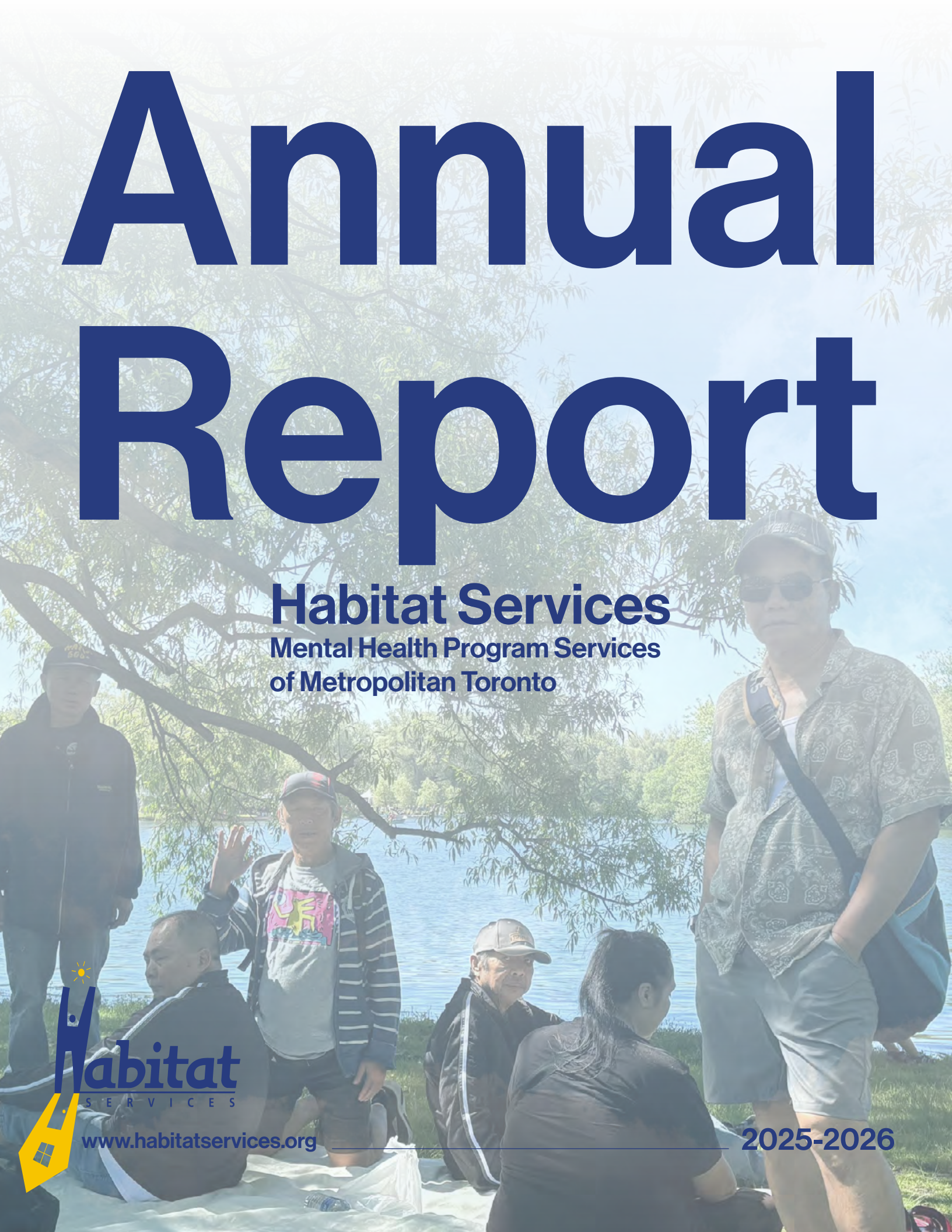
Annual Report

Habitat Services

Mental Health Program Services of Metropolitan Toronto



Habitat SERVICES

www.habitatservices.org

2025-2026

Land Acknowledgement



Habitat Services acknowledges the land we are living and working on 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. We also acknowledge that Toronto is covered by Treaty 13 signed with the Mississaugas of the Credit and the Williams Treaty signed with multiple Mississaugas and Chippewa bands. Today, the meeting place of Toronto is home to many Indigenous peoples from across Turtle Island. We are grateful to have the opportunity to work in the community, on this territory.

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Mission Statement & Values

Habitat Services strives to improve, preserve, and increase deeply affordable housing for tenants marginalized by poverty and their mental health status by contracting with landlords and providing recovery based support.

