

A woman with curly hair and a young girl are sitting on a light-colored tiled floor, surrounded by several large cardboard boxes. The woman, on the left, is wearing a brown button-down shirt over a white top and blue jeans. She is smiling broadly and clapping her hands. The girl, on the right, is wearing a white short-sleeved shirt and blue jeans. She is also smiling and clapping her hands. The background is a plain, light-colored wall.

annual report

HOUSING AT THE HEART

2024-2025

ONPhA

ONTARIO NON-PROFIT
HOUSING ASSOCIATION

about us **WHO WE ARE**

ONPHA represents non-profit housing providers who offer affordable rental homes to low- and moderate-income households, including specialized housing and support services. Our members are landlords from Ontario's largest housing corporations, as well as independent non-profits and supportive housing organizations.

Ontario's community housing sector plays a vital role in providing safe, affordable homes across the province. Here's a look at its collective impact:

\$38B

in collectively
owned assets

264,500

families & individuals
housed

54%

of Canada's total
community housing

5%

of Ontario's overall
housing market

As leaders in housing affordability, ONPHA brings together a diverse network of individuals, organizations and professionals committed to making a positive impact in the community housing sector.

Learn more at onpha.on.ca.

ONPhA

ONTARIO NON-PROFIT
HOUSING ASSOCIATION

message from the BOARD CHAIR



This past year, ONPHA remained focused on two key priorities: advancing our advocacy and supporting our members. Together, we've kept community housing front and centre, delivered results with governments, and strengthened tools and resources for housing providers across Ontario.

Since 2018, ONPHA and CHF Canada's 10-year housing plan, developed within the context of the National Housing Strategy (NHS), has guided our advocacy through challenges and economic uncertainty. Now, as the NHS evolves into Build Canada Homes, it's an important moment to reflect on our progress and the work still ahead. The dashboard on the next page provides a snapshot of that progress, showing where our housing plan advocacy has moved the needle.

Throughout this report, you'll also see highlights of the results we achieved with and for our members in 2024–2025, from new investments and policy wins to expanded supports. We also continued to focus on ONPHA's own financial sustainability and growth to remain a strong voice for Ontario's community housing sector.

As we enter this next chapter, ONPHA will continue our work by advancing our advocacy, supporting government policy development, and providing practical tools for housing providers, service managers, and sector partners.

Thank you to our members and partners for your collaboration and trust. Together, we're putting housing at the heart of our communities, showing the strength of our advocacy, and making meaningful progress toward a brighter housing future.

Sincerely,

alain cadieux

BOARD CHAIR

ONPHA'S ADVOCACY WORKING FOR YOU

10-YEAR HOUSING PLAN: PROGRESS SNAPSHOT

In 2018, ONPHA and CHF Canada launched a [10-year housing plan](#) with four bold goals. This snapshot highlights our progress from government commitments to new investments, showing how ONPHA's advocacy is delivering results for housing providers, tenants, and communities across Ontario.

BUILD 69,000 AFFORDABLE RENTAL HOMES



INSPIRED BOLD ACTION

- 100% of target committed.
- Federal government and municipalities across Ontario put forward ambitious targets for affordable housing construction. Targets have not been met but progress has been made.
 - Since 2018, the Federal government committed funding to approximately 45,000 affordable rental homes in Ontario and set the target of supporting the creation of 240,000 new units nation-wide.
 - Toronto is targeting approval of 47,500 new affordable rental units by 2030.
 - Province provided \$570M between 2020-2024 to assist 4,376 units.

CREATE 30,000 NEW SUPPORTIVE HOUSING UNITS



MOVED THE NEEDLE

- Progress made; continued opportunity for government to reach the target. New programs and funds became available to support new transitional and supportive housing.
- Progress:
 - Approximately 2,400 units completed and a total of 4,275 with committed funding through the Rapid Housing Initiative.
 - 4,376 new units supported by provincial program (Indigenous Supportive Housing Program, Social Service Relief Fund).
- Recent introduction of more ambitious plans:
 - Build Canada Homes investing \$1B in transitional and supportive housing.
 - City of Toronto committed to approving 18,000 supportive units by 2030.

