

**Meeting of Board of Directors
Agenda**

August 27, 2025
1:30 p.m. – 3:00 p.m.
Northumberland County

1. Call to Order

Victor Fiume, Chair

2. Territorial Land Acknowledgement

Victor Fiume

3. Approval of the Agenda

Recommended Motion:

“That the agenda for the August 27, 2025, regular meeting of the Northumberland County Housing Corporation Board of Directors be approved.”

4. Declaration of Interest

5. Approval of Minutes (attached)

Minutes of July 23, 2025 Regular Board Meeting

Recommended Motion:

“That the minutes of the July 23, 2025 Regular Meeting of the Northumberland County Housing Corporation be approved.”

6. Approval of the Addressing Gender-Based Violence in Community Housing Sub-Committee Meeting Minutes (attached)

Recommended Motion:

“That the minutes of the May 30, 2025 Addressing Gender-Based Violence in Community Housing Sub-Committee Meeting be approved.”

7. Revised Exterior Spaces -Apartment Units Policy Update (attached)

Emily Corkery, Housing Services Manager

Recommended Motion:

“That the NCHC Board of Directors approve the proposed Exterior Spaces - Apartment Units policy revisions.”

8. NCHC Security Standards Report (attached)

Joel Johnston, Security Infrastructure Supervisor

Recommended Motion:

“That the NCHC Board of Directors direct staff to create security standards specific to NCHC properties, needs and risk tolerance, and approve the implementation of security standards for all NCHC properties.”

9. Housing Arrears Report (attached)

Julie Kennedy, Developmental, Housing and Homelessness Supervisor

Recommended Motion:

“That the NCHC Board of Directors receive the Housing Arrears Report for information.”

10. NCHC Tenant Satisfaction Survey Update (attached)

Julie Kennedy, Developmental, Housing and Homelessness Supervisor

Recommended Motion:

“That the NCHC Board receive the NCHC Tenant Satisfaction Survey update for information.”

11. Growth and Expansion Sub-Committee Meeting Update

Jacqueline Pennington and Maryam Mohajer-Ashjai, Co-Chairs of Sub-Committee

Recommended Motion:

“That the NCHC Board of Directors receive the update on the Growth and Expansion Sub-Committee Meeting for information.”

12. New Business

Victor Fiume, Chair

13. Next Meeting

- Wednesday September 24, 2025 at 1:30 p.m.
Location: In Person – 555 Courthouse Road, Cobourg – Council Chambers

14. Adjournment

Recommended Motion:

"That the meeting be adjourned at _____ p.m."

Meeting of Board of Directors Minutes

July 23, 2025

1:30 – 3:00 p.m.

Northumberland County

In Person

Board Members Present (In Person):

Molly Anthony

Cathy Borowec

Victor Fiume, Chair

Steve Gilchrist

Councillor John Logel

Councillor Mandy Martin

Jacqueline Pennington

Lou Rinaldi

Daphne Livingstone

Anneke Russell

Maryam Mohajer-Ashiai (arrived at 1:42 p.m.)

Board Members' Regrets:

Lindsey Reed

Staff:

- Rebecca Carman, General Manager (Appointed by Board)
- Jennifer Moore, CAO
- Emily Corkery, Housing Services Manager
- Jackie Diminie, Customer Service Representative
- Linda Johnston, Application Assistant Representative
- Julie Kennedy, Developmental Housing & Homelessness Supervisor
- Darrell Mast, Municipal Solicitor
- Rob O'Neil, Facilities Manager
- Matthew Stergios, Executive Assistant to CAO
- Kim O'Leary, Financial Planning Manager

1. Call to Order

- Chair Victor Fiume called the meeting to order at 1:31 p.m.

2. Territorial Land Acknowledgement

3. Approval of the Agenda

Moved by: Anneka Russell

Seconded by: Mandy Martin

“That the agenda for the July 23, 2025 regular meeting of the Northumberland County Housing Corporation Board of Directors be approved.”

Disposition: **Carried**

4. Declaration of Interest

- No declarations.

5. Approval of Minutes (attached)

Minutes of May 28, 2025 Annual General Meeting

Minutes of May 28, 2025 Regular Board Meeting

Moved by: Anneke Russell

Seconded by: Jacqueline Pennington

“That the minutes of the May 28, 2025 Annual General Meeting of the Northumberland County Housing Corporation and the Regular Meeting of the Northumberland County Housing Corporation be approved.”

Disposition: **Carried**

6. Shareholder Minutes

Shareholder Minutes of the May 28, 2025 Annual General Meeting

Moved by: John Logel

Seconded by: Jennifer Moore

“That the Shareholder Minutes of the May 28, 2025 Annual General Meeting of the Northumberland County Housing Corporation be received for information.”

Disposition: **Carried**

7. Approval of the Addressing Gender Based Violence in Community Housing Sub-Committee Meeting Minutes (attached)

Moved by: Mandy Martin

Seconded by: Cathy Borowec

"**That** the minutes of the April 24, 2025 Addressing Gender-Based Violence in Community Housing Sub-Committee Meeting be approved."

Disposition: **Carried**

8. Approval of the Growth and Expansion Sub-Committee Meeting Minutes (attached)

Moved by: Steve Gilchrist

Seconded by: Anneke Russell

"**That** the minutes of May 22, 2025 Growth and Expansion Sub-Committee Meeting be approved as amended, noting Jacqueline Pennington chaired the meeting and approve the committee workplan as presented."

Disposition: **Carried**

9. NCHC Strategic Plan Quarterly Update (attached)
Emily Corkery, Developmental, Housing Services Manager

Moved by: John Logel

Seconded by: Anneke Russell

"**That** the NCHC Board of Directors receive the NCHC Strategic Plan Quarterly Update for information."

Disposition: **Carried**

10. NCHC Q2 2025 Variance Report (attached)
Kimberly O'Leary, Financial Planning Services Manager

- No significant changes since last update.
- Discussion on security costs. Security costs also include health and safety issues such as pest control and lift maintenance. These are mandatory costs that cannot be forecasted.
- General Manager noted that this is the first cycle of 3-year budget and

adjustments will be made as needed. Inflationary pressures are built into year 2 of the budget.

- Finance staff will work toward including more information in quarterly financial statements, including forecasting annual trends.

Moved by: Anneke Russell

Seconded by: Steve Gilchrist

“That the NCHC Board of Directors receive the NCHC Q2 2025 Variance Report for information.”

Disposition: **Carried**

11. Housing Operations Report (attached)

Julie Kennedy, Developmental, Housing and Homelessness Supervisor

- Elgin Park should be fully occupied by Dec 31, 2025.
- Tenant socials were attended by 95 tenants from across all locations.
- Staff provided an update on an RFP for cleaning companies to partner with NCHC to offer deep cleaning services to tenants.

Moved by: John Logel

Seconded by: Lou Rinaldi

“That the NCHC Board of Directors receive the Housing Operations Report for information.”

Disposition: **Carried**

12. Facilities Q2 2025 Report (attached)

Rob O’Neil, Manager Facilities

Moved by: Anneke Russell

Seconded by: Maryam Mohajer-Ashjai

“That the NCHC Board of Directors receive the Facilities Q2 2025 Report for information.”

Disposition: **Carried**

13. Growth and Expansion Sub-Committee Meeting Update and Workplan

(attached)

Jacqueline Pennington, Co-Chair of Sub-Committee

Jacqueline provided update on the Growth and Expansion Sub-Committee and presented the workplan.

Moved by: Daphne Livingstone

Seconded by: Cathy Borowec

“That the NCHC Board of Directors receive the update on the Growth and Expansion Sub-Committee Meeting for information and approve the workplan as presented.”

Disposition: **Carried**

14. Addressing Gender Based Violence in Community Housing Sub-Committee Meeting Update – May 22, 2025 (verbal)

Rebecca Carman, General Manager

- a. The Sub-Committee discussed providing training with County staff engaging with the NCHC and emergency responders.

Moved by: Anneke Russell

Seconded by: John Logel

“That the NCHC Board of Directors receive the verbal update on the Addressing Gender Based Violence in Community Housing Sub-Committee Meeting for information.”

Disposition: **Carried**

15. New Business

Victor Fiume, Chair

- a. Corporate Records
Rebecca Carman, General Manager

General Manager advised the Board that corporate records are not up to date and ensured this will be addressed and the corporation will be brought into compliance.

General Manager to review term of Shareholder direction to ensure current.

- b. Addressing Gender Based Violence in Community Housing Sub-Committee
Terms of Reference
Rebecca Carman, General Manager

Moved by: Anneke Russell
Seconded by: Daphne Livingstone

“That the NCHC Board of Directors approve the Terms of Reference for the Addressing Gender Based Violence in Community Housing Sub-Committee as attached”

Disposition: **Carried**

- c. “Bill 10, Protect Ontario Through Safer Streets and Stronger Communities Act, 2025” (verbal update)
Darrell Mast, Municipal Solicitor

Bill 10, the *Protect Ontario Through Safer Streets and Stronger Communities Act, 2025*, has passed and is law. This statute enacts the *Measures Respecting Premises With Illegal Drug Activity Act, 2025*, which introduces new offences for landlords and new enforcement powers related to rental premises. However, the Act is not yet in force and effect as regulations need to be made.

Overview of potential impacts and relation to the Landlord Tenant Board and implementing section 83 of the *Residential Tenancies Act, 2006*.

Scope of enforcement under Bill 10 will relate to specific Federal offences related to the production and trafficking of controlled substances which will be set out in future regulations. Other outstanding questions which may be clarified in the regulations include who will be considered a landlord for the purposes of the Act, whether new enforcement powers will be extended beyond police, and what reasonable measures to prevent activities may be taken by a landlord to provide a defense to a charge.

Moved by: Steve Gilchrist
Seconded by: Anneke Russell

“That the NCHC Board of Directors receive the verbal update on Bill 10 for information”

Disposition: **Carried**

16. Next Meeting

Wednesday August 27, 2025 at 1:30 p.m.

Location: In Person – 555 Courthouse Road, Cobourg – Council Chambers

17. Adjournment

Moved by: Anneke Russell

Seconded by: John Logel

"That the meeting be adjourned at 2:50 p.m."

Disposition: **Carried**

Meeting of Gender-Based Violence in Housing Sub-Committee Minutes

Friday, May 30 2025

12:00p.m. – 2:00 p.m.

Northumberland County

Community and Social Services Training Room

Members Present (in person):

Daphne Livingstone, Maryam Mohajer, Cathy Borowec, Lou Rinaldi, Rebecca Carman, Emily Corkery, Kerry Smith

Members' Regrets: Lindsey Reed

Guests Present (in person): Nancy Johnston and Christina Colacicco, Cornerstone Family Violence Prevention Centre

1. Call to Order

Daphne Livingstone called the meeting to order at 1:07 p.m.

2. Territorial Land Acknowledgement

Rebecca Carma, General Manager

3. Approval of the Agenda

Daphne Livingstone

Recommended Motion:

"That the agenda for the May 30, 2025 meeting of the Northumberland County Housing Corporation Gender Based Violence in Housing Sub-Committee be approved."

Moved by: Cathy Borowec

Seconded by: Lou Rinaldi

4. Declaration of Direct, Indirect or Deemed Pecuniary Interest or Disqualifying Interest

No declarations

5. Approval of Minutes

Daphne Livingstone

“That the minutes of the April 24, 2025 meeting of the Northumberland County Housing Corporation Gender-Based Violence Sub-Committee be approved”

Moved by: Cathy Borowec

Seconded by: Lou Rinaldi

6. Terms of Reference (attached)

Rebecca Carman, General Manager

“That the NCHC Board of Directors approve the Northumberland County Housing Corporation Gender-Based Violence Sub-Committee Terms of Reference”.

7. Cornerstone Presentation (verbal)

Nancy Johnston and Christina Colacicco, Cornerstone Family Violence Family Prevention Centre

- Discuss of different trainings that could be offered to NCHC board members and NCHC housing and facilities staff. Training to focus on Gender-Based Violence 101, Myths vs. Facts and increase risk of gender based violence in rural communities.
- In person training for NCHC board to take place over several sessions, to be delivered in person in later summer/fall of 2025.
- Discussion of gender based violence policies that could be developed by NCHC board with emphasis on tenant eviction prevention.
- Discussion of increasing working relationships with community police forces including Cobourg Police Services, Port Hope Police Service and Ontario Provincial Police – Northumberland.

