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Sault Ste. Marie District

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Sault Ste. Marie Housing Corporation

BOARD MEETING AGENDA

Sault Ste. Marie Housing Corporation
Thursday, September 17, 2026

1. **CALL TO ORDER**

2. **LAND ACKNOWLEDGEMENT**

I acknowledge, with respect, that we are in Robinson-Huron Treaty territory, that the land on which we are gathered is the traditional territory of the Anishinaabe and known as Baawating. Baawating is the home of Garden River First Nation, Batchewana First Nation, and the Historic Sault Ste. Marie Metis Council.

3. **APPROVAL OF AGENDA**

Resolution #26-066
Moved By: S. Spina
Seconded By: M. Mageran

3.1 "**BE IT RESOLVED THAT** the **Agenda for the September 17, 2026,** Sault Ste. Marie Housing Corporation Board meeting be approved as presented."

4. **DECLARATIONS OF PECUNIARY INTEREST**

5. **APPROVAL OF PREVIOUS MINUTES**

Resolution #26-067
Moved By: S. Digasparro
Seconded By: L. Vezeau-Allen

5.1 **"BE IT RESOLVED THAT** the **Minutes** from the Sault Ste. Marie Housing Corporation Board meeting dated **August 27, 2026** be adopted as recorded."

6. **Presentation**-Jash Rosauro, Infrastructure and Asset Manager

7. **MANAGER'S REPORTS**

OPERATIONS

Resolution #26-068
Moved By: M. Bruni
Seconded By: R. Zagordo

7.1 **"BE IT RESOLVED THAT** the Sault Ste. Marie Housing Corporation (SSMHC) accept the Arrears Update Report as information."

CORPORATE SERVICES

Resolution #26-069
Moved By: M. Mageran
Seconded By: L. Vezeau-Allen

7.2 **"BE IT RESOLVED THAT** that the Sault Ste. Marie Housing Corporation (SSMHC) accept the Chief Financial Officer Quarter 2 – (January – June 2026) Financial Update as information."

Resolution #26-070
Moved By: S. Digasparro
Seconded By: S. Spina

7.3 **"BE IT RESOLVED THAT** the Sault Ste. Marie Housing Corporation (SSMHC) enter closed session for educational purposes."

Resolution #26-071
Moved By: A. Caputo
Seconded By: M. Bruni

7.4 **"BE IT RESOLVED THAT** the Sault Ste. Marie Housing Corporation (SSMHC) return to open."

8. **NEW BUSINESS**

9. **ADJOURNMENT**

Resolution #25-072
Moved By: L. Vezeau-Allen
Seconded By: M. Mageran

9.1 **"BE IT RESOLVED THAT** we do now adjourn.**"**

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BOARD MEETING AGENDA

Sault Ste. Marie Housing Corporation
Thursday, August 27, 2026

1. **CALL TO ORDER**

2. **LAND ACKNOWLEDGEMENT**

I acknowledge, with respect, that we are in Robinson-Huron Treaty territory, that the land on which we are gathered is the traditional territory of the Anishinaabe and known as Baawating. Baawating is the home of Garden River First Nation, Batchewana First Nation, and the Historic Sault Ste. Marie Metis Council.

3. **APPROVAL OF AGENDA**

Resolution #26-060
Moved By: S. Spina
Seconded By: M. Mageran
CARRIED

3.1 "**BE IT RESOLVED THAT** the **Agenda for the August 27, 2026,** Sault Ste. Marie Housing Corporation Board meeting be approved as presented."

4. **DECLARATIONS OF PECUNIARY INTEREST**

5. **APPROVAL OF PREVIOUS MINUTES**

Resolution #26-061
Moved By: S. Digasparro
Seconded By: L. Vezeau-Allen
CARRIED

5.1 **"BE IT RESOLVED THAT** the **Minutes** from the Sault Ste. Marie Housing Corporation Board meeting dated **July 16, 2026** be adopted as recorded."

6. **MANAGER'S REPORTS**

CORPORATE SERVICES

Resolution #26-062
Moved By: L. Vezeau-Allen
Seconded By: S. Spina
CARRIED

6.1 **"BE IT RESOLVED THAT** the Sault Ste. Marie Housing Corporation (SSMHC) accept $300,000 from the District of Sault Ste. Marie Social Services Administration Board (DSSMSSAB) for the 2026 SSMHC Budget."

Resolution #26-063
Moved By: A. Caputo
Seconded By: S. Digasparro
CARRIED

6.2 **"BE IT RESOLVED THAT** the Sault Ste. Marie Housing Corporation (SSMHC) approve and implement the SSMHC Investment Policy."

ADMINISTRATION/CAPITAL

Resolution #26-064
Moved By: M. Mageran
Seconded By: R. Zagordo
CARRIED

6.3 **"BE IT RESOLVED THAT** the Sault Ste. Marie Housing Corporation (SSMHC) enter in agreement with Ellis Don Community Builders (EDCB) to complete the necessary work needed to develop a Class B estimate for 148 Dacey Road and a Class D estimate for 90 Chapple at a combined cost of up to $968,877 plus applicable taxes.

Finally Be It Resolved that the CEO be authorized to draw from SSMHC strategic reserves to cover this cost.