EXTEND LIFE OF 260,000 COMMUNITY-OWNED RENTAL HOMES



INSPIRED BOLD ACTION

- 100% of target committed.
- Federal funding repaired 127,000 units;
- Ontario maintained 131,063 RGI subsidies;
- Federal government has committed \$231.88M to support 48,735 existing community housing units nationwide.

DELIVER INCOME SUPPORT TO 311,000 HOUSEHOLDS



MOVED THE NEEDLE

- Maintained base; 20% of new target met.
- Ontario and CMHC set targets of 19,660 new rent assisted units and 43,604 households assisted through Canada Housing Benefit by 2028. Progress to date:
 - 15,932 Ontario households assisted through Canada Housing Benefit.
 - 2,414 new rent assisted units in Ontario
 - Approximately 304,700 households are supported through RGI in Ontario.

An aerial photograph of a city skyline during the 'golden hour' of sunset. The sky is a mix of soft pinks, oranges, and blues. The city is densely packed with buildings of various heights and architectural styles. Some buildings have warm, yellowish-orange facades, while others are modern with glass exteriors reflecting the sky. The foreground shows lower-rise residential buildings with flat roofs, some of which have patches of snow or light-colored material. The overall atmosphere is serene and urban.

cohesive
**SECTOR
LEADERSHIP**

our strategy

ADVOCACY THAT MEETS THE MOMENT

This past year, ONPHA formalized our Build, Protect & Support advocacy strategy, a framework designed to meet the evolving needs of Ontario's community housing sector. The strategy guides our efforts to ensure that housing providers, tenants, and communities are supported through key moments of change.

As hundreds of mortgages and operating agreements reached their end, we needed a strategy that would support the sector through negotiations and prepare for a sustainable future. Recognizing that our sector has the land and expertise to deliver more housing supply, we focused on securing federal and provincial acquisition funding, as well as no-cost solutions governments could implement immediately, streamlining processes and cutting red tape to support housing providers.



BUILD

GROW ONTARIO'S AFFORDABLE HOUSING STOCK

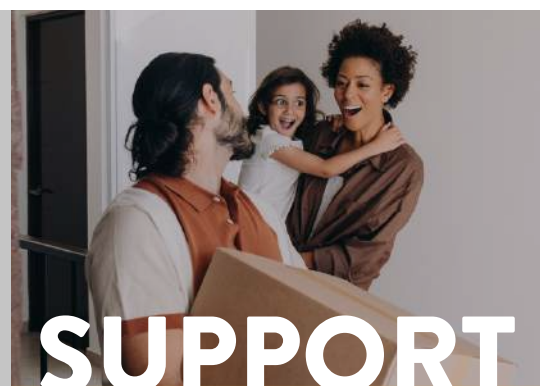
- Create an Acquisition Fund
- Introduce targets for Ontario's 47 service areas
- Streamline processes and cut red tape



PROTECT

PRESERVE ONTARIO'S EXISTING COMMUNITY HOUSING STOCK

- Increase capital repair funding
- Clarify end of operating agreements



SUPPORT

STRENGTHEN THE SECTOR AND SUPPORT THOSE WHO RELY ON IT

- Create an Indigenous Housing Advisory Table
- Reduce LTB delays
- Boost operating funding