8. New Business

Daphne Livingstone

- Develop NCHC training plan
- NCHC board to approve terms of reference

9. Next Meeting

- Thursday, June 24, 2025
2:30pm – 4:30pm

10. Adjournment

Moved by: Lou Rinaldi

Seconded by: Maryam Mohajer

“That the meeting be adjourned at 1:55 p.m.”

Disposition: **Carried**



Policy

Subject: Exterior Spaces – Apartment Units

Policy Number: ~~2025-08~~ ~~2021-07~~

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Effective Date: ~~November 2, 2023~~ August 27, 2025

Approved by: NCHC Board of Directors

Reviewed by: NCHC General Manager

Purpose

To ensure the ongoing preservation and upkeep of all Northumberland County Housing Corporation ("NCHC") owned property. To ensure that these properties do not present any safety hazards to tenants or their guests, nor to staff or contractors of NCHC. To ensure that all NCHC properties are neat in appearance and meet local property standard by-laws.

Overview

This policy provides details on specific activities involving the use of exterior spaces at NCHC properties. Note that this is not an exhaustive list of acceptable and/or prohibited activities at NCHC properties. Tenants are reminded that they must not negatively impact other tenants' reasonable enjoyment of their units and/or exterior spaces. NCHC retains the right to prohibit further activities in exterior spaces at NCHC properties, which may not be included in this policy.

Common Exterior Spaces

Tenants are provided with access to outside grounds at their building, which may include meeting spaces, picnic tables, grass areas, etc. Tenants are expected to leave these common exterior spaces in the same way as they were found. This includes ensuring that they are clear of garbage, personal items, debris, animal waste and other items.

Tenants shall not alter the location of moveable NCHC property in these areas, including picnic tables. Tenants shall only smoke in designated smoking areas and shall not alter/adjust these areas. At all times, individuals who are smoking in exterior spaces at NCHC properties must at a minimum maintain the distance from building entry as required by applicable legislation.

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Exterior Alteration

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No exterior alterations are to be made to NCHC buildings by tenants.

Examples of such changes are:

- Addition, extension, removal and/or replacement of shrubs or gardens
- Placement of sheds
- Attachments to exterior walls

Balconies/Patios

Balconies/patios are for your enjoyment but they can also present dangers if not properly maintained. The use of balconies and/or patios should not negatively impact other residents.

Tenants must maintain their balcony and patio throughout winter months, including any removal of ice and snow.

Tenants shall not:

1. leave anything on the balcony/patio that can fall and injure someone or that a child may climb on
2. leave pets or children on the balcony/patio unattended
3. allow pets to urinate or defecate on the balcony/patio
4. use the balcony/patio as a storage unit
5. alter the balcony/patio in any way (e.g. installation of closures and/or dividers)
6. smoke/vape on the balcony/patio
7. glue carpets to the balcony/patio
8. install or use barbeques/heaters on the balcony/patio
9. shake carpets/rugs from the balcony/patio
10. pour water off the balcony/patio or overwater plants on balcony causing drips
11. feed birds/squirrels/rodents from the balcony/patio
12. permanently fix clothes lines on the balcony/patio
13. Attach any item to exterior walls (e.g. planters, wall décor, hooks, latticing etc.).
14. attach satellite dishes to the balcony/patio
15. store any large items on the balcony/patio (e.g. bicycles, air-conditioners, tires and appliances)
16. throw anything off the balcony.

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Where a garden plot is provided for tenants' use beside their patio, it is the tenant's responsibility to maintain the garden plot by weeding and preventing overgrowth of plants. While the tenant is not obligated to use the garden plot, if they wish to use it, all gardening supplies and equipment will be the responsibility of the tenant, and the tenant will not be compensated for the purchase of supplies and equipment. Patio garden plots are not permitted to be extended at any time.

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Barbeques

NCHC must ensure compliance with all applicable legislation and by-laws with respect to fire and life safety and may put in place additional fire and life safety measures that are deemed reasonable. Accordingly, barbeques which use propane or other combustible fuel are not permitted to be used or stored on NCHC property.

If NCHC is made aware of the presence of barbeques on NCHC property, it will investigate the type of fuel being used. If it is determined that a barbeque is fueled by combustible materials, the tenant will be asked to remove such barbeque and fuel from the property.

Bird Feeders

Bird feeders are not permitted on NCHC property in order to ensure that:

- NCHC property remains clean and free of garbage; and
- no health issues arise due to bird droppings or the attraction of rodents (such as squirrels, mice and rats), stray animals and other types of wildlife and unwanted pests.

No food (including bread scraps, nuts, birdseed, etc.) is to be left out/dispersed on NCHC property, including on patios and balconies.

Pest Control

Pest control is a shared responsibility between NCHC and tenants. Tenants can support good pest control in their unit by properly maintaining their unit. It is important that food is stored properly and is not left out in units, that waste is removed on a regular basis, and that surfaces are wiped down regularly.

Despite a well-maintained unit, from time to time pests may continue to be present. It is the responsibility of the tenant to notify NCHC of the presence of pests in their units. NCHC will work with the tenants to provide the appropriate treatment.

Upon notification of pests, NCHC will attend the tenant's unit to assess the issue. Actions will be recommended, which may include external pest control treatment. NCHC will work with the tenant to determine if there are underlying causes for the presence of pests and will make referrals as necessary.

It is important to note that from time to time, other tenant units may also require pest control treatment. NCHC will not provide personal tenant information to other tenants regarding which units are undergoing pest control treatment.

Water Play Equipment

The installation and/or use of any water play equipment (i.e. pools, slip and slides, sprinklers, ice rinks) is not permitted on NCHC property.

Enforcement of this Policy

On behalf of NCHC, Northumberland County staff will conduct balcony/patio inspections at the time of annual unit inspections, or at other times throughout the year. If a unit is identified as not meeting the exterior maintenance expectations and/or violating this policy in any way, the landlord will take required action for correction, up to and including an application to end the tenancy through the Landlord and Tenant Board if required.

For more information, please refer to Charge Back Policy 2021-24.

Repealed Policy

2009-14PM Yard and Balcony Upkeep Policy

2014-19PM Barbeque Policy

2008-03PM Bird Feeders and Pest Control

2008-16PM Above Ground Pools/Slip and Slides

Legislative Authority

Cross Reference

Chargeback Policy 2021-24



Northumberland County Housing Corporation (NCHC) Report to Board

August 27, 2025, 2025

NCHC Security Standards – New Construction - Renovations

Prepared by: Joel Johnston, Security Infrastructure Supervisor

Issue

Digital security measures (CCTV systems, access control, & alarms) and physical security standards (Locks, key control, latch protection, etc) are not consistent throughout NCHC properties. This results in inconsistent/inadequate coverage and a false sense of security, especially in new construction projects.

Recommendation

It is recommended that the NCHC Board of Directors direct staff to create security standards specific to NCHC properties, needs and risk tolerance, and approve the implementation of security standards for all NCHC properties.

Background

Northumberland County contracted WSP to conduct a security risk assessment of all corporate properties in 2023. The results of this audit created a clear path forward for Northumberland County's security posture and included recommendations such as creating a security standard to be implemented across sites.

Aspects of this current draft security standard include physical security aspects (Door & frame materials & specifications, Latch protection requirements for all out swinging doors, etc.), Video surveillance standards including minimum coverage requirements, minimum resolutions specs, cabling performance and installation standards etc. It also includes similar standards for access control installations, intrusion detection systems, and environmental design standards that implement CPTED (Crime Prevention Through Environmental Design) to create minimum lighting requirements for parking lots/walkways, utility hookup protection measures, and landscaping provisions.

Analysis

Creation of an NCHC specific security standard will ensure that contracted architects and design engineers are able to accurately provide services/proposals that meet our security needs, as well as providing clear expectations to County staff during maintenance/upgrades of existing security equipment, lighting, etc.



Financial Impact

Depending on the level of risk tolerance the NCHC Board of Directors is willing to accept the financial impact may vary once the standard is implemented. Creation of the standard should have no financial impact beyond staff time.

Conclusion

It is recommended that the NCHC Board of Directors direct staff to create security standards specific to NCHC properties, needs and risk tolerance, and approve the implementation of security standards for all NCHC properties.



Northumberland County Housing Corporation (NCHC) Report to Board

August 27, 2025

NCHC Arrears Board Report

Prepared by: Julie Kennedy, Housing and Homelessness Operations Supervisor

Issue

Staff have undertaken a more in-depth review of NCHC tenant arrears from January 2025 to July 2025 to determine a more thorough understanding of multiple factors that are impacting the current outstanding balance. This analysis will help to inform areas for administrative improvement and will help highlight any opportunities for tenant engagement with a lens of eviction prevention.

Recommendation

That the NCHC Board receive the NCHC Arrears report for information.

Background

Social housing arrears impact both the financial sustainability of housing services and the well-being of tenants. Rent arrears occur when tenants fall behind on their rent payments, often due to a range of contributing factors including changes in income, delays in benefit payments, the cost-of-living crisis, or complex personal circumstances.

The NCHC is committed to working proactively with its tenants to have successful tenancies and to, where possible, prevent their eviction due to the non-payment of rent. NCHC also recognizes that tenants have an active role to play in retaining their housing and will provide ongoing opportunities for tenants to participate in the eviction prevention process.

As the arrears continued to grow in 2025, the Housing Services Manager and the Housing and Homelessness Operations Supervisor determined key indicators for a more in-depth analysis to better understand any trends and work to decrease the balance outstanding.

Over recent months, the NCHC has observed a steady increase in arrears levels across its housing stock. As of July 31, 2025, the total arrears stood at \$129,123.36.

This report provides an overview of current arrears trends, key contributing factors, and proposed approaches to strengthen arrears prevention and recovery, while ensuring tenant support remains at the forefront of service delivery.

Analysis

The NCHC is required to collect rent on the first day of each calendar month from households within its portfolio. The arrears report shows a monthly breakdown of arrears by building, unit, person, cumulative dollar value, and payment plan status. For this report, this was expanded to include income source, primary and secondary reasons for arrears, RGI/Market Rent Unit, and Family Type. This secondary information is accessible in each tenant's file in Yardi but is not typically a part of the arrears report.

At the end of December 2024, the total balance of arrears was \$75,183.61. From January 1, 2025, to July 31, 2025, these arrears increased by \$53,939.75 (71.74%).

Total Change in Arrears Balance - Month over Month							
	25-Jan	25-Feb	25-Mar	25-Apr	25-May	25-Jun	25-Jul
Total Arrears	\$80,402.76	\$90,593.46	\$100,284.01	\$108,196.53	\$117,462.73	\$123,308.78	\$129,123.36
Variance	\$5,219.15	\$10,190.70	\$9,690.55	\$7,912.52	\$9,266.20	\$5,846.05	\$5,814.58
% Increase	6.94%	12.67%	10.70%	7.89%	8.56%	4.98%	4.72%

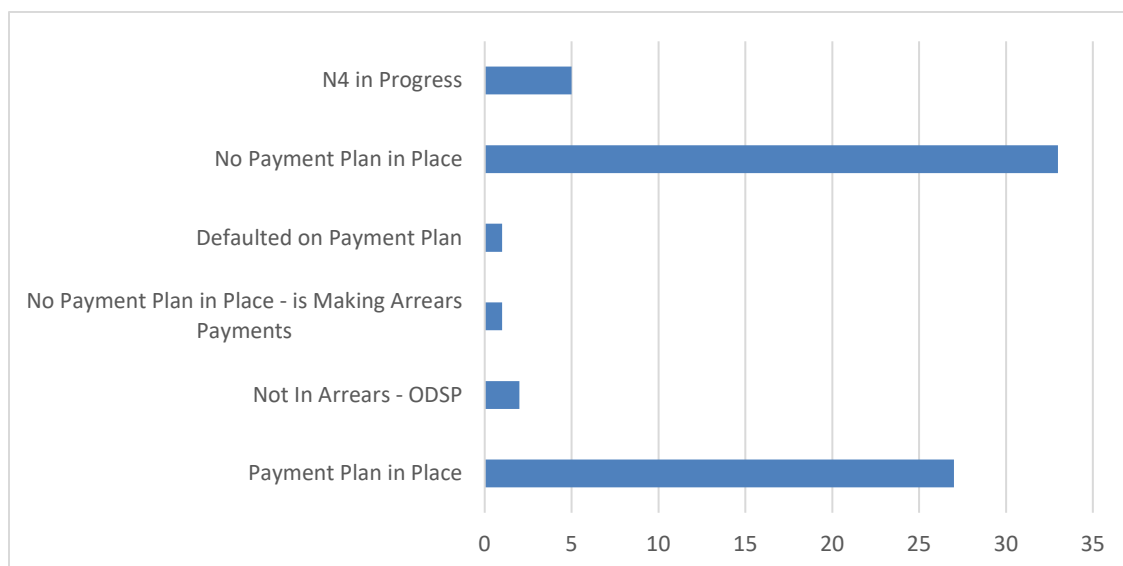
In 2025, there have been 88 tenants with arrears, with 25 (28%) tenants able to pay off their arrears. Of these 25 tenants, 6 are now back into arrears as of the end of July 2025.

