

Our first year

2022



circle

Community LandTrust

WE ACKNOWLEDGE...

...Circle's homes are located within the treaty lands and territory of the Mississaugas of the Credit First Nation. This land is the traditional territory of many nations including the Mississaugas of the Credit, the Anishnaabek, the Chippewa, the Haudenosaunee and the Wendat peoples, and is now home to many diverse First Nations, Inuit and Métis peoples. The land on which Circle's homes were built exists across multiple treaties. To the West of Woodbine Avenue, the City of Toronto is covered by Treaty 13. To the East of Woodbine Avenue, it is covered by the Williams Treaties. In 2015 the Mississaugas of the Credit submitted a land claim to the government of Ontario, claiming unextinguished title to their lands covered by the Williams Treaties. The Scattered Homes sit on land that exists in this context.

As an organization, Circle is committed to critically looking at what it means to own and operate housing on this land, and how we can support reconciliation and Indigenous sovereignty. We also recognize that our work to better understand our relationship and responsibility to the land is intertwined with making a commitment towards dismantling colonialism, white supremacy, patriarchy, and other forms of oppression. Circle seeks to create new models and approaches in our programming and services that further economic, social, and environmental justice.

Our hope is that this is a process that our Tenants will explore with us. Please contact our Tenant Engagement Department if you would like to be involved.



MESSAGE FROM OUR CEO

Dear Circle Tenants, families, and friends,

I am writing this message as the CEO of your new non-profit housing provider (if you're a Tenant), and as an organization that's working to become a truly Tenant-centred landlord, and a Scattered Homes expert. At Circle's last Tenant Advisory Group meeting, I was listening to a

A tenant spoke up and said, "Just be direct and honest." discussion about a letter we were planning to send out. While wordsmithing the language, a Tenant spoke up and said, "Just be direct and honest." That advice is on my mind as I share some of my reflections on this past year with you.

2022 was full of "firsts". Together, we have officially saved over 600 affordable homes by transferring them to a land trust and protecting them from the threat of sale. We have also begun our immense capital plans - including much needed repairs to the homes, and further environmental and accessibility improvements.

From our first staff hires, to our first office, our first Tenant move-ins, and more - It has been a year full of milestones. But this first Annual Report feels extra sentimental. It's our archive of Circle's origin story and the history of how citizens, government, and the nonprofit sector came together to save these homes, and where we acknowledge

the many people across different walks of life who made this possible.

From the beginning - from before Circle was Circle - the perspective of everyone involved has been: *How can we do better? How can we strive to be the best landlord and housing provider for Tenants?*

At Circle, this is a core principle of our work. That means that we make time as a staff team and Board to formally ask each other questions like: *If we had to do it again, what would we do differently? Does this decision meet the needs of Tenants?* This Annual Report is designed to capture and share some of the learnings and reflections that have emerged during this first year, when we've asked ourselves these questions.



Our goal is to “*be direct and honest*”. As you read this report, you’ll see sections called *In Hindsight*, which highlight learnings that we felt were critical and some that are honest self-assessments of how we can improve. We want to provide insight both for Tenants about what’s happening behind the scenes, and for others looking to learn from our experiences. And, most importantly, we want to share what we’ve learned and how we can continue to do better.

I hope this report inspires you: the incredible story of our inception, the impressive amount of work that all the partners played in the Transfer, and the heart, passion and commitment of the staff and the Board at Circle. Creating this report was an exercise in looking back at all we’ve accomplished so far, and I could not be prouder or more indebted to this team, and our collaborators. I’m in awe of the massive amount of work and care they’ve taken to build this organization from the ground up, and their commitment to show up every day - physically and mentally - to create a culture at Circle that’s open to challenges and exploring new ideas if it means we might be a better housing provider for Tenants. It is a great privilege to share these learnings with you.

Thank you for unpacking this past year with us!

In Service,
Alia Abaya

MESSAGE FROM CIRCLE’S OUTGOING BOARD PRESIDENT, HEATHER TREMAIN

It’s wonderful to mark our first year of operations as Circle Community LandTrust. We have come a long way in a very short time, because of the efforts of so many great people. I’d like to take a moment to highlight a few, and reflect on their contributions.

We have come a long way in a very short time, because of the efforts of so many great people.

Tenant Advocates - Many advocated for the Transfer since the early days. Thank you for raising your voices and being the catalyst.

City of Toronto Tenants First Team, and TCHC Staff - The City and TCHC teams were so collaborative and constructive through the whole process - always trying to rise above hurdles and resolve any issues. Their attitude and approach made this possible, and incredibly positive.

CMHC – The upcoming renovation work that will improve Circle’s homes would not be possible without the support and significant funding of CMHC. They came with open minds, and worked through all the details with us.

Vancity Community Investment Bank – VCIB went above and beyond to find their way through a complex deal, and funded our acquisition of the homes.

Circle’s Board – Thank you to my fellow board members, many of whom have been here since 2017 or earlier. From encouraging the Transfer, to building the business case, raising funds and designing the organization, it has been an amazing commitment by a stellar team. And for me personally, one of the best teams I’ve ever worked with.



