

CCOC/CCHC Board Package: March 30, 2022

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CCOC/CCHC Board of Directors
7:00 pm Wednesday, March 30, 2022

AGENDA FOR THE CCHC BOARD OF DIRECTORS MEETING

- | | | |
|----|--|-------|
| 1. | Call to order & Anti-Oppression Statement | 5 min |
| 2. | Adoption of agenda | 2 min |
| 3. | Declaration of conflict of interest | 1 min |
| 4. | Adoption of the CCHC Board minutes from February 23, 2022 | 2 min |
| 5. | Business arising from the previous minutes (<i>none</i>) | |
| 6. | New business (<i>none</i>) | |
| 7. | Adjournment | |

AGENDA FOR THE CCOC BOARD OF DIRECTORS MEETING

- | | |
|--|--------|
| 1. Call to order | 2 min |
| 2. Adoption of agenda | 5 min |
| 3. Adoption of the CCOC Board minutes from February 23, 2022 | 2 min |
| 4. Declaration of conflict of interest | 1 min |
| 5. Time-sensitive Business | |
| a) Forward Avenue Term Sheet – motion required | 15 min |
| b) Nominations and Appointments sub-committee | 10 min |
| c) COCHI Business Cases – motion required | 10 min |
| | |
| Break | 5 min |
| | |
| 6. Business arising from the previous minutes | |
| a) Strategic Planning Update | 10 min |
| 7. In-Camera Items | |
| a) Legal Updates | 15 min |
| b) Potential Future Redevelopment Sites | 5 min |
| 8. Other Business | |
| a) AGM Planning: considering a theme of “Resilience” | 5 min |
| 9. Information Items | 5 min |
| a) Taiga Tenant Survey Results | |
| b) Executive Committee minutes | |
| c) Facilities Management Committee minutes | |
| d) Joint Rental and TCE Committee minutes | |
| e) Finance Committee Minutes | |
| f) Development Committee Minutes | |
| g) Personnel Committee Minutes | |
| 10. Adjournment - Next meeting: April 27, 2022 | |

**MINUTES FOR THE CCHC BOARD OF DIRECTORS MEETING
7:00 pm Wednesday, February 23, 2022**

Present: AnaLori Smith (President/Chair), Chris Yordy (Vice-President), Erica Braunovan, Dougald Brown, Wayne Fan, Sarah Gelbard, Sandy Hung, Soraya Ibrahim, Courtney Lockhart, Penny McCann, Jesse Steinberg, Reaz Zaman

Regrets: Court Miller, Erin Sirett

Staff: Sarah Button, Tessa Trueman (recorder)

1. **Call the CCHC meeting to order & Anti-Oppression Statement:**
The meeting called to order at 7:05pm. Erica B. read the Anti-Oppression Statement.
2. **Adoption of agenda:**
The CCHC agenda was adopted unanimously.
3. **Declaration of conflict of interest:** None
4. **Adoption of the CCHC Board minutes of January 26th, 2022**
The CCHC minutes were adopted unanimously.
5. **Business arising from the previous minutes:** None
6. **New business**
 - a. **Signing Officer Motion**
The CCHC Board needs to appoint Sarah as a signing officer for the corporation.

MOTION: To appoint Sarah Button as a signing officer for CCHC. (M/S/C, AnaLori Smith/Penny McCann). The motion passed unanimously.
7. **Adjournment:**
The meeting adjourned at 7:13pm. (M/C, Chris Yordy)

**MINUTES FOR THE CCOC BOARD OF DIRECTORS MEETING
7:00 pm Wednesday, February 23, 2022**

Present: AnaLori Smith (President/Chair), Chris Yordy (Vice-President), Erica Braunovan, Dougald Brown, Wayne Fan, Sarah Gelbard, Sandy Hung, Soraya Ibrahim, Courtney Lockhart, Penny McCann, Jesse Steinberg, Reaz Zaman

Regrets: Court Miller, Erin Sirett

Staff: Sarah Button, Tessa Trueman (recorder)

1. Call CCOC meeting to order & Anti-Oppression Statement:

The meeting called to order at 7:13pm.

2. Adoption of agenda:

Item 8b was added to discuss the City of Ottawa Stakeholder meeting.

Item 8c was added to discuss an *in-camera* item.

Chris Yardi volunteered as time keeper.

The Board approves the agenda unanimously with the above revisions.

3. Adoption of January 26th, 2022 minutes

There are a few corrections to the January 26th minutes:

- Some names are misspelled
- Penny made a point in item 10c that should have read: "It is important to reclaim the narrative, try to make end of mortgage an election issue for the province".

The meeting minutes were adopted unanimously with the revisions above.

4. Declaration of conflict of interest: None

5. Strategic Business

a) Convoy Impacts on CCOC

Staff have been keeping a list of convoy impacts that CCOC staff and tenants have experienced. The list was circulated with the Board package.

CCOC has taken some actions:

- We were provided a list of mutual aid supports in case tenants needed them. We did not share them publicly as protesters were flooding support lines.
- Provided supplies to buildings in the red zone such as ear plugs. Feedback from tenants was positive.
- The City has stated they may provide compensation so we will be exploring that when more details are released.
- Sarah is following up on the class-action lawsuit to see if we should join it. We will also be sharing this information with tenants, as applicable.
- We haven't tracked specific costs yet as we don't know what expenses will be eligible.

The news is reporting that some protesters are continuing in other parts of Ottawa so we will see whether there are continued impacts.

Board members discussed thanking the city counsellors that have done important work during this protest. We will not make a public statement but will send personalized letters. Sarah will write the letters with the help of Courtney L.

The Board also wants to give a big thank you to staff for all their hard work. An email will go out shortly.

b) Board Directors' Liability for Statutory Deductions

At the Executive Committee, Dougald asked if the CCOC Board is protected from liability for any statutory deductions that the corporation fails to remit. Dougald prepared a memo about this issue that was shared in the Board package.

The Board agrees that the Finance Director should provide a signed statement with the financial statements annually. This will be reviewed after the AGM, along with the other housekeeping items.

c) Signing Officer motion

The CCOC Board needs to appoint Sarah as a signing officer for the corporation.

MOTION: To appoint Sarah Button as a signing officer for CCOC. (M/S/C, AnaLori Smith/Sarah Gelbard). The motion passed unanimously.

d) Strategic Planning

Department directors are working on a new strategic plan as the old one is expiring. We budgeted \$15,000. The department directors would prefer to hire a consultant to support the process because it will allow staff to participate fully without having to plan logistics. We expect the process to take 6-8 months. We are looking to do a 5-year plan this time, instead of another 10-year plan. The strategic plan will feed into the workplan.

We are looking to seek participation at the AGM and kick off the process.

Discussion:

- Is a 15k budget sufficient for this? We will need to be very strategic about the work we ask a consultant to do to try to stay within this budget. We will want to narrow the focus, scope the work, and determine deliverables before bringing the consultant in.
- The anti-oppression work should be complete or well-underway before doing a 5-year plan as this work will greatly inform our next 5 years. Once we have the strategic plan consultant in place, perhaps we should have a meeting with both consulting teams to ensure they are all on the same page. The first step is to map out the timelines for both major projects to see where they overlap.
- Can any of the grant TCE got help with this since the work is similar in scope?

The department directors will meet before the March Board meeting so there should be more information then.

e) Board Package

We want to make the Board meetings and package more user-friendly. What are member's thoughts on this?

Discussion:

- Including the presentation slides in advance is helpful.
- Flagging items in the agenda as “Information, Decision, or Discussion” would give a sense of clarity around the items.
- In terms of the board package, shorter is more easily digestible.
- Committee Minutes:
 - o Currently, 14 sets of eyes are on all committee minutes. Could we instead divide up the minutes and each be responsible for one or two sets instead of being responsible for all? Some members feel they can’t meaningfully review some of the minutes as the topic is outside their areas of expertise.
 - o Do we even need to look at all the minutes? Can we just get a synopsis (like a more detailed committee summary) instead? We should be mindful of not adding more work for staff by asking for additional reports though.
 - o Can we create a standardized template for each committees’ minutes? This would make them easier to navigate.
 - o Members like when motions are highlighted in the committee minutes (in a different colour) or when there is a specific section dedicated to motions for review. The Finance minutes are a favourite for their easily identifiable motions.
- We should keep in mind the purpose of the board package. It allows us to provide effective oversight of the corporation. We have a fiduciary responsibility as board members. The package is large but it’s important we do the best thing for the corporation so we should be careful about reducing the amount of information we review.
- How do members feel about receiving the draft minutes asynchronously? You would receive them as they occur over the month and review them at your leisure. This doesn’t add much work for staff but does make things messier for board members. Feelings on this were very mixed. Some would prefer it, some do not.

6. Time-sensitive Business: None

7. Business arising from the previous minutes

a) Executive Director Orientation: Implementation ideas

There was some discussion about creating a sub-committee to help Sarah get started but that adds a lot of work for participants. Instead, Sarah would like to set up meetings with each Board member or set drop-in hours so that members can share their opinions and expertise.

Members like the idea of smaller group meetings, rather than drop-in hours. Keeping them casual, with no set discussion topics, is a good chance for everyone to communicate freely. Sarah will send out some meeting times and members can decide what times work best for them.

8. Other Business

a) Forward Avenue Funding Update:

Unfortunately, there is no update. Things *are* moving but it’s a lot of back and forth.

b) City of Ottawa stakeholder meeting:

Jesse presented. CCOC was involved with a coalition that worked to increase the City’s capital housing budget and aimed to make more of the land around public transit to be used for affordable housing. One of the outcomes was that 20 sites of municipal land are being held loosely for affordable housing. The City of Ottawa has now created a new external working group dedicated to affordable housing and have reached out to those who attended in the past. Jesse

will attend but having other members or staff would be valuable. Anyone interested should email Jesse directly for the details.

c) *In Camera* Item

The committee moved *in camera* at 8:56pm. (M/S/C, Jesse Steinberg/Penny McCann)
In camera minutes are recorded separately.

The committee moved *ex camera* at 8:57pm. (M/S/C, Jesse Steinberg/Penny McCann)

9. Information Items

- a)** Executive Committee minutes
- b)** Facilities Management Committee minutes
- c)** Rental Committee minutes: the arrears situation seems to be coming back into control! Great summary from Fran.
- d)** Tenant & Community Engagement Committee minutes
- e)** Finance Committee Minutes
- f)** Development Committee Minutes
- g)** Personnel Committee Minutes

10. Adjournment: The meeting adjourned at 9:00pm (M/C, Jesse Steinberg)

Next meeting: March 30th, 2022

March 15, 2022

Centretown Citizens Ottawa Corporation
200-415 Gilmour Street
Ottawa, Ontario K2P 2M8

Attention: Kyla Tanner

Dear Sirs/Mesdames:

**RE: 159 Forward Avenue, Ottawa, Ontario K1Y 1K9; and
147 Forward Avenue, Ottawa, Ontario K1Y 1K8.**

CMHC File No.: 2043741

On behalf of the Government of Canada, Canada Mortgage and Housing Corporation (“**CMHC**”) is pleased to advise that your application for funding under the National Housing Co-Investment Fund (“**NHCF**”) has been reviewed and recommended for funding in accordance with the attached terms. The NHCF is administered by CMHC as part of Canada’s National Housing Strategy and will support the construction of new affordable housing supply and the repair and renewal of existing community and affordable housing by providing loans, including loans that are fully forgivable if specified conditions are met.

CMHC is pleased to provide to Centretown Citizens Ottawa Corporation (the “**Borrower**”) a loan of up to \$12,839,191¹ that consists of a repayable loan of up to \$10,939,191 and a forgivable loan of up to \$1,900,000 (the “**Commitment**”) to be used for the purposes of the construction of a 4-storey low-rise apartment building of 49 residential units, which shall have a minimum of 30 affordable housing units and facilities ancillary thereto located at 159 Forward Ave, Ottawa, Ontario K1Y 1K9 and 147 Forward Avenue, Ottawa, Ontario K1Y 1K8 (the “**Project**”). The Commitment is made on the basis of the loan terms outlined in the attached Term Sheet and subject to the attached Commitment Terms. Each loan will be secured by a mortgage over the relevant property and, if applicable, other collateral.

Since collaboration among various levels of government is a central feature of the NHCF, the Project must receive investment and/or support from a province, territory and/or municipality, as applicable, in order to qualify. Accordingly, CMHC’s Commitment is conditional on the Project receiving the investment and/or support from that government entity, as well as on the other conditions outlined in the Term Sheet and Commitment Terms being satisfied.

Once all conditions are met, a loan agreement and all required security and supporting documentation must be signed by all required parties by no later than October 17, 2022 (“**Execution Deadline**”). The Commitment shall terminate immediately unless the Execution Deadline is extended in writing by CMHC in its sole discretion.

The Commitment Letter (which means (i) this letter signed by CMHC, (ii) the Term Sheet signed by the Borrower and any guarantors, and (iii) the Commitment Terms) supersedes and replaces all prior

¹ Loan amounts are expressed above are in Canadian dollars and are listed as a maximum amount and may be reduced pursuant to the terms of the Commitment Letter and the Loan Agreement

understandings, whether written or oral, between CMHC and the Borrower in respect of the funding under this Commitment for the Project.

The attached Term Sheet is to be signed by Centretown Citizens Ottawa Corporation and the Commitment Letter shall not constitute a binding Commitment until executed by CMHC. Please confirm that the Term Sheet and Commitment Terms reflect your understanding of the terms of CMHC's Commitment by signing the Term Sheet where noted and returning the same to CMHC by no later than 5:00 p.m. (Ottawa time) on April 15, 2022.

The goal of the NHCF is to develop and enhance the quality and availability of affordable housing and community housing across Canada, and to further the public interest by achieving certain social outcomes which are of fundamental importance to the federal government of Canada and its agencies, including CMHC. Your application has been recommended for funding in order to further these goals and by accepting funding from the NHCF you acknowledge that any funding received must be used for the purposes set out herein in and that failure to do so may result in harm to the NHCF, CMHC, other affordable housing providers, and the broader affordable housing sector that cannot be remedied through compensation. Accordingly, strict compliance with the conditions set out herein and in the attached Term Sheet is of the essence.

Yours truly,

CANADA MORTGAGE AND HOUSING CORPORATION

By: _____
Name: Angèle Legault
Title: Specialist, Financing Operations

Address: 700 Montreal Road, Ottawa, ON K1A 0P7
Email: nhs-contracting@cmhc.ca

I have authority to bind CMHC.

TERM SHEET

- CMHC File No.:** 2043741
- Borrower:** Centretown Citizens Ottawa Corporation, a not for profit corporation located at 200-415 Gilmour Street, Ottawa, Ontario K2P 2M8.
- Lender:** Canada Mortgage and Housing Corporation (“**CMHC**”)
- Loan:** All amounts advanced under the lending transactions described herein are in the aggregate referred to as the “**Loan**” (and, for avoidance of doubt, this refers to a forgivable loan or a repayable loan, or both a forgivable loan and a repayable loan together, in accordance with the terms outlined herein).
- Purpose:** The Loan may only be used for the purposes of the construction of a 4-storey low-rise apartment building of 49 residential units, 30 of which are affordable housing units, and facilities ancillary thereto located at 159 Forward Ave, Ottawa, Ontario K1Y 1K9 and 147 Forward Avenue, Ottawa, Ontario K1Y 1K8 (the “**Project**”).
- Project Lands:** The lands with a civic address at:
- i. 159 Forward Ave, Ottawa, Ontario K1Y 1K9, and legally described as:

PIN: 04096-0064
LOTS 7, 8 & 9, PL 35, E FORWARD AV, EXCEPT PT 1, 5R12807 ; PT LANE, PL 35 , AS CLOSED BY ORDER CR316311 LYING S OF THE ELY EXT OF THE NLY LIMIT OF LT 7, PL 35 E FORWARD AV TO THE CENTER LINE OF THE LANE AND N OF THE ELY EXT OF THE SLY LIMIT OF LT 9, PL 35 E FORWARD AV TO THE CENTER LINE OF THE LANE ; OTTAWA/NEPEAN; SUBJECT TO AN EASEMENT AS IN OC2376948

PIN: 04096-0079
PT LANE, PL 35 , AS CLOSED BY ORDER CR316311, W HINCHEY AV BEING THE E HALF OF THE SAID LANE LYING S OF THE WLY EXT OF THE NLY LIMIT OF LT 7, PL 35 W HINCHEY AND N OF THE WLY EXT OF THE SLY LIMIT OF LT 9, PL 35 W HINCHEY AV ; OTTAWA/NEPEAN; SUBJECT TO AN EASEMENT AS IN OC2376948
- and
- ii. 147 Forward Avenue, Ottawa, Ontario K1Y 1K8, and legally described as :

PIN: 04096-0063
LT 6, PL 35 , E FORWARD AV ; OTTAWA/NEPEAN
SUBJECT TO AN EASEMENT AS IN OC2376948

PIN: 04096-0269
PART OF LANE LYING BETWEEN LOTS 6, EAST
FORWARD AVENUE AND LOT 6, WEST HINCHEY AVENUE
(CLOSED BY JUDGE'S ORDER CR316311), PLAN 35, PART
1 ON 4R-33335; SUBJECT TO AN EASEMENT AS IN
OC2376948; CITY OF OTTAWA

(the “**Project Lands**”).

Repayable Loan Amount: Up to \$10,939,191, or a reduced amount pursuant to the terms of the Loan Agreement, by way of multiple advances (the “**Repayable Loan**”).

Repayable Loan Substantial Completion Outside Date: If **substantial completion**² of the Project has not been achieved by **June 30, 2023**, the Loan will be in default and CMHC shall not be required to make additional advances under the Repayable Loan, and may, at its sole discretion, reduce the Repayable Loan amount to the aggregate of all advances that have been made to the Borrower as of June 30, 2023 and may exercise all other default remedies in accordance with “**Remedies**” below and the Loan documents.

Forgivable Loan Amount: Up to \$1,900,000, or a reduced amount pursuant to the terms of the Loan Agreement, by way of multiple advances (the “**Forgivable Loan**”).

Forgivable Loan Substantial Completion Outside Date: If substantial completion of the Project has not been achieved by June 30, 2023, the Loan will be in default and CMHC shall not be required to make additional advances and may, at its sole discretion, reduce the Forgivable Loan amount to the aggregate of all advances that have been made to the Borrower as of June 30, 2023 and may exercise other default remedies in accordance with “**Remedies**” below and the Loan documents.

Repayable Loan Interest Rate: Provided that the conditions precedent are satisfied in accordance with the terms of the Loan Agreement, **a fixed interest rate per annum will be determined by CMHC either four (4) or five (5) business days (at CMHC’s election) prior to the first advance, and interest will be calculated semi-annually**, not in advance.

Where the interest rate determined by CMHC is less than or equal to 2.6%³, then such interest rate will be set for the Repayable Loan and CMHC’s interest rate confirmation shall be delivered to the Borrower.

² Throughout this Term Sheet, “substantial completion” refers to the relevant statutory concept in the applicable construction liens or builders’ liens statute in the province or territory where the Project is located.

³ Based on CMHC’s review of the documentation and information made available to CMHC by the Borrower, this is the maximum interest rate where the Project can maintain a minimum debt coverage ratio of 1x based on the Project’s normalized operating income at the time of application assessment.

In the event the interest rate determined by CMHC exceeds 2.6%, then either (i) the Borrower must provide satisfactory evidence that additional equity or other contributions satisfactory to CMHC will be funded to the Project, and/ or (ii) the amount of the Repayable Loan will be reduced, such that a minimum debt service coverage ratio of 1x can be achieved using the Amortization Period and applicable interest rate. Once satisfactory evidence that additional equity or other contributions has been provided and/or the Repayable Loan amount has been reduced, such that the required minimum debt service coverage ratio can be achieved, then such interest rate will be set for the Repayable Loan and CMHC's interest rate confirmation shall be delivered to the Borrower. CMHC shall not be obligated to set a rate or to make the initial advance to the Borrower if the Borrower fails to fund additional equity or secure additional contribution funding for the Project to the satisfaction of CMHC.

Forgivable Loan Interest Rate:

The Forgivable Loan is interest-free for so long as the conditions specified in the Loan Agreement are met and the Loan is not in default. If the Forgivable Loan is in default, CMHC may, at its option, by notice to the Borrower declare that the Forgivable Loan shall bear interest at 5% per annum (provided that, for the avoidance of doubt, the accrual of interest following default will not be sufficient to make CMHC whole in the event of a default under the Loan Agreement and CMHC may exercise all other default remedies in accordance with "Remedies" below and the Loan documents).

Drawdown of Advances Procedure:

The Loan shall be made in progress advances occurring no more frequently than once per month on any Thursday of each month (or the following business day), or as otherwise agreed to by CMHC, of no less than \$50,000 each against work in place in accordance with an advance schedule to be agreed by the parties. Each advance will be conditional upon satisfaction of all conditions precedent on or prior to the date of the Borrower's drawdown request and continued satisfaction of such conditions on the date of the advance. The Borrower shall make drawdown requests at least 10 business days prior to the date of any advance under the Loan Agreement.

Repayable Loan Term:

10 years commencing on the date of the first advance, provided that (i) if the first advance is made on the 1st day of a month, the term will commence on the first day of that month, and (ii) if the first advance is made after the 1st day of the month, the term will commence on the 1st day of the following month. The term may be extended at the sole discretion of CMHC on such terms as the parties may mutually agree at the time of extension.

Forgivable Loan Term:

The Forgivable Loan term will commence on the date of the first advance, provided that (i) if the first advance is made on the 1st day of a month, the term will commence on the first day of that month, and (ii) if the first advance is made after 1st day of a month, the term will commence on the 1st day of the following month, and the Forgivable Loan term will end on the date that is 20 years after (i) the date of the final advance, if such date is on the 1st day of a month, or (ii) the 1st day of the month following the date of the final advance, if the date of such final advance is not on the 1st day of a month.

Repayable Loan Payment Authorization:

The Borrower will authorize CMHC to automatically debit any account of the Borrower maintained with a deposit-taking institution for principal, interest and all other amounts due in respect of the Repayable Loan and shall execute such documents as may be required to facilitate such payments.

Repayable Loan Interest Payments and Principal Repayments:

From the date of the initial advance and until and including the 1st day of the month following the date of the final advance, interest shall accrue on the principal balance of the Repayable Loan outstanding and will be due and payable in arrears monthly on the 1st day of the month (whether the first advance is made on any Thursday of a month), or as CMHC may otherwise determine.

Beginning on the 1st day of the month following the date of the final advance (the "**Principal Amortization Date**"), the principal balance of the Repayable Loan will be amortized according to an amortization schedule to be agreed between CMHC and the Borrower at such time based on the agreed Amortization Period (the "**Amortization Schedule**"), resulting in blended payments of principal and interest being payable on the 1st business day of each month following the Principal Amortization Date until the end of the Term. Repayment in full of the remaining principal balance of the Repayable Loan and any interest or other payments due to CMHC are due on the final day of the Term.

If the final advance has not been made on or before June 30, 2023, CMHC may require the Borrower to begin repayment of a portion of the principal prior to the final advance.

If the Repayable Loan is in default, CMHC may, at its option, accelerate the loan such that any principal and interest shall be repayable. For greater clarity, this will not be sufficient to make CMHC whole in the event of a default under the Loan Agreement and CMHC may exercise all other default remedies in accordance with "**Remedies**" below and the Loan documents.

Repayable Loan Amortization Period:

50 years (the "**Amortization Period**").

Forgivable Loan Forgiveness Conditions:

An equal portion of the principal amount of the Forgivable Loan shall be forgiven annually on each anniversary of (i) the date of the final advance, if such date is on the 1st day of a month, or (ii) the 1st day of the month following the date of the final advance, if the date of the final advance is not on the 1st day of a month, until the end of the Forgivable Loan Term, provided that the Borrower has fulfilled all the requirements of the Loan documents and the Project is completed by June 30, 2023.

Forgivable Loan Principal Repayments:

Any principal not forgiven shall be repayable on demand upon a default of the Borrower or at the end of the Forgivable Loan Term, whichever is earlier. If the Forgivable Loan is in default, CMHC may, at its option, accelerate the loan such that any principal not previously forgiven shall be repayable. For greater clarity, this will not be sufficient to make CMHC whole in the event of a default under the

Loan Agreement and CMHC may exercise all other default remedies in accordance with “**Remedies**” below and the Loan documents.

Prepayments:

The Loan shall be closed to voluntary prepayment, either in whole or in part, prior to the expiration of the Term.

Security:

CMHC’s security for the Loan will include:

- (i) a first priority mortgage registered against the Project Lands in an amount equal to 120% of the full amount of the Loan;
- (ii) in the case of the Repayable Loan, a first priority general assignment of rents and leases from the Project Lands and in the case of the Forgivable Loan, a first priority general assignment of rents and leases from the Project Lands;
- (iii) a first priority site-specific general security agreement;
- (iv) an assignment of insurance in respect of insurance policies associated with the Project;
- (v) an assignment of contracts, including direct agreements with all material contractors;
- (vi) an operating agreement relating to the obligation of the Borrower to adhere to certain covenants relating to the Project during and after the expiration of the Term (an “**Operating Agreement**”); and
- (vii) any other security that CMHC considers necessary.

If CMHC considers necessary, an intercreditor agreement and/or subordination agreement (as necessary) will be entered into with any other parties with interests in the Project.

Recourse:

CMHC shall have full recourse to the Borrower and the Project for the full term of the Loan.

