



**Minutes**  
**Meeting of the SHIP Board of Directors via Teams**  
**Wednesday October 21, 2020**  
**SHIP**  
**969 Derry Road East, Unit 107 – Mississauga ON L5T 2J7**

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In Attendance:	John Williamson Louise Kindree Peter Beck Moyra Vande Vooren Tandra Acharjee	Randy Beyers Brian E. Scott Keith Ward Geoff Topping
Guest:	Rob Hunt	
Regrets:	n/a	
Staff:	Laurie Ridler Thomas DiCarlo Cory O'Handley David Marcy	Sharon Fernandes Lina Termini Lesley Nagoda

## **1.0 OPENING ITEMS**

### 1.1 Call to Order and Welcoming Remarks:

Louise Kindree welcomed board members, guests Bob Hunt and Tandra Acharjee and called the meeting to order at 6:00 p.m. Sharon Fernandes was Recording Secretary.

### 1.2 Disclosure of Conflict of Interest:

No conflict of interest declared.

### 1.3 CHOICES Home

Rob Hunt, Board Chair at Choices Youth Shelter, briefed the SHIP Board. He explained that it is a not for profit agency that provides shelter to homeless youth in Dufferin County. As a result of the current MOU relationship with SHIP, the Choices Board of Directors has asked if SHIP would consider taking over the operations of Choices, including acquiring all assets.

Choices owns two buildings in Orangeville whose leases are up for renewal in October 2021 They have been in business since 2002 and are run by a Volunteer Board. They rely primarily on donations and funding from Dufferin County and currently have 20 residents.. The only legal liability are the mortgages on the two buildings. Their funding mainly comes from Trillium Grants, and Foundation and private donations. None of the donations or grants are restricted.

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Secretary and / or LK Chairman

He explained that in September last year, their Charitable Status was revoked due to the Treasurer not submitting taxes on time. However he noted that their Charitable Status had been reinstated 3 weeks ago and that there were no further CRA liabilities.

The question was raised as to whether SHIP would be better off not selling one of the buildings and managing the cash. Thomas explained that SHIP would like to get rid of the asset as it encompasses a 3-year high rate mortgage. Lesley added that the space could only be used as a congregate setting, and this would stretch our resources to the extent that we would not be able to manage a Shelter as well as a congregate setting.

Discussion then centered on the mortgage which is \$249,000.00 at a rate of 3.49% with three years remaining. Choices can list the property for sale for \$650,000.00.

The Board summarized the problems with Choices:

1. Financial
2. Lack of management expertise
3. Governance

**MOTION: Peter moved to adjourn the regular board meeting and move into a Special Meeting of the Members to elect Tandra Acharjee as new Board Member. Seconded by Brian. CARRIED.**

**MOTION: Peter moved that the Board resume its regular Board Meeting. Seconded by Brian. CARRIED.**

1.4 Motion to approve agenda:

**MOTION: John moved to approve the Agenda. Seconded by Moyra. CARRIED.**

1.5 Chairs Remarks

None at this time.

1.6 Board Action Log

The Action Log will be continued over the coming year.

## **2.0 PRESENTATION**

2.1 CHOICES Discussion

The Board then resumed the discussion about Choices.

Laurie informed that SHIP has retained Mark Blumberg to do due diligence on CHOICES Youth Shelter, such as liabilities, name search etc.

There are two options to be pursued:

- Asset Transfer,
- Amalgamation or SHIP Member only status (as CHOICES is a member organization)

**MOTION: Keith moved that SHIP pursue membership at Choices, and continue to carry out due diligence. Seconded by Peter Beck. Carried.**

\_\_\_\_\_ Secretary and / or LK Chairman

## 2.2 Potential CHO acquisition and discussion

CHO stands for Community Homes for Opportunity and was formerly called the Homes for Special Care Program.

SHIP was approached a few months ago by the Ministry of Housing to be the regulatory body for, and to develop, the CHO program. Our responsibility as a regulatory body will be over three privately owned homes located in Etobicoke, Mississauga and Caledon. These three Homes include a total of 77 tenants. As a regulatory body, SHIP will be providing best practices, oversight, clinical support and navigation support to the Home operator. SHIP will be responsible for paying the tenants rent / per diem every month.

All of our agreements have been signed with the Homes as of October 1, 2020 and as of December 1, 2020 SHIP will be the sole regulatory body.

The Ministry will be providing us with \$1.6 million in funding per year to be the regulatory Board. \$1 million of that goes to the homeowners directly. \$140,000.00 will go to the tenants for their needs. \$15,000 will be for one-time costs for the Homes, SHIP retains \$105,000 for administrative costs, and the remaining \$370,000.00 will be for services to support the clients. In total SHIP gets \$500,000.00 and any remaining funds will be flowed to the operators of the Homes and the clients.

There remains a potential opportunity for the purchase of one of the Homes (located in Mississauga) which has been in operation from 1964. This operator wants SHIP to purchase the property. The property has 9 beds and is a double lot, recently connected to water and sewage It generates \$170,000 in income through the Ministry of Health and the owner is looking for \$1.7 in a purchase price. The Ministry has advised that they are willing to assist in terms of purchasing the Home.