7. **NEW BUSINESS**

8. **ADJOURNMENT**

Resolution #25-065
Moved By: L. Vezeau-Allen
Seconded By: M. Mageran
CARRIED

8.1 **"BE IT RESOLVED THAT** we do now adjourn.**"**

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SSMHC CAPITAL PROJECTS

2026

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Capital Project - 2026

NEW
EMS BASE
DEVELOPMENT

224 Bennett Blvd.

LOCATION

ADDRESS: 224 Bennett Blvd

- North of Church Property
- Fronting Boundary Road

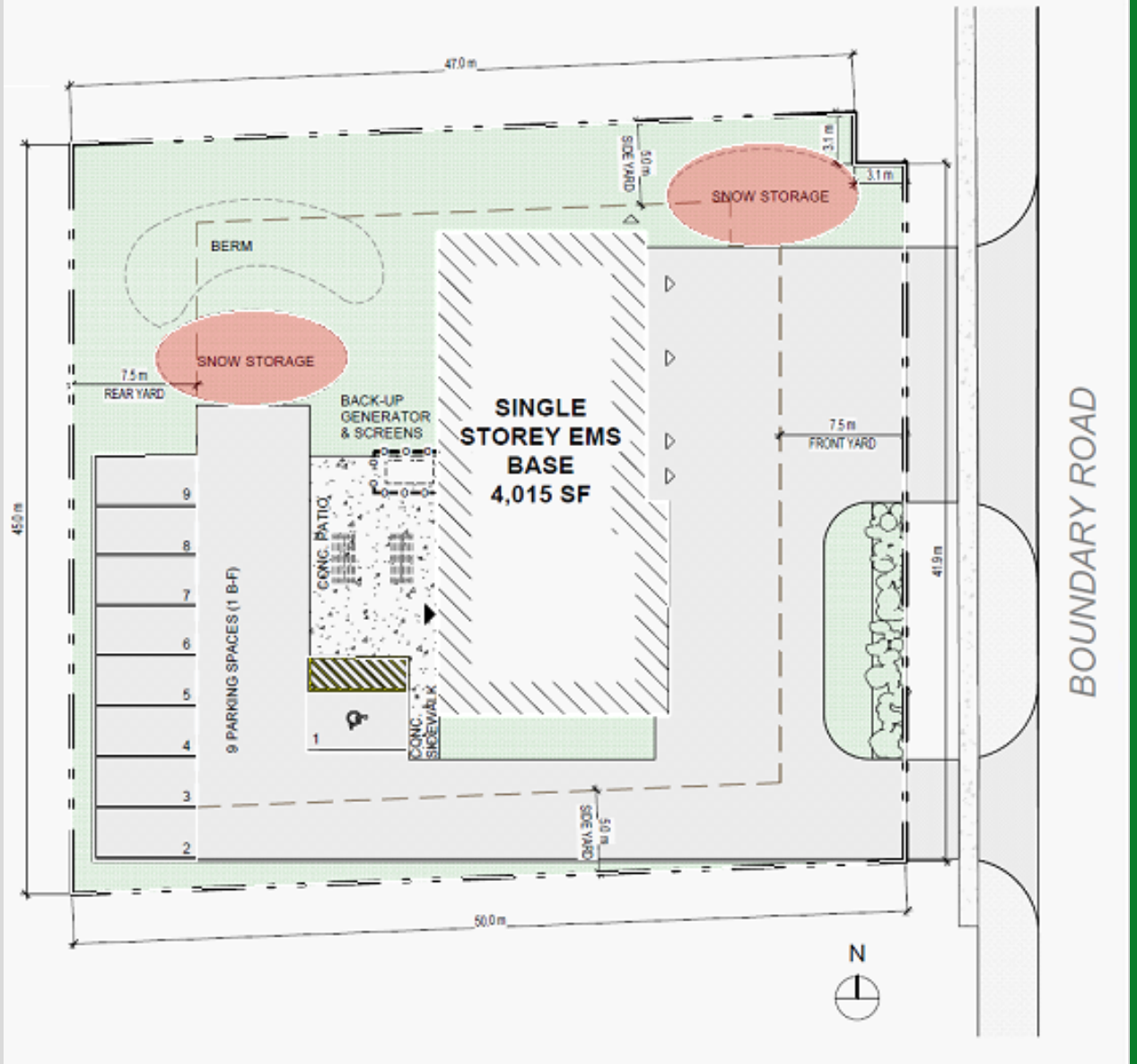
NEW ADDRESS:

- 350 Boundary Road

SITE PLAN

LOT AREA: 2245 sqm
BLDG. AREA: 373 sqm /4015 sft
PARKING: 9 Spaces
SNOW STORAGE: Front & Back

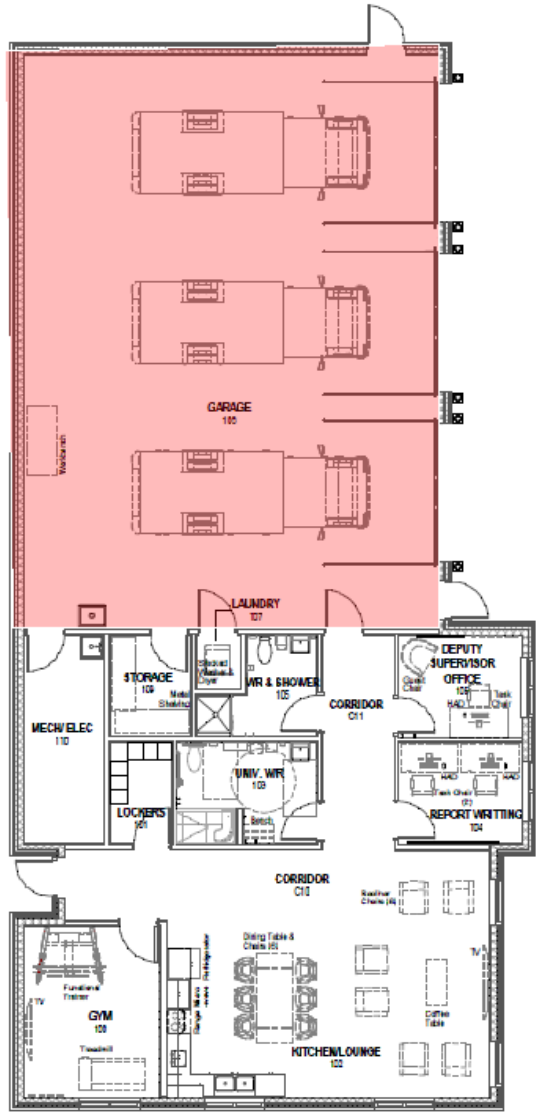
Note: No Minor Variance needed



FLOOR PLAN

GARAGE

Area: 166.1 sqm / 1786 sft
Bays: 3 Bays



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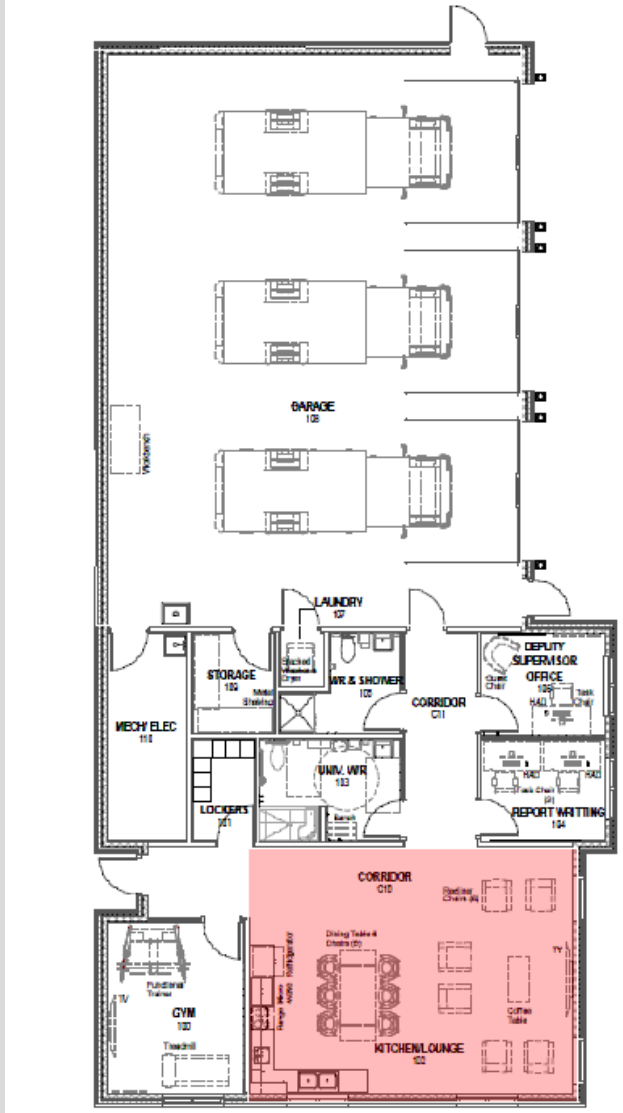
FLOOR PLAN