Conditions to Funding:

Each advance under the Loan, will be subject to conditions customary for transactions of this nature, including, but not limited to:

- (i) CMHC shall have received an irrevocable direction addressed to CMHC and CMHC’s external counsel directing the net proceeds of the first drawdown of the Loan (following any holdbacks or payments required to be made on the part of the Borrower hereunder, including, without limitation, the premium for the title insurance policy as required by CMHC) towards the repayment of the seed loan made by CMHC to the Borrower pursuant to the CMHC Seed Funding Contribution Agreement dated January 24, 2020;
- (ii) satisfactory diligence, including zoning, permitting, legal, corporate, and financial diligence as to title to the Project Lands, the legal structure of the Borrower (including any principals) and the Guarantors (if any) and the Project, including with respect to any other loans, funding and/or contribution agreement between the Borrower and third parties in connection with the Project or Project Lands (each, a “**Co-Investment Agreement**”);

- (iii) receipt from the Borrower of a schedule of when advances will be requested in connection with the Loan Agreement and any Co-Investment Agreement in the form required by CMHC;
- (iv) CMHC shall have received satisfactory evidence that the Borrower has in place appropriate insurance for its business and assets as required by CMHC, with insurers licensed to carry on business in the jurisdiction of the Project Lands, with an A.M Best Company, Inc. financial rating of not less than A- (unless CMHC in its sole and absolute discretion consents to another standard) including (a) copies of all initial certificates of insurance and (b) interim and final reports from an insurance consultant, who is a qualified professional satisfactory to CMHC in its sole and absolute discretion, relating to such insurance, which have been prepared in accordance with CMHC's insurance requirements and are in form and substance satisfactory to CMHC in its sole and absolute discretion;
- (v) satisfactory evidence that the Project will be constructed and operated in accordance with the National Housing Co-investment Fund requirements as set out in the Special Covenants;
- (vi) if CMHC considers necessary, prior to the first advance, environmental remediation of the Project Lands has been confirmed by an independent environmental remediation expert or a record of site condition has been accepted by the environmental and provincial authorities;
- (vii) satisfactory evidence that the Project achieves a minimum debt service coverage ratio of 1x;
- (viii) CMHC shall have received **evidence of additional investment in the Project** by the Borrower in an amount satisfactory to CMHC:
 - i. from the City of Ottawa by way of: (a) a contribution in the amount of \$3,691,904; (b) a contribution in the amount of \$3,305,216; (c) a contribution in the amount of \$1,170,000; (d) a contribution in the amount of \$226,200; and (e) land equity in the amount of \$1,700,000;
 - ii. from CMHC in the amount of \$52,500 by way of a SEED contribution;
 - iii. from the Federation of Canadian Municipalities through a contribution in the amount of \$25,000; and
 - iv. from the Borrower by way of cash equity in the amount of \$250,000, for a total third-party capital investment of \$10,945,820;
- (ix) satisfactory review of project budget including **evidence** that the Borrower has entered into: (A) a fixed-price contract for the Project; or (B) a construction management arrangement wherein fixed-price contracts are entered into for no less than two-thirds ($\frac{2}{3}$) of the contracts comprising at least 5% of the hard cost budget ("**Construction Contracts**") of the Project's hard construction costs;
- (x) receipt of satisfactory Construction Contracts;

- (xi) evidence that the party that is managing the construction (whether that is the Borrower, an affiliate of the Borrower or a third party) previously successfully completed (on time and on budget) the management of a construction plan for a similar project;
- (xii) satisfactory labour and material and performance bonds as may be required by CMHC (in each case, in an amount no less than 50% of the amount of the relevant Construction Contract) issued by a surety acceptable to CMHC relating to all or a portion of the construction, such bonds to be in customary form typically utilized within the construction industry and otherwise acceptable to CMHC (which bonds shall contain dual obligee riders in favour of CMHC) and in such amount as may be required hereunder;
- (xiii) receipt of satisfactory third party reports supported by reliance letters addressed to CMHC, if CMHC considers necessary;
- (xiv) prior to the initial Drawdown, CMHC shall have received an executed postponement and subordination agreement from the City of Ottawa, in favour of CMHC, with respect to a charge in the amount of \$11,397,998 registered against the title to the Project as instrument No. OC2439039 on December 22, 2021;
- (xv) satisfactory execution of and compliance with Loan Agreement, security and all other documentation required by CMHC;
- (xvi) all acts required to create CMHC's security interest in the Collateral with any appropriate intercreditor terms (if any) in place;
- (xvii) receipt of satisfactory legal opinions from Borrower's counsel, as required by CMHC;
- (xviii) satisfactory evidence of fulfillment of such other conditions as CMHC deems necessary; and
- (xix) no circumstance, development, change, event, condition or effect, individually or in the aggregate, that has or would reasonably be expected to have a material adverse effect.

At all times, the Borrower must comply with terms and conditions at its sole cost and expense and to the satisfaction of CMHC, in its sole discretion.

Representations and Warranties: The Loan documents will contain representations, warranties and collateral covenants customary for transactions of this nature, including but not limited to:

- (i) if such entity is not an individual, the Borrower is duly formed and validly existing;
- (ii) if such entity is not an individual, the authority of the Borrower to execute and deliver the Loan and perform its obligations thereunder;
- (iii) the Borrower is in compliance with all applicable laws;
- (iv) the Borrower has good and marketable title to all of relevant property and there are no other encumbrances or other claims against the Project Lands other than permitted encumbrances or claims;

- (v) the Borrower is in good standing under all contracts in respect of the Project and any permitted encumbrances or claims against the Project Lands, and all existing loans or contributions with CMHC or third parties and related operating agreements in respect of the Project or Project Lands or any other properties (if any);
- (vi) environmental matters; and
- (vii) such other matters as CMHC deems necessary.

Special Covenants:

The Loan documents will contain the following Special Covenants, including but not limited to:

- (i) the Borrower covenants and agrees with CMHC that the Project will be in compliance with the following NHCF requirements:
 - a. **Affordability:** the affordability of the housing within the Project will be maintained for a minimum of 20 years from the date first occupancy is permitted, such that rents for a minimum of 30 of the Project's residential units are below 70% of the Median Market Rental rate (as described in the most recent CMHC rental market survey (or any successor publication)⁴ for the market and unit type of the Project);
 - b. **Energy Efficiency:** the Project will, as at the date of the final advance, meet the requirements of 41-55% reduction in operating energy consumption and GHG emissions relative to NECB 2015;
 - c. **Accessibility:** the Project will be constructed such that the housing units in the new building that is being constructed as the Project and the common areas in the Project Lands will have full universal design, and 6 out of the 49 residential units (12%) will meet the accessibility criteria required by CMHC⁵.

Covenants:

The Loan documents will contain covenants that are customary for transactions of this nature, including but not limited to:

- (i) no transfer, sale or change of control of the Borrower or the Project without prior written consent of CMHC;
- (ii) no encumbrances or other claims other than encumbrances or claims permitted by CMHC;
- (iii) maintaining a minimum Debt Service Coverage Ratio of 1x in respect of the Loan;
- (iv) maintaining appropriate insurance with insurers licensed to carry on business in the jurisdiction of the Project with an A.M. Best Company, Inc. financial rating of not less than A- in such amounts and with such deductibles as are customary in the case of owners of projects similar to the Project, which is acceptable to CMHC, including without

⁴ Please refer to CMHC's Rental Market Survey which can be accessed at: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>

⁵ Please refer to CMHC's Accessibility Standards – New Construction which can be accessed at: <https://assets.cmhc-schl.gc.ca/sites/cmhc/nhs/co-investment-fund/nhs-co-invest-fund-environmental-and-accessibility-new-construction-en.pdf?rev=b1472a6b-1049-4640-b8de-f429bc2a9d90>

limitation, all risks builder's (including coverage against the perils of earthquake, flood, testing and commissioning hard and soft costs of the Project) coverage written on the latest edition of the CCDC approved form for the full replacement cost of the Project, excluding land costs, wrap-up liability insurance written on the latest edition of the CCDC approved form with a minimum combined single limit of liability of not less than \$25,000,000 per occurrence, and any other insurance coverage, including operating insurance (as applicable), deemed necessary by CMHC;

- (v) compliance with all applicable laws;
- (vi) maintenance of detailed records, including reporting during and after construction as required by CMHC;
- (vii) access to CMHC and its agents to inspect and monitor the Project and conduct audits during or after construction;
- (viii) substantial completion of the Project on or before June 30, 2023;
- (ix) for all Projects that generate income, the Borrower shall establish and maintain a **replacement reserve fund** in a segregated depository account which shall be funded from 4% of income generated from the Project in accordance with the requirements of CMHC; and
- (x) **if completion of the Project has been achieved but a portion of the Loan remains undrawn after June 30, 2023, then CMHC shall deposit the entire undrawn amount of the Repayable Loan as a reserve to a segregated depository account and the Borrower will enter into an agreement with CMHC for the terms and conditions for making ongoing progress draws for capital expenses associated with the Project or other expenses associated with the Project as authorized by CMHC.**

Events of Default:

The Loan documents will contain events of default customary for transactions of this nature, including but not limited to:

- (i) use of the proceeds of the Loan for purposes other than the purpose set out in the Loan Agreement, including use of the proceeds of the Loan for any purpose other than the purpose for which they were advanced;
- (ii) fraud or intentional misrepresentation by the Borrower;
- (iii) gross negligence or criminal acts of the Borrower resulting in the forfeiture, seizure or loss of any portion of the Project;
- (iv) misapplication or misappropriation of rents, insurance proceeds or condemnation awards received by the Borrower;
- (v) failure to pay when due any amounts payable under the Loan documents;
- (vi) any event or circumstance likely to materially and adversely affect the Borrower's ability to repay when due any amounts payable under the Loan documents;
- (vii) the winding up, liquidation, or dissolution of the Borrower;
- (viii) the occurrence of an insolvency event or bankruptcy filing with respect to the Borrower;
- (ix) misrepresentation or breach of warranty;

- (x) breach of any other covenants, including Special Covenants;
- (xi) any security interest of CMHC shall cease to have the relevant priority;
- (xii) any event or circumstance likely to materially and adversely affect the Project;
- (xiii) the breach of an Operating Agreement;
- (xiv) any event of default under a Co-Investment Agreement or under any other CMHC loan or contribution program; and
- (xv) failure to achieve substantial completion by June 30, 2023.

Remedies:

The Loan Agreement will contain an acknowledgement from the Borrower that: (i) the National Housing Co-Investment Fund program, the Commitment and the Loan made to the Borrower in support of the Project are intended to further the public interest by achieving certain social outcomes which are of fundamental importance to the federal government of Canada and its agencies, including CMHC; (ii) that CMHC would not have made the Commitment or the Loan to the Borrower without receiving the commitment of the Borrower to comply with the covenants set forth therein (including those set out under Special Covenants); (iii) that in the event of default under the Loan Agreement, CMHC and the public interest will sustain harm, the extent of which cannot be pre-determined and which cannot be fully remedied by financial compensation; and (iv) without restricting or limiting the remedies CMHC may otherwise have upon a breach of the Loan Agreement, CMHC may seek relief by other available legal and equitable remedies, including, without limitation, damages, disgorgement of profits and/or remedies of seizure, injunction and specific performance.

Expiration of Commitment:

If the first advance of the Loan has not been made by October 17, 2022, CMHC's obligation to make the Loan shall end at CMHC's sole discretion.

Expenses:

All legal costs and expenses are for the account of the Borrower whether or not the transaction is ultimately completed.

Amendment:

No amendment of any provision of the Loan documents will be effective unless it is in writing and signed by the Borrower and CMHC.

Assignment:

The Borrower shall not assign any of their rights or obligations under the Loan documents without the prior written consent of CMHC, in its sole discretion, and any attempted assignment without such consent shall be null and void.

Acknowledgment:

The Borrower acknowledges that external counsel has been retained by CMHC to make the security registrations described herein on behalf of the Borrower in connection with the Loan, and the Borrower consents to CMHC's external counsel attending to such registrations and waive any conflict that may arise therefrom.

Governing Law:

The Loan documents shall be governed by the laws of the jurisdiction in which the Project is located.

ACCEPTED AND AGREED as of _____, 20____, by each of the following:

**CENTRETOWN CITIZENS OTTAWA
CORPORATION**

By: _____
Authorized Signing Officer

Name:
Address:
Email:

By: _____
Authorized Signing Officer

Name:
Address:
Email:

*I/We have the authority to bind Centretown Citizens
Ottawa Corporation.*

ACCEPTED AND AGREED as of _____, 20____, by:

CANADA MORTGAGE AND HOUSING CORPORATION

By: _____
Name: Angèle Legault
Title: Specialist, Financing Operations

By: _____
Name:
Title:

Address: 700 Montreal Road, Ottawa, ON
K1A 0P7
Email: nhs-contracting@cmhc.ca

We have authority to bind Canada Mortgage and Housing Corporation.

SCHEDULE A

COMMITMENT TERMS

CMHC File No.: 2043741

Under the National Housing Co-Investment Fund (“**NHCF**”) (which is administered by Canada Mortgage and Housing Corporation (“**CMHC**”) as part of Canada’s National Housing Strategy), CMHC has, on behalf of the Government of Canada, made a proposal to Centretown Citizens Ottawa Corporation (the “**Borrower**”) to make loans to the Borrower of up to \$12,839,191 that consists of a repayable loan of up to \$10,939,191 and a forgivable loan of up to \$1,900,000 to be used for the purposes of the construction of a 4-storey low-rise apartment building of 49 residential units, which shall have a minimum of 30 affordable housing units, and facilities ancillary thereto located at 159 Forward Ave, Ottawa, Ontario K1Y 1K9 and 147 Forward Avenue, Ottawa, Ontario K1Y 1K8 (the “**Project**”), on the terms and subject to the terms in the Term Sheet (the “**Commitment**”). All amounts advanced under the lending transactions described in the Term Sheet(s) are in the aggregate referred to as the “**Loan**” (and, for avoidance of doubt, this refers to a forgivable loan or a repayable loan, or both a forgivable loan and a repayable loan together, in accordance with the terms outlined therein). “**Commitment Letter**” means the commitment letter signed by CMHC in respect of the Commitment, together with the Term Sheet signed by each of CMHC and the Borrower, and the Commitment Terms.

The Commitment is subject to the following terms and conditions (the “**Commitment Terms**”):

1. INFORMATION

- (a) The Borrower represents that all information that has been or will be, directly or indirectly, made available to CMHC (or any of its agents, advisors or representatives, each a “**Recipient**”) by the Borrower (or any of its agents, advisors, or representatives, each a “**Disclosing Party**”) in connection with the Loan (“**Information**”), is or will be, when furnished correct in all material respects and will not, when furnished, contain:
 - (i) any untrue statement of a material fact, or
 - (ii) omit to state a material fact that would otherwise make the statements materially misleading in light of the circumstances under which such statements are made.
- (b) The Borrower agrees that, if at any time before or after the execution of definitive documentation with respect to the Loan, the Borrower becomes aware that any of the statements in the paragraphs (a) and (b) are or are reasonably likely to be or become incorrect in any material respect, then the Borrower will promptly notify CMHC thereof and promptly supplement the Information so that such representations will be correct in all material respects.

2. EXPENSES

- (a) The Borrower agrees to pay all reasonable and documented or invoiced out-of-pocket fees, costs, and expenses incurred by CMHC, including, without limitation:
 - (i) fees, disbursements and other charges of all agents, consultants which have been retained in connection with the Loan, the related security and other documents and the Commitment; and
 - (ii) all costs and expenses of legal counsel engaged to prepare, review and negotiate and/or execute any documentation related to the Loan, the related security and

other documents and the Commitment, whether or not such documentation is executed or becomes effective and whether or not the Loan is completed.

- (b) Once paid, such fees, costs and expenses shall not be refundable under any circumstances.

3. CONDITIONS TO COMMITMENT

The Commitment is subject to the following conditions:

- (a) satisfactory legal due diligence, including but not limited to the property/ies involved in the Project, the Borrower;
- (b) satisfactory evidence that the applicable province, territory or municipality has invested or committed to investing in the Project;
- (c) satisfactory execution and delivery of all documents with respect to the Loan agreements and related documentation;
- (d) approval of the Commitment in accordance with CMHC approvals, as applicable;
- (e) appropriation of funds from the Government of Canada and approvals for borrowing authorities being made available to CMHC for payments to be made under the Commitments;
- (f) compliance with all the terms and conditions set forth herein including, without limitation, CMHC's receipt of all required documentation; and
- (g) written confirmation from the Borrower that there are no circumstances, developments, changes, events, conditions or effects, individually or in the aggregate, that have or would reasonably be expected to have a material adverse effect on the Project and its capability to repay the Loan.

4. INDEMNIFICATION

- (a) The Borrower agrees to indemnify and hold harmless CMHC, and any of its officers, directors, employees, controlling persons, members and representatives, and any of their successors (each of the foregoing, an "**Indemnified Person**") from and against any and all losses, claims, damages, liabilities, fees, costs and expenses (including, without limitation, all legal fees, court costs, fees of expert witnesses and other fees, costs or expenses incurred in connection with enforcing any provision of the Commitment Letter or investigating or defending a Proceeding, as defined herein), whether individual, joint and several, or otherwise, to which any such Indemnified Person may become subject arising out of or in connection with the Commitment, Term Sheet, the Loan, or any actual or threatened claims, actions, suits, inquiries, litigation, investigation or proceeding (any such claims, actions, suits, inquiries, litigation, investigation or proceeding, a "**Proceeding**") relating to any of the foregoing, regardless of whether any such Indemnified Person is a party thereto.
- (b) The Borrower shall not, without the prior written consent of each applicable Indemnified Person, effect any settlement of any pending or threatened Proceedings in respect of which indemnity could have been sought hereunder by such Indemnified Person unless such settlement (i) includes an unconditional release of such Indemnified Person in form and substance reasonably satisfactory to such Indemnified Person from all liability on claims that are the subject matter of such Proceedings, (ii) does not include any statement as to

or any admission of fault, culpability or a failure to act by or on behalf of any Indemnified Person, and (iii) includes customary confidentiality and non-disparagement agreements.

5. ASSIGNMENT AND AMENDMENT

- (a) The Commitment Letter may not be amended or any provision hereof waived or modified except by an instrument in writing signed by the Borrower and CMHC (provided that CMHC may waive provisions in its sole discretion).
- (b) The Commitment Letter shall not be assignable by the Borrower without the prior written consent of CMHC, and any attempted assignment without such consent shall be null and void.
- (c) Other than the Indemnified Persons, no other person or entity is a third party beneficiary to the Commitment Letter, and the Commitment Letter is not intended to confer any benefits upon, or create any rights in favor of, any person or entity other than the parties hereto and the Indemnified Persons to the extent expressly provided for herein.
- (d) CMHC shall retain exclusive control over all rights and obligations with respect to the Commitment Letter, including, without limitation, all rights with respect to consents, modifications, supplements, waivers and amendments, until execution of definitive documentation expressly superseding the Commitment Letter.

6. CONFIDENTIALITY

- (a) None of the terms or substance of the Commitment Letter, the lending transaction and the related documentation, and all discussions with CMHC in connection with the Term Sheet, the lending transaction and the related documentation, and the due diligence, shall be disclosed, directly or indirectly, by the Borrower to any other person or entity, except with CMHC's prior written consent and except as outlined in paragraph (b).
- (b) In order to allow the Borrower to seek other financing in the event that the Borrower does not already have such monies/support in place, this letter may be disclosed to your existing or potential investors (including other levels of government such as provinces, territories or municipalities and their respective entities) and to your and their respective officers, directors, employees, attorneys, agents, accountants, advisors, controlling persons and equity holders who are directly involved in the consideration of the Project on a need to know and confidential basis, but the details of the Commitment are otherwise confidential.
- (c) The Borrower has been advised that as a Crown Corporation, CMHC is subject to federal legislation, including the *Access to Information Act (Canada)* and the *Privacy Act (Canada)*. In certain specific circumstances, information submitted by the Borrower and Guarantor (if any) to CMHC may be required to be disclosed pursuant to federal legislation. In such cases, to the extent reasonably possible, CMHC will make efforts to advise the Borrower of the required disclosure prior to releasing the information.
- (d) The Borrower agrees that the information submitted to or collected by CMHC in connection with the Borrower's application to the NHCF and the transactions contemplated hereunder may be used or disclosed for the following purposes:
 - (i) to assess the Borrower's eligibility for the funding requested under the NHCF;
 - (ii) to assess the Borrower's application, including for prioritization of applications received;

- (iii) to communicate to the Borrower possible opportunities under other National Housing Strategy programs;
 - (iv) to communicate to the Borrower possible collaboration opportunities with external parties;
 - (v) for information verification and due diligence purposes, including to detect and protect CMHC from errors and fraud;
 - (vi) for any purpose related to the provision of CMHC funding or mortgage loan insurance generally, where applicable;
 - (vii) for analytics, policy analysis, data analysis, auditing and research by CMHC;
 - (viii) for evaluation and efficient administration of the NHCF and the National Housing Strategy; and
 - (ix) for use by CMHC and the Government of Canada for any purpose related to the *National Housing Act (Canada)*.
- (e) CMHC and parties engaged on its behalf or collaborating with CMHC to administer the NHCF, where applicable, are authorized to process and store such information and disclose it, on a need to know basis, to the office of the Minister responsible for CMHC, the Government of Canada, and provinces, territories or municipalities that may invest in, or otherwise provide support for, the Borrower's Project or otherwise collaborate with CMHC, for the purposes outlined in subsection 6(d) above.
- (f) If the Borrower receives the Loan, CMHC, the Minister for CMHC, the Government of Canada and any other provinces, territories or municipalities that invest in, or otherwise provide support for, the Borrower's Project shall have the right to publicize details of the Project, the funding assistance and the name of the successful Borrower. By executing and delivering the Term Sheet and these Commitment Terms as part of the Commitment Letter, the Borrower confirms its consent to the disclosure of this information.

7. ANNOUNCEMENTS

- (a) No announcement or public disclosure relating to the Commitment or the Loan may be made prior to receiving written approval from CMHC.
- (b) If the Borrower plans to publish any reports and/or materials relating to the Project or aspects of the Project supported by the Loan, the Borrower shall (i) notify CMHC in writing of any such publication at least fifteen (15) business days prior to such publication and (ii) if so requested by CMHC in writing, acknowledge CMHC's financial support of the Project or aspects of the Project in such publication in the following manner:
- "This Project received financing from Canada Mortgage and Housing Corporation (CMHC); however, the views expressed are the personal views of the author and CMHC accepts no responsibility for them / Ce projet est financé en partie par la Société canadienne d'hypothèques et de logement (SCHL), cependant, les opinions exprimées sont les opinions personnelles de l'auteur et la SCHL n'accepte aucune responsabilité pour ces opinions."
- (c) If requested by CMHC, the Borrower shall publicly acknowledge the making of the Loan in a manner acceptable to CMHC, acting reasonably, which may include the erection of one

or more signs at the Project with the name and logo of CMHC and/or the federal government in a form approved by CMHC.

- (d) If requested by CMHC, the Borrower agrees to participate in surveys and other research approaches such as case studies conducted by CMHC or its agents, in respect of the Project, the NHCF and Canada's National Housing Strategy.

8. MISCELLANEOUS

- (a) None of the Borrower, CMHC, any other Indemnified Person, any of their respective affiliates, or the respective directors, officers, employees, advisors, and agents of any of the foregoing, shall be liable for any indirect, special, punitive or consequential damages in connection with the Loan or the Commitment; provided, that the foregoing shall not apply to indemnity obligations with respect to damages of such type suffered by a third party and for which an indemnitee may be or become liable.
- (b) The Borrower acknowledges that information and documents relating to the Loan may be transmitted through the internet, e-mail or similar electronic transmission systems, and that no Indemnified Person shall be liable for any damages arising from the unauthorized use by others of information or documents transmitted in such manner except to the extent that a final, non-appealable judgment of a court of competent jurisdiction finds that such damages resulted from our gross negligence or willful misconduct (with respect to transmissions by CMHC) or the gross negligence or willful misconduct of any other Indemnified Party (with respect to any transmission by such other Indemnified Party).
- (c) The Borrower shall avoid any conflict of interest during the life of the Commitment and shall immediately declare any existing, potential or apparent conflict and shall, upon direction of CMHC, take steps to eliminate any conflict, or perception that a conflict of interest. In the event that a conflict of interest, real or perceived, cannot be resolved to the satisfaction of CMHC, CMHC shall have the right to immediately terminate the Commitment.
- (d) It is agreed that the Borrower will make no use whatsoever of the name, logo or initials of CMHC without the express written consent of CMHC.
- (e) No member of the House of Commons or the Senate of Canada shall be admitted to any share or part of the Commitment Letter or to any benefit arising therefrom unless that benefit is also available to the public at large.
- (f) The Commitment Letter is made under, and will be governed by and construed in accordance with the laws of the Province or Territory in which the Project is situated and the federal laws of Canada applicable therein. The courts of such jurisdiction shall exclusively hear any dispute related to the validity, interpretation or performance of the Term Sheet.
- (g) The Commitment Letter (which means this letter signed by CMHC, together with the Term Sheet signed by the Borrower, and the Commitment Terms) supersedes and replaces all prior understandings, whether written or oral, between CMHC and the Borrower in respect of the funding under this Commitment for the Project.
- (h) If more than one entity is a party to the Commitment Letter as Borrower, all references to the Borrower shall include all of the said entities and the Commitment Letter shall be binding on each jointly and severally and solidarily.
- (i) The management and supervision of the Project are the sole and absolute responsibility of the Borrower. The Borrower is in no way the legal representatives or agents of CMHC and

are not authorized to create any obligation on behalf of CMHC or to bind CMHC in any way. The Commitment is for a Loan, not a contract for services or a contract of service. CMHC's responsibilities with respect to the Project are limited to providing financial assistance to the Borrower towards the approved expenditures relating to the Project. It is the intention of the parties hereto that CMHC is solely a lender and nothing in the Commitment or any other document pursuant or ancillary thereto shall be construed as creating a partnership, agency or joint venture relationship among the parties hereto or render any of said parties liable for the debts or obligations of the other.

- (j) The Commitment Letter and constituent Term Sheet and Commitment Terms may be executed by email in PDF format or similar transmission in several counterparts, each of which when so executed shall be deemed to be an original and all of which when so executed shall be deemed to constitute one and the same. Notwithstanding the foregoing, the Term Sheet and Commitment Terms shall be executed in duplicate by the Borrower and the Borrower shall deliver forthwith, via courier, an original signed copy to CMHC.

9. SURVIVING PROVISIONS

The Borrower's obligation to pay CMHC's legal costs, indemnification obligations and confidentiality provisions in the Commitment Letter shall remain in full force and effect in accordance with their terms, notwithstanding the termination of the Commitment.

2022 CCOC/CCHC Board composition

CCOC's Nominations and Appointments Sub-Committee (AnaLori, Erica, Penny, Reaz) has been preparing for the 2022 Board election process. One part of this process is to ask Board members who are approaching the end of their two-year term (names highlighted in orange) if they plan to stand for re-election.

Please contact Hannah Vlaar (Acting Director, Tenant and Community Engagement) to indicate whether you plan to stand for re-election at the 2022 AGM by Wednesday April 6.

Email: hannah.vlaar@ccochohousing.org

Phone: 613-234-4065 ext. 254

Board member	Mid-term May 2022	Standing for re-election	Board terms (max 3)	Tenant (min 5)	Committee
Dougald Brown		TBD	1.0		Personnel, Rental
Wayne Fan		TBD	1.0	x	Finance
Sarah Gelbard		TBD	1.0	x	Dev
Sandy Hung		TBD	1.0		Rental
Penny McCann		No	2.0	x	Dev, FMC
Jesse Steinberg		TBD	2.0		Dev
Chris Yordy		TBD	2.0	x	Rental
Erica Braunovan	x		2.5		Finance
Soraya Ibrahim	x		0	x	TBD
Courtney Lockhart	x		0.5	x	Exec, TCE
Court Miller	x		0.5		Exec, FMC, Finance
Erin Sirett	x		0.5		Exec
AnaLori Smith (President)	x	TBD	2.5	x	Exec, Personnel
Reaz Zaman	x		0		TBD

Tenant representation: Bylaws require a minimum of five Board members (one third) to be CCOC/CCHC tenants. Three mid-term Board members are tenants. Therefore, a minimum of two tenants must stand for election/re-election.

Term limits (from the CCOC/CCHC Bylaws):

No person shall be eligible to be a director of the Corporation unless they:

1. are 18 years of age or more; and

2. have been a member of the Corporation throughout the thirty (30) day period immediately before their election or appointment.
3. **have served fewer than three full terms on the board in the previous twelve years, or fewer than four full terms on the board in the previous twelve years if they have served as president in that time period.**
4. Notwithstanding the above, a member can be eligible for a seventh and eighth year on the board if elected president.

COCHI 2022 Capital Funding – For Board Attention 18 March 2022

Request

A motion “receiving the business plan template for information and directing staff to complete the submission to apply for the 2022 COCHI funding program”

Time Sensitivity

The project plans have to be submitted to the City by the 15th April.

Introduction

CCOC submitted an expression of interest for the year 4 COCHI funding program through the City of Ottawa.

Following the EOI process the City requested business plans for

10 Stevens

145 Clarence

151 Parkdale

170 Booth

258 Argyle

264 Lisgar

455 Lisgar

520 Bronson

258 Lisgar.

The projects would include roof repairs, fire safety upgrades, a range of mechanical and electrical upgrades (largely small unit heaters. The provisional cost (subject to adjustment as staff collect quotes) would be in the region of \$3,300,000.

