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about circle

Circle Community LandTrust is a nonprofit housing provider that was founded to protect and invest in some of the last affordable family-sized homes in Toronto. We provide deeply affordable housing to more than 600 tenant households scattered across the City’s vibrant neighbourhoods.

We believe in quality, sustainable homes, amplifying tenant voices, and supporting community wellbeing.

Mission

To protect and enhance our irreplaceable portfolio of homes, promoting resilience, opportunity and community for our tenants while expanding affordable housing access in Toronto.

Vision

Well-maintained, perpetually affordable homes – strengthening housing stability and fostering mixed-income neighbourhoods for today’s tenants and future generations.

we acknowledge

that Circle’s homes are located within the treaty lands and territory of the Mississaugas of the Credit First Nation. Toronto 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, Toronto is covered by Treaty 13. To the East of Woodbine Avenue, Toronto 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 the lands covered by the Williams Treaties. Circle’s 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.

Further to this land acknowledgement, 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.





new move-ins

We were thrilled to welcome 25 new families to Circle homes in 2024!

Many were able to leave the City of Toronto's long waiting list behind and find a safe, stable home at Circle, while others came to us through our trusted referral partners Wigwamen, Sojourn House, and Women's College Hospital.

message from our ceo

2024 was a year of shifting ground. Economic uncertainty, geopolitical upheaval, and leadership transitions at home revealed fragilities that left many families under increasing pressure. Yet, in this climate of unpredictability, Circle found its footing. We tightened operations, addressed critical gaps, and deepened partnerships across the housing sector—Working alongside land trusts, co-ops, nonprofits, and public and private stakeholders to advance sustainable, long-term affordable housing solutions.

Yet, through it all, our greatest achievement has been our stability in an unstable world.

Three years in, I find myself reflecting: what does success look like for Circle today? Our first two years were about securing the future for our homes and launching operations. With that experience under our belts, 2024 gave us an opportunity to be self-reflexive about our transformation from a startup-in-motion, to recognizing ourselves as a vibrant, stable organization in Toronto's housing landscape. That kind of rapid growth is never seamless. It has felt at times like seismic shake-table testing—stretching, adapting, and recalibrating in response to new demands and unforeseen shifts. Yet, through it all, our greatest achievement has been our stability in an unstable world.

Housing is, at its core, about strong foundations—both literal and figurative. We have built not just high-quality homes but a framework of tenant-focused services and a

growing network that ensures we will remain resilient, no matter the external pressures. There is still much work ahead, but looking back, it is remarkable to see how far we have come. We have established a solid foundation—one built on the strength of our vision, our partnerships, and our unwavering commitment to providing high-quality, permanently affordable housing.

None of this work would be possible without the dedication, passion, and diligent efforts of this incredible team. To Circle tenants: your trust and engagement inspire us every day. To our partners and collaborators: your belief in our mission fuels our progress. To the Circle staff and board, who have stepped up in countless

ways and navigated our expansive development with compassion, professionalism, adaptability, and humility - Thank you all for being part of this journey.

This annual report is a celebration of all that we've accomplished together. **Here's to building not just homes, but a place of stability for all.**

With gratitude,
Alia



message from circle's
board president

It's rewarding to reflect on how far Circle has come, and how much we've accomplished together over the past year.

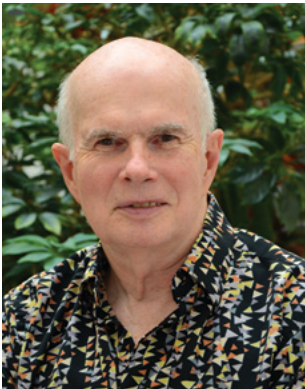
Our work isn't just about maintaining homes. It's about shaping the kind of communities we want to live in. That's why I'm proud that Circle has embedded environmental sustainability and social procurement into its renovations to make sure that our building practices support equity, fair labor practices, and long-term resilience.

Circle owes its existence to the tireless advocacy of its tenants, and tenants remain at the heart of its work. In 2024, Circle deepened these relationships through the Tenant Advisory Group, in-person events, and expanded digital communications. As Circle homes are spread across the city, fostering a sense of belonging and ensuring tenants feel heard is essential to our long-term success as an organization.

As we move forward, I feel grateful to be part of this journey alongside my fellow board members, our dedicated staff, and the tenants who make Circle's communities what they are.

We are still a young organization, but the foundation we are building will ensure these homes remain affordable, well-cared-for, and tenant-centered for generations to come.

Tom Clement



Our work isn't just about maintaining homes. It's about shaping the kind of communities we want to live in.

stable housing for
future generations

In 2022, Circle worked with our partners at the City, Toronto Community Housing Corporation, and Canada Mortgage and Housing Corporation to transfer more than 600 homes into our permanently affordable land trust and bring them into a state of good repair.

