

Retrofit & Renew 2024

Capital Repairs
Beyond Rent-Ready
in 600+ Homes

A Message From Our CEO

Circle Community LandTrust was founded with two primary goals: to protect our irreplaceable homes, and to address the repair backlog and steward our homes for current Tenants and future generations.

In 2022, Circle launched with an immediate energy to carry out our Transfer Project, which was a year-long effort that migrated more than 560 single-family homes to Circle – including all property and Tenant data, repair orders, and as much history as we could gather – while setting up our own operations. This was a massive undertaking, and helped us become experts in scattered homes and large-scale transfers.

At the same time, our team was working with an intention to advance our Capital Repair Program – a multi-year plan with commitments to bring the homes into a good state of repair, and to improve sustainability and accessibility. When developing a capital repair plan, the first things that typically come to mind are the needs assessment, goals, financial analysis, budgeting, and risk management. Circle's plan incorporated all of this, but we recognized that we could – and should – go further. We saw a once-in-ageneration opportunity to have an impact on our significant portfolio of homes, their neighbourhoods, and Tenant families. We knew that we needed to think critically about current practices in the sector, and consider how we could make bolder decisions that would improve not just the assets, but also sustainability and Tenant quality of life long into the future.

I'm thrilled to share that we've already made a lot of progress, and learned so much about decision-making across large numbers of houses, how to incorporate efficiency and strategy into our planning, and how to navigate the unique challenges that come with managing scattered homes. This report covers not only what we've accomplished so far, but how – and why – we've made decisions. I'm excited to share our interim progress, and most of all to share what we've learned with our partners and the wider sector.

A special mention is due to Circle's Board of Directors for conceptualizing our Capital Repair Program, securing funding, and contributing countless hours of energy, expertise, and leadership to ensure our success.

I'd like to close by saying that none of this would be possible without the commitment and support of CMHC and the City of Toronto, in their financing and funding of this necessary repair work. I also want to thank the team at TCHC, who were amazing partners throughout the Transfer process. This spirit of collaboration compels us to share our learnings – to amplify the impact beyond our portfolio and out to the broader housing sphere.



Alia Abaya CEO, Circle Community LandTrust

Who We Are

Circle Community LandTrust was founded in 2017 to protect and invest in more than 560 single-family homes scattered across east Toronto, East York, central Scarborough, Malvern, and more. In 2022, the homes were transferred to Circle from their previous owner, Toronto Community Housing Corporation (TCHC), with the agreement that these homes – some of the last affordable family-sized rentals in Toronto – would remain permanently affordable for today's Tenants and future generations. This historic transfer was made possible thanks to years of collective advocacy and work by Tenants, housing sector leaders, City Councillors, and City of Toronto and TCHC staff.

Our portfolio is 100% Rent-Geared-to-Income, with our Tenants coming from the City of Toronto's Centralized Waiting List, and our referral partners at Wigwamen and Sojourn House.

At Circle, we're working to become a truly Tenant-centred landlord and social housing operator that provides quality, sustainable homes, and promotes stability and opportunity for our Tenants.

Our Vision

Quality, family-sized, perpetually affordable homes in inclusive communities to serve today's Tenants and future generations.

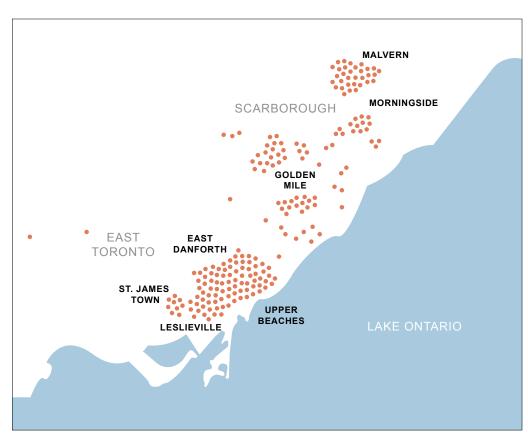
Our Mission

To protect and invest in our scattered house portfolio to foster stability, opportunity, and community for our Tenants and to grow Toronto's affordable housing stock.



