In every neighbourhood
2015 Annual Report
We are all neighbours

Dear neighbours,

Toronto Community Housing made real progress in 2015 in improving housing services for residents and in clearly showing the value of our housing and why investing in its future makes sense. Our homes are woven into every corner of the city. The state of our housing—a $9-billion public asset—matters to nearly every person who lives in Toronto.

2015 was a year where we made record levels of capital repairs to our buildings, enhanced collaboration and partnerships, and made real changes and improvements to living conditions for residents. It was also a year where we helped the Mayor’s Task Force, City Council and the public understand our financial challenges and the long-standing barriers we face.

In September, we released the Getting it done report, a robust set of actions in response to the Task Force’s call for real improvements for residents. We began right away to deliver these improvements and continue to do so in 2016. We closed 2015 with a refreshed board, an approved budget and a solid plan focused on repairing and renewing our housing, improving living conditions and how we deliver services to residents, and connecting residents to supports and opportunities through existing and new partnerships.

We are poised to deliver even more results for residents in 2016. And we will work closely with the City, the Mayor, Council and our many partners to find solutions that will put our company on a sustainable footing for the benefit of our residents and everyone who lives in Toronto.

N.W. (Bud) Purves
Chair, Board of Directors

Greg Spearn
President and Chief Executive Officer (Interim)
Who we are

We manage 63% of Toronto’s 93,404 social housing units

Toronto Community Housing (TCHC) is home to nearly 60,000 low- and moderate-income households. About 110,000 people live in our homes, which are in almost every neighbourhood of the city.

We are wholly owned by the City of Toronto and operate in a non-profit manner. The City is both our sole shareholder and service manager under the provincial Housing Services Act, 2011.

With 50 million square feet of residential space, we are the largest social housing provider in Canada. We own and manage 63 per cent of Toronto’s social housing units.

We were created by the City of Toronto through the amalgamation of the Toronto Housing Company and the Metropolitan Toronto Housing Corporation. We began operating on January 1, 2002.

Toronto is an expensive place to rent a home, and affordable rentals are scarce. Almost half of Toronto households rent, and 43.5 per cent of them spend more than 30 per cent of their pre-tax income on rent. Toronto has the fourth-lowest vacancy rates and the third-most expensive rents in Canada.
We are important city builders

Currently, we are the master developer for the revitalization of six communities across Toronto. When completed, these communities will include 4,500 new or renovated replacement rent-geared-to-income rental units and 12,500 new market condominium units.

This map shows the number of homes and people who live in Toronto Community Housing homes across the city of Toronto.
Toronto Community Housing’s 110,000 residents

29% of residents live alone

27,300 are seniors
age 59 and older

41,000 are adults
age 25 to 58

41,600 are children and youth
age 24 and younger
Residents who pay rent-geared-to-income

90% of residents pay rent-geared-to-income (RGI). The rest pay market rental or affordable rental rates.

94% of residents who pay RGI live below the poverty line.

Income of all RGI households by source

- Employment: 32%
- Pension: 28%
- Ontario Disability Support Program (ODSP): 20%
- Ontario Works (OW): 14%
- Other: 6%
Residents help shape their communities in a number of ways:

- 7,392 ballots were cast by residents in the 2015 Tenant Representative elections.
- About 300 community meetings were held for the annual Participatory Budgeting process, where residents chose what improvements to make in their communities.
- R-PATH, a resident committee, advocates for the needs of residents with physical disabilities and works with us to improve accessibility at Toronto Community Housing.
- Supported by staff, a volunteer group of tenants started a plan in 2015 for consulting residents on improving the tenant engagement system. The consultations, led by tenants, began in early 2016.
- Resident leaders run a number of programs that benefit the members of their communities, including breakfast clubs, homework programs, community gardening groups, and computer labs.
- Many of our residents are outstanding Torontonians. For example, Jason Roberts won gold in the shot put at the 2015 Parapan Am Games.

Many residents need support

A higher number of residents with mental health challenges live in our housing compared to the general population. We work to connect them to services and supports in the community.

An estimated one in five residents is living with mental health challenges.

There are over 3,500 households where residents struggle to keep their home free of excessive clutter, which could impact safety, pest control and the condition of their unit and the building.

Our population of seniors is increasing. A growing number of seniors live alone. Many seniors need supports to live independently.
What we do

Over 1,600 people work at Toronto Community Housing. An estimated 15 per cent of our employees are either current or former residents of social housing.

Our employees work in:

- **Property management**
  Day-to-day building maintenance and cleaning

- **Tenancy administration**
  Rent collection, vacancy management, rent subsidy administration

- **Capital repairs and demand maintenance**
  Project planning, design and delivery

- **Revitalization and residential development**
  Overseeing revitalization and new construction projects

- **Resident engagement**
  Local engagement, resident-led initiatives, and programs for residents

- **Resident support**
  Supporting residents to maintain tenancies and independent living

- **Community safety**
  Delivering safety programs and patrolling communities

- **Commercial property management**
  Management, leasing and maintenance of commercial real estate

- **Corporate services**
  For example, human resources, finance, and information technology services

In addition to our core business of being a landlord, we partner with over 300 private sector organizations and community agencies to provide recreational programs, scholarships, and job and training opportunities for residents. We also connect residents to services to help them maintain successful tenancies and live independently. Although we do not receive direct funding for this work, it promotes community development and improves the lives of the people who live in our homes.
Sources of funding

Toronto Community Housing receives most of its funding from tenant rents and subsidies from the City of Toronto.

- **Tenant rents**: 35%
  - 35% from tenants who pay rent-geared-to-income
  - 11% from tenants who pay market or affordable rent

- **City of Toronto subsidies**: 35%

- **Rental of commercial spaces; parking, laundry and cable fees; grants from rental development, and other income**: 19%
ABOUT US

Our housing

Toronto Community Housing’s portfolio includes nearly 60,000 residential units in 2,100 buildings. It represents a $9-billion asset for the City of Toronto. Most of our buildings are over 40 years old and in need of large-scale capital repairs.