A special shout out to **Paul Connelly**, who has been a phenomenal volunteer. He created our business plan, and kept refining and revising it with a singular focus on making it work - all while being gracious and kind.

Last but not least, I’d like to acknowledge the **Circle Staff**, who brought this idea to life. We are grateful that they had the courage to join a startup and do the hard work of creating a new organization. It seems obvious to say, but we would not be here without your efforts and commitment to improving the lives of our Tenants.

Getting to this point is an accomplishment we should all be very proud of, but it’s also just the start. Circle will be the steward of these irreplaceable homes for years – no, generations – to come. I look forward to future reports, and hearing about the meaningful impact we’re having on Tenants’ lives far into the future.

Circle will be the steward of these irreplaceable homes for years - no, generations - to come.

Yours Truly,
Heather Tremain

THE CIRCLE STORY

While 2022 was Circle's first year as a bonafide housing provider with staff, our journey traces back over more than a decade. Circle exists today because of the vision, advocacy, and hard work of many.

It all began with Tenants

For decades, Toronto Community Housing Corporation (TCHC) owned and managed hundreds of standalone homes in neighbourhoods across the city as affordable housing. These houses - which came to be collectively known as the Scattered Homes - are great places to live: they fit into mixed-income neighbourhoods, are great places to raise kids, and Tenants can have yards, gardens, and more.

However, these benefits also put the houses at risk: Over the years, rising real estate values and the increasing cost of maintaining the homes moved some politicians to push for a sale of the Scattered Homes. Tenants and advocates knew that a sell-off would mean the loss of some of the last affordable family-sized homes in Toronto, for current Tenants and future generations.

So, when TCHC announced in 2011 that they were going to sell 900 Scattered Homes, Tenants said "**We are NOT FOR SALE.**" And then, Tenants got organized: They rallied support from politicians and non-profits, they knocked on the doors of every City Councillor in the city, circulated

petitions, and deputed at City Council. In response, Council came up with a plan: sell 158 of the houses, but save the rest.

City Council had a number of ideas about how to do the saving part, but the ultimate path forward was set as part of the City of Toronto's 2016 *Tenants First* initiative. Thanks to a number of champions at City Hall, Council voted to take the Scattered Houses off the political table and keep them affordable forever by transferring them to a co-op, non-profit or land trust.



I persistently showed up to meetings that I wasn't invited to, I attended round table talks that didn't have a chair with my name on it. And eventually I started getting invited to the meetings, those round table talks not only had a chair with my name on it but a slot for me to speak at. I dragged my children to deputations, late night meetings at city hall, protested at Queens Park, and spoke at Parliament Hill.