Our Capital Repair Program: A Oncein-a-Generation Opportunity In 2022, Circle worked with our partners at the City, TCHC, and CMHC to transfer more than 560 houses into our permanently affordable land trust. Two fundamental components of the Transfer project were the commitment to bring the homes into a state of good repair over five years, and the funding to get it done. Our Capital Repair Program was developed to guide this work, and ensure that it benefits hundreds of Tenant households now and in the future. Circle's Capital Repair Program is one of our biggest responsibilities, and also one of our greatest challenges so far.

560+
Houses to repair, where do you start?



What's the challenge? For starters, the size and shape of our portfolio is not typical for an affordable housing provider: To get from the westernmost of our houses to the one that is farthest to the east, you need to drive over 45 kilometres on the highway! Further, our housing is made up of many different typologies, including pre-war rowhouses, interwar semi-detached and detached, and postwar bungalows – and many are over 100 years old. Each house is unique and comes with its own set of needs, and mysteries to be uncovered. Since Circle got started, we've heard a lot from our Tenants about what makes these homes so great: access to backyards and garages, privacy, and room to raise a family. It's our responsibility to make sure that these homes remain dignified places to live for generations to come. Some of our Tenants have been waiting a long time for repairs, so there's a sense of urgency to get the work done quickly. At the same time, the funding we have provides us with a rare opportunity to do deeper work that will make the homes more efficient, healthy, and comfortable in the long term. As our staff began this work, we asked ourselves: With so much to be done, where should we start? How can we spend the time and funding we've been given as effectively as possible, and ensure that we balance the needs of now with those of the future?

Over the last two years, Circle has made great progress in finding this balance while providing high-quality improvements to hundreds of homes, with many more to come. With this report, we are proud to share the strides we've made so far, how we got to this point, and some key lessons we've learned along the way.

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Our Priorities & Approach

One of the pillars of our Capital Repair Program is the provision of up to \$72.2 million in repayable and forgivable loans from CMHC under the Affordable Housing Fund (formerly known as the National Housing Co-Investment Fund (NHCF). Additionally, Circle has been able to access funding from the Provincial and Municipal levels of government by way of the Canada-Ontario Community Housing Initiative (COCHI). Circle's funding from all levels of government demonstrates the essential role that collaborative support plays in preserving affordable housing, and making these generational improvements possible.

With this funding, we're undertaking a program of renovations, energy upgrades, and targeted work aimed at eliminating the backlog of deferred maintenance and providing long-term benefits. Our spending is guided by the following priorities:

- Protecting Tenant health and safety by addressing structural and environmental hazards
- Securing the building envelope to maintain the structural integrity of the house and manage the movement of moisture and air in and out
- Reducing our environmental footprint and improving energy efficiency
- Ensuring Tenant quality of life, dignity, and accessibility

To create a plan that meets these priorities in 560+ houses over five years, we've had to gather the data, and make many decisions about the best way to proceed. As we've done so, we've taken the following into consideration:

- Spending our funding for maximum benefit. This includes:
 - → Balancing our commitments to sustainability and social procurement with the need to spend public dollars efficiently
 - → Balancing disruption to our current Tenants' day-to-day lives with the need for long-term benefits for the buildings, the environment, and future Tenants
 - → Recognizing the opportunity provided by the size of our portfolio Economies of scale bring better pricing
- · Keeping our Tenants centre-of-mind as we develop our plans and make decisions
- Preserving and building upon what makes our homes unique and special: family-sized homes, embedded in mixed-income neighbourhoods
- Permanent ownership, and permanent affordability:
- → Because we own the land, and have a scale and structure that provides financial stability, Circle Community LandTrust can make decisions with the future in mind, and can maintain our housing stock and provide for our Tenants in the long term

COCHI Funding

Along with the anchor funding provided by CMHC, the Canada-Ontario Community Housing Initiative (COCHI) – a collaboration by all three levels of government – has also been a significant source of support. Importantly, COCHI provides grants (as opposed to loans) – which have helped Circle deliver many types of work, including electrical, mechanical, plumbing, windows, roofs, and foundation work.

Getting to This Point

Our Capital Repair Program encompasses hundreds of homes, each one varied and unique. To make the best decisions at that scale, we needed information. Gathering it was a multi-step process.