Executive committee has already provided a resolution to pursue funding however the template requires confirmation that the project plans have been seen by the board and that the board supports the application.

These unit are ones where we currently already have obligations under previous COCHI years.

A template plan is found below.

2022 Social Housing Capital Repair Program

Project Plan Template

As the next step in your application for funding under the 2022 Social Housing Capital Repair Program, Social Housing Providers must submit a Project Plan to the Service Manager. The Service Manager will use the Project Plan to verify program requirements and priority for available funding.

Name of Housing Provider:

Contact Person & Information:

Name:

Title: _____

Address: _____

Telephone: _____

E-mail: _____

Capital Project Category:

HHIP or COCHI YR 4 <ul style="list-style-type: none"><input type="checkbox"/> Health and Life Safety<input type="checkbox"/> Legislated / Code Requirements<input type="checkbox"/> Structural and Building Envelope<input type="checkbox"/> Critical Building Systems	OPHI YR 4- Ontario Renovates <ul style="list-style-type: none"><input type="checkbox"/> Accessibility
--	--

Capital Project Location:

Property / Project Name: _____

Location & Address: _____

Building/Project Information:

Unit Types (*Please check the ones that are applicable*):

<input type="checkbox"/>	Apartment	<input type="checkbox"/>	Semi-detached
<input type="checkbox"/>	Townhouse	<input type="checkbox"/>	Duplex
<input type="checkbox"/>	Stacked Townhouse	<input type="checkbox"/>	Triplex
<input type="checkbox"/>	Detached Dwelling	<input type="checkbox"/>	

Number of Floors: _____

Number & Unit Type:

<input type="checkbox"/>	Bachelor
<input type="checkbox"/>	1 Bedroom
<input type="checkbox"/>	2 Bedroom
<input type="checkbox"/>	3 Bedroom
<input type="checkbox"/>	4 Bedroom
<input type="checkbox"/>	5 Bedroom

Total Number of Units within Project: _____

Total Number of RGI Units within Project: _____

Total Number of Accessible Units within Project: _____

Mortgage maturity / EOA / Extended EOA date(s): _____

HST Rebate factor: _____

Current Replacement Reserve Balance: _____

Annual Replacement Reserve Contribution: _____

Accumulated Operating Surplus/Deficit: _____

1. Executive Summary

In a paragraph or two, summarize the key elements of the proposed capital work in a clear and concise manner, using the following guidelines:

- Provide a brief description of the proposed capital work.
- Provide a brief description of the present condition of the capital item(s) in order to justify the capital work.
- Provide a brief explanation identifying why the capital work is necessary.
 - i) If the work is related to a capital repair explain why the failure to proceed could result in further deterioration to the building component(s), or potential loss of the building stock.
 - ii) If the work is related to energy efficiency initiatives, building accessibility or aging in place improvements identify the existing client groups the improvements are targeted to assist and why the improvements are necessary.

Please provide an overview of the current condition of the capital item(s) for replacement, the last replacement date, and a brief description of why it qualifies under one of the priority definitions:

2. Background and Problem Description

[Project Name]

The background section will introduce the Service Manager to the capital repair issue; will describe the history and current state giving rise to the problem.

In a few paragraphs:

- Provide a description of what the current capital repair or capital improvement issue is, what has led to the current situation, if known, and what is likely to happen if the current situation is not addressed.
- Where appropriate, identify any legislative requirements, standards and best practices (i.e. HSA, Operating Agreements, Building Code, current health and safety standards, energy efficiency practices, accessibility standards) as they relate to this issue.
- Briefly discuss possible options available to resolve the issue. This should include, but is not limited to, various approaches to the work itself and financial considerations.
- Identify the preferred option to address the issue.
- Briefly explain the reasons why this option is the most appropriate.
- Describe the current condition in detail and include pictures of the affected areas, if possible.

3. Project Description and Schedule

This section is intended to give the Service Manager a clear description of what the project will accomplish, the scope of the project and the expected results (outcomes) as well as provide a realistic timeline for each stage of the project.

Briefly describe what objectives will be achieved by completing the project:

- Detail the steps of the project that will need to take place, including as many of these steps as apply: engineering, assessment, scope and design, tendering, contractor selection, ordering and delivery, mobilization, construction milestones, project completion, regulatory sign-off.
- Outline the project scope - timeframe for start and completion of each of the above steps.

4. Building Condition Assessment (BCA) and Asset Planner

Please confirm if the proposed project is identified in your current BCA report and Asset Planner?

- If yes, state the item, the year, and estimated cost amount.
- If the cost of the proposed project is greater than the amount indicated in the BCA or Asset Planner, please briefly explain why.

5. Health and Safety, and Legislated or Code Related Capital Work

Where applicable, please briefly outline:

- Details on the nature of the proposed health and safety, structural, critical building systems or required legislative capital work.
- The urgency in completing the proposed capital work.
- Any life safety issues that relate to the health and safety of residents and/or the general public. Are the repairs needed in order to comply with health and safety regulations or bylaw infractions? If yes, explain.
- Any capital work that is required as a result of legislated or code requirements. What are the legislated or code requirements (i.e. fire code, TSSA, ESA, Property Standards)?
- Any supporting professional opinions from qualified professional Consultants / Contractors, where necessary.

6. Accessibility Improvements

Funding for Accessibility repairs or improvements under OPHI - Ontario Renovates will be prioritized for projects that provide in suite benefits to residents that are seniors or have other documented accessibility needs. With limited funding available, please demonstrate how your proposal prioritizes the most urgent needs and demonstrate your effort to scale down or complete the project in phases wherever possible.

Does your property have a senior's mandate? _____

Number of Accessible Units directly benefitting from the project: _____

Number of Seniors or Accessible Households indirectly benefitting from the project:

Where applicable, please briefly outline:

- Details on the nature and scope of the proposed accessibility or aging in place improvements.
- How the proposed improvements will benefit or assist residents (e.g. assisting aging in place, removing barriers, updating accessibility features).
- Specific in suite accessibility retrofit requirements for units occupied by a household with a documented accessibility requirement.
- Which client groups will benefit from the improvements?

Cost Analysis

Please provide:

- Copies of all actual contractor quotations or bid forms (a minimum of 3 quotations from qualified contractors, where possible).
- Copies of actual quotations for consulting services, if applicable.
- The preferred and/or chosen contractor(s), along with a brief rationale for the selection.

- Provide a detailed cost breakdown of the capital project (including taxes). **The table below is given for illustration purposes only.**

Description of Project Costs	Cost (\$)
Generator Fuel System Replacement	\$45,000
Consulting fees	\$5,000
Sub-Total	\$50,000

Taxes	\$6,500
Total Capital Project Cost	\$56,500
Less Recoverable HST at 82%	\$5,530
Total cost of the project after HST rebate	\$51,170
Contribution from Housing Provider	\$1,170
Amount of capital funding requested	\$50,000

- Provide a detailed cost breakdown of the capital project (including taxes). **Use table below for your specific project cost analysis.**
 - You can insert rows as necessary

Description of Project Costs	Cost (\$)
Generator Fuel System Replacement	
Consulting fees	
Sub-Total	
Taxes	
Total Capital Project Cost	
Less Recoverable HST at 82%	
Total cost of the project after HST rebate	
Contribution from Housing Provider	
Amount of capital funding requested	

7. Review and Approval

The Board of Directors has reviewed and approved the Project Plan. The Board of Directors has authorized staff to submit this Project Plan to the Service Manager.

Signed by:

Name of Authorized Signing Officer

Date:

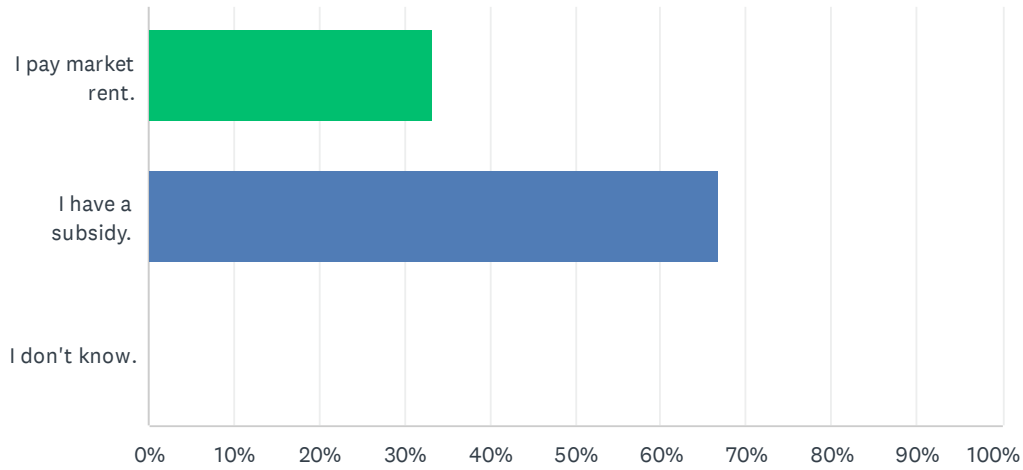
(day/month/year)

Name of Authorized Signing Officer

Date:

Q1 Do you pay market rent or subsidized rent?

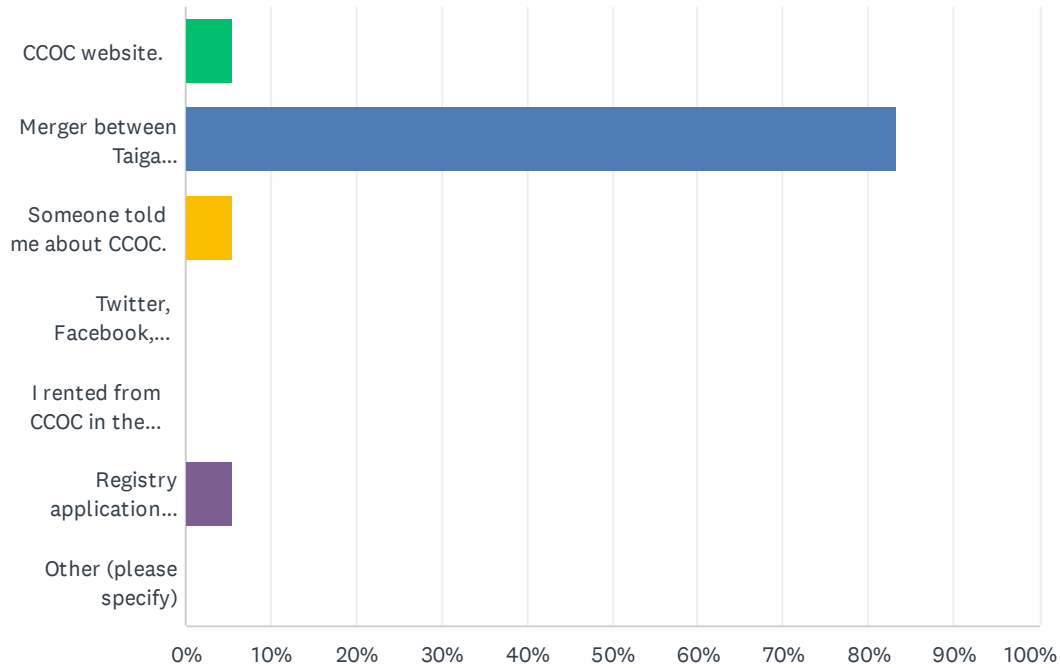
Answered: 18 Skipped: 0



ANSWER CHOICES	RESPONSES	
I pay market rent.	33.33%	6
I have a subsidy.	66.67%	12
I don't know.	0.00%	0
TOTAL		18

Q2 How did you hear about CCOC? Choose one.

Answered: 18 Skipped: 0

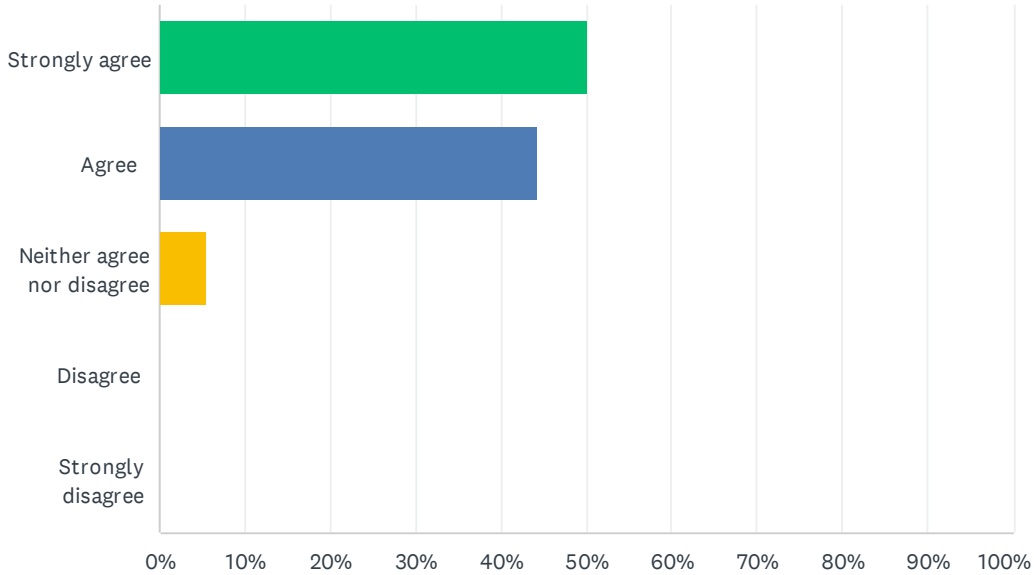


ANSWER CHOICES	RESPONSES	
CCOC website.	5.56%	1
Merger between Taiga Non-Profit Housing Corporation and CCOC.	83.33%	15
Someone told me about CCOC.	5.56%	1
Twitter, Facebook, Instagram, or LinkedIn.	0.00%	0
I rented from CCOC in the past.	0.00%	0
Registry application form.	5.56%	1
Other (please specify)	0.00%	0
TOTAL		18

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q3 Part of being a responsible tenant with CCOC includes doing my part for the environment.

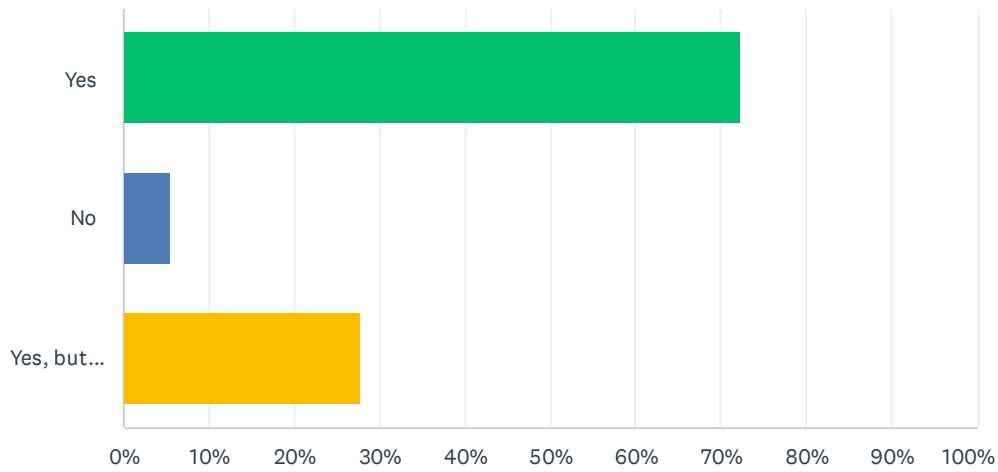
Answered: 18 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly agree	50.00%	9
Agree	44.44%	8
Neither agree nor disagree	5.56%	1
Disagree	0.00%	0
Strongly disagree	0.00%	0
TOTAL		18

Q4 My building meets my accessibility needs.

Answered: 18 Skipped: 0

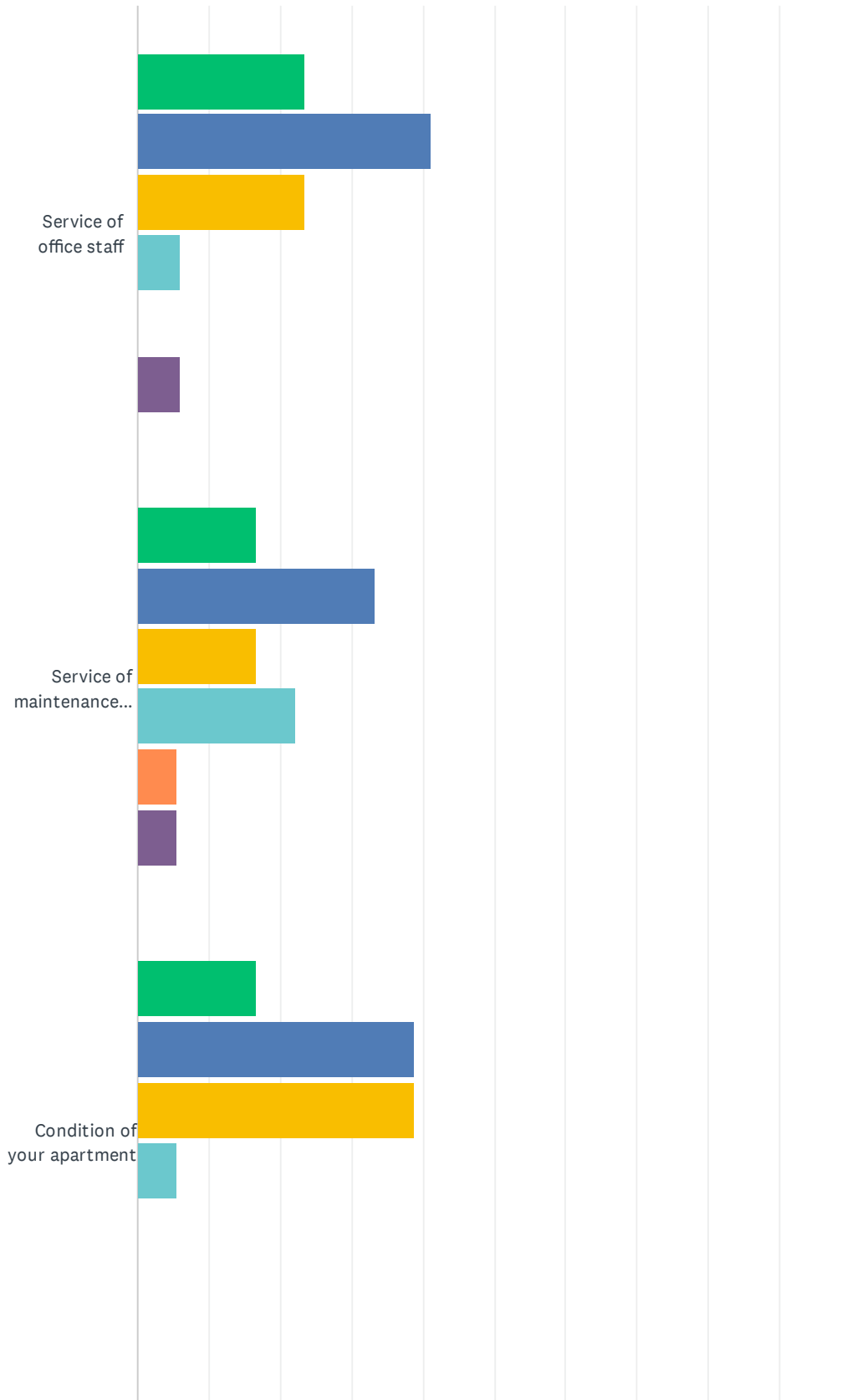


ANSWER CHOICES	RESPONSES
Yes	72.22% 13
No	5.56% 1
Yes, but...	27.78% 5
Total Respondents: 18	

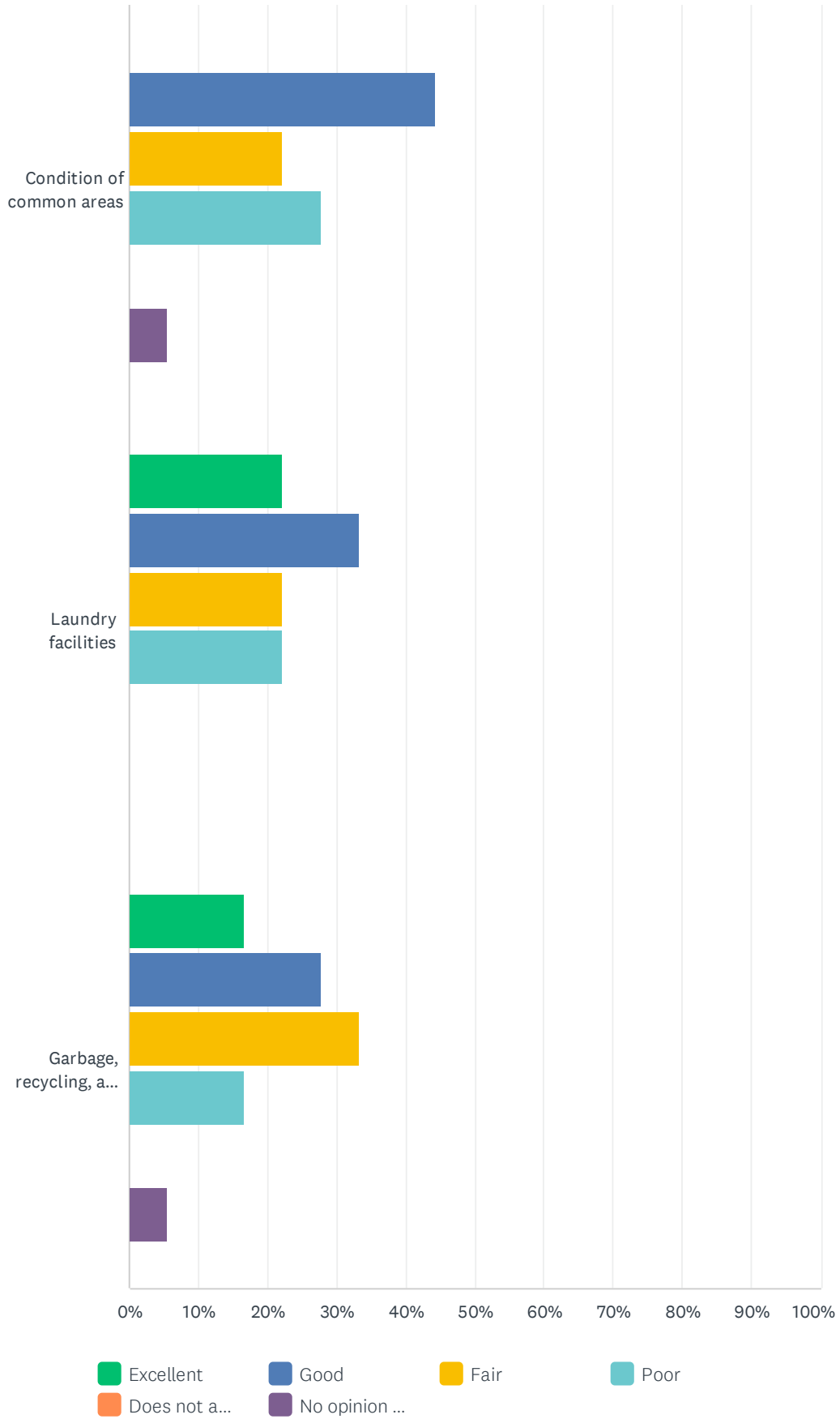
#	YES, BUT...	DATE
1	The plowing of snow in the front turn around could be a lot better. Several people got stuck last snowfall	2/2/2022 8:57 PM
2	They could clear the round about in front of the building better cause I have a extremely hard time with my electric wheelchair when we get snow	2/2/2022 5:47 PM
3	Thanks so much for installing automatic door for everyone:) young, seniors and our disabled families. We are so grateful for all your hard work!	2/2/2022 5:46 PM
4	Back door access is broken most of the time.	2/2/2022 5:14 PM
5	My front door is very heavy and hard to push open given I'm in a disabled unit	2/2/2022 5:00 PM

Q5 Based on your experience so far, rate the following:

Answered: 18 Skipped: 0



2100 Scott St: Tenant Satisfaction Survey, Winter 2022

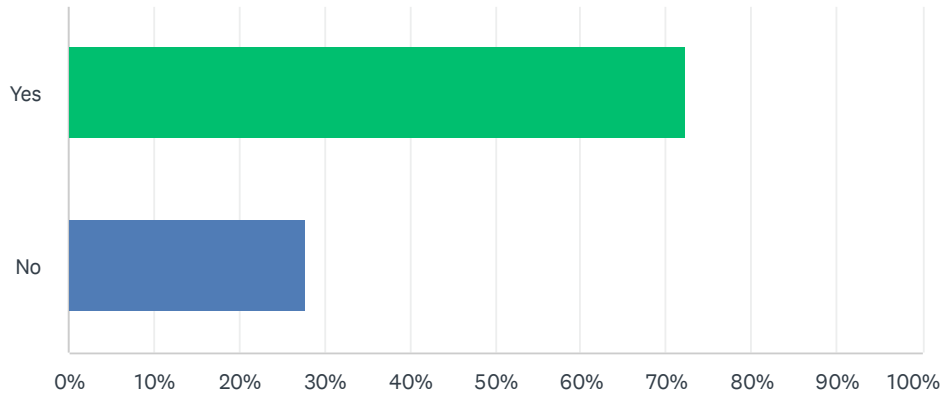


2100 Scott St: Tenant Satisfaction Survey, Winter 2022

	EXCELLENT	GOOD	FAIR	POOR	DOES NOT APPLY	NO OPINION YET	TOTAL
Service of office staff	23.53% 4	41.18% 7	23.53% 4	5.88% 1	0.00% 0	5.88% 1	17
Service of maintenance staff	16.67% 3	33.33% 6	16.67% 3	22.22% 4	5.56% 1	5.56% 1	18
Condition of your apartment	16.67% 3	38.89% 7	38.89% 7	5.56% 1	0.00% 0	0.00% 0	18
Condition of common areas	0.00% 0	44.44% 8	22.22% 4	27.78% 5	0.00% 0	5.56% 1	18
Laundry facilities	22.22% 4	33.33% 6	22.22% 4	22.22% 4	0.00% 0	0.00% 0	18
Garbage, recycling, and green bin facilities	16.67% 3	27.78% 5	33.33% 6	16.67% 3	0.00% 0	5.56% 1	18

Q6 I have made a maintenance request in the last six months.

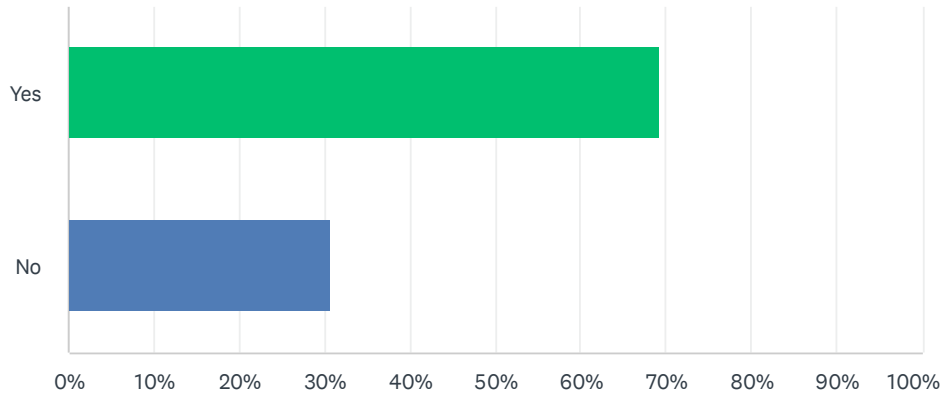
Answered: 18 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	72.22%	13
No	27.78%	5
TOTAL		18

Q7 Were you satisfied with the quality of work?