The Housing Team is committed to preventing evictions due to the non-payment of rent and follows a standardized eviction prevention framework. For the first five and a half months of 2025, the team operated under capacity restrictions and functioned with half-staff. This limitation likely contributed to delays in issuing arrears letters and demand letters promptly. Additionally, the development and implementation of payment plans may have been impacted during this period.

As of July 31, 2025, there are 69 tenants with active arrears. Of these 69 tenants, the primary reason for arrears for 56 tenants (81%) is 'Non-Payment – Rent'.

Primary Reason for Arrears	Total	Percentage
Non-Payment - Rent	56	81%
Non-payment - Utility Charge	3	4%
System Driven	7	10%
Chargeback for Damages	3	4%
Total	69	100%

For tenants who are in arrears at the end of July 2025, their payment plan status is shown below:



Of the 33 tenants who do not have an active payment plan in place, 16 (48%) arrears letters and 5 (15%) demand letters have been sent. The remaining 12 tenants have not had any letters sent at this time, with 4 tenants listing July as their first month of arrears, and 1 tenant pending an eviction order.

While the total arrears of \$129,123.36 are high, note that the ten highest balances owing effective July 2025 comprise a total of \$81,870.05 of the total amount, equal to 63.40%. There are payment plans in place for 4 (40%) tenants, while 6 (60%) tenants have no payment plan in place. Of the tenants with no payment plan, 4 tenants have an N4 in progress with one tenant pending an eviction order, and one tenant paid their arrears off in full in the month of July 2025.

Tenant	Balance Outstanding	% of Total Arrears Balance
1	\$ 22,547.00	17.46%
2	\$ 11,574.00	8.96%
3	\$ 8,211.05	6.36%
4	\$ 7,590.00	5.88%
5	\$ 7,220.00	5.59%
6	\$ 6,651.00	5.15%
7	\$ 5,394.00	4.18%
8	\$ 5,186.00	4.02%
9	\$ 3,901.00	3.02%
10	\$ 3,596.00	2.78%
TOTAL	\$ 81,870.05	63.40%
JULY TOTAL ARREARS	\$ 129,123.36	

Next steps will include revisiting the data with the Housing Caseworkers to ensure arrears conversations with tenants are prioritized, with the goal of establishing payment plans and following up with those not currently in good standing. There are also several quick wins that can help reduce arrears figures including:

- Removing a duplicate entry in Yardi that caused a tenant's arrears to be recorded twice
- Reconciling administrative errors in a provincial system to reinstate a tenant's lost housing subsidy
- Following up with tenants in receipt of ODSP whose arrears appear monthly due to misalignment with their payment schedule

Caseworkers will continue to engage in the N4 process for applicable tenants to impact on some of the largest amounts of arrears owing in NCHC assets.

The data will continue to be analyzed moving forward to determine the effectiveness that an intensification of tenant engagement efforts has on the reduction of NCHC arrears.

Financial Impact

No impact outside of the approved budget.

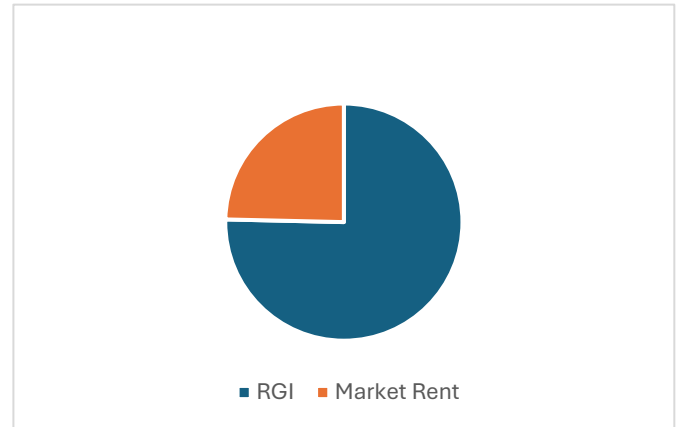
Conclusion

It is recommended that the NCHC Board of Directors receive this report for information.

Arrears Report Analysis

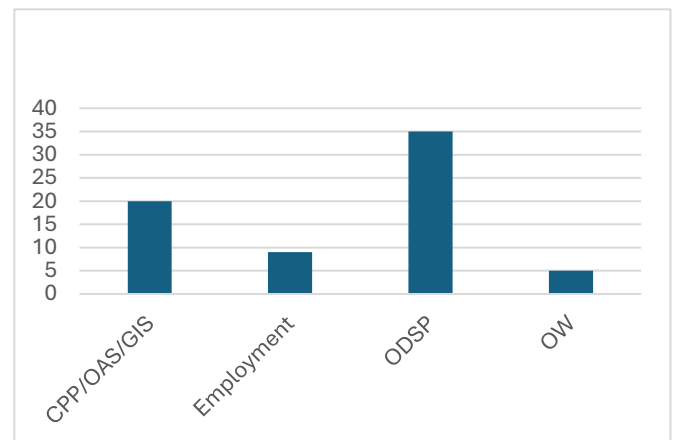
1. RGI vs Market Rent

	Total	Percentage
RGI	52	75%
Market Rent	17	25%
Total	69	100%



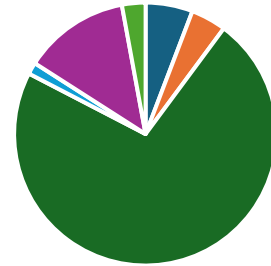
2. Income Source

	Total	Percentage
CPP/OAS/GIS	20	29%
Employment	9	13%
ODSP	35	51%
OW	5	7%
Total	69	100%



3. Family Composition

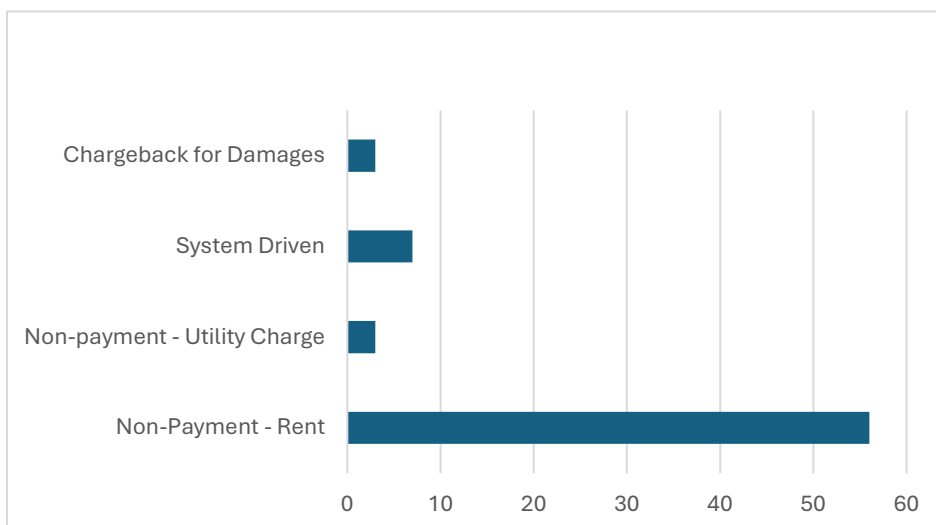
	Total	Percentage
Couple	4	6%
Couple with Dependents	3	4%
Single	50	72%
Single + Sole Support Roommate	1	1%
Sole Support	9	13%
Sole Support + Family Members	2	3%
Total	69	100%



- Couple
- Couple with Dependents
- Single
- Single + Sole Support Roommate
- Sole Support
- Sole Support + Family Members

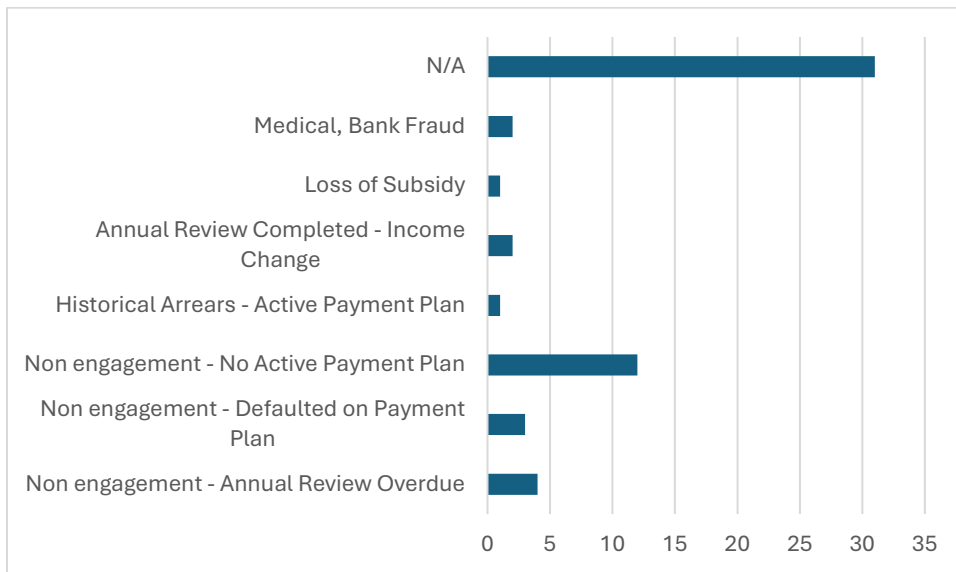
4. Primary Reason for Arrears

	Total	Percentage
Non-Payment - Rent	56	81%
Non-payment - Utility Charge	3	4%
System Driven	7	10%
Chargeback for Damages	3	4%
Total	69	100%



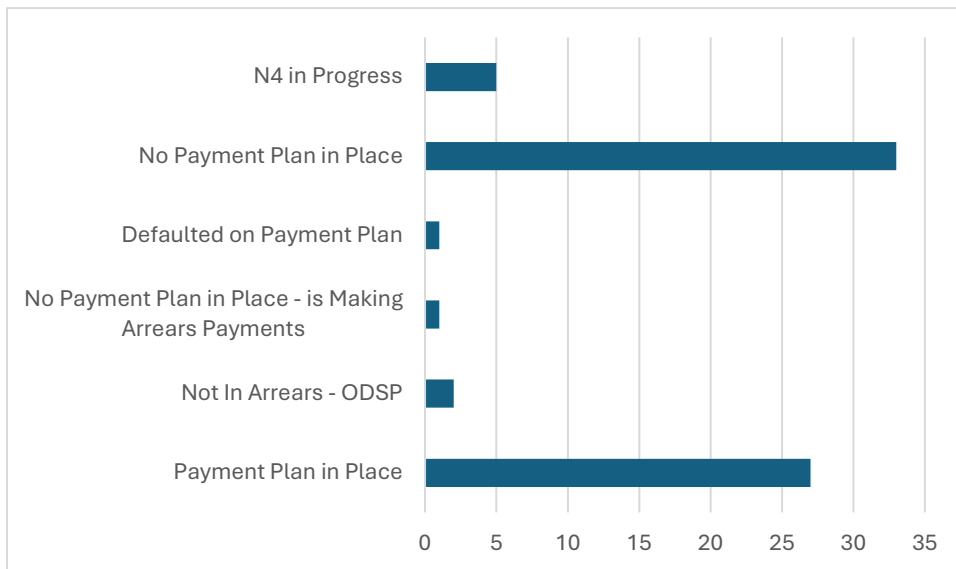
5. Secondary Reason for Arrears (where primary reason is ‘Non-Payment – Rent’)

Secondary Reason	Total	Percentage
Non engagement - Annual Review Overdue	4	7%
Non engagement - Defaulted on Payment Plan	3	5%
Non engagement - No Active Payment Plan	12	21%
Historical Arrears - Active Payment Plan	1	2%
Annual Review Completed - Income Change	2	4%
Loss of Subsidy	1	2%
Medical, Bank Fraud	2	4%
N/A	31	55%
Total	56	100%