Housing is a Human Right

Habitat Services believes that housing is a basic human right and that good housing that meets people's different needs is essential to the health of individuals and communities. We strive to continually enhance the accessibility of our services and the accessibility of the supportive housing system in Toronto. Individuals living in Habitat-funded homes have tenancy rights and responsibilities under the protection of the law.

Quality Improvement

Habitat Services is committed to the monitoring, maintenance and improvement of standards of care and services in homes under contract. We are also committed to improving our support to tenants and the overall quality of housing under contract.

Recovery

Habitat Services recognizes that tenant communities develop in each home made up of individuals with rich and varied life experiences. We believe in each individual's capacity for growth and development and emphasize self-determination, hope, meaning, and individuality. Working from a recovery perspective, we recognize and promote the value of tenants' shared experience and peer support.

Partnerships & Collaboration

Habitat Services works in partnership with people with lived experience of the mental health and addiction systems and homelessness as well as with other agencies to improve services available to tenants. We are committed to forming positive collaborative working relationships with other groups and organizations that provide services to people with mental health challenges, and to exploring partnerships and integration opportunities.

Advocacy

Habitat Services advocates for people with lived experience of the mental health and addiction systems and homelessness. We advocate for increased supports for both tenants and the home owners/operators that provide the housing. Habitat advocates for more deeply affordable housing.

Equity, Diversity, & Inclusion

Habitat Services embraces equity, diversity, and inclusion. We are committed to working within an anti-racist and anti-oppression framework. Habitat Services is bound by the Canadian Charter of Rights and Freedoms, the Ontario Human Rights Code, the City of Toronto Non-Discrimination Policy, and Habitat Services' own Equity Policy and Procedures. We promote and encourage tenant inclusion and belonging, and work against the stigmatization of people with lived experience of housing instability and mental health complexity. Habitat recognizes the importance of culturally-specific services that reflect the diverse needs of tenants. Habitat Services respects gender and sexual diversity, and strives to support the needs and provide opportunities for members of the 2SLGBTQ community.

Letter from the Executive Director



Chris Persaud
Executive Director

This year marks 39 years since Habitat Services started our important work in the community. We continue to strive for more affordable housing and think about possible expansion opportunities that we hope to come in the future years. In 2025-2026, Habitat has assigned the final 25 subsidies currently available, bringing the total portfolio back up to 1001 beds/units.

Habitat Services has recently signed a contract for 25 single rooms at a newly renovated Parkdale site and will operate as a Boarding Home providing 24/hr. staffing, 3 meals per day, and cleaning services. This new housing site will be operated by a non-profit landlord with a referral partnership in place and will offer higher supports. The Habitat Housing Support Program will be providing onsite support services to tenants there three times a week. We are expecting that occupancy will start throughout July and August 2026.

In our 2023-2032 strategic areas of focus, we are aiming to expand the Habitat Services funded portfolio with a goal of adding another 100 beds/units. With more personal care multi-tenants housing now being licensed by the City of Toronto, we see ourselves as a solution to providing ongoing subsidy funding, supporting and monitoring new housing standards, and providing additional supports to the landlord and tenants.

The Boarding Home Education Committee led by the Habitat Services Community Liaison Worker, coordinated several education sessions for those working in Habitat-funded homes. This year, two new partnerships with CAMH and Sunnybrook Health Sciences Indigenous Patient Navigator were created. CAMH facilitated two new workshops, one focused on personal hygiene & hoarding and one about Dual Diagnosis - ABI/Autism & Intellectual Disabilities. These topics were requested specifically by boarding home staff. The Sunnybrook Health Sciences Indigenous Patient Navigator presented a First Nations focused workshop for boarding home staff on grief and loss in the workplace. A huge special thank you to these partners for sharing your time and expertise with the Habitat staff communities.

Thank you to the Habitat staff teams for your hard work, ongoing efforts, and commitment to Habitat Services and the owners, operators and tenants.

Thank you to the housing providers, owners, operators, and their staff, for their hard work and dedication.

Thank you to members of the Board of Directors who have volunteered their time and expertise to the organization.