Sherri Williams
Former Scattered Home Tenant

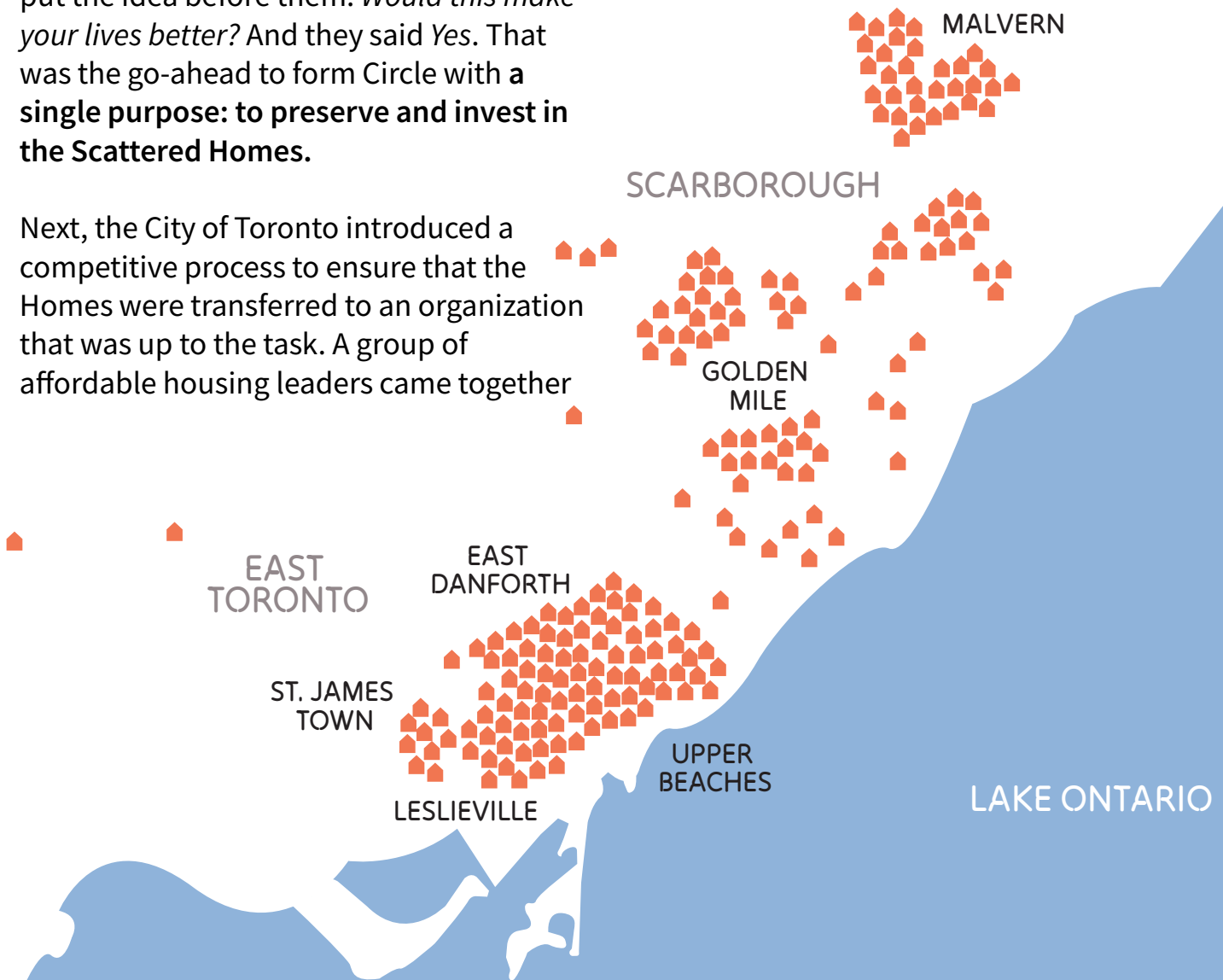
No House Left Behind

The challenge with the transfer idea was that most of Toronto's non-profits and co-ops were only in a position to take 10-20 houses apiece, which would leave many of the houses with TCHC, but with less money and fewer staff to take care of them. What seemed to be needed was a scattered unit specialist, who could take them all. To test out the idea, Circle founding Board member Joy Connelly met with Tenants4SocialHousing – one of the groups that had organized to stop the sell-off. Joy put the idea before them: *Would this make your lives better?* And they said *Yes*. That was the go-ahead to form Circle with a **single purpose: to preserve and invest in the Scattered Homes.**

Next, the City of Toronto introduced a competitive process to ensure that the Homes were transferred to an organization that was up to the task. A group of affordable housing leaders came together

to form Circle's founding board. They sought startup funding, and put together a plan. As part of that work, Circle formed an Advisory Group of Scattered Home Tenants to consult on important policy decisions that would go into Circle's final proposal to the City.

In June 2021, the announcement was made that Circle would become the new owner of over 600 Scattered Homes in the East End, Scarborough, and other neighbourhoods across the city.



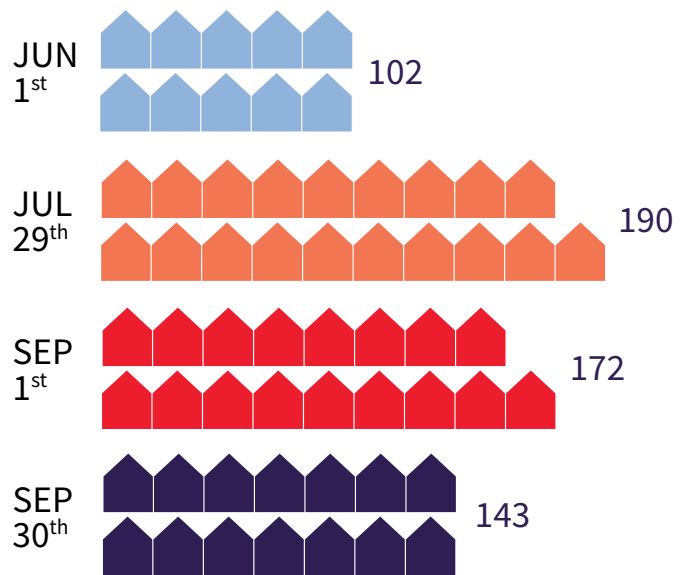


THE TRANSFER

Circle was founded to protect the Scattered Homes, by removing them from the constantly-shifting political landscape that had previously determined their future. But what does it look like to actually do that?

At Circle, we've come to refer to this complex process as "The Transfer". The Transfer encompassed many things: the legal transfer of ownership of the properties, and the transfer of all tenancies to Circle as the new landlord; the Social Housing Agreement with the City of Toronto that guarantees permanent affordability and prevents the Scattered Homes from being sold on the open market; the continuation of rent-g geared-to-income subsidies for our Tenants; and a myriad of legal details. Put simply, **the Transfer process saw the ownership of over 600 homes – and the Tenants who live in them – passed from Toronto Community Housing Corporation (TCHC) over to Circle between June 1st and**

October 1st, 2022. Circle's founding vision was to protect these homes and keep them permanently affordable: The Transfer made that a reality.



**600+ units transferred
in 4 months**

For Circle staff, nothing defined 2022 more than the Transfer. To make this massive

legal deal more manageable, the houses were split into batches (formally known as “tranches”), which were transferred on four separate dates. This meant a very busy summer and fall.