2021

- After Circle was chosen to be the new owner of the homes, TCHC provided Building Condition Assessments (BCAs) from 2016 for the properties.
- Our founding board members (since we didn't have any staff yet!) worked with TCHC to inspect a sample of about 20% of the houses as part of the due diligence process.

Using their sample set of inspections, Circle's team estimated the overall accuracy of the 2016 BCAs, and developed a capital repair budget and list of priorities that formed the basis for our funding from CMHC.

2022 +2023

- After the transfer of homes was completed, Circle staff inspected every home to ensure we had accurate information for the formulation of plans that would meet the priorities of our organization and our CMHC Action Plan.
- Tenants were often present during the inspections, which meant that they could share their knowledge of each home's quirks, and major and minor issues.

With a complete picture of the full portfolio's needs, our team was able to create plans to tackle the work with urgency and efficiency in mind. We'll look at this in detail in the coming pages.

Key Decisions

As we've outlined, Circle's approach with our Capital Repair Program is to balance the need to work quickly and efficiently with our commitment to supporting broader social and environmental benefits. As our team worked through the home inspections in 2022 and 2023, we gained a more complete picture of the needs and potential of the portfolio, and were able to make some key decisions to put our approach into practice.

One important decision we made was to identify categories of work that could be contracted in batches. This includes roofs, windows and doors, and foundation/waterproofing work. By tendering and awarding multiple projects to a smaller number of proven contractors, our Asset Management team has been able to get competitive pricing, and streamline coordination among our staff, Tenants, and contractors. This

in repayable and forgivable loans

approach required more planning at the beginning, but has meant efficient and reliable results. By the end of 2024, Circle is on track to complete:

- Major roofing work in 60 properties
- Major window and door improvements in 51 properties
- Foundation and waterproofing work in 70-80 properties

Now and for the Future - Two Renovation Streams

When Circle received the properties in the Transfer, more than 50 of the homes were vacant and required work before occupancy. Some were uninhabitable, but they would become a testament to one of Circle's Founding Objectives: No House Left Behind. The Transfer provided assurance for the future of these buildings, and enabled Circle to invest in them confidently, with funding support from CMHC playing a crucial role.

The vacant homes offered a rare opportunity to do deeper renovation and retrofit work, without the requirement to relocate Tenants or disrupt their day-to-day lives. So, we made the strategic decision to implement two distinct streams within our Capital Repair Program:

Stream One – Tenanted homes, and vacant homes that are close to rent-ready, receive high-quality renovations, with a focus on efficient timelines. This minimizes disruption to Tenants, and fills vacancies as quickly as possible.

Stream Two – A smaller group of vacant homes that are in worse condition receive more extensive improvements that will make them more comfortable, healthy, and energy-efficient in the long term. We've named this stream Expanding Possible – to recognize the ways in which we can reimagine what people think is "possible" when it comes to affordable housing. With Expanding Possible, we are completing necessary work while applying a research framework to our process, and creating an opportunity to level-set and define a new standard of repair for our greater portfolio. While conventional renovations tend to work with a 10-year horizon, our first set of Expanding Possible projects aims at a horizon of 50 years or longer. The results of this program – which has been developed with key collaborators such as People Design Co-op - will be a higher standard in the completed renovations, and a collection of lessons-learned that we will apply to future units at turnover, and share with the broader housing sector.

By creating two parallel streams of impact, Circle has been able to serve the priorities of our Capital Repair Program using methods that best address the complexity and tension between each stream: Balancing the need for fast turnover with longterm benefits and sustainability.

Sharing Our Learnings

When renovating a single-family home, the traditional approach is to have a general contractor scope the project before any work has been done. However, once demolition starts, new problems (structural issues, asbestos, etc.) are often uncovered, adding to the project cost. Circle experienced this early on, and realized that our vacant properties could be dealt with more proactively. Now, Circle contracts out the demolition ourselves, and the scope is put together when demolition is complete. This streamlined process produces more accurate budgets and timelines.



- Stream One



Repair & Renovation

roofs



hot water tanks



furnaces and boilers



electrical panels

56

foundations



repair orders



Our Asset Management & Maintenance Staff Team

In this time of great need for affordable housing, there's an urgency to get families off the waiting list and into homes. On top of that, some of our Tenants have been waiting a long time for repairs. For our Stream One properties, the goal is to deliver quality renovations quickly. Over the last two years, Circle's Asset Management team has made hundreds of life-changing improvements in the homes, with many more to come.