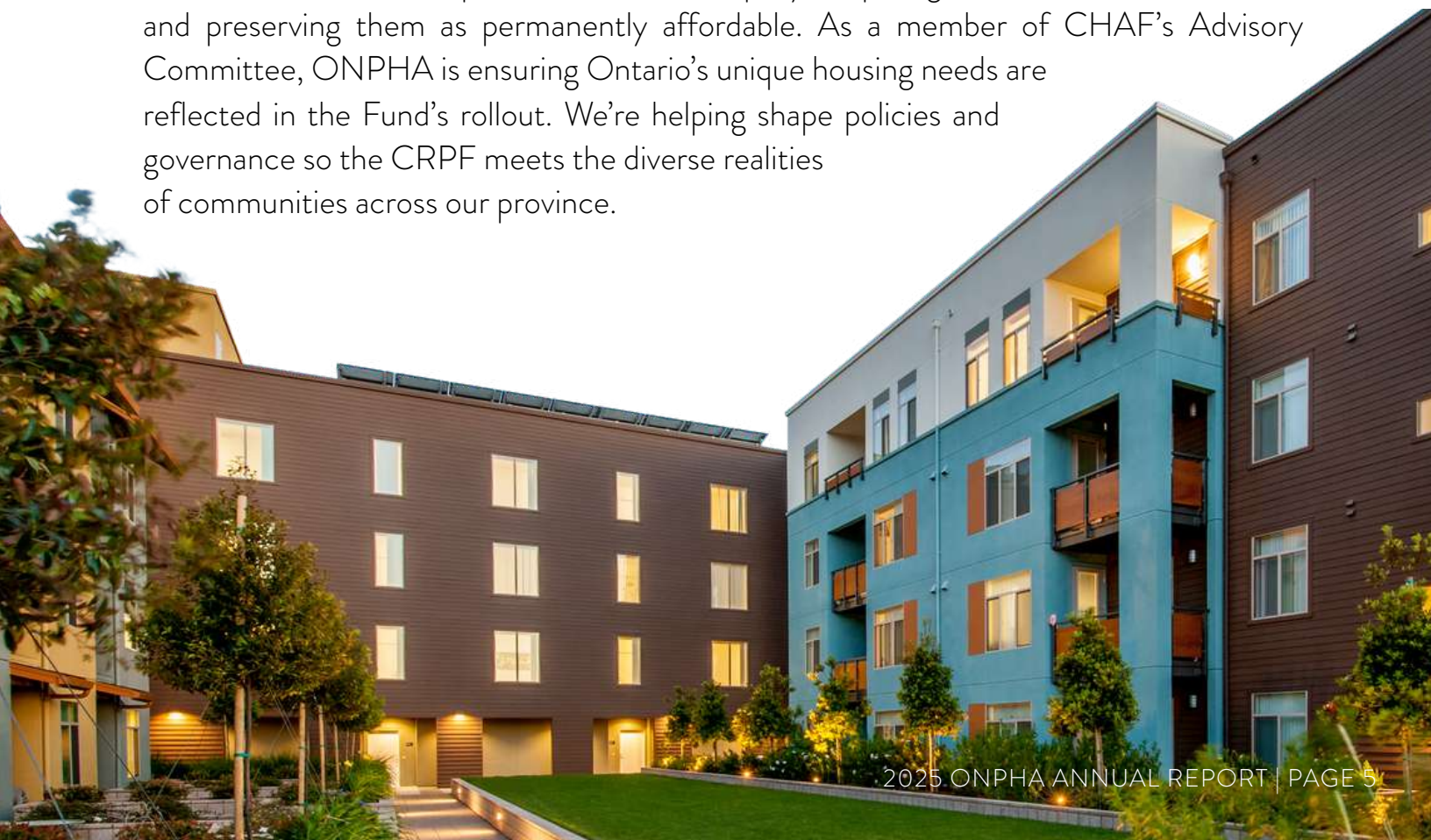
The power of **ACQUISITION FUNDING**

At ONPHA, we've long understood that we can't build our way out of the housing crisis fast enough. Instead, we need a multiple-strategy approach: grow new housing stock while also protecting what we already have. A dedicated acquisition fund is essential to making that happen. That's why it's central to our Build, Protect & Support strategy.

PARTNERING FOR IMPACT: CANADIAN HOUSING ACQUISITION FUND INC.

In 2024, the federal government announced the Canada Rental Protection Fund (CRPF), a landmark investment that marks a serious commitment to preserving affordability. Officially launched on March 7, 2025, the Fund will transfer at-risk rental housing into community ownership.

To deliver on this vision, sector leaders created the Canadian Housing Acquisition Fund Inc. (CHAF). CHAF is positioned to scale rapidly, acquiring thousands of rental homes and preserving them as permanently affordable. As a member of CHAF's Advisory Committee, ONPHA is ensuring Ontario's unique housing needs are reflected in the Fund's rollout. We're helping shape policies and governance so the CRPF meets the diverse realities of communities across our province.



vote for housing ELECTION ADVOCACY

In 2024 we faced two critical elections. ONPHA was at the table engaging with all parties on both the provincial and federal sides to ensure our sector was at the centre of solutions no matter the election outcomes.