Answered: 13 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes	69.23%	9
No	30.77%	4
TOTAL		13

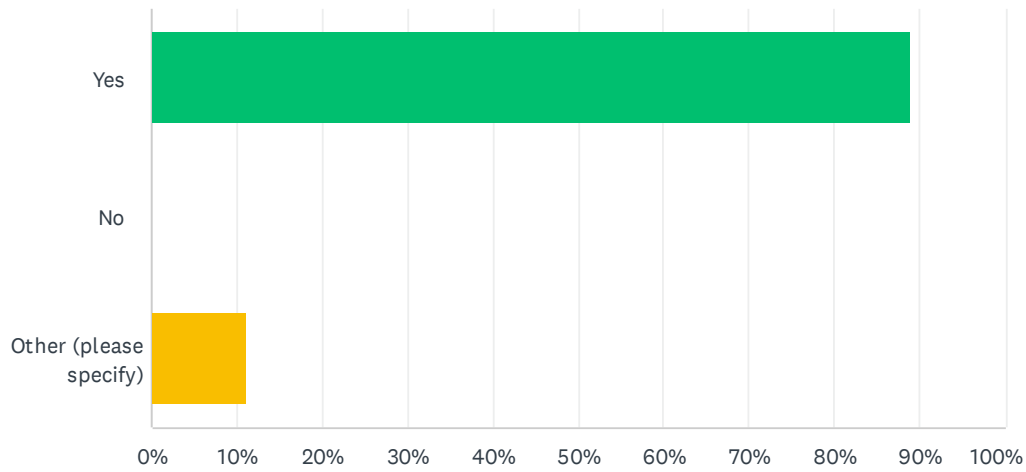
Q8 Why were you unsatisfied with the quality of maintenance work?

Answered: 3 Skipped: 15

#	RESPONSES	DATE
1	Caulking/ bedrm not done re SHS. Bedrm outside window panes - defective? To be examined by window company re seal/caulking	2/6/2022 5:05 PM
2	because the request was never done and I am still waiting it's been over 2 weeks	2/4/2022 5:25 PM
3	Yes	2/2/2022 5:14 PM

Q9 CCOC gives me good customer service.

Answered: 18 Skipped: 0

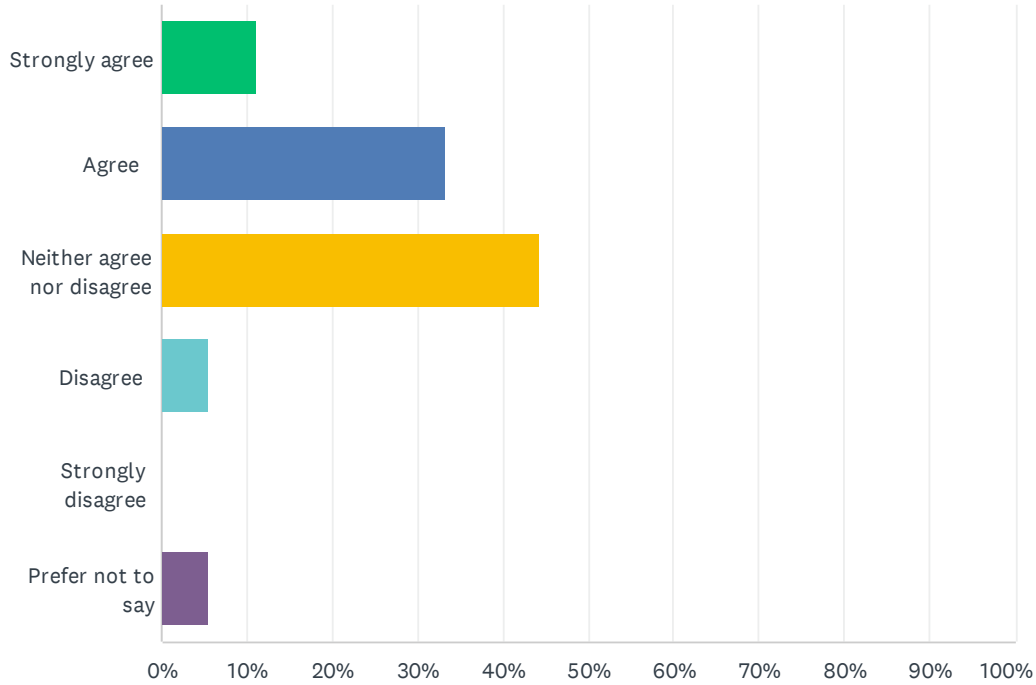


ANSWER CHOICES	RESPONSES
Yes	88.89% 16
No	0.00% 0
Other (please specify)	11.11% 2
TOTAL	18

#	OTHER (PLEASE SPECIFY)	DATE
1	It is not easy to get into contact with CCOC staff	2/10/2022 3:52 PM
2	I have had really good and really bad interaction with staff.	2/7/2022 2:57 PM

Q10 I can rely on CCOC to respond when I call for emergency maintenance.

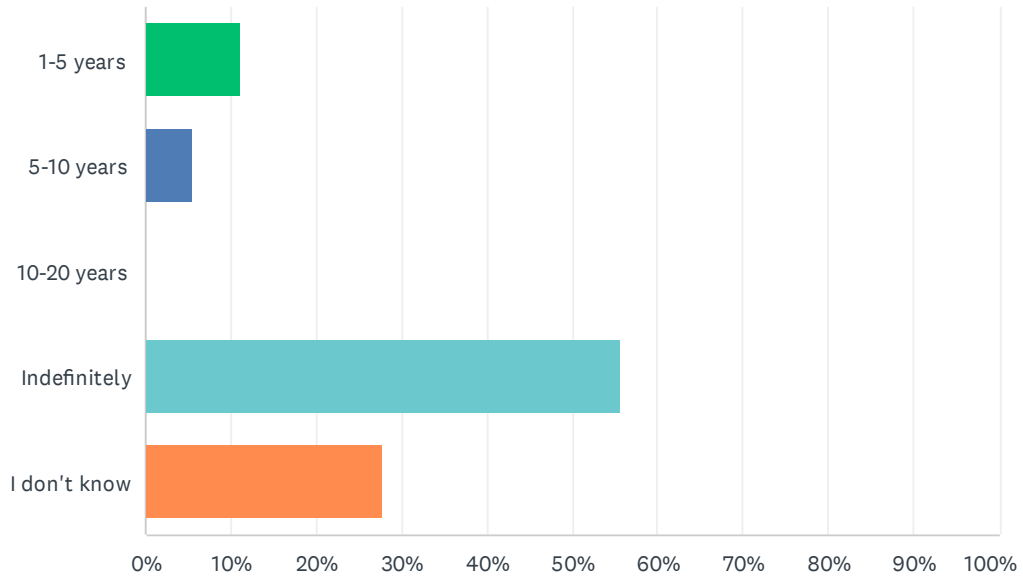
Answered: 18 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly agree	11.11%	2
Agree	33.33%	6
Neither agree nor disagree	44.44%	8
Disagree	5.56%	1
Strongly disagree	0.00%	0
Prefer not to say	5.56%	1
TOTAL		18

Q11 I see myself living with CCOC for:

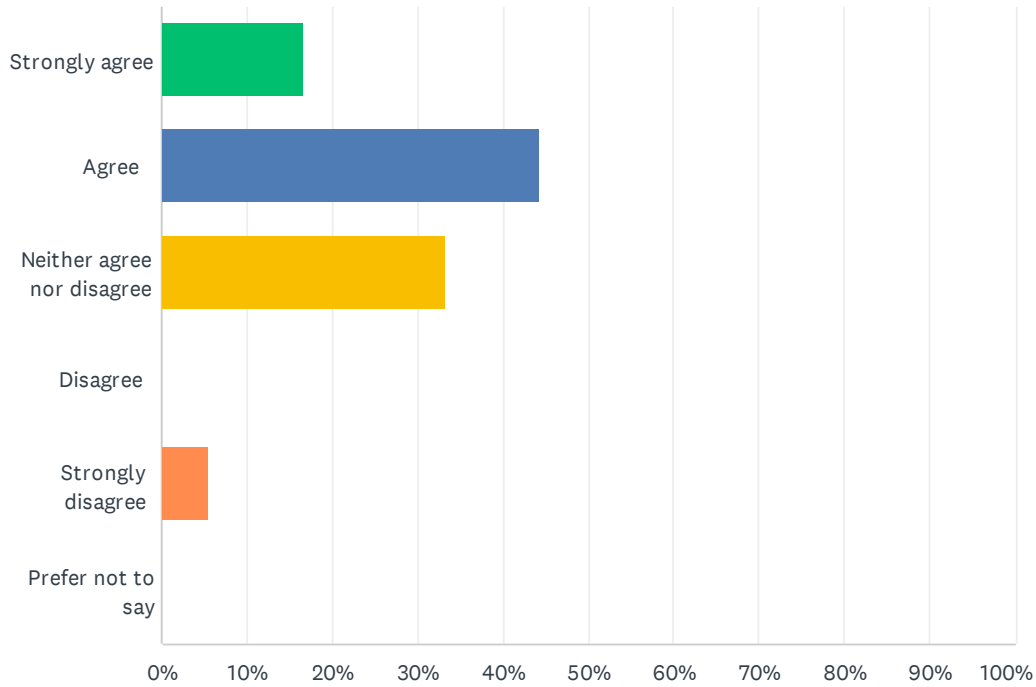
Answered: 18 Skipped: 0



ANSWER CHOICES	RESPONSES	
1-5 years	11.11%	2
5-10 years	5.56%	1
10-20 years	0.00%	0
Indefinitely	55.56%	10
I don't know	27.78%	5
TOTAL		18

Q12 I can reach out to a neighbour for help.

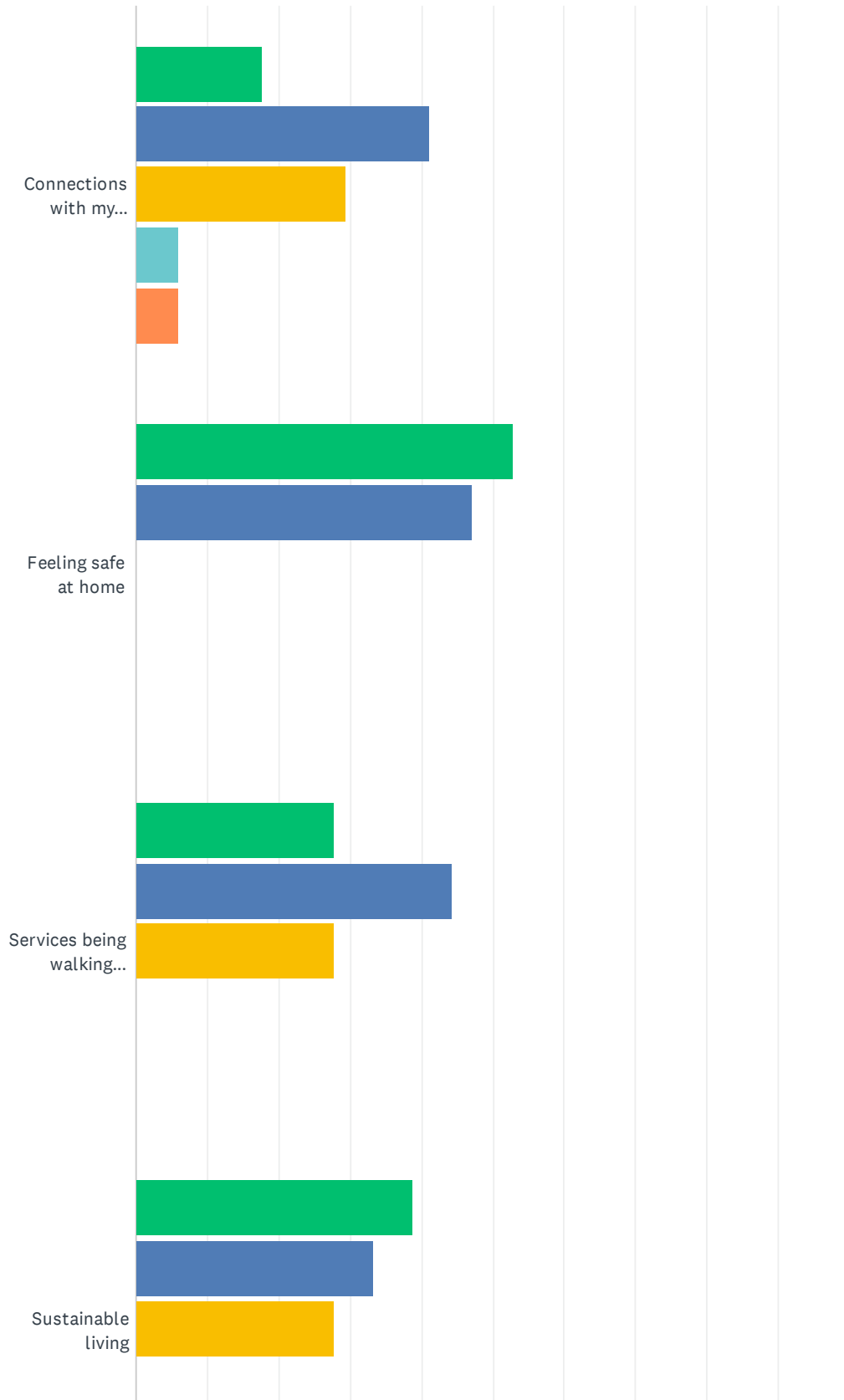
Answered: 18 Skipped: 0



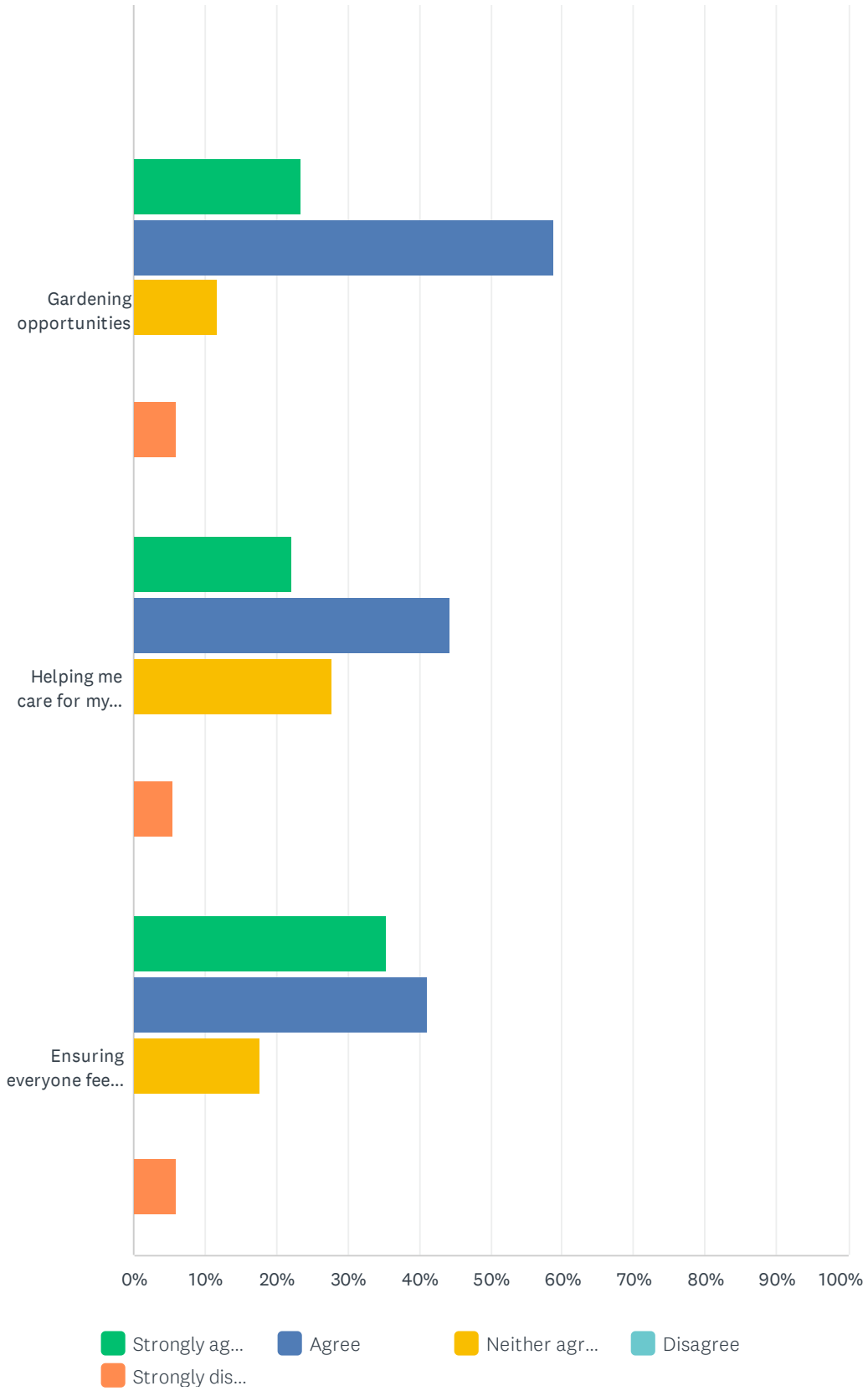
ANSWER CHOICES	RESPONSES	
Strongly agree	16.67%	3
Agree	44.44%	8
Neither agree nor disagree	33.33%	6
Disagree	0.00%	0
Strongly disagree	5.56%	1
Prefer not to say	0.00%	0
TOTAL		18

Q13 I want CCOC to support the following:

Answered: 18 Skipped: 0



2100 Scott St: Tenant Satisfaction Survey, Winter 2022

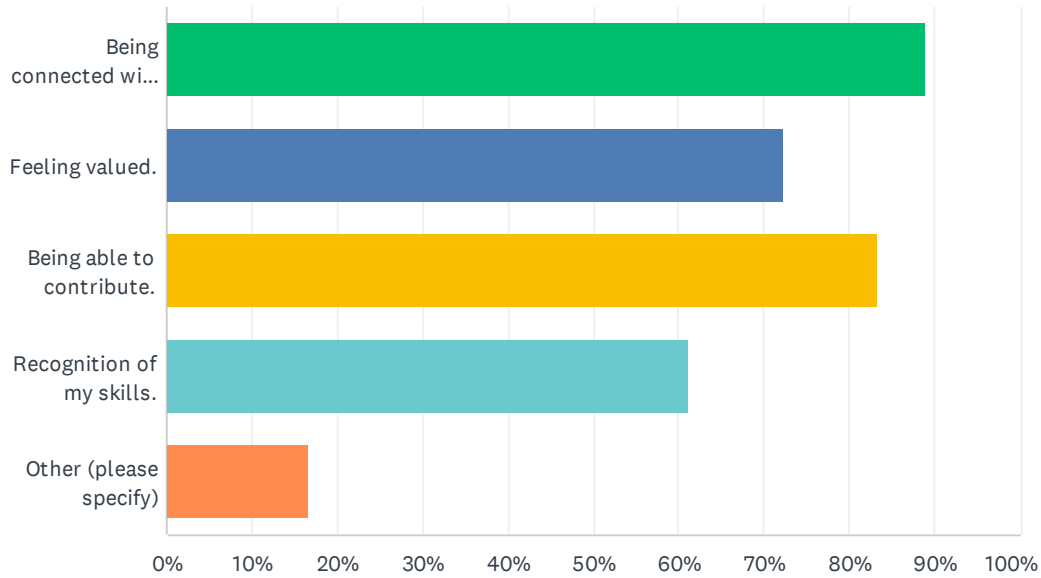


2100 Scott St: Tenant Satisfaction Survey, Winter 2022

	STRONGLY AGREE	AGREE	NEITHER AGREE NOR DISAGREE	DISAGREE	STRONGLY DISAGREE	TOTAL	WEIGHTED AVERAGE
Connections with my neighbours	17.65% 3	41.18% 7	29.41% 5	5.88% 1	5.88% 1	17	0.00
Feeling safe at home	52.94% 9	47.06% 8	0.00% 0	0.00% 0	0.00% 0	17	0.00
Services being walking distance from my home	27.78% 5	44.44% 8	27.78% 5	0.00% 0	0.00% 0	18	0.00
Sustainable living	38.89% 7	33.33% 6	27.78% 5	0.00% 0	0.00% 0	18	0.00
Gardening opportunities	23.53% 4	58.82% 10	11.76% 2	0.00% 0	5.88% 1	17	0.00
Helping me care for my neighbours	22.22% 4	44.44% 8	27.78% 5	0.00% 0	5.56% 1	18	0.00
Ensuring everyone feels like they belong	35.29% 6	41.18% 7	17.65% 3	0.00% 0	5.88% 1	17	0.00

Q14 To me, belonging means (check all that apply):

Answered: 18 Skipped: 0

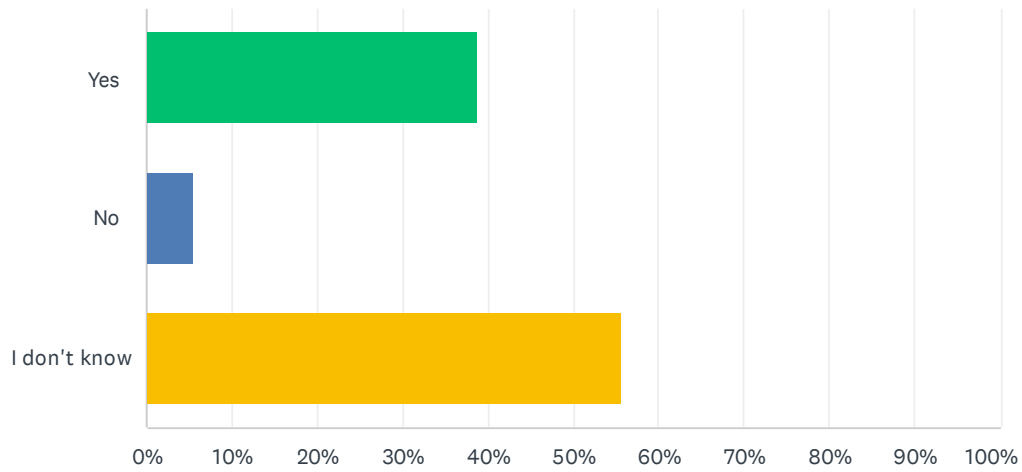


ANSWER CHOICES	RESPONSES
Being connected with others.	88.89% 16
Feeling valued.	72.22% 13
Being able to contribute.	83.33% 15
Recognition of my skills.	61.11% 11
Other (please specify)	16.67% 3
Total Respondents: 18	

#	OTHER (PLEASE SPECIFY)	DATE
1	I suggested a camera be installed near the elevators on the ground floor re security. I believe one has been installed ?? but did not receive a reply.	2/6/2022 5:20 PM
2	Each one has its own bubble here, mostly outside of CCOC.	2/2/2022 5:21 PM
3	being respected	2/2/2022 5:04 PM

Q15 Do you feel like you belong as a part of the CCOC community?

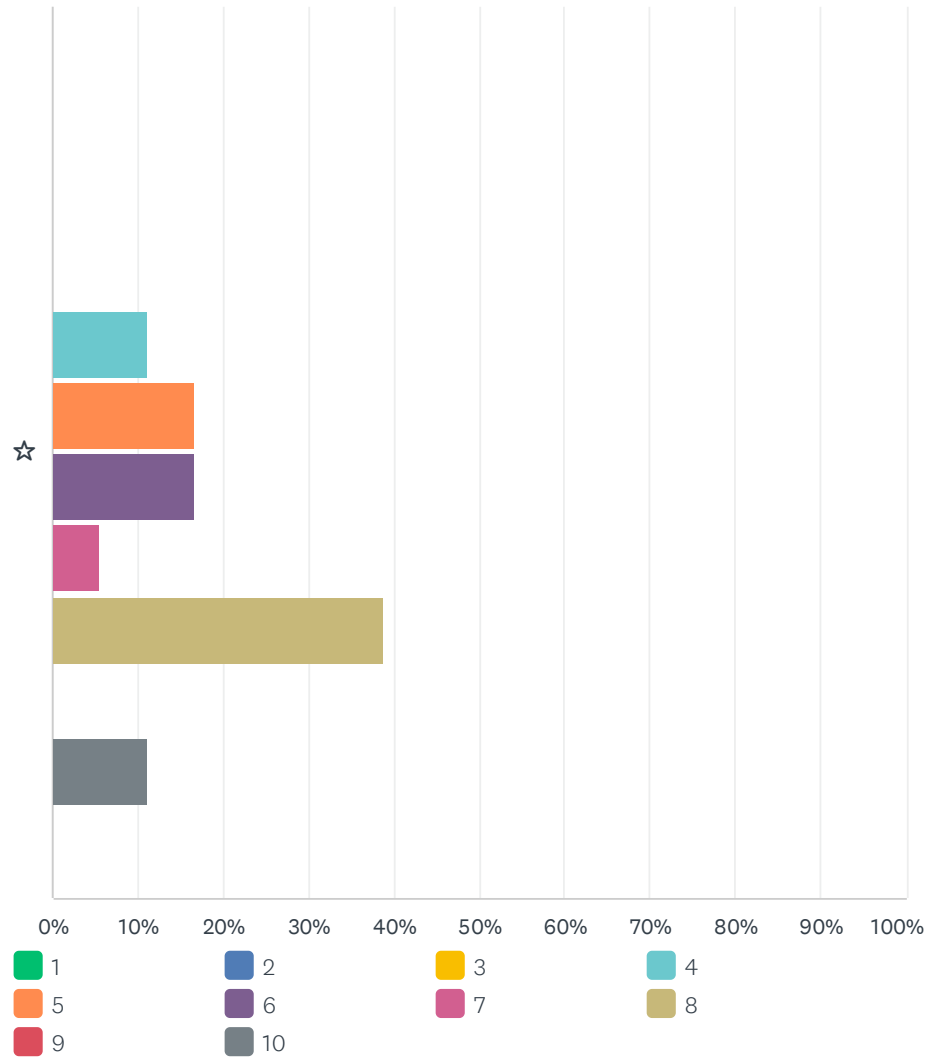
Answered: 18 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	38.89%	7
No	5.56%	1
I don't know	55.56%	10
TOTAL		18

Q16 Give CCOC a score from 1 (lowest) to 10 (highest) for your overall tenant satisfaction over the last year.

