

ANNUAL REPORT 2025

Building Trust.
Empowering Teams.
Enhancing Service.



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BOARD CHAIR'S UPDATE



RENALDO AGOSTINO
BOARD CHAIR

At a time when community housing providers continue to face significant challenges, including aging housing stock, rising inflation and ongoing affordability pressures, CHC's role has become increasingly critical. I am proud of what our team has accomplished this year.

This marks my first year as Board Chair and it has been a privilege to support this important work. I am grateful to serve alongside a dedicated Board of Directors. This year, we also welcomed several new members, further strengthening the Board with diverse skills and experience.

One of the most significant milestones this year was the appointment of our new CEO, Fabio Costante. Following an extensive recruitment process, the Board was pleased to welcome a leader with strong community roots and a longstanding commitment to affordable housing. Fabio has quickly established clear priorities for the organization, strengthening transparency and fostering a culture of collaboration and empowerment.

Our work continues to be supported through collaboration with partners such as CMHA, Windsor Police Service and the Humane Society. Building on initiatives like community health fairs, we were invited to speak at the provincial level about our role in integrating housing and health and the impact this has on tenant well-being and community outcomes.

We are pleased to report that CHC remains in a balanced budget position, reflecting responsible financial stewardship and strong governance. While there is still more work to do, we are moving in the right direction and remain committed to building stronger communities and supporting those who rely on us.

On behalf of the Board of Directors, I would like to sincerely thank our staff, partners, tenants and everyone who has played a role in our success. We could not do this work without you.

MESSAGE FROM THE CEO



FABIO COSTANTE
CEO

As I look back on the past year, I do so with a deep sense of gratitude for all that we have accomplished. In the face of ongoing housing pressures, we made steady progress through a year defined by transformation, reprioritization and resilience. I am proud of the work we do each day to provide stability and dignity to more than 12,000 tenants.

To better align with our Shareholder mandate, Board direction and tenant services, while rebuilding a strong corporate culture, we undertook a multi-phase reorganization.

As part of these changes, our Capital team is now unified under one Chief, continuing progress toward our Repair and Renew investment targets while establishing a dedicated preventative maintenance arm to better manage the lifecycle of our assets. Our Finance department now leads procurement and is streamlining processes to improve efficiency and support long-term fiscal health. Tenant Services is now a broader Operations department, focused on property management and collaboration.

Finally, our newly established Corporate Services department brings together human resources, health and safety, communications and legal, with a focus on building a culture of transparency, engagement, empowerment, trust and honesty.

This year, we also made a conscious effort to listen more closely and create space for staff to actively contribute to decision-making through the launch of a frontline committee. We will continue to listen and build on this approach.

As we move forward with a renewed vision and strong internal focus, I want to personally thank our staff and stakeholders for the trust you place in CHC and the commitment you bring, day in and day out. This work is only possible because of our shared goal to strengthen our culture, manage our properties and serve our tenants.

MEET OUR TEAM

SENIOR LEADERSHIP TEAM



FABIO COSTANTE
Chief Executive
Officer



SHAE HARASYM
Chief Corporate
Services Officer



JAY SHANMUGAM
Chief Capital
Officer



NOLAN GOYETTE
Chief Operating
Officer



CHARLES JANISSE
Chief Financial
Officer

BOARD OF DIRECTORS



RENALDO AGOSTINO
Board Chair



CHARLES SIMPKINS
Vice Chair



ANDI SHALLVARI
Treasurer



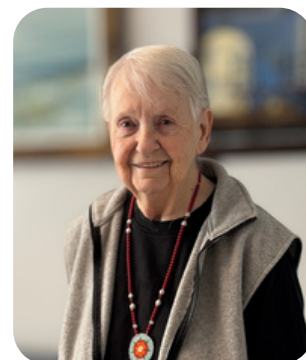
CHELSEA REDMOND
Director



BECKY PARENT
Director



ALBERT SCHEPERS
Director



ANN PAUL
Director



CORPORATE SERVICES

ANNUAL HIGHLIGHTS

Throughout 2025, CHC continued to strengthen its people strategy, reinforcing a workplace culture rooted in safety, engagement, equity and accountability. The Human Resources department focused on modernizing core HR systems, deepening employee engagement and embedding governance through clear, transparent policies.

