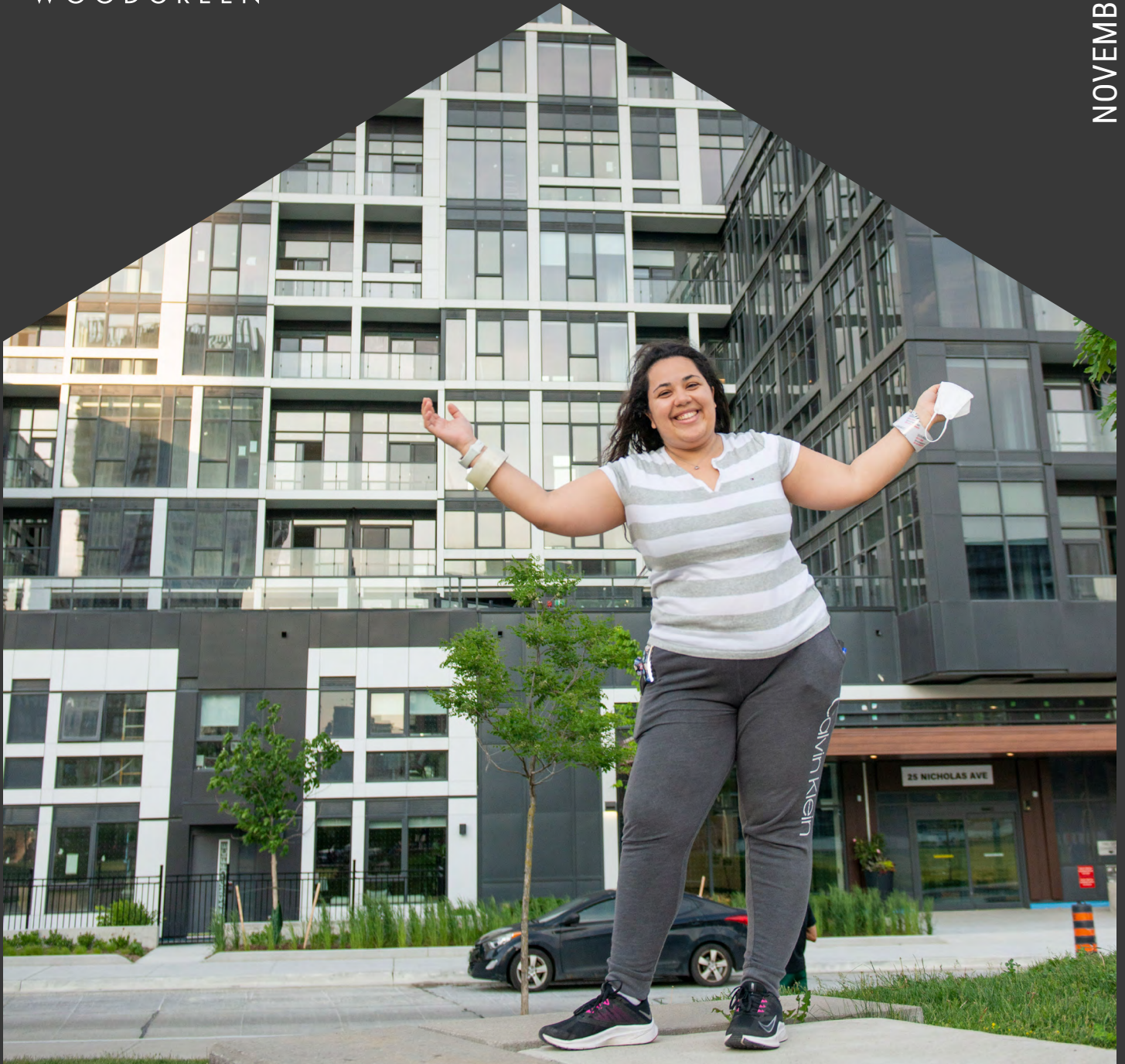




NOVEMBER 2021



# WoodGreen Community Services

---

A STORY OF HOUSING INNOVATION



**“Housing allows me to provide a safe environment for my children to grow. It’s a place they can call home.”**

– Karla Medina, Graduate of WoodGreen’s Homeward Bound Program

3	Acknowledgments	9	Approach 2: Developing land that WoodGreen owns, leases or acquires
4	Introduction	10	Approach 3: Preserving existing housing
5	Creating New Homes for our Community	11	Putting People First
6	Roadmap to Affordable Housing Expansion		
7	Approach 1: Cultivating strategic partnerships		

## Acknowledgments

This report was made possible through the contributions of WoodGreen staff and partners who lent their time and insights. It was written by Emma Clayton Jones and Sara Udow from PROCESS. With contributions from Michelle German, Anna-Kay Russell and Camara Miller. Insights from others were provided via interviews with Mark Conway, John Brodhead, Hadley Nelles, Mwarigha, Teresa Vasilopoulos and Anne Babcock. This report was designed by RallyRally.

## About WoodGreen

A United Way Anchor Agency, WoodGreen combines significant scale and a proven track record with an entrepreneurial mind-set, continuously seeking and developing innovative solutions to critical social needs. With a rich history spanning more than 80 years, WoodGreen is one of the largest social service agencies in Toronto, serving nearly 40,000 people each year from over 40 locations. Together we provide a range of mental health supports, help people find safe affordable housing, seniors live independently, homeless and marginalized people get off the street, parents access childcare, child and youth access after-school programs and meaningful employment, newcomers settle in to Canadian life and internationally-trained professionals enter the job market.

### Partners







## Housing Innovation Starts With Putting People First

WoodGreen is advancing innovative, collaborative and cost effective approach to quickly scale up affordable housing and cost effective approaches to modernizing its currently portfolio of housing for individuals and families.

Bringing lessons from over 60 years of providing affordable housing to the table, WoodGreen is Toronto's largest community based affordable housing provider, offering safe homes to Toronto's most at-risk.