Throughout the process, Circle worked closely with our dedicated partners at TCHC, the City of Toronto, the Canada Mortgage & Housing Corporation (CMHC), and Vancity Community Investment Bank (VCIB) – not to mention the many lawyers that each organization brought to our weekly meetings!

While Circle’s executive and financial leadership navigated the ownership transfer, our Tenant Services and Engagement staff got to work introducing Circle to our soon-to-be-Tenants, who needed to know how to set up rent payments, who to call for maintenance, and what “The Transfer” meant for them. This was a big job – *We’ve shared more about it in our Highlights from Tenant Services.*

Building an organization from scratch

The Transfer was a huge undertaking in its own right, but Circle took it on while simultaneously building a new organization from the ground up.

In January 2022 Circle hired its first two staff. In the following months, 20 more staff were hired, and departments were set up to manage Tenant Services, Asset Management & Capital Projects, Finance, and Communications & Engagement. The new staff team worked to implement a

property and tenant database, and set up several methods to collect rent, so that our new Tenants could continue to pay rent in the ways that they felt most comfortable.

In Hindsight

Managing a project as complex as the Transfer while also building a new organization has not been without its challenges.

One important lesson learned is that everything takes longer than expected. During the startup phase, we were trying to balance hiring timelines against operating timelines. If we had allowed more lead-time for hiring staff, and making important decisions about software and other core business processes, we would have been better prepared to begin serving the hundreds of Tenants and properties that became our responsibility so quickly.

Circle is also continually working to improve the flow of communication within and between our different departments. The fact that our staff and systems are all new makes this challenging, but it also presents an opportunity to integrate this intention from the start.

Despite these growing pains, the power and benefit in the long run will be that Circle was built to specialize in serving the unique needs of these homes and the Tenants who live in them. **In the greater context of Social Housing, scattered units are unconventional – but at Circle, our entire staff are working with them in mind.**

HIGHLIGHTS FROM TENANT SERVICES

One of Circle's most important tasks in 2022 was building our Tenant Services department, to oversee rent collection, rent-gear-to-income (RGI) matters, and work with our Tenants to help them maintain stable and healthy housing. **This first year was about frontline outreach, and relationship-building with hundreds of households.**

Picking up the Phone

As a brand new organization, just making Tenants aware of the Transfer was a huge job. On top of that, the spread-out nature of our housing made it even harder to get the word out.

In partnership with TCHC, we sent multiple letters to each household, and hosted six online info sessions. However, many of our Tenants faced barriers to attending. Recognizing the need to make this critical information accessible to all our Tenants, Circle took it upon ourselves to **phone every household ahead of their transfer date.**



“When I work one-on-one with Tenants, I am guided by this African proverb: ‘If you are peeling groundnuts for a blind man, you must WHISTLE so he knows you are not EATING it.’ I always try to bring transparency, honesty, humour and listening ears.”

Olaide Durodola
Community Tenant Services Worker

Reducing Arrears

One of our top goals as a housing provider is to promote stable tenancies, and reduce arrears.

We can report that upon transfer, 91 of the incoming households had past arrears of more than one month with TCHC. In 2022, only 40 of those households had arrears with Circle.

We've been able to achieve this by encouraging Tenants to switch to automatic rent payments, and through the dedicated one-on-one work of our Community Tenant Services Workers (CTSWs) with Tenants. We recognize that addressing arrears in meaningful ways is a longterm process.



*Olaide Durodola,
Laura Awosanya,
Betty Omoria,
Maariyah Iqbal.*

In Hindsight

One of our biggest learnings during the Transfer involved rent payments: While most Tenants successfully switched their payments over to Circle, a significant number mistakenly paid their rent to TCHC, or were accidentally charged rent by both landlords using automatic payments. The refund process took months, which caused financial and emotional stress for Tenants, and plenty of logistical challenges for TCHC and Circle. **Our advice for future housing transfers: plan ahead for all errors, and build in workflows for all scenarios.**

Meeting Tenants In-Person

In 2022, our CTSWs visited 258 households as part of our Home Inspection process. These visits served as an opportunity to put a face to the Circle name and answer the many questions our new Tenants had.

2022 was about introducing Circle to our Tenants. So *who are* our Tenants, anyway? That is a question we're still answering: **Learning more about our Tenants – and what they'd like to see from us as a landlord - will be a focus in 2023.**

Another important consideration that emerged is the challenge posed by the lack of smaller units in Circle's portfolio. This is important because when the homes were under TCHC ownership, Tenants who were overhoused, or who needed to downsize due to aging or accessibility needs, could use TCHC's Internal Transfer system to access one of the many 1- or 2-bedroom TCHC units. In contrast – and by design – the vast majority of Circle's homes are family-sized, meaning that smaller options are very limited. We recognize that this impacts many of our Tenants, and are actively working on solutions, including partnerships with other housing providers.

LAYING THE GROUNDWORK

At Circle, we often say that our longterm vision is to be **more than a landlord.**

We want to create opportunities for our Tenants to engage in projects that nourish themselves and their communities.

We want to steward a housing stock that is as environmentally sustainable as possible.