A major milestone was the successful completion and implementation of CHC’s rebrand and digital modernization. This included the launch of a new website, updated internal and external signage, and enhanced communications that strengthened connections with employees, tenants, and the broader community. These efforts resulted in increased digital engagement and improved accessibility to organizational information.

Human Resources modernization remained a priority. CHC completed a comprehensive non-union job evaluation and established a modern compensation framework aligned with pay equity legislation. In parallel, the Talent Development Program was fully rolled out, integrating individual and team goal-setting with CHC’s Strategic Plan and Scorecard, supported by quarterly check-ins and leadership accountability.

Employee health and safety continued to be central to organizational decision-making. Regular collaboration among Human Resources, senior leadership, the Union, and the Joint Health and Safety Committee led to tangible improvements, including enhanced emergency response protocols, improved incident communication, expanded committee representation, and the deployment of cell phones and email access for frontline Building Attendants.

Together, these initiatives reflect CHC’s continued commitment to being an employer of choice—one that values its people, listens to its workforce, and aligns human resources strategy with strong governance, community impact, and long-term organizational sustainability.

EMPLOYEE ENGAGEMENT INITIATIVES



CAPITAL

NEW DEVELOPMENTS

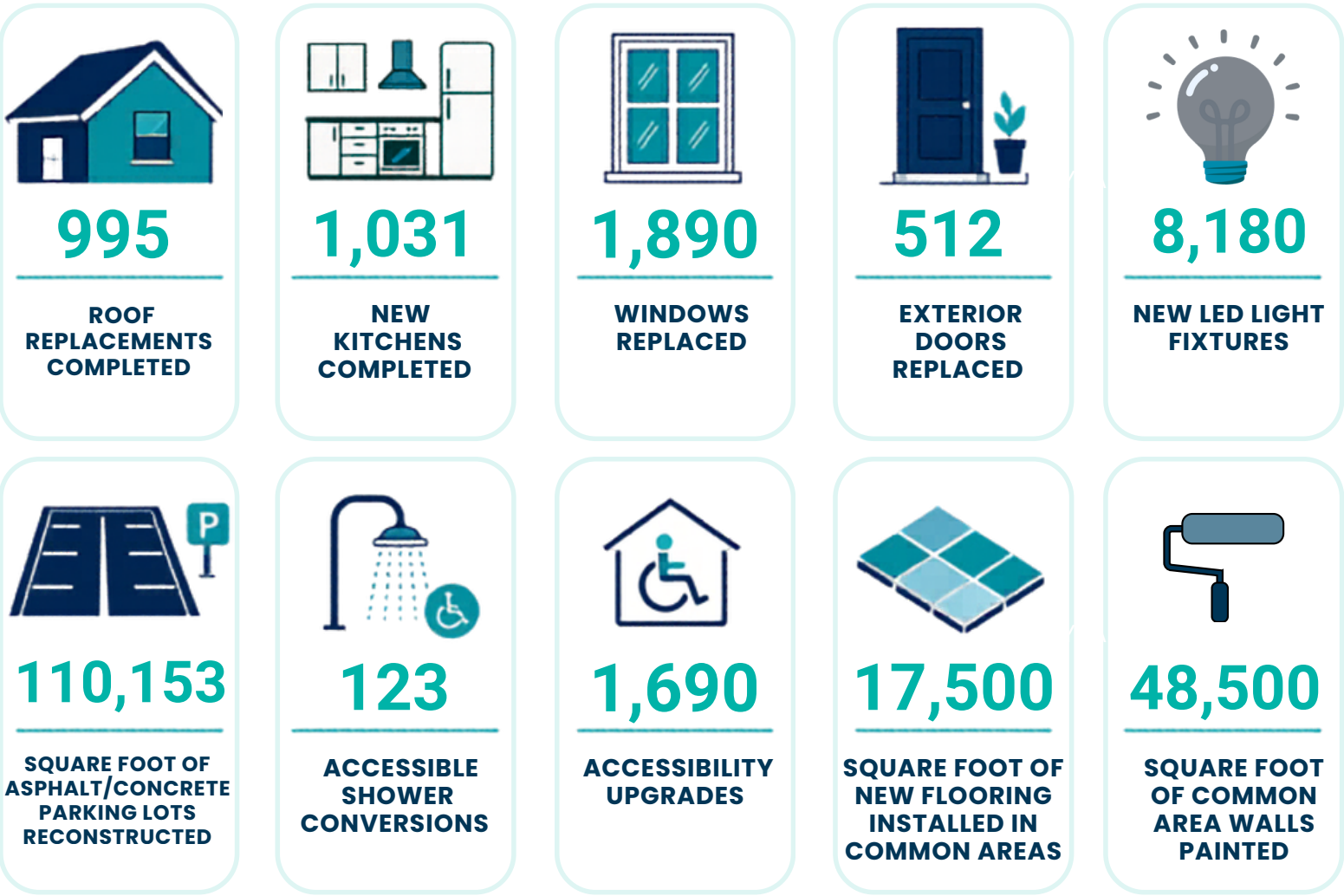
Substantial completion has been achieved on 23 new affordable housing units at 1106 Ouellette Avenue and 1267 Askin Avenue, comprising 4 bachelor units and 19 one-bedroom units.