While speed and sustainability are two success markers for its housing model, the foundation of WoodGreen's success lies in its overarching guiding principle: putting the complex needs of people above all.

In this report we highlight WoodGreen's innovative and collaborative approach to housing solutions and entrepreneurial mindset to address our clients' needs.

WoodGreen is continuously adapting and expanding its approaches to better provide services for its clients. As an affordable housing provider, WoodGreen has extensive experience serving people who are considered “hard to house,” amidst the affordable housing crisis in Toronto. It provides a housing opportunity for young people, seniors, newcomers, people with disabilities, psychiatric survivors and people with a long history of homelessness.

In June, Karla Medina and her kids moved into an apartment in a new building in Toronto’s Regent Park neighbourhood. After navigating Toronto’s shelter system with her family, Karla knew the new home would provide the stability her family needed to thrive.

The new apartment building that Karla moved into was developed through a public-private collaboration between WoodGreen, the City of Toronto, the [Daniels Corporation](#) and [Sun Life Financial](#). This partnership provides 34 units of affordable, long-term rental housing for graduates of WoodGreen’s Homeward Bound Program. The four-year program helps inadequately housed single mothers, many fleeing domestic violence, achieve lasting economic self-sufficiency through housing, employment support, and more.

The affordable units, each having two or three bedrooms to suit family uses, are located throughout a 29-storey, 346 unit project in a new Daniels redevelopment in Regent Park.

**“They love their rooms!  
It’s a dream come true!”**

– Karla Medina



Karla’s journey to housing has been a long one. A crime reporter in Venezuela, she immigrated to Canada in 2013 after being threatened by the government. In 2018, Karla fled an abusive relationship, landing in a shelter eight months pregnant and with a 1-year old in tow. In the shelter, she heard about WoodGreen’s Homeward Bound program, which offered workforce training, child care, housing, case management, counselling and more. This year, Karla graduated from the program with a full-time job helping women and girls, and moved into the Regent Park community.