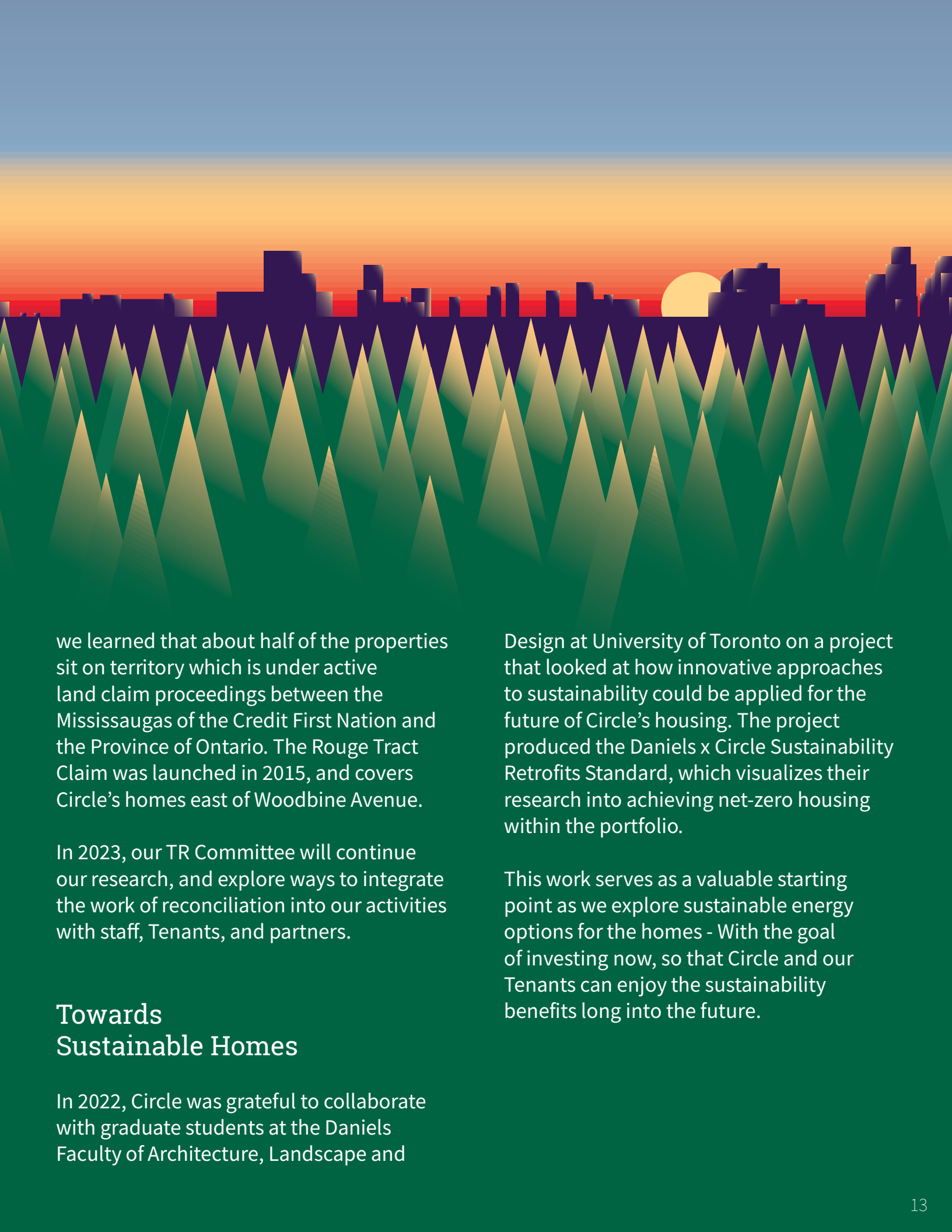
We want to explore the role that Circle can play – as a “landowner” – in the process of reconciliation and supporting Indigenous sovereignty.

During this busy and complex first year, Circle was able to take some small steps towards these goals. We look forward to diving deeper into these projects, and more, in 2023 and beyond.

Truth & Reconciliation Committee

To mark the second annual National Day for Truth and Reconciliation, Circle staff took the day on September 30, 2022 to learn and reflect on Canada’s ongoing history of colonization, and the experience of Indigenous peoples across these lands. The following week, **Circle’s Truth & Reconciliation (TR) Committee led an all-staff discussion about what we learned, feelings that came up, and how each of us is implicated in these uncomfortable truths.**

An early project of the TR Committee has been research into the treaties covering the land where Circle’s homes are located. As referenced in our Land Acknowledgement,



we learned that about half of the properties sit on territory which is under active land claim proceedings between the Mississaugas of the Credit First Nation and the Province of Ontario. The Rouge Tract Claim was launched in 2015, and covers Circle's homes east of Woodbine Avenue.

In 2023, our TR Committee will continue our research, and explore ways to integrate the work of reconciliation into our activities with staff, Tenants, and partners.

