



			Est. Time	For Information	For Approval Resolution #
1.	<b>Meeting Opening</b> 1.1 Chair Opening Remarks 1.2 Conflict of Interest Disclosures 1.3 Approval of Agenda 1.4 Previous Minutes 1.4.1 Approval of Board Minutes September 17, 2025 Guest: Derek Henderson - Cabinovo	<b>Chair of the Board</b> Duncan McLean	5 minutes		10-01-25  10-02-25
	<b>Presentation</b> Cabinovo Opportunity - 76 Peneleope	<b>Guest</b> Derek Henderson of Cabinovo	30 minutes		
2.	<b>Finance and Administration Business</b> 2.1 Insurance Renewel 2025-2026 2.2 2.3 2.4	<b>Manager of Accounting</b> Dave Van Houwelingen	10 minutes		10-03-25
3.	<b>Facilities Operations/Property Management Business</b> 3.1 Property Management Status Update 3.2	Macy McLean & Michael Huber of Blackline	20 minutes	X	
4.	<b>Matters for Discussion</b> 4.1 Executive Director Report 4.2	<b>Executive Director</b> Duncan McLean	10 minutes		
5.	<b>In-Camera Business</b> 5.1 Motion to go In-Camera 5.2 Personnel/Legal matter 5.3 Motion to come out of In-Camera	<b>Chair of the Board</b> Duncan McLean	15 minutes		10-04-25 10-05-25
6.	<b>Matters for Noting [discussed only on exception basis]</b> 6.1 Correspondence 6.2 Board Business - Information for Board members 6.3 Other Matters				
7.	<b>Meeting Closing</b> 7.1 <b>Next meeting:</b> 7.2 Meeting Adjourned	<b>Chair of the Board</b> Duncan McLean	5 minutes		10/6/2025



**PRESENT**

Chair: Duncan McLean  
Directors: Andrew Portengen; Tara Bedard; Bil Ioannidis; Andrew Vlcek (AJ); Cassandra O'Brien (virtual);  
Melanie Goodfellow (virtual)

Manager of Accounting: David Van Houwelingen  
**Guest: Mike Maxwell**

**REGRETS**

Jordan MacLaughlin; Sean Tait; Jason Deneault

- 1 Meeting Opening:** Duncan McLean Called Meeting to order at 4:15 p.m.
- 1.1** Andrew Portengen declared a conflict of interest in regards to two items in the Executive Director Report - the Firehall Project as his firm may be involved and Cabinovo as he was worked with them.
- 1.2 Res #09-01-25: Approval of Agenda**
- 1.3 On a motion**, by Andrew Vlcek, seconded by Bil Ioannidis; and CARRIED, it was resolved that the agenda be approved as presented.
- 2 Res #09-02-25**
- 2.1 On a motion** by Andrew Vlcek, seconded by Bil Ioannidis; and CARRIED it was resolved that the June 18, 2025 board minutes be accepted as true.
- 3 Res #09-03-25**
- 3.1 On a motion** by Bil Ioannidis, seconded by Andrew Portengen; and CARRIED it was resolved that the July 16, 2025 board minutes be accepted as true.
- 4 Res #09-04-25**
- 4.1 On a motion**, by Andrew Vlcek, seconded by Tara Bedard and CARRIED, it was resolved that the Board would approve raising the market rent by the maximum allowed by the Guideline 2.1% for 2026.
- 5 Res #09-05-25**
- 5.1 On a motion**, by Andrew Vlcek, seconded by Andrew Portengen and CARRIED, it was resolved that the Board of Directors approve the ASE Submission to the Region of Waterloo
- 6 Res #09-06-25**
- 6.1 On a motion**, by Andrew Portengen, seconded by Tara Bedard and CARRIED, it was resolved that the Board of Directors approve the 2026 Operations Budget
- 7 Res #09-05-25**
- 7.1 On a motion**, by Bil Ioannidis, seconded by Andrew Portengen and CARRIED, it was resolved that the Board of Directors approve the Annual Inspections quote by Hardcastle
- 8 Res #06-06-25**
- 8.1 On a motion**, by Tara Bedard, seconded by Bil Ioannidis and CARRIED, it was resolved that the Board of Directors come go in-camera at 5:58 pm.
- 9 Res #06-06-25**
- 9.1 On a motion**, by Bil Ioannidis, seconded by Andrew Vlcek and CARRIED, it was resolved that the Board of Directors come out of in-camera at 5:59 pm.
- 10 Res #06-07-25**
- 10.1 On a motion**, by Bil Ioannidis, seconded by Andrew Vlcek and CARRIED, it was resolved and approved that the meeting be adjourned at 6:01pm.