Kitchen & Lounge

Area: 39.1sqm / 420 sft
Occ. Load: 6



FLOOR PLAN

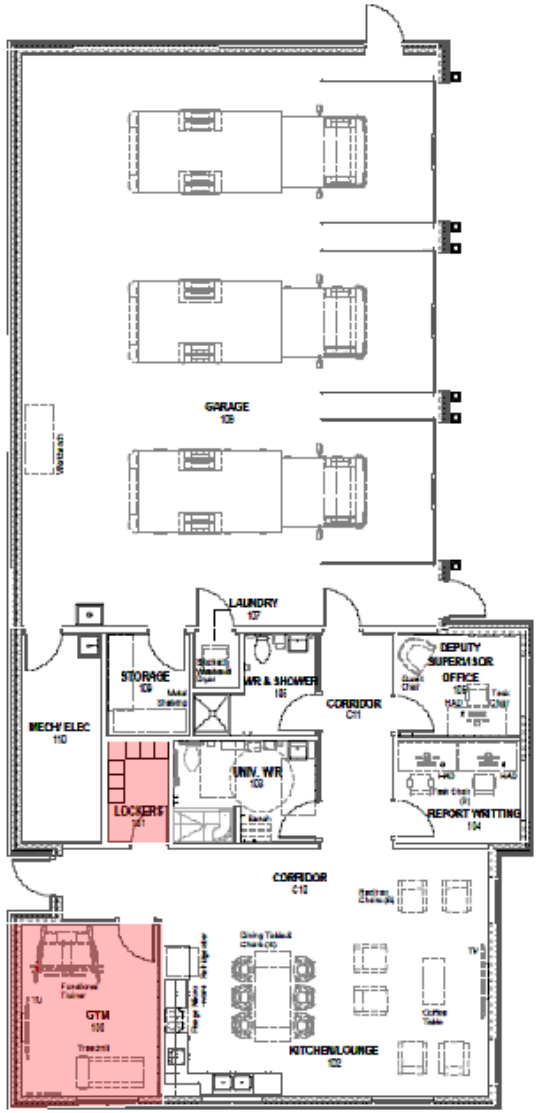
Gym

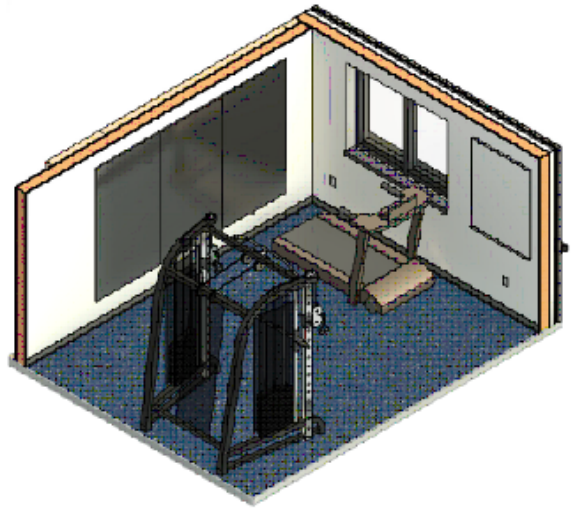
Area: 16.4 sqm / 176 sft

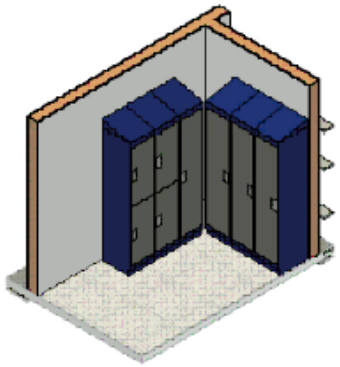
Locker Room

Area: 4.4 sqm / 47 sft

Lockers: 8 Spaces







FLOOR PLAN

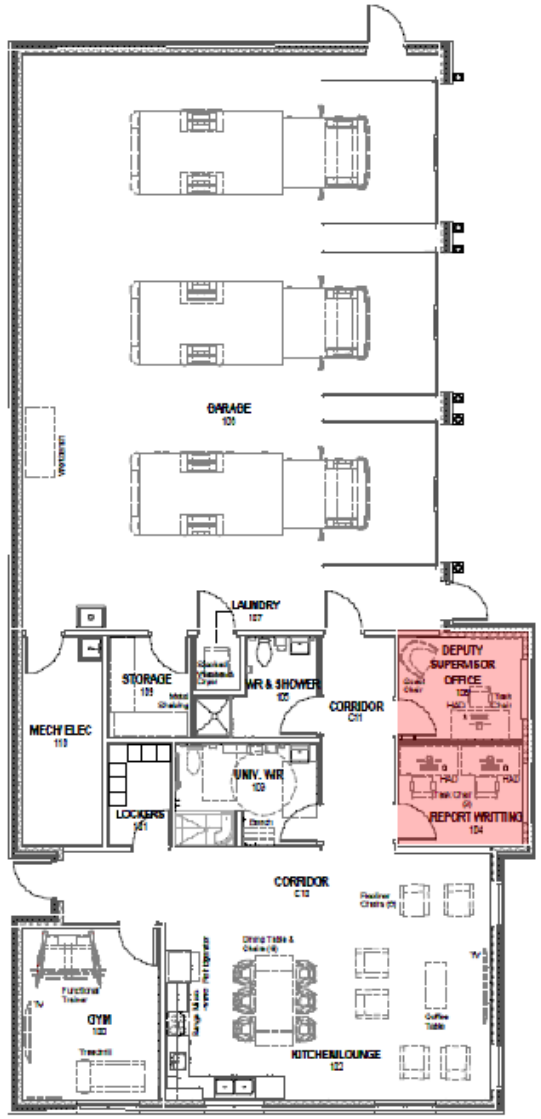
Offices

Supervisor Office

Area: 8.9 sqm / 95 sft

Report Writing Office

Area: 8.8 sqm / 94 sft



FLOOR PLAN

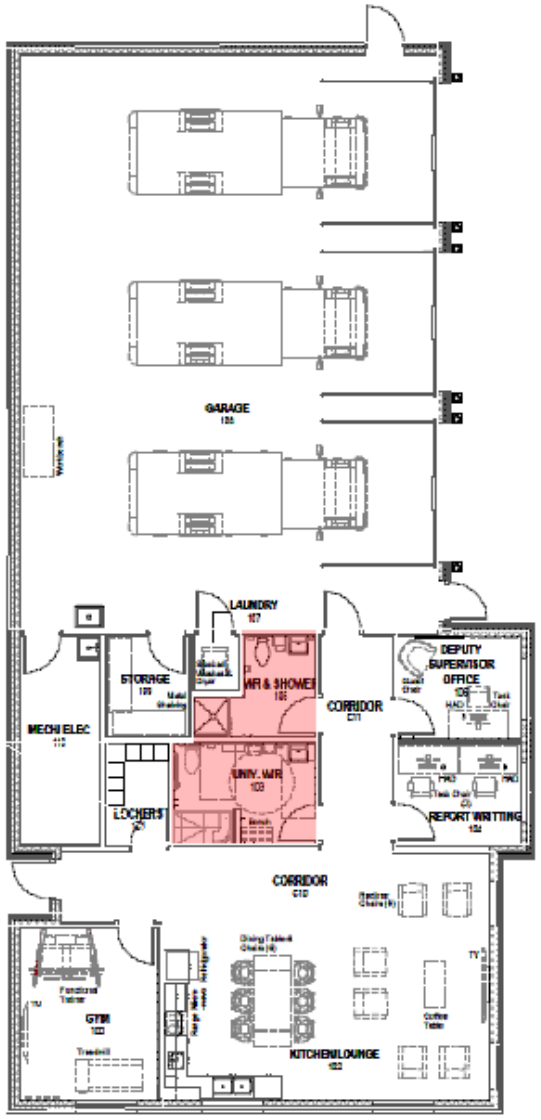
<u>Washroom & Shower</u>

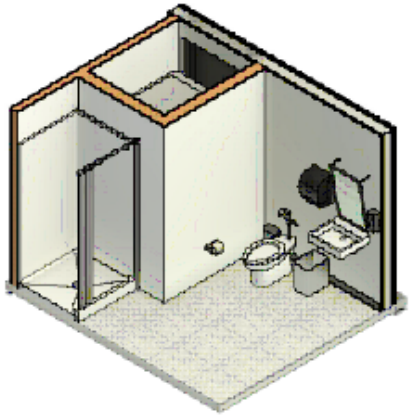
Regular

Area: 6.4 sqm / 68 sft

Universal

