

**Board Members:**

Phil Squire- Chair

Gary Bezaire

Shawn Lewis

Hadleigh McAlister

Mayor Grantham-  
Vice Chair

Cara Awcock

Kathleen Savoy

Gregory Thompson

Sara Piñeros Castaño

**LMCH Leadership**

Paul Chisholm, CEO

Christine Poirier,  
Senior Manager,  
Property Services

Andrea Mackenzie,  
Director of Tenant  
Services

Dirk Volschenk,  
Manager of Human  
Resources

John Krill,  
Director, Asset  
Renewal

Sunil Ghai,  
Interim Director of  
Finance

**PUBLIC AGENDA**

**LONDON & MIDDLESEX COMMUNITY HOUSING  
(LMCH)**

**Board of Directors Meeting**

**Corporate Boardroom  
1299 Oxford Street East, Unit 5C5  
London, Ontario, N5Y 4W5**

**Thursday, October 17, 2024**

**5:30 PM – 8:00 PM**

<b>Item</b>	<b>Lead</b>	<b>Time</b>
1. Call to Order	P. Squire	5:30
2. Recognition of Indigenous Peoples and Lands Statement	P. Squire	
3. Completion and Acceptance of Agenda	P. Squire	
4. Disclosure of Interest	P. Squire	
5. Approval of Minutes of Previous Meetings a. August 15, 2024, Public Minutes	P. Squire	
6. Communications: None		
7. Delegations None		
8. Consent Agenda Items: None		
9. Reports and Business  Finance Committee Reports for Approval  a) Staff Report 2024-24 Snow Removal RFP  b) Staff Report 2024-25 Contractor Award: Phone System with Switchboard  c) Staff Report 2024- 26 2024 / 2025 HSC Insurance Program  d) Staff Report 2024- 27 2023-0017 – Dorchester Parking Lot Repaving – Reallocation of Capital Funds  e) Staff Report 2024- 28 Allan Rush Phase 2 Paving  f) Staff Report 2024-32 Market Rental Rate	C. Poirier  P. Chisholm  P. Chisholm  J. Krill  J. Krill  A. Mackenzie	
10. Presentations: Workshop on Tenant Complaints and Enforcement Strategies	P. Chisholm	5 :45pm
11) In-Camera: None		
12) New Business/ Enquiries: None	P. Squire	
13) Meeting Adjournment	P. Squire	8:00pm

## Recognition of Indigenous Peoples and Lands Statement

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London & Middlesex Community Housing provides housing on the traditional lands of the Anishinaabek (AUh-nish-in-ah-bek), Haudenosaunee (Ho-den-no-show-nee), Lūnaapéewak (Len-ah-pay-wuk) and Attawandaron (Adda-won-da-run).

We acknowledge the local First Nations communities in this area, the territory of the Chippewa (CHIP-I-WAA) of the Thames, the Oneida (OH-NY-DUH) of the Thames, and the Muncey (m-UH-n-s-ee) Delaware Nation.

We honour and respect the history, languages and culture of the diverse Indigenous people who call this territory home. Today, the City of London & Middlesex County is home to many First Nations, Métis and Inuit people. We are grateful to have the opportunity to work and live in this territory.

## BOARD OF DIRECTORS PUBLIC MEETING MINUTES

August 15, 2024, at 5:30 p.m.  
 London & Middlesex Community Housing  
 Boardroom, 1299 Oxford Street East, Unit 5C5, London, Ontario, Canada

### Board Members in Attendance:

Shawn Lewis  
 Phil Squire, Board Chair  
 Hadleigh McAlister  
 Mayor Grantham  
 Gary Bezaire  
 Cara Awcock  
 Gregory Thompson  
 Kathleen Savoy  
 Sara Piñeros Castaño

### Senior Leadership in Attendance:

Paul Chisholm, CEO  
 Christine Poirier, Senior Manager  
 Property Services  
 Andrea Mackenzie, Director of Tenant  
 Services  
 Dirk Volschenk, Manager Human Resources  
 John Krill, Director Asset Management  
 Sunil Ghai, Interim Director of Finance

\* *Virtual Attendance via Zoom*

1. Call to Order	P. Squire called the meeting to order at 6:44 p.m.
2. Recognition of Indigenous Peoples and Lands	P. Squire provided the recognition address at 6:44 p.m.  <i>We would like to begin by acknowledging the treaty territory of the Anishnaabeg, which is defined within the pre-confederation treaty know as the London Township Treaty of 1796. Throughout time, this region has also become the current home to the Haudenosaunee and Lenni-Lenape Nations.</i>
3. Completion and Acceptance of the Agenda	Regarding the completion and acceptance of the agenda, <b>MOVED</b> by Mayor G, seconded by G.Bezaire, <b>PASSED</b> 6:45 p.m.



4. Disclosures of Interest	P. Squire called for conflict-of-interest declarations with respect to the agenda. No conflicts - of- interest were declared at 6:45 p.m.
5. Approval of Board Meeting Minutes	Regarding the Board Meeting Minutes of May 23, 2024.  <b>MOVED</b> by G, seconded by S.Piñeros Castaño, that the Minutes <b>BE ACCEPTED</b> and <b>APPROVED</b> , item <b>CARRIED</b> at 6:46 p.m.
6. Communications	None
7. Delegations	None
8. Presentations	None
9. Consent Items  a. Staff Report 2024- 17 CEO Report	<p>Report overview given by P. Chisholm.</p> <p><b>MOTION</b> to <b>RECEIVE</b> the report for Information <b>MOVED</b> by H. McAlister, seconded by Depuy Mayor Lewis All in Favour, <b>PASSED</b> at 6:52 pm</p> <p>Noted Community Safety discussions being had in the LMCH’s communities, recognizing the impact of these incidents on our Community, reviewed ways LMCH is responding and assisting to incidents. This is a broader community issue within the City, we are fortunate with the resources we have to assist in investigations. Recognizing that what happens in each community Is different given the tenants we house.</p> <p>CEO Work plan for 2024 is compliant with the start plan, and organizational goals, such as financial stability. The Board Chair had input on the work plan.</p> <p>The 2024 Rookie Ball season was successful, The Final game was won by the Limberwin team. Board member G. Bezaire coached the winning team.</p> <p>Community engagement work, The Limberlost Community BBQ resource fair is next week.</p>



<p>10. Reports and Business</p>	
<p>b) FAR Committee Reports for Information</p>	<p>Finance, Audit, and Risk Committee Reports for Information, overview given by Committee Chair. G. Thompson</p> <p>On August 1st the FAR committee met.</p> <p>Report FAR- 2024 -17 – LMCH has entered into a consulting agreement with the City of London for the AMP, the City of London rent eviction bi law was discussed and LMCH is exempt from this</p> <p>FAR Report - Q2 Financial Results – Highlights Q2 improvements, significant variances in Pest and General building expenses are above budget.</p> <p>KPI Report – Vacancy target being met, Unit turnover time increasing but still Meeting targets.</p> <p>Reimagine Update -The Building is up to the 6th floor, and the contractor is on schedule.</p> <p>Capital Projects – YARDI is being used to track projects and targets.</p> <p>CMCH Update- Saw newly renovated units and the work for accessibility unit modifications was done well.</p> <p><b>MOTION to RECEIVE</b> the report for Information, <b>MOVED</b> by G. Thompson, seconded by G. Bezaire, ALL in Favour, <b>PASSED</b> 6:59 pm.</p>
<p>c) Staff Report 2024-18 2025 Capital Budget Forecast</p>	<p><b>MOTION to APPROVE</b> the report for <b>MOVED</b> by Mayor Grantham, seconded by H. McAlister, <b>PASSED</b> 7:00 PM</p>
<p>d) Staff Report 2024-19 Furnace Replacement</p>	<p><b>MOTION to APPROVE</b> the report, <b>MOVED</b> G. Thompson, seconded by Deputy Mayor Lewis, <b>PASSED</b> at 7:01 PM</p>



<p>CMHC-2021-12bc – Contract</p>	
<p>e) Staff Report 2024- 20 Security Services – Contract Award</p>	<p><b>MOTION to APPROVE</b> the report, <b>MOVED</b> by Mayor Grantham, seconded by H.McAlister, <b>PASSED</b> at 7:02PM</p>
<p>f) Staff Report 2024 21 - Contractor Award: Commercial Laundry Appliances and Service</p>	<p><b>MOTION to APPROVE</b> the award and report, <b>MOVED</b> by G. Thompson, seconded by G. Bezaire, <b>APPROVED</b> at 7: 02p.m <b>ALL in Favour</b></p>
<p><b>PSH Reports for Information</b></p>	<p>People, Service and Housing Reports for Information, overview given by Mayor Grantham.</p> <ul style="list-style-type: none"><li>- Review of HR Report of Collective Agreement ratification update</li><li>- Community Safety Update on incidents</li><li>- Community Development- The work being done is creating a better experience for tenants,</li><li>- Communication Updates, The information presented was useful in understanding LMCH's online presence and the impact it is having in the community and for tenants.</li></ul> <p><b>MOTION to RECEIVE</b> the reports for information, <b>MOVED</b> by Mayor Grantham, seconded by Deputy Mayor Lewis, <b>PASSED</b> 7:04 PM</p>



<p>g) Staff Report 2024 22 COVID -19 Policy Update</p>	<p><b>MOTION to APPROVE</b> the report, <b>MOVED</b> by G. Bezaire, seconded by Mayor Grantham, <b>PASSED</b> at 7:05 PM.</p>
<p>h) Staff Report 2024 -23 LMCH Parking Policy</p>	<p><b>MOTION to APPROVE</b> the report and recommendations, <b>MOVED</b> by G.Thompson, seconded by H.McAlister, <b>PASSED</b> at 7:05 PM</p>
<p>11. In-camera</p>	<p><b>MOTION to move, IN CAMERA</b>, <b>MOVED</b> by H.McAlister, seconded by G. Thompson, <b>PASSED</b> at 7:07pm.</p> <p><b>MOTION to go back into the public meeting</b>, <b>MOVED</b> by Deputy Mayor Lewis, seconded by K. Savoy, <b>PASSED</b> at 7:14p.m.</p>
<p>12. New Business</p>	<p>None</p>
<p>13. MEETING ADJOURNMENT</p>	<p><b>MOTION to ADJOURNED</b>, moved by K. Savoy, seconded by G. Thompson, ALL in Favour <b>PASSED</b> at 7:15 pm.</p>

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Phil Squire, Chair

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Paul Chisholm, CEO



**Contractor Award: Snow Removal Services  
STAFF Report-2024-24**

**TO:** LMCH Board of Directors

**FROM:** Christine Poirier, Senior Manager, Property Services

**SUBJECT:** Contractor Award: Snow Removal Services

**DATE:** October 10, 2024

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**PURPOSE:**

The purpose of the report is to seek the LLMCH Board of Directors approval to award the contract to Doug's Snowplowing & Sanding LTD. For snow removal services at London Middlesex Community Housing (LMCH) properties.

**RECOMMENDATION:**

That the LMCH Board of Directors approves the following recommendations:

1. **Approve** the award of contract for snow removal services to Doug's Snow Plowing & Sanding LTD for a period of two (2) years with an option for two (2), one (1) year extensions; and
2. **Authorize** staff to take the necessary action to give effect to the recommendation(s).

**REASON FOR RECOMMENDATIONS.**

LMCH requires a vendor to provide snow clearing, salting and sanding across our portfolios. This is not a service that can be provided with direct staff under the existing staff and funding model.

Doug's Snowplowing and Sanding has been providing snow removal services across the LMCH portfolio for many years and has typically provided a competitive bid to provide this service. The cost provided for this contract is competitive and similar to the bid received by LMCH in the 2022 RFP process. Doug's Snowplowing and Sanding has offered a 2% discount if the contract is awarded for the full portfolio which will be the case for this contract award.



## PROJECT OVERVIEW & SERVICE STANDARDS:

- Contract Duration - November 15, 2024 – April 15, 2026.
- Snowplowing and sanding/salting of all parking lots, parking lot entrances, exits, and driveways, all building entrances and exits and associated walkways, site common walkways, garbage and recycling areas at all multi-unit LMCH sites.
- Fire hydrants and fire routes are to be clear of snow and exposed, in case of emergencies.
- As required, to safeguard residents and others, the contractor shall be responsible for applying either a sand/salt mixture or rock salt mixture on all parking areas, entrances, and exits, sidewalks, walkways, building entrances and exits, garbage and recycling areas, etc. where an accumulation of compacted snow or where ice has formed.
- Snow removal operations are to commence no later than ONE (1) hour after the snowfall reaches a depth of 80 mm.
- Priority after any snowfall, of 80 mm or greater, shall be to ensure access by Emergency Service vehicles at all sites. Once completed, the contractor shall immediately complete snow plowing as specified under this contract. The second priority shall be the plowing of the snow from all areas as specified for each project.
- Invoices shall be submitted monthly for each building/site with detailed logs, indicating operator, sand/salt usage, date and times of each operation, hours on site each day of said week, and include contract number.
- Occurrence Service Reports to be received within 24 hours of a service.

## PROCUREMENT PROCESS:

A Request for Proposals was posted to Bids & Tenders and closed on September 20, 2024. Thirteen (13) companies registered, with one (1) bid submission being received. Doug's Snowplowing and Sanding Ltd. was the only compliant bidder of the one (1) submission. Overall, Doug's Snowplowing and Sanding Ltd. bid submission satisfied all mandatory requirements. Doug's Snowplowing and Sanding Ltd. has provided LMCH with snow plowing contract services for several years and has achieved steady and reliable snow removal. The recommendation is based on awarding the work as per the RFP requirements.

LMCH has heard that the requirement of the performance bond has excluded a number of interested vendors and this will be reviewed at the time of the next RFP for snow removal.

**FINANCIAL IMPACT:**

The tender documents asked for the bid to be presented by providing Basic Service (Price per push) servicing all LMCH properties for two (2) winter seasons – 2024/2025 and 2025/2026.

This contract approach creates some uncertainty about the total value of the contract. LMCH has budgeted \$868,000 annually for snow clearing in 2025 and 2026. There is a risk that a winter with severe winter weather events will stress this budget. At the same time, there has been a pattern of reducing severe weather events in the area which could lead to cost savings for LMCH.

Due to the uncertainty of our current weather and milder weather conditions that have been experienced, the expectation is to receive additional financial savings in comparison to past agreements. Pricing ensures predictability in budget forecasting. For this reason, it is recommended to award the contract based on per-service pricing.

Two (2) Year Budgeted Costs		
Winter Season	2024/2025	2025/2026
Cost/Occurrence	\$18,325	\$18,325
Assumed No. of Occurrences	47.4	47.4
Annual Budget	\$868,000	\$868,000

Doug’s Snowplowing and Sanding Ltd. has maintained the same pricing for both years of the contract and offered a 2% discount for providing service to the full portfolio.

**LEGAL IMPACT / RISK MANAGEMENT:**

Vendor insurance, WSIB, and performance bonds were included in the bid submission received from Doug’s Snowplowing and Sanding Ltd.