**BRIEFING NOTE**

**FOR INFORMATION**

**FOR APPROVAL**

**Resolution #10-03-25**

**REPORT TO:** Board of Directors

**SUBJECT:** 2025-2026 Insurance Renewal

**PREPARED BY:** Dave Van Houwelingen

**DATE OF MEETING:** Wednesday, October 15, 2025

**Recommendation**

That the Board accept the proposed insurance renewal from Housing Services Corporation at a premium of \$311,653. including PST, for the annual term commencing November 1, 2025.

**Background**

Until four years ago, KHI requested insurance renewal proposals from the Housing Services Corporation/Marsh (HSC) and Frank Cowan Insurance for the period commencing November 1<sup>st</sup>. HSC is a group insurance program whereas Frank Cowan Insurance is an insurance company that provides specialized insurance programs that include risk management services to municipalities and organizations within the healthcare, education, community, children’s and social services sectors. Prior to the last four years, we had been with Frank Cowan for several years. Frank Cowan has gotten out the sector because of the rising costs. KHI now doesn’t have competing quotes for Insurance.

**Reports**

Appendix 1: Comparison of 2025-26 Insurance Proposal

**Summary**

The coverage offered by HSC is comparable to last year in terms the coverage offered. HSC requires that those included in the group insurance program contribute to the Property Claims Fund as well as the Directors and Officers Claim Trust Fund.

In addition to property and Equipment breakdown insurance, the HSC proposal includes Crime coverage, Directors and Officers coverage and Cyber Coverage.

The quote for HSC is \$311,653, which is a 0% increase from last year (it's actually down approximately \$700). In the three previous years, the rate went up 2%, 12% and 14% respectively. Although it would have been good to have a comparable quote – the last year Cowan quoted theirs had gone up 24% - so even if they had reverted to a similar percentage increase as HSC the last two years, KHI would pay more than this quote.

Kitchener Housing Inc.  
 Comparison of 2025-26 Insurance Proposals  
 October 3, 2025

APPENDIX 1

Revised October 3, 2025

Coverage Description	HSC Group Insurance Proposal			HSC Group Insurance Proposal		
	Coverage Limit	Last Year Deductible	Premium	Coverage Limit	Deductible	Premium
Property - All Risks	180,590,756	50,000	65,114	185,736,749	50,000	58,728
Contribution to Property Claims Fund	N/A	N/A	161,424	N/A	N/A	168,074
Equipment Breakdown (Boiler and Machinery)	50,000,000	50,000	2,302	50,000,000	50,000	2,127
Crime	250,000	5,000	2,114	250,000	5,000	2,112
Commercial General Liability	2,000,000	5,000	31,520	2,000,000	5,000	32,287
Umbrella Liability	3,000,000	10,000	6,233	3,000,000	10,000	4,722
Directors' and Officers' Liability	5,000,000	50,000	13,330	5,000,000	50,000	12,080
Cyber Extension	200,000	1,000	-	200,000	1,000	1,250
Contribution to Directors & Officers Claim Trust			7,188			7,188
Other Coverages		-	-		-	-
<b>Total Premium</b>			<b>289,225</b>			<b>288,568</b>
HSC Fee (2.5% of Premium)						-
Provincial Sales Tax			23,138			23,085
<b>Total Cost (net of HST)</b>			<b>312,363</b>			<b>311,653</b>