Area: 9.8 sqm / 105 sft





FLOOR PLAN

Laundry

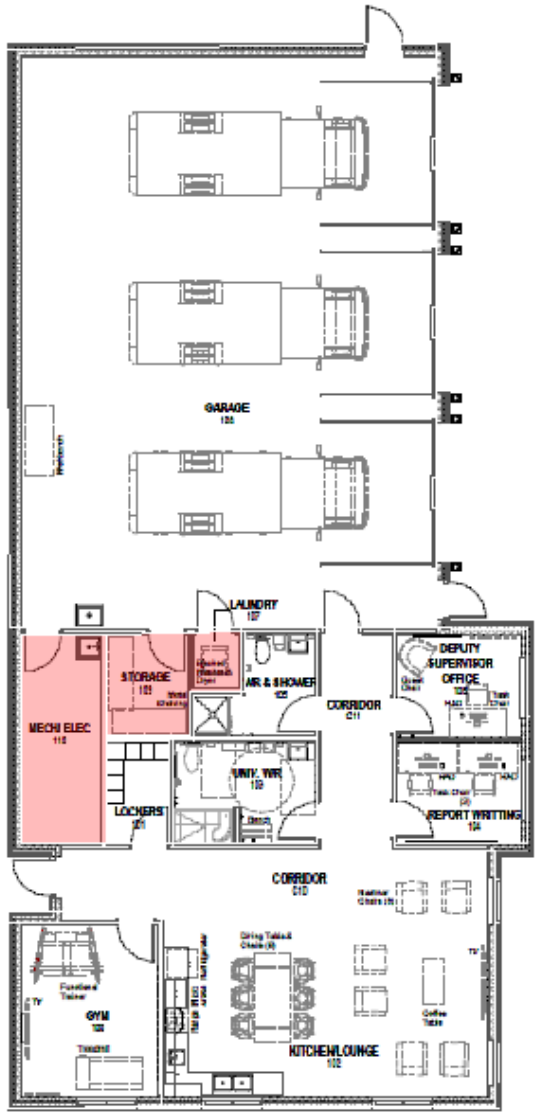
Area: 1.7 sqm / 18 sft

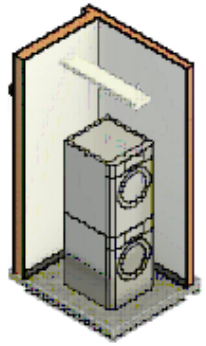
Storage

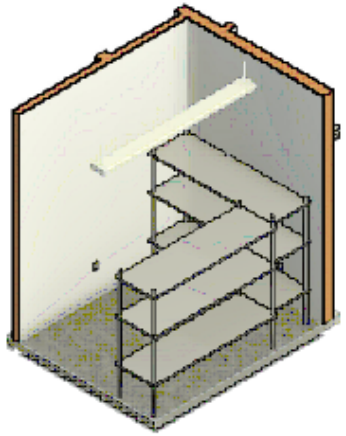
Area: 5.8 sqm / 62 sft

Mechanical Room

Area: 11.6 sqm / 124 sft







EXTERIOR

Roof
- Flat Roof

Exterior Siding
- Metal & Stone Veneer

IMPORTANT DATES

1. Pre-Tender Estimate
   - October 2026
2. Tender Release
   - November 2026
3. Tender Closing
   - December 2026
4. Tender Award
   - January-February 2027
5. Construction Start
   - April 2027
6. Target Completion
   - December 2027