Percentage of units in each building type:
Investing in capital repairs is the right thing to do

We are actively fixing our aging buildings because they urgently need repair after more than a decade of underfunding. By the end of 2015, we had completed 25,000 capital repair projects over the first three years of a 10-year, $2.6-billion investment plan approved by City Council. The economic and social impacts of completing—or not completing—our 10-year plan are far-reaching. Our current funding runs out after 2016, and we need federal and provincial government support to deliver the full plan.

A third-party study by the Canadian Centre for Economic Analysis (CCEA) commissioned by Toronto Community Housing was released in March 2015. The study looked at the economic and social impacts of Toronto Community Housing’s 10-year plan for capital repairs and its community revitalization program over 30 years. It clearly showed the significant benefits of investing in Toronto Community Housing’s needed repairs and maintaining an important public asset.

<table>
<thead>
<tr>
<th>Condition of units</th>
<th>Investing</th>
<th>Failing to invest</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>76% of units in good/fair condition</td>
<td>76% of units in critical/poor condition</td>
</tr>
<tr>
<td>Neighbourhood wealth</td>
<td>$13.6 billion more</td>
<td>$5.7 billion less</td>
</tr>
<tr>
<td>Tax revenues</td>
<td>$4.5 billion more</td>
<td>$1 billion less</td>
</tr>
<tr>
<td>Resident illnesses</td>
<td>544,000 fewer cases</td>
<td>312,000 more cases</td>
</tr>
<tr>
<td>Healthcare visits</td>
<td>2.1 million fewer visits</td>
<td>1.1 million more visits</td>
</tr>
<tr>
<td>Healthcare costs</td>
<td>$3.8 billion less</td>
<td>$1.55 billion more</td>
</tr>
<tr>
<td>Greenhouse gas emissions*</td>
<td>9% lower</td>
<td>10% higher</td>
</tr>
<tr>
<td>Homelessness</td>
<td>5,740 incidences avoided</td>
<td>2,380 more incidences</td>
</tr>
<tr>
<td>Neighbourhood crime</td>
<td>15% lower</td>
<td>10.5% higher</td>
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Read the full economic impact study at torontohousing.ca/capital.

* The result of investing was found to be a total of 33 per cent lower than 2014 levels after further study.
INVESTING IN OUR HOMES

TORONTO COMMUNITY HOUSING

Our homes are a $9-billion public asset. It is important to protect and preserve these homes for our current residents, including over 41,000 children and youth, and for future generations.

Help from the provincial and federal governments would enable us to preserve this public asset so that we can continue to provide homes to those who need them most. This help would contribute to the well-being of Toronto’s neighbourhoods.

In 2002, we were created to take over the management of Toronto's largest portfolio of social housing without direct financial support from the provincial and federal governments and with little money in reserve for repairs that would be needed. The backlog has become critical. Demand for social housing has grown by five per cent each year since 2003, while no additional rent-geared-to-income units have been built since 1995.

One boarded-up home in any Toronto neighbourhood is one too many. At the end of 2015, 350 of our homes had already been boarded up as they were unsafe to live in, and we will be faced with closing another 7,500 in the next eight years unless we get the funding we need to repair them. With funding from us and the City only, we can expect over 45,800 units to be in poor and critical condition by 2023.

Where will residents go if we can’t afford to maintain the roofs over their heads? How will these boarded-up homes affect the look and feel of the surrounding neighbourhoods?

Toronto Community Housing
INVESTING IN OUR HOMES

We house many of Toronto’s vulnerable residents

About 110,000 people live in our housing:

- An estimated one in five residents is living with mental health challenges.
- There are over 3,500 households where residents struggle to keep their home free of excessive clutter, which could impact safety, pest control and the condition of their unit and the building.
- One-quarter of residents are seniors, and 70 per cent of them live alone.
- About one in seven households moving into an RGI unit in our housing is considered disadvantaged. This includes people living in a shelter or on the street, youth aged 16 to 17, and parents with children in the care of Child Protection Services because of their housing situation.

The City has directed us to go beyond the role of landlord by attempting to connect residents to services, supports and opportunities that make a difference in their quality of life. There is high need but no funding for this important work.

What we accomplished in 2015

In 2015, we spent $173* million on capital repairs.

8,965 households have new or repaired roofs
38 buildings have new or refurbished boilers
1,164 households have upgraded balconies
36 communities have upgraded elevators
1,298 households have new windows

We grew our capital repair program from $124 million in 2014 to $175 million in 2015.

In 2015, we launched our ReSet program in three pilot communities, affecting 900 homes. Through ReSet, we will bundle repairs comprehensively by community. Working closely with residents, consultation, design and planning work will continue in 2016. When repairs begin in 2017, ReSet will result in lower costs, more efficient repairs, safer communities and, more importantly, a better process for residents. We did this without any direct funding for these services.

At the same time, we continued to work with partners to provide recreational programs, scholarships, training opportunities and referrals to other supports across the city.

* We delivered all the repairs in our $175-million capital repair plan for 2015 and saved $2 million with staffing efficiencies.
Without the funding we need, our plan is only a plan

City Council unanimously approved our 10-year, $2.6-billion capital financing plan in 2013. With the City of Toronto, we secured one-third of the funding. This enabled us to increase our annual budget for capital repairs from $68 million in 2013 to $128 million in 2014, $175 million in 2015 and $250 million in 2016. But this investment gets us only 25 per cent of the way to bringing all our homes up to fair condition and preventing us from having to board up thousands of our homes.

With the City, we are calling on the federal and provincial governments to supply the remaining two-thirds of the funding, to keep our repair plan going in 2017 and beyond.

What we could accomplish with full funding

With full funding, we can maintain an average Facility Condition Index (FCI) of 10 per cent or below for the homes that 110,000 Torontonians rely on. FCI is used in the housing industry to measure the condition of a building. A building’s FCI is the cost of the repairs needed divided by the value of the building. An acceptable FCI is 10 per cent or below.

For example, a $50-million building that needs a new roof, boiler replacement and brickwork repair at a cost of $8 million has an FCI of 16 per cent. Buildings that have an FCI of 30 per cent or higher face a significant risk of failure of critical building components, which could make them unliveable.