Sincerely,

Chris Persaud

Executive Director

Staff & Board List

Staff

Annet Kawuma*
Bolaji Adetula*
Chris Persaud***
Christine Quach*
Clare Nobbs
Connie La Marca****
Dale Peters**
Daphne McElroy
Ehsan Nasiree
Eniafe Akinsuyi
Enqu Tegegne
Grace Barrios****
Habon Abdi*
Jason Tait**
Joyce Oleru**
Kiet To-Fung**
Laura Shasko*
Leah Gimblett
Lee Whyte****
Liem Nguyen
Marcie Celsie**
Mathew Kennealy*
Matthew Bell**
Michael Fitzgerald**
Monika Pathak***
Natalie Blokhine**
Osvaldo Barreda*
Rebecca Norlock**
Sai Manjula
Stephanie Cunti
Talha Baig**
Timothy Whitford
Tracey Griffiths**
Van Nguyen Taylor***
Zoe Medland*

*5 years or more at Habitat Services
**10 years or more at Habitat Services
***20 years or more at Habitat Services
****25 years or more at Habitat Services

Board of Directors 2025 - 2026

Azad Pervez
Beel Yaqub
Daphna Nussbaum
Henrik Kartna
Jane Rajah
Johanna Brewster
Kathleen Frame
Lalaine Aquino-Rizzotto
Matthew Samberg
Morgan Harris
Simone Muir
Steven Torresan

Spotlight on the Staff Team

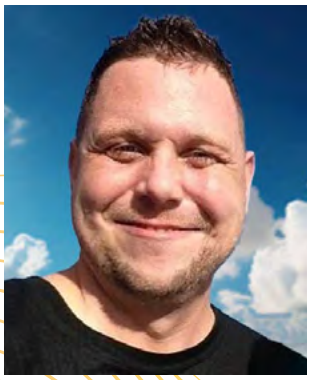


Dale Peters

Residential Services Inspector

Dale Peters joined Habitat Services in December 2006 as a Housing Support Worker, providing onsite support to tenants living in Habitat-funded homes for two years. In 2008 Dale moved to the Contract Monitoring Program team where he has been working as a Residential Services Inspector for the last 17 years. December 4, 2026, will mark Dale's 20-year anniversary since starting at Habitat Services. Dale has announced that he plans to soon retire to start the next chapter of his life and states it's been a privilege to work with Habitat Services.

"I would like to thank management leadership both past and present. I would like to thank all the Site Support teams and RSIs that I have worked with throughout the years. I thank all the Owners, Operators and Boarding home staff for making the work in the homes run with less incidents. To the many Tenants I have met over the last 20 years I owe a huge amount of gratitude for allowing me to be a part of your lives. For teaching me resilience amongst brokenness. For caring instead of malice. And love instead of indifference. I thank God for wisdom, knowledge and guidance throughout these years."



Matt Bell

Community Liaison Worker

Matt Bell is Habitat's Community Liaison Worker and has previously worked as a Housing Support Worker and Residential Services Inspector at Habitat Services. Matt has been working in the non-profit sector for over 15 years, 10 years of that time with Habitat. As the Community Liaison Worker, Matt has a few different roles. One of his focuses, rehousing city shelter clients into the Habitat Services portfolio with the George Street Revitalization (GSR) partnership. Matt also plans, advertises, coordinates and sometimes facilitates boarding home education workshops. He also processes and tracks senior subsidy applications, assists with intake, troubleshoots database issues, and answers questions about Habitat from the public and other agencies.

Matt has helped create and run social interaction, exercise and life skills training programming such as: Moving Towards Fitness, Wellness Through Food, WRAP, Golden Friends Senior Program, and Peer Zone.

Matt also helped develop and implement a rapid response, crisis de-escalation and outreach team called Here 2 Help with the Gerstein Crisis Centre.

Matt's goal is to focus on the tenants' inner strength and resiliency, combined with empathic listening, radical acceptance, paired with his lived experience as a street involved youth, as well as his knowledge of recovery values and of local resources available to the community to help all our tenants succeed and grow.

Spotlight on Board Members



Azad Pervez
Board Chair

Azad Pervez believes that every governance decision made in a boardroom has a human consequence, and that the most important job of a Board is to never lose sight of that. A conviction he has carried since his teenage years, volunteering as an interpreter and guide, learning early that hearing someone's story is the first step toward meaningful change.

He brings that belief to life through data, evidence, and a genuine understanding of the social services and community housing sector, built across a career at Neighbours Community Homes and WoodGreen Community Services. Today, he continues that work as an enterprise analytics leader at WCG Services, Ontario's Service System Manager for Integrated Employment Services, with employment services operations spanning Ontario, British Columbia, and Alberta.