Doug’s Snowplowing and Sanding Ltd. has been in business since 1982. They have a large fleet of snow removal and deicing equipment along with 65 professionals on staff.

Snowplowing can present a risk of liability in the way of personal injury and property damage.

Doug’s Snowplowing and Sanding Ltd. is fully insured with \$5,000,000 of liability insurance with a certificate issued in LMCH’s name.



PREPARED and SUBMITTED BY:	REVIEWED and CONCURRED BY:
CHRISTINE POIRIER SENIOR MANAGER, PROPERTY SERVICES	PAUL CHISHOLM CHIEF EXECUTIVE OFFICER

**Contractor Award: Phone System with Switchboard  
Staff Report 2024-25**

**TO:** LMCH Board of Directors  
**FROM:** Ryan Winter, Business Planner  
**SUBJECT:** Contract Award: Phone System with Switchboard  
**DATE:** October 10, 2024

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**PURPOSE:**

The purpose of the report is to seek the LMCH Board of Directors' approval to award the contract for a new phone system and switchboard services at London Middlesex Community Housing (LMCH) to Empire Communications.

**RECOMMENDATIONS**

That the LMCH Board of Directors **APPROVE** the following recommendation:

1. **APPROVE** the awarding of the contract for Phone and Switchboard Services to Empire Communications as recommended by an LMCH panel at the conclusion of RFP 2024-0004.
2. **Authorize** LMCH to enter into a contract with Empire Communications for an annual service agreement of \$9,072 (excluding taxes)
3. **Authorize** LMCH to spend up to \$25,000 (excluding taxes) to support the purchase of required hardware and cover installation fees for the new hardware and software for the contract.
4. **Authorize** LMCH to pay up to \$10,000 (excluding taxes) in required cancellation fees to Execulink.
5. **AUTHORIZE** LMCH staff to take the necessary steps to give effect to the above recommendations.

**BACKGROUND:**

The phone system and switchboard services are currently contracted to Execulink. Execulink has been the provider for LMCH since June 1, 2016, during which time LMCH moved into our current head office. Execulink provides a Voice Over IP (VOIP) solution that enables LMCH to have multiple locations connected to the main office phone system. This VOIP solution allows for seamless call transfers from the main offices to site offices. The VPN also acts as a direct extension to the head office. This solution helps connect Kent, Dundas, Hale, Berkshire, and McNay through the VPN.

Some additional features that are included with Execulink;

- Auto Attendant
- Multiple Call Queues for tenant-facing services
- Call forwarding
- Voicemail to email
- MaxUC through flexible extensions

MaxUC allows employees to use the phone system via an app on their phone or through an app on their computer. This feature created more flexibility as LMCH would not require a VPN to connect the employee back to the phone system at head office for it to work.

## REASON FOR RECOMMENDATIONS

While the system provided by Execulink has offered many features, there have been numerous concerns by employees over the last 2 years that have caused LMCH to reevaluate organizational requirements for telephones.

Some of the issues include:

- Call quality
- Dropped calls when transferring
- Unreliability of MaxUC working on laptops and cell phones
- Cost increase per service
- Limited services remotely connecting the site office to the main office
- A lack of overall reporting for proper call metrics.

While working through the above issues, it became apparent that the current phone service needed to be replaced with a system that meets not only the current needs of LMCH but offers flexibility to potential future needs.

Once this report has been approved, LMCH can proceed with awarding the tender to Empire Communications and the transition plan (Appendix B) will be implemented beginning upon approval from the Board and ending on Friday, December 20, 2024.

## REQUEST FOR PROPOSAL (RFP) CRITERIA

LMCH engaged in an RFP process and received proposals from 9 different vendors (Execulink included).

LMCH created a list of requirements that were required to move forward with any vendor that bid for the RFP. In total, nine (9) vendors sent a proposal by the deadline

and five (5) of them made the shortlist. The committee decided to interview four (4) of the five (5) vendors as all four of them met the requirements set out by LMCH.

Based on LMCH’s scoring matrix, two (2) vendors were moved to the final stage because of their competitive pricing, promptness of service, and responsiveness to LMCH communications throughout the RFP process. Both companies’ references were checked and LMCH received positive feedback.

The committee was formed to evaluate the proposals based on the criteria found in the chart below:

<b>Proponents Requirements</b>	<b>Empire</b>	<b>YoVu</b>
<b>Switchboard Functionality:</b> A user-friendly switchboard system that allows our receptionist to efficiently route incoming calls to the appropriate extensions and departments.	☑	☑
<b>Call Tracking and Reporting:</b> Robust reporting capabilities to track call volume, call duration, call routing, and other relevant metrics.	☑	☑
<b>Real-Time Reports:</b> These reports should be accessible in real-time and should provide insights into staff call performance	☑	☑
<b>20 Concurrent Calls:</b> With the ability to expand	☑	☑
<b>Smartphones:</b> Staff can use smartphones as an “extension” of their IP desktop phone set	☑	☑
<b>PC Access:</b> Staff can use PC to replicate their desktop phone environment.	☑	☑
<b>Multiple Locations for IP Phones:</b> IP phone set can be taken to another location, plugged into an internet connection and work the same way as it did while connected in the office	☑	☑
<b>Multiple Call Queues:</b> Between the hours of 9:00 am and 5:00 pm, most incoming calls to the phone system will be greeted by a live attendant and forwarded to extensions.	☑	☑
<b>Auto-Attendant Greeting:</b> Calls may also be greeted by an auto-attendant and/or routed directly to extensions	☑	☑
<b>Custom Messages:</b> Ability to load custom Auto-Attendant messages for various reasons/holidays	☑	☑
<b>Auto Attendant</b>	☑	☑
<b>Group Calling</b>	☑	☑
<b>Voicemail to Email</b>	☑	☑
<b>Call Forwarding</b>	☑	☑



<b>Recording System:</b> A system that records our calls so LMCH can review if escalations occur. Additionally, we would use recordings for training/ staff development.	☑	☑
<b>Scalability:</b> The system should be scalable to accommodate our growing workforce and changing communication needs.	☑	☑
<b>Training:</b> Provide comprehensive training for our staff to ensure they can effectively utilize the new phone system's features.	☑	☑
<b>Maintenance and Support:</b> Ongoing maintenance and technical support to address any issues promptly.	☑	☑
<b>Compliance:</b> Ensure that the proposed solution complies with all relevant regulations and standards.	☑	☑
<b>Redundancy:</b> If our location is down due to hydro/internet or some other outage, we'd like the ability to receive calls	☑	☑

## FINANCIAL IMPACT

Our current provider (Execulink) will not be moving forward as our vendor. LMCH needs to pay cancellation charges for eleven (11) separate contracts that do not expire until late 2024 or 2025. Cancellation charges for 2024 will be avoided as LMCH plans on executing the transition plan in November saving 31% of the total charges.

The final two (2) vendors' cost comparisons showed potential savings of \$1,476 and \$2,844 in monthly costs versus the current contract with Execulink.

Based on meeting the above requirements and additional features included, the committee recommended **Empire Communications** be awarded the contract to provide telephone services to LMCH.

## ATTACHMENTS:

**APPENDIX A:** IN-CAMERA ATTACHMENT Telephone Services Evaluation and Comparison

**APPENDIX B:** Transition Plan

<b>PREPARED and SUBMITTED BY:</b>	<b>REVIEWED and CONCURRED BY:</b>
<b>RYAN WINTER BUSINESS PLANNER</b>	<b>PAUL CHISHOLM CHIEF EXECUTIVE OFFICER</b>





## APPENDIX B: TRANSITION PLAN

- 1) **Initial Design Meeting**: This meeting will be to discuss the items listed in the RFP and the vendors responses. Empire Communication will require the following:
  - a. Layout prints (floor plans)
  - b. Extensions lists of all users with applicable information
  - c. Static IP address for paging device, analog devices, and SBC
  - d. Indication of which users are receiving a physical phone
  - e. Active Directory Information
  - f. Office 365 Integration information
- 2) **Site Walkthrough Assessment**: Empire will visit all applicable LMCH sites to review the following:
  - a. Locations of physical phones which are to be installed
  - b. Users who will be using a soft client and/or mobile application
  - c. IP addressing requirements
- 3) **Layout and Flow Chart**: Empire will put together a system layout and flow chart for the call flow process.
- 4) **System Design**: The document will consist of all the user information, IP address information, Paging Groups, Ring Groups, Call Queues, Digital Receptionist (Auto Attendants), Inbound Routes, Outbound Routes, Backup procedures, Call Recording Information.
- 5) **Discuss Implementation Plan and Schedule**: Empire will provide an official installation schedule and what the design looks like.
- 6) **3CX System Build & Programming**: Empire will create the LMCH Cloud PBX. The following items will be setup:
  - a. Users
  - b. DID's
  - c. Inbound Routes
  - d. Outbound Routes
  - e. SBC's
  - f. Call Queues (If applicable)
  - g. Digital Receptionist (Automated Attendants)
  - h. Integrations (Active Directory and/or Office 365)
- 7) **Prepare Training Material**: Empire will provide custom training material to be distributed to staff. Both soft and hard copies will be available.



- 8) **Testing and Validation**: Empire will ensure that the system is running properly and all backups and restores are working between data centers. The system is licensed and registered accordingly. Each server takes a nightly backup which is moved offsite. System snapshots are also taken, and the Active/Passive server verification is done nightly.
- 9) **Customer Update**: There will be consistent communication between Empire and LMCH throughout the process. During these communications, Empire will update LMCH thoroughly on their progress and verify if there are to be any alterations from either end on the go-live dates. All questions and concerns will be brought up from either party during these times.
- 10) **End-User Training**: The cost for the trainer to provide end-user training is already included in the vendor's proposal. Should LMCH choose to have Empire train the end-users, additional labour costs will apply. The training will consist of on-site boardroom-style training. LMCH staff will be shown how to use physical phones, web browser applications and mobile device applications. User documentation will be distributed with either hard or soft copy information.
- 11) **Site Installation/Number Porting and Follow-Up**: Installation and number porting will be performed based on prior conversations and site design. Empire will require a current phone bill to perform the number port request. The next day follow-up after the installation is included in our labour cost.
- 12) **Admin Training**: LMCH staff will be trained in all aspects of the system. Even though LMCH can provide system changes, Empire will always be available to assist or perform the service required.

2024 / 2025 HSC Insurance Program  
Staff Report 2024-26

**TO:** LMCH Board of Directors

**FROM:** Paul Chisholm, Chief Executive Officer

**SUBJECT:** 2024 / 2025 HSC Insurance Program

**DATE:** October 10, 2024

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**PURPOSE:**

The purpose of this report is to seek the approval of the Board to renew the General Liability and Property Insurance for London and Middlesex Community Housing.

Board of Directors approval is required for this contractor award as it exceeds the \$75,000 financial approval limit of LMCH's CEO as set out in the LMCH "Purchasing Policies and Guidelines".

**RECOMMENDATION:**

That the LMCH Board of Directors **APPROVE** the following recommendation(s):

1. **Authorize** LMCH to confirm the renewal of the insurance policy with Housing Service Corporation (HSC) for the period from November 1, 2024, through November 1, 2025.
2. **Approve** the insurance coverage set out in Attachment C (HSC Insurance Invoice).
3. **Authorize** staff to make a payment of \$1,079,719.12 (inclusive of all applicable taxes) for the coverage set out in the attached invoice.
4. **Authorize** staff to take the necessary steps to give effect to the above recommendations.

**BACKGROUND**

LMCH works closely with the Risk Management Team at the City of London to manage risk including the provision of insurance products and coverage. There are three main insurance programs in place at LMCH – HSC Insurance Program, City of London Self-Insured Reserve Fund (SIRF) and Vehicle Insurance. This report provides the details of the HSC Insurance Program and provides a brief overview of the SIRF Program.

## Housing Services Corporation (HSC) Insurance Program

HSC is mandated by the Housing Services Act (HSA) to provide and manage a group insurance program for prescribed housing providers, including all Local Housing Corporations of which LMCH is one. The goal is to ensure program participants receive the lowest overall cost of risk for their housing portfolios while obtaining superior

insurance coverages specifically designed to meet the unique needs of the social housing sector.

In order to ensure the coverage that housing providers need with affordable and competitive rates, HSC conducts a competitive procurement process, which regularly tenders each component of the group insurance program. HSC's program broker (currently Marsh Canada) and HSC meet with insurers annually, review risk initiatives and claims, and negotiate ratings and premiums for the program based on the agreed premium allocation model. HSC issues a public Request for Proposal (RFP) for a program broker and a third-party claims adjuster every five years.

HSC Insurance & Risk Management is focused on protecting the financial well-being of housing providers and residents from risk events. HSC manages one of the largest group insurance programs in North America, delivering competitive premiums and guaranteed coverage that is tailored specifically to the needs of the housing sector. The program also provides support to social housing providers with education on risk management and liability and loss prevention.

It is the view of the City of London Risk Management that the HSC Insurance program is well-managed, comprehensive, and competitive. LMCH staff concur with this assessment. The following information provided by HSC offers an overview of the program.

### Key Principles of the HSC Group Insurance Program

- To meet overall provider coverage needs – Core coverages specifically designed for social housing provider needs, including mold;
- To address the gap left by private insurance providers – Guaranteed coverage for all participants, regardless of their claims history;
- To deliver the best overall value for money and ensure accountability – Stringent procurement processes to obtain the optimum combination of coverage, flexibility, and premium pricing;
- To balance fairness with affordability – Premium allocations that account for individual claims histories but remain as affordable as possible.

To best address the needs of providers of varying sizes and to attract and negotiate the best coverage and prices from insurers, the group is divided into two streams. Stream A comprised of providers with total insured values under \$100M. Stream B is comprised of

providers with total insured values over \$100M. The table below outlines common features as well as differences in program attributes.

Program Attributes	Stream B – Insured Values over \$100 Million
<b>Alternate Brokers</b>	Available to all providers based on minimum coverage standards and price competitiveness
<b>Property Claims Trust Fund</b>	Property Claims Trust Fund to control the number and dollar amount of claims that are payable by insurers and to finance smaller, more common claims between \$50,000 and \$2.5 million.
<b>Credits</b>	Property coverage premium credits are available to providers where providers have implemented the following risk mitigation mechanism: <ul style="list-style-type: none"> <li>• Mandated non-smoking buildings</li> <li>• Mandated tenants’ insurance and monitoring of tenant insurance</li> <li>• Installation of stove top safety elements installed in every unit within an entire building</li> </ul>
<b>Customer Service</b>	Customer service and claims management approach that recognizes in-house risk management capacity; face-to-face support via regional representatives; and Managing Risky Business communications.

Property Claims Trust Fund

Since the 2011/12 policy term, HSC has incorporated a Property Claims Trust Fund into its program design. The Property Claims Trust Fund works like a group deductible. Insurers only pay for larger catastrophic property-insured claims. If the Property Claims Trust Fund is fully depleted during the policy term, the insurer takes over payment of all further claims. The Property Claims Trust Fund relates only to the property insurance component of LMCH’s insurance. A portion of our property premium is paid directly to the Property Claims Trust Fund.