According to the CCEA’s economic impact study, investment in our housing will also result in:

- An average of 14,000 jobs each year over 10 years
- A $3.8 billion decrease in healthcare costs over 30 years
- An additional $4.5 billion in tax revenue for provincial and federal governments over 30 years

There are far more benefits to investing in capital repairs at Toronto Community Housing, from an increase in neighbouring property values to a decrease in greenhouse gas emissions. Giving residents the clean, safe, well-maintained homes that every person deserves will create significant social and economic benefits for everyone living in Toronto. Our housing is the right investment for our city.
We’re investing in neighbourhoods and people

Toronto Community Housing is doing meaningful things across the city and working with hundreds of community partners to do more with what we have.

1. Allenbury Gardens Revitalization
2. ReSet: Jane/Firgrove
3. Energy-efficient retrofits
4. Lawrence Heights Revitalization
5. Chester Le community tree planting
6. Sumac Creek Health Centre
7. New sport for development centre
8. Rookie League
9. If I Ruled T.O.
10. R-PATH accessibility audits
11. Investing in Our Diversity Scholarship
1 Allenbury Gardens Revitalization

Construction on our first revitalization community in the northeast part of the city began with demolition in June 2015. We will replace 127 Toronto Community Housing units, build about 900 new market condominium units and add a new public park and retail space.

2 ReSet: Jane/Firgrove

Consultations began in 2015 to design and plan repairs for the 390 homes in the community. Through the ReSet program, all needed repair work in a community will be done at the same time. Residents are involved in local design teams and have a say in decisions. Architects and engineers started meeting with residents in September 2015.

3 Energy-efficient retrofits

We announced a joint venture with Toronto Atmospheric Fund in September 2015 to increase energy efficiency in seven buildings. Double-glazed windows, low-flow faucets and high-efficiency refrigerators are among some of the energy-efficient retrofits we are making. They should reduce greenhouse gas emissions by 30 per cent and utility costs by 20 per cent.
Lawrence Heights Revitalization

We launched the first phase of the Lawrence Heights Revitalization on October 13, 2015 when we began demolition of 22 townhouses. Covering 100 acres, Lawrence Heights will be Toronto Community Housing’s largest community revitalization project in terms of area.

Chester Le community tree planting

Residents, staff and volunteers from the Chester Le community joined TD Friends of the Environment Foundation to plant more than 60 large trees and shrubs. They restored nearly half the community’s tree canopy that was damaged in the city’s 2013 ice storm.

Sumac Creek Health Centre

Toronto Community Housing partnered with The Daniels Corporation, St. Michael’s Hospital and the Ontario Ministry of Health and Long-Term Care to develop the centre. It will provide all residents in the Regent Park area with access to health services in their neighbourhood. The health centre officially opened on July 8, 2015.
New sport for development centre

In April 2015, MLSE Foundation and Toronto Community Housing unveiled plans for a new 42,000-square-foot facility on the ground floor of our 261 Jarvis St. building. The centre, called MLSE LaunchPad, will use sport for development programs to improve the health of Toronto’s youth. The underused space will be renovated to include a multipurpose gym, classrooms, cafeteria, and kitchen when it opens in 2017.

Rookie League

More than 1,200 children from over 50 Toronto Community Housing communities participated in the Rookie League program in 2015. Each summer, we partner with Jays Care Foundation to run Rookie League, a safe, fun, active and engaging summer-long baseball day camp for kids aged six to 12. We hired 180 youth (mostly Toronto Community Housing residents) as coaches, mentors and counsellors.

If I Ruled T.O.

On November 28, the fourth annual If I Ruled T.O. conference brought together youth from across the city to brainstorm solutions to issues affecting their lives. The one-day “think tank” drew nearly 500 youth aged 14 to 29. They discussed a range of issues from police relations to social housing.
INVESTING IN NEIGHBOURHOODS & PEOPLE

R-PATH accessibility audits

In its first two years, R-PATH, a resident committee, conducted more than 20 site visits to Toronto Community Housing buildings, resulting in important recommendations about accessibility for these communities. Community changes included improved paths of travel, common space upgrades and in-suite modifications. Their recommendations also contributed to a new Accessibility Policy and a new Accessibility in the Built Environment Policy and standards.

Investing in Our Diversity Scholarship program

In 2015, we awarded 46 scholarships to young leaders to pursue postsecondary education or training. Since 2002, this scholarship program—a partnership with Scadding Court Community Centre—has raised more than $800,000 to help close to 300 youth in low-income communities across Toronto. The scholarship recognizes youth for outstanding academic achievement and involvement in building safe, diverse, inclusive and healthy communities for all.

Read more about each story at
annualreport.torontohousing.ca/investing-in-neighbourhoods-and-people
In January 2015, Mayor John Tory established the Mayor’s Task Force on Toronto Community Housing, led by former City of Toronto Mayor, Senator Art Eggleton.

The Task Force was asked to offer advice on how to strengthen and support the delivery of housing to Toronto Community Housing residents in the areas of operations and delivery, partnerships and innovation, capital revitalization and new development, and governance. One of the six Task Force members was Muna Mohammed, long-time Tenant Representative of the Jane/Firgrove community.

The Task Force held five public meetings to hear from Toronto Community Housing residents. It also received input from almost 100 stakeholder groups and housing experts from Canada and around the world. Toronto Community Housing prepared and delivered more than 40 presentations and responded to more than 150 information requests to help the Task Force members learn in depth about the operations and governance of the company.

On July 15, 2015, the Task Force submitted an interim report to Mayor Tory entitled *Improved Living at Toronto Community Housing: Priority Action*. The Task Force called on Toronto Community Housing to develop action plans within 60 days to address immediate concerns identified by residents in four key areas: safety and security, building conditions, jobs and opportunities for residents, and training for staff and contractors.

Toronto Community Housing presented its action plans, entitled *Getting it done: Real change at Toronto Community Housing*, to Mayor Tory and the Task Force on September 10, 2015. The action plans included work that was already underway or planned, plus additional work that could be prioritized immediately or in the short term to bring about sustained positive changes for the benefit of residents. Of the 71 specific projects in the report, 32 were to be completed in 2015 and 19 in 2016. The remaining 20 projects could not be carried out under Toronto Community Housing’s current budget and would require additional funding from the City or through partnerships.