6. Payment Plan Status

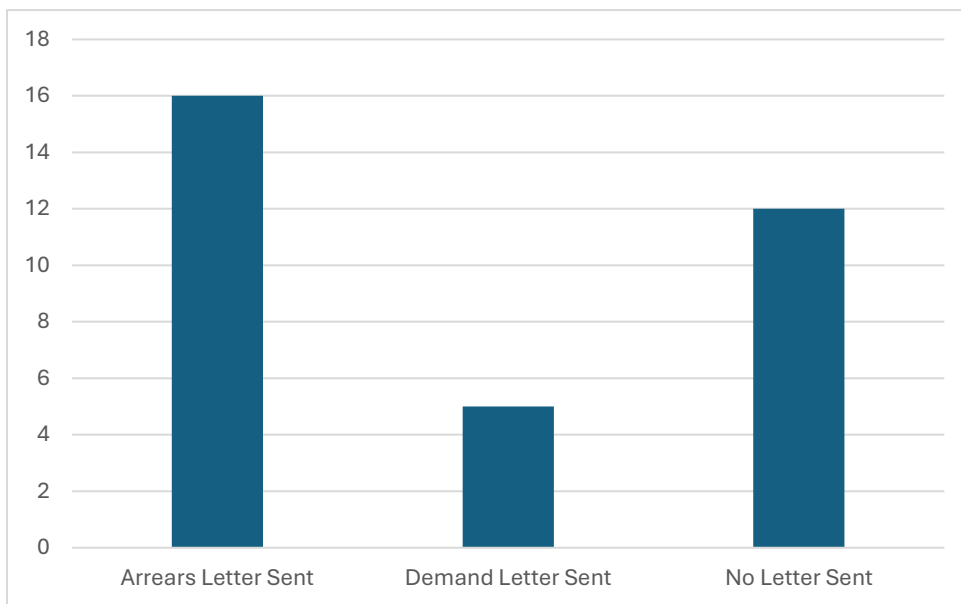
Payment Plan Status	Total	Percentage
Payment Plan in Place	27	39%
Not In Arrears - ODSP	2	3%
No Payment Plan in Place - is Making Arrears Payments	1	1%
Defaulted on Payment Plan	1	1%
No Payment Plan in Place	33	48%
N4 in Progress	5	7%
Total	69	100



7. Action Taken for Tenants with No Active Payment Plan in Place

	Total	Percentage
Arrears Letter Sent	16	48%
Demand Letter Sent	5	15%
No Letter Sent	12	36%
Total	33	100

**4 of the 12 with 'No Letter Sent' had July as their first month of arrears; 1 of the 12 is pending an eviction order



8. The 10 Highest Arrears Balances (July 31, 2025)

Tenant	Balance Outstanding	% of Total Arrears Balance
1	\$ 22,547.00	17.46%
2	\$ 11,574.00	8.96%
3	\$ 8,211.05	6.36%
4	\$ 7,590.00	5.88%
5	\$ 7,220.00	5.59%
6	\$ 6,651.00	5.15%
7	\$ 5,394.00	4.18%
8	\$ 5,186.00	4.02%
9	\$ 3,901.00	3.02%
10	\$ 3,596.00	2.78%
TOTAL	\$ 81,870.05	63.40%
JULY TOTAL ARREARS	\$ 129,123.36	

Tenant	Balance Outstanding	% of Total Arrears Balance	Payment Plan in Place	If Yes, Payment Plan In Good Standing	If No, Action Taken
1	\$ 22,547.00	17.46%	No	N/A	N4 - Pending Eviction Order
2	\$ 11,574.00	8.96%	Yes	Yes	N/A
3	\$ 8,211.05	6.36%	No	N/A	N4 - In Progress
4	\$ 7,590.00	5.88%	No	N/A	N4 - In Progress
5	\$ 7,220.00	5.59%	Yes	N/A	N4 - In Progress
6	\$ 6,651.00	5.15%	Yes	No	Demand Letter Sent
7	\$ 5,394.00	4.18%	No	N/A	Demand Letter Sent
8	\$ 5,186.00	4.02%	Yes	No	N4 - In Progress
9	\$ 3,901.00	3.02%	No	N/A	Arrears Letter Sent
10	\$ 3,596.00	2.78%	No	N/A	Arrears Paid in Full in July
TOTAL	\$ 81,870.05	63.40%			

**Total July Balance Outstanding is \$129,123.36

11. Total Change in Arrears – Month Over Month

Total Change in Arrears Balance - Month over Month Analysis							
	25-Jan	25-Feb	25-Mar	25-Apr	25-May	25-Jun	25-Jul
Total Arrears	\$80,402.76	\$90,593.46	\$100,284.01	\$108,196.53	\$117,462.73	\$123,308.78	\$129,123.36
Variance	\$5,219.15	\$10,190.70	\$9,690.55	\$7,912.52	\$9,266.20	\$5,846.05	\$5,814.58
% Increase	6.94%	12.67%	10.70%	7.89%	8.56%	4.98%	4.72%



Northumberland County Housing Corporation (NCHC) Report to Board

August 27, 2025

NCHC Tenant Satisfaction Survey Update

Prepared by: Julie Kennedy, Housing and Homelessness Operations Supervisor

Issue

In collaboration with Housing Services Corporation (HSC), staff developed an NCHC Tenant Survey for distribution in the first quarter of 2025 to solicit anonymous feedback on levels of satisfaction in their overall tenancy. Measurables included items related to tenant accommodations, the Housing Team and the Facilities Team.

Recommendation

That the NCHC Board receive the NCHC Tenant Satisfaction Survey update for information.

Background

In June of 2023, the NCHC Board directed staff to support the development of levels of service for NCHC tenants.

The County enlisted the support of HSC and in the Fall of 2023, work began to ensure that consistent standards were established, and targets met in maintaining NCHC assets and providing tenant services. This involved the creation of Policies and Standard Operating Procedures (SOP) that are in alignment with the NCHC Strategic Plan and the NCHC Asset Management Plan.

With the last Tenant Satisfaction Survey completed in 2017, HSC developed the 2025 NCHC Tenant Survey to establish a current state of maintenance and operations in the NCHC assets. This survey consists of 15 questions soliciting tenant feedback in a variety of methods, including scaling questions to rate levels of satisfaction, closed ended questions, and open-ended questions.

Analysis

In February 2025, Northumberland County distributed 368 surveys to ensure that any occupied units had the opportunity to provide anonymous feedback. Housing caseworkers attended NCHC buildings in-person in April 2025 to facilitate the return of the surveys. Additionally, tenants could mail the survey to the County building or drop

off in person. There was a response rate of 17.8% with 58 completed surveys being returned, the majority of which (40%) came from Port Hope.

When asked if their home was a townhouse or an apartment, a total of 91% of respondents indicated they live in an apartment, while 5% live in a townhouse, and 3% left this question blank.

The majority of NCHC tenants agreed that they understand how NCHC sets their rent, and that it's easy to make a rent payment. When combining the agree and strongly agree categories, 90% of tenants agreed that they understand how NCHC sets their rent, and 92% agreed that it's easy to make a rent payment.

Overall NCHC tenants are satisfied with the maintenance of their building or community. Combining the very satisfied and satisfied response categories, 76% of tenants expressed satisfaction. Only 7% of tenants were dissatisfied or very dissatisfied with the maintenance of their building or community.

When thinking about the building and property maintenance, as well as other services and communications with County staff, most tenants who responded to the survey would recommend NCHC housing to others as a good place to live, with 67% responding affirmatively. 17% of tenants reported that they might recommend NCHC housing ("maybe" category; 17%) and finally 9% of tenants would not recommend NCHC housing to others. Less than 10% of tenants left this question blank.

Tenants were asked if there was any additional information or feedback that they would like the NCHC to know and populated this with open-ended feedback. Of the 58 tenant responses received, 33 included additional information or feedback (57% of all responses), and 25 were left blank (43% of all responses). Additionally, 2 (or 6% of responses that included feedback), indicated that the tenant had no feedback, therefore a total of 31 responses provided feedback.

Within these 31 responses for which themes were identified, tenants made a total of 56 mentions of the various theme categories. The themes included policy suggestions, general positive comments, staff interactions, building/maintenance improvements, health/safety concerns, and neighbour conflict. From this categorization, theme mentions were then categorized as either neutral, complementary, or a concern. Of all the theme mentions made in tenant responses, most described concerns (34, or 61% of mentions). As would be expected, the proportion of mentions that were neutral, complementary, or concerns differed between categories. Policy suggestions were entirely neutral, and general positive comments were entirely complementary. Health/safety concerns described concerns only, as did neighbour conflict mentions. Staff interactions and building/maintenance improvements contained mostly concerns but some complementary mentions as well.



Overall, these results help highlight areas where staff meet tenant expectations through maintenance and operations/administrative efforts, as well as inform areas of improvement for further exploration. The next steps will involve meeting as a Housing and Facilities leadership team to review the analysis of the results and identify priority areas for consideration and implementation. An infographic of some key highlights from the Tenant Survey has been created to share with NCHC tenants and will be posted on the notice boards, with a slide on the Ballyhoo system in each NCHC building.

Financial Impact

No identified financial impact outside of the approved budget.

Conclusion

It is recommended that the NCHC Board of Directors receive the NCHC Tenant Satisfaction Survey report for information.

NCHC 2025 Tenant Survey

Improving tenant experience is Northumberland County Housing Corporation's number one strategic goal.

We want to hear from you!

This anonymous survey is your opportunity to tell us about your experience living in your home and to tell us what is important to you.

Tenant experience is important to us. We will use the survey results to help us plan and make decisions about future programs and services.

Your survey answers are confidential!

Please read each question carefully and choose the answer that most accurately represents your opinion.

Surveys can be returned to 555 Courthouse Road by mail.

If you require support completing the survey or wish to receive an electronic copy by email, please contact your caseworker 905-372-3329.

Thank-you!

About you

1. Where do you live?

- ☐ Township of Alnwick/Haldimand
- ☐ Municipality of Brighton
- ☐ Town of Cobourg
- ☐ Township of Cramahe
- ☐ Township of Hamilton
- ☐ Municipality of Port Hope
- ☐ Municipality of Trent Hills

2. Is your home a townhouse or an apartment?

- ☐ Townhouse
- ☐ Apartment

3. Northumberland County believes in integration and equal access for everyone. We are committed to treating people in ways that maintain dignity and independence. We strive to provide inclusive and accessible services and facilities. To help us better understand our communities, please tell us if you or someone who lives with you would describe yourself or themselves as any of the following? *(Please choose all that apply)*

- ☐ Person of a visible minority
- ☐ Person who is Indigenous, Metis or Inuit
- ☐ Person who is Lesbian, Gay, Bisexual, Transgender, Queer, Two-Spirit
- ☐ Person with a physical disability
- ☐ Person with a developmental disability
- ☐ Person who needs mental health or addictions support services
- ☐ Other: (Please specify) **Click or tap here to enter text.**
- ☐ None of the Above
- ☐ Prefer not to answer

Building Services

4. Thinking of general maintenance or repairs in your apartment or townhome, do you agree or disagree that:

	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
It's easy to request repairs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Repairs are done properly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Repairs are done when you are told they will be done.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Staff clean up before they leave	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. Thinking about the most recent time you connected with our facilities team, were they:

Respectful? ☐ Yes ☐ No ☐ I have not interacted with the facilities team

Helpful? ☐ Yes ☐ No ☐ I have not interacted with the facilities team

6. Taking everything into consideration, how would you rate your overall satisfaction with your most recent request for maintenance or a repair?

- ☐ Very Satisfied
☐ Satisfied
☐ Neutral
☐ Dissatisfied
☐ Very Dissatisfied
☐ I haven't requested maintenance

7. Are there any comments you would like to share about your experience with maintenance requests?

8. How would you rate your satisfaction with each of the following at your building:

	Very Satisfied	Satisfied	No Opinion	Dissatisfied	Very Dissatisfied
Landscaped areas (grass, flower beds)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cleaning of common areas (e.g. hallways, stairwells)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Laundry room and services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Garbage and recycling areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parking lot clearing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Building safety features (e.g. exterior lighting, fire alarm system, door locks)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9. How would you rate your overall satisfaction with maintenance of your apartment building or townhouse community?