EQUIPPING THE SECTOR

ONPHA developed practical tools and resources, including:

- Election platforms and key messaging
- Templates to support member engagement with candidates
- Member updates and housing commitments trackers to keep the sector informed about campaign developments



OUR IMPACT

Our coordinated advocacy strengthened the sector's collective voice and delivered tangible wins. We built early relationships with new government staff and amplified our message in the media, raising public awareness of community housing's essential role in solving the housing crisis.

Over time, our sustained advocacy has helped mobilize more than \$23 billion* in housing commitments, a powerful demonstration of our long-term influence and the growing political will to invest in community housing.



KEY PROVINCIAL WINS

Secured a provincial commitment to establish community housing targets for service areas, one of ONPHA's key platform asks.



KEY FEDERAL WINS

The new federal government's Build Canada Homes plan includes some of the cutting red tape measures ONPHA has advocated for, as well as additional investment for affordable housing.

**This figure represents cumulative funding commitments influenced by ONPHA's policy engagement and coalition work over several years.*

on the ground **WORKING FOR YOU**

From visiting members across the province to presenting at budget consultations, ONPHA is always on the move. Our team is out in communities and at decision-making tables, making sure your voice is heard and your priorities are front and centre.



Meeting with the Hon. Graydon Smith, Associate Minister of Municipal Affairs and Housing



Joining the Hon. Wayne Long, Secretary of State, to present at the pre-budget consultation in Toronto



Fireside chat on strategies to end chronic homelessness at the University of Toronto with AMO



We love visiting our members! Pictured with Region of Peel and Peel Living



Ministry of Finance 2025 Budget Consultation

data-driven decisions

ONPHA AWARDED FEDERAL RESEARCH FUNDING

This year, ONPHA was selected as a recipient of the Government of Canada's National Housing Strategy Research and Planning Fund, administered by the Canada Mortgage and Housing Corporation (CMHC). With this support, and in partnership with StrategyCorp, we launched "Identifying Strategies to Optimize and Scale Community Housing Development", a project that will generate original research to fill critical gaps in housing data.

For years, housing providers and policymakers have struggled with incomplete information about community housing development. Through this new project, and the continued expansion of the Low-End of Market Housing Monitor, we're strengthening the sector's evidence base, improving understanding of Ontario's affordable rental market, and supporting more informed policy and investment decisions.

"We know that the best solutions for Ontario's housing challenges come from those doing the work on the ground. This research is a key step toward building a housing system that truly works for our communities."

— Marlene Coffey, CEO, ONPHA

THE CHALLENGE



Ontario's housing crisis is outpacing solutions. Families, seniors, and individuals wait years for affordable homes, while providers face complex approval processes, limited financing, and few scalable development pathways.

Without better data and clear strategies, progress will remain stalled.

OUR APPROACH



- Generate new data and insights to address knowledge gaps in community housing development.
- Analyze successful models that can be adapted and scaled across Ontario.
- Develop practical tools and policy recommendations to help providers deliver more homes, faster.
- Share research findings with the sector so providers have evidence-based strategies to guide their work.

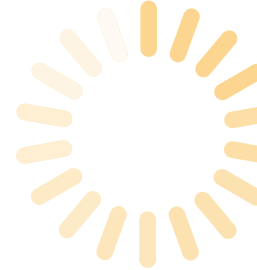
a people-centered

INTEGRATED SYSTEM



website refresh

FRESH LOOK, STRONGER VOICE



ONPHA launched a refreshed website as part of our broader strategy to strengthen our collective voice and grow partnerships that advance Ontario's community housing sector. More than a design update, the new site positions ONPHA as a central hub for collaboration, connecting members, partners, and decision-makers to the solutions our sector delivers every day.

A PLATFORM FOR PARTNERSHIP AND IMPACT

This refresh reflects ONPHA's ongoing work to showcase the sector's strengths, attract new partners and funding, and demonstrate the vital role community housing plays in solving Ontario's housing crisis. By making it easier to explore partnership opportunities, access member benefits, and share success stories, our website helps amplify the sector's impact and invites others to join in driving change.