Contributions into the Property Claims Trust Fund are held in trust by HSC and used by the adjusters to pay claims. The amount of the Property Claims Trust Fund is determined annually by the insurer based on the claim’s history of the program. The Program Broker negotiates with the insurer on behalf of the providers to identify a Property Claims Trust Fund amount that provides the most competitive program premiums for providers.

There are many benefits to having a Property Claims Trust Fund:

- Mitigates overall cost of risk of the group program by funding the smaller, more common claims;
- Transfers the cost of insuring and funding the larger unexpected claims to the insurer;

- Reports can be generated from loss data, providing members with information regarding claim frequency and type that may guide and support risk control;
- Enables targeted risk management support for the type of claims that are most common in the program;
- Gaining a better understanding of the types of claims and working with providers to develop risk management strategies. There is an opportunity to reduce claims and thereby create a surplus that remains with the group, not the insurance company.

HSC regularly reports on the status of the Property Claims Trust Fund via its quarterly program communication, Managing Risky Business. In addition, the Program's Insurance Advisory Committee, which is comprised of provider and risk manager representatives, monitors the fund and provides advice and support to HSC on developing risk management strategies to reduce claims.

HSC has confirmed that total payouts exceeding \$37 million (as of September 19, 2024) are well above the limit of the year's \$30 million Claims Trust Fund which ends on October 31, 2024. HSC is expecting this number to increase before the close of the term. Based on the above issues, HSC provided LMCH with a Briefing Note for Stream B Providers which includes market trends, program updates, and renewal expectations for the upcoming 2024-2025 term.

#### City of London Self-Insured Reserve Fund (SIRF)

The SIRF Program provides additional insurance coverage to LMCH for eligible claims. For large claims that would normally be covered by property or other liability programs, the SIRF Program reduces the deductible payable to the insurance provider to \$1,000.

The SIRF Program also covers small claims not traditionally processed as part of the primary insurance program as the claim amount is lower than the deductible. This would include vandalism, floods, criminal acts where the damage is between \$5,000 and \$50,000. For claims with HSC Group Insurance, this reduces the cost of the deductible from \$50,000 to \$1,000 on major claims.

The SIRF program reduces the cost of adverse events like fires, floods and vandalism and allows LMCH to focus on addressing the damage related to the claim regardless of the current financial position.

The SIRF Program runs from January 1, 2024, to December 31, 2024. The Contribution for participants is calculated based on claims submitted to the City over prior years and is finalized in March of each year. The contribution required from LMCH in 2024 is estimated at \$246,115. The premium has increased by 45.7% from \$168,857.35 paid for in 2023. The value is based on loss history, open claims reserves, and exposure.

### Market Conditions:

- The multi-residential sector continues to be an unfavorable category of risk, particularly affordable housing. A March 2024 New York Housing Conference brief observes that some US “insurance carriers discriminate against affordable housing based on income source and income level and that many insurance providers will not consider insuring developments.”
- Mitigating these pressures, global underwriting capacity increased in 2024 and has moderated the cost of insurance for the year, though claims performance remains the key determining factor.

### Claims Performance of Ontario’s Community Housing Sector:

- HSC’s Group Insurance Program offers guaranteed coverage to Ontario housing providers under the provisions of the Housing Services Act. The program is designed to reduce exposure to the volatility of the insurance marketplace.
- HSC’s risk management education program, data-driven client dashboards, and the Claims Trust Fund (self-insured retention) have helped in moderating cost increases in a volatile marketplace.
- The 2023 / 2024 term has been difficult due to the high volume and cost of claims. The \$30 million Claims Trust Fund was fully depleted and an additional \$7,150,425 in claims has been incurred as of September 19, 2024.
- The program has seen an increase in fire claims related to tenant negligence (arson, careless smoking, candles, and cooking-related). Fire claims are almost always more costly to repair than other claims.
- With an increase in the number of crime claims in the past several months, crime renewal premiums will increase by an average of 2%. We will also see the introduction of a \$5,000 deductible on Stream B for crime-related claims.

### Renewal Outlook:

Guidance from Housing Services Corporation indicates the following for the 2024 / 2025 term:

- Premiums and coverages continue to be informed by insurers' year-over-year losses and the global effects of climate change.
- On average, program participants will see a 6% increase in renewal. Actual individual insurance costs may be higher to reflect any changes to the provider’s total insured values and risk rating.
- Equipment Breakdown will renew with as-is rates. Actual individual costs may be higher to reflect any changes to the provider’s increased values.
- Commercial General Liability premiums (including General and Umbrella Liability, and Tenant Support Services coverage) are expected to rise by 3%.

- Directors & Officers Liability premiums remain stable with an as-is renewal expected.

Financial Impact:

- The insurance industry continues to experience a “hard market” globally and insurance companies take active action to respond to challenges from regulatory and environmental pressures that affect profitability.

Coverage Period	Premium	Comments
Nov.1, 2024 – Nov. 1, 2025	\$1,079,719.12	<ul style="list-style-type: none"> <li>• \$17,566.39 higher than prior year (1.65%)</li> <li>• The minimum Stream B Crime Deductible has increased from NIL to \$5,000.</li> <li>• HSC Risk Rating remains at “6” on a scale of 1 (low risk) to 6 (high risk)</li> <li>• LMCH received a Smart Burner Credit for \$29,722.06</li> </ul>
Nov. 1, 2023 – Nov. 1, 2024	\$1,062,152.73	<ul style="list-style-type: none"> <li>• \$205,519.88 higher than prior year (24%) due to updated property valuations.</li> <li>• Stream B will be limited to a premium increase of 20% due to an allocation of \$2 million to the fund from HSC Global Trust Fund.</li> <li>• Property deductible has increased from \$25,000 to \$50,000 per occurrence.</li> </ul>
Nov. 1, 2022 – Nov. 1, 2023	\$856,632.85	<ul style="list-style-type: none"> <li>• \$145,632 higher than prior year (20.5%)</li> <li>• Will increase when Storage Tank Coverage is provided.</li> <li>• Have increased building replacement value by 38% to \$596 million</li> </ul>
Nov. 1, 2021 – Nov. 1, 2022	\$710,966.55	<ul style="list-style-type: none"> <li>• \$65,487 higher than prior year (10.2%)</li> <li>• Building Replacement value \$432 million</li> </ul>
Nov. 1, 2020 – Nov. 1, 2021	\$645,479.49	

**RISK MANAGEMENT:**

- The two insurance programs in place through HSC and the City of London effectively manage the risk to LMCH.
- To manage the risk of escalating construction costs and inflation pressures LMCH increased the property values of the portfolio in 2023 to ensure coverage matches replacement costs.



- As noted by HSC, the LMCH risk rating is 6 on a scale of 1 (low risk) to 6 (high risk). This has a cost impact on the insurance we have in place.
- LMCH has received a Smart Burner Credit of \$29,722.06.
- LMCH will continue to assess claim history and risk areas to determine if there are measures that we can take that will reduce our skid, improve our rating, and better manage costs in this area.
- LMCH is expected to receive additional premium credits once the proposed Smoking and Tenant Insurance Policy is passed by the Board and implemented throughout LMCH’s portfolios.

**CONCLUSION:**

The HSC Insurance Program is a comprehensive insurance service designed to meet the needs of social housing providers in Ontario. The philosophy behind the program is to ensure that providers have adequate insurance coverage at the best possible price, so they are protected when accidents or disasters occur, and to help providers and the sector to manage overall risk.

LMCH and the City of London concur that the insurance program provided through HSC is well-managed, comprehensive, and competitive. At this time, LMCH has not secured an additional quote through an independent insurance broker to find an alternative or stronger product than what LMCH already has in place through HSC and the 2024/2025 insurance renewal. As such staff request that the Finance, Audit & Risk Committee supports the recommendation contained herein.

PREPARED and SUBMITTED BY:	REVIEWED and CONCURRED BY:
RYAN WINTER BUSINESS PLANNER	PAUL CHISHOLM CHIEF EXECUTIVE OFFICER

**Attachments**

**Appendix A:** HSC Briefing Note – Stream B

**Appendix B:** HSC Declaration of Insurance

**Appendix C:** HSC Insurance Invoice

# HSC Insurance Program Briefing Note for Stream B Providers

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The following is intended to provide early guidance for the HSC program's Stream B (large) providers for the upcoming 2024-25 term. This briefing note is intended for internal use only; it may be circulated by Stream B providers to their staff or Board of Directors, or used to inform internal briefing materials; it should NOT be posted or shared in public forums. Questions or comments can be directed to HSC Insurance ([insurance@hscorp.ca](mailto:insurance@hscorp.ca)). For more information on claims trends, please refer to the program's online quarterly newsletter, [Managing Risky Business](#).

## Renewal Outlook

This outlook for the 2024-25 term is based on the broad market conditions in the global property insurance business and claims trends in the HSC program. Please note that this is early guidance and that terms have not been finalized:

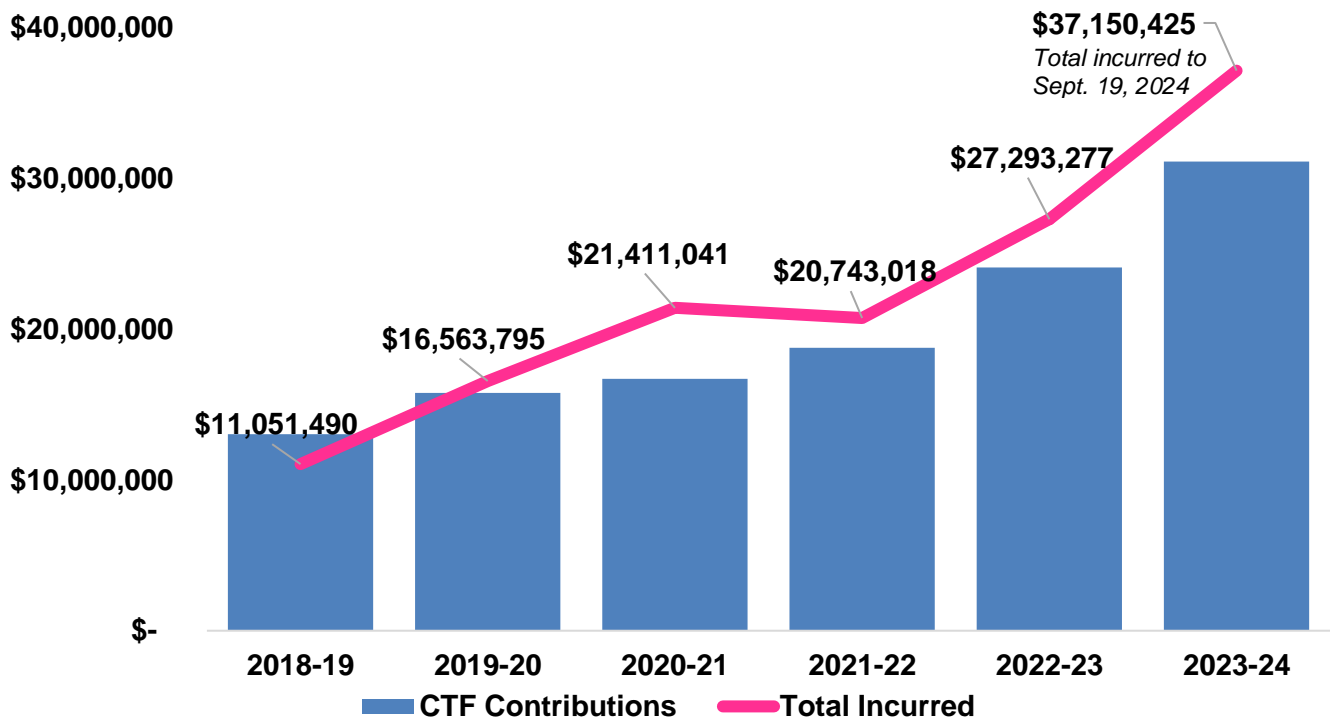
- Premiums and coverages continue to be informed by insurers year-over-year losses and the global effects of climate change.
- On average, program participants will see a 6% increase on renewal. Actual individual insurance costs may be higher to reflect any changes to the provider's total insured values and risk rating.
- Equipment Breakdown will renew with as-is rates. Actual individual costs may be higher to reflect any changes to the provider's increased values.
- Commercial General Liability premiums (including General and Umbrella Liability, and Tenant Support Services coverage) are expected to rise by 3%.
- With an increase in the number of crime claims in the past several months, crime renewal premiums will increase by an average of 2%. We will also see the introduction of a \$2,500 deductible for Stream A providers and a \$5,000 deductible on Stream B for crime related claims.
- Directors & Officers Liability premiums remain stable with an as-is renewal expected.

## Market Conditions:

- The multi-residential sector continues to be an unfavourable category of risk, particularly affordable housing. A [March 2024 New York Housing Conference brief](#) observes that some US “insurance carriers discriminate against affordable housing based on income source and income level and that many insurance providers will not consider insuring developments”
- Mitigating these pressures, global underwriting capacity increased in 2024 and has moderated the cost of insurance for the year, though claims performance remains the key determining factor.

## Housing Provider Claims Performance:

- To date, housing providers in HSC’s program have submitted over 100 property claims in the 2024 insurance year, costing over \$37M. This is in excess of the \$30M 2024 Claims Trust Fund. As such, insurers have had to cover excess claim costs, thereby impacting the overall performance of the program.
- Insurers will need to cover the costs of any additional claims until October 31, 2024 the final day of the 2024 term.



Jason Wills  
London & Middlesex Community Housing Inc.  
300 Dufferin Avenue,  
London, ON N6A 4L9



September 25, 2024

**Subject: HSC Group Insurance Program, November 1<sup>st</sup>, 2024-2025**  
**Policy No: 187707-LHC039**

Dear Jason Wills,

Thank you for participating in the HSC Group Insurance Program, Ontario's group insurance program for the social housing sector. We are pleased to provide you with your renewal documents and invoice for the November 1, 2024/2025 policy term. **It is important that you review this letter and the enclosed documents immediately following receipt to confirm that the information is complete and accurate.**

Please note that Certificates of Insurance to Additional Interests will be emailed to you for your distribution to your certificate holders prior to November 1<sup>st</sup>. Kindly refer to the Schedule of Additional Interests for the list of Third Party certificate holders.

#### **HSC RISK RATING**

Each program participant is assigned a Risk Rating. The Risk Rating is designed to help providers understand how their risk would be perceived by the insurance market. The rating considers the frequency and severity of individual provider claims. Ratings are assigned on a scale of 1 (low risk) to 6 (high risk). Your rating is located in the top righthand corner of this document. The ratings offer providers an opportunity to improve their risk profile where warranted. We would encourage you to review your rating and visit our website for more information at <https://hscorp.ca/services/insurance/> or contact us to learn more at [insurance@hscorp.ca](mailto:insurance@hscorp.ca).