- ☐ Very Satisfied
- ☐ Satisfied
- ☐ Neutral
- ☐ Dissatisfied
- ☐ Very Dissatisfied

Programs and Other Services

10. Thinking about your rent, do you agree or disagree that:

	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
I understand how NCHC sets my rent.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It's easy to make a rent payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. Thinking about the last time you connected with a housing services case worker, were they:

Respectful? ☐ Yes ☐ No ☐ I have not interacted with a case worker

Helpful? ☐ Yes ☐ No ☐ I have not interacted with a case worker

Your Community

12. NCHC works with community partners to provide programs and services that are important to residents. To help us plan, how would you rate the following when thinking about yourself and the people who live with you:

	Excellent	Good	Fair	Poor	Prefer not to answer
Your physical and mental health	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your sense of belonging in your community	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your ability to pay your rent on time every month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The safety of your community	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your ability to access healthy food	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

13. Do you agree or disagree with the following statement: All of the different people who live in my **apartment building or townhouse community** treat each other with respect (regardless of differences in race, religion, culture, sexual orientation, or gender identity, physical disabilities or mental health needs)?

- ☐ Strongly agree
- ☐ Agree
- ☐ Neither agree nor disagree
- ☐ Disagree
- ☐ Strongly disagree
- ☐ Not sure

Final Thoughts

14. Thinking about the building and property maintenance, other services and communications with County staff, would you recommend Northumberland County Housing to others as a good place to live?

- ☐ Yes
- ☐ Maybe
- ☐ No

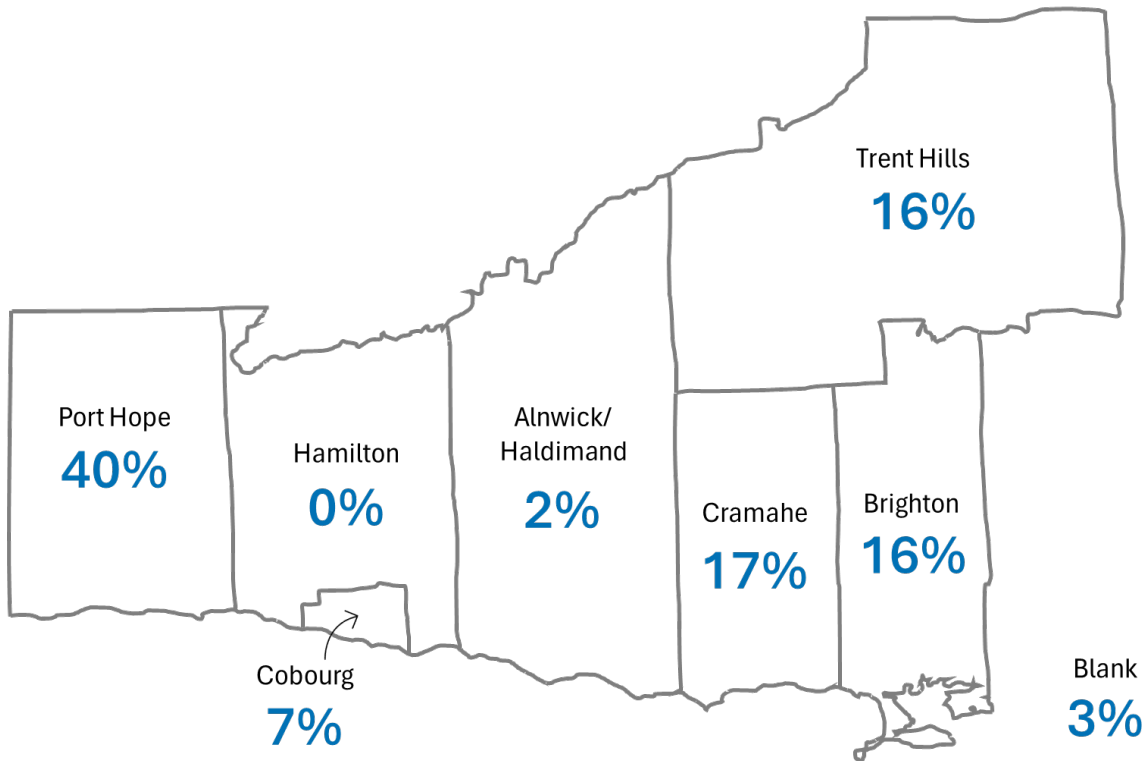
15. Is there any additional information or feedback you would like us to know?

NCHC 2025 Tenant Survey Results

About You

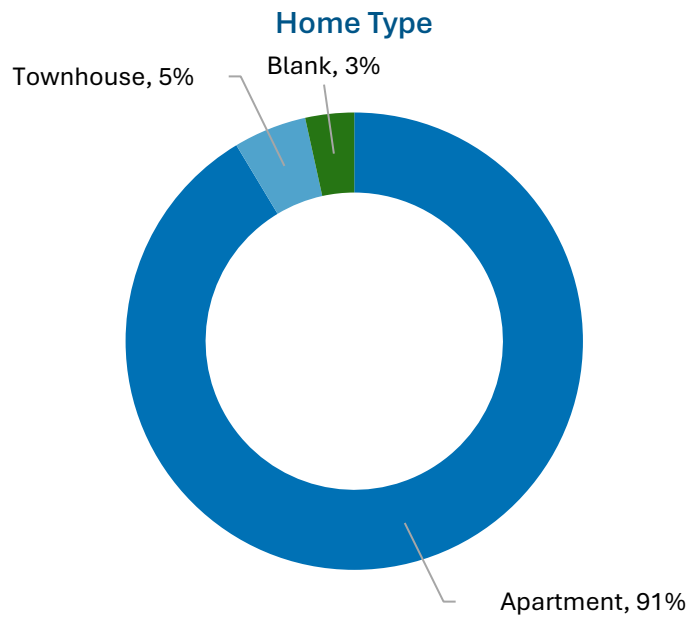
1. Where do you live?

Most tenants reported living in the Municipality of Port Hope (40%). Just over 15% of tenants reported living in each of: the Township of Cramahe (17%), the Municipality of Brighton (16%), and the Municipality of Trent Hills (16%). Small percentages of tenants reported living in the Town of Cobourg (7%) and the Township of Alnwick/Haldimand (2%), and some did not provide an answer to this question (3%).



2. Is your home a townhouse or an apartment?

NCHC housing stock is primarily made up of apartment units. In line with this, most tenants indicated that their home was an apartment (91%).



3. Northumberland County believes in integration and equal access for everyone. We are committed to treating people in ways that maintain dignity and independence. We strive to provide inclusive and accessible services and facilities. To help us better understand our communities, please tell us if you or someone who lives with you would describe yourself or themselves as any of the following?

Tenants could select multiple categories that applied to them or anyone else in their household. One third of tenants reported that they would describe themselves or someone who lives with them as a person with a physical disability (33%). Fewer than 10% of tenants reported that they would describe themselves or someone who lives with them as each of the other included categories (see table below). Just under one third of tenants reported that they would not describe themselves or someone who lives with them with any of the categories (29%), 10% preferred not to answer, and 9% left the question blank.

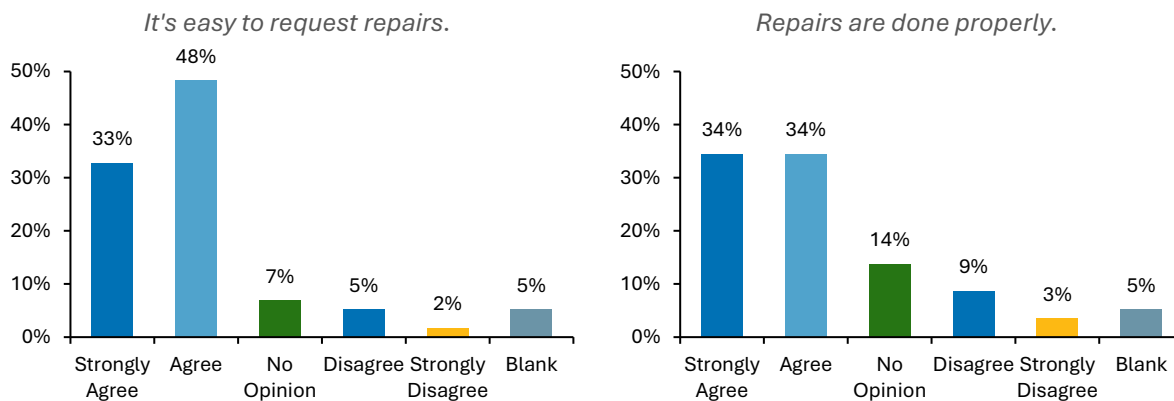
Category	% of Tenants
Person of a Visible Minority	3%
Person who is Indigenous, Metis or Inuit	5%
Person who is LGBTQ2S	0%
Person with a Physical Disability	33%
Person with a Developmental Disability	7%
Person who needs Mental Health or Addictions Support Services	9%
Other (Please Specify)	2%
None of the Above	29%
Prefer Not to Answer	10%
Blank	9%

Building Services

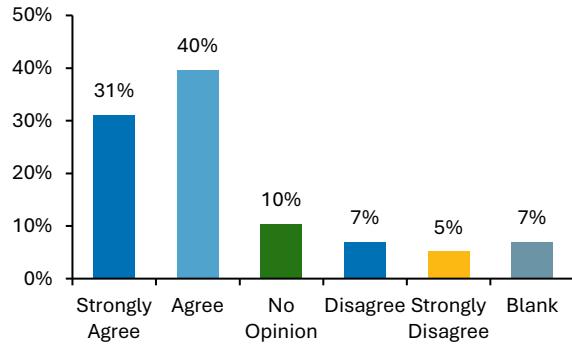
4. Thinking of general maintenance or repairs in your apartment or townhome, do you agree or disagree that:

- It's easy to request repairs.
- Repairs are done properly.
- Repairs are done when you are told they will be done.
- Staff clean up before they leave.

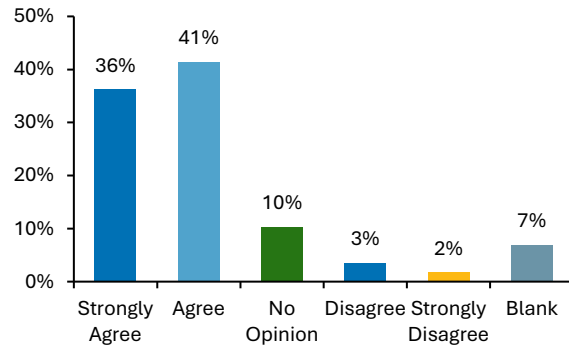
The above statements garnered high rates of agreement among NCHC tenants. Combining the agree and strongly agree categories, agreement rates for these four statements ranged from 68% to 81%. Approximately 10% or less of tenants disagreed or strongly disagreed with the statements above, with disagreement rates ranging from 5% to 12%. For each of the statements, approximately 10% of tenants had no opinion (range of 7% to 14%) and approximately 5% left the question blank (range of 5% to 7%). Overall, these results suggest that tenants agree that repairs are easy to request, are done properly, happen when expected, and that staff clean up once finished.



Repairs are done when you are told they will be done.



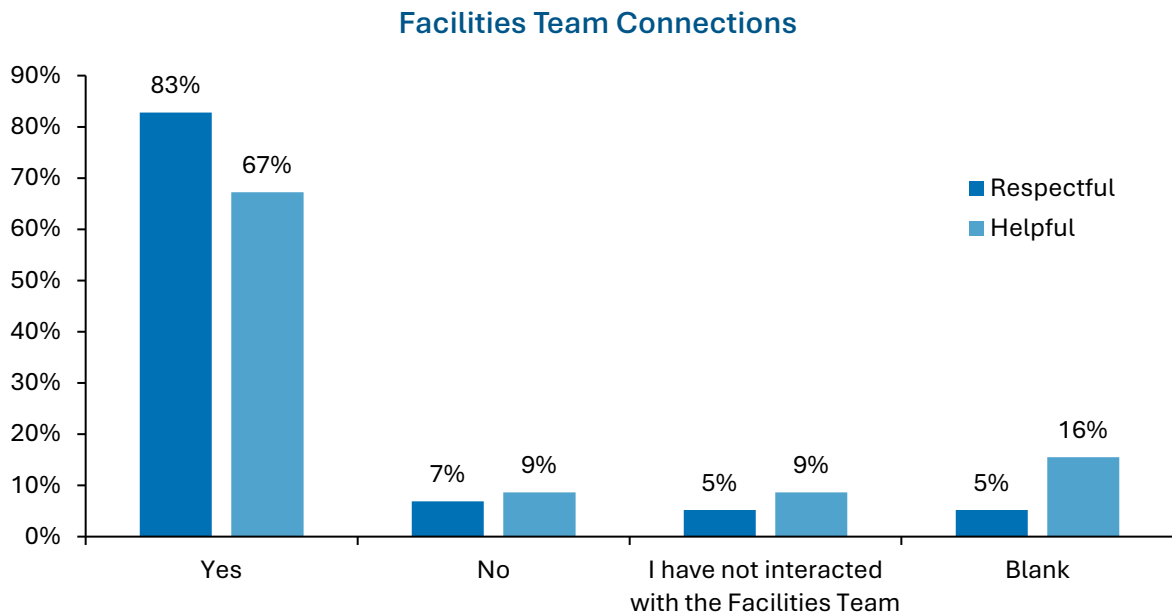
Staff clean up before they leave.