Our \$72 million Capital Repair Program was developed to guide this work over a five-year period. This funding offered us a once-in-a-generation opportunity to repair and renovate these homes with a focus on quality, accessibility, sustainability, and social procurement to benefit hundreds of tenant households now and in the future. Our Retrofit & Renew: Capital Repairs Beyond Rent-Ready in 600+ Homes report dives deep into our unique, values-driven process to revitalize our housing portfolio.



“I wanted to take a moment to express my heartfelt gratitude for your swift attention to the issues I’ve raised regarding my home.

Your commitment to ensuring the safety and well-being of your tenants does not go unnoticed, and it brings me immense comfort knowing that I can rely on your support during these challenging times.

Thank you once again for your excellent service and dedication. It makes a significant difference for my family and me.”

Circle Tenant

our 2024 work at a glance

We’ve structured our Capital Repair Program into two streams:

Stream One

This stream focuses on homes that already have tenants, or vacant units that are nearly rent-ready. Our goal is to complete high-quality repairs efficiently — minimizing disruption for tenants while ensuring safe, comfortable, and well-maintained homes.

In 2024, we made remarkable strides in improving homes across our portfolio. Our team completed a total of **3,910 Repair Orders** ranging from day-to-day repairs and new appliances, to significant work including:

- 33 new roofs** installed on occupied homes, enhancing insulation and providing stronger protection from the elements.
- 32 HVAC systems** repaired or upgraded, improving air quality, energy efficiency, and year-round comfort for tenants.
- 89 electrical panels** repaired or upgraded, ensuring safer, more reliable power for both new and long-term residents.

50+ foundations reinforced, strengthening homes and safeguarding them against long-term structural issues.

30+ windows replaced or upgraded, boosting energy efficiency, security, and overall living conditions.

Each of these improvements represents a meaningful step toward ensuring durable, lasting housing for our tenants. We’re proud of this progress, and excited to keep building on it!



Stream Two, Expanding Possible

These homes were in need of significant work when Circle received them, presenting a rare opportunity to go beyond basic repairs and reimagine what affordable housing can be. With more time to complete renovations, we’ve been able to raise the bar by prioritizing sustainability, comfort, and energy efficiency in well-crafted, long-lasting homes. This vision is what inspired the concept of Expanding Possible.

6 locations served as pilots for the Expanding Possible model. In 2024, all greatly exceed our targets to reduce greenhouse gas emissions and energy use and increase air tightness through our renovations. This will lead to a reduction of 46.1 tonnes of CO2 annually, roughly equivalent to removing 14.1 cars off the road every year.



	Average Target Per Home	Average Actual Reductions
Greenhouse Gas Emissions	25%	91.7%
Energy use	25%	61%
Airtightness	18%	39%

Across both streams, Circle completed **32 full renovations of homes in 2024** - many of which were previously vacant and now have new families living in them!





high-quality, community-driven construction

Circle worked closely with **People Design Co-op** to create Expanding Possible. People is a nonprofit, co-operative architecture practice that supports the transfer of housing into the public realm. They're committed to the evolution of dignified, accessible, and sustainable housing, with healthy materials that protect the wellbeing of people and our planet.

We've partnered with **Building Up (BU)** to hire and train people who face barriers to employment on our Expanding Possible construction sites. In 2024 we employed 34 BU Trainees, providing them with 2,857.84 hours of work and \$62,223.18 in wages. 33 are now breaking the cycle of poverty after finding full-time work in the trades post-training. Working with social enterprises like Building Up helps Circle amplify and increase the value of our spending without increasing project budgets. **For every \$1 invested, Building Up returns \$4.29 in social value**, including reduced reliance on social assistance, alleviation of homelessness, and lower recidivism rates. Based on this, Circle has generated over \$2.6M in added value of social return on investment.



sharing knowledge

Across Canada, more and more municipalities and organizations are recognizing the potential to create permanently affordable housing and safeguard community assets through the creation of land trusts, co-ops, and other nonmarket housing. By prioritizing long-term stewardship over short-term market forces, this approach is driving meaningful change.

At Circle, we are proud to be part of this growing movement. In 2024, we shared our expertise and learned from others at conferences, programs, and events to engage with the emerging leaders who are shaping the future of affordable housing in Canada.



- We took part in the Mayor's **Summit on Affordable Housing**, sharing our thoughts on the City's opportunities to accelerate the development of affordable housing on publicly owned land.
- We presented at **Canadian Network of Community Land Trusts 2024 Summit** in Vancouver, along with our partners at People Design Co-Op, on what other land trusts could learn from our Capital Repair Program.
- We joined the University of Toronto's **School of Cities' Housing Finance Forum** to discuss the financing needs and solutions to enable accessory dwelling units, multiplexes, and off-site modular construction.
- Our CEO, Alia Abaya, served as an advisory member for the City of Toronto's **Building Emissions Performance Standards (BEPS)** strategy, which is developing a standardized approach to cutting emissions from existing buildings and significantly lowering their environmental impact.
- Our Director of Communications & Engagement Ivy Farquhar-McDonnell was selected for ULI Toronto's annual **Curter Urban Leadership Program**. This year's theme was working across sectors to deliver affordable housing at scale, and culminated in a presentation of the cohort's recommendations to Mayor Olivia Chow in June 2024.

tenants at the centre

In 2024, we deepened our efforts to become a truly tenant-centred landlord.