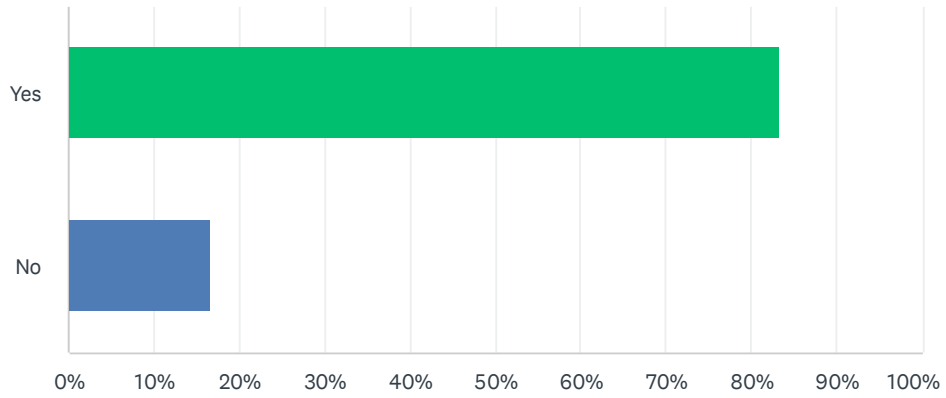
Answered: 18 Skipped: 0



	1	2	3	4	5	6	7	8	9	10	TOTAL	WEIGHTED AVERAGE
☆	0.00%	0.00%	0.00%	11.11%	16.67%	16.67%	5.56%	38.89%	0.00%	11.11%	18	6.89
	0	0	0	2	3	3	1	7	0	2		

Q17 Would you recommend CCOC as a landlord?

Answered: 18 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	83.33%	15
No	16.67%	3
TOTAL		18

Q18 What would you tell someone who asks, "Why should I rent from CCOC?"

Answered: 14 Skipped: 4

#	RESPONSES	DATE
1	Would not recommend.	2/10/2022 3:58 PM
2	I don't know.	2/8/2022 2:09 PM
3	They are an established and well known landlord. They have other units in Ottawa. They have plant days which I think is great.	2/7/2022 3:16 PM
4	Full management team - affordable - great location - friendly maintenance staff	2/6/2022 5:20 PM
5	it's a good place to live	2/4/2022 5:29 PM
6	Taiga has been changed so many landlords , so no comments	2/4/2022 6:33 AM
7	CCOC have fair market price, and building maintenance is fair also.	2/3/2022 1:53 AM
8	They seem pretty good so far.	2/2/2022 9:00 PM
9	The stability of having a landlord like ccoc. Which has proven experience in running an apartment building like ours.	2/2/2022 6:35 PM
10	CCOC cares about their tenants and contributes to a greener environment. Up to date, the CCOC housing commitments and communications make tenants feel safe and valuable to our generations future community Goals! Thanks for all your hard work CCOC!	2/2/2022 5:55 PM
11	cause it's a wonderful experience and quite well cleaned building	2/2/2022 5:51 PM
12	I really don't know CCOC to make a sound judgment. CCOC is new at 2100 Scott Street. With COVID restrictions, there is no contact. However, maintenance of common areas has gone down since the takeover. Common areas are dirtier than they were before under Taiga management.	2/2/2022 5:21 PM
13	still too early while in pandemic not much contact	2/2/2022 5:04 PM
14	Give those of us just coming on board	2/2/2022 4:35 PM

Q19 Why wouldn't you recommend CCOC as a landlord?

Answered: 3 Skipped: 15

#	RESPONSES	DATE
1	It is hard to get a response when calling CCOC. The building is not as clean as it used to be.	2/10/2022 3:59 PM
2	Not yet time to judge. I will wait next year. Please improve cleaning common areas inside and outside the building. One improvement: With CCOC snow removal was better this year. Thank you for that.	2/2/2022 5:24 PM
3	Don't know anyone from ccoc yet, during pandemic we've been stuck inside more haven't had much one on one contact yet, chance for interaction	2/2/2022 5:06 PM

Q20 As a new CCOC tenant, is there any additional information you would like to know about CCOC?

Answered: 6 Skipped: 12

#	RESPONSES	DATE
1	Is their a sheet or a video about CCOC'S history.	2/7/2022 3:24 PM
2	I am not a new tenant here.	2/4/2022 6:37 AM
3	Does CCOC own rental properties outside of Canada ?	2/2/2022 5:58 PM
4	yes I need a green bin compost container	2/2/2022 5:54 PM
5	No.	2/2/2022 5:25 PM
6	no	2/2/2022 5:08 PM

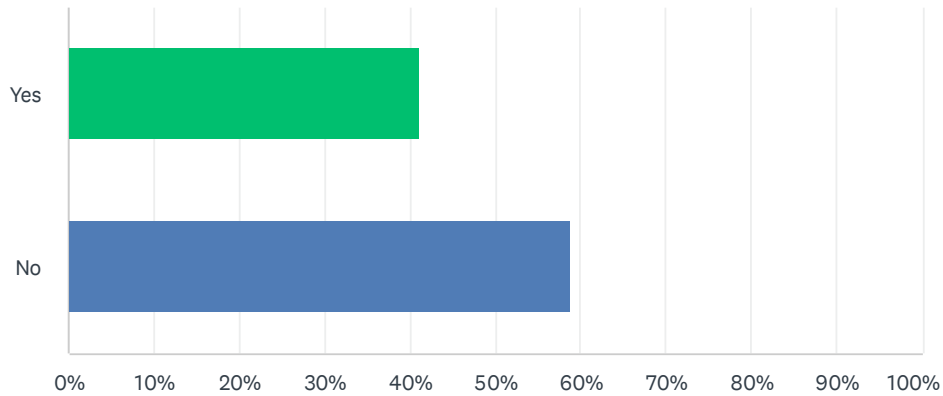
Q21 Is there anything else you would like to share? (Ex. A story about good or poor service from CCOC staff, a kind interaction with a neighbour, something you enjoy about being a CCOC tenant, suggestions for CCOC, experiences with the merger with Taiga Non Profit, etc.)

Answered: 11 Skipped: 7

#	RESPONSES	DATE
1	Tenants are smoking in the building and in their homes. The air quality is not good. I do appreciate having a green bin now.	2/10/2022 4:02 PM
2	Any interactions that I have had with staff they have been polite and courteous.	2/8/2022 2:11 PM
3	Who / how do you contact maintenance with the emergency line does not see it as an emergency but a tenant would like to advise them about needing to cancel an appointment before the day of the appointment? There is a need for a bulletin board in the lobby for tenants to keep up to date on community/ tenant activates. There is a need for clarification on who is the building rep?	2/7/2022 3:24 PM
4	There has been full dog poo baggies at the front door for more than a week + some dog owners let their dogs urinate in same area which is our front gardens!! Well coordinated installation of new water tank in my unit 505 -	2/6/2022 5:40 PM
5	Just have a merci for the tenants living at the first floor , receiving the dirty water and unwanted things . All we need Kindness. Mutual Respect. Peace.	2/4/2022 6:37 AM
6	My previous neighbor at CCOC (33 Rochester st. have 2 dogs, 2 cats, 2 children. They were very noisy and jumping and running in the apartment above me. I requested them multiple times with no change. I never made a formal complaints to CCOC. I would recommend CCOC to limit people from keeping big dogs in small downtown apartments. Otherwise, I am very satisfied with CCOC.	2/3/2022 1:56 AM
7	After a leak with our water heater, solved the problem quickly.	2/2/2022 6:38 PM
8	CCOC has always helped tenants to manage a better green environment for all to enjoy! Truly appreciate the plants CCOC offers to everyone! Thank you CCOC!	2/2/2022 5:58 PM
9	Better snow removal this year with the arrival of CCOC. Thank you.	2/2/2022 5:25 PM
10	all my limited interaction with CCOC thus far has been okay, just not a lot yet	2/2/2022 5:08 PM
11	I have found when I contact you regarding a b or c, you attend to it stat.ie the garbage situation. It doesnt get neglected nor are we given excuses why "its fine"...thank you for that. You do have great listeners.I must say ,I am totaly impressed with you as my landlord.	2/2/2022 4:41 PM

Q22 CCOC encourages tenants to get involved. This can look like helping with events, joining a committee, or being more connected at your building. Are you interested in someone contacting you about volunteering or further engagement with CCOC?

Answered: 17 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	41.18%	7
No	58.82%	10
TOTAL		17

CCOC/CCHC EXECUTIVE COMMITTEE

Minutes

7:00 PM, Monday, 14th March, 2022

In attendance: AnaLori Smith (President - Chair), Courtney Millar (Treasurer), Courtney Lockhart (Secretary), Dougald Brown, Sarah Button (Executive Director – Staff)

1. Call to order & anti-oppression statement

The meeting was called to order at 7:02pm
Court M read the anti-oppression statement.

2. Approval of the agenda & time allocations

The Agenda was adopted unanimously with the allocated timings.
Courtney L volunteered as timekeeper.

3. Approval of regular minutes from February 14th 2022 (no *in camera*)

The regular minutes from the February 14th, 2022 meeting were approved unanimously.

4. Residential Tenancies Act (RTA) Proceedings:

a) **Arrears data:** presentation from Fran Childs

Fran shared statistics of the 2019, 2020, and 2021 arrears that were shared with Rentals last month. The presentation showed very clearly the impacts of the pandemic in terms of rents owing, and the difference between amounts owing between current and past tenants over time. Members asked questions about historical and annual trends, as well as whether our bad debt provision is too high given the amounts we recover. Court offered to follow up with Maryse.

b) **Non-payment:** The committee reviewed the list and moved that staff be authorized to proceed with eviction processes for seven (7) new N4s.

(m/s/c AnaLori, Court M)

A committee member asked how long we have between serving an N4 and proceeding.

c) **Other reasons:** There were no new N5s.

5. Business Arising:

a) **In Camera Item:** Legal issue

The committee moved in camera to discuss a legal issue. (m/s/c Court M, Courtney L)

The committee moved out of camera.

(m/Dougald)

b) Housing Services Corporation Insurance Fee

Sarah provided an update on the HSC insurance fee issue: In 2020, we changed insurance providers from the Housing Services Corporation (normally the mandated coverage provider for Housing Services Act properties to Halpenny, because their coverage was more comprehensive and better suited our needs. HSC still expects us to pay a 2.5% administration fee that was applied to our previous premium with them (currently about \$14,000). Our insurance costs have increased 40% this year, which will have a similar impact on the fees. Maryse spoke to the folks at HSC, and their perspective is that we are expected to fund the system even though we do not use their service. HSC does not have a means to enforce the collection of these fees, but they have said they are tallying arrears and should we decide to go back to HSC for coverage in the future, the arrears must be paid before they will extend coverage.

There is no consensus among our peers about this issue. Victoria Park believes in paying them to support the sector. Birch Housing does not pay them. A complicating factor is that the Housing Services Act regulations may be imminently revised, but we have no information on whether the insurance requirement has been considered as part of that update/revision.

The committee discussed the issue, as well as some thoughts about the HSC-mandated Encasa investments. Dougald suggested that because the legislation contemplates the possibility of using another provider, and has a process by which to do that, we are within our rights not to pay the fee. AnaLori pointed out that we advertise their tenants' insurance to our tenants at move-in. The committee reached a consensus that we should not pay the fee.

6. Other business:

a) Taiga Merger: Tenant Survey (for info)

The results of the Taiga tenant survey were shared with the committee. Committee members asked if we do a similar building-by-building survey of our other properties, and suggested adding questions about tenants' perceptions of building safety. Post-meeting update: A tenant satisfaction survey is scheduled for Summer 2022, and we will add questions about building safety.

b) HR updates

i. Facilities department hiring

Sarah provided an update on two Facilities vacancies. One of the Operations Coordinators (currently filling a parental role cover) has given notice. We have had high turnover in the role in the past year, and the department also had a "Painter/Decorator" role that they had been unable to fill. The department has grown and been reconfigured over the past 2-3 years and is in need of additional administrative-type support. The soon-to-be-vacant Operations Coordinator position (the remaining six months of the parental cover) has been posted as a regular position after being approved by Personnel Committee.

This was done to ensure the outgoing staff member would be able to support training and onboarding the new hire. Additional rationale for approaching the posting this was is that after the remaining six months of parental cover has expired, the regular position will shift toward supporting the broader departmental needs. The successful candidate will report to Norm. The position was posted externally with one level of approval, but we are seeking to confirm this decision with Executive Committee.

The committee approved the decision to post the Operations Coordinator position as described.

Facilities is also advertising for a Capital Projects Manager.

- ii. Laine Johnson (Director of Tenant and Community Engagement) has announced her candidacy for City Council in the College Ward. She will remain on parental leave until after the election results are known. Hannah has agreed to remain in the Acting Director role until that time.
 - iii. Summer internships and summer student hiring is in progress
 - iv. The Finance Department has filled their parental leave cover vacancy.
- c) **ED performance goals** (for info)
Sarah shared her draft performance goals for February to May 2022. The committee provided some suggestions, and Sarah will circulate the document to the committee by email, and check in again on these in midsummer.
- d) **Items for future Board work?** (Evictions process through an AROC lens; Data and privacy, others?)

7. Adjournment

The meeting adjourned at 8:37pm (m/Courtney L)

Next meeting: April 11th, 2022 – 7:00 PM

**Facilities Management Committee
Meeting Agenda
Wed, Mar 16, 2022**

Participants: James Clark (Chair), Penny McCann, Rida Oulhaj, Mayada Bahubeshi

Guests: Paula Du Hamel

Regrets: Court Miller, Kevin Judge

Staff: Norm Turner, Sean Duggan, Crystal Gleason (minute taker)

- 1. 7.pm Call to Order: 7:09 PM**
- 2. 7.05pm Anti-oppression Statement (new version)**

Welcome colleagues, neighbors, and guests.

As CCOC members, we pay respect to the Algonquin people, who are the traditional guardians of this land. We acknowledge their longstanding relationship with this territory, which remains unceded. We acknowledge that all CCOC homes and offices are located on this land. We are grateful for the privilege of doing our work here.

- We are committed to Truth and Reconciliation.

As part of the ongoing anti-oppression and equity work of CCOC, we recognize that the current Board and committees do not fully reflect the rich diversity of backgrounds, identities, and life experiences among CCOC tenants and our community.

- We are committed to actively working to remove the structural and cultural barriers to meaningful, inclusive, and accessible participation in the operation, visioning, and decision making of CCOC.

- We take time to educate ourselves on the inequities that disproportionately impact Indigenous communities, people of color, 2SLGBTQ folk, persons with disabilities, people living in poverty, those with addiction and mental health challenges.

- We are committed to being mindful and taking care in the interactions we have; in the language we use; in the space and time we take up; and in the decisions we make

- We are committed to considering the impact of our actions and decisions on each other; on CCOC tenants, staff, volunteers, and neighbors; on the many communities who share this land; and on the environment.

- 3. 7.15 pm Adoption of the Agenda & Anti Oppression Statement**

(m/s/c Penny McCann, Rida Oulhaj)

4. **7.20 Membership Renewal Reminder**
5. **7.22 pm Declaration of Conflict of Interest**
6. **7.25 pm Approval of meeting minutes from February 2022**

(m/s/c Penny McCann, Rida Oulhaj)

7. **7.35 pm What decisions or comments do you need from the Board?**

Second Pest Vehicle Business Case approval – Discussion deferred to the April FMC meeting.

Review of COCHI Business Cases

Discussion: A committee member inquired on which projects require funding. Norm stated that electrical, mechanical and structural repairs are needed for the 258 Lisgar project. As well as small unit heaters for lobbies and sprinkler system repairs at 145 Clarence. Balcony and roof repairs for the older buildings in CCOC's portfolio will also need funding including 520 Bronson's roof.

Motion to approve the preparation of COCHI business cases for funding and present to the board for approval.

(m/s/c Penny McCann, Rida Oulhaj)

Camera Policy

Draft camera policy was tabled for consideration and discussion, Norm noted that a similar review would take place at TCE and Rentals and that Sarah had intended to raise it to the board in April.

Discussion: A member noted that cameras cannot be the primary means of security. Another member wanted clarification in regard to the access policy, in particular police access. Norm explained that police do not have permission to sit and watch on the cameras, and would only be provided footage under the ultimately agreed policy and an MOU. The cameras are not for all CCOC buildings, and the intent would be that they would be a last resort when all other methods have failed and only then following consultation with the tenants.

Questions were also raised concerning CCOC's staff access and how camera footage access would be granted and to ensure the footage remains secure. Norm stated that the hard drive on video camera recorders is generally password protected and only those granted permission will be able to view the footage.

Motion to refer the approval of the camera policy to the Board Discussion noting the following concerns;

- Guidelines must be set for which CCOC staff have access to the camera footage (reasons for access must be reviewed on an as needed basis).
- A lawyer should review policies before finalization.
- Requirement to control access of footage and unauthorized copying should be established.

8. 7.35 pm

Consent Items (Reminder – discussion is intended to be limited to questions on the content of the consent package)

8.1. Committee Summary

Discussion: A comment was made by a committee member concerning the loan for 520 Bronson. Norm confirmed CCOC got it when they purchased the building. Maryse Martin (Director of Finance) has been trying to have it forgiven.

8.2. Capital Projects Report

Discussion: A request was made to have the sum of projected and actual costs on the next report.

8.3. LTB Status Report

Discussion: A committee member inquired on the new LTB item. Sean Duggan (Building Standards Manager) provided a brief update that the tenant denied access again for Pest Control. They will be going tomorrow to attempt to gain access again.

8.4. Chargeback Report

Discussion: Questions were posed concerning the large turnover cost. Norm clarified that it was a turnover from 2021 that damage and items left in the unit. Over half the charge was disposal. Norm noted this does not happen often.

8.5. Review/ decision of chargeback appeal

Discussion: Note: *Mayada Bahubeshi declared a conflict of interest and withdrew her vote.* Tenant provided their details of the appeal. Committee member had questions concerning documentation. Tenant said all has been submitted excluding their doctor's letter as they are waiting to submit a 'larger appeal'. Tenant informed the committee that they would also like to be reimbursed for the mold inspection and mold removal spray (purchased by the tenants themselves).

Sean Duggan (Building's Standards Manager) and Crystal Gleason (Operations Coordinator) discussed CCOC's details. Sean described the mold on the vanity as 'level 1', meaning soap and water is the remedy to remove it. A member had questions concerning the timeline. Crystal clarified CCOC's details. CCOC's mold report and the mold report provided by an external sourced were compared.

The ethics of the contractor were brought up regarding the tenant's described 're-use of material and language used towards the tenant'. Crystal explained the situation concerning the insulation and how it was not used. It was from another job site and re-bagged. A committee member noted to extract the WebMD part as it is not relevant to the mold report.

The overall consensus is that the tenant may be feeling cautious and susceptible due to the effects of the pandemic. As well, the vanity did not look in the best shape. There was an overall agreement to allow the chargeback appeal but the tenants should not be compensated for other items such as the mold spray, mold testing or any other tenant purchased items.

Motion to reverse the chargeback with note that the committee is not willing to reimburse further expenses, not approved in advance. (m/s/c Penny McCann, Rida Oulhaj)

8.6. Service Delivery Standards

Discussion: A member inquired on the reason for the current emergency work order statistics. The 'schedule date' skews the statistics slightly however, not enough to impact the report.

8.7. Maintenance Variance Report

Discussion: Comments were made on the vacancy rates and whether the rate is increasing or not. Norm mentioned the rate is holding continuous. A member asked if common area cleaning costs will remain at an increased level once COVID protocols dissipate. Norm explained that the costs would go down slightly as protocols are reduced. The downtown properties remain the same in the shorter term, in particular 210 Gloucester. Homeless people tend to gather in the building's stairwells and common areas and the convoy protesters had an impact on both the building and by increasing the incidence of homeless people in our buildings due to their activities in the downtown core.

8.8. Pest Control Report

Discussion: Norm informed the committee that CCOC will start reporting insects and rodents as different categories concerning infestation rates. Rodents are a large issue within a specific development.

A member asked if there are guidelines for when pest activity is reported. Norm informed the committee that the Pest Control department is currently working with our pest consultant to develop a robust response to the emerging rodent problem.

8.9. Feb 2022 turnovers

Discussion: Norm described how this is the first time since the reporting started that CCOC has not been at 100%. The committee is appreciative of the report, it is very clear and helpful.

(m/s/c Penny McCann, Rida Oulhaj)

9. 8.30 PM Directors Summary (verbal)

Staffing Changes

Discussion: Norm informed the committee of Krish Kawlay's departure from CCOC. The job posting of Capital Project's Manager has been posted.

Workorder Stats

Discussion: Norm confirmed that they had investigated urgent/ emergency work orders and determined that only a small percentage were delayed rather than as a result of process error or misclassification.

Fire Safety Quick Update

Deferred to a later meeting

Taiga Presentation

Deferred to a later meeting

Other business items: The work plan layout will be discussed at the next FMC meeting. A note was made that the FMC package should be sent on the Friday, to increase participation.

10. Next Meeting: Wednesday, April 20, 2022 at 7pm virtually.

11. 9.00 pm Adjournment: 9:35 PM

(m/s/c Penny McCann)

Rental & Tenant and Community Engagement Committee
Joint meeting - Community Safety Panel
March 10, 2022

Rental Committee: Sulaina Bonabana, Teresa Schoembs, Kerry Beckett, Dougald Brown, AnaLori Smith, Christopher Yordy

Regrets: Dahlya Smolash, Alisher Perez, Cynara Desbarats, Sandy Hung, Helena Brown

Staff: Fran Childs, Linda Camilleri (staff recorder)

Guest: Gil Felipe Gonçalves Miranda (1st meeting)

Panel guests: Catherine Boucher (Dalhousie Community Association), Catharine Vandelinde (Options Bytown), Callie Lathem (Somerset West Community Health Centre)

Tenant & Community Engagement Committee: Mayada Bahubeshi, Jordan Edwards, Lisa Hollingshead, Courtney Lockhart, Peter Thorn (chair)

Staff: Delena Jean Baptiste (staff recorder), Hannah Vlaar

Guests: May Abu-Shaban, Kani Sinclair

Call to Order: 7:04 p.m.

1. Call to Order and Anti-oppression Statement

2. Welcome & introductions: All present introduced themselves.

3. CCOC's Anti- Oppression statement: read by the chair Peter Thorn.

4. Review the joint meeting agenda: The agenda was adopted as presented.

5. Community Safety panel discussion:

Community partner introductions:

Catharine Vandelinde – Executive Director of Options Bytown. Long standing partnership with CCOC. Options Bytown has been supporting people who have experienced homelessness in maintaining their housing for 30 years. They provide supportive housing in four buildings in downtown Ottawa, support tenants living with other landlords like CCOC via the Supports to Social Housing (SSH) program, and support 150 clients who previously experienced chronic homelessness. They also offer a peer based support program that helps people work to reduce hoarding behaviour. Options Bytown also runs eight resource centres in Ottawa Community Housing buildings across the city – their staff meet and support clients onsite.

Catherine Boucher – President of the Dalhousie Community Association (DCA). Volunteers meet monthly and work to improve the neighbourhood and the 8,300 households that live there; it covers the western half of Ottawa's Somerset Ward, including Chinatown, Little Italy, and Lebreton Flats. This area is traditionally a modest housing neighborhood with affordable housing, however intensification and gentrification has led to a lack of affordable housing and living here is becoming out of reach for many

households. The DCA established 5 committees, one of which is the Peaceable Neighbourhood committee, which works on short-term solutions regarding neighborhood concern and public safety in Dalhousie.

Callie Lathem – Health Promoter/Harm Reduction Team Lead with the Somerset West Community Health Centre (SWCHC). During COVID, SWCHC pivoted their services to provide front-line support to clients with many challenges including stigmatization, food insecurity, precarious housing and increased medical risks associated with the poisonous drug supply and opioids. New outreach teams have been established to support community members.

Thoughts on Community Safety from our Panelists:

- **Physical spaces & places** for clients have been limited – this has led to food insecurity, increased presence of drug paraphernalia in public and private areas. This has an impact on the broader community and not only on those who are street involved. For example, at the supervised consumption site, the number of people permitted to be there at one time was cut in half to maintain distancing. Services need to be reinstated to help rebuild trust within the community. Engagement also will go a long way, encourage people to learn more, get involved and be empathetic. Spring and better weather will increase activity and will be evident in the neighborhood; higher needs will again be evident.
- **Perfect storm** – the pandemic devastated and created crisis for households. There was no community building taking place. Increase in substance use and greater number of home takeovers. Focus is now back on community building, a great example of this is helping small groups of tenants host meals in a community kitchen.
- **Crime and property vandalism** – within the neighborhood, there has always been some amount of crime and vandalism, but seeing things like an increase in the number of boarded up commercial windows shows how frustrated and angry people are. For individuals who are underhoused or precariously housed the pandemic greatly affected them, leading to increased frustration and desperation. Some people haven't had a place to isolate and retreat to during the pandemic.
- **Big picture versus little picture** – A big picture thing individuals can do is to get involved in the upcoming elections. In 2022 we have a provincial election in June and a municipal election in October. Get engaged, get informed and vote at election time – if you care about housing and community programming, then vote for candidates advocating for additional affordable housing and community supports. Small picture, individuals can get to know their neighbours. Maybe someone needs help picking up groceries, or would just like to speak to someone for a few minutes if they are isolated. Strong neighbour relationships are powerful.

Comments from Committee Members:

- Teresa shared that the pandemic definitely increased safety, security and disruption issues at the building; there seemed to be a greater level of desperation for some, which led to increased police presence.
- Peter shared that people are less resilient and it is now reported there is increased disconnect among people in general [a CBC article was shared]. Peter shared concerns about how long it will take to go back to “normal” and for resources to go back to pre-pandemic levels - possibly 5 years?

- Mayada shared that from a tenant context there was and remains fear to get close to others, particularly for individuals whose health and systems are immuno-compromised.

6. Break: 5 minutes.

7. Community safety think tank:

1. What is one thing in your community that makes you feel safe?
 - Knowing your neighbours.
 - Connection networks in buildings
2. What can CCOC staff do to foster community safety? What about CCOC tenants?
 - Keep online attendance option for events and activities (hybrid approach).
 - Listen to others. Support the community by being a listening ear and volunteering. CCOC should promote social interactions for tenants who are interested in connecting socially.
 - Proactively let tenants know how they can identify and change their name with CCOC so their landlord refers to them with their chosen name.
 - Remember that safety between tenants and staff has to go two ways.
 - Find ways to put the anti-oppression statement into action.
 - Be realistic: understand the limitations of CCOC as a landlord when creating opportunities to foster community safety.
 - More community gardening for tenants on roof decks, around properties, etc.
 - Foster more outdoor get-to-know-your-neighbours events this spring and summer. Empower tenants who are interested in hosting these types of events with kits or resources so they can lead community-building events on their own.
 - Increase accessibility at CCOC meetings and events so everyone is able to participate (accessible language, governance supports, transparency, clear explanations, building safety, etc.).
 - Join the CCOC Neighbours Network!
 - They have recently been discussing hosting a park clean up this spring.
 - CCOC could coordinate public washroom access near buildings where there are high security issues.
 - One tenant asked if there will be other ways to make connections with tenants when events return to being in person, because they are immunocompromised and will still be unable to connect in person.
 - While the details aren't sorted out yet, there is a strong interest from multiple CCOC committees and the Board to have a hybrid in-person/virtual meeting model going forward, which will allow more community members to participate.
 - CCOC's community group of tenants, the Neighbours Network, currently meets virtually and is another place to connect with fellow tenants and neighbours.

8. Next steps and wrap up:

Discussion:

- More discussion is needed on this topic. Staff will create a plan on how to continue holding space for tenants to share their concerns and find opportunities to address community safety issues.
- CCOC is entering into our strategic planning process this year, and the information from these conversations will help with those future conversations.

9. Adjournment 9:10 p.m.

(M/C Christopher Yordy)



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**Finance Committee
Minutes
March 17, 2022**

Finance committee: Court Miller (Chair), Mary Lynn Brian, David Boushey, Rod Manchee, Andrew McNeill

Regrets: Josh Bueckert, Nicole Rogers, Erica Braun, Mary Huang, Wayne Fan, Reaz Zaman

Guests: Gil Miranda (2nd meeting)

Staff: Maryse Martin, Arianne Charlebois, Fran Childs, Greg McPherson, Fedor Galstyan

Motions for Board Approval

CCOC Motions for Board Approval

MOTION: To recommend the financing agreement to the Board of Directors, provided that the 4% replacement reserve condition is a baseline and not a cap and that CCOC has reasonable control over the spend.