“Moving to the shelter was challenging and sad, and it was something that I never expected would happen. But, at the same time, it also gave me the opportunity to be where I am now,” Karla said.

Coming together in about 18 months, compared to the 4-6 year timeline of most development projects, this exciting partnership model provided a much faster housing solution for 34 families than is standard. WoodGreen is committed to replicating this model because it is both necessary and innovative.

This new project in Regent Park is only the latest of WoodGreen’s new housing projects developed with a client-centered, entrepreneurial and collaborative approach. This new project is an example of one of several new approaches WoodGreen to the creation of new affordable housing that are shared throughout this report.

**Over the next 10 years, WoodGreen plans to scale up its work, to increase their portfolio of housing to 3,000 units for its clients.** This includes employing three innovative approaches to provide affordable housing that has client needs at the core:

1. Cultivate **multi-sectoral partnerships** (as seen with our new project in Regent Park)
2. Acquire and develop **land that WoodGreen owns, acquires or leases** (as seen with 1117 Gerrard Street East)
3. **Preserve WoodGreen's existing 1,000 units** so they remain affordable, comfortable and sustainable for the next generation (as seen through the energy retrofit initiative).

Each approach is underlined by WoodGreen's belief in the importance of providing housing for its clients as part of its broader well-being and poverty reductions strategies. This means WoodGreen housing includes wrap around services (including physical and mental health supports, personal care and seniors' services, and housing and community supports) as integral aspects of housing.

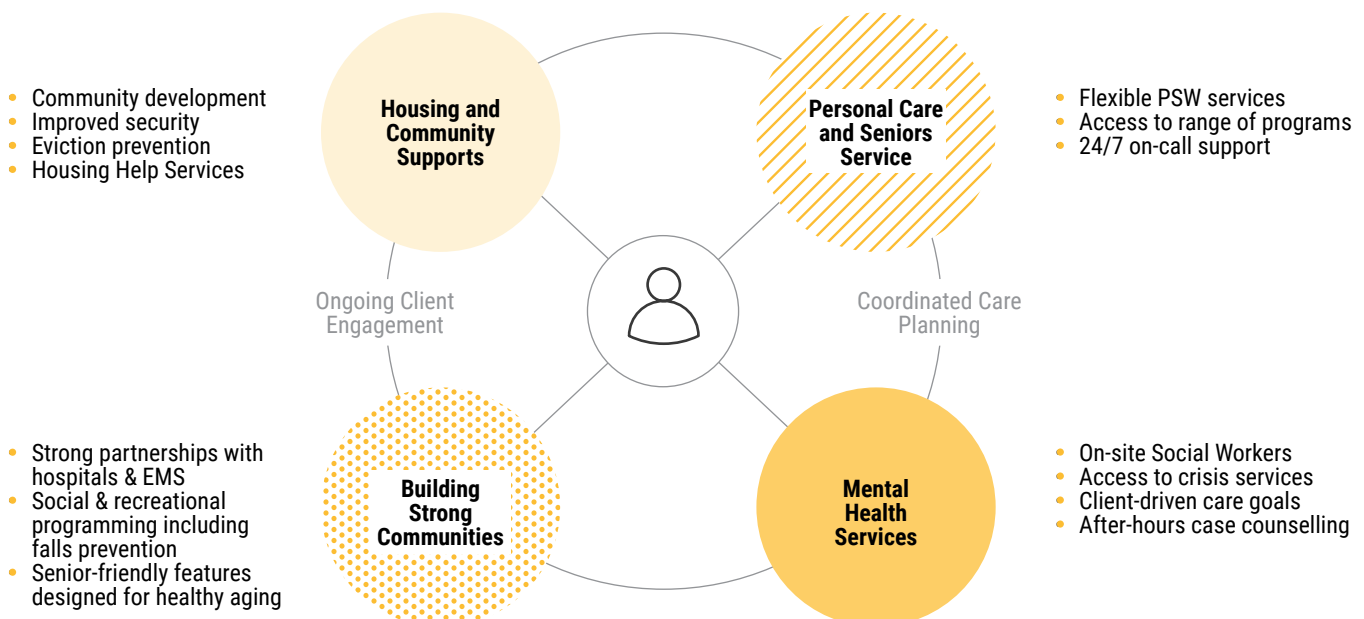
The success of WoodGreen's housing model is that it provides wrap around supports:

- Deliver a seamless client experience – supports and empowers clients to help break generational poverty
- Support aging-in-place, mental health and developmental services, meals on wheels and senior crisis support
- Build inclusive communities through settlement and supportive services

"In housing, we just need to find strategies to invest upfront," says Mwarigha, Vice President of Housing and Homelessness Services at WoodGreen. "Once someone has a home, their experience of everything else changes for the better."

## WHAT ARE WRAP AROUND SUPPORTS?

We will be exploring WoodGreen's approach to wrap supports in more detail in our next Innovation Report.





### Cultivating strategic partnerships

It is happened because WoodGreen is working with partners from the private, public and social sectors to think creatively together, building bridges between ideas and partners. Over the last few years, WoodGreen tested a series of innovative approaches to meet this goal, including:

- applying to develop government-owned land;
- forging new, strong partnerships with the private sector to develop WoodGreen-owned land;
- partnering with private developers to manage units from their developments once built; and
- integrating with other agencies like Accommodation, Information and Support (AIS) to acquire new units and create future opportunities for redevelopment.

Each WoodGreen partnership is built to leverage each partner's strengths and capacities, with collaborations aimed at creating housing that is financially viable, built to last, and inclusive for the hardest community members to house.



Through partnerships, WoodGreen is also able to get housing built as quickly as possible. “If we only aimed to build housing ourselves, it would take so much longer,” says Mwarigha. “If we partner in ways that align with our values and focus on finding solutions for the hardest to house, we can get it done.”

It often takes at least five years to bring affordable housing units to market in Toronto, from planning to site approval, financing and building. Through the new project in Regent Park, outlined above, WoodGreen brought 34 affordable units to life in less than one year.

### WoodGreen's Proactive Approach to Partnership a win for all

Teresa Vasilopoulous, Executive Director of the WoodGreen Foundation, feels the partnership model is the reason WoodGreen has been one of few not-for-profit organizations across the City to expand housing when others have struggled.

“We, as a Foundation, were interested in tackling the challenges of building housing from a more collaborative level,” she says. “The end result of the collaboration was a great pilot project, one that can be replicated not just municipally but also across the country.”

Mark Conway is the president and senior partner at N. Barry Lyon Consultants, and member of WoodGreen's Real Estate Advisory Board; a group which helps not-for-profits develop the capacities to make strategic real estate decisions. WoodGreen's partnership-based housing model, he says, produces measurable wins for WoodGreen, the private sector, and government.

“There's this great confluence emerging right now, where all three levels of government are talking about affordable housing as a high priority. We finally have a rental market that's alive. And we have new policy tools coming at us to encourage building affordable units,” Conway says. “WoodGreen is one of the only non-profits that has the capacity to leverage these opportunities.”