The Task Force presented its final report to the Mayor on January 26, 2016. The report found that many of the problems faced by Toronto Community Housing were a result of inadequate funding for operations, capital repairs and services for vulnerable residents. The report also listed 29 recommendations that could both improve the ability of Toronto Community Housing to better serve residents and transform social housing within the City of Toronto as a whole. City of Toronto staff are studying the report and will be doing an interim report in the spring of 2016 and bringing a plan to Toronto City Council for approval in the fall.
Performance highlights: Quality homes

A clean, safe home in good repair is a foundation from which residents can build their lives. In 2015, we took steps to improve the cleanliness in our buildings, repair and renew aging homes and secure funding for our capital repair needs.

Revitalization builds communities with opportunities

By working together with the City of Toronto, residents, neighbours, and private development partners, we are transforming aging housing infrastructure to build better homes, better neighbourhoods and a better Toronto for all.

Revitalization is creating communities with increased opportunities. It attracts investment in the form of new or improved amenities like schools, parks and community facilities. It also provides job and training opportunities for residents and creates opportunities for affordable home ownership.

Revitalization highlights from 2015 include:

**Alexandra Park**

- Construction began for 40 rental replacement townhomes, a 241-unit market condominium building, two roads and site services.
- Refurbished 135 units in an existing mid-rise building and fourplex.
- 333 rent-geared-to-income (RGI) units and 1,540 market condominium units, as well as a new public park, basketball courts and a larger community centre, will be built by the end of the Alexandra Park revitalization. 473 RGI and market-rent units will be refurbished.
- We expect to complete Phase 1 by 2019.
PERFORMANCE HIGHLIGHTS: QUALITY HOMES

Allenbury Gardens
- Construction began with the demolition of Phase 1 in June 2015.
- 127 RGI units and 900 market condominium units, as well as commercial space and a new public park, will be built by the end of the Allenbury Gardens revitalization.
- We expect to complete Phase 1 in 2018.

Lawrence Heights
- Construction began with the demolition of Phase 1 in October 2015.
- 1,208 Toronto Community Housing rental units and more than 4,000 market condominium units will be built by the end of the Lawrence Heights revitalization.
- The first residents will move into replacement homes in 2018.

Regent Park
- 118 units were completed and families moved into their new homes at 180 Sackville St. in 2015.
- More than 2,000 RGI units, 215 affordable rental units and 5,400 market condominium units will be built by the end of the Regent Park revitalization. Regent Park will comprise over 35 residential buildings.
- Construction began on two rental buildings: a Phase 3 rental building of 22 townhouses and a Phase 2 rental building of 155 apartment units and townhouses.
- To continue the Phase 3 construction work, demolition of 150 units began.
- 90 per cent of construction on the new Regent Park Athletic Grounds was completed by the end of 2015, with the facility opening anticipated in spring 2016.

Our private sector development partners sold or pre-sold 1,019 condominium units across all revitalization communities. Learn more: torontohousing.ca/revitalization
ReSet program launches in three pilot communities

In 2015, we began a pilot of our ReSet program with nearly 900 households across three communities: Jane/Firgrove, Lawrence/Orton and Queensway/Windermere. Under ReSet, we will bundle multiple capital repair jobs in a community, meaning all the needed repair work will be done at the same time, resulting in cost savings, faster repairs and safer communities. Resident input on planning, design and decision-making is at the forefront of the program. In 2015, local design teams made up of residents, architects and engineers selected by residents began the planning and design work for repairs in the three communities. This consultation, design and planning work will continue in 2016, and repair work will begin in 2017. If our 10-year capital repair plan is funded, we will bring a proposal to our board of directors in fall 2016 to expand the ReSet program to more communities.

Benefits of ReSet:

**Faster repairs:** By bundling all capital repairs under a single general contractor, work will be done more efficiently, more effectively and with the least amount of disruption to residents.

**Cost savings:** Common building materials will be purchased in bulk and installed community-by-community through a general contractor, creating significant cost savings.

**Increased community safety:** Improvements to communities will be guided by crime prevention through environmental design principles, such as making sure access to parking is safe, well lit and convenient for residents.

**Better local services:** We'll work with residents to identify the programs and services that their communities need and then find partners to deliver those services. We will also make sure that newly renovated common spaces are designed to accommodate needed programs and services.

Learn more: [torontohousing.ca/ReSet](http://torontohousing.ca/ReSet)
Capital Repairs Tracker shows our progress online

Our online Capital Repairs Tracker, repairs.torontohousing.ca, launched in August 2015, tracks completed, in-progress and planned capital repairs across the city. Anyone can visit the website to see the progress and locations of repairs. These include the replacement of single-pane windows, aging boilers, leaking roofs and outdated generators, as well as repairs to elevators, foundations, interiors and parking garages.

Learn more: repairs.torontohousing.ca
More dependable elevators

We have 591 elevators in buildings across the city. Of these, 140 elevators are in urgent need of replacement over the next three years. In 2015, we ramped up the replacement of these elevators so that this work can be completed by 2018, contingent on funding. Our targets are to replace 35 elevators in 2016, 50 elevators in 2017 and 55 elevators in 2018. We also improved elevator monitoring in 2015 to prevent outages and put in place a new key box system that lets vendors access buildings 24/7 to do repairs without delay.

Generating funds for capital repairs

We secured $200 million by refinancing mortgages on 12 Toronto Community Housing properties in November 2015. The money will be used for capital repairs in 2016. We also met our target of raising $18 million with the sale of 20 single-family homes for our State of Good Repair Fund. This includes $9 million from nine properties sold in 2015 but closed in 2016.

Learn more: torontohousing.ca/capital

Section 37 funds improvements

In 2015, we received $1.5 million in Section 37 funding from the City of Toronto. Residents of 25 Mutual St. now have a new 10-space bike rack in the building. The new Mabelle Park landscape improvements and lighting installations were completed, making the space safer and more inviting. There are currently 24 Section 37 projects ongoing. Many will begin construction in 2016. Section 37 refers to the part of the Planning Act that allows municipalities to benefit from development in exchange for increased building height and density. The funding is used for priorities that benefit the whole building, as identified by residents.