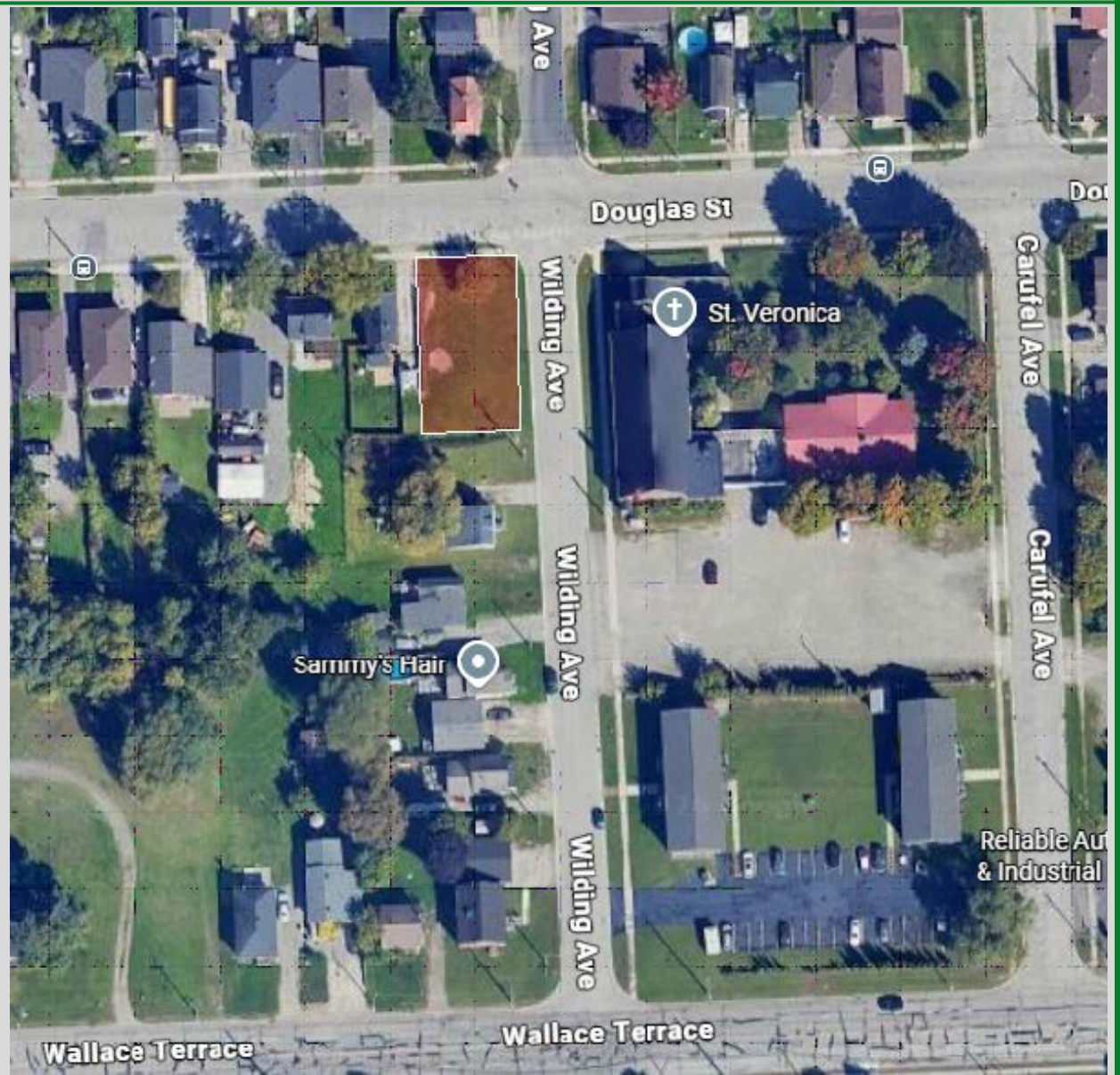
Capital Project - 2026

New Double-Duplex Development

LOCATION

ADDRESS: 597 Douglas Street

- Corner of Wilding & Douglas
- West side of St. Veronica Church



UPDATE

Target Completion
- November 2026

Contractor
- BT Construction

Architect
- IDEA Inc.

UPDATE

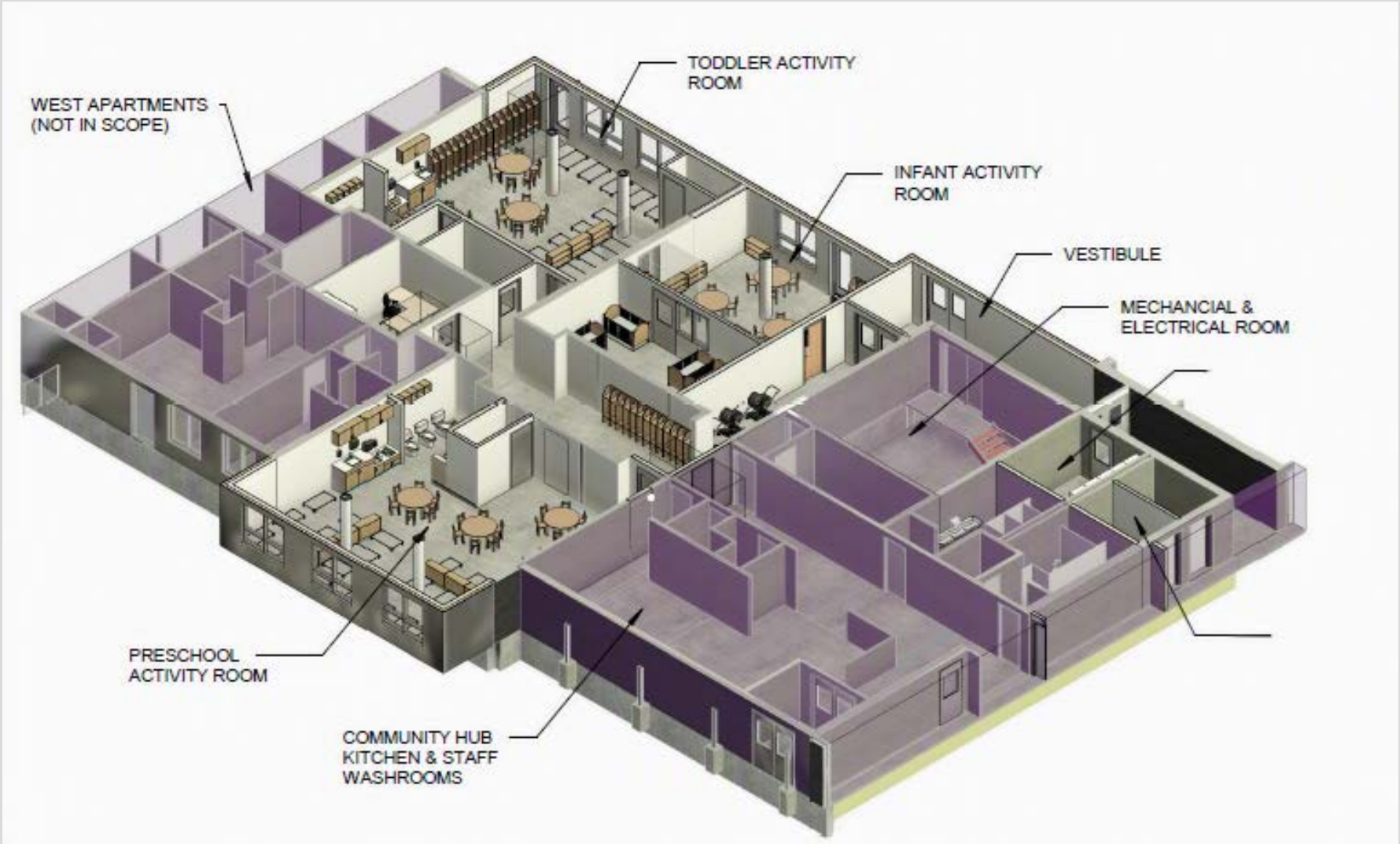
ISOCLAD
CONSTRUCTION GROUP

Douglas Street Supportive Housing
Logement avec servicesde soutien -rue Douglas
Ontario
ISOCLAD
TIMBER MART

