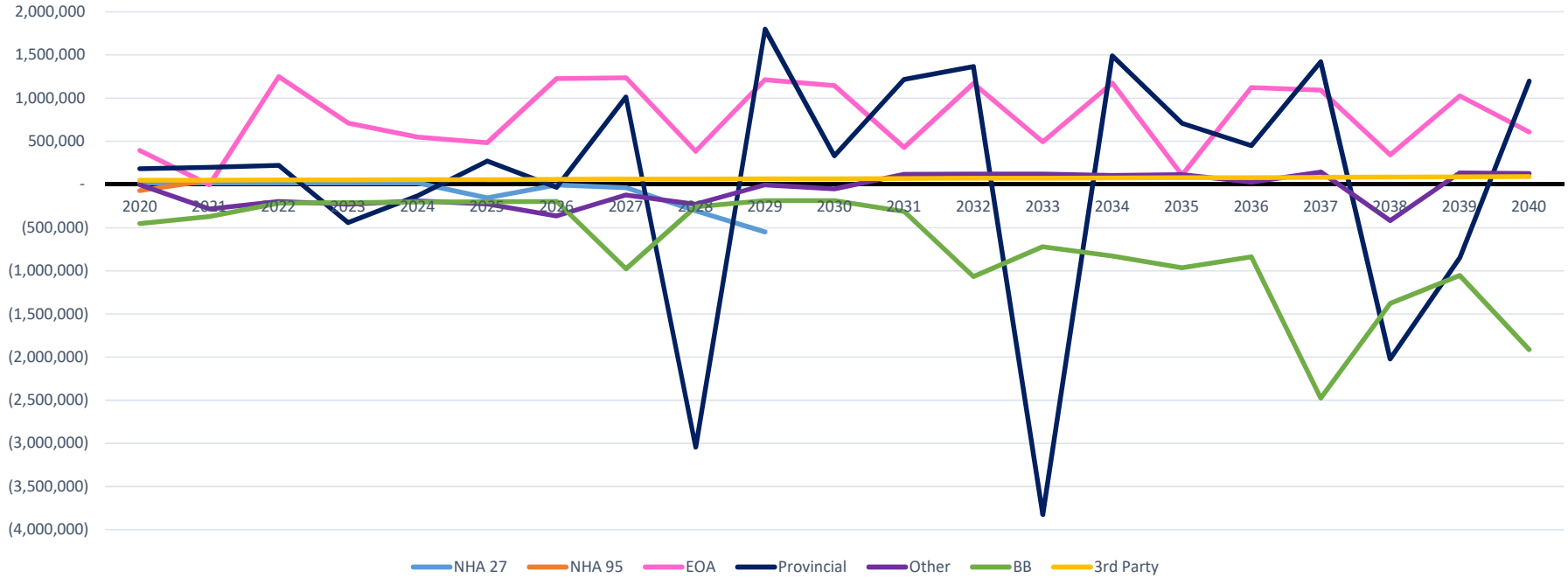
Long Term Financial Plan by Portfolio w/ Capital Expenditures (not covered by RR)

Revised Operating Surplus (Deficit)

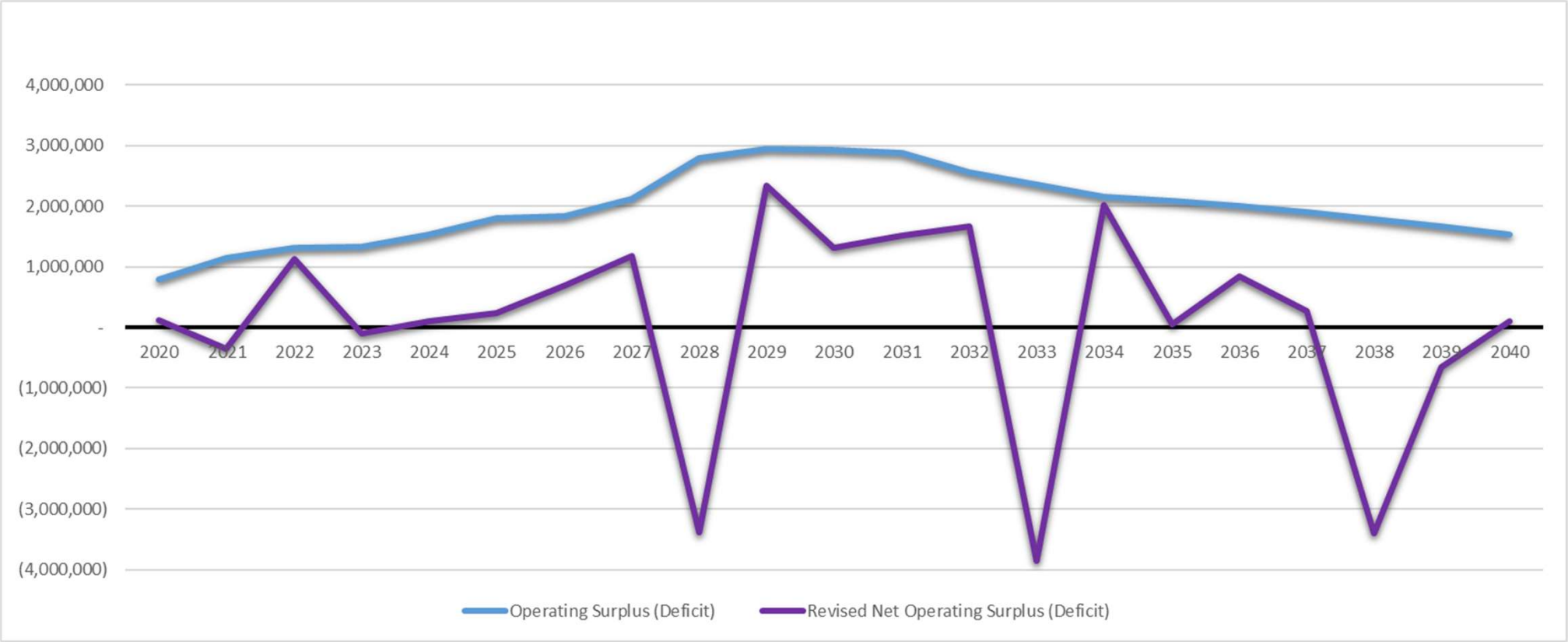


Long Term Financial Plan by Portfolio w/ Capital Expenditures (not covered by RR)

Revised Operating Surplus (Deficit)



Long Term Financial Plan



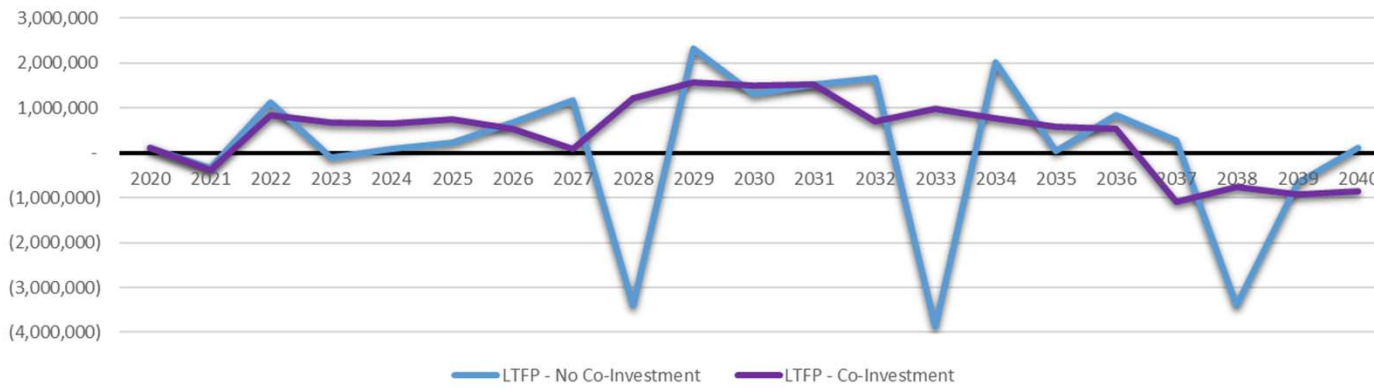
Capital Repairs Co-Investment Bundle



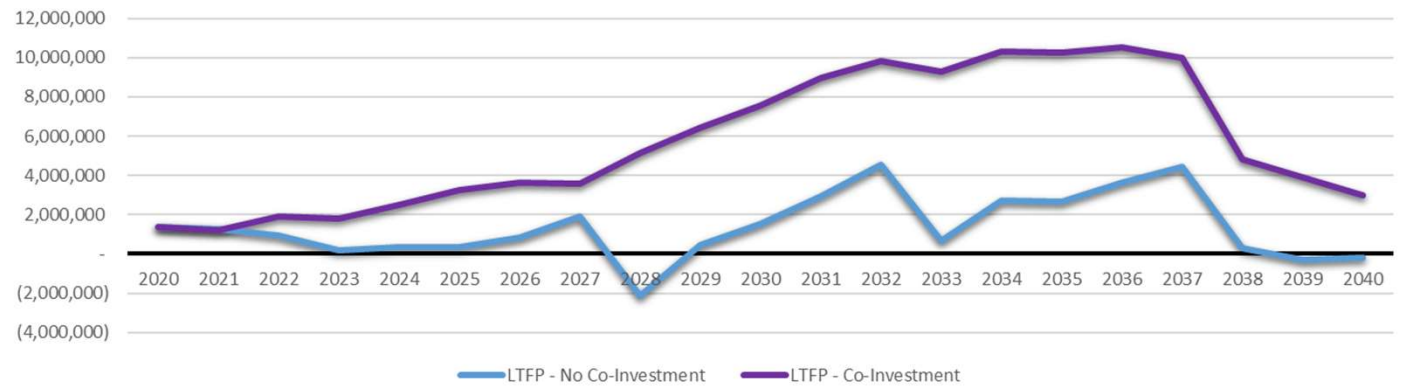
Co-Investment Impact



Revised Net Operating Surplus (Deficit)