Towards Sustainable Homes

In 2022, Circle was grateful to collaborate with graduate students at the Daniels Faculty of Architecture, Landscape and

Design at University of Toronto on a project that looked at how innovative approaches to sustainability could be applied for the future of Circle's housing. The project produced the Daniels x Circle Sustainability Retrofits Standard, which visualizes their research into achieving net-zero housing within the portfolio.

This work serves as a valuable starting point as we explore sustainable energy options for the homes - With the goal of investing now, so that Circle and our Tenants can enjoy the sustainability benefits long into the future.

HIGHLIGHTS FROM ASSET MANAGEMENT & MAINTENANCE



*Swaib Ssemakula,
Navin Bhatia,
Shaun Botes,
Behnaz Karimi,
Jim Stoner,
Robert Cadet*

When Circle's founders were first dreaming up the organization, they consulted with a group of Scattered Home Tenants about their experiences and ideas. At these meetings, **Tenants repeatedly shared that they wanted timely, quality repairs in their homes, and wanted better communication before and after the work was done.** This was on our minds at Circle as we built our Asset Management & Maintenance Department.

This department has a two-fold assignment:

- **Manage all day-to-day maintenance**
- **Oversee our major capital plan to repair all the homes in the coming years**

First Visits

In the weeks after each Transfer, Circle's Maintenance Technicians visited each home to install new combination smoke-CO detectors, re-key the doors, and give the Tenants a new fire extinguisher. Many tenants expressed gratitude, and said that the new extinguishers showed that Circle cared about Tenant safety.

A five-year plan for Capital Improvements

As part of The Transfer, Circle has the responsibility of bringing all the homes into a state of good repair. This work is being made possible by funding from multiple levels of government, including significant funding from the Canada Mortgage and Housing Corporation.

Since summer 2022, Circle's two fulltime home inspectors have been averaging 15 inspections per week, where they gather data for our larger repair and renovation plans.

“Over the last year I’ve seen firsthand how much trial and error was involved in getting the maintenance department running. Our vision for my role is to provide Tenants with a positive experience while work is being done on their homes, by helping them understand what to expect during and after renovations. As we’re nearing the start of construction projects, I’m looking forward to using all the listening and learning that we’ve done to start implementing the Tenant Experience side of my role.”



Kathy Kurtz
Asset Management
& Tenant Experience
Coordinator

In 2022, we completed...



1066
Work Orders



268 Home
Inspections

In Hindsight

Building our maintenance department has been a huge task, and we knew there would be more than a few bumps in the road. Tenants have contacted us to express their frustration over delays in post-inspection follow-up, and uptake on repairs being slower than desired. Although we expected some missteps as our teams

settled into new roles, set up systems, and improved them based on experience and Tenant feedback, we still consider these as critical experiences by which to measure ourselves, and hold ourselves to a high standard. We know that maintenance-related growing pains have caused headaches and stress for Tenants. While we are grateful for the patience shown, and feedback shared, we are striving to improve our processes, and share our learnings with other organizations.

Another learning opportunity was around neighbour relations. Similar to our Tenants, some neighbours had frustrations about the condition of adjacent or nearby Scattered Homes. We did not predict the amount of time that communication about these issues would require from our staff.

HIGHLIGHTS FROM THE TENANT ENGAGEMENT COORDINATOR

One of Circle's founding objectives was to give Tenants an expanded voice in the organization. So, Circle has a Tenant Engagement Coordinator (TEC) to make sure that we are following through on that commitment. The TEC shares important information with Tenants, by way of letters, website updates and meetings. But the TEC also takes information in: **A key focus of the role is to gather feedback from Tenants about what issues are top-of-mind, and how Circle is doing as a landlord.**



Working Together on Tenant Engagement

All Circle staff take our Tenant Engagement Training, to help ensure that everyone is working together towards the goal of a Tenant-centric approach. In the training, staff learn about Circle's history of Tenant Engagement, why it's important to understand each Tenant's individual situation, and why we value Tenant feedback.

Gathering early feedback

So what have Tenants told us so far? Through an initial online/phone survey of about half our Tenants, along with many informal one-on-one chats, two things we've heard a lot are:

- **Tenants want timely, quality maintenance on their homes**, and regular progress updates. Tenants want Circle staff and contractors to be held to a high standard.
- **Tenants want a landlord that is easy to contact**, and want to be able to reach us using the method that they feel comfortable with – be it phone, email, the Portal, or in-person.

Tenant Advisory Group

When Circle was at an early stage, the founding board formed a Tenant Advisory Group. That group did a lot of good work, including advising on Circle's Tenant-facing policies. But when the City's official procurement process began in 2019, interested organizations were no longer allowed to talk to Tenants. So, in March 2022, Circle started the process of building a new Tenant Advisory Group (TAG).

The group is currently open to all Circle Tenants, and the meetings offer an informal space to bring forward important



◀ *Tenant advocate Doris Power sharing one of her favourite quotes at Circle’s launch event: “Class consciousness is knowing which side of the fence you’re on....Class analysis is figuring out who is there with you.”*

In Hindsight

One of the communication projects that we were not able to get to in 2022 was a major update of Circle’s website. To be useful for Tenants, our website needs to make relevant information like policies, our Tenant Handbook, and helpful resources easily accessible to Tenants. A proper update is coming in 2023.