KEY HIGHLIGHTS:

- ✓ Clear pathways to partnership and collaboration opportunities
- ✓ Modern, accessible design that reflects the strength and professionalism of our sector
- ✓ Enhanced member portal for quick access to tools and resources
- ✓ Mobile-friendly experience for users on the go



ONPhA OPENING DOORS PODCAST

season 2 highlights

ONPHA's Opening Doors podcast raises awareness of housing affordability issues in Ontario and the power of the community housing sector to lead solutions. We take an in-depth look at current issues, showcase what our members and sector can do, and give a platform for people to share their stories.

We kicked off Season 2 of the Opening Doors Podcast and covered a wide range of hot topics, from streamlining housing operations with new technology, driving change during election seasons, how to unlock property tax savings, and managing purchasing decisions amid US tariffs and economic uncertainty.

NOW STREAMING ON



amazon
music





celebrating **EXCELLENCE** 2024 ONPHA AWARDS



SYBIL FRENETTE
OUTSTANDING LEADERSHIP AWARD
ROBIN MASTERSON



ONPHA INNOVATION AWARD
THE NEXT SURGEON PROGRAM

AWARD FOR EXCELLENCE
BRANTFORD NATIVE HOUSING

YOUNG CHANGEMAKER AWARD
TREVAUN DOUGLAS



TENANT ACHIEVEMENT INDIVIDUAL AWARD
GASTON BRISSON

TENANT ACHIEVEMENT GROUP AWARD
BIRCHMOUNT COMMUNITY ACTION COUNCIL

LIFETIME OF SERVICE AWARD



JOHN RIDOUT
WAYNE PURCHASE
VALERIE HOLLAND
HEIDI BILLYARD
JOE MONTESANO

STEVE SPARKS
ALBERT KOKE
BILL NEAL
ADRIEN LEBLOND
ALEX RANKIN

CHERYL PRYCE
MARY LEE
JASON YEOMANS
MARISA DODARO

a sustainable
**HOUSING
MODEL**



supports for success

HELPING MEMBERS SOLVE EVERYDAY CHALLENGES

MEMBER SUPPORTS & PROFESSIONAL DEVELOPMENT

Every year, hundreds of housing providers make the most of their membership by taking advantage of the many professional development opportunities available through online courses, webinars, the annual Sector Summit, our member support helpline, and the new STEP Program.

ONPHA'S STEP PROGRAM

9 Grants delivered to housing providers

A key highlight this year is the continued success of ONPHA's STEP Program, delivered with support from the Province. To date, the program has approved STEP Grant funding for nine housing providers across multiple service manager areas to support in their End of Mortgage (EOM) preparedness work.

As we approach the next wave of agreement expirations, interest in the program remains strong with 79 inquiries received so far. The application process remains open, and we look forward to supporting more providers in the months ahead.