Both developments reflect a strong commitment to sustainability and accessibility. 1106 Ouellette is projected to exceed building code energy efficiency standards by at least 65%, while 1267 Askin is anticipated to be approximately 50% more energy efficient than a code-compliant building.

In addition, 1106 Ouellette includes 9 fully accessible units, supporting inclusive housing and improved access for residents with diverse needs.

2025 CAPITAL IMPROVEMENTS

In 2025, significant asset improvements were completed through the use of Repair and Renew funding, enhancing unit conditions, energy efficiency, accessibility, and overall functionality while reducing greenhouse gas emissions. The upgrades included modernization initiatives, safety enhancements, and operational efficiency improvements that strengthened the appearance and reliability of key features across the portfolios.



OPERATIONS

CANADA ONTARIO HOUSING BENEFIT (COHB)

The Canada Ontario Housing Benefit (COHB) is a joint federal-provincial housing allowance introduced by the Government of Canada in 2020. It is an income-tested portable housing benefit (PHB) for low-income households. Unlike other forms of housing assistance, COHB is tied to the individual or household—not to a specific housing unit or address. In 2025/2026, an additional 130 households in Windsor Essex received COHB benefits, increasing the total number of recipients to 900. The average monthly benefit amount is approximately \$540.

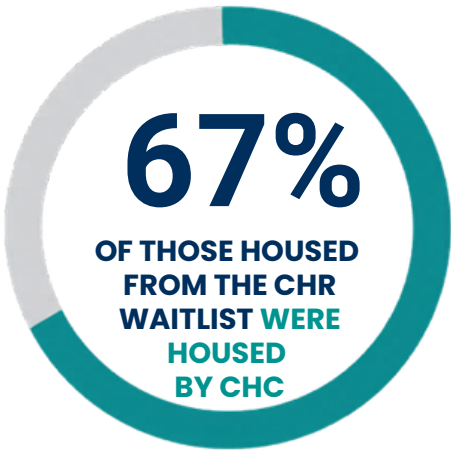
WINDSOR ESSEX HOUSING BENEFIT (WEHB)

The Windsor Essex Housing Benefit (WEHB) is a local housing allowance that helps vulnerable households. It provides an alternative to waiting for rent-gear-to-income (RGI) housing. In 2025, WEHB assistance remained consist with 93 households receiving an average monthly WEHB benefit of approximately \$400.

TENANT STABILITY AND APPLICATIONS

As of 2025, 83% of tenants were in good standing, consistent with 2024. There were 209 applications filed with the Landlord and Tenant Board in 2025, a small decrease from 2024's total of 213 applications.

METRIC	2024	2025
Goodstanding	82.8%	82.9%
Occupancy Rate	96.8%	96.9%
Internal Work Orders	15,160	14,265
External Work Orders	7,312	7,477
RGI Turnover	291	151
RGI Total	3,798	3,877
RGI Turnover Rate	7.7%	4%
Mkt Turnover	69	84
Mkt Total	825	825
Mkt Turnover Rate	8%	10%
Affordable Housing	195	198
Total Over Housed	63	62
Internal Transfers	74	41



In 2025, 67% of those housed from the Centralized Housing Registry (CHR) waitlist were housed by CHC. 33% was housed by other housing providers.