(M/S/C, Rod Manchee/David Boushey)

MOTION: To recommend to the Board of Directors that CCOC move the Provincial portion of its investments to Encasa's Balanced Portfolio. For the unrestricted portion, the committee recommends a discussion on investing this elsewhere in the near future.

(M/S/C, Andrew McNeill/Mary Lynn Brian)

-
1. **Call to order: at 7:06 p.m. and Anti-Oppression Statement – read and acknowledged**
 2. **Declaration of conflict of interest:** None
 3. **Adoption of the agenda:** Adopted as presented.
(M/S/C, Mary Lynn Brian/David Boushey)
 4. **Approval of meeting minutes**
 - Finance meeting, February 17, 2022: approved as presented.
(M/S/C, Mary Lynn Brian/David Boushey)

5. Notices/announcements

- This is Arianne's last meeting before starting her parental leave. Fedor Galstyan will be covering her position while she's away, and Greg McPherson, Cahdco's Budget and Cost Analyst may also help support the committee meetings. The committee wished Arianne well and welcomed Fedor and Greg. Maryse also thanked Mary Lynn for helping with the hiring process for Fedor.

6. Bad Debt Write Off and Accounts Receivable Statistics

- Case studies – Arrears and Vacancies – Presentations by Fran Childs, Director, Rental Department
 - Committee members had expressed desire in the past to understand the reasons behind some of the large arrears and vacancy costs seen on the AR report in the last couple of years.
 - Fran presented two case studies with unusually high arrears and two case studies with unusually long vacancy periods that occurred in 2020 and 2021.
 - Of the two arrears scenarios, one was a tenant who seemed to be participating in the rent strike movement at the beginning of the pandemic. Another was a long-term tenant who began to struggle with mental health issues and was resistant to the supports CCOC tried to put in place.
 - CCOC staff try their best to save tenancies over several months, which in rare cases like these can lead to tenants leaving with very high arrears.
 - Both tenants now have small repayment agreements in place, which will take many years to repay in full.
 - Of the two vacancy scenarios, one was a mix of pest control treatments, maintenance work, lack of interest in the apartment, and tenants who signed a lease but backed out at the last minute without paying any rent or deposit. The other scenario involved a mix of the rental department being short-staffed, and multiple potential tenants backing out at the last minute.
 - Mary Lynn brought up that the Finance Committee had been interested in seeing the breakdown in vacancy costs between maintenance vs rental vacancy (length of tenancy and time to do repairs on an apartment vs time to rent the apartment once it's available), if staff can provide this. We're developing a system to track this easily so that we can report on the split more regularly going forward.
- Review of February stats
 - As of January, these statistics include Taiga. The 2021 stats don't include Taiga.
 - Arrears climbed in January during the latest lockdown but have slightly reduced in February.
 - The rental market is still very soft, and tenants are more regularly backing out after agreeing to rent a unit. This is reflected in the vacancy rates.

MOTION: That \$7,389.14 in bad debts for year-to-date February 2022 be written off for CCOC.

(M/S/C, Rod Manchee/David Boushey)

7. Business arising

- Forward financing
 - We finally received the term sheet for Forward. We've been continuing to fund the construction from our operating fund and we have our property tax payment coming up this month, so we want to get the financing in place as soon as possible.
 - The proposed loan is up to \$12,839,191: a repayable loan of \$10,939,191 and a forgivable loan of up to \$1,900,000. The City will move into second mortgage once this loan is finalized.

2022-03-17

- If the construction is not substantially complete (ie available for tenancy) by June 30, 2023, the loan will be considered in default. This timeline is very reasonable based on discussions with MBC, our general contractor.
- The forgivable loan is interest-free as long as we provide affordable housing at the property for at least 20 years, which should not be an issue for CCOC.
- We will do the draws once a month with at least \$50K per draw. Drawdown requests must be made at least 10 business days before the advance is made.
- The fixed interest rate will be set at the first draw. CMHC current indicative rates are around 2.2%-2.3%.
- The mortgage term is 10 years and the amortization period is 50 years.
- The section on repayment of the seed loan doesn't apply to us as we didn't take this loan.
- The Special Covenants state that the building must provide units that are affordable, energy efficient, and accessible.
- The term sheet contains the usual Covenants (change of control provision, insurance requirements, DCR of at least 1.0, compliance with applicable laws, etc.).
- CCOC must establish a capital replacement reserve fund for the property to be funded from 4% of the income generated. That represents about \$50/door per month.
- We must use the full loan amount. Any undrawn portion of the loan at the end of construction will be put toward the capital reserve. Any time we draw on that reserve we would need CMHC authorization to use it.
- Court asked if it's customary to force organization to use the full loan and to seek authorization to use it. It is customary to have to use the full loan, but not to need authorization to spend it. However, this is CHMC's way to confirm that the money will be spent on this project only. Rod pointed out that this doesn't reflect on CCOC but rather on decades of providing loans to multiple organizations, some of which have not always used the money as intended.
- Rod noted that we want to confirm that the requirement to contribute 4% of income generated is not a cap on how much we can put in the reserve fund, and if we have the opportunity to do more we should not be penalized. **Maryse will get further clarification from CMHC on this clause.**
- Mary Lynn asked to clarify if CMHC will be investing the 4% of income generated or if CCOC can invest it. CCOC can invest it and we are not tied to Encasa for this investment since this will not be a Provincial portfolio property. **Maryse will clarify with CMHC to confirm that we don't need their authorization on how we invest the money.**
- With the current loan amount, we're projecting a small shortfall. Depending on the interest rate, it's expected to be around \$35-48K. This shortfall is reasonable and would not be a reason to reject the financing terms.
- The next steps are: a legal review (in progress), receiving the loan agreement with the same terms as the term sheet (expected within a week), approval by Infrastructure Ontario (required in the terms of their mortgage for Beaver Barracks). The first draw is anticipated in April if there are no further delays.

MOTION: To recommend the financing agreement to the Board of Directors, provided that the 4% replacement reserve condition is a baseline and not a cap and that CCOC has reasonable control over the spend.

(M/S/C, Rod Manchee/David Boushey)

- CAP sites update
 - We notified tenants in February of the plan for redevelopment.
 - We didn't want to submit the site plan until we had notified tenants, as the redevelopment will become public knowledge after we submit it. We plan to submit in the summer.
 - Cahdco is refreshing the pro-formas and project costs to site plan submissions and approvals. These will be presented to the committee when they're ready.

- CMHC rental market report
 - The report came out in February and is available on CMHC's website.
 - This year their focus was on affordability, which is a challenge across the country.
 - There are fewer affordable units available, with affordable rent being defined as 30% of household income.
 - Rental affordability deteriorate since October 2020, with the number of hours of work required to ensure rental affordability increasing by October 2021. The data indicates that rent growth has exceeded wage growth in most centres over the same period.
 - In Ottawa, only 15% of the rental housing stock is affordable to the 40% of renters in the lowest income bracket.
 - Turnover rates have increased across the country. The turnover rate in Ottawa was 22.8%, which is comparable to rates previous to 2020.
 - Vacancy rates, which rose with the pandemic in 2020, remained high in 2021. The overall vacancy rate for all bedroom types in October 2021 was 3.1%, compared to 3.2% in 2021 and 2.0% in 2019.
 - Ottawa is the market with the largest proportion of people working remotely. Vacancy rate remained relatively stable here at 3.4%.
 - Maryse presented the average market rents (AMR) and turnover rents vs CCOC rents. On average, CCOC average rent is about 76% of AMR while turnover rent is about 90% of AMR.

- 2021 capital projects update
 - Deferred due to time constraints.

8. Investment Portfolio

- Background:
 - We are required to invest Provincial Reformed program capital replacement reserve funds with Encasa. As per our investment policy, funds are to be managed on a conservative basis with a primary objective of preserving the capital value of the portfolio, and generate where possible an annual return in excess of the rate of inflation.
 - As of December 31, CCOC had a portfolio totaling \$9.2M, with a mix of Canadian short-term bonds (23%), equities (7%), and Canadian bonds (70%).
 - Of the \$9.2M total, about \$6.3M comes from the Provincial portfolio, \$1.9M from the Beaver Barracks portfolio (this one is directed by Infrastructure Ontario), and \$1M from our unrestricted operating reserve.
- Encasa has recommended the Income & Growth Model Portfolio based on the lower of risk capacity and risk tolerance assessments. This would increase the equity percentage of our holdings and partially offset the poor performance of the bond funds.
- With the increased instability in the markets due to world events, our portfolio is doing worse than it was as of December 31st. Our interest is not keeping up with inflation right now.

- Rod and Mary Lynn voiced their preference of the Balanced Portfolio over the Income & Growth portfolio.
- Andrew noted that 11% of the bond fund is invested in health care and 4% in real estate. These could be for-profit healthcare institutions and landlords who are making life worse for many of our tenants. If this turns out to be the case, there's no way for us to avoid investing in these types of companies.
- Court asked what part of the Housing Services Act compels us to invest with Encasa. **Maryse will investigate.** Mary Lynn pointed out that while there is a loophole for not requiring our insurance to be through HSC, but she believes no loophole exists for investments.
- Gil asked about the maximum percentage of the fund that CCOC can invest in equity, according to the CCOC mandate. We don't have a specific percentage, the investment decision is more principles based.
- Mary Lynn's colleague (from Mandeville Private Client) will give a presentation in May on our other investment options for the unrestricted portion of the fund.
- Greg noted that we'll incur risk either way, as bonds come with their own risk. He also noted that dividends on equity holding do provide a substantially higher return than a bond.
- Mary Lynn wanted to ensure that we're clear with Encasa that CCOC expect quarterly reports or regular check-ins, which have not been happening. We need to be able to take action quickly if needed.
- Andrew noted that we could check with other sectors or organizations in other provinces about their investment umbrella. **Maryse will investigate.**
- The committee agreed that the Taiga investment will be rolled into the CCOC investments and will be invested in the same portfolio.

MOTION: To recommend to the Board of Directors that CCOC move the Provincial portion of its investments to Encasa's Balanced Portfolio. For the unrestricted portion, the committee recommends a discussion on investing this elsewhere in the near future.

(M/S/C, Andrew McNeill/Mary Lynn Brian)

9. New business

- Decisions or comments needed from the Board: Rod would like further discussions on the charitable status application. Particularly, but not solely, due to the recent truckers' invasion, he believes this application is not only ill-advised, but can potentially affect the stability and flexibility of the Organization.

10. Next meeting/deferrals

- Upcoming meeting schedule:

April 21, 2022

- 2021 Draft audited statements – presentation by Baker Tilly

May 12, 2022 (AGM on May 19)

- Q1 financial update

June 16, 2022

- **Joint meeting** with Facilities Management Committee

July 21, 2022

- **Joint meeting** with Rental Committee

August 18, 2022: Break

September 15, 2022

- Q2 financial update
- **Joint meeting** with Facilities Management Committee

11. Motion to Adjourn

The meeting ended at 9:04 p.m. (M/C, Mary Lynn Brian)

Forward – CMHC Term Sheet

- Co-investment Financing: \$10.9M.
 - Term 10/50 years
 - Interest TBC. Current indicative rates between 2.2%-2.3%

	2.35%	2.30%	2.25%
DCR	1.01	1.02	1.03
Shortfall	\$48K	\$42K	\$35K

- Other considerations
 - Maintenance efficiency
 - City’s approval of 20-year tax waiver pending
 - 10% contingency

- Co-investment forgivable loan: \$1.9M or 8% of project cost.
- Substantial completion: June 30, 2023
- Next steps
 - Legal review in progress
 - Loan agreement expected within a week. Same terms as term sheet.
 - City to move to 2nd mortgage – subordination agreement to be signed by all 3 parties
 - IO approval pending
 - First draw anticipated in April

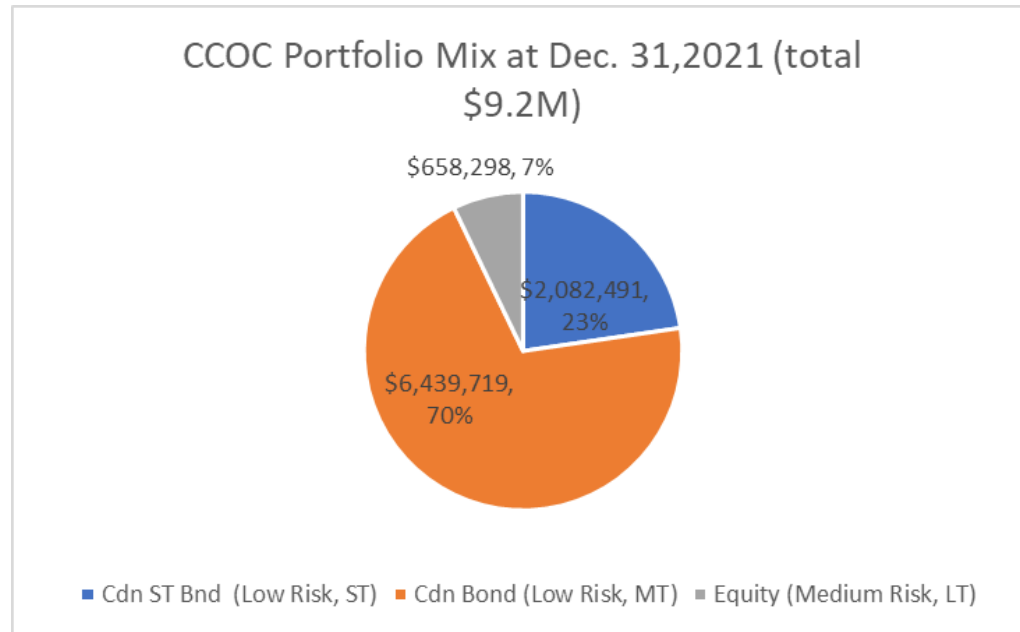
MOTION: To recommend financing agreement to the Board.

CAP Sites – Design Development Phase

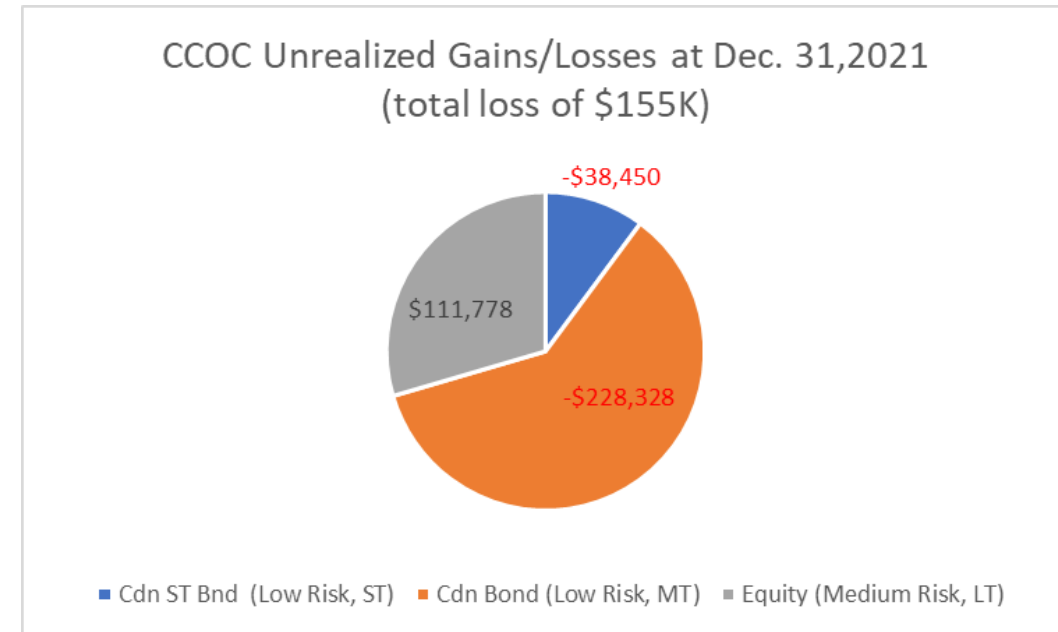
- Pre-consultation meeting with the City to share concepts plans (Jan)
- Tenant notification, and transition Cahdco team (Feb)
- Site plan submission (Summer)
- Financing application to start after site plan submission.
 - Funding awarded to date, total of \$320K: CMHC SEED Fund \$65K; City Pre-Dev grant \$180K (next milestones: site plan submission \$90K, site plan approval \$45K), and FCM Planning grant \$75K
- Next Steps
 - In Progress: Updating pro-formas for all three projects and project costs to site plan submissions and approvals.
 - Delist from HSA

Investment Portfolio

CCOC at Dec 31, 2021

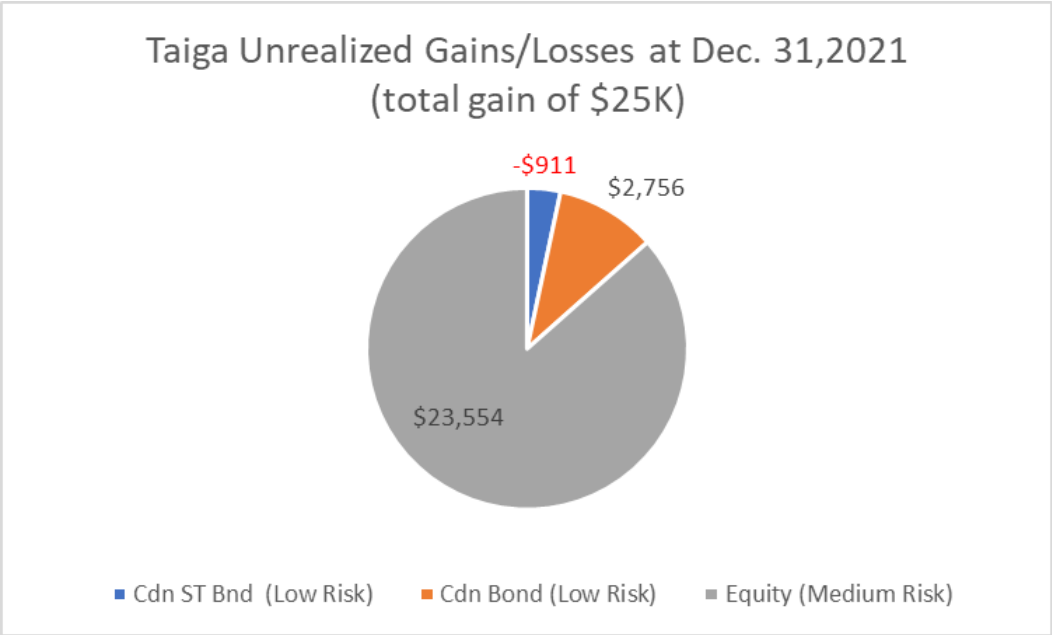
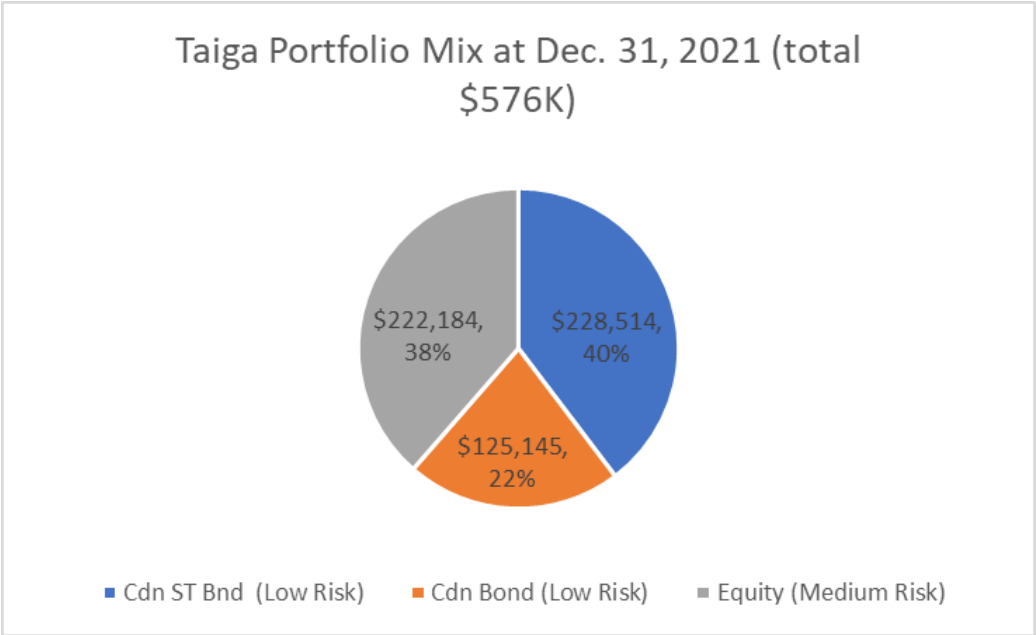


- Portfolio at Dec 31, 2021 (\$9.2M):
 - Provincial: \$6.3M (68% of total)
 - BB – Infrastructure Ontario directed: \$1.8M (20%)
 - Unrestricted: \$1.1M (12%)



- As of today (March 17, 2022), unrealized **losses** since Dec 31, 2021 totaled \$563K:
 - Cdn ST Bond -\$56K (of which \$29k loss related to the unrestricted funds)
 - Cdn Bond -\$472K
 - Equity: \$1.1M -\$35K

Taiga at Dec 31, 2021



MOTION: re. Portfolio allocation & Taiga

2021 CMHC Market Rental Report

Highlights (1 of 2)

Affordability

- Rental affordability continues to pose a significant challenge across the country, especially in British Columbia and Ontario. Several centres are reporting **declines in** such **units** since the previous survey.
- An affordable dwelling is where the renter household is spending no more than 30% of its gross income on rent.
- Rental affordability deteriorate since October 2020, with the number of hours of work required to ensure rental affordability increasing by October 2021. The data indicates that **rent growth has exceeded wage growth** in most centres over the same period.
- There is an **acute scarcity of rental options for lower-income households**. For the 40% of renter households with the lowest annual income (annual income below \$42,000), about 15% of Ottawa's rental housing stock is affordable.

Average rents

- Nationally, growth in the average rent for two-bedroom apartments in structures common to both the October 2020 and October 2021 surveys slowed for a second consecutive year, to 3% from 3.5%, and closer to the historical average of 2.7%. It was also **below overall inflation** in Canada during the same period (CPI increased by 4.7% between October 2020 and October 2021).
- In Ottawa, the average rent increased by 2.2% between October 2020 and October 2021, which is below the average for the last 10 years.

Highlights (2 of 2)

Turnover rates

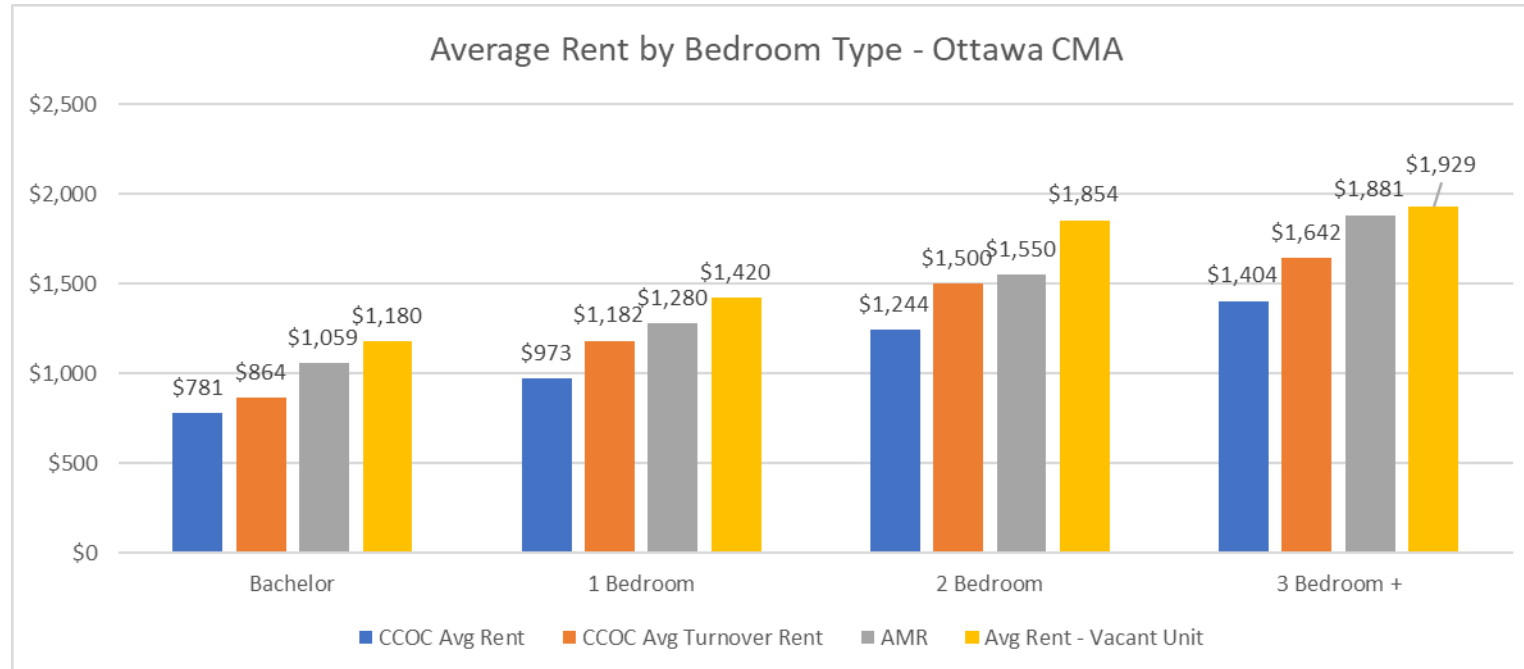
- Turnover rates increased in almost all central sectors.
- In Ottawa, the turnover rate increased sharply to 22.8%, which is comparable to rates prior to 2020. The previous year, the rate had dropped to 13.3%. The average rent for a vacant a two-bedroom apartment (\$1,840) was higher than the average rent for an occupied unit (\$1,537).

Vacancy rates

- National vacancy rate held constant in 2021 following a pandemic-induced spike in 2020. The overall vacancy rate for all bedroom types was 3.1% in October 2021, compared to 3.2% in 2020 and 2.0% in 2019.
- While rental demand in most provinces and major markets roughly kept pace with supply by October 2021, the provinces of Ontario and Manitoba were exceptions. Supply continued to outpace demand in these provinces by significant margins.

- Rental demand was supported by: improving economic and demographic condition, increase in vaccination rates and easing of pandemic restrictions, recovery in youth employment, and partial recovery in net international migration.
- Ottawa is the market with [the largest proportion of people working remotely](#) (almost half of workers). Public administration and the information and communication technology sector, the area's two main sectors, are among those with the highest potential for remote work.
- In Ottawa, demand increased sufficiently to offset the addition of units to the rental housing stock and the vacancy rate therefore remained relatively [stable](#) at 3.4%, compared to 3.9% in October 2020. The central neighborhoods are more sensitive to the return of demand from students.

Average Rents vs. CCOC Rents



CCOC Facts:

- Rent increase of 1.2% for lease renewals in 2022, following a rent freeze in 2021.
- Turnover rents (i.e. when a new tenant moves in) for 2022 maintained at the same rates as 2021.

