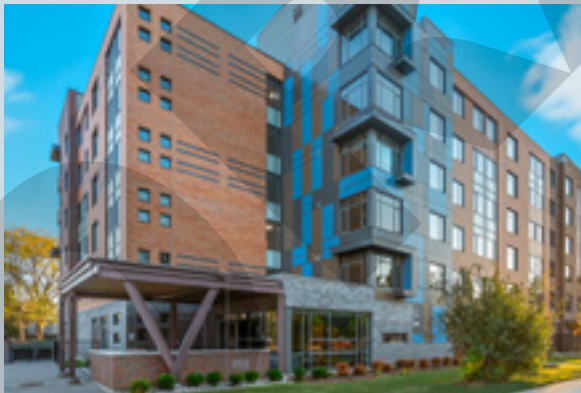




LONDON &
MIDDLESEX
COMMUNITY HOUSING

DELIVERING ON OUR COMMITMENT



2025

ANNUAL REPORT



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LAND

ACKNOWLEDGMENT

London and Middlesex Community Housing provides housing on the traditional lands of the **Anishinaabek** (AUh-nish-in-ah-bek), **Haudenosaunee** (Ho-den-no-show-nee), **Lūnaapéewak** (Len-ah-pay-wuk) and **Attawandaron** (Adda-won-da-run).

We acknowledge the local First Nations communities in this area, the Territory of the **Chippewa** (CHIP-I-WAA) of the **Thames**, the **Oneida** (OH-NY-DUH) of the Thames, and the **Munciey** (m-UH-n-s-ee) Delaware Nation.

We honour and respect the history, languages and culture of the diverse Indigenous people who call this territory home.

Today, the City of London & Middlesex County is home to many First Nations, Métis and Inuit people.

We are grateful to have the opportunity to work and live in this territory.



MISSION

To provide clean, safe, and well-maintained homes, to meet the needs of the people we serve in our communities.

VISION

To build inclusive communities where safe, affordable, and accessible housing is the foundation for positive change.

VALUES

TO COLLABORATE
TO BE ACCOUNTABLE
TO BE RESPONSIVE
TO PROMOTE EQUITY



MESSAGE FROM THE CEO & BOARD CHAIR

DELIVERING ON **OUR COMMITMENT**

IN 2025, WE MOVED FROM REBUILDING TO DELIVERING.

Following a year of reset and rebuilding, our focus shifted to delivery, ensuring that the investments we've made in our people, our systems, and our communities are translating into real, measurable improvements for tenants.

Across the organization, the work underway is beginning to take hold. Service delivery is becoming more consistent. Teams are better equipped to respond to tenant needs. And we are seeing early signs that a more proactive, coordinated approach is making a difference in how we support tenancies from day one.

This is particularly evident in how we are engaging with new tenants. By strengthening our intake process and

focusing on early connection, we aim to ensure tenants are set up for success from day one, while others benefit from additional support early in their tenancy. That insight is allowing us to respond earlier, reduce escalation, and help tenants build stability in those critical first months.

We are also seeing results in areas that have historically been challenging.

Our pest management work continues to improve through stronger data, more consistent service, and better engagement with tenants, leading to measurable reductions across the portfolio. This reflects a broader shift in how we approach complex issues, moving from reactive responses to coordinated, preventative strategies that improve the overall living environment.

At the same time, we have continued to invest in our staff.

By strengthening training and professional development, we are moving beyond a compliance mindset and

PAUL CHISHOLM
CEO

PHIL SQUIRE
BOARD CHAIR

“

We are maximizing every dollar to deliver better outcomes for our communities.

”

focusing on building confidence and consistency across our teams. Staff are better prepared to navigate complex situations and respond consistently in real-time during interactions with tenants.

This progress is supported by a more disciplined approach to managing and investing our assets.

Through our Asset Management Plan and the development of our Master Regeneration Plan, we are taking a longer-term view, aligning our capital investments with the needs of our communities and ensuring we maximize the impact of every dollar. This work positions us to make informed, strategic decisions about where and how we invest going forward.

Reimagine Southdale is a clear example of this shift in action.

With the opening of Phase 1, we delivered our first new housing in over 50 years, providing modern, accessible homes that reflect how people live today. For one family, it meant moving from a shelter into a stable home just before the holidays. Today, they have built routines and stability in a place they call home.

This is what progress looks like at LMCH.

It is not one initiative or one project. It is the result of consistent, focused work across the organization, strengthening how we operate, invest, and support tenants.

We are doing this while remaining focused on responsible stewardship.

We are maximizing existing funding, prioritizing investments, and ensuring that resources are directed where they will have the greatest impact. This is essential as we continue to balance immediate needs with long-term sustainability. There is still more to do.

Our buildings continue to age. The demand for affordable housing continues to grow. And the needs of the communities we serve are becoming more complex. But we are in a stronger position today than we were a year ago; more coordinated, more focused, and better equipped to respond.