OPERATIONS

COMMUNITY DEVELOPMENT HIGHLIGHTS 2025

In 2025, CHC strengthened its community network by maintaining 28 existing partnerships and establishing four new ones, expanding programming and services for residents. Two of these new partnerships focused on improving access to services for CHC tenants.

In partnership with the Windsor/Essex County Humane Society, the Helping Paws program brought on-site veterinary care, pet care education, and resources directly to CHC communities. In December, 70 animals received free vaccinations, microchipping, and wellness checks through an on-site clinic, helping address barriers to affordable pet care.

At the same time, the Windsor Essex Compassion Care Community (WECCC) partnered with CHC to address social isolation among tenants, delivering regular drop-in programming across seven locations. Activities such as memory games, wellness conversations, and creative sessions supported connection and overall well-being, alongside one-on-one support provided in person and by phone.



60

TENANT
ENGAGEMENT
EVENTS

131

TOTAL
EVENTS



71

COMMUNITY
PARTNER-LED
EVENTS

YOUTH MENTORSHIP PROGRAMS

MH100



Served 40–60 youth daily from the Glengarry and West End communities, offering mentorship, leadership development, life skills training, homework support, meals, and access to recreational facilities.

MCBRIDE YOUTH UNITED



Engaged 20–30 youth from the Reginald and Lassaline neighbourhoods twice weekly, providing mentorship, skill-building, and academic support.

YOUTH UNITED AFTER-SCHOOL PROGRAM



Launched in Fall 2025, the program operated Monday to Thursday, with teen-focused programming on Wednesdays. It served an average of 25 youth and provided meals, activities, field trips, and homework support.

SOCIAL SERVICES PROGRAMS



HIATUS HOUSE
HUB WITHOUT
WALLS (HWOW)



6 buildings



Provided survivors of intimate partner violence with on-site access to counselling, resources, and support



CMHA HOSPITAL
DISCHARGE
COORDINATORS



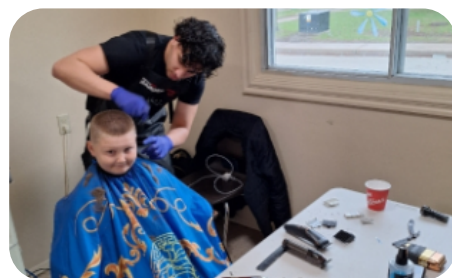
4 Buildings



Nurses provided basic primary care, social support and hospital discharge navigation, ensuring residents were connected to services following hospitalization.



PATHWAY TO POTENTIAL
(P2P) NEIGHBOURHOOD
PROGRAM



West End & Leamington locations



Strengthening neighbourhoods through resident-led activities, local partnerships and increased access to resources.

SUMMER REC

In 2025, CHC's Summer Recreation program served approximately 300 children daily across four locations and supported food security through daily meals, engaging activities, and local youth leadership.



300

CHILDREN DAILY



4

LOCATIONS

Millen/Bloomfield
Curry/McKay,
Downtown
Reginald



13,440

MEALS PROVIDED

Daily breakfast, lunch,
and snacks in partnership
with the Welcome Centre
Shelter for Women
and Families.



Activities include swimming, sports, field trips, and movies.



Supporting both recreation and learning.



Program staffed by youth from our communities who grew up attending camp.

COMMUNITY GRANTS



\$205,755
SECURED IN 2025

GORDIE HOWE
COMMUNITY FUND

This funding is creating lasting impact across our communities through three key initiatives:



KICKSTARTING
THE WEST

A vibrant community initiative featuring a mural, a new soccer field, and a community garden at the corner of South Street and College Avenue.



YOUTH UNITED

A youth-led after-school program for young people in the Sandwich community that fosters connection, leadership, and community engagement.



PROJECT BACKBOARD

An innovative redesign and mural installation on two of the basketball courts in the Bloomfield community.

HEALTH FAIRS AND SERVICES

Interprofessional Lead Outreach Teams (ILOT): As a partner in this community health initiative, CHC hosted 15 health events in its buildings, connecting residents to local services and enabling direct referrals to primary care through CMHA and WEHC.