5. Thinking about the most recent time you connected with our facilities team, were they:

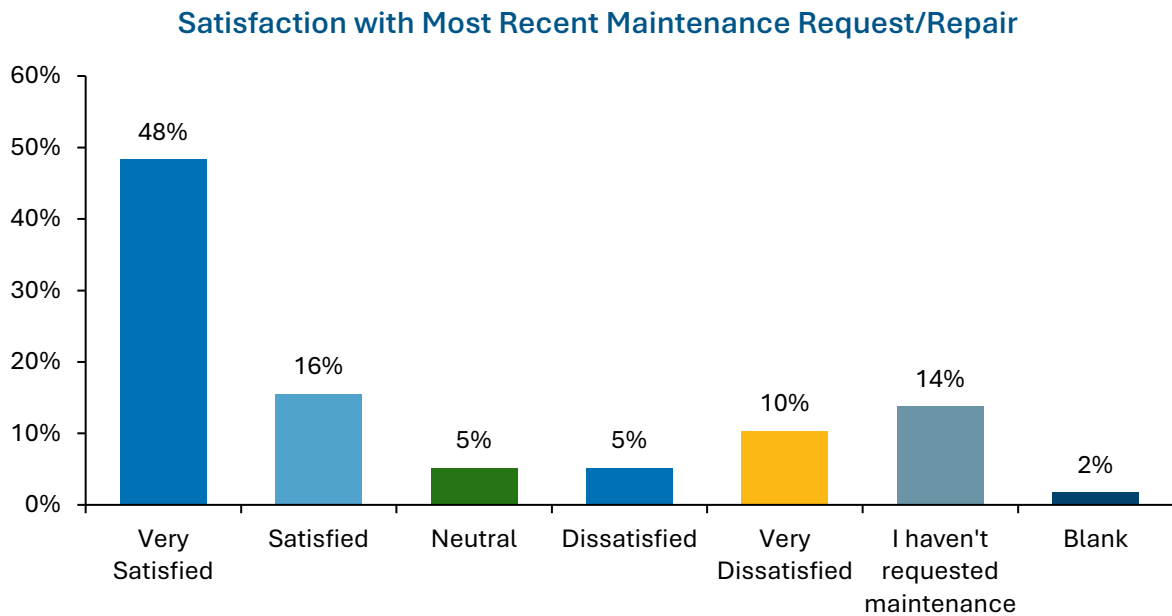
- Respectful?
- Helpful?

Recent connections with the facilities team were reported as respectful (83%) and helpful (67%) by the majority of NCHC tenants. A smaller percentage of tenants did not find their most recent interaction with facilities respectful (7%) or helpful (9%).



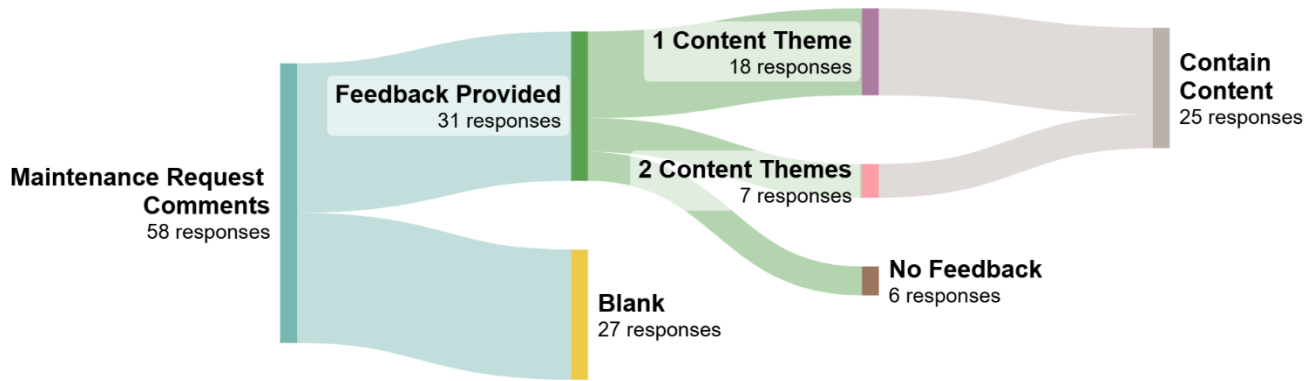
6. Taking everything into consideration, how would you rate your overall satisfaction with your most recent request for maintenance or a repair?

Most NCHC tenants are satisfied with their most recent maintenance request or repair. When combining the very satisfied and satisfied categories, 64% of tenants were satisfied. 15% of tenants were dissatisfied or very dissatisfied with their most recent maintenance request or repair. Twice as many tenants were very dissatisfied (10%) than dissatisfied (5%). 5% of tenants felt neutral about their most recent request for maintenance or repair. A small number of tenants left this question blank, and 14% hadn't requested maintenance.



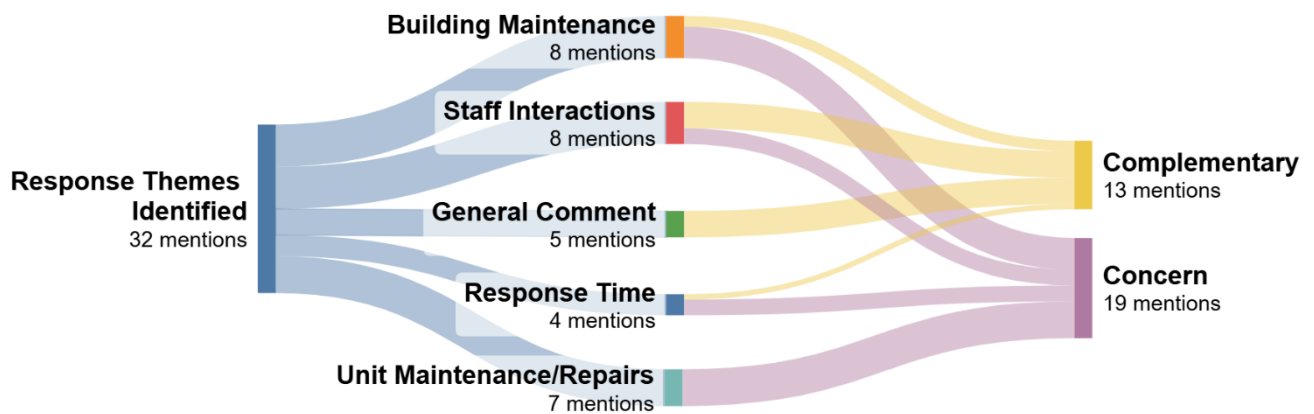
7. Are there any comments you would like to share about your experience with maintenance requests?

Tenant Responses



Of the 58 tenant responses received, 31 included feedback about maintenance request experiences (53% of all responses), and 27 were left blank (47% of all responses). The 31 responses that included feedback were analyzed for key themes (the maximum number of themes identified in this question was 2). Most responses only contained 1 theme (18, or 58% of responses that included feedback), and some contained 2 themes (7, or 23% of responses that included feedback). For some tenants, the feedback provided was that the tenant had no feedback (6, or 19% of responses that included feedback). Therefore a total of 25 responses contained 1 or 2 content themes (excluding no feedback responses).

Response Themes

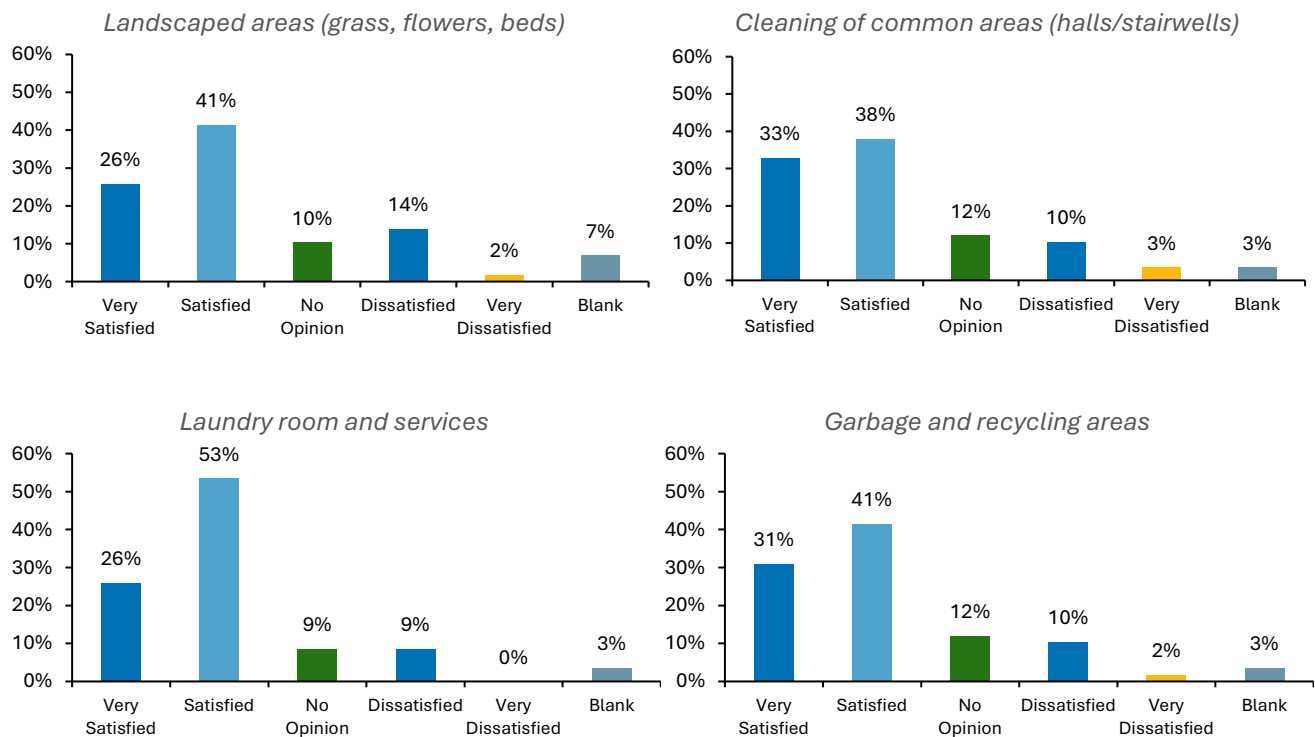


Within these 25 responses for which themes were identified, tenants made a total of 32 mentions of the various theme categories. The categories of themes included in tenant responses were comprised of building maintenance, staff interactions, general comments, response time, and unit maintenance/repairs. From this categorization, theme mentions were then categorized as either complementary or a concern. Of all of the theme mentions made in tenant responses, slightly more described concerns (19, or 59% of mentions) than complementary topics (13, or 41% of mentions). As shown in the diagram above, each of the individual categories tended to have a larger proportion of concern comments than complementary comments, with the exception of general comments, which were mostly complementary.