**“If we partner in ways that align with our values and focus on finding solutions for the hardest to house, we can get it done.”**

– Mwarigha, Vice President of Housing and Homelessness Services at WoodGreen

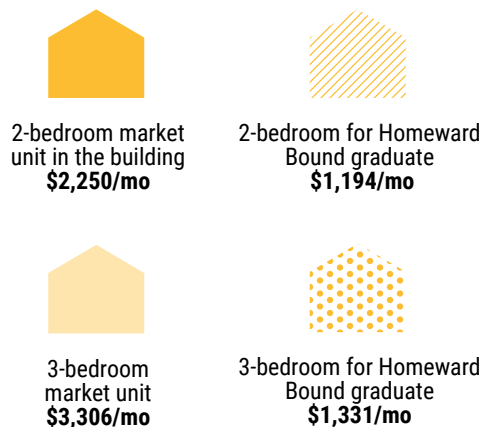
## Understanding our new project in Regent Park

Through the new project in Regent Park, WoodGreen worked with developers to provide units within the guidelines of Inclusionary Zoning, which is a land use planning tool that enables municipalities to require developers to include affordable housing in new developments. The policy, which is currently under development in Toronto, is a key tool the City of Toronto can use to achieve its target of approving 40,000 affordable rental homes and 4,000 new affordable ownership homes by 2030, as outlined in Toronto's Housing Action Plan.

While the policy requires developers to build affordable housing, it does not put forth a plan for management of the affordable housing itself. Effectively planning this part requires intimate knowledge of the needs of future tenants. That's where not-for-profits, like WoodGreen, can come in. With years of experience in caring for the holistic well-being of clients with complex needs, WoodGreen brings expertise in housing management, connections to possible tenants, and the supports required to aid tenants in their housing journeys. The supports are designed to wrap around clients with layered needs in ways that support them in all aspects of their journeys, including housing, and might include support with mental health, physical health, finding work, and more.

While Daniels and Sun Life helped to build the affordable housing, WoodGreen will take the lead on operating it to ensure it supports the clients in their new homes. The three entities have entered into a 40-year agreement, committing to provide the 34 units for WoodGreen to operate for the entire period and that the units will remain affordable, at 80% of Canada Mortgage and Housing Corporation's (CMHC) average market rent, for the whole time.

## HOW AFFORDABLE ARE THE UNITS IN EVOLV?



The City of Toronto is contributing \$5.1 million of its federal/provincial funding allocation under the Ontario Priorities Housing Initiative (OPHI) to WoodGreen, who will lease and manage the building's affordable housing units. The City also contributed \$720,847 in Open Door Program incentives in the form of waived property taxes for 40 years.

## Putting Clients First

Mwarigha insists that no successful partnership can take place without putting clients first. "For WoodGreen, it's all about: How do you innovate while staying true to your values?"

John Brodhead, past member of WoodGreen's Board of Directors, echoes the emphasis on values at the model's core. While EVOLV paves the way for future partnerships between sectors, it would not be effective without WoodGreen's laser focus on the needs of the people it works with, providing wrap around supports in addition to keys to the units.

"It's WoodGreen's experience with clients that makes it possible," he says. "WoodGreen knows its clients and what they need; whether that's childcare or mental health support. This allows unique, meaningful opportunities to come through."



### Developing land that WoodGreen owns, leases or acquires

Securing units in new, private developments is one path to increasing Toronto's affordable housing stock. WoodGreen is taking these learnings home, applying them by developing on WoodGreen-owned land or leased lands through government programs like Housing Now, an initiative to use City-owned sites for the development of affordable housing within mixed-income, mixed-use, transit-oriented communities.

This requires innovative strategies to acquire new land, such as mergers with smaller or struggling organizations, and partnering with municipal, provincial and federal governments to develop their land. It also requires innovative tools for growth and development.

As a recent example, WoodGreen worked with New Commons Development, a non-profit real estate development company, to build 36 units of housing for seniors on WoodGreen-owned land on Gerrard Street East, in Toronto's East End. The units will be leased at 80% of average market rent, projected to be approximately \$965 per unit. The site is adjacent to another WoodGreen property at 1117 Gerrard St. E., which also serves seniors.

The purchase price was \$750,000 of the property, which was considerably below market value, but the agreement with the United Church obligated WoodGreen to provide replacement space for the parent resource centre operating in the basement of 1117 Gerrard St. E. at no cost to them. The proposed new building is intentionally designed to integrate with the existing building through shared amenities and building services. This will help to not only achieve maintenance and services cost efficiencies, but also foster a community environment of seniors in adjoining buildings.