Forecasted Cash @ Year End



Action Points from the Retreat



- Pursue an agreement with the City of Ottawa to replace the existing **HSA provincial reformed program** with a rent supplement agreement for the same properties
 - If a viable rent supplement agreement can not be negotiated, remove CCOC from the HSA provincial reformed program
- Pursue re-financing through the **CMHC co-investment fund** to finance capital repairs, based on amortization less than 50 years

Action Points from the Retreat



- Develop a strategy to increase net operating surplus and ensure the projected revenue forecast exceeds the projected cost forecast. This includes:
 - Develop a property tax action plan for CCOC's full portfolio
 - Expand the number of 3rd party property management agreements for **selling CCOC services**
 - Expand the breadth of 3rd party property management agreements to include full property management, RGI administration or other CCOC functions
 - Explore mergers and acquisitions

Action Points from the Retreat



- Investigate creating a **charitable foundation** to relieve CCOC of some operating costs, such as internal rent subsidies
- Initiate an **organizational development plan** to ensure appropriate efficiencies and appropriate return on resource investment, especially as we grow to expand CCOC housing and services
- Return to the Board before April 30, 2020 with a deeper analysis and recommendations on:
 - **Beaver Barracks** financial projections and options
 - **CCHC 240 Presland** financial projections and options



S10-11-18-CCOC

November 7, 2019

The Board of Directors
Centretown Citizens Ottawa Corporation
Suite 200 – 415 Gilmour Street
Ottawa, ON K2P 2M8

Dear Members of the Board:

Re: Financial Settlement for the Year Ended – December 31, 2018

A review of your financial statements and Annual Information Return (AIR) for the above noted fiscal year has been completed.

We have had several meetings over the past year with your Executive Director and other staff members to review and discuss issues in need of resolution. One issue that we have continued to discuss is the shortfall of funding that exists in the Beaver Barracks Affordable Housing project (deficit of \$420,493 in 2018). One of the main causes for the ongoing deficits for this project has been the significant increase in annual City Property Taxes due to the latest 2016 MPAC property assessments. We have suggested that CCOC review its operating reserves from a total corporate portfolio basis to determine potential sources of funding for these deficits. The latest annual financial statements for the year ended December 31, 2018 indicated that your Corporation has been able to absorb the shortfall of \$420,493 in the Beaver Barracks project. The total overall net income for 2018 was \$1,547.

Also, we have continued to discuss the potential ongoing funding obligations between the City and CCOC for operating agreements have expired for properties under the various funding programs. As of December 31, 2018, nine of the eleven properties under the NHA 27 Program and ten of the twelve properties under the NHA 95 Program have expired operating agreements. The mortgages for the 18 properties under the Provincial Reformed Program will begin to be paid off in 2022.

The Service Manager has had several workshops over the past two years (2017 and 2018) with the City's Housing Providers to discuss the impacts of expiry of operating agreements and the payoff of mortgages under the various Federal and Provincial funding programs. Tools have been presented to Housing Providers to begin organizational analysis and to determine the options that might be available to sustain the housing projects post EOA. We are continuing this dialogue with Housing Providers as we proceed through this time of transition, and to assist us in making recommendations to the recently elected City Council that will best meet the City's housing needs for the future.

A revised Rent Supplement Agreement was approved by the City in 2017. This amended agreement included additional properties to allow CCOC more flexibility in the provision of rent supplements to tenants.

Reserve Balances as at December 31, 2018

As at December 31, 2018, the audited financial statements reflected net assets and capital replacement reserves that total \$20.3 million (includes \$9 million invested in capital assets):

	Balance as at Jan. 1/2018	Contributions from Operations Made in 2018	Interfund Transfers	Capital Grants/ Investment Income/ Other	Expenses	Balance as at Dec. 31/2018
Capital Replacement Reserves						
Provincial Reformed	\$6,048,835	\$547,548	\$48,500	\$805,890	(\$1,712,175)	\$5,738,598
Private Non-Profit Section 95	\$1,633,481	\$95,370	\$512,258	\$6,457	(\$59,233)	\$2,188,333
NHA Section 27	\$97,095	\$33,003		\$356	(\$13,086)	\$117,368
Properties - Expired Operating Agreements	\$184	\$984,572	\$187,742	\$11,143	(\$1,192,244)	(\$8,603)
Beaver Barracks Properties	\$674,186	\$379,457		\$8,296	(\$143,582)	\$918,357
Other Properties	\$28,030	\$49,835		\$641	(\$34,968)	\$43,538
Total Capital Replacement Reserves	\$8,481,811	\$2,089,785	\$748,500	\$832,783	(\$3,155,288)	\$8,997,591
Other Reserves						
Provincial Reformed	\$613,253	\$97,001	(\$48,500)	(\$35,665)		\$626,089
Private Non-Profit Section 95	\$146,912	(\$156,261)	(\$76,208)			(\$85,557)
NHA Section 27 (including Subsidy Surplus)	\$496,163	\$29,986		\$4,473		\$530,622
Properties - Expired Operating Agreements	(\$1,830)	\$360,792	\$108,706			\$467,668
Beaver Barracks Properties	(\$1,463,334)	(\$420,943)				(\$1,884,277)
Other Properties	(\$320,452)	\$12,000				(\$308,452)
Other - Regeneration, Non-Shelter, etc.	\$1,307,678	\$5,630	(\$476,484)			\$836,824
Unrestricted Surplus/(Deficit)	\$1,834,326	\$86,803	\$215,212			\$2,136,341
Invested in Capital Assets	\$9,486,279		(\$471,226)			\$9,015,053
TOTAL RESERVES	\$20,580,806	\$2,104,793	\$0	\$801,591	(\$3,155,288)	\$20,331,902

SUMMARY:

CAPITAL REPLACEMENT RESERVES	\$8,997,591
OTHER OPERATING RESERVES	\$2,319,258
INVESTED IN CAPITAL ASSETS	\$9,015,053
TOTAL	\$20,331,902

Note 1 of the audited financial statements reflected cash and investments of \$9.5 million comprised of: Cash and short-term investments of \$1.9 million and long-term investments of

\$7.6 million. In addition to the cash and investments on hand, another \$4 million has been utilized for internal financing of properties (Beaver Barracks, etc.). Your Director of Finance has provided us with an annual statement, which reflects the amounts outstanding for each of the internal loans that have been made.

Program-by-Program Results:

The following are the results of our review, which are presented on a program-by-program basis for the individual programs administered by the Service Manager.

A) Provincial Reformed Programs

Status of Subsidies

- There is an overpayment of subsidy in the amount of \$158,274 for the year ended December 31, 2018 for your Provincial Reformed projects. This amount agrees with the amount that was reflected in your AIR submission and will be deducted equally from your November and December 2019 subsidy payments. Your Director of Finance has been informed and has agreed to this repayment from your monthly subsidy payments.

Status of Financial Operations (Deficit) Surplus

- The review indicates an operating surplus of \$97,001 for 2018 for the shelter component of the Provincial Reformed projects. There is also an operating surplus of \$5,630 for the non-shelter component.
- Your Corporation is required to transfer \$48,500 of this operating surplus to the capital reserve account in accordance with the provisions of Service Manager Directive 08-01, issued on February 15, 2008, whereby repayment to the Service Manager has been waived for the 50% Service Manager share of any operating surplus that has been earned in the fiscal year when the accumulated operating surplus is above the threshold of \$300 per unit (i.e. For your Corporation the threshold is \$219,300 – 731 units x \$300).
- The operating surplus of \$97,001 is due to: (See **Schedule ‘A’** attached for more details)
 1. Revenues – Higher revenues of \$603,513 earned in excess of the benchmark revenues. This is comprised of: \$399,035 due to higher market rents being charged than the benchmark rents; \$44,967 due to a lower vacancy loss on market units than the approved benchmark level; and \$159,511 due to higher non-rental revenues earned in excess of the benchmark amount.
 2. Additional subsidy – The Corporation also received on-going additional subsidy funds of \$74,916 for Options Bytown - an alternative housing provider. This additional subsidy is included in the alternative housing provider subsidy of \$97,875 that was distributed in 2018.