#### **CRIME DEDUCTIBLE**

The minimum Stream A Crime deductible has increased from NIL to \$2,500. **The minimum Stream B Crime deductible has increased from NIL to \$5,000.**



#### **CHANGE REQUESTS**

**It is important for the declared property values to be accurate as the policy contains a margin clause that limits the maximum payable to 115% of your declared building and contents values.** The premium(s) per the policy documents, your contribution to the HSC Claims Trust Fund, and taxes is based on the underwriting information on file. If you require any changes to the policy documents, please contact Marsh at:

Tel: 1-888-768-9887 Email: [hscorp.service@marsh.com](mailto:hscorp.service@marsh.com) Fax: 1-416-815-3541

#### **“NON-CORE” RENEWAL DOCUMENTS**

*If applicable*, “Non-Core” (Automobile, Tankguard, Accidental Death & Dismemberment policies) that renew after November 30<sup>th</sup> or are not finalized to date will be sent separately. All terms and conditions remain unchanged except as noted in quotes.

#### **CANCELLATION OF COVERAGE**

If you do not wish to continue with the HSC Group Insurance Program, to avoid any penalties, please return all renewal documentation, confirming you do not wish to renew, prior to the effective date (**November 1, 2024**). If you advise us after the November 1, 2024 effective date, you will be responsible for the appropriate earned premium, taxes. In addition, the contribution to the HSC Property and Directors & Officers Claims Trust Funds are non-refundable.



On behalf of HSC Insurance Inc. and Marsh, we thank you for your business and your continued support of the HSC Group Insurance Program.

Sincerely yours,

**Sarah Baker**  
Chief Operating Officer  
HSC Insurance Inc.

**Mindy Tarantelli**  
Senior Vice President  
Marsh Canada Limited

## HOW TO REPORT A CLAIM

Claim Type	Contact
Property Claims	1-866-532-7315 (24/7 call centre with the ability to dispatch emergency contractors)
Liability Claims	<a href="mailto:NewCrawfordClaims@crowco.ca">NewCrawfordClaims@crowco.ca</a> Copy: <a href="mailto:insurance@hscorp.ca">insurance@hscorp.ca</a>
Directors & Officers & Employment Practices Liability Claims	1-855-627-7454 <a href="mailto:toronto.claims@marshcanadaclaims.com">toronto.claims@marshcanadaclaims.com</a> Copy: <a href="mailto:insurance@hscorp.ca">insurance@hscorp.ca</a>
Vehicle Claims	1-888-607-9410 <a href="mailto:newgcsclaims.ca@aviva.com">newgcsclaims.ca@aviva.com</a> Ensure that you provide your policy number located on your pink insurance slip

## CLAIMS NOTIFICATION REQUIREMENTS

There are time sensitive claims reporting requirements, which apply to your insurance coverage. Please take a moment to review this schedule and familiarize yourself with these requirements to avoid complications when reporting claims. Failure to comply with the reporting provisions of the policies could result in the Insurers denying coverage for claims under policy terms and conditions.

Coverage	Notification Requirements
Property	<p>Newly acquired property is subject to a 120 day reporting period from the date of acquisition.</p> <p>Insured must give notice to the Insurer upon becoming aware of the loss and deliver as soon as practicable the Proof of Loss.</p>
Equipment Breakdown	<p>Newly acquired property is subject to a 90 day reporting period from the date of acquisition.</p>
Commercial General Liability	<p>Insured must give notice to the Insurer upon becoming aware of loss or damage to persons or property.</p> <p>Limited Pollution Liability is subject to a discovery and reporting period of 240 hours.</p> <p>Employee Benefits Liability is claims-made. This means that for coverage to apply, the Insured must notify the Insurer immediately upon knowledge or discovery of loss or of an "occurrence" which may give rise to a claim during the policy period.</p>
Legal Expenses	<p>Claims Made Policy Form</p> <p>This means that in order for coverage to apply, the Insured must notify the Insurer immediately upon knowledge or discovery of loss or of an "occurrence" which may give rise to a claim within 120 days.</p>
Abuse Liability	<p>Insured must give notice to the Insurer upon becoming aware of the loss or any incident that may give rise to a loss under the policy.</p>
Tenant Support and/or Assisted Care Services Errors and Omissions	<p>Not Insured / Coverage Not Purchased</p>
Property Manager's Errors and Omissions	<p>Claims Made Policy Form</p> <p>This means that for coverage to apply, the Insured must notify the Insurer immediately upon knowledge or discovery of loss or of an "occurrence" which may give rise to a claim during the policy period.</p>
Umbrella Liability	<p>Insured must give notice to the Insurer upon becoming aware of the loss or any incident that may give rise to a loss under the policy.</p>

Coverage	Notification Requirements
Crime	Upon knowledge or discovery of loss or of an "occurrence" which may give rise to a claim, the Insured must give notice as soon as practicable as well as report the incident to the police if the loss is due to a violation of law.
Directors and Officers Liability Insurance	<p>Claims Made Policy Form</p> <p>This means that for coverage to apply, the Insured must notify the Insurer immediately upon knowledge or discovery of loss or of an "occurrence" which may give rise to a claim during the policy period or the 90 day discovery period.</p>

This explanation of the reporting provisions of your policies has been provided in order to assist you in understanding and complying with the policies' requirements. In the event of a question or disagreement with your insurer concerning interpretation of the policies' reporting requirements as applied to the reporting of a specific claim, loss, occurrence, incident, offence or lawsuit, the actual policy wording, which is the contract between you and the insurer, and not Marsh's or HSC Insurance Inc.'s explanation of that language, will be controlling. Marsh and HSC Insurance Inc., as insurance representatives, do not provide legal advice, and this explanation should not be relied upon as a legal interpretation of the provisions of the policies.





## Declaration of Insurance

<b>Named Insured:</b>	London & Middlesex Community Housing Inc.
<b>Mailing Address:</b>	300 Dufferin Avenue London ON N6A 4L9
<b>Insured Location(s):</b>	As per the attached Schedule of Insured Locations and Values
<b>Policy No.:</b>	187707 - LHC039
<b>Policy Period:</b>	<b>Effective Date:</b> November 1, 2024 12:01 a.m. <b>Expiry Date:</b> November 1, 2025 12:01 a.m. <b>All times are local time at the Named Insured's postal address shown in this Declaration of Insurance.</b>

The insurance afforded is that defined below or as may hereinafter be amended under the Master Policy. Each section is to be considered as separate insurance fully as if afforded under an entirely separate policy.

### Summary of Coverages and Limits of Insurance

#### PROPERTY

Coverage	Limit of Loss	Deductibles
<b>All Risks of Direct and Physical Loss or Damage including Flood, Earthquake and Sewer Back-up, except as excluded</b>		
Property of Every Description including Gross Rents / Rental Income and Business Interruption (applicable only if values have been declared to the insurer)	Per Building and Contents & Equipment Limit in Schedule of Insured Locations and Values (subject to a margin clause of 115%)	3% of Location TIV as shown in Schedule of Insured Locations and Values, Minimum \$ 50,000 Earthquake for properties valued less than \$ 3,000,000
• Any one occurrence		3% of Location TIV as shown in Schedule of Insured Locations and Values, Minimum \$ 100,000 Earthquake for properties valued equal or more than \$3,000,000
		5% of Location TIV as shown in Schedule of Insured Locations and Values, Minimum \$ 250,000 Earthquake for properties located on Cresta Zone 1 (Ottawa, Kingston, Cornwall, Hawkesbury) area

**THIS POLICY CONTAINS A CLAUSE(S) WHICH MAY LIMIT THE AMOUNT PAYABLE**



## Declaration of Insurance

### PROPERTY (CONT.)

Coverage	Limit of Loss	Deductibles
		Flood Per property deductible shown in Schedule of Insured Locations and Values Subject to \$ 25,000 minimum All other losses as shown in Schedule of Insured Locations and Values Deductibles are inclusive of claim expenses
Gross Rentals Indemnity Period	Per Indemnity Period shown in Schedule of Locations	
Business Interruption Indemnity Period	Per Indemnity Period shown in Schedule of Locations	
Condominium Unit Owners Contingent • Maximum per owned unit	\$ 250,000	
Condominium Owners Loss Assessment • Maximum payment of your share	\$ 25,000	
Condominium Unit Improvements and Betterments Coverage	Per Schedule of Locations and Values	
<b>Limits of Liability:</b>		
Earthquake – Annual Aggregate all housing providers combined	\$ 200,000,000	
Flood – Annual Aggregate all housing providers combined	\$ 200,000,000	
<b>Extension of Coverage:</b>		
<b>(The following extensions of coverage does not increase the limit(s) of liability in the policy)</b>		
Accounts Receivable	\$ 5,000,000	
Civil Authority	4 Weeks	
Ingress / Egress	4 Weeks	
Extra Expense and Expediting Expenses	Included	
Contingent Extra Expense	\$ 1,000,000	
Contingent Business Interruption	\$ 1,000,000	
Property in Transit	Included	
Debris Removal	Included	
Newly Acquired Property – subject to reporting within 120 days	\$ 10,000,000	
Landscaping or Land Improvements	\$ 250,000	

**THIS POLICY CONTAINS A CLAUSE(S) WHICH MAY LIMIT THE AMOUNT PAYABLE**



## Declaration of Insurance

### PROPERTY (CONT.)

Extension of Coverage:		
(The following extensions of coverage does not increase the limit(s) of liability in the policy)		
Coverage	Limit of Loss	Deductibles
Off-Premises Power Extension – Physical Damage	Included	
First Party Pollution Clean-Up and Removal • Per Occurrence and Aggregate	\$ 1,000,000	
Course of Construction (Direct Damage) Builders Risk	\$ 500,000	
Professional Fees	\$ 5,000,000	
Additional Living Expenses • Per Unit • Per Occurrence (maximum)	\$ 10,000 \$ 2,500,000	
Master Key Coverage	Included	
Controlled Drugs and Substances Coverage • Per occurrence and annual aggregate	\$ 250,000	
Green Building Upgrade – any additional costs and expenses, including “Green” certified Consultants required to maintain or re-attain the same pre-loss “Green Building” designation • Maximum per occurrence	\$ 250,000 or 25% of the total amount payable, whichever is lower \$ 10,000,000	
Resulting Mold, per Endorsement 1 • Per occurrence and annual aggregate	\$ 5,000,000	
Unintentional Errors and Omissions	\$ 5,000,000	
Crisis Management Business Interruption	Excluded	
Lawn, Trees and Shrubs	\$ 250,000	
Property of Others	Included	
Vacancy Permission	30 days	

**THIS POLICY CONTAINS A CLAUSE(S) WHICH MAY LIMIT THE AMOUNT PAYABLE**



## Declaration of Insurance

### SECOND (2<sup>ND</sup>) EXCESS PROPERTY

Coverage	Limit of Loss	Deductibles
<b>All Risk of Direct and Physical Loss or Damage including Flood, Earthquake and Sewer Back-up, except as excluded</b>		
Property of Every Description including Gross Rents / Rental Income and Business Interruption (applicable only if values have been declared to the insurer).	Per Building and Contents & Equipment Limit in Schedule of Insured Locations and Values (subject to a margin clause of 115%)	
Any one Occurrence and annual aggregate for Flood and Earthquake.	\$10,000,000	
Subject to an Annual Program Aggregate for Flood and Earthquake In excess of underlying policy No. MCL 2081	\$ 150,000,000	

### SCHEDULE OF UNDERLYING POLICIES FOR THE SECOND (2<sup>ND</sup>) EXCESS PROPERTY:

Coverage	Limit	Insurer	Policy No.
Primary and First (1 <sup>st</sup> ) Excess Property Policy	\$ 25,000,000	Various	MCL-2081

### THIRD (3<sup>RD</sup>) EXCESS PROPERTY

Coverage	Limit of Loss	Deductibles
<b>All Risk of Direct and Physical Loss or Damage including Flood, Earthquake and Sewer Back-up, except as excluded</b>		
Property of Every Description including Gross Rents / Rental Income and Business Interruption (applicable only if values have been declared to the insurer).	Per Building and Contents & Equipment Limit in Schedule of Insured Locations and Values (subject to a margin clause of 115%)	
Any one Occurrence and Annual Aggregate for Flood and Earthquake.	Not Insured	
Subject to an Annual Program Aggregate for Flood and Earthquake In excess of underlying policy No. MCL 2082	Not Insured	

### SCHEDULE OF UNDERLYING POLICIES FOR THE THIRD (3<sup>RD</sup>) EXCESS PROPERTY:

Coverage	Limit	Insurer	Policy No.
Primary and First (1 <sup>st</sup> ) Excess Property Policy	\$ 25,000,000	Various	MCL-2081
Second (2 <sup>nd</sup> ) Excess Property Policy	\$ 50,000,000	Various	MCL-2082

**THIS POLICY CONTAINS A CLAUSE(S) WHICH MAY LIMIT THE AMOUNT PAYABLE**



## Declaration of Insurance

### EQUIPMENT BREAKDOWN

Coverage	Limit of Loss	Deductibles
<b>Sudden and Accidental Breakdown of Boilers, Pressure Vessels and Electrical and Mechanical Machines excluding Production Machines</b>		
Combined direct Damage and Business Interruption (Gross Rents, Profits as per Values declared and Extra Expense) • Any one Accident	\$ 50,000,000 Any one Accident	Direct Damage As shown in Schedule of Insured Locations and Values 24 Hours Waiting Period, Business Interruption 96 Hours Course of Construction (Delayed Start Up)
Business Interruption – Loss of Rental Income	Per Indemnity Period shown in Schedule of Insured Locations and Values	
Expediting Expenses	Included	
By-Laws, Demolition and Increased Cost of Construction	Included	
Denial of Access	8 Weeks	
Professional Fees	Included	
<b>Sub-Limits:</b>		
Extra Expense	\$ 1,000,000	
Hazardous Substances	\$ 1,000,000	
Water Damage	\$ 1,000,000	
Ammonia Contamination	\$ 1,000,000	
Data Restoration	\$ 50,000	
Brands and Labels	\$ 100,000	
Green Coverage	\$ 50,000	
Spoilage	\$ 50,000	
Off Premises Transportable Objects	\$ 10,000	
Public Relations	\$ 25,000	
Contingent Business Interruption	\$ 25,000	
Future Loss Avoidance	\$ 10,000	
Errors and Omissions	\$ 5,000,000	

**THIS POLICY CONTAINS A CLAUSE(S) WHICH MAY LIMIT THE AMOUNT PAYABLE**



## Declaration of Insurance

### COMMERCIAL GENERAL LIABILITY

Coverage	Limit of Loss	Deductibles
Bodily Injury, Personal and Advertising Injury, Property Damage, Products and Completed Operations, • Any one Occurrence	\$ 2,000,000	\$ 25,000
Products and Completed Operations Annual Aggregate	\$ 2,000,000	
Bodily Injury, Personal and Advertising Injury, Property Damage and Medical Payments Annual Aggregate • Annual General Aggregate less than 500 units • Annual General Aggregate more than 500 units	\$ 15,000,000 \$ 30,000,000	
<b>Sub-Limits:</b>		
Medical Payments • Any one Person, Any one Accident	\$ 2,000,000	
Employee Benefits Liability • Any one Claim and Annual Aggregate <b>(Claims Made)</b>	\$ 2,000,000	\$ 2,500
Tenants' Legal Liability • Any one Occurrence	\$ 2,000,000	\$ 5,000
Non-Owned Automobile Liability • Any one Accident	\$ 2,000,000	\$ 1,000
Legal Liability for Damage to Hired Automobiles – SEF#94, All Perils	\$ 100,000	\$ 1,000
Personal and Advertising Injury Liability • Any one Occurrence	\$ 2,000,000	
Elevator Collision • Any one Occurrence	\$ 2,000,000	\$ 5,000
Forest Fire Fighting Expenses • Any one Occurrence	\$ 2,000,000	\$ 1,000
Sudden and Accidental Pollution Liability (240 Hours Discovery / Reporting)	Included	
Limited Fungi or Spores Coverage • Any one Occurrence • Annual Aggregate	\$ 100,000 \$ 250,000	
Non Municipal Water Supply Endorsement	Not Insured	