Circle has already completed 30 full renovations of previously vacant properties, where Tenant families are now living.

Our repair and renovation work has touched many aspects of the homes. Some of the most common so far have been:

- Infrastructure repairs and replacements:
- → Roofs in 50 units
- → Hot water tanks in 37 units
- → Furnaces and boilers in 29 units
- → Electrical panels in 40 units
- → Foundations in 56 units

- Life-safety items:
- → Mould remediations in 125 units
- → Preventative bathroom fan installations in 110 units
- → Repairs to decks, railings, and interiors

Foundation work - such as waterproofing and installation of sump pumps – is time-consuming and costly, but is key to ensuring the longevity of the homes, and addressing the root causes of issues like leaks and mould. We're grateful for the support of our funders in carrying out this essential work.

Clearing the backlog:

In addition to the bigger-ticket items mentioned above, our Asset Management team has been working through the multitude of repairs identified during inspections, and that Tenants have submitted since Circle took ownership. By the end of 2023, our team had already completed 3647 of the 4070 regular priority repair orders that had been created since mid-2022.



major roofing work

properties had

foundation and

waterproofing work

major window and

door improvements

▶ Ensuring Quality Work

One thing we frequently hear from Tenants is the importance of quality control when it comes to repairs. They've told us that it's about dignity and respect, but also about getting good value for money spent – so that as many households as possible can benefit.

So, finding and retaining good contractors is essential. Our Asset Management staff have taken care to build strong relationships with companies that deliver great work, while being sensitive and respectful with our Tenants. Before contractors get paid, they are required to send photos and videos of the completed work for our staff to review, to make sure that corners haven't been cut. In return, Circle pays our contractors properly, and offers high volumes of work to those who provide consistent quality. Circle staff regularly receive calls and emails from Tenants to thank our contractors for the job well done.



Our Good News Board at the Circle office is filled with messages from Tenants who are pleased with the renovations and service from Circle. These notes of appreciation fill our staff with pride!

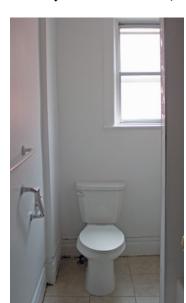
Quality-of-Life Improvements

The focus of our Capital Repair Program is to bring the homes into a state of good repair, and through this process, recognize how our decisions can make them more comfortable and livable, and help destignatize affordable housing. Renovations are being done to a "home-owner quality" standard, and, when possible, feature details like Luxury Vinyl Plank (LVP) flooring, quartz countertops, and soft-close hinges on cabinets. We've been upgrading deteriorated kitchens and bathrooms, and will be looking to do more in the future after we've completed more urgent infrastructure items.



Increasing Accessibility

The majority of Circle's houses were built when there was little consideration that residents would need accessible units. TCHC had a practice of modifying units as required to address specific accessibility needs. We have followed a similar approach, based on Tenants' needs. Examples include: constructing exterior ramps, widening doorways to fit wheelchairs, and installing grab bars and shower seating.





Repair & Renovation – Stream Two

A collection of the vacant properties that Circle received in the Transfer had structural issues that required the expertise of structural engineers and architects. Knowing that they already needed significant renovations, and that their vacant status meant a rare chance to work without disrupting Tenants, we chose this group of homes to develop our *Expanding Possible* model.

Expanding Possible: Transforming Affordable Housing Through Forward-Thinking Renovations

Central to our Capital Repair Program is our commitment to innovation, sustainability, and social responsibility. With *Expanding Possible* – which was developed in partnership with People Design Co-op – we've carved out space to formally apply these values. We're aiming to maximize the impact of our funding by prioritizing longevity, sustainability, social procurement, and enhancing quality of life for our Tenants.

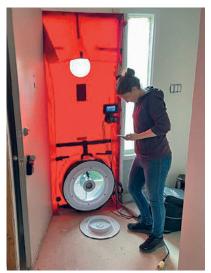
Of the Stream Two homes, we've chosen eight properties to be our *Expanding Possible* pilot group. These renovations are underway, with completion expected in the coming months. Lessons that are learned from this pilot will inform subsequent rounds of Stream Two homes over the next three years. As we refine our methods, we'll be able to apply this approach with greater certainty and efficiency to future renovations in Tenanted properties and at unit-turn.