3. Operating Costs – Deficit of \$581,428 due to actual operating costs being higher than the benchmark level. This is comprised of a deficit of \$993,747 in maintenance and administration above the benchmark level, which is offset by surpluses of \$404,306 in the cost of utilities, \$4,392 in insurance and \$3,621 in bad debts being lower than the benchmark levels.

- As of December 31, 2018, the review indicates an overall accumulated operating surplus of \$686,728 (\$626,089 for the shelter component of your projects and \$60,639 for the non-shelter component).
- The surplus/(deficit) amounts are accumulated as indicated below:

	2014 &					
	Prior	2015	2016	2017	2018	Total
Shelter Surplus/(Deficit)	481,498	196,059	148,250	207,045	97,001	1,129,853
Adjustments	(14,596)		(186)	1,959	(35,665)	(48,488)
Capital Reserve Adjustments	(131,099)	(98,029)	(74,125)	(103,523)	(48,500)	(455,276)
Total Shelter Surplus/(Deficit)	335,803	98,030	73,939	105,481	12,836	626,089
Non-shelter Surplus/(Deficit)	39,546	5,375	4,725	5,363	5,630	60,639
Total Surplus/(Deficit)	\$ 375,349	\$ 103,405	\$ 78,664	\$ 110,844	\$ 18,466	\$ 686,728

- The above accumulated operating surplus of \$686,728 agrees with the amounts reported in the audited financial statements: Shelter \$626,089 & Non-Shelter \$60,639.

Status of Capital Reserve Account

- As of December 31, 2018, the review indicates that the Capital Reserve Account should be in the amount of \$5,738,598 for the Provincial Reformed projects which agrees with the amount reported in the audited financial statements.
- Note 1 of the audited financial statements indicated long term investments of \$7,651,414 as at December 31, 2018 and include a total of \$5,509,139 with Encasa Financial Inc. (Social Housing Investment Funds) for the Provincial Reformed Program. Although all the capital replacement funds have not been segregated and restricted as required for the Provincial Reformed program, the Service Manager has agreed to allow CCOC flexibility in the investments of the funds in its reserve accounts including their use as a source of internal financing.

Targeting Plan

- Your Annual Information Return (for the Provincial Reformed projects) shows that, on average, you had 516 RGI units for 2018 (516 at year-end and includes 7 vacancies), as compared to your target level of 517 RGI units.
- We recognize there may be circumstances that result in a housing provider being slightly over or under its target plan at year-end. However, we expect that your Corporation will continue to work diligently to being on target, and offer vacant units in accordance with

Service Manager Directives: 17-01 (Revised Local Occupancy Standards and Over Housed Rules); 17-02 (Revised Local Rent Geared-to-Income Eligibility Rules); and 17-03 (Revised Local Priority Rules).

B) Private Non-Profit (Section 95)

Status of Financial Operations (Deficit) Surplus

- The Service Manager has continued to follow this process regarding disposition of operating surpluses for the shelter component. As per Operating Agreement requirements for the Section 95 program, operating surpluses are to be disposed of in the following manner and order:
 1. To meet the annual contribution limit to the Capital Replacement Reserves;
 2. To meet the maximum allowable limit for the Subsidy Reserve Fund (\$500 per unit plus interest);
 3. To top-up Capital Replacement Reserves to the approved maximum accumulated fund amounts
- Our review and analysis of the audited Statement of Operations for the Section 95 portfolio reflected an operating deficit of \$156,261 in 2018 for the shelter component. A transfer of \$70,704 was made from the Subsidy Surplus Fund to partially offset this deficit. As at December 31, 2018 there is an accumulated operating deficit of \$85,557 for the Section 95 program. Your Board of Directors should consider write-off of this deficit on the books from the EOA Properties Reserve (balance of \$467,668) or from the Unrestricted Reserve (balance of \$2,136,341).

Status of Subsidy Surplus Fund

- Operating agreements for this Program allowed for the establishment of a Subsidy Surplus Fund equivalent to \$500 per unit plus interest earned, which is available for future subsidy needs. In 2018, the maximum allowance has been reduced to \$55,000 for the 110 units (@ \$500 per unit) in the two projects still covered by operating agreements. However, as of December 31, 2018, the audited financial statements indicated that the Subsidy Surplus Fund has been fully depleted. The balance of \$146,912 as at January 1, 2018 has been transferred as follows:
 1. Reduced by \$70,704 in 2018 to partially offset the operating deficit of \$156,261 in the Section 95 projects (as already noted above).
 2. The remaining subsidy surplus funds of \$76,208 have been transferred to the EOA Properties section of the audited financial statements for the three properties (56 units) that had operating agreements that had expired in 2017.

Status of Capital Reserve Account

- The original operating agreements for these projects made provisions for a capital reserve fund. This program does not allow for indexation of annual contributions. CMHC had approved a total annual contribution limit of \$220,535 (Maximum accumulated fund amount of \$4,720,700) to the Capital Reserve Accounts for the original 12 projects (325 units) under the Section 95 Program. This annual contribution has now been reduced in 2018 to \$95,370 for the remaining two projects (110 units) still covered by operating agreements.
- As of December 31, 2018, the review indicates that the Capital Reserve Account is in the amount of \$2,188,333 for the Section 95 Private Non-Profit projects.

Rental Revenues

- The guidelines for the Section 95 Program require units to be rented to a mix of subsidized and market renters (i.e. those requiring RGI subsidy assistance and those able to pay the Lower End of Market (LEM) rents).

C) NHA Section 27

Status Operating Agreements

- As at December 31, 2018 there are two projects that have Operating Agreements that are in effect under the NHA Section 27 program. The Operating Agreements for nine of the other NHA Section 27 projects had expired in the 2010 to 2013 fiscal years.

Status of Financial Operations (Deficit) Surplus

- The Service Manager had established the following process (similar to Section 95 Program) for the disposition of operating surpluses for the shelter component of the NHA Section 27 Program:
 1. To meet the annual contribution limit to the Capital Replacement Reserves;
 2. To meet the maximum allowable limit for the Operating Reserve Fund (\$500 per unit plus interest);
 3. To top-up Capital Replacement Reserves to the approved maximum accumulated fund amounts.

CCOC has followed the above process for the disposition of operating surpluses except for the latter point #3. Rather than top-up the Capital Replacement Reserves as outlined above, the excess operating surplus funds have been retained in a separate operating reserve and have been available as a source of internal financing for new affordable housing projects. The Service Manager had agreed to conditional flexibility on the use of any program reserve funds for internal financing (See further comments Other Issues #2).

- In the 2018 fiscal year, there was an operating surplus of \$29,986 and investment income of \$4,344. As at December 31, 2018, the audited financial statements reflected an accumulated operating surplus of \$515,698. Please note that this balance excludes the accumulated surplus amounts for projects with expired Operating Agreements. These surplus amounts have been segregated and shown separately in the reserve balances for the EOA Properties in the audited financial statements.

Status of Capital Reserve Account

- As of December 31, 2018, the review indicates that the Capital Reserve Account is in the amount of \$117,368 for the Section 27 projects as per your audited financial statements.
- The original operating agreements for these projects made provisions for a capital reserve fund. This program does not allow for indexation of annual contributions. CCOC made the required annual contribution of \$33,003 in 2018 to the Capital Reserve Accounts for the two projects that continue to have Operating Agreements in effect under the NHA Section 27 program. The annual required annual contribution was reduced to \$33,003 in 2014 to exclude the properties that had expired Operating Agreements.

Status of Operating Reserve Fund

- The transfer guidelines provided to the Service Manager by the Province for this Program allow for the establishment of an Operating Reserve Fund equivalent to a maximum of \$500 per unit, which is available to ease the absorption of deficits resulting from future vacancy losses or major maintenance and repair costs.
- As of December 31, 2018, the audited financial statements indicate that the Operating Reserve Fund is in the amount of \$14,924 (\$13,000 for 26 units @ \$500 per unit - plus accumulated interest of \$1,924).

Ingoing Income Limit

- The income limit for new ingoing tenants for this program has been \$64,817 since 2012. The Management Representation Report – Question 28 (Page A2) of the Annual Information Return) indicates that CCOC has complied with this requirement.

D) Other Issues

1. Affordable Housing Properties - Beaver Barracks

The audited financial statements indicated that there was an operating deficit of \$420,943 in 2018 (deficit of \$353,012 in 2017) for the Beaver Barracks Affordable Housing properties. There is an accumulated operating deficit of \$1,844,277 for these properties as at December 31, 2018 (up from \$ 1,463,334 as at December 31, 2017). As already noted above in our discussions with your Executive Director, your Board should review its operations on an overall corporate portfolio basis to determine operating surpluses in other

areas to offset the Beaver Barracks operating deficit. Please keep us up to date on CCOC's financial projections and plans to reduce and offset this deficit situation.