UPDATE

Capital Project - 2026

Renovation
Rosedale
Daycare



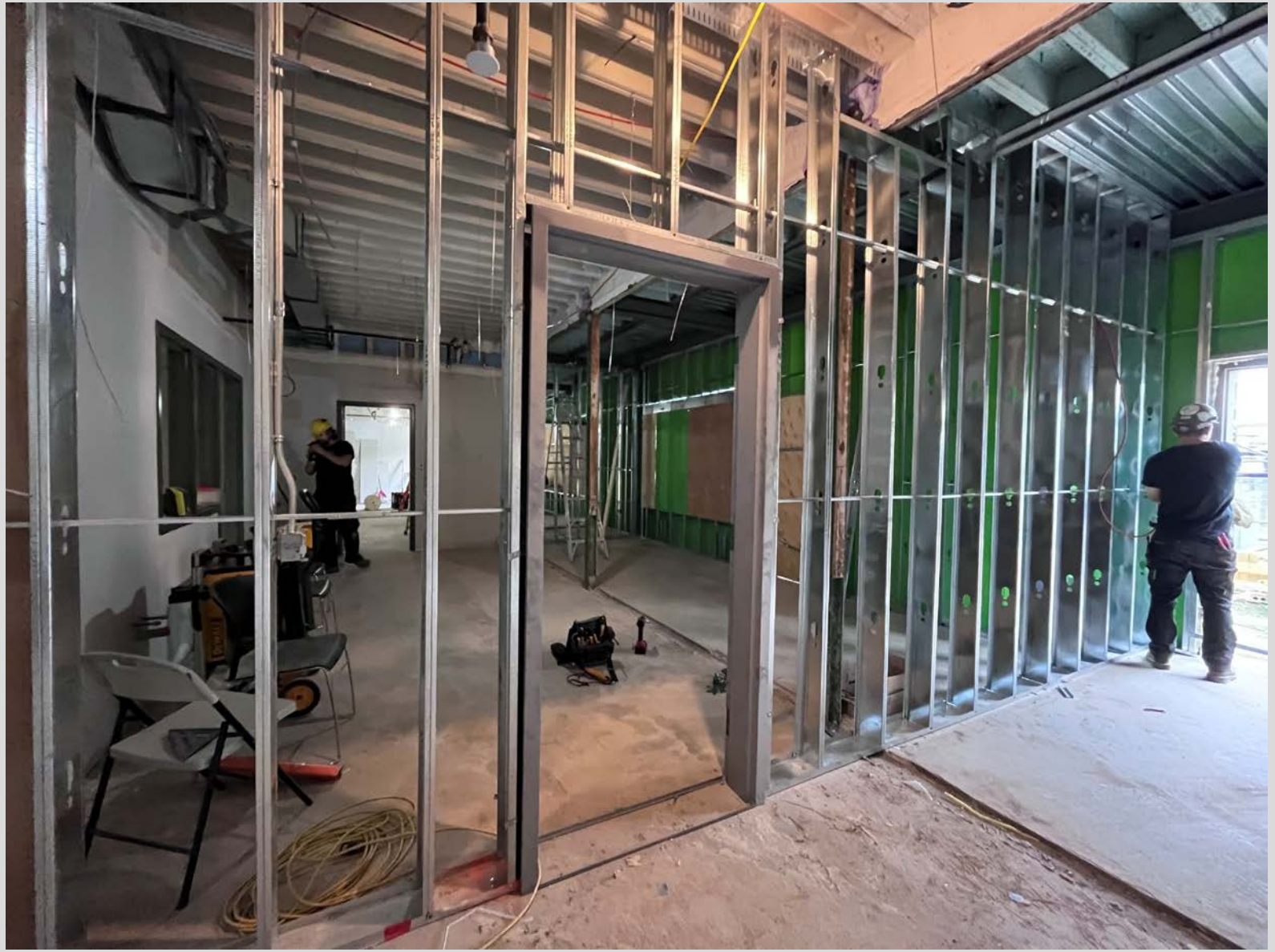
UPDATE

Target Completion
- November 2026

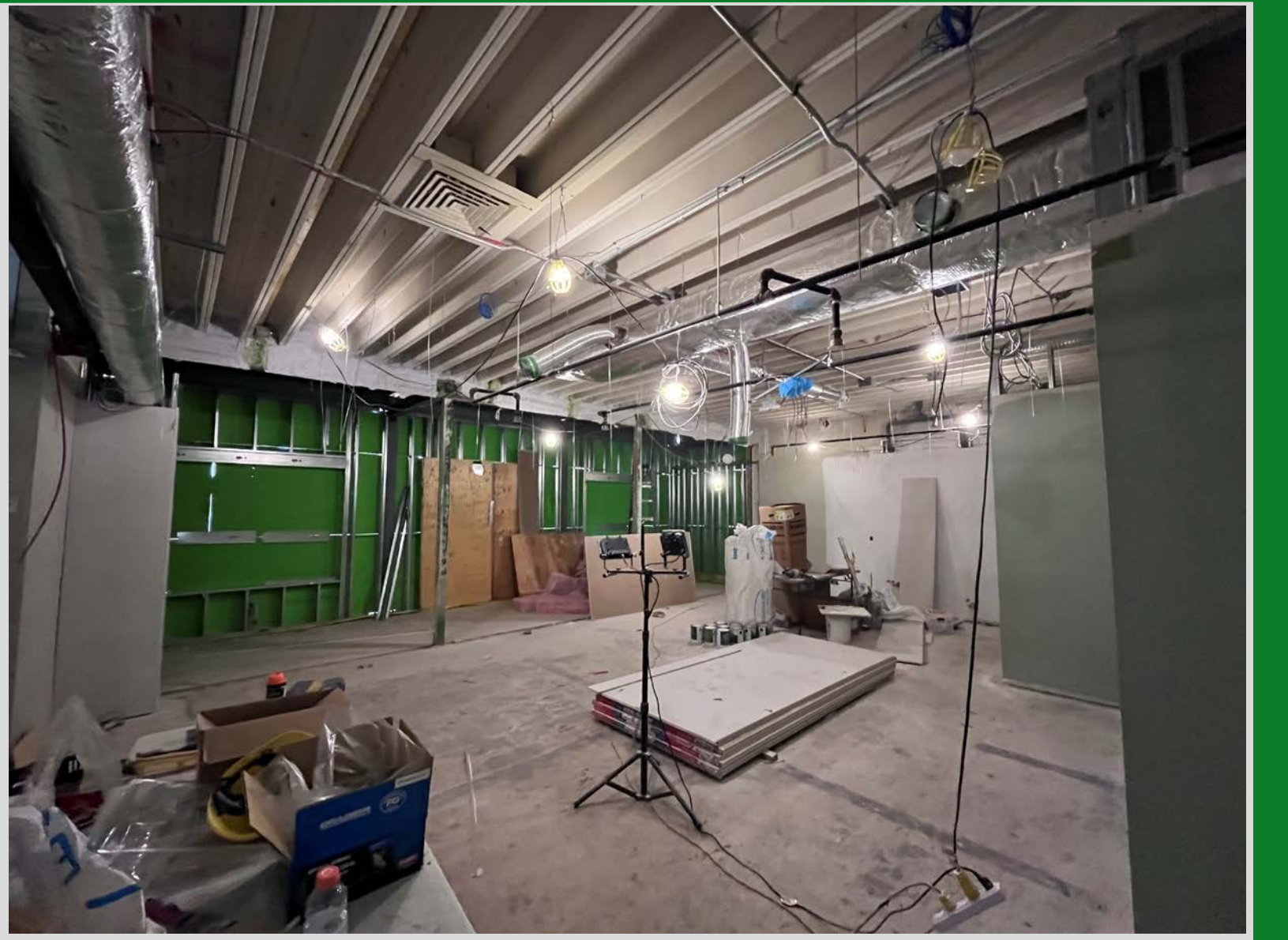
Target Operation
- December 2026

Contractor
- Jobst Brothers

Architect
- IDEA Inc.



UPDATE



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Thank you, Merci, Miigwetch

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Sault Ste. Marie District

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Sault Ste. Marie Housing Corporation

SSMHC BOARD REPORT

AUTHOR: Louie Bruni

DATE: September 17, 2026

RE: Sault Ste. Marie Housing Corporation Arrears Report

RECOMMENDATION

BE IT RESOVED THAT the Sault Ste. Marie Housing Corporation (SSMHC) accept the Arrears Update Report as information.

BACKGROUND INFORMATION

Administration monitors arrears percentages monthly due to their significant impact on the Sault Ste. Marie Housing Corporation's (SSMHC) overall budget. Although the majority of the SSMHC's portfolio is affordable housing for community members that require access to affordable units, it remains essential to ensure arrears levels are low. The cost of maintaining and operating housing continues to rise, and one strategy to ensure revenue streams are maximized is to keep arrears as low as possible.

SSMHC households are responsible for paying their rent on or before the first day of each month and completing an annual household composition review to ensure they continue to meet the eligibility requirements for subsidized housing. Housing staff are committed to working closely with households to support tenants in meeting these responsibilities and, wherever possible, prevent eviction. Non-payment of rent is one of the grounds for eviction.