**THIS POLICY CONTAINS A CLAUSE(S) WHICH MAY LIMIT THE AMOUNT PAYABLE**



## Declaration of Insurance

Coverage	Limit of Loss	Deductibles
<ul style="list-style-type: none"> <li>• Legal Expenses – Claims Made</li> <li>• Any one Claim</li> <li>• Annual Aggregate</li> </ul>	\$ 250,000 \$ 500,000	\$ 2,500
Fumigation and Extermination Operations Liability (Insured Premises Only)	\$ 2,000,000	
Abuse Limitation Endorsement <ul style="list-style-type: none"> <li>• Any one Accident or Occurrence and Annual Aggregate</li> </ul>	\$ 2,000,000	20% of loss, minimum of \$ 5,000
<b>Tenant Support and/or Assisted Care Services Errors and Omissions Endorsement – Claims Made</b>		
Any one Claim and Annual Aggregate	Not Insured	
<b>Property Managers Errors and Omissions Endorsement – Claims Made</b>		
Any one Claim and Annual Aggregate	Not Insured	

### UMBRELLA LIABILITY

Coverage	Limit of Loss	Deductibles
Personal Injury, Property Damage, Products and Completed Operations, Non-Owned Automobile, Tenants' Legal Liability <ul style="list-style-type: none"> <li>• Each Accident and Occurrence</li> </ul>	\$ 3,000,000	\$ 10,000    Self Insured Retention
Products and Completed Operations <ul style="list-style-type: none"> <li>• Annual Aggregate</li> </ul>	\$ 3,000,000	
Annual General Aggregate	\$ 15,000,000	

#### **Umbrella Exclusions:**

- Abuse Liability Exclusions
- Pollution Liability Exclusions
- Professional Liability Exclusions
- Employee Benefits Exclusion
- “Fungi”, bacteria or “Spores” Exclusion
- Access or Disclosure of Confidential or Personal Information and Data Related Liability Exclusion
- Employers Liability Exclusion
- No intention to drop down on sub-limited endorsements

**THIS POLICY CONTAINS A CLAUSE(S) WHICH MAY LIMIT THE AMOUNT PAYABLE**



## Declaration of Insurance

### EXCESS UMBRELLA LIABILITY

Coverage	Limit of Loss	Deductibles
Personal Injury, Property Damage, Products and Completed Operations, Non-Owned Automobile, Tenants' Legal Liability <ul style="list-style-type: none"> <li>• Any one Occurrence</li> </ul>	\$ 5,000,000	\$ 10,000      Self-insured retention – only for losses not covered by underlying policies
Annual General Aggregate	\$ 10,000,000	

### SCHEDULE OF UNDERLYING POLICIES FOR THE EXCESS UMBRELLA LIABILITY:

Coverage	Limit	Insurer	Policy No.
Commercial General Liability	\$ 2,000,000	AXA XL Specialty Insurance Company	MCL-2083
Umbrella Liability	\$ 3,000,000	AXA XL Specialty Insurance Company	MCL-2083

### EXCESS PROPERTY MANAGERS ERRORS & OMISSIONS

Coverage	Limit of Loss	Deductibles
Property Managers Errors & Omissions <ul style="list-style-type: none"> <li>• Any one Claim</li> </ul>	\$ 5,000,000	
Annual General Aggregate	\$ 10,000,000	

### SCHEDULE OF UNDERLYING POLICIES FOR THE EXCESS PROPERTY MANAGERS ERRORS & OMISSIONS:

Coverage	Limit	Insurer	Policy No.
Property Managers Errors & Omissions	\$ 2,000,000	AXA XL Specialty Insurance Company	MCL-2083

**THIS POLICY CONTAINS A CLAUSE(S) WHICH MAY LIMIT THE AMOUNT PAYABLE**





## Declaration of Insurance

### CRIME

Coverage	Limit of Loss	Deductibles
Employee Dishonesty (Form A)	\$ 250,000	\$ 5,000
Loss of Money Inside Premises • Sub-limit for Cheques	\$ 25,000 \$ 50,000	\$ 5,000
Loss of Money Outside Premises • Sub-limit for Cheques	\$ 25,000 \$ 50,000	\$ 5,000
Money Order and Counterfeit Currency	\$ 25,000	\$ 5,000
Depositors Forgery	\$ 250,000	\$ 5,000
Third Party Computer Theft, Fund Transfer, or Toll Fraud	\$ 250,000	\$ 5,000
Incoming Cheque Forgery	75% of Insured's pecuniary interest up to \$ 25,000	\$ 5,000
Credit Card Forgery	\$ 25,000	\$ 5,000
Legal Fees, Costs or Expenses	\$ 25,000	\$ 5,000
Priority of Payment	Included	

### DIRECTORS AND OFFICERS LIABILITY

Coverage	Limit of Loss	Deductibles
Directors and Officers Liability, Including Employment Practices Liability	\$ 2,000,000 for all Claims	\$ 50,000 for each Claim, except: NIL for each non-indemnifiable Claim against an Insured Persons
Cyber Risk	\$ 200,000 for all Claims or First Party Loss	\$ 1,000 Each Claim against Insured Persons
Program Aggregate Limit	\$ 10,000,000 Aggregate, for all housing providers combined, for all Claims or First Party Loss under Directors and Officers, Employment Practices Liability and CyberRisk	

**THIS POLICY CONTAINS A CLAUSE(S) WHICH MAY LIMIT THE AMOUNT PAYABLE**

## Declaration of Insurance

Line of Business	Insurer	Master Policy Number	Participation	Premium
<b>Property – Primary</b>	Lloyd’s Syndicates various	MCL-2081	60.50%	\$ 153,590.12
	Aviva Insurance Company of Canada	MCL-2081	12.50%	\$ 22,750.72
	Swiss Re Corporate Solutions America Insurance Corporation – Canadian Branch	MCL-2081	10.00%	\$ 19,019.60
	Zurich Insurance Company Ltd.	MCL-2081	10.00%	\$ 18,769.34
	Allianz Global Risks US Insurance Company	MCL-2081	7.00%	\$ 13,377.42
<b>Property – First (1<sup>st</sup>) Excess Layer</b>	Northbridge General Insurance Company	MCL-2081	37.50%	\$ 9,990.65
	Allied World Specialty Insurance Company	MCL-2081	25.00%	\$ 6,737.88
	Aviva Insurance Company of Canada	MCL-2081	20.00%	\$ 4,517.73
	Zurich Insurance Company Ltd.	MCL-2081	10.00%	\$ 2,671.92
	Echelon Insurance	MCL-2081	7.50%	\$ 1,897.45
<b>Property – Second (2<sup>nd</sup>) Excess Layer</b>	Intact Insurance Company	MCL-2082	35.00%	\$ 11,680.74
	Liberty Mutual Insurance Company	MCL-2082	20.00%	\$ 6,323.11
	Allied World Specialty Insurance Company	MCL-2082	15.00%	\$ 4,065.28
	Echelon Insurance	MCL-2082	15.00%	\$ 3,450.86
	Swiss Re Corporate Solutions America Insurance Corporation – Canadian Branch	MCL-2082	10.00%	\$ 2,922.94
	Allianz Global Risks US Insurance Company	MCL-2082	5.00%	\$ 1,383.03
<b>Property – Third (3<sup>rd</sup>) Excess Layer</b>	Intact Insurance Company	MCL-3139	40.00%	Not Insured
	Liberty Mutual Insurance Company	MCL-3139	35.00%	Not Insured
	Swiss Re Corporate Solutions America Insurance Corporation – Canadian Branch	MCL-3139	10.00%	Not Insured
	Allianz Global Risks US Insurance Company	MCL-3139	5.00%	Not Insured
	Definity Insurance Company	MCL-3139	5.00%	Not Insured
	Echelon Insurance	MCL-3139	5.00%	Not Insured
<b>Property – Fourth (4<sup>th</sup>) Excess Layer</b>	Intact Insurance Company	MCL-3140	100.00%	Not Insured
<b>Equipment Breakdown</b>	Boiler and Inspection Insurance Company	00001619	100.00%	\$ 9,614.93

**THIS POLICY CONTAINS A CLAUSE(S) WHICH MAY LIMIT THE AMOUNT PAYABLE**



## Declaration of Insurance

Line of Business	Insurer	Master Policy Number	Participation	Premium
<b>Commercial General Liability</b>	XL Specialty Insurance Company, Canadian Branch	MCL-2083	100.00%	\$ 149,687.20
<b>Abuse Liability Endorsement</b>	XL Specialty Insurance Company, Canadian Branch	MCL-2083	100.00%	\$ 3,118.31
<b>Non Municipal Water Supply Liability Endorsement</b>	XL Specialty Insurance Company, Canadian Branch	MCL-2083	100.00%	\$ 150.00
<b>Tenant Support and/or Assisted Care Services Errors and Omissions</b>	XL Specialty Insurance Company, Canadian Branch	MCL-2083	100.00%	Not Insured
<b>Property Managers Errors and Omissions</b>	XL Specialty Insurance Company, Canadian Branch	MCL-2083	100.00%	\$ 811.23
<b>Umbrella Liability</b>	AXA XL Specialty Insurance Company, Canadian Branch	MCL-2083	100.00%	\$ 5,622.53
<b>Excess Umbrella Liability and Property Managers Errors &amp; Omissions</b>	Zurich Insurance Company Ltd.	8622006	100.00%	\$ 35,292.35
<b>Crime</b>	AXA XL Specialty Insurance Company, Canadian Branch	MCL-2083	100.00%	\$ 7,274.63
<b>Directors and Officers Liability</b>	Travelers Insurance Company of Canada	1009477	100.00%	\$ 19,382.79
<b>Cyber Liability</b>	Travelers Insurance Company of Canada	1000007557	100.00%	\$ 3,052.70
<b>Excess Directors and Officers Liability</b>	HDI Global Specialty SE	CC0028621000	100.00%	\$ 35,292.35
<b>SUBTOTAL OF CORE INSURANCE PREMIUM NOT INCL APPLICABLE TAXES OR "NON-CORE" INSURANCE PREMIUM</b>				<b>As per invoice</b>

**THIS POLICY CONTAINS A CLAUSE(S) WHICH MAY LIMIT THE AMOUNT PAYABLE**



## Declaration of Insurance

This Declaration of Insurance is made and accepted subject to the foregoing stipulations and conditions of the Master Policies number: Property Master Policy Number MCL-2081, Excess Property Master Policy Number MCL-2081, Second Excess Master Property Policy Number MCL-2082, Third Excess Master Policy Number MCL-3139, Fourth Excess Master Policy Number MCL-3140, Comprehensive General Liability Master Policy Number MCL-2083, Umbrella Master Policy Number MCL-2083, Excess Umbrella Master Policy Number 8622006, Equipment Breakdown Master Policy Number 00001619, Directors and Officers Liability Master Policy Number 1009477, Directors and Officers Excess Liability Master Policy Number CC0028621000.

**HOUSING SERVICES CORPORATION AND/OR ALL INSURED HOUSING PROVIDERS NAMED HEREIN AND HEREAFTER CALLED THE INSURED**, copy of which is available at the office of Marsh Canada Limited at Toronto, Ontario. Which is hereby specially referred to and made part of this Declaration of Insurance together with such provision, agreements or conditions, as may be endorsed hereon or added thereto and, no offer, agent or other representative of the Insurers shall have the power to waive or be deemed to have waived any provision or condition of this Declaration of Insurance unless such waiver, if any, shall be written hereon or attached to this Declaration of Insurance nor shall any privilege or permission affecting the insurance under this Declaration of Insurance exist or be claimed by the Insured unless so written or attached.

This Declaration of Insurance is issued as a matter of information only and describes the insurance afforded by the Master Policies as of the date of issuance of this Declaration of Insurance only.

This Declaration of Insurance does not amend, alter or extend the Master Policies and is at all times subject to the terms, conditions, exclusions, limits and sub-limits contained in the Master Policies.

IN WITNESS WHEREOF the Insurer has caused the Master Policies to be signed by their duly authorized officer but this Declaration of Insurance shall not be valid unless signed by:

Date Issued: September 25, 2024

Signed on behalf of insurers:

Per:   
\_\_\_\_\_  
**Marsh Canada Limited**

**THIS POLICY CONTAINS A CLAUSE(S) WHICH MAY LIMIT THE AMOUNT PAYABLE**



# Transparency and Privacy Compliance Consent Form

BETWEEN: HSC INSURANCE INC. (“HSCI”)

AND: London & Middlesex Community Housing Inc. (the “Client” or “you”)

**A. HSCI PRIVACY COMPLIANCE**

The Client consents to Housing Services Corporation and HSCI collecting, using and disclosing all information about the Client arising out of the HSC Group Insurance Program for the purposes outlined in this paragraph and as required or permitted pursuant to applicable law. The information will be shared with current and proposed brokers and underwriters to the HSC Group Insurance Program. It will also be shared on a confidential basis, with the Client’s municipal and/or dssab service manager(s) and used for risk management, service standards, new offerings, and sector or governmental analysis and compilation. Housing Services Corporation and HSCI may also use this information for purposes related to their respective current and future projects including, but not limited to, social housing sector research or policy development and marketing purposes.

**B. COMMISSION DISCLOSURE**

**Commissions:**

For your benefit, we have listed below the insurers providing coverage and have included the range of compensation that HSCI and Marsh Canada Limited receives as a percentage of your overall premium that appears on your invoice.