Azad joined Habitat's Board in 2020, contributing sector expertise and governance commitment through the pandemic, a significant leadership transition, and a period of meaningful organizational growth. He now serves as Board Chair. Outside of work, Azad enjoys travelling, spending time in nature, and quality time with his family.



Daphna Nussbaum
Board Member

Daphna Nussbaum worked with Habitat Services as part of the MyToronto photography project and then served on the Habitat Services Board of Directors from June 2022 to February 2026. Daphna is an experienced non-profit and community leader currently serving as Executive Director of Migdal Ohr Canada in Toronto. She brings deep expertise in fundraising, operations, communications, working with vulnerable communities and volunteer engagement. Prior to her current role, she served in senior leadership roles for the Toronto Alliance to End Homelessness and Peel Alliance to End Homelessness.

Contract Monitoring Program

Quality Assurance and Tenant Advocacy

The Contract Monitoring team consists of 6 Residential Services Inspectors (RSI's) and a Program Director. The RSI's focus is to ensure that quality housing and services are provided to tenants living in Habitat-funded properties. They monitor each Habitat-funded house or apartment to ensure that operators maintain the standards as outlined in our contractual agreement with the owner or non-profit agency. The RSI works to ensure tenants are receiving services as outlined in the standards and is also the person tenants can call if they have concerns or complaints. The Habitat contract standards outline the building, furniture, amenities, pest control and nutritional requirements, as well as the health and safety aspects of each Habitat-funded site. RSI's complete scheduled and unscheduled visits to each home to do property, bedroom, and food inspections. They also investigate complaints, complete heat/cooling checks during extreme weather, and have monthly meetings with the home operator. The RSI is usually on site at least once per week, but depending on need, they could be on site as often as daily. RSI's facilitate Tenant-Operator Dispute Meetings, with a focus on eviction-prevention. Part of the RSI's role also includes verification of the Invoice Summary Reports generated by the operator's monthly occupancy submission to ensure subsidy payments are issued for the correct tenants.

Throughout the year, RSI's have addressed countless regular and urgent issues facing tenants and boarding home operators. They helped resolve conflicts, promote housing stability for tenants, and advocated for house improvements. In 2025/26, RSI's completed a total of 77 formal building inspections and 211 food and meal inspections, in addition to 286 monthly meetings with operators, and additional general or follow-up inspections. A quarterly report is sent electronically to each owner/operator outlining the inspections and meetings, as well as any outstanding compliance issues.



Contract Monitoring Program staff & community partners

Intake & Referral Department

Streamlining Access to Stable Housing Across Toronto

The Habitat Services Intake team consists of two Intake & Referral Workers and a Community Liaison Worker. The Intake & Referral staff track vacancies and obtain applications for housing from The Access Point's centralized waitlist. They then liaise with referral sources, applicants' supports (e.g. case managers, family members), and with the applicants themselves to ensure that the information is complete and reflects applicants' needs.

Applications are then matched to available vacancies within the Habitat portfolio, and sent to owners/operators, who review the information. Operators will meet the applicant face-to-face for an interview so that they can learn more about them.

Habitat's Community Liaison Worker (CLW) is available to meet individuals who wish to self-refer to Habitat-funded housing and/or who require additional support to go through the referral process, such as filling out any required paperwork. The CLW also processes subsidy applications for tenants whose rent will be changing due to a change in income, including meeting with tenants, if required, to assist them in this process.

Overall, in the 2025/26 fiscal year, our vacancy rates remain very low, averaging approximately 6.25%, which we attribute in large part to the chronic shortage of safe, affordable housing in the city, as well as the efficiency of our Intake & Referral team.

Intake staff still face considerable challenges placing many applicants due to the increasingly complex and concurrent support needs of applicants, but the team consistently brings a person-centered approach when working with operators to fill all beds as efficiently and effectively as possible.

In 2025/26, the Intake & Referral department handled 347 referrals for Habitat-funded housing, and completed a total of 160 successful move-ins.

We are grateful to all our operators, referral sources and other community partners for another year of successfully housing so many vulnerable individuals in homes across the City of Toronto.



Tenant outing with Habitat Site Support Staff

Housing Support Program

Connecting Tenants to Community, Culture, and Care

The Housing Support Program is comprised of 16 Housing Support Workers that work in teams, visiting 13 sites and supporting 303 tenants. Each site gets a minimum of 2 site support visits per week by the team with a focus on social-recreational activities.