When a household falls into arrears, the Property and Tenant Services Manager (PTSM) team follows established procedures and makes multiple attempts to contact the household to discuss the outstanding balance and understand the circumstances contributing to the arrears. These efforts may include home visits, telephone calls and referrals to appropriate community agencies that can provide assistance and support. It also includes developing a repayment agreement (where applicable) with the tenant for the outstanding arrears. These practices are consistent with the SSMHC's Eviction Prevention Policy and reflect the Corporation's commitment to supporting households while also ensuring that rental obligations are appropriately managed.

There are circumstances, however, when all reasonable efforts to resolve arrears have been exhausted and an application must be made to the Landlord and Tenant Board (LTB) to request an eviction order for non-payment of rent. Historically, the process from submitting an application to the LTB to receiving an eviction order took

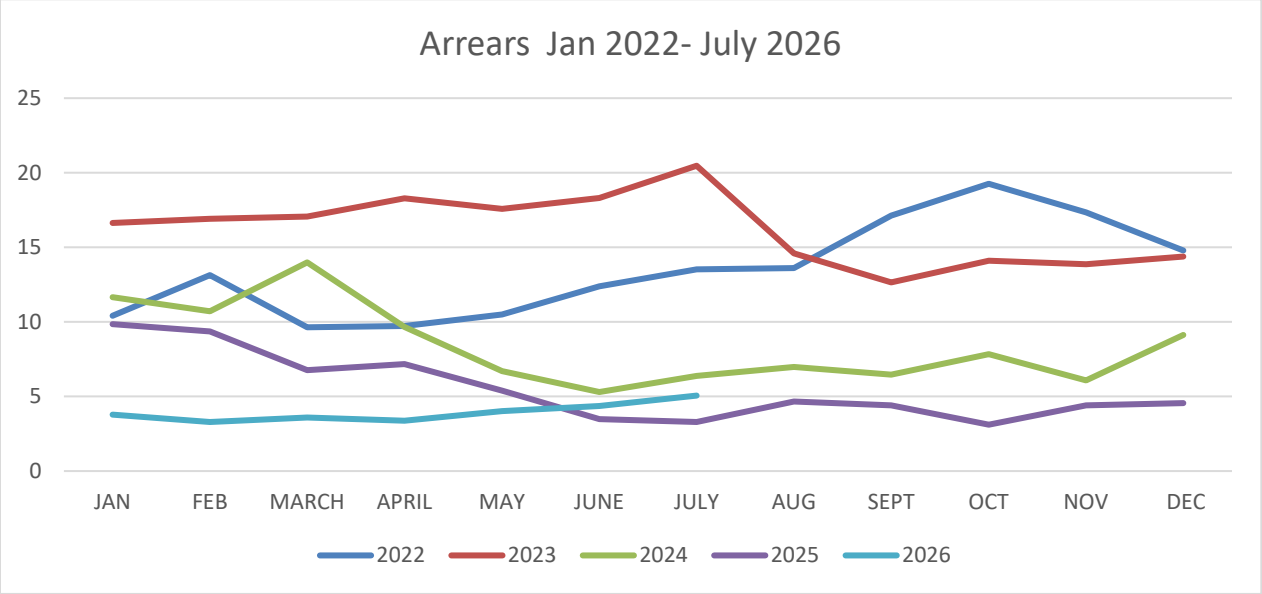
approximately two months. At that time, hearings were conducted in person and applications were generally processed in a timely manner.

With the onset of the COVID-19 pandemic in the spring of 2020, the LTB temporarily suspended hearings, resulting in a significant backlog until the moratorium was lifted approximately five months later. The resulting delays and challenges with the LTB process continued for several years, creating additional difficulties for housing providers in addressing outstanding arrears and resolving tenancy matters.

By 2025, there was some improvement in the LTB process, with applications and hearings appearing to move more efficiently and processing times beginning to improve. While this provided some relief for the SSMHC, the process has continued to require additional time compared to the pre-COVID period.

SUMMARY/OVERVIEW

Despite the current timeframes with the Landlord Tenant Board, there is encouraging news regarding SSMHC's arrears levels. The chart below illustrates the SSMHC's monthly arrears from January 2022 through to July 2026 and demonstrates a significant overall improvement since 2023.



