

ST. CLARE'S MULTIFAITH HOUSING SOCIETY

Charitable Registration Number: 87305-8192



President: Rev. Brian Burch
Executive Director: Jon Harstone
Operations Manager: Andrea Adams

138 Pears Ave. #801
Toronto ON • M5R 3K6
Phone / fax (416) 929-0397
st.clare@sympatico.ca

Visit us at www.stclares.ca

ST. CLARE'S MULTIFAITH HOUSING SOCIETY



2006 ANNUAL REPORT

About St. Clare's

Since our incorporation ten years ago, St. Clare's Multifamily Housing Society has become Canada's most innovative affordable housing developer. Not only have we developed 173 units of new supportive housing in central Toronto, we have recently received funding to develop an additional 272 units. Within three years, St. Clare's will be operating 445 units of affordable housing, making it one of the largest social housing providers in Canada: an impressive accomplishment given the lack of government support for affordable housing in recent years.

We operate supportive housing. All our tenants receive support to enable them to live independently and acquire the skills they need to survive and to flourish in today's challenging society. For this reason, our housing is considered affordable *and* supportive: a place where tenants may overcome social isolation, stabilize their lives and develop a commitment to their housing. To this end, we work closely with our tenants to help them achieve residential stability, increase their skill level and income, and develop self-determination and independence.

St. Clare's – Fast Facts

- St. Clare's operates 173 units of affordable housing and is developing an additional 272 units;
- St. Clare's incorporates a diversity of tenants within one community, including newcomers, students, low-income workers and previously homeless individuals;
- St. Clare's partnership with the Family Service Association of Toronto (FSA) is an innovative support delivery model whereby St. Clare's has contracted FSA to deliver on-site tenant support and community development services ;
- St. Clare's has established partnerships with local agencies to house and support their clients in our buildings;
- St. Clare's spends approximately \$1,000 per person per year to deliver on-site support services to our tenants. This figure is far less than what is spent in government funded housing facilities.

Why It Works:

MINIMAL INFRASTRUCTURE: The rental revenue generated by each building stays in the building. Central administration is minimized.

USING PROFESSIONALS: Both tenant support and building management are provided by professionals with a high level of expertise.

USING EXISTING RESOURCES: Strategic partnerships have been developed to access resources for our tenants.

MIXED INCOME COMMUNITIES: By providing various levels of 'affordability' and 'support' within our buildings we create a healthy and thriving mixed-income communities that helps our tenants to reintegrate into society.

The Result:

A creative success-driven model that addresses a wide range of tenants' needs in a cost and time effective manner.

St. Clare's & Family Service Association of Toronto A Unique Partnership

The Family Service Association (FSA) helps people coping with a wide variety of life challenges. For over 90 years, FSA has been assisting families and individuals through counselling, community development, advocacy and public education programs, making services available to everyone who lives or works in Toronto.

St. Clare's has contracted with FSA to provide not only Tenant Support Coordination but also to organize tenant services, support and setting up programming for common areas. The Tenant Support Co-ordinator liaises with our tenants, our partner agencies and property management to ensure our tenants get the support they need in a timely fashion. With FSA's support, we are helping our tenants build a supportive community that meets their individual and collective needs.

138 Pears



St. Clare's purchased 138 Pears Ave. on September 30, 2004. Located near Avenue Rd. and Davenport Rd. in the Annex area of Toronto, this 96-unit seven-storey building was formerly the Avenue Park Hotel. St. Clare's converted the hotel into a mixed-income, social housing building. The former hotel rooms are now

modest bachelor apartments with kitchenettes, full bathrooms, and balconies.

Tenant Services

At 138 Pears, St. Clare's partnered with 12 agencies to provide referrals and one-to-one support for our tenants. Overall tenant support services are delivered by the Family Service Association of Toronto.

Tenant Profile

84% of the tenants who originally moved into 138 Pears were homeless, either on the streets or residing in shelters.

Our tenants range in age from 18 to 84 years old with an average age of 45 years. Over 25% of tenants have a post-secondary degree, 20% have had some post-secondary education and 19% graduated from high school.

At the time of moving in, only 5% of tenants were employed. Today over 40% of the tenants are employed, working in permanent full- or part-time employment. Another 44% of tenants are engaged in volunteer work either at Pears or elsewhere in the community.

Building Community at 138 Pears

One of the most successful aspects of our community development program at 138 Pears is the community meal program. When we purchased 138 Pears the building had a restaurant and a 'night club' that had not been used for many years. With the help of Home Depot, Tricon Television⁹ and the Food Network's Restaurant Makeover Show, we were able renovate the restaurant and kitchen and set up a community kitchen for use by the tenants

As a result of the program, many tenants have received training in food handling and meal preparation. They have been able to build on their volunteer experience and find employment. The community meal program is not only a step to employment, but it has allowed the tenants to build a strong supportive community.



Tenant Testimonials

- "I was able to accept an employment contract with evening hours because I am safe here. The neighbourhood is safe."
- "Where I was before I had to plan my day to make sure I was in by 7:00 pm because I did not feel safe. Here I always feel safe in the building and outside the building."
- "I have a place of my own! I have privacy. I can think and plan. I am on track."
- "We are here to help each other. We can't fix anybody else's problem but we can be there for support."

25 Leonard



25 Leonard Ave., located in the Kensington Market, was purchased in 2000. The first phase involved converting the four-storey doctors' office building into 51 apartments of transitional housing for people who were homeless or living in shelters.

In 2006, St. Clare's increased the number of units from 51 to 77 by adding two floors on top of the building.