347

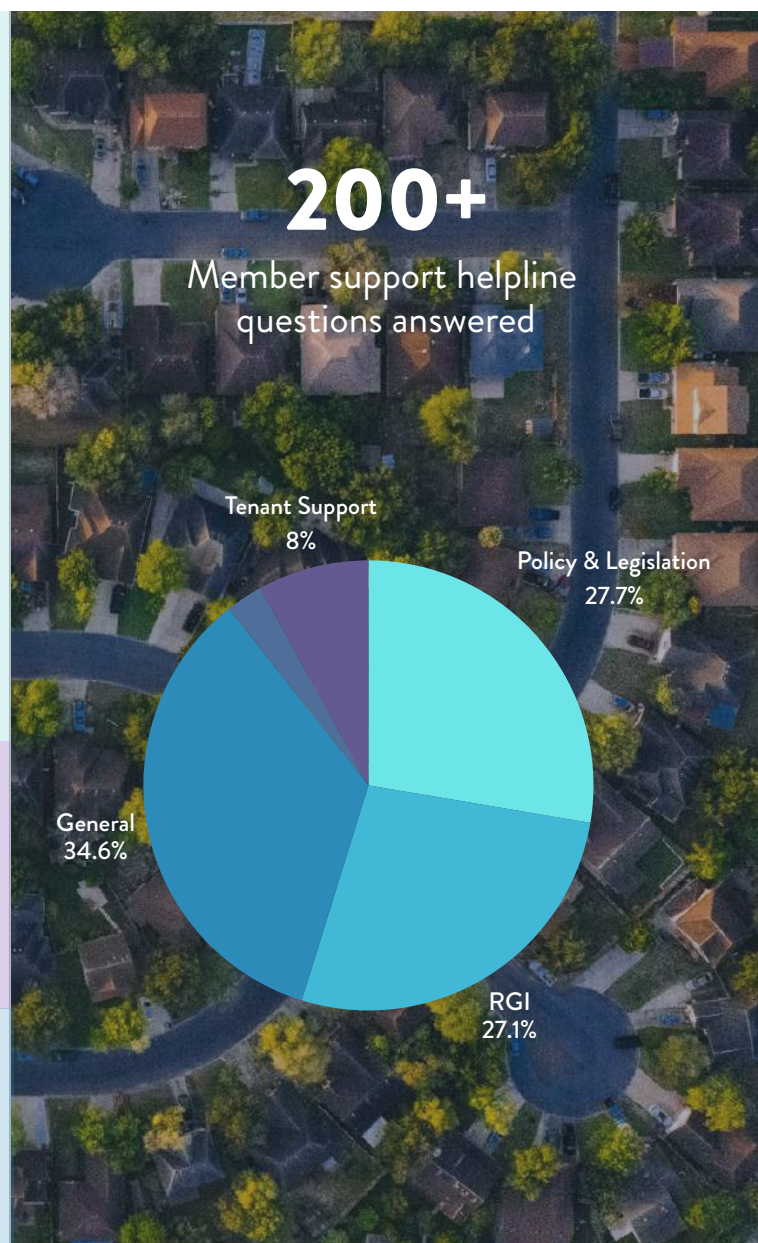
Enrolled in online courses

Topics included: Development, Governance, Supportive Housing, RGI Administration

214

Registered for Sector Summit

A touchpoint for members to hear key sector and ONPHA updates



new in 2024



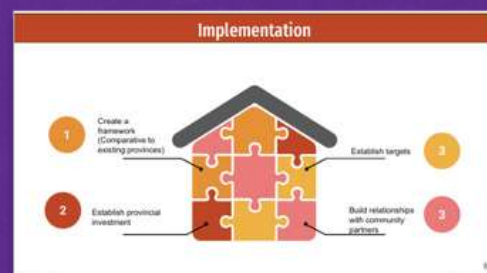
HOUSING DAY

POLICY CHALLENGE

INVESTING IN THE NEXT GENERATION OF HOUSING LEADERS

In the fall of 2024, ONPHA hosted our first ever Housing Day Challenge in celebration of National Housing Week. We invited university students and emerging housing professionals to develop creative solutions to Ontario's housing crisis.

Participants teamed up with experienced housing mentors, and the top teams presented their ideas to a panel of judges. The winning team proposed "Closing the Gaps in Funding Frameworks for Non-Profit Housing". They advocated for a provincial acquisition funding and financing tool designed to give non-profit housing providers greater capacity and incentive to acquire properties and expand affordable housing across the province.



CONGRATULATIONS

Dorian Davidson, Taarshi De Silva Raghaven and Dawson Stowe

COST SAVINGS AND TAILORED SUPPORT



ONPHA ENTERPRISE PROGRAM

The ONPHA Enterprise program, powered by our trusted partner Round Table Procurement Services, provides significant savings and customized operational solutions to our members. The program continues to grow with more members signing on and an expanding supplier base.

Through ONPHA Enterprise, members not only save on their bottom lines, but they can receive hands-on support in revising or creating procurement policies that align with their organization's specific needs, ensuring a smooth transition amidst legislative changes, as well as expert advice to enhance and streamline their everyday work.

new in 2024

SUPPORT THROUGH TARIFF UNCERTAINTIES

In 2024 announcements and discussions around US tariffs on Canadian goods raised many questions and concerns. Through the ONPHA Enterprise program, members accessed preparedness resources from Round Table Procurement Services, outlining key considerations and strategies to support Canadian non-profits. They also had access to made in Canada solutions on supplies and services to support their operations and minimize costs.

2024

INDIGENOUS HOUSING PROVIDER GATHERING

Every year, ONPHA brings together Indigenous housing providers and partners at the Indigenous Housing Provider Gathering, part of our pre-Conference programming. In 2024, participants met in Ottawa to discuss our shared priorities around affordable housing solutions for Ontario's Indigenous communities. The event included presentations from NICHI and the federal and provincial housing ministries.