In fall 2022, a number of Tenants let us know that they were disappointed in the lack of follow-up from Circle after their home inspection. Tenants who had their homes inspected in June and July did not receive any updates until November and beyond. These delays were a result of software issues, and the sheer volume of work that the Transfer required. However, Tenants should have received some kind of initial follow-up from Circle to assure them that their homes had not dropped off our to-do list. Proper updates are on the way: In 2023, Tenants will receive individualized letters that lay out the findings from their home inspection, and the timelines for completing the work.

issues to staff, ask questions, and to connect with each other. Our new TAG met three times in 2022, which helped guide our communication during the Transfers, and provided important feedback on our initial plans for maintenance and communication channels.

Interested in getting involved?

You can learn more about the Tenant Advisory Group, or share your feedback anytime by contacting the Tenant Engagement Coordinator Ivy at community@circlelandtrust.ca, or 437-781-8432, ext 3.

A SHOUT OUT TO OUR FINANCE TEAM

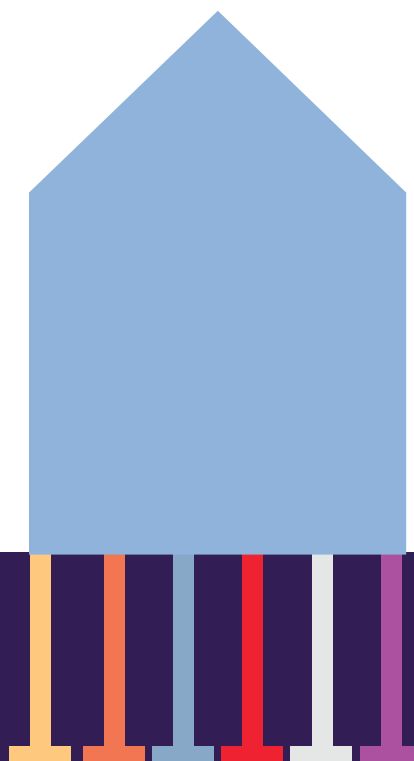
As a new organization, it was imperative for Circle to be on sound financial ground during this first year of rapid growth. Our finance staff worked exceptionally hard in 2022 to make sure that the Transfer went smoothly. Circle is fortunate to be in the position of having the resources to provide permanently affordable homes, and to bring all of those homes into a state of good repair, but none of this would be possible without careful financial management. While they don't often interact with Tenants, our solid and efficient finance team have been hard at work behind-the-scenes overseeing Circle's long-term funding strategies, cash flow, and managing inevitable risks. As one of the backbones of our organization, they make sure that Circle is stable, sustainable and has a solid foundation for the future.



*Diana Nanushi,
Hong Ye,
Wendy Zhang*

OUR STARTUP FUNDING

The creation of a brand new organization to take on the Scattered Homes was made possible by the generous support of many organizations. Here is a snapshot of Circle's startup funding, and what we spent it on.



Startup admin costs	WoodGreen Wigwamen Co-op Housing Federation of Toronto	\$5,000 \$5,000 \$1,000
Response to City's Request for Proposals Process for the Transfer of the Scattered Homes	Rosedale United Church	\$20,000
Response to City's Request for Proposals Process & review of our governance structure	Vancity Community Foundation	\$20,000
Due Diligence process: inspections of 64 vacant houses, 32 heritage houses and a representative sample of 20% of the remaining houses (117 houses); review of TCHC documentation	Community Housing Transformation Centre	\$150,000
Policy development, Due diligence inspections	Catherine Donnelly Foundation	\$65,000
Hire staff, Admin costs, Legal Fees	City of Toronto Transition Grant	\$600,000
		\$866,000

THANK YOU

Circle exists today because of the dedication, persistence and hard work of many people.



Thank you to Joy and Paul Connelly.

We speak a lot about the many people who came together to save these homes, but galvanizing a movement like this and staying the course requires real dedication and leadership, especially early on. Without the thousands of hours Joy and Paul spent meeting with our founding Board, partners, and Tenant advocates, there wouldn't be a Circle Community LandTrust. From an early stage, Circle held the core value of *Tenants at the centre*, which was a reflection of Joy's passion and dedication to creating a better housing provider. Paul's ability to look at the numbers and create a workable and successful financial plan showed that it was possible to take Circle from an idea to a reality. We are grateful for and inspired by Joy and Paul's significant contributions.

Thank you to our Tenants for your advocacy, patience, and feedback. And a special thank you to those who have come to our Tenant Advisory Group meetings.

Thank you to our legal team at Iler Campbell.

Thank you to these former Circle staff who made essential contributions to our first year: Eugene Hankin, Fizal Sattaur, Melanie Warnock, Nevenka Camovic

Thank you to our Founding Board

Members Anne Babcock, Derek Ballantyne, Brian Iler, Joy Connelly, Heather Tremain, and Tom Clement.