## **3.0 CONSENT AGENDA**

Items on the Consent Agenda include:

3.1 Board Minutes of September 16, 2020

3.2 Bi-annual Operations Report 2020

**MOTION: Keith moved the approval of the items contained in the Consent Agenda. Seconded by Moyra. CARRIED**

## **4.0 BUSINESS OF THE MEETING**

### 4.1 Client Success/Challenge Story

Lesley presented the story of a client from Peace Ranch who has been isolated during COVID-19 because of her chronic COPD. Staff have been able to keep her occupied through attendance at programs and supplying her with art equipment to allay her mental health issues.

The client testimony video will be sent out to the Board via e-mail

### 4.2 Finance and Risk Committee Report

**MOTION: Randy moved that the e Q2 Finance report be approved as presented. Seconded by Keith. CARRIED**

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Secretary and / or LK Chairman

## Insurance Renewal

Insurance is due for renewal on November 1, 2020 through our broker, Marsh Canada, with the HSC Insurance program.

SHIP's overall insurance premiums have increased from \$188,867 to \$225,646. This is an increase of 19%.

Due to the current difficult insurance market, the increase is due to an overall increase in premiums across all types of insurance with the most significant increase being in Directors and Officers' liability insurance.

The only change to coverage is that the deductible for Directors and Officers remains at zero for non-indemnifiable losses but increases to \$15,000 (per claim) for all other losses under Directors and Officers liability.

Communicable diseases (including COVID) is covered under all types of insurance except for property insurance. Many renewals completed outside of the HSC program are putting an exclusion for COVID on all insurance.

SHIP is planning to create an insurance reserve fund for any deductibles. We will be going to market next year to see if we can obtain better rates.

Laurie to draft a letter to ONPHA on behalf of the Board

## Risk – Eligibility for Part-Time

Thomas reported that It had been brought to our attention by our pension broker and Canada Life that Federal legislation requires part time employees be given the option to enroll in the SHIP pension plan when they meet 2 years of work at the organization and work a minimum of 700 hours a year.

SHIP has not been offering this to part time employees in the past. Management will be doing an evaluation of the impact of this to the organization. A Board finance committee meeting will be held in November to provide details on this matter and its impact to the organization.

## 4.3 Strategic Plan Report:

Lesley reported on the refreshed 2020-21 plan with new initiatives that are multi year projects. Most of the goals under the Strategic aims are completed or nearing completion. It also incorporates any COVID related strategic opportunities.

SHIP is making a recommendation to the Board to extend the existing plan into 2021-22; we will begin the next strategic planning cycle using the same framework in August – December 2021.

The Board agreed to the recommendation to extend our current strategic plan into 2021 to 2022

## 4.4 Governance Committee Report:

Reviewed the following:

- Terms of Reference for the Governance Committee
- The Board Evaluation Process
- The Governance Work plan
- Board succession plan

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Secretary and / or LK Chairman

- Board profiles and skills matrix
- An ombudsman for SHIP clients/tenants
- Setting future meeting dates
- A report on the evaluation survey (conducted in the Spring) will be provided to the Board

Louise to provide Sharon with the Contents of Orientation Binder to share with Tandra.

#### 4.5 OHT Update

Brampton-Etobicoke and Headwaters:

Laurie informed that there is no legal or financial obligation for SHIP in signing the Collaborative Decision-Making Agreement (CDMA). Any project agreement signed between SHIP and OHT partners will be binding. SHIP can withdraw from the CDMA at any time with a specified notice period. SHIP has not yet made a decision as to whether we will join the Brampton-Etobicoke OHT as members or affiliates.

### **5.0 OTHER BUSINESS**

Verbal Update from CEO:

- SHIP was invited to attend a Provincial round table with the Ministry of Municipal affairs in Housing to talk about the state of supportive and affordable housing
- We presented items such as:
  - Rising cost of insurance
  - Inflexible funding that can only go towards rent

### **6.0 INFORMATION ITEMS**

#### 6.1 Board Education

None at this time.

#### 6.2 Board Calendar

ICD Webinar Report: Louise and Brian attended a webinar on Governance in the times of COVID  
 Louise will circulate any relevant ICD webinars to the Board  
 Laurie to re-circulate ONPHA webinar information to the Board

#### 6.3 Next Meeting

The date of the next Board Meeting via Teams is Wednesday November 18, 2020

### **7.0 ADJOURNMENT**


There being no further business brought before the Board, the meeting was declared adjourned at 8:00 p.m.

**MOTION: John moved that the meeting be adjourned. Seconded by Geoff. CARRIED**

### **8.0 MEETING WITHOUT MANAGEMENT - CEO**

### **9.0 MEETING WITHOUT MANAGEMENT**

### **10.0 ADJOURNMENT**

  
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 Louise Kindree  
 Board Chair

and / or

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 Peter Beck  
 Board Secretary

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 Secretary and / or LK Chairman