SUPPORTING INDIGENOUS STUDENTS WITH MONEY FOR SCHOOL

ONPHA's Kathleen Blinkhorn Indigenous Student Scholarship supports Indigenous students living in non-profit housing in Ontario. In 2024, scholarship winners received \$2,000 for use towards their post-secondary education costs, like tuition, books, technology and transportation.



2024 ONPHA CONFERENCE **BUILDING BRIDGES**

NOVEMBER 7-9 | OTTAWA

Where Ontario's housing sector connects, learns, and leads

KEY HIGHLIGHTS:

- ✓ Close to 1,000 people joined us
- ✓ Participation from all levels of government
- ✓ 30+ sessions and workshops
- ✓ A focus on cross-sector partnerships



"I was so happy with the networking opportunities. Got some good advice on a couple of important issues that were in our forefront."

2024 Delegate



Thank you **BOARD MEMBERS**

MANAGING COMMITTEE

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Ottawa Community Housing Corp.

VICE-CHAIR

CATHARINE VANDELINDE

Options Housing Inc.

TREASURER

VERONICA FOWLER

Victoria Park Community Homes

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Ecuhome Corp.

DIRECTORS

JENNIFER CARRIERE

Castle Arms Non-Profit Seniors Apartment

PAUL CHISHOLM

London Middlesex Community Housing

ERIC HILL

Can-Am Urban Native Non-Profit Homes

TOM HUNTER

Toronto Seniors Housing Corp.

EMMY KELLY

Blue Door Support Services

LISA KEYS

Satellite Community Homes

JEFF SERRAN

Triple Link Senior Citizen Homes North Bay Inc.

ALA'A SHADID

Centretown Citizens Ottawa Corp.

APRIL SZPARA

Columbus Place for Seniors of Fort Frances Inc.

Thank you COMMITTEE MEMBERS

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Alain Cadieux (Ex-officio) | Ottawa Community Housing Corp.
Sahada A. Alolo | Multifaith Housing Initiative
Lily Chen | Toronto Community Housing Corp.
Eric Hill | Can-Am Urban Native Non-Profit Homes
Adrian McKenzie | CityHousing Hamilton
Jeff Serran | Triple Link Senior Citizen Homes North Bay Inc.
Nabil Shaukat | Blue Door Support Services
Catharine Vandelinde | Options Housing Inc.

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Angus Palmer | Wigwamen Inc.
Lorna Lawrence | Miziwe Biik Development Corporation (MBDC)
Sally Ledger | Ontario Aboriginal Housing Services (OAHS)
Linda Martin | Miziwe Biik Development Corporation (MBDC)
Jody Nadeau | Oonauhseh Niagara Native Homes Inc.
Dawn Sutherland | Anduhyun Inc.

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Eric Cohen | Ridgford Charitable Foundation
Lisa Horrocks | Houses Opening Today Toronto Inc. (HOTT)
Sheldon Leong | Multifaith Housing Initiative
April Szpara | Columbus Place for Seniors of Fort Frances Inc.

KATHLEEN BLINKHORN INDIGENOUS SCHOLARSHIP COMMITTEE

Casey Cooper | Kathleen Blinkhorn's son
Quinn Cooper | Kathleen Blinkhorn's daughter
Eric Hill | Can-Am Urban Native Non-Profit Homes
Angus Palmer | Wigwamen Incorporated

FINANCE & AUDIT COMMITTEE

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Alain Cadieux (Ex-officio) | Ottawa Community Housing Corp.
Paul Chisom | London Middlesex Community Housing
Eric Cohen | Ridgford Charitable Foundation
Emmy Kelly | Blue Door Support Services
Maryse Martin | Centretown Citizens Ottawa Corp.
Tetyana Nozina | Ottawa Community Housing Corp.

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Alain Cadieux (Ex-officio) | Ottawa Community Housing Corp.
TracyAnn Bethune | Nipissing District Housing Corp.
Kate Bird | Ecuhome Corp.
Keith Hambly | Fred Victor Centre
Karen Henze | Canadian Mental Health Association –
Tom Hunter | Toronto Seniors Housing Corp.
Lisa Keys | Satellite Community Homes
Keith Ward | Jasinski Legacy Non-Profit Residences Inc.



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