Last year's in-house group activities included wellness groups, bingo, coffee visits, birthday celebrations, watch parties for movies and/or significant sports events, gardening, barbeques (spring, summer and fall) and our holiday parties in December and January. One house had an in-house musical performance with musicians from the Netherlands that were here as guests of a former staff.

Off-site group outings included pride events, outdoor movies in the park, community walks, local street festivals, shopping trips to Dufferin Mall, visits to the AGO, a picnic at Sunnyside Beach (with all 13 houses), a Halloween dance (co-hosted with COTA and open to all homes in the portfolio), a wreath laying on November 11, trips to the Mandarin, and a Lunar New Year festival in Vaughan.

Doing individual support and accompaniment is another important part of the Habitat Services Housing Support Worker role. This year tenants were accompanied to family doctor appointments, ongoing cancer treatment appointments, dental appointments, psychiatrist appointments, vaccination clinics, income tax clinics, ID replacement, and court dates. Staff also visited several tenants who were in hospital and made referrals to other supports including employment programs.

We would like to thank the generous donations from Loblaws and Metro, who provided gift cards to supplement the program budget, allowing more food and refreshments for tenants. Thank you to the Art Gallery of Ontario for providing free access to the gallery, bringing art into the tenant's lives. And a huge thank you to the Canadian National Exhibition for providing free access for tenants to attend the festival; an annual highlight for many.



Tenant Art Project



Tenant outing to High Park with Habitat Site Support Staff

Tenant Advisory Committee

Impactful, harm-reduction-focused initiatives



Habitat Tenant Advisory Committee (H-TAC)

The Habitat Tenant Advisory Committee (H-TAC) is a group of 10 tenants living in Habitat-funded boarding homes or apartments, selected through an interview process to sit on the committee with a goal of providing input and feedback to Habitat Services.

The Committee has been very active this past year, having rich discussions and sharing their valuable ideas and lived experience. We are excited to report that H-TAC-informed initiatives recently came to fruition, including the following:

Harm Reduction: During our Strategic Planning consultation in early 2024, H-TAC members identified the critical need for more harm reduction education and training in the boarding homes, with a particular focus on Naloxone training for life-saving opioid overdose reversal. This initiative really took off when our 2025-2026 Social Service Worker placement student completed a course on harm reduction facilitator training through their program at George Brown Polytechnic. As a result, a "train-the-trainer" workshop was facilitated with Habitat staff as well as boarding home staff and operators from across the Habitat portfolio.

Dangerous smoking and fire safety: Responding to another H-TAC-identified priority, the Social Service Worker placement student studied dangerous smoking habits, behaviour and mitigation measures within the boarding homes. Interviews were carried out with tenants, boarding home operators, and Habitat staff to gather opinions and ideas and strategies to reduce the risks. The placement student also met with the CAMH STOP team to learn about their smoking cessation program and developed a toolkit on dangerous smoking, which is available in two formats: one for boarding home operators, the other for tenants. The toolkit will be informative for anyone working with individuals living in boarding homes and brings a harm reduction lens to address concerns and offer valuable resources to reduce smoking and increase fire safety in the homes.

Poster project and survey input: The H-TAC also initiated the creation of a colourful poster for tenants showing the hygiene products available to them in the homes and provided key insights into the development of this year's Habitat Services Tenant Survey.

We are most grateful to all members who have given of their time and insights in the past year. We are currently looking to fill two spots on the H-TAC and encourage any tenant who may be interested to call the office for more information.

Tribute to Kierov Bauer



Kierov Bauer
(1969-2025)

Kierov was a member of the Habitat Services Brighter Days Committee from from 2010 to 2019. Most recently, he was an active member of the Habitat Tenant Advisory Committee from March 2024 to September 2025. Kierov was an interesting, engaged and thoughtful person, who wanted to do his very best to advocate for boarding home tenants and to support his friends and neighbours. With the permission of his close family, we share this tribute to Kierov.

Kierov finished his degree at Laurentian University and, as his sister Yarinka writes, “his heart never left Sudbury”, holding a special place in his heart for Ramsay Lake, Ontario. He said if he won the lottery that is where he would go. He met his former partner at Laurentian and together they had a lovely daughter. As a younger man, he travelled in Europe, where he was an educator for many years. He became a tenant in one of Habitat’s boarding homes – his home of 16 years - in 2009.

In the end, his cancer led him to Journey Home Hospice in downtown Toronto where, his sister tells us, “A group of angel nurses cared for him and were with him till the end. They took such a liking to Kierov and were really sad when he passed. As with many people, they will remember him for his humour and dry wit.”