2. Internal Capital Financing

We were provided with a supplementary financial statement (including terms for repayment) for the properties that had received internal financing. As at December 31, 2018, this statement reflected that \$3.16 million of the total internal financing of \$4 million had been provided towards the capital costs for the Beaver Barracks properties. These internal loans have been made for periods up to a maximum of 40 years from the reserves of the existing properties to help finance new housing or improve existing housing approved by your Board. We recognize that the main source of internal financing has been derived mainly from the accumulated operating surplus in the EOA Properties. Your previous 2017 audited financial statements had indicated that \$5.3 million of the EOA Properties surplus had been transferred to offset the unrestricted deficit of \$3.5 million. The unrestricted operating surplus reserve has a balance of \$2.1 million as at December 31, 2018. Please continue to provide this supplementary internal loan financial statement with your annual submission to the Service Manager.

3. Funds Owning from CCOC's Related Corporations

The 2018 financial statements indicate that there is \$763,853 (\$620,570 in 2017) owing from your related Corporations, which reduces the cash available for your operations. The audited financial statements (Note 3) reflected amounts owing of \$442,234 (includes internal loan of \$278,581 payable over 20 years) from the Centretown Citizens Housing Co-operative Inc., \$320,800 from the Centretown Affordable Housing Development Corporation (CAHDCO) and \$819 owing from the Ottawa-Carleton Condominium Corporation No. 556. We have noted that there is also significant deficit of \$356,997 as at December 31, 2018 (slightly up from a deficit of \$351,658 in 2017) in the net assets for the Centretown Citizens Housing Co-operative Inc.

Should you require further information, please do not hesitate to contact Catherine McCurdy at Ext. 17058 or Patrick McNulty at Ext. 43215.

Yours truly,



Lisa Goodfellow
Program Manager, Social Housing
Community & Social Services Department
Housing Services Branch
100 Constellation Drive, 8th floor East
Ottawa, ON K2G 6J8

Enclosures: Schedule A – 2018 Reconciliation
2018 AIR

Cc: Raymond Sullivan, Executive Director
Amanda Tomkins, Director of Finance
Collins Barrow, Chartered Professional Accountants
Catherine McCurdy, Program Administrator
Patrick McNulty, Financial Coordinator

SUBSIDY IMPACT CALCULATION TOOL							
SERVICE MANAGER IDENTIFICATION							
Name	City of Ottawa						
PROVIDER IDENTIFICATION AND PORTFOLIO PROFILE							
Provider Name	Centretown Citizens Ottawa Corporation	Group #	E00050				
Region	Eastern	Total # Units	731				
		Total # Senior units	0				
Line and Guide Reference	BENCHMARK INPUTS AND SUBSIDY ESTIMATES	Benchmark Year (2018)					
		Calculations	A Benchmark Subsidy Budget	B Reconciled AIR Subsidy Calculation	C	D Reconciled AIR Actuals	E Surplus (Deficit) vs Approved Budget
L1	Benchmark Market Rents @ 100 % Occupancy		\$7,204,992	\$7,204,992		\$7,604,027	\$399,035
L2	Less Benchmark Vacancy Loss		(\$70,153)	(\$70,153)		(\$25,186)	\$44,967
L3	Net Benchmark Market Rents @ 100 % Occupancy	L3=L1-L2	\$7,134,839	\$7,134,839		\$7,578,841	\$444,002
L4	Benchmark Non-Rental Revenue (Parking and Laundry)		\$282,432	\$282,432		\$441,943	\$159,511
L5	Total Benchmark Revenues	L5=L3+L4	\$7,417,271	\$7,417,271		\$8,020,784	\$603,513
	Alternative Housing Provider Funding - Options Bytown					\$74,916	\$74,916
L6	Benchmark Operating Costs - Maintenance and Administration		\$2,148,922	\$2,148,922		\$3,142,669	(\$993,747)
L7	Benchmark Operating Costs - Utilities (average of previous 3 yrs)		\$1,177,876	\$1,177,876		\$773,570	\$404,306
L8	Benchmark Operating Costs - Insurance (quote from SHSC or CHF program)		\$133,349	\$133,349		\$128,957	\$4,392
L9	Benchmark Operating Costs - Bad Debts		\$39,568	\$39,568		\$35,947	\$3,621
L10	Benchmark Capital Reserves (Benchmarked at previous year level inflated by Regional Cost Factor)		\$547,548	\$547,548		\$547,548	\$0
L11	Total Benchmark Operating Costs	L11=SUM(L6:L10)	\$4,047,263	\$4,047,263		\$4,628,691	(\$581,428)
L12	Net Operating Income (NOI)=Affordable Mtge Pmt (AMP)	L12=L5-L11	\$3,370,008	\$3,370,008		\$3,467,009	\$97,001
	Transfer to Capital Reserve Operating surplus						(\$48,500)
	Operating surplus/(deficit)						\$48,501
			same to here				
L12	Net Operating Income (NOI)=Affordable Mtge Pmt (AMP)	L12=L5-L11	\$3,370,008	\$3,370,008			Increase (Decrease) in Subsidy
L13	Actual Mortgage Payment		\$3,624,421	\$3,607,798			(\$16,623)
L14	Mortgage Subsidy (Actual Payments less AMP)	L14=L13-L12	\$254,413	\$237,790			(\$16,623)
L15-a	Property Taxes (Estimated Actual)		\$1,368,530	\$1,385,584			\$17,054
L15-b	Water Supply - Fire Hydrant (transferred from tax bill)		\$4,737	\$4,181			(\$556)
L16	Benchmarked RGI revenues (RGI units @ BM rents)(Note 1)		\$4,996,188	\$5,004,730			\$8,542
L17	Actual RGI Revenues Received		\$1,679,920	\$1,846,611			(\$166,691)
L18	RGI Subsidy (RGI units at BM rent less RGI rents)	L18=L16-L17	\$3,316,268	\$3,158,119			(\$158,149)
L21	SMs Required Subsidy Payment	L21=L14+L15+L18	\$4,943,948	\$4,785,674			(\$158,274)
L22-b	Additional Subsidy: Alternative Housing (Options Bytown)		\$74,916	\$74,916			\$0
L23	SMs Required Subsidy Payment	L23=L21+L22	\$5,018,864	\$4,860,590			(\$158,274)

Subsidy Owed from CCOC

Legend:
 - cells painted grey are figures from approved AIR
 - cells painted yellow (or lighter grey) are figures from approved Benchmark Budget
 - cells painted white are calculated fields



Development Committee Meeting Minutes

Tuesday, November 12, 2019, 7:00 PM
415 Gilmour, Meeting Room

Development Committee: Penny McCann (Chair, CCOC Board Member), Sarah Button (CCOC Board Member), Jesse Steinberg (CCOC Board Member), Shelley Robinson (CCOC Board Member), Natalie Duchesne, Rod Manchee, Brent Walden, Elliot Sherman, Court Miller, Gisèle Doyle, Graeme Hussey (Staff), Billy Cohen (Staff/Minute-taker)

Regrets: Abra Adamo (CCOC Board Member), John Kingsley, Stephanie Bohdanow, David McCallum, Mary Huang, Alannah Bird

1. **Call to Order** 7:02
2. **Approval of Agenda** (m Jesse/s Court/c)
3. **Approval of Minutes – Attached October 2019** (m Jesse/s Gisele/c)
4. **Announcements**
 - Debbie Barton is retiring – retirement party is Friday, November 22 at the Legion on Kent Street.
 - CCOC won Action Ottawa funding for Forward RFP, as well as Anglican Diocese Christ Church Bell’s Corners and MHI Veterans House.
 - Mayor announced an additional \$15 million in affordable housing funding.
5. **Business Arising:**
 - Arlington Update – **Verbal Report**
 - No update, Passive House certification is unlikely despite exceeding requirements. Calculation for certification penalizes Arlington for density and source of heat (hydro). Development Department will follow through with committee recommendations made in October regarding Passive House.
 - ACTION ITEM: Remove Arlington updates as standing agenda item.
 - Lessons learned: learn from Arlington tenants about what is and isn’t working, then bring lessons to Forward project.
 - ACTION ITEM: Speak with TCE about engagement with Arlington tenants.
 - CCOC Forward Ave. Action Ottawa Application – **Verbal Report**
 - Cahdco submitted proposal on CCOC’s behalf. We have not officially heard that we won, but Mayor prematurely announced Action Ottawa funding in budget speech. *This is normal.* We should hear about funding formally towards the end of the year. No parameters to negotiate, fairly basic funding.
 - We are negotiating contract with architects, but not a builder as per city



procurement policies.