Line of Coverage	Limits	Insurance Company / Issuing Paper	Commission <sup>1</sup>
Property - All Risks	\$10,000,000	Lloyd's Underwriters (Various)	12.78%
Property - All Risks	\$10,000,000	Aviva Insurance Company of Canada	12.78%
Property - All Risks	\$10,000,000	Zurich Insurance Company Ltd.	12.78%
Property – All Risks	\$10,000,000	Swiss Re Corporate Solutions America Insurance Corporation	12.78%
Property- All Risks	\$10,000,000	Allianz Global Risks US Insurance Company	12.78%
Excess Property	\$15,000,000	Northbridge General Insurance Company	12.78%
Excess Property	\$15,000,000	Allied World Speciality Insurance Company	12.78%
Excess Property	\$15,000,000	Aviva Insurance Company of Canada	12.78%
Excess Property	\$15,000,000	Zurich Insurance Company Ltd.	12.78%
Excess Property	\$15,000,000	Echelon Insurance	12.78%
2 <sup>nd</sup> Excess Property	\$10,000,000	Intact Insurance Company	12.80%
2 <sup>nd</sup> Excess Property	\$10,000,000	Liberty Mutual Insurance Company	12.78%
2 <sup>nd</sup> Excess Property	\$10,000,000	Allied World Specialty Insurance Company	12.78%
2 <sup>nd</sup> Excess Property	\$10,000,000	Echelon Insurance	12.78%
2 <sup>nd</sup> Excess Property	\$10,000,000	Swiss Re Corporate Solutions America Insurance Corporation	12.78%
2 <sup>nd</sup> Excess Property	\$10,000,000	Allianz Global Risks US Insurance Company	12.78%
3 <sup>rd</sup> Excess Property	Not Insured	Intact Insurance Company	12.80%
3 <sup>rd</sup> Excess Property	Not Insured	Liberty Mutual Insurance Company	12.78%



## Transparency and Privacy Compliance Consent Form

Line of Coverage	Limits	Insurance Company / Issuing Paper	Commission <sup>1</sup>
3 <sup>rd</sup> Excess Property	Not Insured	Swiss Re Corporate Solutions America Insurance Corporation	12.78%
3 <sup>rd</sup> Excess Property	Not Insured	Definity Insurance Company	12.78%
3 <sup>rd</sup> Excess Property	Not Insured	Allianz Global Risks US Insurance Company	12.78%
3 <sup>rd</sup> Excess Property	Not Insured	Echelon Insurance	12.70%
4 <sup>th</sup> Excess Property	Not Insured	Intact Insurance Company	12.80%
Equipment Breakdown	\$50,000,000	Boiler Inspection and Insurance Company	12.78%
General Liability	\$2,000,000	XL Specialty Insurance Company, Canadian Branch	12.78%
Umbrella	\$3,000,000	AXA XL Specialty Insurance Company, Canadian Branch	12.78%
Excess Umbrella Liability	\$5,000,000	Zurich Insurance Company Ltd.	12.78%
Crime	\$250,000	AXA XL Specialty Insurance Company, Canadian Branch.	12.78%
Directors & Officers Liability	\$2,000,000	Travelers Insurance Company of Canada	12.78%
Excess Directors & Officers	Not Insured	HDI Global Specialty SE	12.78%

<sup>1</sup> Commissions are shared between HSCI and Marsh Canada Limited.

This commission percentage is paid annually for both new business and renewals. Should there be an increase in the commission schedule that HSCI receives, or, any other material change that affects compensation arrangements, we will notify you.

Note that a commission percentage is not applied to your Property Claims Trust Fund and D&O Claims Trust Fund contributions.

### Additional Notes:

#### HSCI Role

HSCI is serving as your retail broker in placing your insurance coverage(s) referenced above.

#### HSCI Transparency

HSCI is a fully owned subsidiary of Housing Services Corporation.

### C. CLIENT CONSENT

By making any payment on any invoice enclosed with this letter you are consenting to the statements above.

## SCHEDULE OF LOCATIONS

Insured Name: London & Middlesex Community Housing Inc.

Policy Period: **Effective Date:** November 1, 2024 12:01 a.m. **Expiry Date:** November 1, 2025 12:01 a.m. **Policy No:** 187707 - LHC039

**Location Name** (0001) -

**Location** 349 Wharncliffe Road

**Address** London, ON N6G 1E5

**Number of Units** 145

**Location Details** Building: \$25,938,490 Equipment & Contents: \$244,450 Rental Income: \$464,718 Additional Business Income: \$550

Property Deductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0002) -

**Location** 30 Baseline Road West

**Address** London, ON N6J 1V3

**Number of Units** 251

**Location Details** Building: \$44,554,954 Equipment & Contents: \$418,837 Rental Income: \$1,412,800 Additional Business Income: \$9,127

PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0003) -

**Location** 170 Kent Street

**Address** London, ON N6A 1L4

**Number of Units** 212

**Location Details** Building: \$42,531,790 Equipment & Contents: \$505,293 Rental Income: \$997,123 Additional Business Income: \$897

PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

## SCHEDULE OF LOCATIONS

Insured Name: London & Middlesex Community Housing Inc.  
 Policy Period: **Effective Date:** November 1, 2024 12:01 a.m. **Expiry Date:** November 1, 2025 12:01 a.m. **Policy No:** 187707 - LHC039

**Location Name** (0004) -  
**Location** 200 Berkshire Drive  
**Address** London, ON N6J 3R9  
**Number of Units** 89  
**Location Details** Building: \$17,358,226 Equipment & Contents: \$171,780 Rental Income: \$325,000 Additional Business Income: \$690  
 Property Deductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0005) -  
**Location** 39 Tecumseh Avenue East  
**Address** London, ON N6C 1R5  
**Number of Units** 38  
**Location Details** Building: \$5,848,770 Equipment & Contents: \$80,519 Rental Income: \$101,535 Additional Business Income: \$18  
 PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0006) -  
**Location** 1194 Commissioners Road  
**Address** London, ON N6K 1C8  
**Number of Units** 126  
**Location Details** Building: \$23,293,751 Equipment & Contents: \$224,728 Rental Income: \$747,687 Additional Business Income: \$1,149  
 PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured



## SCHEDULE OF LOCATIONS

Insured Name: London & Middlesex Community Housing Inc.

Policy Period: **Effective Date:** November 1, 2024 12:01 a.m. **Expiry Date:** November 1, 2025 12:01 a.m. **Policy No:** 187707 - LHC039

**Location Name** (0007) -

**Location** 304 Oxford Street West

**Address** London, ON N6H 1T1

**Number of Units** 109

**Location Details** Building: \$19,503,155 Equipment & Contents: \$190,212 Rental Income: \$422,652 Additional Business Income: \$434

Property Deductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0008) -

**Location** 345 Wharnclyffe Road

**Address** London, ON N6G 2V3

**Number of Units** 145

**Location Details** Building: \$25,938,490 Equipment & Contents: \$237,085 Rental Income: \$553,922 Additional Business Income: \$550

PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0009) -

**Location** 632 Hale Street

**Address** London, ON N5W 1H5

**Number of Units** 146

**Location Details** Building: \$26,307,403 Equipment & Contents: \$244,788 Rental Income: \$853,132 Additional Business Income: \$5,691

PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

## SCHEDULE OF LOCATIONS

Insured Name: London & Middlesex Community Housing Inc.

Policy Period: **Effective Date:** November 1, 2024 12:01 a.m. **Expiry Date:** November 1, 2025 12:01 a.m. **Policy No:** 187707 - LHC039

**Location Name** (0010) -

**Location** 872 William Street

**Address** London, ON N5Y 2S4

**Number of Units** 70

**Location Details** Building: \$12,976,926 Equipment & Contents: \$147,939 Rental Income: \$195,760 Additional Business Income: \$172

Property Deductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0011) -

**Location** 580 Dundas Street

**Address** London, ON N6W 1W9

**Number of Units** 151

**Location Details** Building: \$23,630,221 Equipment & Contents: \$265,290 Rental Income: \$428,100 Additional Business Income: \$29,800

PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0012) -

**Location** 136 Albert Street

**Address** London, ON N6A 1M2

**Number of Units** 82

**Location Details** Building: \$16,094,415 Equipment & Contents: \$168,947 Rental Income: \$239,094 Additional Business Income: \$7,895

PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

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**SCHEDULE OF LOCATIONS**


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Insured Name: London & Middlesex Community Housing Inc.  
 Policy Period: **Effective Date:** November 1, 2024 12:01 a.m. **Expiry Date:** November 1, 2025 12:01 a.m. **Policy No:** 187707 - LHC039

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**Location Name** (0013) -  
**Location** 49 Bella Street  
**Address** Strathroy, ON N7G 3W5  
**Number of Units** 51  
**Location Details** Building: \$7,636,293 Equipment & Contents: \$12,489 Rental Income: \$227,100 Additional Business Income: \$0  
 Property Deductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

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**Location Name** (0014) -  
**Location** 125 Head Street  
**Address** Strathroy, ON N7G 3K6  
**Number of Units** 25  
**Location Details** Building: \$3,724,944 Equipment & Contents: \$10,758 Rental Income: \$130,000 Additional Business Income: \$0  
 PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

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**Location Name** (0015) -  
**Location** 249 Ellen Street  
**Address** Parkhill, ON N0M 2K0  
**Number of Units** 10  
**Location Details** Building: \$1,645,835 Equipment & Contents: \$13,694 Rental Income: \$58,912 Additional Business Income: \$0  
 PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

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**SCHEDULE OF LOCATIONS**


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Insured Name: London & Middlesex Community Housing Inc.  
 Policy Period: **Effective Date:** November 1, 2024 12:01 a.m. **Expiry Date:** November 1, 2025 12:01 a.m. **Policy No:** 187707 - LHC039

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**Location Name** (0016) -  
**Location** 10 York Street  
**Address** Newbury, ON N0L 1Z0  
**Number of Units** 10  
**Location Details** Building: \$1,784,342      Equipment & Contents: \$10,655      Rental Income: \$35,306      Additional Business Income: \$0  
 Property Deductible: \$50,000      Equipment Breakdown Deductible: \$50,000      Indemnity Period: 12 months      Vacant Land: No  
 Smoke Free Building: No      Entire Building Outfitted with Safe-T Elements: Yes      Mandatory Tenants Insurance: No      Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured      Condo Owners Loss Assessment: Not Insured      Condo Improvements and Betterments: Not Insured

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**Location Name** (0017) -  
**Location** 157 Simpson Street  
**Address** Glencoe, ON N0L 1M0  
**Number of Units** 21  
**Location Details** Building: \$3,311,600      Equipment & Contents: \$17,119      Rental Income: \$61,640      Additional Business Income: \$0  
 PropertyDeductible: \$50,000      Equipment Breakdown Deductible: \$50,000      Indemnity Period: 12 months      Vacant Land: No  
 Smoke Free Building: No      Entire Building Outfitted with Safe-T Elements: Yes      Mandatory Tenants Insurance: No      Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured      Condo Owners Loss Assessment: Not Insured      Condo Improvements and Betterments: Not Insured

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**Location Name** (0018) -  
**Location** 2061 Dorchester Road  
**Address** Dorchester, ON N0L 1G2  
**Number of Units** 16  
**Location Details** Building: \$3,277,769      Equipment & Contents: \$36,893      Rental Income: \$83,000      Additional Business Income: \$0  
 PropertyDeductible: \$50,000      Equipment Breakdown Deductible: \$50,000      Indemnity Period: 12 months      Vacant Land: No  
 Smoke Free Building: No      Entire Building Outfitted with Safe-T Elements: Yes      Mandatory Tenants Insurance: No      Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured      Condo Owners Loss Assessment: Not Insured      Condo Improvements and Betterments: Not Insured

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**SCHEDULE OF LOCATIONS**


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Insured Name: London & Middlesex Community Housing Inc.  
 Policy Period: **Effective Date:** November 1, 2024 12:01 a.m. **Expiry Date:** November 1, 2025 12:01 a.m. **Policy No:** 187707 - LHC039

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**Location Name** (0019) -  
**Location** 1481 Limberlost Road  
**Address** London, ON N6G 2C7  
**Number of Units** 160  
**Location Details** Building: \$42,923,522 Equipment & Contents: \$640,918 Rental Income: \$962,143 Additional Business Income: \$0  
 Property Deductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

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**Location Name** (0020) -  
**Location** 961-1183 Huron Street  
**Address** London, ON N5Y 4K5  
**Number of Units** 110  
**Location Details** Building: \$22,606,912 Equipment & Contents: \$447,278 Rental Income: \$545,000 Additional Business Income: \$0  
 PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

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**Location Name** (0021) -  
**Location** 160-430 Boullee Street  
**Address** London, ON N5Y 1V1  
**Number of Units** 136  
**Location Details** Building: \$39,004,635 Equipment & Contents: \$552,544 Rental Income: \$837,710 Additional Business Income: \$0  
 PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

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## SCHEDULE OF LOCATIONS

Insured Name: London & Middlesex Community Housing Inc.

Policy Period: **Effective Date:** November 1, 2024 12:01 a.m. **Expiry Date:** November 1, 2025 12:01 a.m. **Policy No:** 187707 - LHC039

**Location Name** (0022) -

**Location** 1-34 Barberry Court

**Address** London, ON N5Z 3C4

**Number of Units** 34

**Location Details** Building: \$7,886,342 Equipment & Contents: \$129,574 Rental Income: \$196,110 Additional Business Income: \$0

Property Deductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0023) -

**Location** 35-48 Ivy Court

**Address** London, ON N5Z 3B3

**Number of Units** 14

**Location Details** Building: \$5,840,060 Equipment & Contents: \$71,688 Rental Income: \$82,725 Additional Business Income: \$0

PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0024) -

**Location** 49-81 Vinewood Court

**Address** London, ON N5Z 3C5

**Number of Units** 33

**Location Details** Building: \$6,422,894 Equipment & Contents: \$125,763 Rental Income: \$180,500 Additional Business Income: \$0

PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

## SCHEDULE OF LOCATIONS

Insured Name: London & Middlesex Community Housing Inc.  
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**Location Name** (0025) -  
**Location** 82-100 Primrose Court  
**Address** London, ON N5Z 3C6  
**Number of Units** 19  
**Location Details** Building: \$4,409,270 Equipment & Contents: \$104,648 Rental Income: \$127,556 Additional Business Income: \$0  
 Property Deductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0026) -  
**Location** 370 Pond Mills Road  
**Address** London, ON N5Z 3X6  
**Number of Units** 81  
**Location Details** Building: \$20,595,298 Equipment & Contents: \$334,081 Rental Income: \$491,800 Additional Business Income: \$0  
 PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0027) -  
**Location** 931 -1225 Southdale Road  
**Address** London, ON N6E 1R7  
**Number of Units** 138  
**Location Details** Building: \$41,258,928 Equipment & Contents: \$555,273 Rental Income: \$621,147 Additional Business Income: \$0  
 PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

## SCHEDULE OF LOCATIONS

Insured Name: London & Middlesex Community Housing Inc.