Our Tenant Engagement Department is committed to understanding what issues matter most to our tenants. At regular Tenant Advisory Group (TAG) meetings, tenants connect with Circle management and each other to discuss policies, services, and new ideas.

“You can’t talk about poverty without talking about health, education, employment, justice – and housing is what holds it all together.”

Doris Power

Doris was one of the core tenant leaders, many of whom are still scattered home tenants, who successfully organized against the proposed sell-off of the scattered homes in 2011. Thanks to Doris and her fellow organizers, Circle is now protecting these homes as affordable forever.



Circle’s Tenant Services staff team handles the administrative side of our housing, and helps to ensure stable tenancies. In 2024, Circle held our first Rent-Geared-to-Income (RGI) annual review. This was an opportunity to learn more about our tenants, and build stronger relationships with them.

In 2024, we also hosted our first-ever policy consultation session, bringing together tenants to review the RGI administration policies. While these policies are heavily regulated by the government, some areas offer room for flexibility. That’s where we focused our discussion, ensuring tenant voices helped shape meaningful changes. Following the session, we made several key updates based on what we heard.

In 2024, we expanded our communications to better reach tenants across the city. We published and mailed two print editions of our tenant newsletter Scatter Notes, featuring everything from helpful maintenance tips to tenant spotlights and upcoming events. We also grew our digital presence by launching accounts on Instagram, Facebook, and LinkedIn, making it easier than ever to stay informed and engaged.

We also created spaces for tenants to come together in person at two community events—including our



“One person can get the law changed. You don’t need a lot of people, but you have to be connected to the people.”

Doris Power

We profiled Doris and her long history of activism in our Fall 2024 Scatter Notes newsletter.

first-ever gathering in Scarborough! These were great opportunities for tenants to meet the Circle team, build connections with one another, and celebrate the vibrancy of their neighbourhoods.

- In July, we held our second annual Pizza in the Park celebration at Fairmount Park, complete with delicious, fresh-fired pizzas from the wood-burning oven courtesy of the Second Rise social enterprise.
- In September, our Picnic in the Park at Neilson Park in Malvern brought together food, games, and plenty of community spirit. A special thank you to our tenant Jennifer of Mommziemoses Caribbean Cuizine for the incredible catering, and to Councillor Jamaal Myers for joining the festivities.



Our Team

- CEO:** Alia Abaya
COO: Lauren Blumas
CFO: Amanda Tan

**Asset Management
& Capital Projects**
Behnaz Karimi
Farzad Zivari
Shaun Botes
Shreya Menon

**Communications
& Engagement**
Ivy Farquhar-McDonnell
Aaliyah Désir

Finance
Rathod Ranganathan
Chetan Patel
Kavitha Jagan
Wendy Zhang
- Maintenance**
Charmaine Donnelly
John Thomas
Marco Lima
Navin Bhatia
Robert Cadet
Swaib Ssemakula

Operations
Anna Paul
Colin Parrott
Julia Gordon
Maariyah Iqbal

Tenant Services
Jessica Longo
Olaide Durodola
Ratha Sritharan

“I awaken each day with renewed optimism, thanks to the efforts of the team at Circle. I appreciate how they engage tenants through meetings, emails, phone calls, newsletters, and –most recently– social media. They take our needs into consideration and partner with contractors to meet them. Their governance has gone from strength to strength, with navigable websites for maintenance requests and fast responses to local issues. Heartfelt thanks to all!”

**Jason Murray,
Member, Tenant Advisory Group**

thank you

Our Funders



Canada Mortgage & Housing Corporation
Anthony Adrien, Antonin Balma,
Suliman Kliebo

City of Toronto
Marta Chisu, Paul Fisher, Emily Gaus,
Robert Rowe, Jenn St. Louis,

Toronto Community Housing Corporation
Laura Young

Thank You to our Referral Partners
Sojourn House, Wigwamen, and
Women’s College Hospital

Thank You to our Tenants for your feedback
and patience. A special thanks to members of
our Tenant Advisory Group.

Our Partners



**Thank you to the Toronto City Councillors in
Circle’s neighbourhoods, for your ongoing
support and collaboration:**
Paula Fletcher, Jamaal Myers, Brad Bradford,
Jennifer McKelvie, Chris Moise, Paul Ainslie,
Parthi Kandavel, Michael Thompson, Jon
Burnside, Anthony Perruzza, James Pasternak,
Amber Morley, Vincent Crisanti

Board of Directors
Tom Clement - President
Joy Connelly - Secretary
Hugh Hasan – Treasurer
Angus Palmer
Diana Yoon
Sherri Williams
Karen Hepburn

Additional Board Committee Members:
Paul Connelly
David Robertson
Chris Pelaia

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. We recognize
the importance of diverse representation
at the highest level of decision making, and
are committed to fostering a Board that is
representative of our tenants, and the people of
our City.



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