- Hard to tell when we break ground, as we have little information on state of the existing building. Bedrock is high. Need DSS and ESA to investigate the building.
- Project includes free land and a capital grant.
- Our proposal met the minimum affordability requirement.
- CCOC Integrated Asset Plan (IAP) & CMHC Portfolio Application – **Verbal Report**
 - Ray gave go-ahead to work on CMHC Portfolio application; CMHC Application will lead to other development opportunities.
 - Development strategy: CCOC will need to integrate strategic planning into the organization.
 - Plan to work alongside finance to figure out financial aspects of development – how to save money for equity and cash flow. This turned into the IAP.
 - Graeme came with a presentation regarding IAP sites:
 - Currently 41 units on Carruthers/Armstrong, 212 Carruthers, Putman, Loretta, and 140 Bronson. Conceptually, we can create up to 120 units. Loretta and Bronson could see mid-high rise buildings, however development process is slower for high-rise buildings.
 - 3 small sites: Carruthers/Armstrong, 212 Carruthers, Putman, and 2 large sites: Loretta, 140 Bronson.
 - Big sites (Loretta and 140 Bronson) will require major rezoning.
 - There is a larger impetus on financing and equity as government grants are growing more modest.
 - CCOC has an ongoing need for capital repairs.
 - Opportunities keep arising:
 - City of Ottawa released a report identifying pipeline of City- and Federally-owned land that could be used for affordable housing including LeBreton Flats, Transit Oriented Development (TOD) sites by LRT, etc. Difficult to develop affordable housing without free land, therefore city is looking to release lands.
 - CMHC Co-investment fund, Action Ottawa, and City Request for Expressions of Interest (REOI) for the pre-development fund – modest grants to help groups advance projects in early stages.
 - Potential project sites: Forward, Bullman/Hinchey, LeBreton Flats, City TOD.
 - NCC to go to public consultation for LeBreton on November 21.
 - Committee proposed building high density building (~200 units) with some high market rents to subsidize affordable housing development through returns.
 - Not necessarily most logical way to achieve mission, provide what customers expect. Should we provide high rent units, it might be difficult to rent out, raising break even concerns.



- We can potentially increase our market rents, as they are currently quite economical.
- Committee raised question regarding acquisitions: National Housing Strategy will not fund acquisitions; acquisitions are quite difficult as a result since there is no funding.
- CCOC Request for Expression of Interest Applications – **Verbal Report**
 - Cahdco has filed 8 submissions, 4 are for CCOC sites: Loretta, Putman, Carruthers Armstrong, 212 Carruthers.
 - \$100-200k in projected grants.
 - REOI grants are intended for small and medium size non-profits/co-ops that have existing contracts with city. Groups had to own land in question to apply.
 - To cover early-stage costs, groups must commit to doing project in 5 years.
 - Groups must have a minimum \$100,000 to be development-ready.
- 6. Government Policy & Program**
 - City of Ottawa 2020 Budget – **Verbal Report**
 - Cahdco projects were funded.
- 7. Report of Board, Committees, Community Associations**
 - Committee Summaries – **Attached**
 - CCOC Board passed an anti-oppression statement.
 - ACTION ITEM: Bring this to next committee for review.
- 8. Report from Cahdco – Verbal Report**
 - Background: Update on active and new Cahdco client projects.
 - City REOI will be submitted on Wednesday, November 13th.
 - We are continuing to progress on Champlain, working to demolish existing buildings before winter.
 - Successful Cornerstone project led to 4 new projects with the Anglican Diocese.
 - St. Patrick's Home hired us to do a feasibility study to redevelop site for affordable housing. Land is owned by Catholic Health Sponsors of Ontario.
 - Next Catholic project is in Kingston: a feasibility study for the Sisters of Providence. This will be the first major Cahdco project outside of Ottawa.
 - Cahdco board meeting is next week on November 19, where the board will be discussing the budget. It is a challenge to present a realistic and consistent budget as Cahdco's income is unpredictable.
- 9. Items to Highlight for the Board**
 - Forward Avenue
 - Graeme's presentation on IAP
- 10. Agenda Items or Decisions for Next/Future Meetings**
 - Forward Avenue



**Centretown Citizens
Ottawa Corporation**

415 Gilmour St., Suite 200, Ottawa ON K2P 2M8
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- Discussion around joint Development/PRAC committee meetings

Adjournment

(m Jesse/c)

Next Development Committee Meeting: December 10, 2019 (TBC)

**MINUTES FOR THE TENANT AND COMMUNITY ENGAGEMENT COMMITTEE
MEETING OF TUESDAY, NOVEMBER 18, 2019
415 Gilmour St. 7:00pm**

Present: Sarah Eastwood, Jordan Edwards, Sinda Garziz (chair), Lisa Hollingshead, Peter Thorn, Doris Zastre
Staff: Laine Johnson, Hannah Vlaar (recorder)

Guests: Zach Hayes, Shelley Robinson, Terry Schoembs

1. Call to order: 7:07pm

2. Adoption of the agenda

5d: *OSPN and aging in place* and 5e: *Grants* were added to the agenda. The agenda was adopted as amended.
(M/S/C, Peter Thorn/Sinda Garziz)

3. Adoption of the minutes of Tuesday, September 3, 2019

The following edits were made to the minutes:

Item 1. The minutes now read, "Sinda was running late and there was a call for volunteer committee chairs. Peter stepped up, and when Sinda arrived it was agreed that Peter would continue as chair for the remainder of the meeting."

Item 4d. The committee edited a typo and added some chants. The minutes now read as follows:

- "2. What do we want? Affordable housing! When do we want it? Now! Who do we want it for?
Everyone!
- 3. Lesbian, straight, cis, trans, bi, gay, we have a place for you to stay!
- 4. Housing is a human right!"

Lisa asked if there was any follow up to the conversation from the September meeting around dumpster diving. Update from staff: After the September meeting, Natalia followed up with custodians and staff. Neither group has had any issues with dumpster diving at CCOC properties.

The committee also noted that it would be valuable to have a joint meeting with Facilities Management regarding waste management.

Peter mentioned that he is interested in working on the "All About Meetings" document.

The minutes were adopted as amended.

(M/S/C, Peter Thorn/Sarah Eastwood)

4. Business arising from the previous minutes

a) Alternatives to calling the police

Hannah read the board minutes and asked for more clarity about what the board is looking for from TCE. Sinda and Shelley clarified that the board did not come to any final decisions and would like to review a list of resources. Hannah will draft a resource list (content the TCE committee has already seen) and include that tenants always have the option of calling the police if they choose.

The board will need to consider how, as a corporation, CCOC wants to share this information. To all tenants? New tenants? Posters? Notice? On the website? Etc.

Action: Hannah to draft a resource list and list of questions for the board to consider.

5. New business

a) Winter Swap (Shelley)

Shelley presented the idea of Stuff Swaps to the committee. The idea is similar to a clothing swap, but attendees can also swap household goods and other small items. She has hosted them in the past at her home, and [found this resource from NYC](#) for an institutionalized guide.

The committee liked the idea for its waste diversion, community building, and opportunity to get to know your neighbours. Questions included the following: will attendees bring their items on the day of the event, or drop things off before to allow the organizers to sort the donations? Where would the swap be hosted? Which buildings have a big enough lobby? What about bedbugs? How will we find volunteers to organize the event?

Laine brought up changing the way CCOC thinks about its volunteer program. She proposed creating a network of engaged volunteers to take on organizing events at a building level. The committee liked the idea of a building-specific swap to keep the event manageable and to use it as a pilot for a building-specific volunteer base. Peter mentioned pitching CCOC at events like a Stuff Swap, and Laine added that someone could swap an item for a CCOC membership!

Motion to create a swap subcommittee (Lisa Hollingshead/Shelley Robinson) to look into the details and report to the TCE committee in December.

Action: Hannah to look in to the bed bug concerns.

(M/S/C Lisa Hollingshead/Shelley Robinson)

b) Celebrations at the end of capital projects

Following an email from a tenant, staff started a discussion about acknowledging the disturbance of capital projects with a small building celebration on project completion. It could be simply handing out doughnuts in a lobby one evening.

Committee members mentioned there is often a lack of communication around capital projects, and that they would prefer better communication instead of a celebration. Shelley mentioned there are times when this could be a celebration, but other times when it could be inflammatory. These celebrations should be done with Facilities Management to see what is appropriate for each project. It could be added to the capital project work plan and implemented at staff discretion.

Zach mentioned that it is important to ask tenants for feedback about the capital projects they live through. This shows CCOC wants to hear from tenants and improve. CCOC would also have to consider whether or not staff have the capacity to implement and respond to feedback loops.

The committee again mentioned a joint meeting with Facilities Management, and that it could include waste management, tenant communication, and capital project celebrations.

Hannah will let Facilities Management know that this is in the works and the TCE committee will discuss a joint meeting agenda at the December meeting.

c) TCE committee procedures for 2020

Laine is working on a general strategic direction for the TCE department. She will present it to committee in December or January. She also proposed that the department report be sent out with the agenda before each meeting, and that each agenda item will have a time allocation, as an additional tool for the chair. The committee decided to try this approach for the December meeting and see if they would like to continue this into 2020.

d) OSPN/Aging in Place (Peter)

Ottawa Senior Pride Network (OSPN) contacted CCOC regarding research at Dalhousie University about seniors housing issues for the 2SLGBTQQIA+ community. OSPN hosted a forum and Peter attended on behalf of CCOC (Ray asked him to go), as a volunteer in non-profit housing. The forum looked at what kinds of issues the queer community is facing as it ages, specifically with the intersection of housing. Topics included isolation, anti-queer landlords, etc. This focus group is one of five and OSPN will use this to write a grant application.