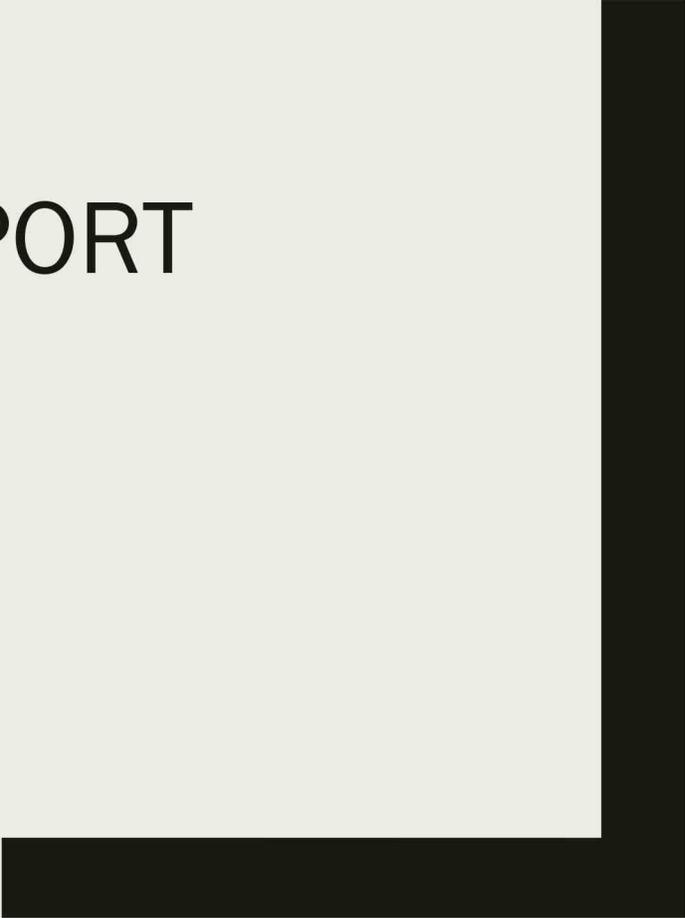
Percentage increase in 2025 from prior year

0%



# KHI MAINTENANCE REPORT

October 2025



# Index – Kitchener Housing Comprehensive Maintenance Report (Sept–Oct 2025)

- Key Areas of Focus - Unit Inspection Findings
- Grounds Maintenance – Playground Removal
- Pest Control Progress
- Legal and Behavioral Tenant Matters
- Unit Vacancies and Turnovers

# Kitchener Housing Property Maintenance – Unit Inspection Findings

As part of Kitchener Housing’s ongoing preventative maintenance and property condition review, site inspections have been initiated across multiple buildings to assess unit conditions, identify recurring issues, and prioritize upcoming repair and capital needs. These inspections focus on plumbing systems, electrical components, ventilation, drywall, and overall building integrity.

To date, inspections have been completed at 454 Lancaster, 110 Lancaster, 59 Vanier, 73 Church, 64 St. George, 15 Linden, and 35 Linden, with 45 Howe currently in progress. Early findings indicate a consistent pattern of aging infrastructure components and water-related damage requiring immediate attention.

## Summary of Initial Findings:

**454 Lancaster:** Multiple water leaks observed in units resulting in drywall damage requiring repairs and water shut offs not working, we also identified a tenant living in squaller.

**15 Linden:** Several shut-off valves require replacement and water damage in units.

**73 Church:** Shut-off valves require replacement; drywall repairs, light replacements, and bathroom fan upgrades needed.

**35 Linden:** Widespread maintenance concerns including leaking plumbing, mold growth, drywall and flooring repairs, and kitchen deficiencies. Multiple shut-off valves also require replacement. A large skylight drywall damaged – caused by condensation was recently identified and is under further assessment (Unit 22 impacted).

These initial inspections highlight the need for a focused maintenance plan addressing water infiltration, plumbing upgrades, and ventilation improvements to mitigate further damage and ensure long-term structural and tenant safety across the portfolio.

The next few slides will show images of what we are seeing in the units and a break down of failed unit inspections per properties.