Mobile Medical Support (MMS) Truck: MMS operated as a community liaison team supporting high-priority communities by reducing barriers to care through health assessments, follow-up, and referrals. The MMS Truck completed 16 service visits at CHC buildings in 2025, helping connect residents to care and community resources.

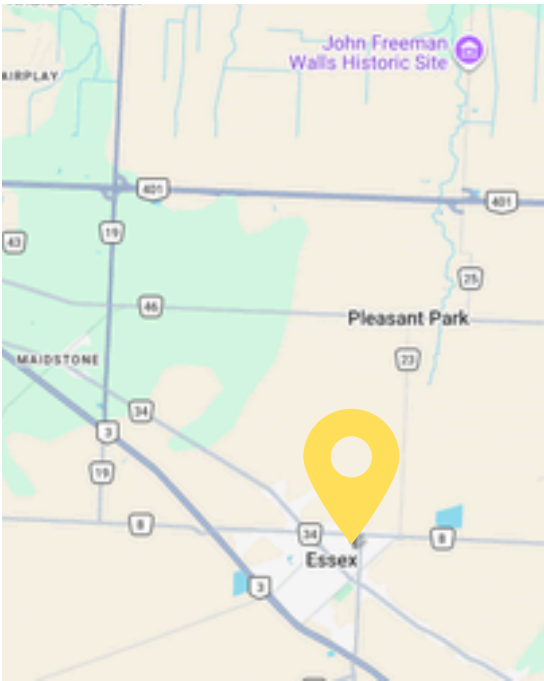
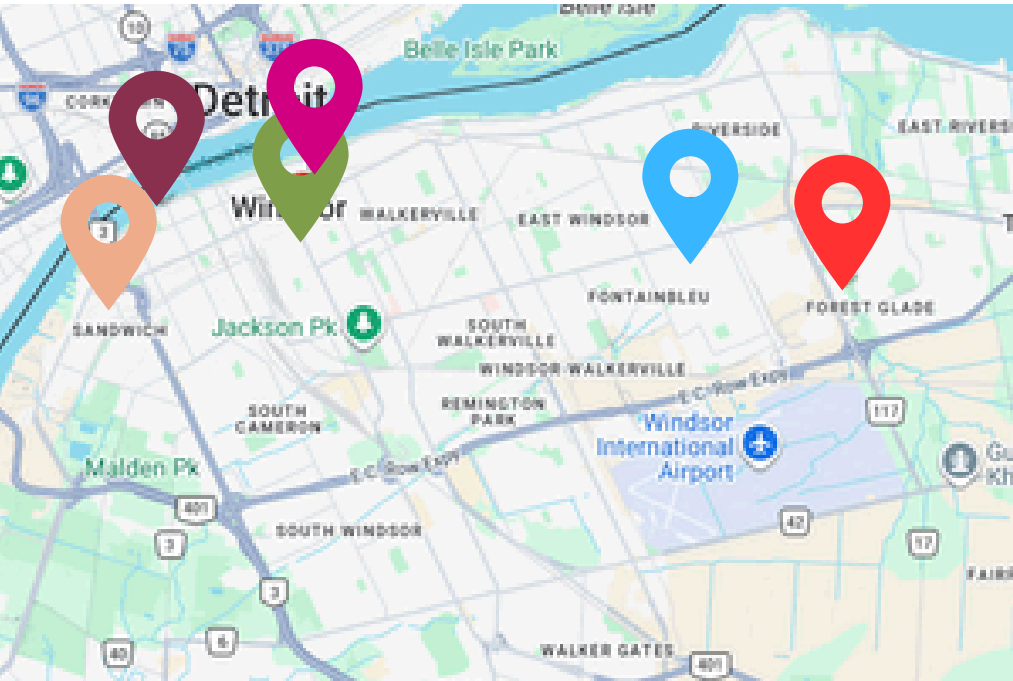


OUR FRONTLINE LEADERS

PROPERTY MANAGERS

Property Managers are at the heart of our communities. They're central to delivering high-quality, tenant-centered housing services. They oversee daily operations, lead frontline teams, and ensure our buildings are safe, well-maintained, and financially sustainable. Acting as a key link between departments and tenants, they resolve issues, support housing stability, and contribute to vibrant, inclusive communities. Their work ensures that tenants not only have housing – but a place to call home.