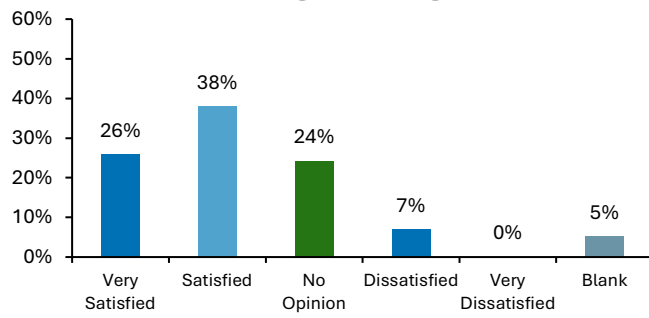
8. How would you rate your satisfaction with each of the following at your building:

- Landscaped areas (grass, flowers, beds)
- Cleaning of common areas (halls/stairwells)
- Laundry room and services
- Garbage and recycling areas
- Parking lot clearing
- Building Safety features (exterior lighting, fire alarm system, door locks)

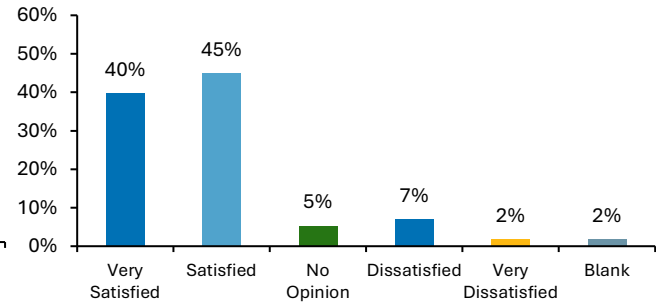
NCHC tenants expressed generally high levels of satisfaction with each of the above categories. Combining satisfied and very satisfied response categories, rates of satisfaction ranged from 64% to 85%. The category with the lowest satisfaction rate was parking lot clearing. Tenants were most satisfied with building safety features. Dissatisfaction rates (combining dissatisfied and very dissatisfied response categories) for the above categories ranged from 7% to 16%.



Parking lot clearing

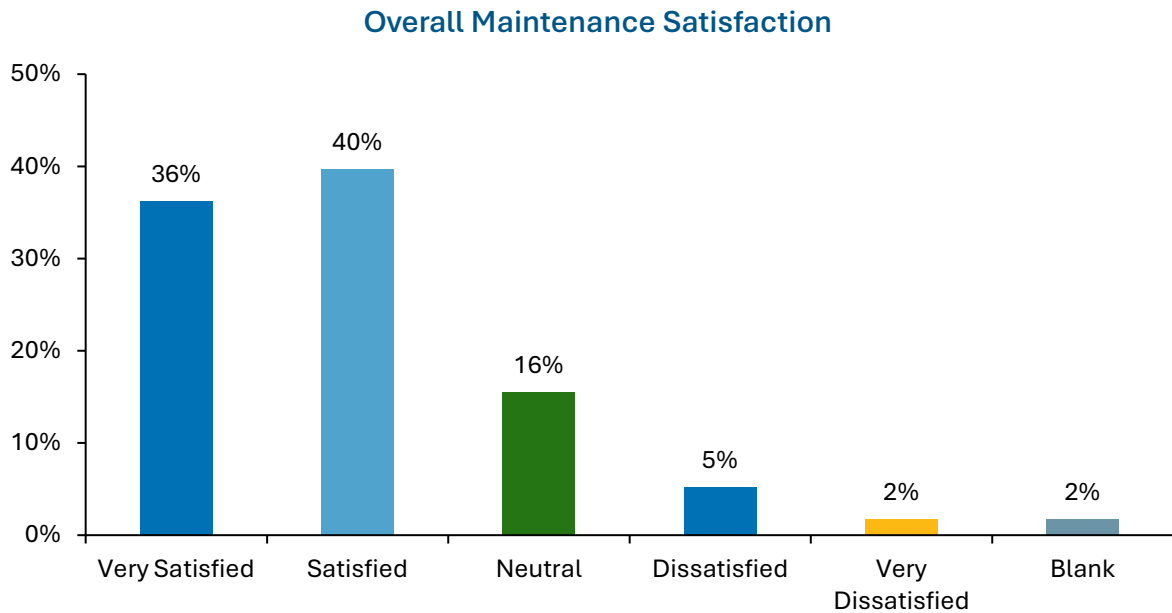


Building safety features (exterior lighting, fire alarm system, door locks)



9. How would you rate your overall satisfaction with maintenance of your apartment building or townhouse community?

Overall NCHC tenants are satisfied with the maintenance of their building or community. Combining the very satisfied and satisfied response categories, 76% of tenants expressed satisfaction. Only 7% of tenants were dissatisfied or very dissatisfied with the maintenance of their building or community.

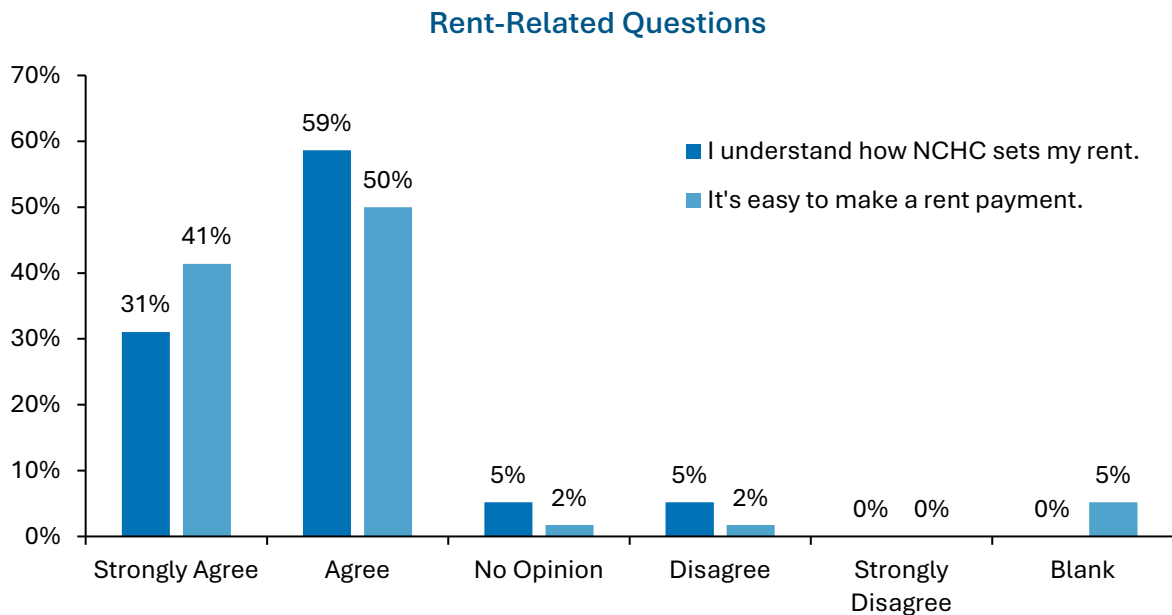


Programs and Other Services

10. Thinking about your rent, do you agree or disagree that:

- I understand how NCHC sets my rent.
- It's easy to make a rent payment.

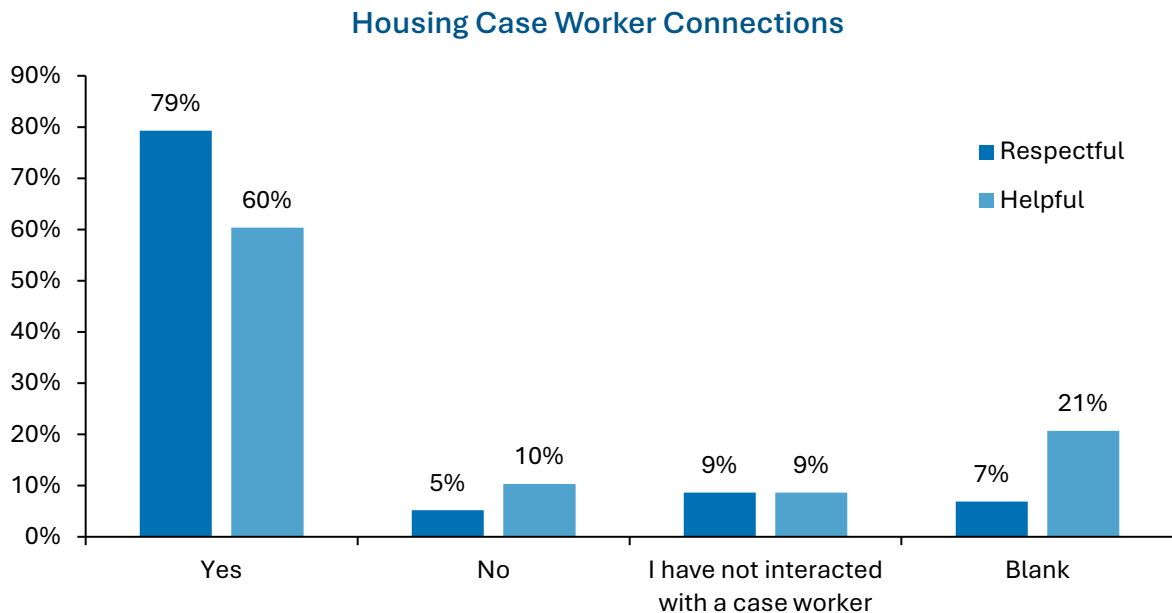
The majority of NCHC tenants agreed that they understand how NCHC sets their rent, and that it's easy to make a rent payment. When combining the agree and strongly agree categories, 90% of tenants agreed that they understand how NCHC sets their rent, and 92% agreed that it's easy to make a rent payment.



11. Thinking about the last time you connected with a housing services case worker, were they:

- Respectful?
- Helpful?

Approximately 10% of tenants who completed the survey reported not connecting with a housing services case worker. Of the tenants who responded with Yes or No options (indicating that they had connected with a housing services case worker), most found their caseworker respectful (79% of tenants) and helpful (60% of tenants). Only 5% of tenants reported that their case worker was not respectful, and 10% reported that their case worker was not helpful. More tenants left the “helpful” question blank (21%) than the “respectful” question (7%).



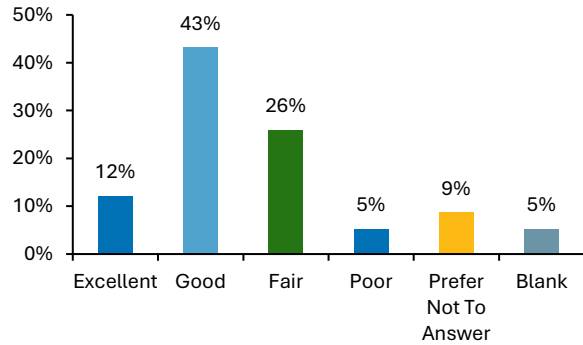
Your Community

12. NCHC works with community partners to provide programs and services that are important to residents. To help us plan, how would you rate the following when thinking about yourself and the people who live with you:

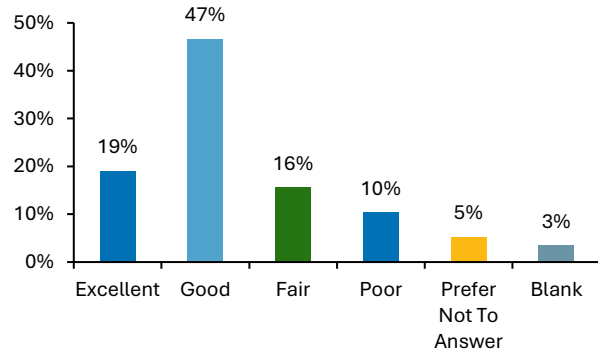
- Your physical and mental health
- Your sense of belonging in your community
- Your ability to pay your rent on time every month
- The safety of your community
- Your ability to access healthy food

NCHC tenants tended to rate themselves and the people that live with them as either good or excellent in each of the five statements above. For some statements, responses tended to cluster around the positive side of the response options (e.g., ability to pay rent on time, ability to access healthy food, and sense of belonging in community), and some clustered more towards the moderate/fair side (e.g., physical and mental health and safety of community). Specifically, just under half of tenants who responded to the survey rated themselves and their household members as having good physical and mental health (43%), and just under one quarter rated this category as fair (26%). Physical and mental health was rated as excellent by 12% of tenants and poor by 5% of tenants. Sense of belonging in community was rated favorably by most tenants (47% rated as good; 19% rated as excellent). Only 16% rated this category as fair, and 10% rated it as poor. Nearly all tenants who responded to the survey rated their ability to pay rent on time as either good (47%) or excellent (48%), with only 2% rating this category as fair and no tenants selecting poor. Most tenants rated the safety of their community as good (45%), and just under one quarter rated it as fair (22%). Equal percentages of tenants rated the safety of their community as excellent and poor (14% each). In terms of their ability to access healthy food, most tenants rated themselves and their household members as good (43%) or excellent (24%), however roughly equal numbers of tenants chose the rating of fair or poor (16% and 14%, respectively). A small number of tenants preferred not to answer these questions (range of 2% - 9%) or left the questions blank (range of 2% - 5%).