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**Location Name** (0028) -

**Location** 243-345 Marconi Blvd

**Address** London, ON N5V 1A6

**Number of Units** 51

**Location Details** Building: \$14,205,733 Equipment & Contents: \$200,747 Rental Income: \$325,200 Additional Business Income: \$2,918

Property Deductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0029) -

**Location** 152-218 Marconi Blvd

**Address** London, ON N5V 1A5

**Number of Units** 34

**Location Details** Building: \$24,745,308 Equipment & Contents: \$153,522 Rental Income: \$265,600 Additional Business Income: \$0

PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0030) -

**Location** 25, 45, 94 Court Lane

**Address** London, ON N5W 5M6

**Number of Units** 3

**Location Details** Building: \$897,363 Equipment & Contents: \$11,433 Rental Income: \$18,724 Additional Business Income: \$0

PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured



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**SCHEDULE OF LOCATIONS**


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Insured Name: London & Middlesex Community Housing Inc.  
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**Location Name** (0031) -  
**Location** 120 Tweedsmuir Avenue  
**Address** London, ON N5W 5M3  
**Number of Units** 1  
**Location Details** Building: \$318,046      Equipment & Contents: \$3,811      Rental Income: \$12,672      Additional Business Income: \$0  
 Property Deductible: \$50,000      Equipment Breakdown Deductible: \$50,000      Indemnity Period: 12 months      Vacant Land: No  
 Smoke Free Building: No      Entire Building Outfitted with Safe-T Elements: Yes      Mandatory Tenants Insurance: No      Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured      Condo Owners Loss Assessment: Not Insured      Condo Improvements and Betterments: Not Insured

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**Location Name** (0032) -  
**Location** 240 Atkinson Blvd  
**Address** London, ON N5W 4Z6  
**Number of Units** 1  
**Location Details** Building: \$300,796      Equipment & Contents: \$3,811      Rental Income: \$12,672      Additional Business Income: \$0  
 PropertyDeductible: \$50,000      Equipment Breakdown Deductible: \$50,000      Indemnity Period: 12 months      Vacant Land: No  
 Smoke Free Building: No      Entire Building Outfitted with Safe-T Elements: Yes      Mandatory Tenants Insurance: No      Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured      Condo Owners Loss Assessment: Not Insured      Condo Improvements and Betterments: Not Insured

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**Location Name** (0033) -  
**Location** 358 Regal Drive  
**Address** London, ON N5Y 1J4  
**Number of Units** 1  
**Location Details** Building: \$374,822      Equipment & Contents: \$3,811      Rental Income: \$3,090      Additional Business Income: \$0  
 PropertyDeductible: \$50,000      Equipment Breakdown Deductible: \$50,000      Indemnity Period: 12 months      Vacant Land: No  
 Smoke Free Building: No      Entire Building Outfitted with Safe-T Elements: Yes      Mandatory Tenants Insurance: No      Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured      Condo Owners Loss Assessment: Not Insured      Condo Improvements and Betterments: Not Insured

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**SCHEDULE OF LOCATIONS**


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Insured Name: London & Middlesex Community Housing Inc.  
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**Location Name** (0034) -  
**Location** 201 Fairway Avenue  
**Address** London, ON N5W 1J2  
**Number of Units** 1  
**Location Details** Building: \$285,387 Equipment & Contents: \$3,811 Rental Income: \$12,595 Additional Business Income: \$0  
 Property Deductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

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**Location Name** (0035) -  
**Location** 1487, 1489, 1495, 1497 Perth Avenue  
**Address** London, ON N5V 2M6  
**Number of Units** 4  
**Location Details** Building: \$1,325,779 Equipment & Contents: \$15,244 Rental Income: \$36,080 Additional Business Income: \$0  
 PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

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**Location Name** (0036) -  
**Location** 205 Cairn Avenue  
**Address** London, ON N5Z 3W6  
**Number of Units** 1  
**Location Details** Building: \$344,006 Equipment & Contents: \$3,811 Rental Income: \$6,029 Additional Business Income: \$0  
 PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

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**SCHEDULE OF LOCATIONS**

Insured Name: London & Middlesex Community Housing Inc.  
 Policy Period: **Effective Date:** November 1, 2024 12:01 a.m. **Expiry Date:** November 1, 2025 12:01 a.m. **Policy No:** 187707 - LHC039

**Location Name** (0037) -  
**Location** 28 Cornish Street  
**Address** London, ON N5W 4M3  
**Number of Units** 1  
**Location Details** Building: \$305,318 Equipment & Contents: \$3,811 Rental Income: \$11,628 Additional Business Income: \$0  
 Property Deductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0038) -  
**Location** 193 Burnside Drive  
**Address** London, ON N5V 1B8  
**Number of Units** 1  
**Location Details** Building: \$330,273 Equipment & Contents: \$3,811 Rental Income: \$11,436 Additional Business Income: \$0  
 PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0039) -  
**Location** 7 & 9 Tucker Street  
**Address** Newbury, ON N0L 1Z0  
**Number of Units** 2  
**Location Details** Building: \$591,376 Equipment & Contents: \$7,622 Rental Income: \$13,220 Additional Business Income: \$0  
 PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

## SCHEDULE OF LOCATIONS

Insured Name: London & Middlesex Community Housing Inc.

Policy Period: **Effective Date:** November 1, 2024 12:01 a.m. **Expiry Date:** November 1, 2025 12:01 a.m. **Policy No:** 187707 - LHC039

**Location Name** (0040) -

**Location** 28, 30 York Street

**Address** Newbury, ON N0L 1Z0

**Number of Units** 2

**Location Details** Building: \$591,376 Equipment & Contents: \$7,622 Rental Income: \$23,149 Additional Business Income: \$0

Property Deductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0041) -

**Location** 23, 25 Broadway Street

**Address** Newbury, ON N0L 1Z0

**Number of Units** 2

**Location Details** Building: \$591,376 Equipment & Contents: \$7,622 Rental Income: \$12,000 Additional Business Income: \$0

PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0042) -

**Location** 346-350 Penny Lane & 351-373 Penny Lane (N7G 3P7)

**Address** Strathroy, ON N7G 3P6

**Number of Units** 20

**Location Details** Building: \$6,705,099 Equipment & Contents: \$0 Rental Income: \$110,000 Additional Business Income: \$0

PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

## SCHEDULE OF LOCATIONS

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**Location Name** (0043) -

**Location** 85 Walnut Street

**Address** London, ON N6H 4P3

**Number of Units** 232

**Location Details** Building: \$44,615,480 Equipment & Contents: \$395,799 Rental Income: \$1,031,000 Additional Business Income: \$912

Property Deductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0044) -

**Location** 241 Simcoe Street

**Address** London, ON N6B 3L4

**Number of Units** 217

**Location Details** Building: \$38,622,940 Equipment & Contents: \$373,072 Rental Income: \$607,962 Additional Business Income: \$90,275

PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0045) -

**Location** 202 McNay Street

**Address** London, ON N5Y 4X1

**Number of Units** 252

**Location Details** Building: \$43,318,710 Equipment & Contents: \$420,437 Rental Income: \$1,175,000 Additional Business Income: \$14,076

PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No

Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No

Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**SCHEDULE OF LOCATIONS**

Insured Name: London & Middlesex Community Housing Inc.  
 Policy Period: **Effective Date:** November 1, 2024 12:01 a.m. **Expiry Date:** November 1, 2025 12:01 a.m. **Policy No:** 187707 - LHC039

**Location Name** (0047) -  
**Location** 551-605 Millbank Drive  
**Address** London, ON N6E 1R7  
**Number of Units** 28  
**Location Details** Building: \$4,292,368 Equipment & Contents: \$106,708 Rental Income: \$152,416 Additional Business Income: \$0  
 Property Deductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name** (0048) - Office  
**Location** 1299 Oxford Street East  
**Address** London, ON N5Y 4W5  
**Number of Units** 1  
**Location Details** Building: \$500,000 Equipment & Contents: \$900,000 Rental Income: \$400,000 Additional Business Income: \$222,052  
 PropertyDeductible: \$50,000 Equipment Breakdown Deductible: \$50,000 Indemnity Period: 12 months Vacant Land: No  
 Smoke Free Building: No Entire Building Outfitted with Safe-T Elements: Yes Mandatory Tenants Insurance: No Tenants Insurance Monitored for Compliance: No  
 Condo Unit Owners Contingent: Not Insured Condo Owners Loss Assessment: Not Insured Condo Improvements and Betterments: Not Insured

**Location Name**  
**Location**  
**Address**  
**Number of Units**  
**Location Details** Building: Equipment & Contents: Rental Income: Additional Business Income:  
 PropertyDeductible: Equipment Breakdown Deductible: Indemnity Period: Vacant Land:  
 Smoke Free Building: Entire Building Outfitted with Safe-T Elements: Mandatory Tenants Insurance: Tenants Insurance Monitored for Compliance:  
 Condo Unit Owners Contingent: Condo Owners Loss Assessment: Condo Improvements and Betterments:

**SCHEDULE OF ADDITIONAL INTERESTS**

Insured Name: London & Middlesex Community Housing Inc.

Policy Period: **Effective Date:** November 1, 2024 12:01 a.m. **Expiry Date:** November 1, 2025 12:01 a.m. **Policy No:** 187707 - LHC039

**Insured Location** 1299 Oxford Street East  
London, ON N5Y 4W5

**Additional Interest Name** Westdell Corp.  
**Address:** 782 Richmond Street  
**Type:**

**With Respect To:**  Named Insured  Additional Insured  Loss Payee  Mortgagee  Other type of Additional Insured:  
Evidence of Insurance

**Insured Location** Credit Agreement CMHC File No. 6280559  
NA, ON NA

**Additional Interest Name** Canada Mortgage and Housing Corporation (CMHC)  
**Address:** 300-100 Sheppard Avenue East  
**Type:**

**With Respect To:**  Named Insured  Additional Insured  Loss Payee  Mortgagee  Other type of Additional Insured:  
Credit Agreement CMHC File No. 6280559

**Insured Location**

**Additional Interest Name**  
**Address:**  
**Type:**

**With Respect To:**  Named Insured  Additional Insured  Loss Payee  Mortgagee  Other type of Additional Insured:

**Insured Location**

**Additional Interest Name**  
**Address:**  
**Type:**

**With Respect To:**  Named Insured  Additional Insured  Loss Payee  Mortgagee  Other type of Additional Insured:



**HSC Insurance Inc.**

20 Dundas Street West, Suite 1030  
 Toronto, Ontario M5G 2C2  
 Tel: 416-360-0761  
 Toll Free: 1-866-440-2492

**Insurance Invoice**


(for the period ending November 1, 2025)

**Bill To:**

London & Middlesex Community Housing Inc.  
 300 Dufferin Avenue  
 London, ON N6A 4L9

**For enquiries, please provide the following:**

Invoice #:	INS24-38701663
Account #:	LHC039
Billing Date:	September 25, 2024
Due Date:	October 25, 2024

<b>PAYMENT OPTIONS</b> 		<b>Total Amount Due:</b> <b>\$1,079,719.12</b>
<b>Electronic Funds Transfer (EFT):</b>	The Bank of Nova Scotia 392 Bay Street, Toronto, ON, Canada M5H 3K5 Account Information: <ul style="list-style-type: none"> <li>• Bank Code: 002</li> <li>• Transit Number: 34272</li> <li>• Account Number: 0106119</li> </ul> Please email remittance advice to <a href="mailto:finance@hscorp.ca">finance@hscorp.ca</a> . Ensure that remittance advice contains reference to the payment date, payment amount, invoice number, invoice date, account number and payer's contact information.	
<b>Online Banking:</b>	Available at BMO; CIBC; HSBC; National Bank; Scotia Bank; RBC; and TD Bank.  Please select HSC Insurance Inc. as payee and reference your account number located on the top right corner of your invoice.	
<b>Credit Card:</b>	To make a payment by credit card please call 437-242-5772.	
<b>Interac e-Transfer (e-Mail Money Transfer):</b>	Please send the payment to <a href="mailto:finance@hscorp.ca">finance@hscorp.ca</a> and reference the invoice number and account number.	
<b>Cheque:</b>	Cheque to be made payable to HSC Insurance Inc. and mail to:  HSC Insurance Inc. 20 Dundas Street West, Suite 1030 Toronto, ON M5G 2C2	
<b>Financing:</b>	Annual premiums can be paid in monthly instalments if premium financing is elected through FIRST Insurance Funding of Canada. Please send your completed FIRST Insurance forms and a VOID cheque to <a href="mailto:clientservices@firstinsurancefunding.ca">clientservices@firstinsurancefunding.ca</a> or mail forms to FIRST Insurance Funding of Canada, 20 Toronto St., Suite 700, Toronto, ON M5C 2B8. Note that if you have used the premium financing option in prior years, you are still required to complete and return the FIRST Insurance forms to proceed with the premium financing option. For more information, please refer to the FIRST Insurance forms or contact FIRST Insurance at 1-888-232-2238.	
<b>Refunds:</b>	If your invoice indicates a refund is due to you, payment will follow via ETF.	
<b>Inquiries:</b>	If you have questions regarding these payment options please contact us at <a href="mailto:finance@hscorp.ca">finance@hscorp.ca</a>	






**HSC Insurance Inc.**  
 20 Dundas Street West, Suite 1030  
 Toronto, Ontario M5G 2C2  
 Tel: 416-360-0761  
 Toll Free: 1-866-440-2492

London & Middlesex Community Housing Inc.  
 Invoice #: INS24-38701663  
 Account #: LHC039  
 Billing Date: September 25, 2024

**PREMIUM DETAILS**



Effective Date	Expiry Date	Coverage Type / Description	Cost
November 1, 2024	November 1, 2025	Property & 1 <sup>st</sup> Excess Property	\$263,670.95
November 1, 2024	November 1, 2025	2 <sup>nd</sup> Excess Property	\$29,825.96
November 1, 2024	November 1, 2025	3 <sup>rd</sup> Excess Property	Not Insured
November 1, 2024	November 1, 2025	4 <sup>th</sup> Excess Property	Not Insured
November 1, 2024	November 1, 2025	Equipment Breakdown	\$9,614.93
November 1, 2024	November 1, 2025	Commercial General Liability	\$152,805.51
November 1, 2024	November 1, 2025	Umbrella Liability	\$5,622.53
November 1, 2024	November 1, 2025	Tenant Support Services Errors & Omissions	Not Insured
November 1, 2024	November 1, 2025	Property Managers Errors & Omissions	\$811.23
November 1, 2024	November 1, 2025	Abuse Liability	Included
November 1, 2024	November 1, 2025	Crime	\$7,274.63
November 1, 2024	November 1, 2025	Excess Umbrella Liability and Property Managers Errors & Omissions	 \$35,292.35
November 1, 2024	November 1, 2025	Directors & Officers Liability	\$19,382.79
November 1, 2024	November 1, 2025	Cyber Extension	Included
November 1, 2024	November 1, 2025	Excess Directors & Officers	Not Insured
November 1, 2024	November 1, 2025	Mandatory Tenant Insurance Credit	(\$0.00)
November 1, 2024	November 1, 2025	Monitoring Tenant Insurance Credit	(\$0.00)
November 1, 2024	November 1, 2025	Smart Burner Credit	(\$29,722.06)
November 1, 2024	November 1, 2025	Smoke Free Credit	(\$0.00)



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**SUMMARY**

<b>POLICY PREMIUM</b>	\$524,300.88
Contribution to Directors & Officers Claims Trust Fund *	\$11,513.73
Contribution to Property Claims Trust Fund *	\$493,647.38
Total Risk Credits	(\$29,722.06)
<b>SUB-TOTAL</b>	<b>\$999,739.93</b>
RST on Sub-Total (not applicable on AUTO) RST - IP BN #830182945TR0002	\$79,979.19
<b>TOTAL AMOUNT DUE</b>	<b>\$1,079,719.12</b>

**Non-Core Coverages (if applicable) are not included in this invoice and will be billed separately at a later date.**  
**\*All contributions to the Claims Trust Funds are non-refundable**

Premium is calculated based on data provided to HSC Insurance Inc. through Marsh Canada Limited. Amounts may differ from your original quote if coverage, limits, deductibles, or information provided to Marsh Canada Limited were changed following the generation of the original quote.