#### The government is a key partner to success

In August 2017, WoodGreen received \$5.5 million from the city of Toronto and \$1.9 million from the federal government toward the development costs of the new affordable rental housing building. To realize the goal of redeveloping the site currently at a total cost of approximately \$16.4 million, an additional impact investment was required from New Market Funds totally \$800,000, as well as mortgage financing and WoodGreen's own equity. This business case provides the key project rationale, financial model, risk management and mitigation measures, and a proposed implementation plan, to achieve the integrated redevelopment of 1117 Gerrard Street East.

## Preserving existing housing

In addition to new developments, alongside many partners, WoodGreen has a long-term asset sustainability plan. One of the key strategies of the plan includes leveraging energy savings to invest in building renewal – the first initiative of its kind across the Greater Toronto Area.

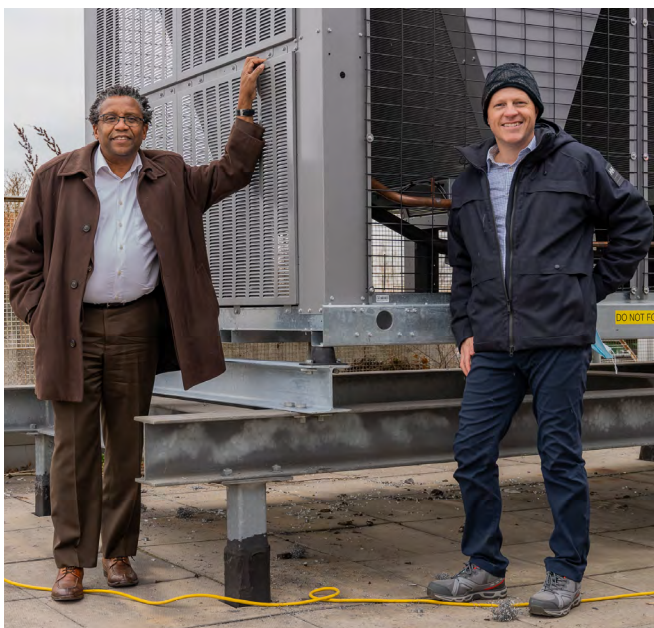
“Part of what we’re trying to do is make sure the housing we have is available for the next generation of clients,” says Mwarigha, Vice President of Housing and Homelessness Services. “There’s no point in adding new stock when your old stock is not necessarily looked after.”

In 2019, WoodGreen teamed up with Efficiency Capital and engineering firms Finn Projects and SensorSuite Inc. to develop and embark on a multi-year, \$3 million energy-savings and investment project to retrofit eight of WoodGreen’s social housing buildings. The unique financial model is backed by WoodGreen, Efficiency Capital, and is part of a broader collaboration with The Atmospheric Fund. The project was recently awarded Canada’s first Investor Ready Energy Efficiency (IREE) certification for its innovative model and its role in helping Canada achieve its climate change mitigation goals.



“This first-of-its-kind award-winning project is a triple win for WoodGreen, the residents of its buildings, and our environment,” says Mwarigha. “First, it provided much-needed modernization to the aging buildings and the comfort – heat and air quality – of tenants’ homes. Second, it will also save WoodGreen hundreds of thousands of dollars each year in utility costs. The real-time measurement and monetization of the savings will be used to pay back the financial loans associated with the project, which means WoodGreen won’t incur any additional operational costs and therefore will ensure the long-term affordability to tenants in high-quality buildings. Third, it’s predicted that WoodGreen’s building portfolio carbon footprint will be reduced by 250 tonnes per year and CO<sub>2</sub> emissions will be reduced by 250 tonnes per year, supporting the City’s TransformTO climate action strategy to reduce GHGs to 65 percent of 1990 levels by 2033.”