One of our aims with *Expanding Possible* is to contribute to change in the renovation industry – both by setting high sustainability and livability standards, and also by building capacity in the sector (read more about this in our section on **Social Procurement**).



With this pilot, we're making important changes, including:

- Shifting off gas to all-electric systems getting as close to zero-carbon operations as Ontario's power grid allows (currently over 90% emissions free)
- · Increasing energy efficiency through higher-performing building envelopes
- Installing appropriately sized mechanical systems for heating and A/C, improved air tightness and ventilation, and high-quality windows to make homes more comfortable
- Updating interior finishes to modern, high-quality materials to make every home feel new



■ Testing air tightness



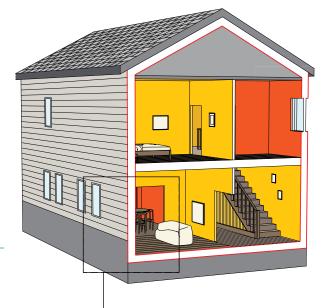
▶ People Design Co-op

For our Stream Two homes, Circle is working closely with People Design Co-op, who have co-visioned our *Expanding Possible* program. People is a non-profit, co-operative architecture practice that works to support the transfer of housing into the public realm. Their practice is committed to the evolution of dignified, accessible, and sustainable housing, with healthy materials that protect the well-being of people and our planet.

Building Envelope Improvements

When Stream Two homes need significant work, this often means digging out foundations or opening up the walls.

Since we're already working on these areas, we take the opportunity to make improvements to the building envelope that will increase energy efficiency, sustainability, and resident comfort.



Towards a zero-carbon future

Fuel Switching

Expanding Possible homes are moving from gas (combustion) to all-electric by switching to cold climate air source heat pumps. Beyond heating the home, heat pumps also provide efficient cooling during hot weather. While the building code doesn't yet require cooling systems in rentals, they are increasingly needed due to longer, hotter, more humid summers. Installing cooling now addresses what will almost certainly be a bigger concern for future generations of residents. In existing homes, shifting existing heating, cooling, and hot water systems to electric is the single largest shift toward a zero-carbon future! A departure from combustion also improves indoor air quality by eliminating carbon monoxide, nitrogen oxides, and other particulates and toxins, which can contribute to asthma and other health issues.

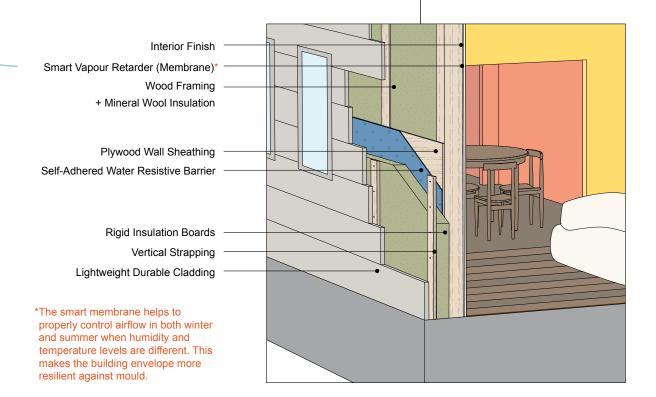
Accessibility in the Details

The design process for Expanding Possible considers details such as counter heights, door frame widths, and room sizes to increase accessibility and the potential for aging in place. The shape and age of many Circle homes make it challenging to deliver fully accessible units. We are prioritizing full accessibility in ground-floor units, and are also exploring possibilities for the construction of accessible ancillary buildings such as garden suites, suited to aging singles or couples.



A Closer Look

When combined with the right wall assembly and control layers (air control layer, vapour control layer, and rain/water control layer), insulation is the most effective way to improve a home's efficiency and sustainability. Target areas include around any openings (such as windows and doors), and any connections (such as wall to foundation).