The new units were pre-manufactured and built off-site. The units were lifted into place using a crane.

The second phase of 25 Leonard has won several awards, including an award from CMHC for *Best Practices in Social Housing*, an *Award of Excellence for Innovation in Architecture* from the Royal Architectural Institute of Canada (RAIC) and a *Design Award* from the City of Toronto.

The financing was equally innovative. Government grants covered only half the cost. The balance of the funds was provided by refinancing the first phase to provide equity for the second phase.

Tenant Profile

The average age of tenants in this building for adults is 41 years old. 55% are women and 45% men. The tenant community is diverse with 21 different languages spoken among its members.

Over 28% of tenants work in either full- or part-time employment, and another 10% are involved in volunteer work. Over 20% of tenants are involved in furthering their education, and 3% are artists working in a variety of mediums and actively pursuing sales and distribution opportunities

Tenant Services

At 25 Leonard, St. Clare's partnered with 10 agencies to provide referrals and one-to-one support for our tenants. Overall tenant support services are delivered by the Family Service Association of Toronto.

Community members are also directly involved in several tenant-coordinated initiatives such as the following:

- Social and recreational programs designed to provide social opportunities and build social development skills
- A Community Meal Program, "Stone Soup," in which each participant brings an ingredient to add to the pot
- Holiday gatherings organized as community get-togethers for holiday meals, events, and socializing
- Community gardening provides members an opportunity to coordinate and plan a summer garden project and engage in upkeep and harvesting



Olivia Chow visiting 25 Leonard

New Developments – 200 Madison Ave.

St Clare's is building an 82 unit apartment building at 200 Madison Ave. beside the City Archives and two blocks from the Dupont Subway station.



The building will have a mix of bachelor 1, 2, 3, and 4 bedroom apartments. Over half the apartments suitable for families.

The design features a four storey building on the west side and a six storey building on the east side of the site. The buildings are linked at the north and south ends by walkways on each floor. The front doors of all the apartments will open onto a courtyard between the buildings which will serve as the centre of the community. This courtyard will have controlled access, making it safe for children to play in the enclosed area.

Approximately half the tenants will be referred to the project by our agency partners and pay a rent-geared-to-their-income.

200 Madison will be a “green” building. It will meet the City of Toronto’s green standard for development, and will have an accessible green roof.

Construction is scheduled to start on March 2009. The apartments will be ready to occupy in the summer of 2010.

New Developments – 48 Abell St.



In February 2008, St. Clare's will start construction of an 18-storey 190 unit apartment building at 48 Abell. Our project is the only affordable housing proposed for the Queen West Arts + Fashion District.

48 Abell directly addresses the need for access to safe, affordable family housing. Over 50% of the units are 2, 3 and 4 bedroom units, and over half these units will be rented to families with children who need support on a rent-geared-to-income basis.

48 Abell provides a continuum of housing options for single individuals and families. In addition to providing supportive housing, a quarter of the units will be set aside for low-income working families who need affordable quality accommodation.

27 apartments will be artists' live/work units with higher ceilings and no internal partitions creating open studio space. These units will be rented out to professional artists.

48 Abell is being developed in partnership with the Verdiroc Development Corporation, one of Canada's most respected development companies. Verdiroc is constructing the building on a fixed-price turnkey basis.

The building will be ready for occupancy in the summer of 2009.

ST. CLARE'S BALANCE SHEET (as of December 31, 2006)

Assets	Current Assets	280,656
	Fixed Assets (Leonard & Pears)	14,704,924
	Replacement Reserves	92,238
Liabilities	Current Liabilities	321,300
	Mortgages	8,884,214
	Deferred Development Grants	3,104,285
Net Assets	Invested in 25 Leonard	837,500
	Invested in 138 Pears	1,750,000
	Invested in new projects	190,937
	Unrestricted Net Assets	(102,656)
	Replacement Reserves	92,238

25 LEONARD AVENUE

Capital Costs	Purchase Price	2,100,000
	Renovations – Phase I	1,730,000
	Construction – Phase II	2,535,000
	Other Costs (taxes, architect, etc.)	1,335,000
Funding	Mortgages	3,565,000
	Federal Government (SCPI)	2,375,000
	Fed/Prov Affordable Housing Program	750,000
	City of Toronto Loans & Grants	795,000
	Other Grants & Donations	285,000

138 PEARS AVENUE

Capital Costs	Purchase Price	6,500,000
	Development Costs	1,440,000
	Transfer to Operations	160,000
Funding	Mortgages	4,600,000
	Federal Government (SCPI)	3,000,000

**HIGHLIGHTS OF 2006
INCOME AND EXPENSE STATEMENT**

OPERATIONS

CHARITABLE ORGANIZATION

Income	Charitable Donations	79,986
	Other Contributions	11,915
Expenses	Administration	47,805
	New Project Development	73,197

25 LEONARD AVENUE (77 units)

Income	Rents received from tenants	682,486
	Other income	25,278
Expenses	Utilities	86,600
	Administration & Superintendent	113,417
	Maintenance	104,319
	Community Development	45,778
	Other Expenses	50,727

138 PEARS AVENUE (96 units)

Income	Rents received from tenants	904,879
	Other income	76,956
Expenses	Utilities	109,852
	Administration & Superintendent	95,132
	Maintenance	190,274
	Community Development	80,000
	Other Expenses	16,015
	Net Reserve Contribution	47,118

Mortgage Payments	(both buildings)	694,567
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Surplus (Cash Basis) 23,769