Participatory Budgeting

In 2015, residents decided how to spend $8 million to improve their communities as part of the annual Participatory Budgeting process. Residents developed ideas in May, attended meetings over the summer and voted on projects in September. Across the city, there are 205 community improvement projects such as adding fitness equipment or furniture to recreational spaces, putting a fence around playgrounds, painting hallways and more. These projects will all be completed by the end of the second quarter of 2016.

Learn more: torontohousing.ca/pb
Performance highlights: Vibrant communities

People thrive in communities where they feel safe and are engaged. In 2015, we took more steps to make communities safer. We improved the way we connect vulnerable residents to the services they need. With the help of our partners, we also delivered jobs, training opportunities and other programs.

Safety

New Community Safety Unit deployment model
In 2015, our community patrols were reorganized to improve safety. Patrols now take place across 20 zones every day, and officers work in the same communities. This new system improves visibility and response times and helps officers build relationships with local residents. We also completed 900 joint patrols with Toronto Police Service. This is a 24 per cent increase over 2014.

New partnerships with Toronto Crime Stoppers
We began a partnership with Toronto Crime Stoppers in September 2015. We installed new high-impact signs and created youth and community outreach programs. More programs are in development for 2016. Crime Stoppers provides a way for people to report criminal activities anonymously.

Improved security systems
We installed 843 new security cameras in 21 communities in 2015, benefiting over 13,000 residents. We also provided over 3,000 residents with new key fobs and intercom systems in their buildings. We will continue to upgrade or replace 1,000 security cameras in 50 communities in 2016.

Lowering crime through better design
We’re using design to help prevent crime. We continued to use crime prevention through environmental design principles in 2015, conducting 10 community safety audits to identify where we could change the built environment to improve safety. The changes include:

- trimming trees to improve visibility
- installing high-intensity lights to brighten parking garages
- removing shrubs to provide more visible, open spaces

These design principles are also now integrated into our planning for revitalization communities.
Helping residents

Connecting residents to services more effectively
We created a new process to manage requests to support vulnerable residents. In 2015, we responded to over 2,000 new requests and connected 950 residents to services.

We created the Vulnerable Seniors Action Plan to help seniors live independently and keep their homes. The plan will help us to better identify each senior’s unique needs and connect them to services and supports.

The 291 George St. building transformation has been very successful. This pilot program improves security and brings social and health services agencies on site. In late 2015, we expanded the program to other communities where a larger number of residents are living with mental health and addiction issues.

Training in mental health awareness
In the first quarter of 2015, 200 front-line staff completed mental health awareness training developed in partnership with the Canadian Mental Health Association. Staff learned to identify signs of distress and symptoms of poor mental health. They also learned about supportive communication techniques used to de-escalate challenging situations.

New housing program for victims of sex trafficking
On January 29, 2015, the City launched its first specialized, longer-term housing program for victims of sex trafficking. Toronto Community Housing leased a property to Covenant House Toronto at a nominal cost to operate the new facility, which will open in 2016. Other program partners include the City of Toronto and the Rotary Club of Toronto’s Women’s Initiatives Committee.

Office of the Commissioner of Housing Equity

The Office of the Commissioner of Housing Equity (OCHE) is an independent office whose goal is to make sure support and protections exist for seniors and vulnerable residents facing loss of subsidy or eviction due to rental arrears. The OCHE completed its first full year of operations, and the Toronto Community Housing board of directors approved new terms of reference for the OCHE in December 2015. The OCHE used a variety of resolution methods to preserve tenancies and strengthened Toronto Community Housing’s focus on fairness and due process.

In 2015, the OCHE:
- effectively engaged 95 per cent of residents referred to the OCHE
- brokered $433,138 in local repayment agreements
- achieved $1,286,875 in direct arrears recovery, repayment agreements, and eviction cost avoidance
Supporting job creation for residents

We continued to work with partners in 2015 to help residents find jobs—and we created jobs for residents on our own.

- We helped create nearly 1,400 jobs for residents through our community revitalization and capital repair programs. In 2016, we expect to create the equivalent of 5,600 full-time jobs.
- We changed our procurement rules to allow us to directly award a contract up to $100,000 to a resident-led business, encouraging entrepreneurship among residents.
- We hosted the fifth annual UPS Job Fair, where 14 Toronto Community Housing residents were hired.
- We connected residents interested in carpentry to training and job placement support with help from the CHOICE Carpentry Pre-Apprenticeship program and Hammer Heads program.

We also worked with partners to create jobs and opportunities for youth. In 2015, we hired 340 young residents aged 14 to 29 through these programs, including 115 in the YouthWorx program, 180 in the Rookie League baseball program, and 45 in the KickStart soccer program.

Tenant Representative elections

We held Tenant Representative elections in our communities in early 2015. Many employees from across the organization helped run these elections. Tenant Representatives make sure that residents’ voices are heard. Key numbers include:

- Orientation and all-candidate meetings held: 418
- Tenants nominated: 479
- Tenant Representatives elected; 219 acclaimed: 96
- Polling stations across the city open for 10 hours on election day, March 26, 2015: 69
- Ballots cast: 7,392
PERFORMANCE HIGHLIGHTS: VIBRANT COMMUNITIES

Children and youth programs

We continued to work with our partners in 2015 to offer children and youth programs that promote health, build skills and develop leadership.

KickStart soccer program
- More than 200 children from 15 communities
- Partners: Maple Leaf Sports and Entertainment Foundation, Kia Canada and Toronto FC

Midnight Madness basketball program
- 90 youth from six communities
- Partner: In 2016, we are partnering with the University of Toronto, St. George campus to deliver Midnight Madness basketball and other youth programming

Rookie League baseball camp
- More than 1,200 children from over 50 communities
- Partner: Jays Care Foundation

In January 2016, Jays Care Foundation announced they will invest an additional $246,000 in 2016 to help expand the Rookie League program to a year-round after-school program in 10 communities

Learn more: torontohousing.ca/children-and-youth
Performance highlights: Service excellence

Our goal is to consistently deliver services that meet the housing needs of residents. In 2015, we strengthened our commitment to accessibility and improved our core services.