**454 Lancaster unit inspections findings:  
36 units/16 units have failed inspection - 2 could not be preformed.**

- 211 – Unit was found in squaller and possible squatter of a non-resident, a wellness check and police have been called, and the tenant was identified in the unit at 8:40pm Oct. 3<sup>rd</sup>,2025. Due to safety concerns of smoking in the unit and neglecting the unit an N5 for eviction has been sent.
- Multiple units have been found to have water damage to the drywall in the ceilings
- Water shut offs in the bathroom and kitchens have been found to be inadequate.



454 -211



454 – 120



454 -115

454 -210

**110 Lancaster unit inspections findings:  
6 units/2 units have failed inspection – 1 could not be preformed.**

- Water shut offs in the bathroom and kitchens have been found to be inadequate.
- Window ledge damage



110 - 3



110 - 4

**59 Vanier unit inspections findings:  
9 units/4 units have failed inspection – 1 could not be preformed.**

- Flooring damage
- Kitchen cupboard doors missing



59 - 1

**15 Linden Ave. unit inspections findings:  
32 units/21 units have failed inspection**

- Multiple units have been found to have water damage to the drywall in the ceilings
- Water shut offs in the bathroom and kitchens have been found to be inadequate.
- Drywall repairs from previous leak
- Bathroom fans not functioning



15 - 104



15 - 202

**35 Linden Ave. unit inspections findings:  
56 units/33 units have failed inspection – 1 units could not be preformed.**

- Multiple units have been found to have water damage to the drywall in the ceilings
- Kitchen drawers, cupboards and countertops in rough condition or missing pieces.
- Water shut offs in the bathroom and kitchens have been found to be inadequate and some leaking.
- Furnace venting and leaks.
- Bathroom fans not functioning or missing
- Light fixtures damaged or missing.



35 - 5



35 - 4



35 -14



35 - 22



35 - 56

**73 Church St./64 St.George St. unit inspections findings:  
33 units/18 units have failed inspection – 1 units could not be preformed.**

- Multiple units have been found to have water damage to the drywall in the ceilings
- Water shut offs in the bathroom and kitchens have been found to be inadequate and some leaking.
- Kitchen drawers, cupboards and countertops in rough condition or missing pieces.
- Bathroom fans not functioning or missing
- Light fixtures damaged or missing.



73 - 301



64 - 5



64 - 4



73 - 404

## Grounds Maintenance – Playground Removal

Playgrounds will be removed in the following order:

454 Lancaster – Removed as of October 6<sup>th</sup>, 2025

45 Howe Dr – Removed as of October 8<sup>th</sup>, 2025

76 Penelope – Removed as of October 14<sup>th</sup>, 2025

355 Charles St. – Start date October 15<sup>th</sup>, 2025 – October 17<sup>th</sup>, 2025

5 Maurice St. – Start date October 20<sup>th</sup>, 2025 – October 22<sup>nd</sup>, 2025

31 Oprington Dr. – Start date October 22<sup>nd</sup>, 2025 - October 24<sup>th</sup>, 2025

103 Gage – Start date October 27<sup>th</sup>, 2025 - October 29<sup>th</sup>, 2025

35 Linden – Start date October 27<sup>th</sup>, 2025 - October 29<sup>th</sup>, 2025

### 45 Howe Dr. Playground Removal



## Pest Control Progress

Address	Units Previously treated	Currently list
25 Joseph	8 Units - 5 Cockroach & 2 Bedbug	6 Units - 4 Cockroach & 2 Bedbug
35 Cedar	2 Units - 1 Cockroach & 1 Bedbug	2 Units - 1 Cockroach & 1 Bedbug
76 Penelope	2 Units - Cockroach	-
73 Church	3 Units - Cockroach	2 Units - 2 Cockroach
5 Maurice	5 Units - Cockroach	2 Units - Cockroach
454 Lancaster	6 Units - 2 Cockroach & 4 Mice	2 Units - 2 Cockroach
35 Linden	2 Units - 2 Cockroach	1 Unit - 1 Cockroach
355 Charles	1 Unit - 1 Cockroach	-
45 Howe	1 Unit - 1 Cockroach	-
<b>Total</b>	<b>30 units</b>	<b>17 Units</b>