Unit Type	AMR Y-oY growth	CCOC Avg Rents as % of AMR	
		Rents	Turnover
Bachelor	5.90%	74%	82%
1 Bedroom	2.89%	76%	92%
2 Bedroom	1.71%	80%	97%
3 Bedroom +	1.68%	75%	87%

Source: CMHC rental Market Survey; CCOC Rents

ACCOUNTS RECEIVABLE STATISTICS - CCOC & CCHC COMBINED

Note: * Rent arrears for tenants who have moved out are always sent to Collections. Once the amounts owing reach 90-days overdue, they are presented for write-off (recorded as Bad Debts Expense). Any eventual recoveries are "netted" against Bad Debts charged on the Property income statements.

L1/L2 Apps These are L1 (rent arrears) and L2 (Persistent Late payments) applications made to the Landlord and Tenant Board.

	ARREARS			EVICTIONS				BAD DEBTS WRITTEN OFF*				VACANCY COSTS					
	Active Tenants	Moved Tenants	Total Arrears	Form 4's	L1 /L2 Apps	Evictions	NSF's	Sent to Collections	RENT ARREARS	R&M CHARGES	TOTAL BAD DEBTS	Bad Debt Recovery	Rents Payable	Vacancy Cost	Vacancy Market Unit	Current %*	YTD %*
Jan-21	\$88,128.38	\$5,031.54	\$93,159.92	2	0	0	5	0	\$70.00	\$175.00	\$245.00	\$2,132.00	\$1,060,318.00	\$39,583.00	57%	2.32%	2.32%
Feb-21	\$83,588.96	\$9,583.34	\$93,172.30	3	3	0	8	0	\$0.00	\$0.00	\$0.00	\$1,400.00	\$1,055,346.00	\$39,178.00	63%	2.29%	2.30%
Mar-21	\$93,816.37	\$7,732.81	\$101,549.18	0	0	0	5	0	\$1,424.00	\$109.00	\$1,533.00	\$2,737.00	\$1,054,200.00	\$35,771.00	65%	2.09%	2.23%
Apr-21	\$90,084.62	\$16,698.23	\$106,782.85	3	0	0	3	2	\$0.00	\$0.00	\$0.00	\$630.00	\$1,055,193.00	\$35,465.00	66%	2.07%	2.19%
May-21	\$75,495.97	\$42,184.46	\$117,680.43	8	0	1	8	3	\$13.00	\$4,569.27	\$4,582.27	\$2,846.40	\$1,059,001.00	\$34,643.00	59%	2.02%	2.16%
Jun-21	\$69,158.43	\$45,214.60	\$114,373.03	13	0	2	5	2	\$3,655.00		\$3,655.00	\$8,766.29	\$1,059,479.20	\$33,082.00	74%	1.92%	2.12%
Jul-21	\$69,044.24	\$46,860.50	\$115,904.74	9	4	1	9	4	\$88.00	\$2,240.13	\$2,328.13	\$980.00	\$1,058,559.00	\$38,427.00	68%	2.23%	2.13%
Aug-21	\$63,131.03	\$28,507.14	\$91,638.17	16	0	1	13	2	\$17,537.00	\$4,592.33	\$22,129.33	\$1,087.91	\$1,060,907.00	\$38,280.00	52%	2.22%	2.14%
Sep-21	\$54,046.60	\$20,742.27	\$74,788.87	7	4	0	5	5	\$7,170.73		\$7,170.73	\$470.02	\$1,062,409.00	\$34,881.00	54%	2.02%	2.13%
Oct-21	\$43,753.55	\$12,465.06	\$56,218.61	12	0	0	14	5	\$18,456.00	\$0.00	\$18,456.00	\$991.00	\$1,059,921.00	\$34,031.00	60%	1.96%	2.11%
Nov-21	\$43,779.30	\$18,587.72	\$62,367.02	14		1	12	5	\$0.00	\$0.00	\$0.00	\$7,633.47	\$1,067,807.50	\$28,454.00	52%	1.64%	2.07%
Dec-21	\$37,989.87	\$18,968.58	\$56,958.45	7	1	0	15	0	\$0.00	\$0.00	\$0.00	\$250.00	\$1,061,616.00	\$33,774.00	65%	1.94%	2.06%
	\$67,668.11	\$22,714.69	\$90,382.80	94	12	6	102	28	\$48,413.73	\$11,685.73	\$60,099.46	\$29,924.09	\$12,714,756.70	\$425,569.00	61%	2.06%	2.06%

	ARREARS			EVICTIONS				BAD DEBTS WRITTEN OFF*				VACANCY COSTS					
	Active Tenants	Moved Tenants	Total Arrears	Form 4's	L1 /L2 Apps	Evictions	NSF's	Sent to Collections	RENT ARREARS	R&M CHARGES	TOTAL BAD DEBTS	Bad Debt Recovery	Rents Payable	Vacancy Cost	Vacancy Market Unit	Current %*	YTD %*
Jan-22	\$54,382.77	\$35,261.88	\$89,644.65	18	1	0	8	0	\$57.79		\$57.79	\$974.40	\$1,144,387.00	\$38,527.00	63%	2.09%	2.09%
Feb-22	\$50,569.98	\$30,890.57	\$81,460.55	15	0	0	12	3	\$1,256.66	\$6,074.69	\$7,331.35	\$484.00					
Mar-22			\$0.00								\$0.00						
Apr-22			\$0.00								\$0.00						
May-22			\$0.00								\$0.00						
Jun-22			\$0.00								\$0.00						
Jul-22			\$0.00								\$0.00						
Aug-22			\$0.00								\$0.00						
Sep-22			\$0.00								\$0.00						
Oct-22			\$0.00								\$0.00						
Nov-22			\$0.00								\$0.00						
Dec-22			\$0.00								\$0.00						
	\$52,476.38	\$33,076.23	\$14,258.77	33	1	0	20	3	\$1,314.45	\$6,074.69	\$7,389.14	\$1,458.40	\$1,144,387.00	\$38,527.00	63%	2.09%	2.09%

Rent arrears % of rents payable	7.83%	Annual bad debt budget	\$80,228.00	<-based on Jan 2022
YTD Rent bad debt % of rents payable	4.23%	Bad debt % of budget	7.39%	<-based on Jan 2022

*Vacancy % is based on market rents (\$)

*change line monthly



PROJECT SUMMARY

PROJECT COSTS		Total
Land Costs (Value + Closing Costs)	\$	2,684,516
Hard Costs	\$	17,174,201
Soft Costs (Including Financing)	\$	1,548,117
Contingencies	\$	1,881,982
HST (Including NP Rebate)	\$	544,273
Total Project Cost	\$	23,833,090
SOURCES AND USES		Total
Action Ottawa Additional Units + Top Up	\$	3,691,904
Action Ottawa Capital Grant	\$	525,000
OPHI	\$	3,305,216
IAH	\$	1,170,475
CMHC Seed Grant	\$	52,500
CMHC Co-Investment Grant	\$	1,900,000
Section 37	\$	226,200
CCOC Equity	\$	250,000
City Land Contribution	\$	1,700,000
CMHC Co-Investment Financing	\$	10,939,191
FCM Planning Grant	\$	25,000
Total Sources	\$	23,785,486
Surplus / (Shortfall)	\$	(47,604)
OPERATING BUDGET		Annual
Rent Revenue	\$	688,111
Vacancy Loss	\$	(13,762)
Partner Rent Supplement	\$	65,772
Other Revenue	\$	14,184
Total Revenue	\$	754,305
Total Expenses	\$	379,483
Net Operating Income	\$	374,822
CMHC Mortgage Financing	\$	372,121
Surplus / Shortfall	\$	2,701
Debt Coverage Ratio		1.01

CMHC MORTGAGE FINANCING	Terms
Principal	\$ 10,939,191
Interest Rate	2.35%
Amortization Period	50
Term	10
Number of Payments Per Year	12
Total Number of Payments	600
Payment Per Period	\$ 31,010
Total Cost of Loan	\$ 18,606,060
Annual Mortgage Payments	\$ 372,121

159 Forward – Updated Rent Rates & Operating Budget

	Based on 2020 Data (Original)		Based on 2021 Data (March 7)		Difference 2020 to 2021 Data	CMHC March 2 Offer	CMHC March 10 Offer
Rent Levels	AMR	BMR	Rent Rates and Unit Mix	AMR	BMR		
	\$ 1,000	\$ 700	Bachelor	\$ 1,059	\$ 741		
	\$ 1,244	\$ 871	1- Bedroom	\$ 1,280	\$ 896		
	\$ 1,517	\$ 1,062	2- Bedroom	\$ 1,550	\$ 1,085		
	\$ 1,850	\$ 1,295	3- Bedroom	\$ 1,881	\$ 1,317		
Rent Revenue	REVENUES	Annual	REVENUES	Annual			
	Rent	\$ 673,013	Rent	\$ 688,111			
	Vacancy Loss	\$ (13,460)	Vacancy Loss	\$ (13,762)			
	Partner Rent Supplement	\$ 62,748	Partner Rent Supplement	\$ 65,772	+\$17,820		Total rent roll: \$754,305
	Laundry	\$ 10,584	Laundry	\$ 10,584			
	Parking	\$ 3,600	Parking	\$ 3,600			
	Total Revenues	\$ 736,485	Total Revenues	\$ 754,305			
Operating Expenses	Property Tax	\$ 90,000	Property Tax	\$ 90,000			
	Insurance	\$ 11,270	Insurance	\$ 16,317			
	Administration	\$ 69,041	Administration	\$ 77,322			
	Maintenance Admin	\$ 28,763	Maintenance Admin	\$ 35,476			
	Bad Debts and Bank Charges	\$ 11,047	Bad Debts and Bank Charges	\$ 11,315			
	Hydro	\$ 780	Hydro	\$ 780			
	Vacant Utility Costs	\$ 235	Vacant Utility Costs	\$ 235			
	Water and Sewer	\$ 15,288	Water and Sewer	\$ 15,288			
	Maintenance	\$ 102,900	Maintenance	\$ 111,230	+\$29,398		Total expenses: \$373,000
	Reserve Replacement	\$ 29,400	Reserve Replacement	\$ 29,400			
	Total Expenses	\$ 358,724	Total Expenses	\$ 387,363			
	HST	\$ 6,108	HST	\$ 6,867			
	Total Expenses with HST	\$ 364,832	Total Expenses with HST	\$ 394,230			
Annual Mortgage Financing	Net Operating Income	\$ 371,652	Net Operating Income	\$ 360,075			
	CMHC Mortgage Financing	\$ 337,866	CMHC Mortgage Financing	\$ 327,341	-\$10,525		
	Operating Surplus	\$ 33,787	Operating Surplus	\$ 32,734			
	DCR	1.10	DCR	1.10			
Total Project Cost	\$23,785,010						
Non-Repayable	\$2,165,297		\$2,490,442		\$325,145	\$1,725,000	\$1,900,000
% of grant	9.1%		10.5%			7.2%	8%
Repayable	\$10,673,418		\$10,340,941			\$11,114,190	\$10,939,191

Development Committee Meeting Minutes

Tuesday, March 8, 2022, 7:00 PM
Conducted remotely via MS Teams

Present: Penny McCann (Chair, CCOC Board Member), Jesse Steinberg (CCOC Board Member), Sarah Gelbard (CCOC Board Member), Elliot Sherman, Ginnig Wong, Mary Huang, Rida Oulhaj, Rod Manchee, Reaz Zaman (CCOC Board Member), Graeme Hussey (Staff), Mozghan Milkarizi (Staff/Minute-taker).

Regrets: Alannah Bird, Brent Walden, David McCallum, John Kingsley, Natalie Duchesne, Alex Miller (guest), Daniela Veisman (guest), Jesus Bondo (guest), James Johnston (Guest)

- 1. Call to Order & Anti-Oppression Statement (7:03)**
 - Penny Called the meeting to order
 - Ginning volunteered reading Anti-Oppression
 - Attendees were asked to review the Anti-Oppression statement and provide feedback to Penny.
- 2. Approval of Agenda & Timekeeper Appointment (Agenda approved by consensus and is passed as revised)**
 - Item #7 - Report of Board and Committees and item #8 - CCOC Development were swapped.
 - Item#10-New Business moved to item #8.
 - Sarah volunteered to be timekeeper
- 3. Approval of Regular Minutes (Rod/Rida/m/s/c)– Attached February 8, 2022**
 - Approval of In-Camera Minutes (Rod/Rida/m/s/c) – Presented February 8, 2022
- 4. Announcements**
 - Sarah Button started her role as ED.
 - Action item: send a follow up email to everybody in committee and ask for their membership status.
- 5. Declarations of Conflict of Interest**
 - Mary declared that she is part of a project team for a shortlisted candidate of Housing Supply Challenge.
- 6. Government Policy & Program**
 - At Federal level, there would be a budget update within next 2 months and it should include funding for CMHC programs.
 - Graeme & Jesse are on an advisory working group for City Planning department that provides feedback on City policies for Inclusionary Zoning, Community Benefits Charges, Rent Evictions, Affordable Housing Sites in TOD areas

7. CCOC Development Projects

- CCOC Forward Avenue Update – **PM report attached**
 - Some key updates were as follows:
 1. The weather has caused some delays on the project. According to the most recent Progress Claim, the project is 13.7% completed.
 2. CCOC is trying to increase the amount of grant from CMHC.
 3. Change orders include both unforeseen additional costs and credits to the fixed price construction budget. The project has \$1.9 million as contingency to spend on any potential changes. The construction manager contract was converted from CCDC 5B Contract to the Stipulated Lump Sum option. Most of the change orders are additions or subtractions above and beyond the original contract value.
 - Some of the questions raised regarding report:

Q1: How does the distribution of change orders tend to be throughout the project?
A1: sometimes there would a bump at the end. There would always be unanticipated changes throughout, including for COVID impacts even though there is a fixed price contract.

Q2: As for the contingency, after the project is done, what will happen to the remaining amount?
A2: With the first draw amount, the CMHC mortgage and grant amount will be fixed. With being said, if the project does not use all the contingency, we cannot take less grant or loan. We can reduce or eliminate any CCOC equity contributions and then if we are further below budget, different creative solutions like fund future capital repairs above and beyond our capital reserve.

Q3: Should Committee members comment on change orders or if it is just for information? For Co#7 in the report, there is around \$30,000 required to provide to meet passive house requirements, was this not the intent in the early stages of the project? Or was it after the fact to meet the passive house requirement?
A3: The CO's information is just for information and the committee will not make decisions on specific CO's. As for CO#7, it was planned from the beginning, the issue was the fact that the scope of the work was not clear to bidders.

8. New Business

- Cornerstone – Housing for Women
 - Sarah joined the meeting to give presentation about cornerstone, the work they do and their experience as client with CCOC. Following, Kyla gave a brief overview of the project concept for Eccles.
 - A recap of her presentation is as follows:
 1. Cornerstone's vision: Every woman has safe and affordable home in a community which supports her to reach her full potential



2. Cornerstone's mission: to provide emergency and supportive housing for a diversity of women. To strive to increase safe, affordable housing and to end homelessness.
 3. Cornerstone's impacts:
 - i. Cornerstone provides housing and shelter to over 170 women each day.
 - ii. Cornerstone's outreach program helps 35 women stay housed in the private market every year.
 - iii. They provide emergency shelter to 56 women in Ottawa each night. (61 pre-pandemic)
 - iv. Cornerstone provides permanent supportive, permanent housing to over 110 women.
 4. Some of cornerstone's services are: Case Management, Housing Search, Substance Use and Harm Reduction Supports, Recreational, Mental Health and Spiritual Care Supports etc.
 5. 44 Eccles Vision: Redevelop and old school on Eccles into 46 supportive housing units for women.
- Some of the questions raised based on presentation:
 - Q1: How was this project funded?
A1: These are confidential details that we are not able yet to share. The project has received government funding and the exact funder will be announced soon.
 - Q2: Since the project is a conversion project, how did you deal with putting bathrooms and windows?
A2: The windows will all be replaced because of not being sound and energy efficient. The biggest consideration in this project is the machinery that needs to get in. As well, for plumbing, some cameras need to be put in the existing plumbing to see if pipes need to be upgraded.
 - Q3: Do you expect any potential issues with things like asbestos?
A3: A designated substance survey result was pretty clear, just a little bit in the paint in the stairwells. In general, no concerns with asbestos?
 - Q4: Is there any heritage component to the building?
A4: In terms of the heritage, there is nothing specific. In the pre-consultation meeting with the City, their most concern was just not getting rid of the front entranceway which looks historical.
 - Q5: In terms of the design, how did clients engage in the project in the process of meeting their needs? Was there any consultation with folks with lived experience?
A5: Many works were taken through programs, services and client feedback. We are trying to have the input of the service users. We are leaning on the experience of those that currently live with us to ensure the program's success.

9. CCOC Development Projects

- CCOC CAP Update (8:08)
 - CCOC Tenants have been told that CCOC is planning to redevelop those sites. The rental team is working with tenants to find another CCOC home which has the similar level of affordability.
 - The construction start is tentatively planned to be the spring 2023.
 - The team is conducting site studies needed to submit the site plan.
 - There was a transition between the Team who was working on these projects and the project has been transferred to the new team an PM. With this transition, the team realized that there would a possibility for the Putman site and the Caruthers - Armstrong site which are both cornet lots to build bigger buildings.

10. Report of Board & Committees

- Committee Summaries – **Attached**
- CCOC Development Policy Working Group – **Attached**
 - Jesse shared the new development policy and the existing policy with attendees.
 - Geographic Area of Development: The first policy reflects the old policy and it aims to capture the challenges coming from developing outside of traditional territory. The other piece included is an access to rapid transit.
 Q1: what does the term Rapid transit refer to? Does it refer to buses as well as LRT?
 A1: LRT is basically meant high order transit and it could include bus rapid transit.
 Q2: Is it only about transit or is it about other services?
 A2: As of now, it has been limited to transit, however, feedback is welcomed.
 - Acquisition of existing buildings: In addition to new development opportunities, CCOC should actively look for opportunities to acquire existing properties.
 - Circulating Design Plans: It Is valuable to circulate drawings and design plans to other committees and Development Committee be able to incorporate another committee’s feedback.

 Q1: Why did we take out the strategies that make plans and engagement accessible from existing policy?
 A1: We could put some language back from the existing. As of now, we are trying to balance between capturing high level principle but not being overly prescriptive.

Q2: what other things are better to be included?

A2: Consultation with tenant and their engagement is good to be included.

Q3: Development committee, can they make comment as well?

A3: Yes.

- If CCOC could have more thoughts on supportive housing, strictly affordable housing would be great. For instance, if we are talking about promoting aging in place, talking about medium to high acuity, there is a need of support services or community services. Design standards should be part of the discussion aging and community policy.
- Project Charter: It is expected to have acknowledgment of the role of project charter plays in the process.
 - Comment1: The project charter should not only be reviewed by Development Committee, but also be reviewed by other committees as well.
 - Comment 2: to be specified what precedes the project charter.
- Development Strategy: The Development Strategy should be updated periodically, potentially aligned with the renewal of the corporate strategic plan.

Q1: How does development strategy separate by policy on new development?

A1: There should be some conversation to figure out the language around projects or partnership developments and engaging partners.

Q2: Is there a role for Cahdco to identify partners for the development projects?

A1: Cahdco team are CCOC's staffs. In terms of policy plan strategy, there should be some guidance to guide us what opportunities to pursue and how the organization will prioritize or what to look for in opportunities.

- Comment1: It is better to be have some thoughts around the high density lots which will be coming up in the future and CCOC might not be able to tackle that. Some partnerships between non-profit housing providers to build might be a projected outcome.
- Tenant Training: The Development Department should work with the Facilities Management and Tenant and Community Engagement Departments to ensure tenants have the resources needed to operate in-unit mechanical systems.
 - Comment1: It might not just be limited to unit mechanical system.

- Community Engagement: CCOC is committed to being a good neighbour. In addition to any formal community consultation requirements, CCOC should endeavour to engage with the local community association and nearby residents in an open and transparent manner.
- It was asked the revision of the policy to be reshared with members.
- The Redevelopment Policy will be shared for next meeting as well.

11. Report from Cahdco

- Housing Supply Challenge
 - Application to CMHC is due in June.
 - Over 35 groups showed their interest from across the country in participating.
 - These groups have been invited to a series of engagement sessions. The first session would be the upcoming Thursday.
- With Sarah Button being hired as ED, Ray has resigned from the board of Cahdco. Sarah was appointed as the chair of the board.
- Cahdco has two clients who are applying to CMHC programs.
- Cahdco has hired two new summer interns.

12. Items for Future Discussion

- Carry on moving forward with policy work for next meeting.

13. Items to Highlight or Decision for the Board

- None

14. Adjournment (Rida/m/c)

The meeting was adjourned at 8:52.

Next Development Committee Meeting: Tuesday, April 12, 2022 (TBC)



159 Forward Ave

Monthly Project Report



Date: 28 February 2022

To (Attention): CCOC Development Committee

From: Kyla Tanner, Project Manager, Cahdco

Re: **March 2022 Project Report**

Note: New items since last month's report will be noted in red font in subsequent reports moving forward.

CMHC provided a term sheet on February 25. However, the loan and non-repayable loan amounts were incorrect and currently being sorted out.

Attachments

1. Project Schedule
2. Change Orders (CO) and Contemplated Change Orders (CCO) log
3. Site photos

Project Scope

CCOC's vision, as well as the requirements of the 2019 Action Ottawa RFP and the criteria of CMHC's co-investment fund, informed the scope of the Forward project. This scope includes:

1. Demolishing the existing structure;
2. Providing a new rental development with a mix of units and an emphasis on family housing;
3. Achieving a weighted average rent that does not exceed 80% of CMHC's City-Wide AMR which must include a portion of rents at BMR and the ODSP max shelter allowance;
4. BMR is measured as 70% of CMHC AMR.
5. Achieving a minimum of 100% universal accessibility and/or 20% Barrier-Free design;
6. Building to an energy efficiency standard that exceeds the 2015 National Building Code by 25% or more. CCOC intends to achieve this by using passive house design.

Unit Composition	Average Market Rent (AMR)	Below Market Rent (BMR)	Ontario Disability Support Program (ODSP)	Total
Bachelor		5	0	5
1- Bedroom	4	11	7	22
2- Bedroom	4	4	0	8
3- Bedroom	11	3	0	14
Total	19 (38.8%)	23 (46.9%)	7 (14.3%)	49

Project Schedule

- The site was mobilized October 2022. Construction is to take 18 months. **Rent up will likely begin April 2023.**
- We received the stipulated price contract. The hard costs contract price is \$17,142,701.44.
- We received our building permit on November 25. This allowed us to request our 2nd milestone payment from Action Ottawa. Our next Action Ottawa milestone payment is expected in June/July as it is tied to our progression of construction.
- According to the most recent Progress Claim, the project is 13.7% completed.
- **Large amounts of snow and deep cold periods have caused some delays on the project. Time was needed to dig out the snow and warm the ground. A couple of weeks have been added to the schedule.**
- **The steel work is to begin the week of February 28. The wood framing will follow this work.**
- **The project schedule is attached with this report.**

Project Budget

- CCOC is proceeding to term sheet **without the City's confirmation of the tax relief** due to significant delays from the City and a lack of assurance that it will be approved. CCOC needs to draw on the CMHC funding to cash flow the project so was unable to wait for the City any longer.
 - Without the tax relief, CMHC will provide a larger grant portion of ~\$2.16M total. CCOC will have a smaller loan from CMHC.
- **CMHC provided a term sheet on February 25. However, the loan and non-repayable loan amounts were incorrect and are currently being sorted out. The next step is to receive a loan agreement.** These will be approved by CCOC Finance Committee.
- With a 2% interest rate, CCOC will have a DCR of 1.10.

PROJECT COSTS	Total
Land Costs (Value + Closing Costs)	\$ 2,684,516
Hard Costs	\$ 17,174,201
Soft Costs (Including Financing)	\$ 1,504,514
Contingencies	\$ 1,877,622
HST (Including NP Rebate)	\$ 544,157
Total Project Cost	\$ 23,785,010
SOURCES AND USES	Total
Action Ottawa Additional Units + Top Up	\$ 3,691,904
Action Ottawa Capital Grant	\$ 525,000
OPHI	\$ 3,305,216
IAH	\$ 1,170,475
CMHC Seed Grant	\$ 52,500
CMHC Co-Investment Grant	\$ 2,165,297
Section 37	\$ 226,200
CCOC Equity	\$ 250,000
City Land Contribution	\$ 1,700,000
CMHC Co-Investment Financing	\$ 10,673,418
FCM Planning Grant	\$ 25,000
FCM Financing	\$ 0
Total Sources	\$ 23,785,010
Surplus / (Shortfall)	\$ (0)

Change Orders

A complete log of Change Orders (CO) and Contemplated Change Orders (CCO) is attached with this report. Change orders include both unforeseen additional costs and credits to the fixed price construction budget. The CO and CCO Log tracks both approved and expected change orders.

Change orders approved before the Stipulated Price Contract was locked in, therefore not taken from the contingency:

- CO-01 is a \$17,663 cost change order required to provide for an additional catch basin in response to Site Plan Control comments.
- CO-03 is a \$0 cost change order to fulfill the administrative process of converting the CCDC 5B Contract to the Stipulated Lump Sum Option.

Change orders approved since the (Stipulated Price Contract) include:

- CO-02 is a \$10,123 cost change order required to upsize the fan coil units in specific suites as per CCOC's request to ensure cooling requirements are met.
- CO-04 is a \$7,677 cost change order required to address City requirements for Site Plan Control approval, exterior light fixtures LEA2 and LE2B are revise to full cut off type.
- CO-?? is a reimbursed -\$970 cost for storm connection at the street.
- CO-05 is a \$12,912 cost change order required to provide for 32 step footings.
- CO-06 is a \$1,288 cost change order required to provide transformer and inverter change for PV panels after review of shop drawings from iSolara.
- CO-07 is a \$30,991 cost change order required to provide for the revised cost of windows to meet specifications for Passive House requirements.
- CO-08 is a \$4,035 cost change order for orange paint for the front door, sidelight and frames.

A number of contemplated change notices (CCNs) have also been presented this month, and are currently under review:

- CCN-8 - Additional foundation insulation
- CCN-12 - Power and single line diagram/sizing of the equipment for the PV system
- CCN-13 - Elevator finishes to meet CCOC's requests
- CCN-15 - Light fixture change

Contingency Use

The table below provides a summary of the contingency carried in the overall project budget, and the status of the contingency use to date.

Contingency Type	Total Budgeted	Amount Used to Date*	Percentage Spent (+/-)	Balance Remaining
Soft Cost Contingency (10%)	\$163,351	\$6,398	3.9%	\$156,953
Hard Cost Contingency (10%)	\$1,714,270	\$66,056	3.85%	\$1,648,214
Total Contingency	\$1,877,621.00	\$72,454.00	3.9%	\$1,805,167.00

* Based on change orders approved to date and confirmed costs paid directly by CCOC. Excludes HST.

- To date, **\$6,398** has been attributed to the Soft Cost contingency. This includes additional asbestos testing, responses from the environmental engineer to Site Plan comments from the City, and additional work from the landscape consultant requested by CCOC.
- The building is out of the ground now. The riskiest work that would result in contingency has been completed.
- There will likely be additional costs to the project as a result of pandemic conditions, such as supply chain delays or labour shortages.
- The remaining contingency amount remains healthy.