Looking ahead, our work will continue to build on this foundation.

The progress we are seeing today is creating the conditions for what comes next, where we will look to expand on this momentum and continue delivering the housing and services our communities need.

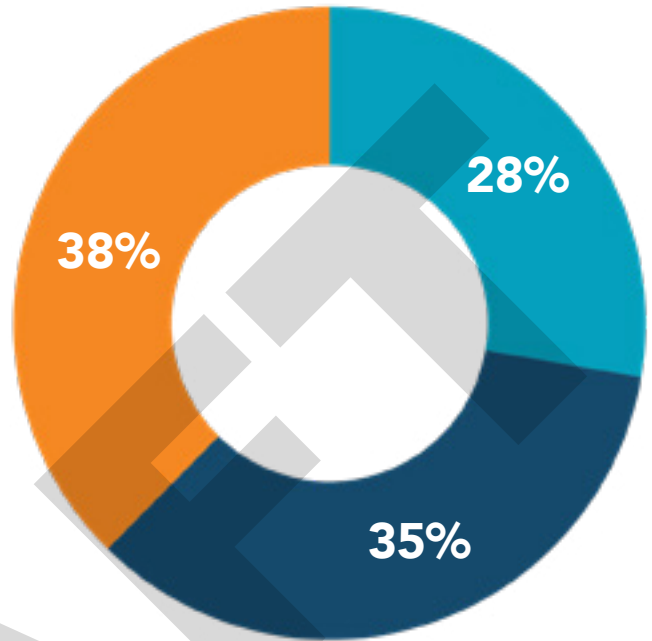
On behalf of the Board of Directors and the entire LMCH team, thank you to our tenants, staff, and partners for your continued support.






We will continue to deliver on our commitments and build on the progress underway.



WHO WE SERVE

This snapshot reflects the scale and diversity of the communities we serve. Across LMCH, tenants live in a mix of family, senior, and individual communities.



-  **5,263**
TENANTS
-  **32**
COMMUNITIES
-  **3,311**
UNITS
-  **3,282**
RENT-GEARED-INCOME
-  **29 AFFORDABLE**
UNITS

- **FAMILY COMMUNITIES – 28%**
920 UNITS
11 COMMUNITIES
- **INDIVIDUAL COMMUNITIES – 35%**
1,147 UNITS
9 COMMUNITIES
- **SENIOR COMMUNITIES – 38%**
1,244 UNITS
12 COMMUNITIES

Thank you to our tenants, staff, partners, and community for being part of our journey.

Together, we are building stronger, healthier, and more inclusive communities.





2025 IMPACT DASHBOARD

Investment is **delivering** results across our **communities**.

\$24M

INVESTED IN
COMMUNITIES

13K

TIMES TENANTS ACCESSED
COMMUNITY PROGRAMMING

17%

GREENHOUSE GAS
REDUCTION ACHIEVED

1) WHAT WE IMPROVED

- 15–18% pest rate (↓ from 29%)
- 200+ accessible units completed
- 94% eviction prevention rate
- 17% greenhouse gas reduction achieved

→ Better living conditions and more reliable homes.

2) PROJECTS WE DELIVERED

- 31 projects completed
- 176 projects in progress
- 6 contracts awarded
- 11 tenders issued
- 53 new housing units opened (Reimagine Phase 1)
- 53 units under construction (Reimagine Phase 2)

→ Delivering upgrades across our communities

3) HOW WE INVESTED

- \$1B+ portfolio value
- \$29M capital investment in 2025
- \$40.1M CMHC funding leveraged
- 10 projects under budget
- \$390K redirected to new projects

→ Maximizing funding to deliver results

4) TENANT PLACEMENT

- 375 new tenancies
- (90 Families, 105 Seniors, 180 Individuals)
- 3.7% vacancy rate
- 107 tenant check-ins (Intake and Support)
- 31 tenants completed early tenancy support

→ Helping tenants access stable housing and get off to a strong start

5) TENANT SUPPORT

- 23 tenant intake (Housing Stability)
- 748 home visits
- 658 referrals to partner agencies
- 41 successful discharges
- 4,276 proactive CSU patrols
- 15% reduction in N4's for non-payment of rent

→ Providing ongoing support to help tenants maintain housing and stability

6) SERVICE REQUESTS

19,235 completed service requests

- 23% plumbing
- 18% keys and doors
- 9% building general
- 8% security and vandalism
- 4% pest management
- 3% electrical
- 36% other

→ Maintaining homes and responding to tenant needs every day

7) COMMUNITY & ENGAGEMENT

- 42 community partners - bringing support to tenants
- 233 times tenants accessed financial support programs
- 5,887 times tenants accessed LMCH food support programs
- 6,876 times tenants accessed community-led food support programs

→ Stronger, more connected communities

8) A STRONGER ORGANIZATION

- 2 key leadership roles filled
- 41 positions posted
- 46 training sessions delivered
- 98% employee retention rate
- 8 milestones recognize

→ Building capacity to better serve tenants



TENANT INTAKE & SUPPORT PROGRAM

STRENGTHENING TENANT INTAKE TO SUPPORT LONG-TERM SUCCESS

At the start of 2025, we were already seeing a clear pattern across new tenancies.