By making any payment on account of this invoice, you confirm your consent to Housing Services Corporation and HSC Insurance Inc.'s privacy terms as described in the most recent Transparency and Privacy Compliance Consent Form provided to you in connection with the HSC Group Insurance Program.

**Any balance not paid by the due date will be subject to a late payment charge of 2% per month compounded monthly until paid in full. Unpaid accounts are subject to cancellation of insurance. For more information, please call (416) 360-0761, ext. 0 or 1-866-440-2492, ext. 0. You may also email us at [finance@hscorp.ca](mailto:finance@hscorp.ca).**

At Marsh, we hold ourselves to the highest professional standards and are committed to ensuring our customers are treated fairly. Visit our website at [www.marsh.ca](http://www.marsh.ca) to learn more about how we comply with our industry's codes of conduct.



2023-0017 – Dorchester Parking Lot Repaving – Reallocation of Capital Funds  
**Staff Report 2024-27**

**TO:** LMCH Board of Directors

**FROM:** John Krill, Director, Asset Renewal

**SUBJECT:** 2023-0017 – Dorchester Parking Lot Repaving –  
Reallocation of Capital Funds

**DATE:** October 10, 2024

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**PURPOSE:**

The purpose of this report is to request that the LMCH Board of Directors approve the reallocation of capital funds from one previously approved project to another.

Based on the *LMCH Purchasing Policies and Guidelines*, as long as a project budget remains under the allocation given as part of the annual Capital Plan approval process, the Chief Executive Officer has the authority to enter into construction contracts without seeking further approvals from the Board of Directors. However, if the project requires additional funds because the initial budget allocation was insufficient, further deliberations and approval by the Board of Directors is needed.

**RECOMMENDATION:**

That the LMCH Board of Directors APPROVE the following recommendations:

1. **APPROVE** the reallocation of \$50,000 from project 2023-0028 – Dorchester Window Replacement – to project 2023-0017 – Dorchester Parking Lot Repaving,
2. **Authorize** LMCH staff to take the necessary steps to give effect to the above recommendation(s).

**BACKGROUND:**

In 2021, as part of LMCH's periodic building condition assessment, the Dorchester site was reviewed. At that time the condition of the parking lot was deemed as needing attention. The lot has significant spiderweb cracking and some deep ruts where the asphalt has sunken under the weight of vehicles. The recommended timeline for replacement was 2022. However, we have kept the parking lot safe and usable with localized patches, but a full replacement of both layers of asphalt is still required as this interim approach is not sustainable.

In late 2023 Pretium Engineering was engaged to complete the design work for this project. Their design included the complete replacement of the granular base, installation of new cast-in-place curbs, two layers of new asphalt, as well as line painting.

Bid documents were created and posted on the Bids and Tenders public procurement site on April 19, 2024 with a bidding close date of May 16, 2024. Bids were received from four proponents, with three submissions judged to be complete and valid. As a result of the RFP process, LMCH staff have entered into a contract with Russell Construction to complete the parking lot project. Construction is expected to commence in mid-October of 2024.

### **FINANCIAL IMPACT:**

The initial Capital budget allocation for the repaving project was \$75,000 (including effective tax). Russell Construction submitted the lowest compliant bid, and their bid was for just under \$89,000 (before tax). Included in the contractor's bid was a construction contingency of \$25,000. This contingency was included at LMCH's request and was carried by all bidders in case the extent of excavation needed to create a suitable subgrade is more extensive than expected. Unfortunately, the inclusion of the construction contingency created a situation where the total proposed contract value was greater than the approved project budget. As a result, the construction contingency was removed from the contract, and Russell was engaged for a total sum of \$63,941 (before tax).

In order to mitigate the risk of going over budget if the ground is found to be in poor condition, contingency funds should be added to the project budget before construction begins. Staff proposes that capital funds be reallocated from another project in Dorchester (replacement of windows and doors) to the parking lot project. The Dorchester window project was originally included in the 2023 Capital Plan based upon prioritization suggested by the consultant who carried out the 2021 Building Condition Assessment. However, upon re-review, replacement of the windows and doors was deemed not urgent as their useful life can be extended by re-caulking all windows at significantly less cost. As a result, the \$100,000 budget that was originally allocated to window/door replacements in Dorchester is not 100% required and can be partially (50%) repurposed to complete the parking lot repairs. This approach keeps the capital investment in Dorchester and mitigates our construction risk.



Initial Budget Allocation		\$ 75,000	
Construction Costs - Russel Construction		\$ 72,253	
Uncommitted Funds, prior to Reallocation		\$ 2,747	
Funds to be Reallocated (2023-0028)		\$ 50,000	
Funds Available and Unspent		\$ 52,747	
			All values after tax

**CONCLUSION:**

It is recommended that funds previously allocated to replacing windows and doors in Dorchester be repurposed as a contingency fund for the Dorchester repaving project. With an additional \$50,000 available in the project budget, any potential change orders can be considered and entered into without further Board of Director Approval. This ensures that the project will not experience any unnecessary delays, and impacts to tenants will be minimized as much as possible.

**IN-CAMERA ATTACHMENTS**

**APPENDIX A: Dorchester Parking Lot – Scoring**

**APPENDIX B: Dorchester Parking Lot - Recommendation Letter**

<b>PREPARED and SUBMITTED BY:</b>	<b>REVIEWED and CONCURRED BY:</b>
TREVOR WHITTINGHAM Project and Construction Manager	JOHN KRILL Director, Asset Renewal

Allan Rush – Phase 2 Paving  
**Staff Report 2024-28**

**TO:** LMCH Board of Directors

**FROM:** John Krill, Director, Asset Renewal

**SUBJECT:** Allan Rush – Phase 2 Paving, Reallocation of Capital Funds

**DATE:** October 10, 2024

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**PURPOSE:**

The purpose of this report is to seek approval to award a contract to complete repaving and improve exterior accessibility at the parking lots of Barberry and Vinewood Court at the Allan Rush family site. This recommendation is based upon the original program requirements submitted to CMHC for site improvements and common area accessibility. To complete the full repaving of the parking lots at Allan Rush, CMHC funds will be transferred from the leftover funds in the Marconi paving budget (project completed under budget) to the Allan Rush paving budget.

Board approval is required for this contract award as it exceeds the \$75,000 financial approval limit of LMHC’s CEO as set out in “Purchasing Policies and Guidelines”.

**RECOMMENDATION:**

That the LMCH Board of Directors Approve the following recommendations:

1. **Approve** the award of the work to Armstrong Paving and Materials Group Ltd. contract for \$248,958.81 (taxes included).
2. **Authorize** LMHC staff to take the necessary steps to give effect to the above recommendation(s) which includes transferring \$220,000 from the Marconi paving budget to the Allan Rush paving budget.

**BACKGROUND:**

As part of a Co-Investment program approved on November 25, 2021, LMHC in conjunction with the City of London as guarantor executed a loan agreement with CMHC for \$40,139,939. The funding allocation – of the overall loan – is \$15,533,989 as a forgivable loan and \$24,602,101 as a repayable loan with the City of London guaranteeing \$37,000,000.

LMHC identified several projects to meet CMHC program requirements (as identified in the Co-Investment Fund Portfolio Plan) that when fully implemented would meet the energy savings, accessibility requirements, and property enhancements required by CMHC to secure the funding.

LMCH retained the services of RJC Engineers in March of 2022 to provide a multi-phased, three-year plan that would address the deterioration of pathways & parking lots throughout LMCH's CMHC-designated portfolio. Cost estimates at that time:

**Year 1** - \$500,000 - \$600,000

**Year 2** - \$475,000 - \$575,000

**Year 3** - \$400,000 - \$500,000

A contract was fulfilled by J-AAR Excavating in 2023 completing 2 parking lots and multiple path locations at Allan Rush.

The tender for the remaining Allan Rush parking lots repaving and accessibility was published on August 20th, 2024, and included a mandatory site walk-through. Bids were received on September 5th with six (6) proponents responding to the tender call. The lump sum cost included unit pricing for granules, as well as an alternate option to include concrete pads at garbage locations.

Scoring for the submissions was based upon the ability to bond, with a completed tender package denoting relevant experience, schedule, and cost.

In consultation with RJC Engineers, it is our recommendation to award Armstrong Paving and Materials Group Ltd. a contract to include for the scope of work as identified in RJC Engineers' drawings and specifications; attached to this recommendation. LMCH will issue a CCDC2 contract with Armstrong Paving and Materials Group Ltd. upon board approval.

Highlights of Armstrong Paving and Materials Group Ltd. submission:

- Low Bidder
- Startup availability end of Sept. 2024 (CCDC issuance and signature)
- Schedule completion 4 – 6 weeks (weather dependent)
- No current litigations

A recommendation letter has been provided by RJC Engineers and follows this report.

#### **TENANT IMPACT:**

The work will be phased, with only one parking lot under construction at a time; to ensure parking spaces are available for tenants. Tenants will be informed of dust, noise, and fumes during the construction with large equipment in the construction area.

Pylons/fencing will be in place identifying the construction area(s). There will be no construction on weekends and holidays.

**FINANCIAL IMPACT:**

A cost breakdown of work completed to date at both Allan Rush and Marconi sites is shown in the tables below. The original budget for Allan Rush of \$783,000 has been almost fully expended with just \$37k remaining. This amount is enough to complete that portion of the new recommended contract award covering contingency (\$20k) and inspection allowance (\$10k). A further \$220k is required to fully execute the new recommended contract award.

Therefore it is recommended to reallocate \$220,000 from the Marconi Site Improvement budget (project completed ~\$350k below budget) to the Allan Rush paving budget.

Allan Rush	Site Improvements	Value		Marconi	Site Improvements	Value
Total Budget		\$783,000		Total Budget		\$680,400
	Paving Phase 1	\$588,433			Paving	\$328,904
	Play Ground	\$125,319				
	Lighting	\$28,542				
	Misc.	\$3,566				
	Project Costs	\$745,860				
Remaining Budget		\$37,140		Remaining Budget		\$351,496

**LEGAL IMPACT / RISK MANAGEMENT:**

The submission by Armstrong Paving and Materials Group Ltd. and as recommended in this report is compliant with the requirements of the CMHC Program. Included in the submission is a 10% bid bond.

**ATTACHMENTS: Appendix A:** IN CAMERA ATTACHMENT Recommendation prepared by RJC Engineers

PREPARED and SUBMITTED BY:	REVIEWED and CONCURRED BY:
WENDY GROVES Project and Construction Manager	JOHN KRILL Director, Asset Renewal



## 2025 Market Rent Increases Staff Report 2024-29

TO: LMCH Board of Directors

FROM: Andrea Mackenzie, Director of Tenant Services

SUBJECT: 2025 Market Rent Increases

DATE: October 10, 2024

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### PURPOSE:

The purpose of the report is to provide an update to the members of the LMCH Board of Directors on the Province of Ontario's guidelines for 2025 rent increases.

### RECOMMENDATION

That, on the recommendation of the Director of Tenant Services with the concurrence of the Chief Executive Officer, the Board of Directors **APPROVE** the proposed increase of 2.5 percent in market rents for 2025.

### BACKGROUND

Under the Housing Services Act-O. Reg. 298/01, s. 47 (2-b), the maximum monthly rent payable by a household is the rent that a household who is not receiving rent-geared-to-income (RGI) assistance would pay for the unit, i.e. 'Market Rent'.

LMCH has a market/maximum rent that can be charged to tenants with size of the unit and utilities being taken into consideration. Market rent amounts were last increased in 2024.

The proposed increase for 2025 (**Appendix A**) follows the province's rent increase guideline of 2.5%, which will take effect for all tenants in accordance with each households Annual Lease Renewals throughout the year.

### TENANT & ORGANIZATIONAL IMPACT

Approval of this recommendation bears no costs to the Corporation or Residents around implementation. Impact to the tenants is limited to those currently paying market rent, currently approximately 1.5% of our tenant base, and while the increase will

*LMCH Board Meeting  
October 17, 2024*

have an impact on these tenancies, they will be provided with the traditional 90 days' notice of their increase to provide adequate time for individuals to budget this change.

Organizationally by enacting the increase LMCH continues to align our business practice with the direction of the Service Manager.

<b>PREPARED BY:</b>	<b>REVIEWED BY:</b>
<b>Andrea Mackenzie</b> Director, Tenant Services	<b>Paul Chisholm</b> CEO

**Attachments:**

Appendix A - 2025 LMCH Maximum Rents Chart

## 2025 Market Rent Rates APPENDIX A

### London Middlesex Community Housing - Maximum Rents

1.2      2.5      2.5      2.5

LONDON PROPERTIES	Bdrms	Scale	2022	2023	2024	2025
Allan Rush Gardens	3	-22	902	925	948	976
	4	-24	967	991	1016	1041
Huron Street	2	-25	871	893	915	938
	3	-30	941	965	989	1014
Southdale Road, Pond Mills	2	-25	871	893	915	938
	3	-25	941	965	989	1014
	4	-36	1005	1030	1056	1082
Limberlost Road	2	-25	871	893	915	938
	3	-30	941	965	989	1014
	4	-36	1005	1030	1056	1082
	5	-36	1045	1071	1098	1125
Marconi (townhouses) and Boulee Street	3	-4	953	977	1001	1026
	4	-4	1018	1043	1069	1096
	5	-4	1069	1096	1123	1151
Marconi (semis)	3	-4	967	991	1016	1041
	4	-4	1045	1071	1098	1124
	5	-4	1071	1098	1125	1153
All hi-rises	Bach	30	600	615	630	646
	1	30	735	753	772	792
	2	43	883	905	928	951
All scattered except 205 Cairn St.	3	-4	1030	1056	1082	1109
205 Cairn St.	3	-4	967	991	1016	1041

COUNTY PROPERTIES	Bdrms	Scale	2022	2023	2024	2025
49 Bella St. Strathroy	1	30	657	673	690	707
	2	43	786	806	826	847
125 Head St. Strathroy	1	30	657	673	690	707
Penny Lane - Strathroy	2	39	948	972	996	1021
	3	46	967	991	1016	1041
	4	49	988	1013	1038	1064
	5	49	1005	1030	1056	1082
7 & 9 Tucker St. Newbury	3	46	967	991	1016	1041
28 & 30 York St. Newbury	3	46	967	991	1016	1041
23 & 25 Broadway St. Newbury	3	46	967	991	1016	1041
10 York St. Newbury	1	30	657	673	690	707
249 Ellen St. Parkhill	1	30	657	673	690	707
157 Simpson St. Glencoe	1	30	657	673	690	707
2061 Dorchester Rd. Dorchester	1	30	657	673	690	707