Perhaps above all else, upgrading WoodGreen’s housing stock, which has been providing housing for clients since the 1960s and 70s, ensures that the units can stay comfortable and affordable for clients for decades to come.





## Above All, WoodGreen Prioritizes People

Reflecting on the new project in Regent Park, Teresa Vasilopoulous, Executive Director of The WoodGreen Foundation, shares: Success is, put simply, getting clients into homes, and ensuring they have the tools they need to have positive housing experiences.

WoodGreen's approaches to housing are constantly evolving to incorporate learnings and changes in the municipal and real estate climate. But amidst change, one thing stays consistent: WoodGreen never stops prioritizing the complex, individual needs of each of its clients.

For Karla, who is now living in her unit, housing is the key to a stable future for her family. "Housing gives me the possibilities to provide a safe environment for my children to grow. It's a place where they can call home."



---

### Our Partners

**Sun Life** is a leading international financial services organization providing insurance, wealth and asset management solutions to individual and corporate Clients. Sun Life has operations in a number of markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. As of December 31, 2020, Sun Life had total assets under management of \$1,247 billion. Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under the ticker symbol SLF.

**The Daniels Corporation** is one of Canada's pre-eminent builders/developers, building more than 30,000 new homes across the Greater Toronto Area for over 36 years. Daniels is the developer of TIFF Bell Lightbox and the City of the Arts community on Toronto's East Waterfront. Among its many initiatives, Daniels was chosen to partner with Toronto Community Housing to revitalize 53 of the 69 acres in Toronto's Regent Park. Understanding that quality of life is created by much more than physical buildings, Daniels goes above and beyond to integrate building excellence with opportunities for social, cultural and economic well-being. As part of this effort, Daniels is committed to integrating affordable homes into its communities across the GTA through innovative programs and partnerships with non-profit organizations to help address significant affordable homeownership and rental needs in today's market.

**New Commons Development** is a non-profit real estate development company that works with partners to realize project goals and community outcomes. New Commons develop affordable housing and social purpose real estate that will be stewarded by community-based organizations and maintained as affordable in perpetuity.

**Efficiency Capital (EC)** is a Toronto-based, privately-held Canadian corporation, who works with owners of commercial, industrial and multi-residential buildings, coordinating with landlords and institutions to enhance their asset values by installing performance guaranteed energy efficiency upgrades.

**Finn Projects** is an engineering company that specializes in providing energy solutions for industrial, commercial and institutional (ICI), multi-residential facilities and local distribution company programs. They provide their clients with sustainable, realistic and measurable programs to reduce utility costs and consumption.

**SensorSuite** is an Energy Intelligence expert, leveraging energy efficiency in the pursuit of energy productivity. SensorSuite is made up of a seasoned team of experts and strategists creating building utility efficiencies which includes DR and OR utility logistics, energy efficiency, building performance, Smart Grid and IoT software & technology development.

**Canada Mortgage and Housing Corporation (CMHC)** is Canada's national housing agency. CMHC exists for a single reason: to make housing affordable for everyone in Canada. Housing affordability and a stable housing finance system support a stronger, safer Canada where everyone can live with dignity.

### **City of Toronto**

Toronto's municipal government acknowledges the land is the traditional territory of many nations including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee and the Wendat peoples and is now home to many diverse First Nations, Inuit and Métis peoples. Toronto is covered by Treaty 13 with the Mississaugas of the Credit. The City of Toronto is the local government for the city and is responsible for: water treatment, parks, libraries, garbage collection, public transit, land use planning, traffic signals, police, paramedics, fire services, sewers, homeless shelters, childcare, recreation centres and more. Powers are defined by the City of Toronto Act, 2006.







815 Danforth Ave., Suite 402,  
Toronto, ON, M4J 1L2

[woodgreen.org](http://woodgreen.org)