& Improving Equity

Every purchase has a social, economic, cultural, and environmental impact. The practice of social procurement harnesses those impacts, and contributes positively to the local economy, and overall health of the community. At Circle, we are working to integrate social procurement throughout our operations, but our Capital Repair Program provides an especially strong opportunity. We believe that as a recipient of public funding, and an organization working on behalf of diverse, low-income tenants, we have a responsibility to maximize the public benefit of our spending by creating economic and social benefits for those who have been marginalized or excluded. To ensure our commitment, Circle has embedded criteria into our Procurement Policy and our formal tender processes that consider who owns the company and who they employ (Black, Indigenous and people of colour, people with disabilities; co-operative, non-profit, etc.), their labour practices (living wage, supportive training opportunities, etc.), and how their methods and materials lessen environmental impact.

Social Procurement

APPLYING OUR LEARNINGS

■ Collecting Better Data

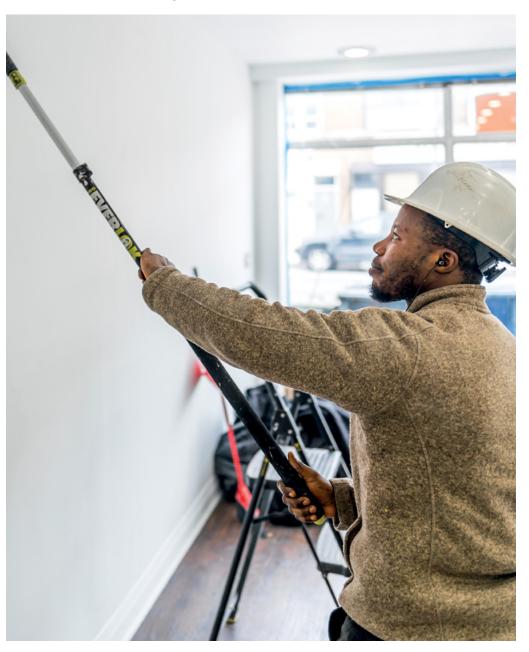
We're gathering detailed data on every house we renovate, meaning we'll have more certainty in our future capital planning, and enabling proactive – rather than reactive – decisions.

▶ Identifying Patterns

With our pilot batch of eight homes, we're learning a lot about how different housing typologies perform over time: which homes are easier to retrofit, which are likely to contain mould or structural issues, and which have the greatest opportunity for future intensification. This helps us streamline our planning for subsequent renovations, but we're also hoping to help others by sharing what we've learned in a future resource for everyday homeowners taking on their own renovations.

Social Vendor: Building UP

Building UP is a social purpose builder that helps people who are facing barriers to employment build careers in the construction industry through their training programs. Circle has been working with Building UP on a number of our Stream Two homes – we've had 13 trainees and counting on our sites so far.



Building Industry Capacity

A high standard for social procurement is central to our *Expanding Possible* model. Through intentional approaches to hiring and training, small pilots like ours contribute to systems change by building capacity in the workforce and setting standards for a scaled-up future.

Hiring

Our procurement for Stream Two homes deeply considers the social aspect of each decision. The outcome has been significant partnerships with Black-owned and non-profit builders, and 100% selection of qualified vendors from our first social procurement tendering process.

Training

On Stream Two projects, People Design Co-op has been providing training to our builders through the construction process. We're seeing these techniques applied on our sites – and by helping our tradespeople increase their knowledge and skills around higher-performing materials and assemblies, we're contributing to workforce development by equipping them with expertise for future jobs. In Summer 2023, we partnered with People Design Co-op and Building UP on *Building Community: Retrofit Lab*, a building clinic that brought together stakeholders from the construction and non-profit housing sectors to learn about high-performance assemblies, meet suppliers, and build better relationships with their peers.

A Women-Led Team

Circle's current leadership team happens to be all women-identified. This brings a unique and insightful perspective to our work in property management and capital repairs. Our team's approach is characterized by collaboration, empathy, and careful consideration of Tenant and community needs. Circle prioritizes inclusive decision-making processes and a commitment to social equity - Values that we recognize as crucial in ensuring better representation and inclusion, which are key to the development of our sector.

Tenant Quality of Life

"I'm a female tenant with a disability. I am very pleased to have a new bright door bringing more light to my home. I stay home almost all the time because I am ventilated – a new door with sunshine is better for my mental health. Thank you Circle for the new door to my home, appreciate your efforts!"