Qualitative Risk Assessment

At this stage there are still a number of variables in flux that could positively or negatively impact the project's schedule and budget. The primary risk areas are identified in the qualitative assessment below:

#	Risk Item	Description	Potential Impact	Mitigation Options	Likelihood	Value of Risk (\$)
1	Interest Rate Escalation	An increase in CMHC's interest rate above the 2% that we're modelling	This would impact the initial assumptions that formed the basis of the project and similar to item #1 additional funding would be required	<ul style="list-style-type: none"> • Push to secure financing quickly while rates are low • Introduce additional sources of funding • Value Engineer the project 	Medium Risk	0.25% = ~\$500,000-~\$700,000
2	COVID-19 Pandemic	Delays in approvals, funding, and/or construction	Delays in receiving materials in a timely manner for construction.	<ul style="list-style-type: none"> • Facilitate open dialogue with funders, construction manager, and regulators to review changes in the industry and react as necessary • Prepare optional bridge financing 	Low Risk	No cost anticipated (risk is being mitigated)
3	Escalation of Utility Costs upon completion of the building	The utility costs are not covered by the energy generated (solar panels)	CCOC operational costs would become greater than budgeted	<ul style="list-style-type: none"> • Work with consultants to optimize energy production and consumption • Pursue on-site energy production (Net-Zero for a portion of the building) to allow CCOC to eliminate most of their own utility bills and possibly allow them to provide benefits to some of their tenants 	Low Risk	No cost anticipated (modelling demonstrates enough generation – option to not have solar panels and save capital costs)

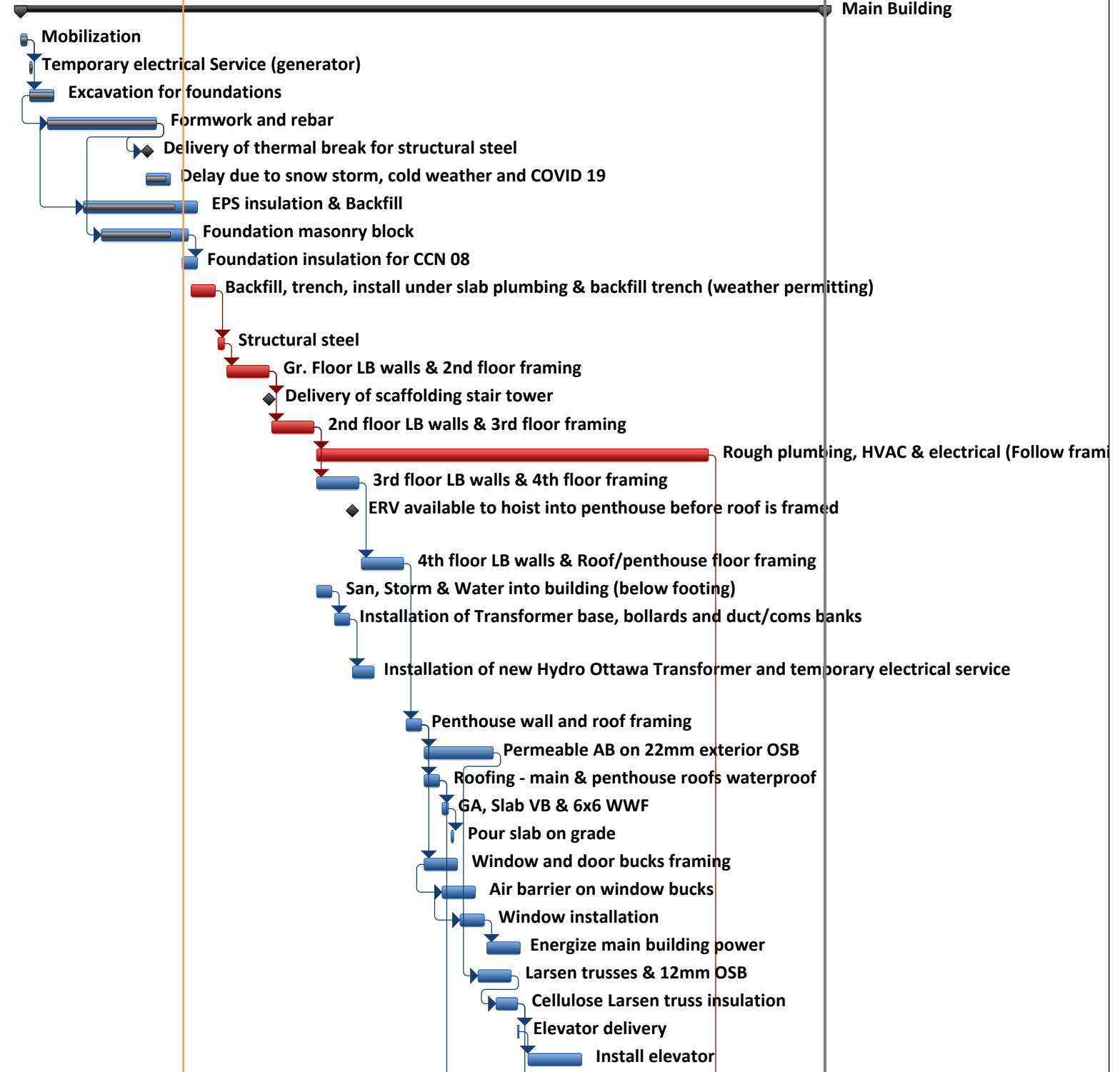
Authority Matrix *

	Dev. Comm	Fin. Comm	Facilities Comm	Rental Comm	Executive Committee / Board	Exec. Director**	Directors**	Project Manager	Date of Expected Approval	Date Approval Made	Notes
Project Milestones											
Project Charter	R	F	I	I	A	F	F	R	September-19	December-19	
Pre-Design Development Targets	R	F	F	F	A	F	F	F	September-19	September-20	Reapproved with 147 Forward design to 49 units
Preliminary Schedule	I	I	I	I	I	F	F	A	February-21	March-21	Updated approval date due to 147 Forward purchase Delay due to energy design charrette
Schematic Design	R	I	I	I	A	F	F	F	October-20	March-21	Updated approval date due to 147 Forward purchase
Class D / Baseline Project Budget	R	R	I	I	A	F	F	F	December-20	March-21	Updated approval date due to 147 Forward purchase
Site Plan	F	I	I	I	A	F	F	R	February-21	March-21	Updated approval date due to 147 Forward purchase
Design and Development	F	F	F	F	F	F	A	R	February-21	March-21	Updated approval date due to 147 Forward purchase
Class C / Budget Update	I	-	-	-	I	A	R	R	February-21	May-21	Updated approval date due to 147 Forward purchase Delay due to energy design charrette
Contract Documents 66%	I	-	-	-	I	A	R	R	March-21	May-21	Updated approval date due to 147 Forward purchase
Class B / Budget Update	I	-	-	-	I	A	F	R	July-21	August-21	Updated approval date due to 147 Forward purchase
Issued for Building Permit	I	-	-	-	I	A	F	R	March-21	May-21	Updated approval date due to 147 Forward purchase Applied for building permit
Contract Document 99% (Tender set)	I	-	-	-	I	A	I	R	July-21	July-21	Updated approval date due to 147 Forward purchase
Class A / Budget Update	I	-	-	-	I	A	F	R	August-21	September-21	Updated approval date due to 147 Forward purchase
Issued for Construction	I	-	-	-	I	A	I	R	September-21	September-21	Updated approval date due to 147 Forward purchase
Baseline Schedule	I	I	I	I	I	A	F	R	September-21	October-21	Updated approval date due to 147 Forward purchase
Rent-up Activities	I	I	I	A	I	I	R	F	TBC		
Procurement											
Architect	I	I	I	I	I	A	F	R	July-19	January-20	Contract signed in January, but work for AO submission
Construction Manager	I	I	I	I	I	A	F	R	January-20	April-20	LOI received March 2020. Signed in April.
Other Consultants	I	I	I	I	I	A	I	R	Ongoing	Ongoing	
Financial											
Primary Funding Application	R	R	I	I	A	F	F	F	October-19	September-19	
Funding Agreement ***	I	R	I	I	A	F	F	F	December-19	December-19	Board approved purchase of 159 Forward for \$1 February 2020
Financing Application	I	R	I	I	A	F	F	F	January-20	April-20	
Financing Agreement ***	I	R	I	I	A	F	F	F	September-21		Updated approval date due to 147 Forward purchase
Equity Contribution Commitment	I	R	I	I	A	F	F	F	August-21	Jul-21	Updated approval date due to 147 Forward purchase
Fixed Price Contract	I	-	-	-	I	A	F	R	August-21		Updated approval date due to 147 Forward purchase
Events/Unforeseen											
Monthly Reports	I	I	I	I	I	I	I	A	-	-	
Political Announcements	I	I	I	I	I	A	F	I	-	-	
Risk Event (Budget)	I	I	-	-	I	A	F	R	-	-	
Risk Event (Schedule)	I	-	-	-	I	A	F	R	-	-	
Opportunity Event (Budget)	I	I	-	-	I	A	F	R	-	-	Board approved purchase of 147 Forward in June 2020
Opportunity Event (Schedule)	I	-	-	-	I	A	F	R	-	-	
Everyday Decisions	-	-	-	-	-	-	-	A	-	-	

Legend			
I	F	R	A
Information Only	Feedback	Recommendation	Approval

20-003 Forward Avenue - Construction Schedule - Revision #09, 31 Jan 2022

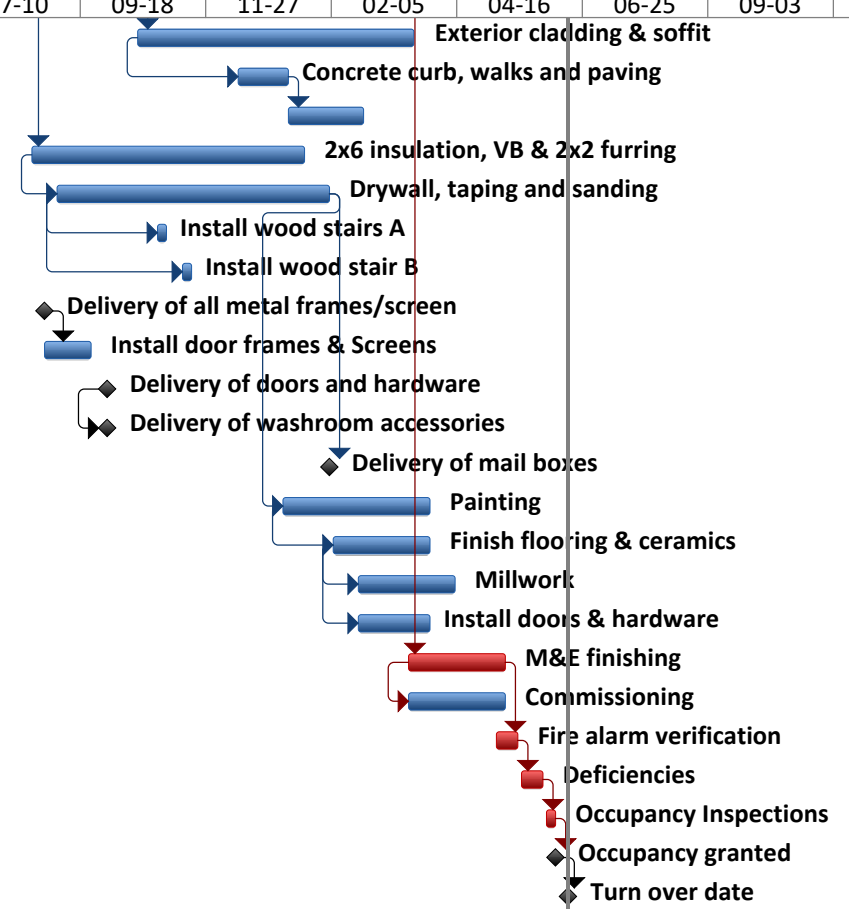
ID	Task Name	Duration	Start	Finish	Predecessor	May 01		September 21		February 11		July 01		November 21		April 11		September 01	
						05-16	07-25	10-03	12-12	02-20	05-01	07-10	09-18	11-27	02-05	04-16	06-25	09-03	11-12
1	Main Building	430 days	Mon 21-09-27	Fri 23-06-16															
2	Mobilization	5 days	Mon 21-09-27	Fri 21-10-01															
3	Temporary electrical Service (generator)	2 days	Mon 21-10-04	Tue 21-10-05	2														
4	Excavation for foundations	15 days	Mon 21-10-04	Fri 21-10-22	2														
5	Formwork and rebar	51 days	Mon 21-10-18	Mon 22-01-14	SS+10 days														
6	Delivery of thermal break for structural steel	0 days	Tue 22-01-04	Tue 22-01-04	5FS-5 days														
7	Delay due to snow storm, cold weather and COVID 19	15 days	Mon 22-01-03	Fri 22-01-21															
8	EPS insulation & Backfill	55 days	Mon 21-11-15	Fri 22-02-11	SS+20 days														
9	Foundation masonry block	40 days	Mon 21-11-29	Fri 22-02-04	5FS-21 days														
10	Foundation insulation for CCN 08	10 days	Mon 22-01-31	Fri 22-02-11	9FS-5 days														
11	Backfill, trench, install under slab plumbing & backfill trench (weather permitting)	15 days	Mon 22-02-07	Fri 22-02-25															
12	Structural steel	5 days	Mon 22-02-28	Fri 22-03-04	11														
13	Gr. Floor LB walls & 2nd floor framing	25 days	Mon 22-03-07	Fri 22-04-08	12														
14	Delivery of scaffolding stair tower	0 days	Fri 22-04-08	Fri 22-04-08	13														
15	2nd floor LB walls & 3rd floor framing	25 days	Mon 22-04-11	Fri 22-05-13	13														
16	Rough plumbing, HVAC & electrical (Follow framing)	210 days	Mon 22-05-16	Fri 23-03-17	15														
17	3rd floor LB walls & 4th floor framing	25 days	Mon 22-05-16	Fri 22-06-17	15														
18	ERV available to hoist into penthouse before roof is framed	0 days	Sun 22-06-12	Sun 22-06-12															
19	4th floor LB walls & Roof/penthouse floor framing	25 days	Mon 22-06-20	Fri 22-07-22	17														
20	San, Storm & Water into building (below footing)	10 days	Mon 22-05-16	Fri 22-05-27															
21	Installation of Transformer base, bollards and duct/coms banks	10 days	Mon 22-05-30	Fri 22-06-10	20														
22	Installation of new Hydro Ottawa Transformer and temporary electrical service	13 days	Mon 22-06-13	Wed 22-06-29	21														
23	Penthouse wall and roof framing	10 days	Mon 22-07-25	Fri 22-08-05	19														
24	Permeable AB on 22mm exterior OSB	40 days	Mon 22-08-08	Fri 22-09-30	23														
25	Roofing - main & penthouse roofs waterproof	10 days	Mon 22-08-08	Fri 22-08-19	23														
26	GA, Slab VB & 6x6 WWF	5 days	Mon 22-08-22	Fri 22-08-26	25														
27	Pour slab on grade	2 days	Mon 22-08-29	Tue 22-08-30	26														
28	Window and door bucks framing	20 days	Mon 22-08-08	Fri 22-09-02	23														
29	Air barrier on window bucks	20 days	Mon 22-08-22	Fri 22-09-16	28SS+10 days														
30	Window installation	15 days	Mon 22-09-05	Fri 22-09-23	29SS+10 days														
31	Energize main building power	20 days	Mon 22-09-26	Fri 22-10-21	30														
32	Larsen trusses & 12mm OSB	20 days	Mon 22-09-19	Fri 22-10-14	24FS-10 days														
33	Cellulose Larsen truss insulation	13 days	Mon 22-10-03	Wed 22-10-13	32FS-10 days														
34	Elevator delivery	1 day	Thu 22-10-20	Thu 22-10-20	33														
35	Install elevator	30 days	Fri 22-10-28	Thu 22-12-02	34FS+5 days														



Task		Project Summary		Inactive Milestone		Manual Summary Rollup		Deadline	
Split		External Tasks		Inactive Summary		Manual Summary		Critical	
Milestone		External Milestone		Manual Task		Start-only		Critical Split	
Summary		Inactive Task		Duration-only		Finish-only		Progress	

20-003 Forward Avenue - Construction Schedule - Revision #09, 31 Jan 2022

ID	Task Name	Duration	Start	Finish	Predecessor	May 01		September 21		February 11		July 01		November 21		April 11		September 01	
						05-16	07-25	10-03	12-12	02-20	05-01	07-10	09-18	11-27	02-05	04-16	06-25	09-03	11-12
36	Exterior cladding & soffit	100 da	Thu 22-10-20	Wed 23-03-23															
37	Concrete curb, walks and paving	10 day	Thu 22-12-15	Wed 23-01-13	36SS+40 da														
38	Landscaping south east facades	30 day	Thu 23-01-12	Wed 23-02-23															
39	2x6 insulation, VB & 2x2 furring	100 da	Mon 22-08-22	Fri 23-01-20	25														
40	Drywall, taping and sanding	100 da	Mon 22-09-05	Fri 23-02-03	39SS+10 da														
41	Install wood stairs A	5 days	Mon 22-10-31	Fri 22-11-04	40SS+40 da														
42	Install wood stair B	5 days	Mon 22-11-14	Fri 22-11-18	40SS+50 da														
43	Delivery of all metal frames/screen	0 days	Mon 22-08-29	Mon 22-08-29															
44	Install door frames & Screens	20 day	Mon 22-08-29	Fri 22-09-23	43														
45	Delivery of doors and hardware	0 days	Mon 22-10-03	Mon 22-10-03															
46	Delivery of washroom accessories	0 days	Mon 22-10-03	Mon 22-10-03	45SS														
47	Delivery of mail boxes	0 days	Fri 23-02-03	Fri 23-02-03	40														
48	Painting	60 day	Mon 23-01-09	Fri 23-03-31	40FS-20 da														
49	Finish flooring & ceramics	40 day	Mon 23-02-06	Fri 23-03-31	48SS+20 da														
50	Millwork	40 day	Mon 23-02-20	Fri 23-04-14	49SS+10 da														
51	Install doors & hardware	30 day	Mon 23-02-20	Fri 23-03-31	49SS+10 da														
52	M&E finishing	40 day	Mon 23-03-20	Fri 23-05-12	16														
53	Commissioning	40 day	Mon 23-03-20	Fri 23-05-12	52SS														
54	Fire alarm verification	10 day	Mon 23-05-08	Fri 23-05-19	52FS-5 days														
55	Deficiencies	10 day	Mon 23-05-22	Fri 23-06-02	54														
56	Occupancy Inspections	5 days	Mon 23-06-05	Fri 23-06-09	55														
57	Occupancy granted	0 days	Fri 23-06-09	Fri 23-06-09	56														
58	Turn over date	0 days	Fri 23-06-16	Fri 23-06-16	57FS+5 day														
59	Seasonal work	1 day?	Mon 21-08-02	Mon 21-08-02															
60	Balance of landscaping work (Spring 2023)																		



Task		Project Summary		Inactive Milestone		Manual Summary Rollup		Deadline	
Split		External Tasks		Inactive Summary		Manual Summary		Critical	
Milestone		External Milestone		Manual Task		Start-only		Critical Split	
Summary		Inactive Task		Duration-only		Finish-only		Progress	

**CENTRETOWN CITIZENS OTTAWA CORPORATION
FOUR STOREY APARTMENT BUILDING**

**PROGRESS REPORT NO. 1
ON THE STATUS OF THE PROJECT
AT JANUARY 31, 2022**

6. PHOTOGRAPHS

The construction site was last visited on February 17, 2022 and the following photographs were taken:

1. South-West View



2. North-West View



**CENTRETOWN CITIZENS OTTAWA CORPORATION
FOUR STOREY APARTMENT BUILDING**

**PROGRESS REPORT NO. 1
ON THE STATUS OF THE PROJECT
AT JANUARY 31, 2022**

6. PHOTOGRAPHS

3. Basement Level



4. Basement level



CENTRETOWN CITIZENS OTTAWA CORPORATION
FOUR STOREY APARTMENT BUILDING

PROGRESS REPORT NO. 1
ON THE STATUS OF THE PROJECT
AT JANUARY 31, 2022

6. PHOTOGRAPHS

5. Basement level



6. Basement level



**CENTRETOWN CITIZENS OTTAWA CORPORATION
FOUR STOREY APARTMENT BUILDING**

**PROGRESS REPORT NO. 1
ON THE STATUS OF THE PROJECT
AT JANUARY 31, 2022**

6. PHOTOGRAPHS

7. Basement level



8. Basement level



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New Development

Geographic Area of Development

- When evaluating development opportunities outside of Centretown, consideration should be given to the effect on maintenance and administration costs. Developments that contribute to a 'cluster' of units should be prioritized.
- When evaluating development opportunities outside of Centretown, access to rapid transit should be prioritized.

Acquisition

- In addition to new development opportunities, CCOC should actively look for opportunities to acquire existing properties.

Circulating Design Plans

- Design plans and working drawings should be circulated to each committee for review.
- The Development Committee should adopt a formal process for receiving comments from other committees.

Project Charter

- Each new development should begin with a project charter that identifies key project responsibilities and decision points across the organization.

Development Strategy

- The Development Strategy identifies medium-term development priorities, incorporates lessons from past developments, and sets a strategic vision for increasing CCOC's affordable housing stock and development capacity.
- The Development Strategy should be updated periodically, potentially aligned with the renewal of the corporate strategic plan.

Tenant Training

- The Development Department should work with the Facilities Management and Tenant and Community Engagement Departments to ensure tenants have the resources needed to operate in-unit mechanical systems.

Community Engagement

- CCOC is committed to being a good neighbour. In addition to any formal community consultation requirements, CCOC should endeavor to engage with the local community association and nearby residents in an open and transparent manner.

MINUTES

5:30pm (virtually) Tuesday, March 1, 2022

Present: Andrée-Ann Cousineau, Cynthia Jacques (staff rep), Chris Yordy (Chair), Joelle Messier (staff rep), Pascal St Amour (staff rep), Sara Hobbs, Zak Spelay, AnaLori Smith, Dougald Brown, Wayne Fan, Adria Burri (Recorder)

Regrets: Bill Rooney

1. **Call to order and reading of the anti-oppression statement:** 5:35pm, Joelle read the anti-oppression statement
2. **Approval of the agenda –** 5:38pm, adopted on consensus
3. **Approval of the February 1, 2022 minutes –** Unanimous approval
 - Previous practice was to send out draft minutes. The Committee agreed that it is best to send them out once they have been finalized
 - To keep staff informed - HR (Adria or I) will send a summary usually within 7 business days from the meeting.
4. **Staffing Updates:**
 - a) Yvan Lacasse has retired
 - b) Crystal Gleeson informed us that she will be leaving (TBD)
 - c) Hannah Velle is returning to the TCE department
 - d) Were actively staffing for summer intern positions (5 total) based on grants
 - e) Hired two development interns: Stephanie Cantlay and Christopher Tan Hardy
 - f) Extended offers to Chris king and Marcello Adad
 - g) Second round of interviews for Budget & cost analyst position (to cover parental leave)
 - h) Cynthia is resigning from Personnel Committee
5. **Training:** Building Representative training to be discussed in April and implemented in the Spring. (For information only)
6. **New Business:**
 - a) **Vacation Policy (for review and approval):**
 - The updated vacation policy follows CCOC's policies of employment
 - Andrée-Ann is working on adding more detail to the current policy
 - Chris stated that he liked the idea

- Andrée-Ann will send the finalized draft of the vacation policy to the committee by e-mail for approval by Monday March 21, 2022
- Round table of first impressions:
 - Andrée-Ann stated that the policy was meant to clarify frequently asked vacation policy questions. She also discussed what an employee would receive for vacation if they are terminated. As well as clarified the different classifications between term and regular employees and casual employees based on the individual's contract
 - Supervisors need to be on top of vacation
 - Year end excess vacation can be carried over for a year and a half before supervisors enforce employees to take vacation
 - Cynthia asked if we should adjust or remove the statement about stat holidays landing on vacation time
 - Andrée-Ann clarified that since half CCOC's staff is hourly, when a holiday falls during an employee's vacation time that they will still be paid for the holiday
 - Chris asked if managers would have training on how to adapt the new policy
 - Zak stated that he would change the line that said 'granted one additional day' to a clearer statement as it can be confusing (eg. The employee will not be required to use a vacation day on the statutory holiday)
 - Andrée-Ann wants the policy to be used in a positive way
 - Dougald shared that he believes that there should be a statement saying that the supervisor should make reasonable efforts to approve and accommodate employees vacation request
 - Zak stated that there should be a statement that started in section 11.2.5 vacation scheduling that managers will try their best to approve but there is a chance that vacation may not be approved based on needs of the business

(M/S/C, AnaLori Smith, Pascal St Amour)

b) Facilities Management staffing:

- Andrée-Ann presented a proposal to hire an indeterminate (regular) Operations Coordinator instead of a 6-months parental leave
- This is the 5th incumbent since the parental leave commenced in June 2021, and the position is difficult to staff
- The position is intended to help support Norm, Facilities Director, as it is the largest department at CCOC

- This position helps plan for scalability and would help provide more support and coverage for tenants
- The cost for this position would be covered by the painter and decorator position that has not been filled (this position would be abolished)
- The expected start date would be mid to late April
- In the Fall, the position will be evaluated (scored), approved by Personnel once Kat returns from parental leave and the Operations Coordinators are comfortable
- The position impacts all departments at CCOC
- AnaLori agreed with Andrée-Ann's rationale of the position and loves the idea of the role
- Cynthia stated that she thinks the position would make a lot of sense for CCOC as it is needed and contributes to forward thinking
- Pascal confirmed that this is a well needed switch from the painter position to an Operations Coordinator. As well as, he is very happy this role is happening. He stated that some of the tasks associated with the job are not currently happening. He shared that some of the tasks may need to be reviewed and shown through salary
- Andrée-Ann specified that the role would be different than the current Operations Coordinators so that the person is not over whelmed. However, the person hired would need to be adaptive to all aspects of facilities management.
- Dougald recommends adding a provisional statement of duties to the job posting that clearly outlines the anticipated associated tasks that the person would be doing.
- Andrée-Ann shared that there was a draft made, she would prepare a provisional statement that she would circle it around and this would be brought to Executive Committee before final approval.
- The committee was in favor of the staffing proposal and recommends that Executive Committee move in a favour.

7. Business Arising:

a) Connect2Knowledge

- Staff survey is to go out next week
- The goal is to have supervisors book an hour to complete the survey even though it will only take 15 mins
- Andrée-Ann shared that we will create a visual representative of which employees have completed the survey

b) Pandemic update

- Moving slowly into orange
- CCOC will not be pushing employees back into office but no employee can work 100% remotely unless they have a doctor exemption. As well as no employee will 100% be in the office
- Moving to a hybrid work model

c) Work plan:

- Andrée-Ann wants to defer until April. She has received a lot of feedback and wants to ensure that the work is being produced at a sustainable rate
- Will discuss further at next month's meeting

8. Staff meetings:

All Staff: March 23, 2022. Hybrid, to be led by Sarah, Andrée-Ann and Adria

Health & Safety: April, 2022

9. Committee summaries: enclosed in package [for information only]

10. Other business: Ensure the meeting link is available for all staff to join

In camera #1 deferred until next meeting

11. Adjournment: 7:01 pm

**Next meeting: 5:30pm, April 5th 2022
By videoconference**