Habitat directors Rebecca Norlock and Clare Nobbs visited Kierov in the summer 2025 and spent time chatting and laughing together. Kierov was particularly fond of candy and enjoyed the selection they had brought for him.

Kierov had a loving family, who visited him throughout his illness, including various friends and six siblings and their children. He is greatly missed.

Letter from the Auditor

To the Directors of Mental Health Program Services of Metropolitan Toronto

Opinion

We have audited the financial statements of Mental Health Program Services of Metropolitan Toronto, which comprise the statement of financial position as at March 31, 2026, and the statements of changes in operating fund, changes in internally restricted fund and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the organization as at March 31, 2026, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the organization in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists.

Letter from the Auditor Cont'd

INDEPENDENT AUDITOR'S REPORT, continued

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Akler Browning LLP

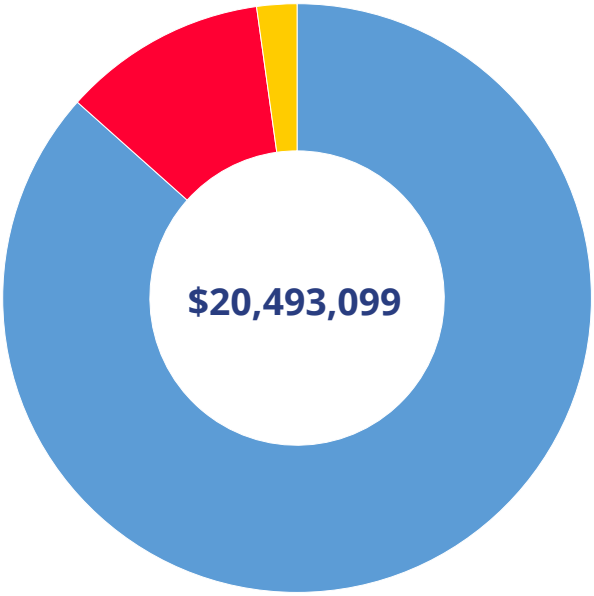
Chartered Professional Accountants Licensed Public Accountants Toronto, Canada

June 16, 2026

Habitat Services

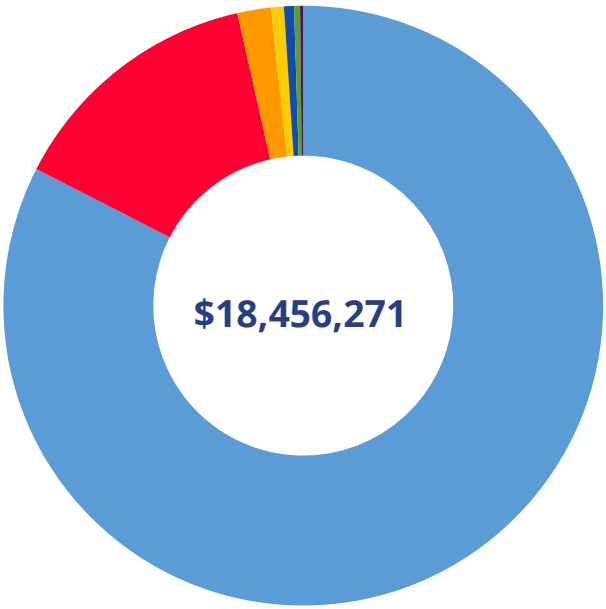
Financials 2025-2026: Statements of Operations

Revenue: For the Year Ended March 31, 2026



City of Toronto:	$17,743,418
Ontario Health - Toronto:	$2,298,092
Other Revenue:	$451,589

Expenses: For the Year Ended March 31, 2026



Subsidy Payments to Habitat Funded Sites:	$15,230,180
Salaries & Benefits:	$2,573,352
Administrative Expenses:	$334,250
Tenant Activities & Other Program Costs:	$127,357
Building Occupancy:	$100,405
Equipment & Software:	$58,743
Professional Fees:	$31,984

Funders & Donors

Funding Support

Ontario Health

Ontario Ministry of Health

Toronto City of Toronto Housing Secretariat

Donations

AGO
Art Gallery of Ontario

CNE
Canadian National Exhibition

camh
Centre for Addiction and Mental Health
Canadian Mental Health Association

Loblaws
Loblaws

metro
Metro

Private donors, whom we do not name for privacy



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Contact Us

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Habitat SERVICES

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