OSPN may need a letter of support for the grant, as well as potentially donation in kind (ex. access to housing programs that they might have). A letter of support would probably come from PRAC.

e) Grants? (Shelley)

Grants, according to Shelley, are “the sonnet of the modern age.” CCOC is great at getting housing specific grants, but there are other grants that fund the kind of activities that TCE might want to do. She asked whether or not TCE should look in to what types of grants are available. Laine and Lisa both mentioned their interest in this. When the TCE work plan is reviewed in December, a grants subcommittee could be brought forward to that conversation.

6. Standing items

a) Board & committees report

In the interest of time, the board and committees report will be sent out with the post-committee package. In December, it will be included with the agenda.

b) Department report

Hannah briefly reviewed the gardening workshops report as well as her recent work. The report will be included in the post-committee package.

c) TCE items to bring to the board of directors

Alternatives to calling the police draft documents from Hannah.

7. Announcements

a) TCE related community activities/events

Debbie Barton’s retirement party! Join us on Friday November 22 from 5:15pm to 9:00pm at 330 Kent St. (the Montgomery Legion).

b) 2019 Meeting Schedule: December 16, January 20, February 17

The December 16 meeting will be a “winter food meeting”. Come at 6pm and bring something to share! Please do not bring anything with peanuts.

The January meeting is scheduled for Family Day. The committee will need to choose a new date at the December meeting.

8. Adjournment – 8:50pm. Jordan’s first motion as member!

(M/C Jordan Edwards)

Tenant and Community Engagement

Department report, November 18 2019

Natalia, Sustainability Facilitator

Gardening workshops report

We had a good year of gardening workshops. Here's some information about them:

- All workshops are free for tenants and folks in the community.
- We co-host them with a local organization, Just Foods who connects us with the Facilitators for each workshop.
- We pay Just Foods \$75/workshop and they pay the facilitators.

The workshops we hosted were:

- Beginning Organic Gardening & Seed Library
- Natural Pest Control
- The How to of Composting
- Herbalism
- Fermentation

We had a total RSVP of 101 (both tenant & non-tenants) with 77 people attending.

We tried to find out who was coming to our workshop and how they heard about them. We were able to get information on 1/3 of the 77 who attended.

- Of the 77 who attended:

Who is attending (Tenant/Non-tenant)	Most common way they heard about the workshop	Comments
Non-tenants: 18 people	Facebook	
Tenants: 13 people	Posters in buildings	Some tenants e-mailed saying they wanted me to send them information after the events but that they couldn't make it. Some of the challenges these people faced: phobia of being around people or leaving their places, or evening shift work or having to travel to Beaver Barracks
No information: 46 people		

Next year we'll be more thorough with the sign-in sheet to get better data.

In one of the workshops, some participants started talking about the desire to hear from the experiences of "urban gardeners" to get some advice. After discussing it with a couple of our gardeners, we decided that we would host a couple of workshops with them as the panelists. Although we tried to

pull it together for this past year, we weren't able to manage getting every one together in the latter part of the season. Next year, we plan to host 1-3 CCOC run "Urban Gardeners" chat. I've confirmed 3 interested gardeners to speak. We'll start planning out the details over the early winter so we can have the dates, format, and topics of discussion hashed out before the season starts.

We often get verbal feedback but here's a written one from a participant, Bill Simms (also a gardener at 160 Argyle)

Natalia Snajdr,

"I want to express my thanks for an interesting workshop; and if you could get the lady to return and repeat the workshop in say a month using a different vegetable, then I'd would be interested in attending."

- Bill Simms

Plant Days:

Working on finalizing the pre-order and plants choices for 2020 plant days.

Hannah, Tenant and Community Engagement Facilitator

Property tour: The property tour happened on September 28. It was a cold rainy day, and we had 6 people cancel last-minute. There were 10 attendees, and 4 guides/speakers. The ride itself was smooth and our primary speaker, Zlatko from Transportation Planning at City Hall, was informative and entertaining.

264 Lisgar art refresh: The spiral art on the exterior of 264 Lisgar had to be removed temporarily because of external maintenance work happening at the building. Ray suggested this as an opportunity to repaint the art. We've been coordinating with Facilities Management—the art is being repainted, and when it goes back up we will have a little event at the building to reveal the new colour. We will hopefully tie this in to the "tenant events following capital projects" plan.

Volunteer appreciation survey report: After sending out a survey asking our volunteers if they prefer a gift or event for volunteer appreciation, folks responded that they would prefer a gift. I looked in to a few options (all social enterprises and non-profits) and TCE staff decided on one. I don't want to say what it is and ruin the surprise!

160 Argyle tenant meeting: Working with Fran and Community Mediation Ottawa to have an all-tenant meeting. The idea came from Fran following a week-long elevator repair in a building with one elevator and many tenants with accessibility needs.

Irving Greenberg Memorial Camp Fund: We have been working with a fundraiser from the Danbe foundation, who has raised \$36,000 to send CCOC tenants to camp in 2020. We also worked with a local architecture firm who donated the proceeds from their annual fundraiser (\$950!) to the IGMCF.

Naloxone training: On November 13 we hosted a Naloxone training lunch and learn at the CCOC office. Over 25 staff attended an excellent training hosted by Mark Barnes from RespectRX and Sarah Beanlands from Ottawa Public Health.

Rental Committee Meeting **November 19th, 2019**

Rental Committee: Kerry Beckett (Chair), Toby Brooks, Teresa Schoembs, Michelle Boyer, Sulaina Bonabana, Helena Brown, Christopher Yordy, Dahyla Smolash, Cynara Desbarats,

Guests: Rod Manchee, Stephanie Magnanelli (1st meeting)

Regrets: Daniel Boyer, Adriane Dijs, Vera Theokritoff, Alison Kar

Staff: Fran Childs, Linda Camilleri (staff recorder)

1. **Call to Order:** 7:00 p.m.

2. **Adoption of the October 15th minutes** **m/s/c Yordy/Desbarats**

3. **ONPHA Sharing:** Teresa advised the conference was a wonderful experience. She shared highlights of her visit and the variety of sessions on offer, the sessions that she attended. She particularly enjoyed the bus/walking tour of the Parkdale neighborhood, which is currently experiencing gentrification. Many people are working hard to keep affordable housing in the neighborhood, where 88% are renters and 32% of residents are recent immigrants with lower incomes. All of the members thanked Theresa for sharing.

4. **Rental Committee brainstorming:** Fran invited the members to share and discuss their thoughts on areas of interest and focus for the committee in 2020. All members fed in to lively discussion, highlights included:

What is going well / what do we appreciate:

- Diversity in perspectives, new people, fresh ideas, curiosity
- Like reviewing financial pieces and the rent collections piece
- Accessibility features of the office and meeting room
- Getting the agenda and any available documents prior to meeting
- Reviewing policies is important and it's important to have tenant engagement on this
- Surprised and impressed at the democracy of the committee structure at CCOC

Changes/Suggestions moving forward:

- Meeting start time change – do we want to meet earlier? 6pm? 6:30pm?
- Members would like to receive capital project updates – circulate monthly
- Be conscious of the length of the agenda and not have too many complex items in one month
- Have a warm up for the start of the meeting - perhaps a question on the agenda or interesting facts on CCOC projects.
- Have a standing “Any other Business” item on the agenda

How do/should we connect with other Committees:

- The joint meeting with Finance around the time of setting the rents is very good
- Interest in meeting with other committees annually where there is a connection
- Cross membership (people who sit on multiple committees) helps

What information/reports does the Committee want to receive:

- Keep the current reports that the Committee gets, including Rent Collections
- Demographics on an annual basis
- Presentations from Rental staff on their roles/ work they do
- Presentations from the Registry/Community Partners- perhaps quarterly basis
- Report on revenues brought in via Rental Department (rent, parking, etc)

5. Turnover Rents and Transfers: Rod talked about several items about turnover rents and the impact for existing CCOC Market Rent tenants that transfer. Specifically, if someone were aging in place and looking to downsize, he wonders if the turnover rent for a smaller home could eventually be more or as much as the larger home's rent depending on the length of tenancy. Would tenants feel they couldn't move to a smaller home? Rod asks that we consider the long term impact for tenants as the turnover rents continue to increase – will we end up with two distinct groups at either end of the income spectrum and lose “middle ground” tenants?

- Chris spoke about rent control and market signaling.
- Dahyla suggested for existing tenants that want to downsize, perhaps CCOC could introduce an incentive scheme. This would free up larger rental units for families who need them.
- Fran advised there will be more discussion on this item in 2020. Rentals will have to gather data from Yardi and pre-Yardi regarding transfers to be able to have a more informed discussion about turnover rents and the impact on transfers. She also encouraged Rod to bring up these points at the Finance Committee as well to get their perspective.

