



**Date:** April 23, 2019

**Report to:** Board of Directors  
CityHousing Hamilton Corporation

**Submitted by:** Tom Hunter  
Chief Executive  
Officer/Secretary

**Prepared by:** Rochelle Desouza  
Chief Financial Officer

**Subject:** Insurance Incidents for the year 2018 (Report #19009)

**RECOMMENDATION:**

That Report #19009 is received for information.

A handwritten signature in blue ink that reads "Tom Hunter".

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Tom Hunter  
Chief Executive Officer/Secretary

**EXECUTIVE SUMMARY:**

This report reviews CityHousing Hamilton's (CHH) Insurance Incidents that occurred in the year 2018 as a recommendation from the Operational review. CHH requires that residents maintain tenant insurance. Tenant insurance protects residents from unexpected and costly expenses as a result of fire, theft or water damage. Proof of insurance is collected at the time of lease signing and renewals. CHH is responsible to ensure our properties are safe for the residents and have reduced risk by insuring our properties and creating fire safety plans for apartment buildings. Residents who live in townhomes and single dwellings must develop their own plans.

Over the time period from January to December 31, 2018, there were 47 incidents reported (35 in 2017). Out of the 47 reported, 33 incidents were sent to the Insurance adjusters.

Deductibles and settlements paid in 2018 were \$203,284 (\$122,792 in 2017, \$278,139 in 2016, \$182,127 in 2015), some claims are currently in process with the insurance and the 2018 deductible will be paid in 2019.

**DISCUSSION:**

Below is the summary of incidents that CHH had in 2018.

**SUMMARY OF INCIDENTS REPORTED FOR 2018**

PORTFOLIO	NATURE OF INCIDENT	OUTCOME
Market	Flood / Water Damage	Claim with Insurance
Public Housing	Flood / Water Damage	Claim with Insurance
MNP	Fire	Settled
Public Housing	Property/Unit Damage	Legal
Public Housing	Trip & Fall	Claim with Insurance
Public Housing	Fire	Settled
Market	Trip & Fall	Claim with Insurance
Public Housing	Flood / Water Damage	Deductible paid
Public Housing	Trip & Fall	Claim with Insurance
Public Housing	Fire	Deductible paid
Public Housing	Fire	Deductible paid
MNP	Fire	Deductible paid
Market	Flood / Water Damage	Deductible paid
Public Housing	Bodily Injury / Harm	Settled
Public Housing	Trip & Fall	Claim with Insurance
Public Housing	Trip & Fall	Settled
Public Housing	Property/Unit Damage	Settled
Public Housing	Fire	Settled
Public Housing	Flood / Water Damage	Claim with Insurance
Public Housing	Flood / Water Damage	Claim with Insurance
Public Housing	Property/Unit Damage	Settled
Public Housing	Trip & Fall	Claim with Insurance
Public Housing	Trip & Fall	No Payout
Public Housing	Property/Unit Damage	Settled
Public Housing	Flood / Water Damage	Settled
Public Housing	Property/Unit Damage	Claim with Insurance
Public Housing	Trip & Fall	Claim with Insurance
Public Housing	Trip & Fall	Claim with Insurance
Public Housing	Fire	Deductible paid
MNP	Flood / Water Damage	No Payout
Public Housing	Biohazard	Settled
Market	Trip & Fall	Claim with Insurance
Market	Property/Unit Damage	Claim with Insurance
Public Housing	Fire	Settled
Public Housing	Flood / Water Damage	Claim with Insurance

MNP	Flood / Water Damage	Deductible paid
MNP	Property/Unit Damage	Settled
MNP	Flood / Water Damage	Settled
Market	Property/Unit Damage	Claim with Insurance
Public Housing	Property/Unit Damage	Settled
Public Housing	Fire	No Payout
MNP	Fire	Claim with Insurance
Public Housing	Property/Unit Damage	No payout
Market	Property/Unit Damage	Settled
Public Housing	Flood / Water Damage	Settled
MNP	Trip & Fall	Claim with Insurance
Public Housing	Property/Unit Damage	No Payout

**CONCLUSION:**

CHH will continue its work on educating and training staff to reduce risk for residents and assets. CHH’s goal is to ensure a safe, secure and healthy community.

**ALIGNMENT TO THE 2017-2021 STRATEGIC PLAN:**

This report implements:

**Community Engagement & Participation**

CityHousing Hamilton has an open, transparent and accessible approach in working with its residents to make a positive impact on the community.

**Healthy and Strong Communities**

CityHousing Hamilton believes that housing is a key influential determinant of health and is strongly tied to the quality of life as it impacts the physical, social, emotional and mental health of all persons.

**Built Environment and Social Infrastructure**

CityHousing Hamilton is committed to finding new ways to be innovative that will contribute a dynamic City characterized by unique infrastructure, buildings, and public spaces. The maintenance, renewal and new development of our housing stock will ensure that the quality of life, well-being and enjoyment of our residents’, influences the design and planning of our homes.

TH/rd

Mission: We provide affordable housing that is safe, well maintained and cost effective and that supports the diverse needs of our many communities.