Council Champions

The Scattered Homes were saved and transferred to nonprofit ownership because of the sustained efforts of many stakeholders, including Toronto City Councillors. **Thank you to the Councillors who stepped up to protect hundreds of homes and keep them affordable forever, with special thanks to Paula Fletcher, Ana Bailao and Joe Cressy.**

Thank you to WoodGreen, Wigwamen, the Co-op Housing Federation of Toronto, Options for Homes, and Maytree Foundation for their essential support during Circle's startup phase.

Supporters, Volunteers & Early Contributors

From the City of Toronto: Chris Phibbs, Jenn St. Louis, Maria Varlokostas, Emily Gaus, Wyndham Bettencourt-McCarthy, Mike Smith

From Toronto Community Housing Corporation: Karen Gomez, Lindsay Viets

From Woodgreen: Anne Babcock, Mwarigha

From Canada Mortgage and Housing Corporation: Michelle McMaster, Sean Tait, Simon Lahoud

From Vancity Community Investment Bank: Eric Visser, Nicolas Cucinotta
From Community Housing Transformation Centre: Stephan Corriveau, Aude Morel, Scott Stager Piatkowski

From Vancity Community Foundation: Irene Gannitsos

From the Catherine Donnelly Foundation: Claire Barcik, Anne Mark

From Rosedale United Church: Mary Morrison, John Deacon, Joy Gray-Donald

From Maytree: Elizabeth McIsaac, Effie Vlachoyannacos

Tenant Advocates and Early Advisory Group Members: Doris Power, Sherri Williams, Ingrid Palmer, Josephine Grey, Rosie DaSilva, Mohammed Mohyedin, Vaness Mirovic, Steve Peterherych, Bryant Didier, John Burns, Sandra Marcok, Lynne Keane & Andy Di Cesare, Yehuda Neve-Bar & Irina Petrova, Heather O’Neil, Kathleen Flood, Mariama Touray, Rosemary Louth, Denise Jones, Ann Fraser, Cassandra Desmond, Mick Power, Jordan Power, Angela Cripps, Joan Blake — and Alina Chatterjee who helped tenants organize to save their homes.

To Joan Simalchik for her crucial role in protecting the Scattered Homes.

From Wigwamen: Mary-Beth Menzies

From Options For Homes: Karen Hepburn and Kellie James

From Sojourn House: Dan Rutembesa, Debbie Hill-Corrigan

From the Neighbourhood Land Trust: Joshua Barndt, James Partanen, Tendon Dongtotsang, Monica Hutton

From Scarborough Alternatives: Bonnie Heath

From Dixon Hall: David Reycraft, Eric Philip
Our Early Home Inspection Team: Dritan Sahatci, Ovidu Tirca

The professionals who freely shared their expertise: Brian Iler, Dave Robertson, Stewart Pearson, Garvan Herbert, James Calderone

2022 Board of Directors

Heather Tremain *President*

Joy Connelly *Secretary*

Hugh Hasan *Treasurer*

Tom Clement

Angus Palmer

Lauren Blumas

Circle is fortunate to have a Board of Directors that is made up of housing and nonprofit sector leaders with decades of experience, and a deep commitment to their work. It is exceedingly rare for an RFP of this scale to be awarded to a startup organization, but in the case of Circle, the strength, knowledge, and stellar reputations of our Board members gave the City confidence that these homes would be in good hands. Circle would not exist today if our Board had not been so generous with their time, energy, and knowledge.

Recognizing the importance of diverse perspectives and experiences at the highest level of decision-making, Circle would also like to acknowledge that this is one of the areas we’ve identified for continuous improvement. Moving forward, Circle is committed to creating a more inclusive and representative Board of Directors.

Thank you to our Funders



Our Partners



Brandon Riddell
Janice Miyagi
Joel Gilbert Anderson



Michael Piper
Sneha Mandhan



Paul Smith
Rob Watt



Supporter Organizations



Opportunity made here.



Circle Staff

Asset Management & Maintenance Department

Behnaz Karimi

Anna Paul

Charmaine Donnelly

Jim Stoner

Navin Bhatia

Robert Cadet

Shaun Botes

Swaib Ssemakula

Finance Department

Diana Nanushi

Chetan Patel

Hong Ye

Wendy Zhang

Tenant Services Department

Laura Awosanya

Betty Omoria

Christine States

Maariyah Iqbal

Olaide Durodola

Alia Abaya

CEO

Ivy Farquhar-McDonnell

Tenant Engagement Coordinator

Julia Gordon

Executive Administrator

Kathy Kurtz

Asset Management & Tenant Experience Coordinator



Stay in Touch with Circle

Website
circlelandtrust.ca

Email
info@circlelandtrust.ca

Phone
437-781-8432

Address
365 Bloor Street East,
Suite 1902
Toronto ON, M4W 3L4

An illustration of three stylized houses in silhouette against a background of a sunset or sunrise. The houses are dark blue or purple. A flag on a pole is positioned in the center, with the text "PERMANENTLY AFFORDABLE" written on it in a light orange or yellow color.

PERMANENTLY
AFFORDABLE

Learn more about Community Land Trusts,
and get involved: communityland.ca

Report designed by
Nash Paul D'Souza