ZONE OFFICES



MEET OUR PROPERTY MANAGERS

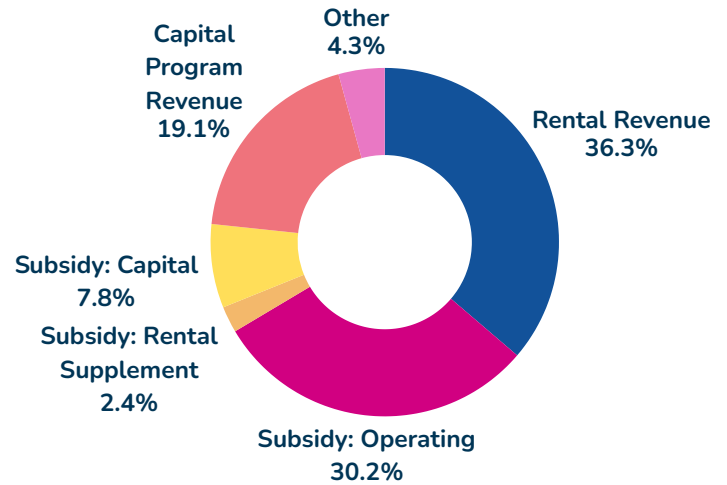
 JUSTIN CARROTHERS  ZONE 1  582 UNITS	 RAFAT ABU AL HAIJA  ZONE 2  610 UNITS	 HAYLEY SEEGER  ZONE 3  583 UNITS	 SHAZA ALKENDARJI  ZONE 4  597 UNITS
 GAUTAMI KULKARNI  ZONE 5  448 UNITS	 ASHLEY BEYER  ZONE 6  483 UNITS	 JILLIAN KAAAKE  ZONE 7  601 UNITS	 DAN FOX  ZONE 8  520 UNITS
 JAMIE PISANI  ZONE 9  479 UNITS	 MEGHAN BELLEPERCHE  ZONE 6 (ACTING)  483 UNITS		

Thank you to our Property Managers
for your dedication and commitment.
You make a difference every day!

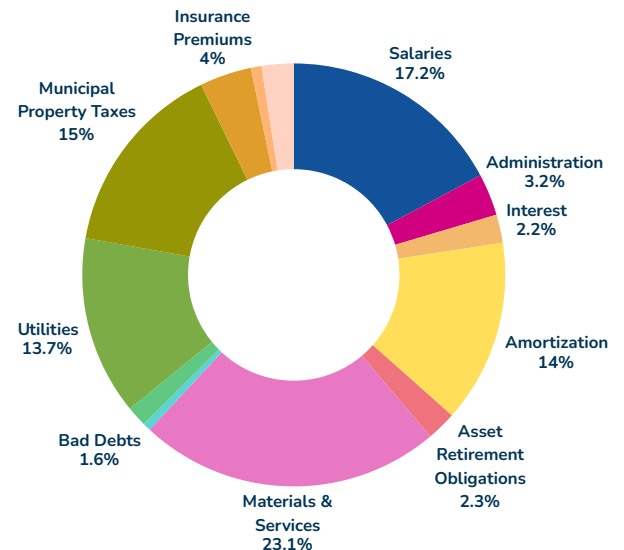
FINANCE

CONSOLIDATED REVENUE AND EXPENDITURES

REVENUE	
Rental Revenue	29,546,000
Subsidy: Operating	24,599,000
Subsidy: Rental Supplement	1,996,000
Subsidy: Capital	6,333,000
Capital Program Revenue	15,525,000
Other	3,489,000
Total Revenue	81,488,000



EXPENDITURES	
Salaries, Wages & Benefits	10,748,000
Office Administration	2,002,000
Interest	1,349,000
Amortization	8,752,000
Asset Retirement Obligations	1,417,000
Materials & Services	14,439,000
Social & Recreational Programs	375,000
Bad Debts	975,000
Utilities	8,554,000
Municipal Property Taxes	9,373,000
Insurance Premiums	2,476,000
Professional Fees	508,000
Rent Supplement Costs	1,526,000
Total Expenditures	62,494,000



GALLERY

MOMENTS FROM 2025