6. Rental Department Reports: Refer to notes provided in the reports a) & b)

a) Vacancy & Turnover Reports

b) Legal Tracking Reports

c) Accounts Receivable Stats: The data was reviewed with the members.

d) Bad Debt Write-offs: Arrears and Bad Debts for October were reviewed.

7. Board and Committee Reports: A snapshot from all of the committees' work will be sent out along with the minutes for review.

8. Board Focus on Rental Business: No items were identified.

9. Any other business: Fran advised that Erica Joynt was the successful candidate for the Rental Officer position that became available when she took on the Director role. Erica will start in her new role mid-December. Linda reminded members about Debbie's upcoming retirement party on November 22nd.

11. Adjournment: 8.45pm

RENTAL DEPARTMENT REPORT

October 2019

1. CCOC Units Rented by Source and Unit Turnovers:

Source	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Total
Totals	19	22	9	22	17	11	13	22	13	12			
Transfers	8	2	1	5	4	1	3	3	4	1			
Registry W/L	4	5	2	4	4	6	2	5	3	6			
Referrals	4	9	5	7	5	3	7	10	5	4			
Insitu MR to RGI	1												
Websites/Twitter	2	4	1	4	3	1	1	4	1	1			
Former Tenant		2		2	1								
Unit T.O by month	13	18	13	19	13	14	12	11	12	7	6	9	
Monthly V.C. rate	1.5%	1.2%		1.1%	0.8%	0.9%	1.1%	1.1%	1.5%	0.9%			

* **Benchmark 1: monthly units rented should equal number of turnovers**

October 2019: # of units rented = 12

of turnovers = 7

* **Benchmark 2: CCOC vacancy rate (0.9%) should be < than Ottawa's vacancy rate (1.6%)**

2. Vacancies & Turnovers:

Please note that there are three empty units at 143-153 Arlington (16 units) included in this report.

October Turnovers: 7 units

November Turnovers: 6 units

The current vacancy rate for October is 0.9% with 15 empty units in our 1585 "rentable units". Our vacancy rate continues to be **below the City average VC rate of 1.6% (CMHC, Rental Market Report, Oct. 2018)**.

3. N5's & Evictions: October/November:

- There are 11 active N5's.
- There were 2 new N5's served at the end of October.
- One Order was received related to a second N5 that was served for smoking. The hearing was late in October and CCOC was successful at the LTB because we showed that we had tried multiple times to resolve the issue without success.
- One tenant who had received an Order from the LTB applied to Divisional Court to appeal the decision.

CCOC RGI UNITS RENTED BY CATEGORY 2019																		
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Totals	% Housed	Prop.	Prop.	HSA	Other
															1-11,62	12 to 23	24-41	
MR & RGI Totals	19	22	9	22	16	11	13	22	13	12	0	0	159					
RGI Units	8	6	2	6	6	6	5	8	7	6	0	0	60	38%				
Special Priority	2	1	1		1	2			1	2			10	17%		1	5	4
Overhoused	1	1			1		1	1		1			6	10%	2	2	1	1
Insitu MR to RGI	1												1	2%		1		
Homeless		2			1	2	2	2	2	1			12	20%	2		9	1
Urgent Safety				2	1			1					4	7%		1	1	2
Urgent Medical						1							1	2%			1	
Graduates of SH		1		1									2	3%			2	
Chronological	2	1	1		1	1		1		2			9	15%	1	2	2	4
Modified (W/C)				1				1					2	3%				2
Transfers	2			2	1		2	2	4				13	22%	6		6	1
Totals:	8	6	2	6	6	6	5	8	7	6	0	0	60		11	7	27	15

Notes:

Transfers exclude overhoused tenants

Other includes properties 52, 58, 60, 61, 63 to 68 and 71

CCOC MR UNITS RENTED BY CATEGORY 2019																		
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Totals	% Housed	Prop.	Prop.	HSA	Other
															1-11, 62	12 to 23	24-41	
MR & RGI Totals	19	22	9	22	16	11	13	22	13	12	0	0	159					
MR units	11	16	7	16	10	5	8	14	6	6	0	0	99	62%				
CCOC website	2	4	1	3	3	1	1	3		1			19	19%	2	9	4	4
Other Websites/Twitter				1				1	1				3	3%	1	2		
Signage													0	0%				
Ads													0	0%				
Walk-ins													0	0%				
Tenant Transfers	5	1	1	3	1	1				1			13	13%	1	4	3	5
Former Tenants		2		2	1								5	5%		3		2
Referrals	4	9	5	7	5	3	7	10	5	4			59	60%	14	18	17	10
Totals:	11	16	7	16	10	5	8	14	6	6	0	0	99		18	36	24	21

Notes:

Market Rent Tenant Transfers include overhoused, underhoused, accessible unit/building and preference.

PRAC!

Policy, Research and Advocacy Committee

NOTES

7:00 pm November 20, 2019
415 Gilmour – main office, second floor

Present: Abra Adamo (Chair), Gisele Doyle, Natalie Duchesne, Yvette Guo, Mike Lambert, Rod Manchee, Andrew McNeill, Elliot Sherman, Jesse Steinberg, Laine Johnson, Ray Sullivan (note-taker)

Regrets: Judy Forrest, Peter Thorn,

1. **Call to Order:** 7:03
2. **Adopt Agenda:** adopted unanimously
3. **Adopt Notes from October 2019 meeting:** adopted unanimously
4. **Business Arising from past meetings:**
 - a. **Aging in Place:** Ray presented some initial data on CCOC tenants who are seniors. There is no real difference in the over-50 age distribution between market rent and subsidized rent tenants: 13% are over 64, 6% between 60 and 64, and 17% between 50 and 60. This is very similar to the age distribution across Canada.

Rod reported he attended the last Rental Committee meeting and introduced the topic of reducing regular turnover rents for long-standing tenants who are transferring between apartments.

This raised the question of what is within the scope of a potential aging-in-place strategy for CCOC.

PRAC can put together a list of suggested areas for standing committees to explore, a sort of “framework of inquiry”. Each committee would make their decisions on what CCOC can consider, within the terms of reference of each committee.

At the next meeting, PRAC will fill out a blank table of questions and issues and match them to committees.
 - b. **Property taxes for non-profit housing:** Jesse presented an initial scan of how other jurisdictions treat property taxes for affordable housing. The main

mechanism is through a Municipal Facilities Bylaw. Interestingly, Beaver Barracks has a municipal facilities bylaw, but it doesn't include a reduction on property taxes. Another mechanism is through Community Improvement Plans (CIP), which are similar to Brownfields grants, where the City refunds the increase in property taxes from the redevelopment uplift. The City has shown some interest in waiving or deferring property taxes for future affordable housing, but is reluctant to do it for existing stock. The route for Beaver Barracks would be to seek an amendment to the existing Municipal Facilities Bylaw.

- **Step one:** make a written proposal to the City on Beaver Barracks; maybe waive property taxes in proportion to subsidized units
- **Step two:** propose for a similar deal for other CCOC properties

The committee also asked to see a quick analysis of how this sort of deal would impact the proposed Forward Ave development. Ray tried to demonstrate through the magic of spreadsheet manipulation, but the spell must have been wrong, or the phoenix feather imbedded in the laptop was off, because that magic did not work. It needs Kiefer.

- c. **Affordable Housing Hackathon:** It's on. Likely March. We don't know if we will get the CMHC funding, but CCOC, GOHBA and the City met to start planning the details. Laine will step in as our lead.

5. **New Business:**

- a. **CMHC Research Plan:** Abra walked us through a draft CMHC research plan. It's all about the goal that everyone in Canada has an appropriate home they can afford by 2030. The presentation is attached, and Abra is still looking for comments.

6. **Recent News**

a. **Municipal/local:**

- **City Term of Council Priorities:** makes several references to connecting the 10-year housing plan with the Official Plan and transportation master plan. [win]
- **2020 City Budget:** includes a renewed \$15 million boost for new affordable housing. [win]
- **Inclusionary zoning:** memo will go to Council in December to begin study. [slowly moving towards a win]
- **Long term rentals regulation:** the City will create a new bylaw that regulates long-term rentals. We don't yet know if that includes social

housing. Aim is to balance fairness and responsibilities of landlords and tenants. [not something we advocated for, but a win for tenants]

b. Provincial: Ray has started a discussion with Ministry officials about how land transfer taxes apply, or could be made not to apply, in transferring property between non-profits, or to a community land trust.

c. Federal:

- Post-election what next? Who's the Minister responsible for CMHC? Ahmed Hussen? Carla Quatrough? Will the sorting hat pick a Gryffindor? We just don't know yet.

7. Other business:

a. Development committee update: We won Forward. Yay.

b. Workplan review: It's late. Let's go home. (not the exact words, but clearly the sentiment)

c. Next meeting: January 15. Aging in place and seniors-appropriate housing is on the agenda.