2015 Resident Survey

We conducted the 2015 Resident Survey to learn how residents feel about their home, building, and community. The survey found moderate satisfaction levels and pointed to several areas where we can improve.

Nielsen Consumer Insights conducted the survey using mail, online and telephone formats. A total of 3,383 surveys were completed by Toronto Community Housing residents from across the city.

Key findings from the survey:

- The overall satisfaction rating was 64 per cent
- The highest-rated services were being respectful when serving residents and keeping residents informed of changes that affect them
- Areas needing the most improvement were building conditions, cleanliness and community safety

See more results from the survey: torontohousing.ca/residentsurvey

Improving core services

Better cleaning services

We hired 60 building cleaning staff in 2015 and, in partnership with our labour union CUPE Local 416, we finalized cleaning routines for all cleaning staff, then trained them on our service standard. The routines document all cleaning activity, including the frequency, order and time of day when cleaning should be done. We completed the second phase of training in early 2016, including a practical, hands-on day where cleaners applied what they learned from the classroom. We will monitor compliance with the routines through regular audits. We will also communicate the service standards to residents in 2016 to set and meet an expectation of cleaner homes across our portfolio.
**Performance Highlights: Service Excellence**

**Conducting annual inspections**

Our staff enter units at least once a year to look at essential safety elements like window locks and smoke detectors. We also use these inspections to act quickly to address cleanliness, pest control and excessive clutter. In 2015, we completed unit inspections for 99 per cent of our units.

**Of inspected units:**

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>94%</td>
<td>had minimal or no clutter in their units</td>
</tr>
<tr>
<td>80%</td>
<td>did not have any pest problems</td>
</tr>
<tr>
<td>82%</td>
<td>received a “pass” in all categories <em>(kitchen, bathroom, floor and water penetration)</em></td>
</tr>
<tr>
<td>99%</td>
<td>passed fire safety inspection</td>
</tr>
</tbody>
</table>

**We replaced or repaired:**

<table>
<thead>
<tr>
<th>Quantity</th>
<th>Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,364</td>
<td>smoke detectors</td>
</tr>
<tr>
<td>1,062</td>
<td>carbon monoxide detectors</td>
</tr>
<tr>
<td>480</td>
<td>window locks and screens</td>
</tr>
</tbody>
</table>
Responding to service and maintenance requests

Number of requests:

<table>
<thead>
<tr>
<th>Service requests</th>
<th>Maintenance requests</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>130,580</strong></td>
<td><strong>454,722</strong></td>
</tr>
</tbody>
</table>

Top service requests included:

- Administration: 36,320
- Account inquiry: 11,861
- Transfers: 4,744

Top maintenance requests included:

- Plumbing: 74,084
- Doors: 47,120
- Electrical: 37,928

Closing the Loop

We launched Closing the Loop in May 2015 as a pilot program in the Jane/Firgrove community. The program follows up with residents about the quality of repair work done in their homes. For 12 weeks, our staff made more than 400 follow-up calls to ask residents if the work met their expectations for quality, timeliness and respect. More than three-quarters of residents who participated in the pilot program reported that they noticed improved service and were satisfied with the work and courtesy of staff and contractors. The program was expanded to four Operating Units to include 30,000 residents in late 2015. We will gradually expand the program to all our communities by the end of 2016.

Learn more about Closing the Loop: [torontohousing.ca/ctl](http://torontohousing.ca/ctl)
Creating more accessible spaces

Updated accessibility policies
The board approved an updated Accessibility Policy and a new Accessibility in the Built Environment Policy and standards in 2015. Both policies strengthen our long-standing commitment to provide accessible homes, services and workplaces.

Learn more: torontohousing.ca/accessibility

Working with R-PATH to improve accessibility
The Responsible Personal Accessibility in Toronto Housing (R-PATH) committee continued to provide invaluable resident feedback and advice on all accessibility issues in 2015. Their advocacy has helped us to remove housing design barriers and improve the quality of life for residents with physical disabilities. R-PATH was instrumental in shaping the updated Accessibility Policy and new Accessibility in the Built Environment Policy and standards. In 2015, R-PATH celebrated two years of advocacy work.

Learn more: torontohousing.ca/r-path

Tenant Guide now available in alternate formats
We published a new Tenant Guide in early 2015 and focused on making it more accessible to residents. We have translated the Tenant Guide into 18 languages and created braille, large print and audio formats. Except for braille, all these alternate formats are available to download on our website. Tenants can request a printed copy or another alternate format at any time.

Learn more: torontohousing.ca/tenantguide

Responding to the Auditor General’s reports
In 2015, we substantially completed the remaining three of 80 recommendations from the Toronto Auditor General’s 2011 and 2012 audit reports. We continued to make improvements to provide appropriate controls and value for money for the organization.
PERFORMANCE HIGHLIGHTS: SERVICE EXCELLENCE

Increase in repayment agreements for households in arrears

We continued to work with residents to address arrears in 2015. At the end of 2015, we increased the percentage of managed arrears to 80 per cent and increased the value of arrears within repayment agreements to 40 per cent. By working with residents to address arrears and putting in place repayment agreements, we help prevent residents from losing their subsidy or their home.

Better pest management

We continued to do our part to help tackle Toronto’s pest control problem. By strengthening our vendor management process and connecting vulnerable residents to additional services and supports, we reduced the cost for each treatment and number of treatments required across our portfolio. Over 10 per cent of units we visited for pest control needed additional supportive services (for example, extreme cleaning or de-cluttering) before we could address the pest control issues. We became a partner in the Toronto Hoarding Support Services Network, a support system implemented in 2015 to help residents of Toronto who struggle with hoarding.