As we work through the logistics and technical details, our staff are keeping Tenants centre-of-mind. We know that the purpose of our Capital Repair Program is to create and sustain these houses as great places to live. We're also aware of the potential that well-cared-for homes have to improve people's lives, promote inclusion, and help destignatize subsidized housing.

We're grateful for the patience and co-operation that Tenants have shown the Circle team over the past two years. One of the best parts of doing this work is hearing from our Tenants about what it means to them. We are heartened to share a few notes of appreciation that we've received so far:



Before



After



"I write to inform you of the amazing experience we had with the crew today. The repair men arrived at 9 am and stayed until the job was finished. They were truly professionals and did not disappoint. We were blown away by how clean and efficient the service was, and we couldn't believe the end results. Complete restorations. Fast quality services that did not cut corners and a crew that took pride in their work. We could not be happier with the Circle property management team. We thank the contractor for his hard work and care."

16





What's Next?

Repairs, Retrofits & Renovations

lot more work to do.

In the coming years, our teams will tackle lots more interior repairs, foundation work, and window and roof replacements, and will also address complex exterior infrastructure like deteriorated clay pipes, and more.

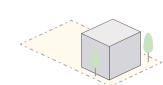
Over the past two years, Circle has put our values and approach into action with our Capital Repair Program. Thanks to the support of CMHC, the City of Toronto, and our partners, we've delivered high-quality improvements for hundreds of Tenant households, while furthering our commitments to environmental and social benefits. And there's a

Expanding Possible: 100 Year Homes

With our first pilot on track for completion later this year, pre-construction work is well underway for successive Stream Two homes. We'll continue with building envelope improvements, a transition to zero-carbon, and deepen our implementation of social procurement practices. Since Circle owns the homes in perpetuity, we can think long term when we make decisions. To that end, we've been developing a framework that considers the life cycle of a renovation, and helps guide our decision-making. 100 Year Homes takes longevity of materials, sustainability, labour practices, and community benefit into consideration. Our first Expanding Possible pilot is meeting the 50-year standard. Now, we're exploring how to reach the 100-year mark with future Stream Two renovations.

Exploring Intensification

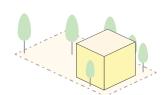
As a community land trust, our purpose is to hold land for community benefit. With the



10 year Homes

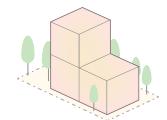
Home construction strategies anticipated to last 10+ years:

- Building code minimum assembly
- Gas heating (high-carbon)
- Lower cost/quality materials
- Maintain density



High-performance home construction strategies expected to last 50+ years:

- High-performance assembly
- (low-carbon)
- High-quality, durable materials
- Standards for decent labour practices
- Maintain density



100 year Homes

High-performance, low-carbon construction strategies expected to last 100+ years:

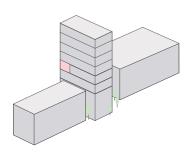
- · Passive house assembly and performance
- All-electric heat/cooling (low-carbon)
- · High-quality natural building materials
- Material circularity & Life Cycle Assessment
- Decent labour, workforce development, and no forced labour in supply chain
- Adding gentle density to create new housing

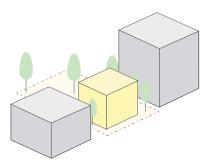


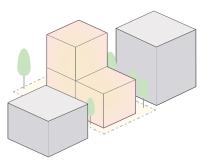
- All-electric heat/cooling

housing crisis being acutely felt by so many, Circle has a responsibility to look for ways to offer affordable housing to more people. As an owner of properties in areas where affordable units are disappearing at alarming rates, we cannot ignore the opportunity that we have. With that in mind, Circle has started exploring what it would look like to densify certain homes in our portfolio, while maintaining the aspects that make the houses and neighbourhoods so great: room for families, outdoor space, and vibrant sidewalk life.

As a first step, in 2023 Circle partnered with the Daniels Faculty of Architecture, Landscape and Design at the University of Toronto on their course ReHousing Collectives: Strategies for Retrofitting Single-Family Neighbourhoods into Multi-Family Co-Housing. Students investigated different ways to add density to Circle sites to deliver good places to live that fit into surrounding neighbourhoods. We'll continue to explore options for additions, laneway and garden suites, and look forward to sharing more about this work in the future.







Our Capital Repair Program would not be possible without the generous support of our funders and partners:









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