Arrears reached a high of 20.47% in July 2023. Since that time, staff have made considerable efforts to reduce arrears across the SSMHC portfolio. These efforts have resulted in a substantial decline, with arrears reaching a low of 3.11% in October 2025.

The most recent arrears percentage is 5.06% for July 2026, a 15.41% decrease from July 2023 when arrears numbers we at an all time high for the SSMHC. This represents significant progress in the management and collection of outstanding rent and reflects

the ongoing work of staff to engage with households, address arrears at an early stage, and support households in meeting their rental obligations. Although the current rental arrears is significantly declined from 2023 numbers, the percentage is still not at an acceptable level for the SSMHC.

While the ideal arrears level is **0%**, staff strive to maintain arrears below **3%**. Although the data demonstrates considerable progress towards this target, continued attention and proactive arrears management will be required to maintain arrears below the 3% target.

The SSMHC utilizes the following strategies to reduce rental arrears:

- Ensuring Ontario Works (OW) clients that live in housing utilize pay directs.
- Work with OW Case Managers that administer the Housing Stability Bank (HSB) to ensure anyone eligible for rental arrears assistance receive support.
- The new Supervisor for Housing be deployed to focus on rental arrears.
- Continue to work the Neighbourhood Development Team to build community and tenant relationships so that PTSMs can work closely with tenants that need support to stay current on rent.

STRATEGIC PLAN IMPACT

Arrears management aligns with the strategic objective of Facilitating Strong Communities and Supporting Community Wellness by ensuring greater housing stability and improving overall well-being of tenants residing in our Housing communities.

FINANCIAL IMPLICATIONS

Arrears have many financial implications for the SSMHC due to the loss of revenue for non-payment of rent. Once the rental arrears are determined to be uncollectible, it is approved for write-off. However, management has budgeted for write-offs annually. Currently, there are $26,873.85 in write-offs for 2026 and there is no budget pressure at this time.

CONCLUSION

Overall, the arrears have declined substantially from the elevated levels experienced in 2022 and 2023, and staff efforts continue to move the SSMHC closer to the target of 0%. Staff will continue to work diligently to address the arrears to ensure maximum revenue continues to be generated for the Sault Ste. Marie Housing Corporation.

Respectfully submitted,

Louie Bruni
Chief Operating Officer

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Sault Ste. Marie District

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Sault Ste. Marie Housing Corporation

SSMHC BOARD REPORT

AUTHOR: David Petersson

DATE: September 17, 2026

RE: 2026 Q2 Financial Update

RECOMMENDATION

BE IT RESOLVED that the Sault Ste. Marie Housing Corporation (SSMHC) accept the Chief Financial Officer Quarter 2 – (January – June 2026) Financial Update as information.

BACKGROUND INFORMATION

The SSMHC operating and capital budget was approved on November 20, 2025. The budget reflected a 3.87% subsidy increase over the prior year. Quarterly financial updates are provided to the Finance Committee.

June 18, 2026 – First quarter results were presented.
September 17, 2026 – Second quarter results presented.

SUMMARY/OVERVIEW

The charts below summarizes the financial activity for the second quarter of 2026. Areas to note include:

1. Building Maintenance includes higher than expected spend for i) Boiler Repairs; ii) Electrical Permits – this overage reflects timing of annual spend which all was done in January for the year; and iii) Plumbing costs.

2. Materials and Services line item which is further detailed in Sch. A. The Snow Plow and Removal line through the second quarter has exceeded the annual budget for 2026. Similarly with the 2025 winter season, we saw exceptionally high snow accumulation in the first quarter of 2026. As mentioned back at the February board meeting, these costs not only include snow clearing but removal of accumulated snow in areas such as parking lots. As with the 2005 year, we will monitor the this line heading into winter season 2026/2027 and come to the board with management recommendations on how to cover this deficit.

SAULT STE. MARIE HOUSING CORPORATION (SSMHC)

2026 (Year-to-date v. Budget)

Account Title	30-Jun-26	Budget	Remaining $	Remaining %
Materials and Services (Sch. A)	$ 2,259,652.30	$ 3,417,500.00	$ 1,157,847.70	33.88%
Utilities	$ 1,262,847.09	$ 2,330,000.00	$ 1,067,152.91	45.80%
Other Property Related	$ 859,418.79	$ 1,911,414.00	$ 1,051,995.21	55.04%
Corporate Costs	$ 72,154.92	$ 160,500.00	$ 88,345.08	55.04%
Mortgage and Insurance	$ 905,499.41	$ 1,846,000.00	$ 940,500.59	50.95%
Capital Reserve Contribution	$ 140,010.00	$ 280,020.00	$ 140,010.00	50.00%
Capital Items	$ 637,744.43	$ 1,481,700.00	$ 843,955.57	56.96%
	$ 6,137,326.94	$ 11,427,134.00	$ 5,289,807.06	46.29%
		Remaining Target >		50.00%

SAULT STE. MARIE HOUSING CORPORATION (SSMHC)

2026 (Year-to-date v. Budget)

Schedule A	30-Jun-26	Budget	Remaining $	Remaining %
Moveout Operating	$ 314,209.60	$ 769,500.00	$ 455,290.40	59.17%
Building Maintenance	$ 755,541.74	$ 1,413,000.00	$ 657,458.26	46.53%
Life Safety Systems	$ 79,399.79	$ 169,000.00	$ 89,600.21	53.02%
Waste Removal	$ 78,050.56	$ 155,000.00	$ 76,949.44	49.64%
Building Equipment	$ 9,923.08	$ 118,000.00	$ 108,076.92	91.59%
Grounds Services	$ 25,642.74	$ 95,000.00	$ 69,357.26	73.01%
Vehicle	$ 12,504.29	$ 38,000.00	$ 25,495.71	67.09%
Snow Plow and Removal	$ 952,617.30	$ 575,000.00	$ (377,617.30)	-65.67%
Building Security	$ 31,763.20	$ 85,000.00	$ 53,236.80	62.63%
	$ 2,259,652.30	$ 3,417,500.00	$ 1,157,847.70	33.88%
		Remaining Target >		50.00%

STRATEGIC PLAN IMPACT

This report supports the Board's strategic objectives by demonstrating ongoing financial stewardship and accountability in the delivery of services. Regular monitoring of quarterly results helps sustain strong communities and community wellness by supporting service continuity, informs planning and resource allocation across teams, and advances the objective of seeking financial resilience through innovation.

FINANCIAL IMPLICATIONS

At this time, there are no financial implications with this report as no changes to the approved budget have been requested.

CONCLUSION.

Management will continue to monitor expenditures in collaboration with those overseeing the SSMHC operating and capital budget and the CEO to ensure spending remains within the approved budget.

Respectfully submitted,

David Petersson, CPA
Chief Financial Officer