8. Adjourn: 9:18



Canada Mortgage and Housing Corporation 2020-23 Research Plan

November 2019



2020-23 Research Plan: Introduction

CMHC's 5-year corporate strategy, includes a bold aspiration that will drive everything we do:

By 2030, everyone in Canada will have a home they can afford and that meets their needs.

CMHC's Policy and Innovation aspiration aligns with our Corporate strategy:

We accelerate housing affordability in Canada through evidence-based policy, research and disruptive innovation.



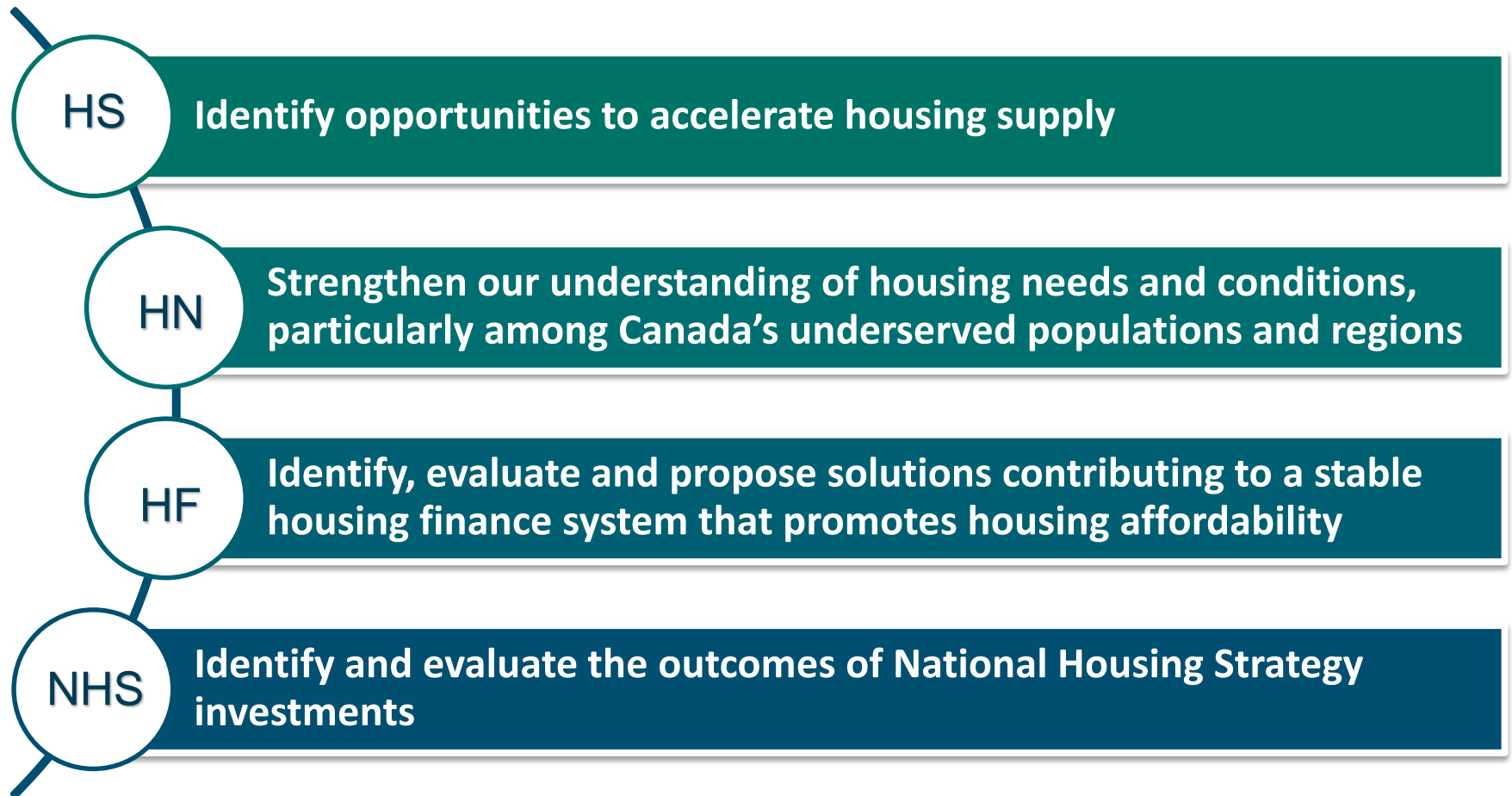
2020-23 Research Plan: Introduction

Our new three-year research plan includes a focus on:

- A few key priorities: housing supply, housing needs, housing finance and outcomes of NHS investments
- Well-focused programs of research
- Building partnerships to:
 - Continually refine and adapt our research priorities
 - Deliver evidence, insights, and solutions that matter to our partners and stakeholders
 - Mobilize knowledge to help inform decision-making
 - Leverage knowledge, perspectives and resources
 - Develop sector research capacity



2020-23 Research Priorities



HS: Identify opportunities to accelerate housing supply

HS1: Identify housing supply, demand and affordability gaps to 2030

- Develop the data and analysis required to better understand existing and future housing supply and demand, based on population projections, with a focus on underserved populations and regions (in partnership with Market Insights);

HS2: Understand housing supply challenges and solutions

- Identify and analyze the conditions and factors that restrict supply (and access to housing) along the full continuum of housing (e.g. availability and costs, access to financing, planning and regulatory regimes etc.)
- Develop strategies and solutions that enable and incent the acceleration of housing supply across the housing continuum.

HS3: Reduce the cost of construction, conversion, renewal and operations of housing projects

- Explore innovative solutions to more cost-effectively build, convert, renew and operate housing in order to grow the supply of housing, preserve and upgrade the existing supply, and improve the financial sustainability of housing projects.
- Analyze technologies, practices and strategies to reduce capital and operating costs including repairs, and energy/water consumption, and ensure costs are not an impediment to accelerating the supply of housing.

HN: Strengthen our understanding of housing needs and conditions, particularly among Canada's underserved populations and regions

HN1: Expand and deepen our analysis of housing needs and conditions, with a focus on key vulnerable populations.

- Focus on housing need of urban Indigenous peoples, newcomers and refugees & seniors
- Quantify and examine flows of households into and out of housing need over time
- Identify drivers of housing need for key populations, regionally & nationally
- Develop and test application of new and legacy definitions housing affordability and need to support Strategy execution

HN2: Examine and explore solutions to mitigate the risks to Canada's housing system posed by climate change, including the impact on already vulnerable Canadians.

- Identify the implications of climate change for Canada's housing system, with a focus on the risks posed to existing housing stock and to the housing finance system
- Work in partnership with NR Can and NRC to monitor the building performance to meet greenhouse gas reduction goals.
- Evaluate innovative and cost-effective solutions that enable the housing industry to mitigate risks and to build housing that is energy efficient and resilient to climate change impacts.

HN3: Work with Indigenous partners to address Indigenous research priorities and build capacity

- Collaborate with ISC, CIRNA, ESDC and Indigenous partners to build capacity to address Indigenous housing needs and implication distinctions-based housing policy
- Possible research areas include migration between the north/reserves and urban centres; the shelter and housing needs of women and youth; access to ownership and financing models; governance and costing models for housing program delivery.

HF: Identify, evaluate and propose solutions contributing to a stable housing finance system that promotes housing affordability

HF1: Analyse housing markets vulnerabilities and evaluate their impacts on financial stability

- Evaluate housing market risk and impacts on Canadian economy
- Provide advice to mitigate risks and reduce imbalances

HF2: Identify risks and explore opportunities created by mortgage industry transformation and new technologies deployment in the financial sector.

- Understand risks and opportunities associated with financial sector transformation
- Inform CMHC business lines with key industry intelligence and trends

HF3: Evaluate Impacts of past and potential changes to mortgage loan insurance and securitization products and regulations.

- Analyze the impact of past and potential macro prudential changes
- Evaluate the impact of CMHC offering and proposing changes or additions

HF4: Explore Innovative and disruptive financial solutions to promote private funding of affordable housing.

- Leverage opportunities to promote and increase private investment in affordable housing
- Evaluate alternatives to traditional models of home ownership and apartment rental

NHS: Identify and evaluate the outcomes of NHS investments

NHS1: Undertake research on NHS supply initiatives

- Lead on data mining, minimum requirements, and measurement and verification studies to identify outcomes of NHS supply initiatives (e.g. RCFI) and provide data and evidence to support NHS policy and program refinements in an effort to ensure that new housing supply delivered under the NHS are high performing, sustainable and socially inclusive.

NHS2: Identify and measure population-level outcomes of federal and provincial / territorial housing investments, under the NHS..

- Lead on research to develop case studies that demonstrate the impact of housing and supports delivered under the NHS on the housing stability and well-being of vulnerable populations.
- Identify the data, resources, and partnerships needed to undertake larger-scale impact research (e.g. longitudinal studies), to identify and measure the outcomes NHS investments, and broader investments in affordable housing.

Question and discussion