We also piloted our High Needs Building Approach in 19 buildings, totalling 3,855 units. This proactive program looks at pest control at the building level, rather than servicing units individually and in isolation. The program:

- audits the entire building
- educates residents, staff and social agencies about pest control
- connects residents to additional supports
- lets residents provide feedback on the pest control services they receive

Acting to further strengthen rent calculations

We strengthened our processes for calculating rent to ensure that rent-geared-to-income (RGI) households are always charged the correct rent. Currently, we manually review 45,000 files each year to calculate RGI rent. For each file, we must apply 61 legislated rules. We have begun to review options to automate all or a portion of the RGI rent calculation process. Rent calculation is now a part of our regular audits, and we hired 13 staff in 2015 to perform this audit function. We also increased the number of refresher training sessions for staff responsible for calculations.

95% of pest control issues were resolved through the High Needs Building Approach, according to surveyed residents.
Financial statements

Summary of financial statements

Toronto Community Housing is committed to transparency. We provide our financial results to the City of Toronto, as well as other key stakeholders. We post the State of Good Repair Fund financials and board and employee expenses on our website.

Report on financial performance

Toronto Community Housing strengthened its financial position by $23.4 million with total net assets increasing from $927.7 million in 2014 to $951.1 million in 2015.

Net income for 2015 was $27.3 million compared with $73.3 million in 2014. The decrease of $46 million is primarily a result of:

- Decrease of joint venture income of $11.2 million as compared with the prior year
- Decrease of sale of stand-alone homes of $19.7 million as compared with the prior year
- Increase of operating and maintenance, utilities, security, tenancy management, information technology and other administrative expenses of $10.4 million as compared with prior year

Cash position decreased by $32.9 million in 2015 compared with an increase of $0.1 million in 2014. The decrease of $33.0 million is a result of a net change of the following:

- $13.3 million in cash out-flows from operations due to cash requirement in working capital
- $105.7 million in cash out-flows for investing activities, predominantly to establish cash reserves for capital spending
- $74.5 million in cash out-flows for capital activities, to fund capital repair needs and investments in newly developed properties
- $160.5 million in cash in-flows from financing activities, resulting from the success of the Infrastructure Ontario mortgage transaction and the City of Toronto loan transaction

2015 key financial highlights

We finalized a mortgage transaction with Infrastructure Ontario for $232 million which will provide significant new capital funding.

Favourable financial results in 2015 included an improvement to our net asset position, which is needed to address a growing and significant capital repair backlog.

In 2015, we substantially completed all internal controls recommended by the City Auditor General which continue to strengthen our financial discipline.
## Consolidated statement of financial position

### (IN THOUSANDS OF DOLLARS)

<table>
<thead>
<tr>
<th>Asset Description</th>
<th>December 31, 2015</th>
<th>December 31, 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Current assets</strong></td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Cash</td>
<td>2,201</td>
<td>31,034</td>
</tr>
<tr>
<td>Restricted cash for internally restricted purposes</td>
<td>15,181</td>
<td>19,264</td>
</tr>
<tr>
<td>Restricted cash for externally restricted purposes</td>
<td>32,416</td>
<td>60,841</td>
</tr>
<tr>
<td>Investments</td>
<td>17,391</td>
<td>20,781</td>
</tr>
<tr>
<td>Restricted investments</td>
<td>—</td>
<td>25,000</td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>66,108</td>
<td>67,543</td>
</tr>
<tr>
<td>Loans receivable</td>
<td>2,001</td>
<td>676</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>5,653</td>
<td>5,127</td>
</tr>
<tr>
<td><strong>Total current assets</strong></td>
<td><strong>140,951</strong></td>
<td><strong>230,266</strong></td>
</tr>
<tr>
<td>Loans receivable</td>
<td>14,153</td>
<td>14,250</td>
</tr>
<tr>
<td>Grants receivable</td>
<td>13,741</td>
<td>17,217</td>
</tr>
<tr>
<td>Equity investments</td>
<td>17,055</td>
<td>28,364</td>
</tr>
<tr>
<td>Investments for capital asset replacement reserve</td>
<td>41,482</td>
<td>37,132</td>
</tr>
<tr>
<td>Investments for internally restricted purposes</td>
<td>153,259</td>
<td>149,072</td>
</tr>
<tr>
<td>Investments for capital expenditures under restrictions with lenders</td>
<td>244,097</td>
<td>43,649</td>
</tr>
<tr>
<td>Receivable from the City of Toronto</td>
<td>21,325</td>
<td>21,325</td>
</tr>
<tr>
<td>Housing projects acquired or developed</td>
<td>1,561,490</td>
<td>1,574,121</td>
</tr>
<tr>
<td>Improvements to housing projects</td>
<td>1,038,066</td>
<td>943,955</td>
</tr>
<tr>
<td>Guaranteed equity housing project</td>
<td>8,164</td>
<td>8,679</td>
</tr>
<tr>
<td>Prepaid lease</td>
<td>1,023</td>
<td>1,078</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>3,254,806</strong></td>
<td><strong>3,069,108</strong></td>
</tr>
</tbody>
</table>
## Consolidated statement of financial position ... continued

### (IN THOUSANDS OF DOLLARS)

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>December 31, 2015</th>
<th>December 31, 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Current liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank loan</td>
<td>15,000</td>
<td>—</td>
</tr>
<tr>
<td>Accounts payable and accrued liabilities</td>
<td>163,012</td>
<td>141,120</td>
</tr>
<tr>
<td>Tenants’ deposits and rents received in advance</td>
<td>13,826</td>
<td>12,892</td>
</tr>
<tr>
<td>Deferred revenue</td>
<td>3,776</td>
<td>3,771</td>
</tr>
<tr>
<td>Deferred revenue on long-term leases</td>
<td>71</td>
<td>71</td>
</tr>
<tr>
<td>Project financing</td>
<td>138,782</td>
<td>79,723</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>334,467</td>
<td>237,577</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital asset replacement reserve</td>
<td>41,482</td>
<td>37,132</td>
</tr>
<tr>
<td>Deferred revenue on long-term leases</td>
<td>975</td>
<td>1,045</td>
</tr>
<tr>
<td>Employee benefits</td>
<td>82,859</td>
<td>81,402</td>
</tr>
<tr>
<td>Project financing</td>
<td>1,353,804</td>
<td>1,244,098</td>
</tr>
<tr>
<td>Interest rate swap</td>
<td>2,244</td>
<td>2,732</td>
</tr>
<tr>
<td>Debenture loans</td>
<td>—</td>
<td>15,637</td>
</tr>
<tr>
<td>Deferred capital contributions</td>
<td>487,926</td>
<td>521,771</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>2,303,757</td>
<td>2,141,394</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Accumulated surplus</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Share capital</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Authorized and issued</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 common shares</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Internally restricted funds</td>
<td>169,296</td>
<td>170,037</td>
</tr>
<tr>
<td>Contributed surplus</td>
<td>5,136</td>
<td>5,136</td>
</tr>
<tr>
<td>Unrestricted surplus</td>
<td>775,332</td>
<td>751,702</td>
</tr>
<tr>
<td>Accumulated remeasurement gains</td>
<td>1,284</td>
<td>838</td>
</tr>
<tr>
<td><strong>Total net assets</strong></td>
<td>951,049</td>
<td>927,714</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3,254,806</td>
<td>3,069,108</td>
</tr>
</tbody>
</table>
## Consolidated statement of operations