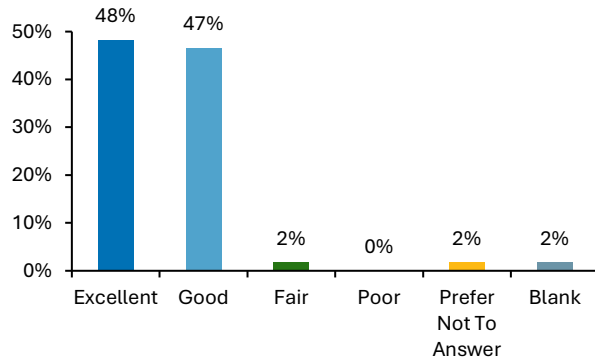
Physical and mental health



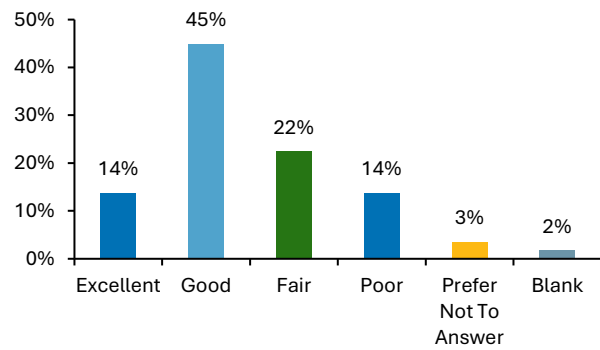
Sense of belonging in community



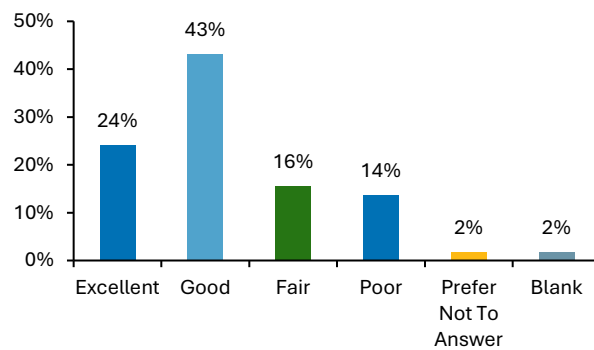
Ability to pay rent on time



Safety of community



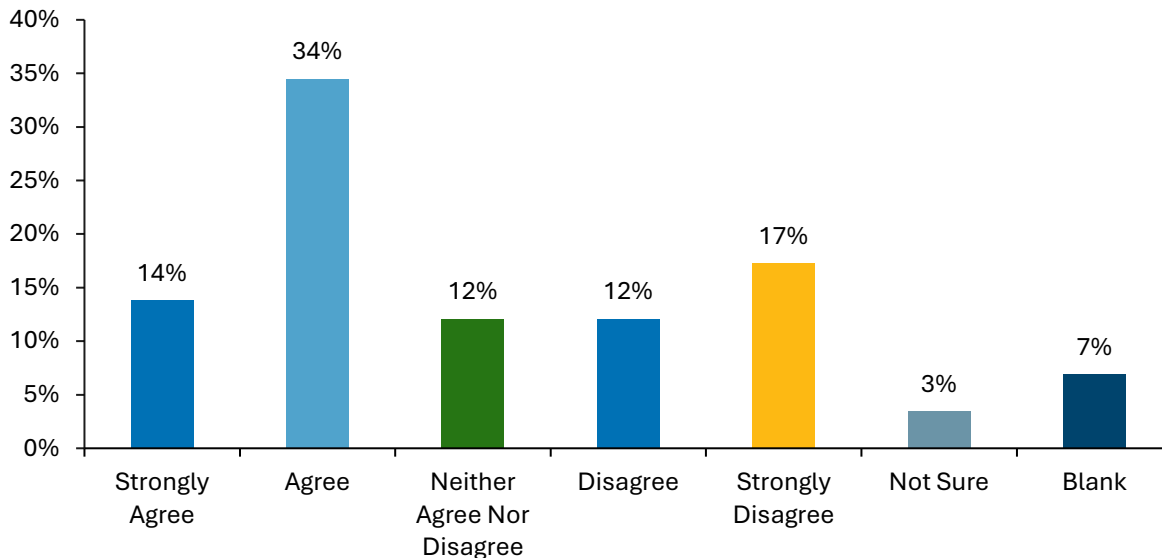
Ability to access healthy food



13. Do you agree or disagree with the following statement: All of the different people who live in my apartment building or townhouse community treat each other with respect (regardless of differences in race, religion, culture, sexual orientation, or gender identity, physical disabilities or mental health needs)?

Approximately half of tenants who responded to the survey agreed with the above statement (34% agree, 14% strongly agree), with an overall agreement rate of 48%. However, although the most commonly selected category was agree, the next most commonly selected category was strongly disagree. Roughly equal numbers of tenants strongly agreed, neither agreed nor disagreed, or disagreed with the statement (14%, 12%, and 12%, respectively). A small number of tenants were not sure (3%) or left the question blank (7%).

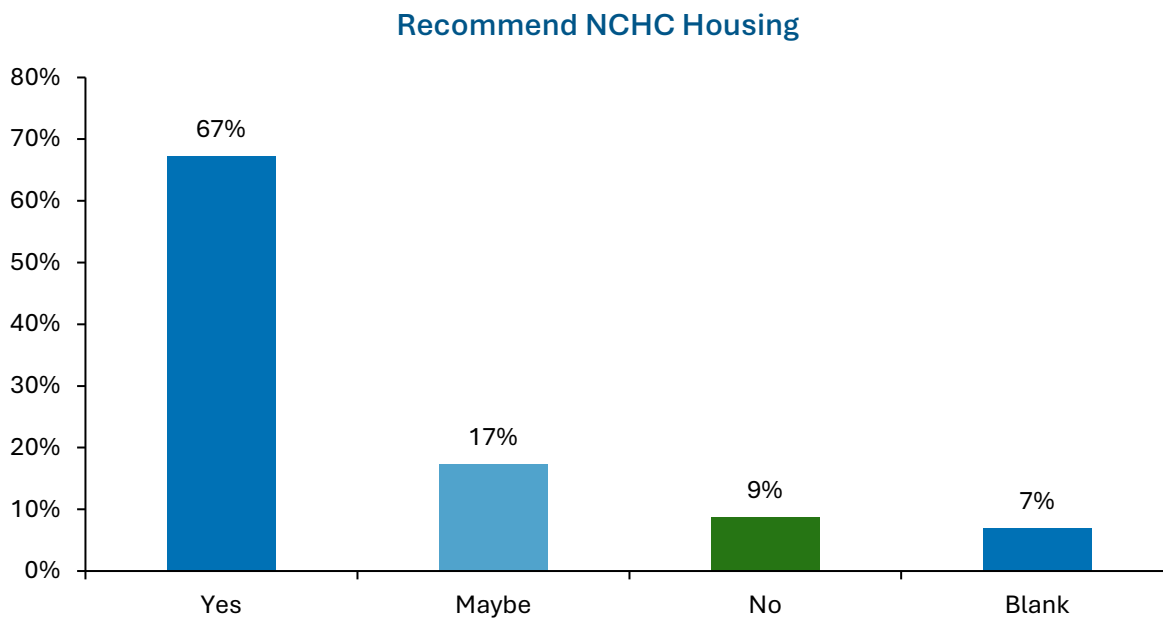
Everyone treats each other with respect (regardless of differences)



Final Thoughts

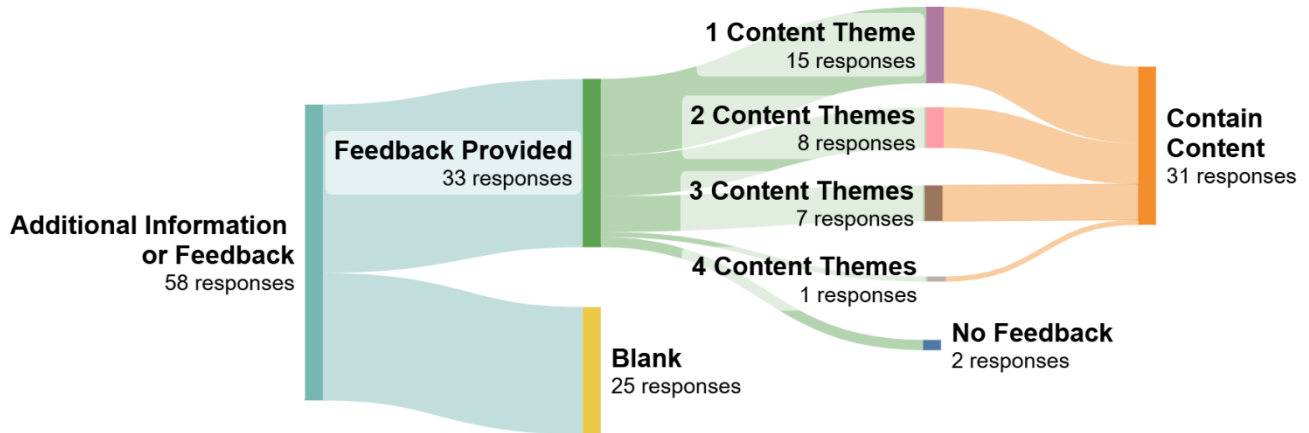
14. Thinking about the building and property maintenance, other services and communications with County staff, would you recommend Northumberland County Housing to others as a good place to live?

Most tenants who responded to the survey would recommend NCHC housing to others as a good place to live, with 67% responding affirmatively. 17% of tenants reported that they might recommend NCHC housing (“maybe” category; 17%) and finally 9% of tenants would not recommend NCHC housing to others. Less than 10% of tenants left this question blank.



15. Is there any additional information or feedback you would like us to know?

Tenant Responses



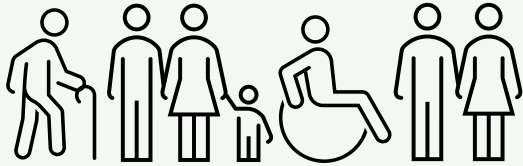
Of the 58 tenant responses received, 33 included additional information or feedback (57% of all responses), and 25 were left blank (43% of all responses). The 33 responses that included feedback were analyzed for key themes (the maximum number of themes identified in this question was 4). Most responses contained 1 theme (15, or 45% of responses that included feedback), and some contained 2 themes (8, or 24% of responses that included feedback) or 3 themes (7, or 21% of responses that included feedback). One response contained 4 themes (3% of responses that included feedback). For some tenants, the feedback provided was that the tenant had no feedback (2, or 6% of responses that included feedback). Therefore, a total of 31 responses contained 1 – 4 content themes (excluding no feedback responses).

Response Themes



Within these 31 responses for which themes were identified, tenants made a total of 56 mentions of the various theme categories. The themes included policy suggestions, general positive comments, staff interactions, building/maintenance improvements, health/safety concerns, and neighbour conflict. From this categorization, theme mentions were then categorized as either neutral, complementary, or a concern. Of all the theme mentions made in tenant responses, most described concerns (34, or 61% of mentions). As would be expected, the proportion of mentions that were neutral, complementary, or concerns differed between categories. Policy suggestions were entirely neutral, and general positive comments were entirely complementary. Health/safety concerns described concerns only, as did neighbour conflict mentions. Staff interactions and building/maintenance improvements contained mostly concerns but some complementary mentions as well.

Northumberland County Housing Corporation 2025 Tenant Survey

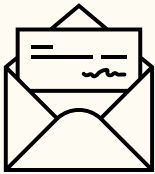


58 tenants completed surveys



81%

agree* that it's easy to request repairs



95%

rate their ability to pay rent on time as good or excellent



76%

satisfied+ with the maintenance of their apartment building or townhouse community overall



67%

satisfied+ with landscaped areas



85%

satisfied+ with building safety features



67%

would recommend NCHC housing to others as a good place to live



71%

satisfied+ with cleaning of common areas

* Overall agreement rate calculated by combining "agree" and "strongly agree" categories

+ Overall satisfaction rate calculated by combining "satisfied" and "very satisfied" categories