## Legal and Behavioral Tenant Matters

Address	Units	Issue	Status
5 Maurice	13	Tenant is taking us to LTB for \$30K for neglect. KHI submitting an N5/N7 for neglect to unit and safety of misuse of the gas line.	LTB Hearing – Oct 30 <sup>th</sup> , 2025
5 Maurice	3	Cleanliness concerns, hoarding and safety of the tenant.	N5 sent – Waiting on an update
25 Joseph	203	Safety, drugs and prostitution, neglect to the unit.	N5 being sent as of Oct 10 <sup>th</sup> , 2025
25 Joseph	206	Safety hazard, sewage, substance use and unauthorized guest.	N5 – L2, LTB hearing – Oct 30 <sup>th</sup> , 2025
103 Gage	14	Tenant charged and arrested with firearm possession.	N7 – LTB hearing – Nov 17 <sup>th</sup> , 2025
35 Linden	31	3 Tenants are causing concern to the property by behavioural concerns, violence and threats. 1 tenant has been charged and served an N5 in May.	N5 being worked on for all 3 tenants.
430 Connaught	Multiple	Tenants are complaining about the behaviour of 1 tenant and that tenant is complaining about the other.	Long history, LTB hearing awaiting a date.
355 Charles	22	Biohazardous concerns of feces on the walls and floor of the unit, mold concerns due to tenant neglect.	N5 served, L2 in progress for eviction
454 Lancaster	211	Tenant neglect and safety concerns for the unit due to smoking in a nonsmoking unit.	N5 served Oct 9 <sup>th</sup> , 2025

## Legal and Behavioral Tenant Matters – Nonpayment

Address	Units	Issue	Status
355 Charles	12	Nonpayment of rent	Pending order
454 Lancaster	223	Nonpayment of rent	Pending order
110 Lancaster	6	Nonpayment of rent	Moving out – waiting on date and decision.
454 Lancaster	110	Nonpayment of rent	Region is moving tenant to supportive housing. Nov 4 <sup>th</sup> , 2025

## Unit Vacancies and Turnovers

Address	Units	Type	Monthly rent	Date Avail.	Reason	Current Status
278 Carwood	201	2 bed - 1 bath	\$1001.00	2025-07-12	Death	Unit is on Chac list waiting for applicate
15 Linden	205	1 bed - 1 bath	\$886.00	2025-07-16	Noise of the building and the smell of cigarettes	Waiting on applicate to decide
35 Cedar	105	1 bed - 1 bath H/C	\$904.00	2025-08-31	Hospital move to hospice.	Unit turn complete date: Oct 22 <sup>nd</sup> , 2025
454 Lancaster	218	2 bed - 1 bath	\$1002.00	2025-08-31	Eviction - N4 (Nonpayment)	Unit turn complete date: Oct 29th, 2025
35 Linden	7	3 bed - 1 bath	\$1054.00	2025-09-17	Bought a house	Waiting on 3 quotes
103 Gage	27	3 bed - 1 bath	\$1034.00	2025-09-26	Eviction - N4 (Nonpayment)	Waiting on 3 quotes
25 Joseph	209	2 bed - 1 bath	\$1045.00	2025-09-27	Internal transfer to 278 Carwood (Overhoused)	Waiting on 3 quotes
35 David	D007	1 bed - 1 bath	\$550.00	2025-10-31	No reason given.	Not vacant yet
25 Joseph	509	2 bed - 1 bath	\$1045.00	2025-11-01	Internal transfer to 5 Maurice (SPP)	Not vacant yet
430 Connaught	201	1 Bed - 1 bath H/C	\$502.00	Waiting on N11	-	-
15 Linden	202	1 bed - 1 bath	\$886.00	Waiting on N11	-	-
20 Union	208	1 bed - 1 bath	\$911.00	2025-10-31	No longer requiring a wheelchair accessible unit, moving out.	Not vacant yet

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35 Cedar	105	1 bed - 1 bath H/C	\$904.00	2025-08-31	Hospital move to hospice.	Unit turn complete date: Oct 22 <sup>nd</sup> , 2025
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