**(IN THOUSANDS OF DOLLARS)**

<table>
<thead>
<tr>
<th></th>
<th>December 31, 2015</th>
<th>December 31, 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenue</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subsidies</td>
<td>226,048</td>
<td>228,790</td>
</tr>
<tr>
<td>Rent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Residential</td>
<td>295,992</td>
<td>288,674</td>
</tr>
<tr>
<td>Commercial</td>
<td>14,330</td>
<td>14,065</td>
</tr>
<tr>
<td>Amortization of deferred capital contributions</td>
<td>47,065</td>
<td>47,220</td>
</tr>
<tr>
<td>Parking, laundry and cable fees</td>
<td>16,773</td>
<td>16,663</td>
</tr>
<tr>
<td>Investment income</td>
<td>11,063</td>
<td>10,354</td>
</tr>
<tr>
<td>Joint venture income</td>
<td>20,303</td>
<td>31,499</td>
</tr>
<tr>
<td>Gain of easement</td>
<td>—</td>
<td>625</td>
</tr>
<tr>
<td>Gain on sale of housing projects</td>
<td>9,815</td>
<td>29,508</td>
</tr>
<tr>
<td>Gain on sale of land</td>
<td>19</td>
<td>3,432</td>
</tr>
<tr>
<td>Gain on sale of capital assets</td>
<td>33</td>
<td>23</td>
</tr>
<tr>
<td>Plant</td>
<td>1,335</td>
<td>1,330</td>
</tr>
<tr>
<td>Other</td>
<td>3,007</td>
<td>2,434</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td>645,783</td>
<td>674,617</td>
</tr>
</tbody>
</table>

| **Expenses**         |                   |                   |
| Operating and maintenance | 143,154           | 141,397           |
| Utilities            | 124,448           | 122,936           |
| Municipal taxes      | 14,646            | 17,357            |
| Depreciation         | 141,934           | 134,369           |
| Interest             | 71,629            | 69,913            |
| Rent supplement program | 24,854           | 24,859            |
| Community safety services | 16,365           | 14,619            |
| Residential services | 9,415             | 9,441             |
| Tenancy management   | 23,415            | 21,691            |
| Corporate services   | 27,671            | 27,064            |
| Human resources      | 8,840             | 7,606             |
| Information technology | 9,202            | 7,385             |
| Plant                | 2,408             | 2,140             |
| Loss from guaranteed equity housing project | 541                | 534                |
| **Total Expenses**   | 618,522           | 601,311           |

**Excess of revenue over expenses for the year**

<table>
<thead>
<tr>
<th></th>
<th>December 31, 2015</th>
<th>December 31, 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Excess</strong></td>
<td>27,261</td>
<td>73,306</td>
</tr>
</tbody>
</table>
Board of directors

Our board of directors consists of three City Councillors, the Mayor or his representative, and nine citizens including two Toronto Community Housing tenants. The board of directors oversees the management of Toronto Community Housing and monitors its performance against its strategic plan. The board is accountable to the sole shareholder, the City of Toronto, through presentation of its business plan, annual reports and financial statements. Board members are active, involved and dedicated to ensuring we reach our goals and achieve our vision.

N.W. (Bud) Purves (Chair)
Ana Bailão (City Councillor)
Robert Carlo (Tenant)
Raymond Cho (City Councillor)
Joe Cressy (City Councillor)
Frank Di Giorgio (City Councillor)
Vincent Gasparro
Linda Jackson
Joseph Kennedy
Colin Lynch
Kevin Marshman (Vice Chair)
Pamela Taylor
Catherine Wilkinson (Tenant)

Thank you to the following board members who completed their terms in 2015:

Munira Abukar (Tenant)
Zahir Bhaidani
Christian Buhagiar
Brian Kwan
Karen Newman
Jennifer Wood
Audrey Wubbenhorst

Learn more: torontohousing.ca/board

Executive leadership team

Our executive leadership team is responsible for the strategic management of the corporate and operational functions of the company and its subsidiaries.

Greg Spearn (Officer)
President and Chief Executive Officer (Interim)
Vice President and Chief Development Officer

Cathy Barker (Officer)
Vice President, Human Resources

Simone Atungo
Vice President, Resident and Community Services (Acting)

Leslie Gash
Vice President, Development (Acting, effective February 2016)

Rose-Ann Lee (Officer)
Chief Financial Officer and Treasurer (Acting, effective April 2016)

Wayne Tuck (Officer)
Chief Operating Officer (Effective March 2016)

Ismail Ibrahim (Officer)
General Counsel and Corporate Secretary (Acting)

Graham Leah
Vice President, Asset Management
Sheila Penny
Vice President, Facilities Management

Learn more: torontohousing.ca/ELT

As of April 2016
Contact us
Toronto Community Housing
931 Yonge St.
Toronto, Ontario M4W 2H2
416-981-5500
info@torontohousing.ca
torontohousing.ca

Social media
@TOHousing
TorontoCommunityHousing
torontohousing
Toronto Community Housing

2015 Annual Report online
annualreport.torontohousing.ca