Many tenants were set up for success from day one. Others, often coming from challenging situations, needed additional support to navigate the early stages of independent living. We also saw that when support was needed, it was often not identified until issues had already escalated.

That insight shaped our approach.

“We’re extending support beyond move-in, focusing on the first critical months of tenancy.”

We continued strengthening our tenant intake process to better support tenant success by introducing a more structured, proactive model focused on early engagement. Instead of waiting for issues to emerge, we now connect with every new tenant within their first month of moving in.

Through in-unit visits and regular check-ins over a three-month period, we focus on building relationships and opening conversations about rent payments, maintenance, and life in the community.

This approach allows us to see what isn’t always visible during the application process.

Early interactions have highlighted a range of needs, including financial pressures, food insecurity, mental health supports, and, in some cases, limited experience living independently. By identifying these needs early, we can intervene before small issues become larger challenges.

This work builds on the engagement that already happens throughout the application and placement process, extending that support into the first critical months of tenancy.

It also strengthens the connection of tenants to the broader system of supports. We are well-connected across London and Middlesex, and this program provides an early opportunity to link tenants to services such as food programs, healthcare, financial assistance, and housing stability supports.

In many cases, our staff act as system navigators, helping tenants access the right supports at the right time.

Early results are showing a positive shift.

The goal of the program is to lower early escalations related to non-payment of rent and a reduced need for enforcement actions. More importantly, we hope tenants engage earlier, ask questions, and work with staff to address concerns before they become more serious.

This work continues to evolve, but it is already strengthening how we support tenants, focusing on early engagement, practical support, and long-term stability.



LMCH Staff and Residents from 580 Dundas



PEST CONTROL PROGRAM TRANSFORMATION

BUILDING ON PROGRESS TO DELIVER CONSISTENT, TENANT-FOCUSED RESULTS

Pest management has long been a priority across our portfolio, and in 2025, we built on the progress made in previous years to further strengthen our approach.

Following significant work in 2024 to improve data collection, monitoring, and reporting, 2025 focused on translating that information into more consistent and effective action across our communities.

At the start of the year, activity rates remained a challenge, and although a program was in place, outcomes varied by building and level of engagement. In some cases, treatments could not be completed due to incomplete preparation or limited tenant participation, reducing overall effectiveness.

In 2025, we focused on strengthening the operational model.

Our operating teams worked to improve service consistency, tenant engagement, and accountability across the program. This included refining vendor relationships, improving coordination, and ensuring expectations were clear and consistently met.

At the same time, we placed a stronger emphasis on direct engagement with tenants.

Rather than relying solely on notices, staff connected directly with tenants to explain the process, address concerns, and provide practical support as needed. This helped reduce refusals and improve participation.

We also introduced more flexible treatment approaches, making it easier for tenants to take part, while continuing to support those who required additional assistance.

This work reflects a broader shift away from viewing pest management solely as an infestation issue, and toward a more comprehensive, preventative approach focused on maintaining healthy living environments.

Just as important, tenants are more engaged in the process, reporting issues earlier and working with staff to resolve them.

“By the end of 2025, activity rates had dropped to approximately 15% across the portfolio.”

At its core, this work is about ensuring tenants feel comfortable in their homes. The progress made in 2025 demonstrates what is possible when strong data, consistent operations, and tenant engagement come together.



LMCH Staff and Youth Residents at the Bouleee Clean and Green Earth Day Event



TRAINING & PROFESSIONAL DEVELOPMENT

MOVING FROM COMPLIANCE TO CONFIDENCE

Training and development have always been part of our operations, particularly in maintaining required certifications and safety standards.

In 2025, we began to build on that foundation, shifting from a primarily compliance-based approach to one focused on strengthening confidence, consistency, and support for staff.

At the start of the year, the focus remained on ensuring all required certifications and safety training were up to date across the organization. This included areas such as first aid, fire and life safety, asbestos awareness, and non-violent crisis intervention.

At the same time, we expanded our approach.

With increased investment and a more structured planning process, training was prioritized based on three areas: required compliance, organizational priorities, and professional development.

This allowed us to move away from a one-size-fits-all model and focus on delivering the right training to the right teams.

One of the most visible outcomes has been the continued rollout of non-violent crisis intervention training. Staff are applying de-escalation techniques in real situations, helping to ensure interactions remain safe, respectful, and consistent across the organization.

While formal measurement tools are still evolving, early feedback suggests a positive shift.



Maggie and Deven Deliver Nonviolent Crisis Intervention Training to LMCH Staff

Staff are engaging more with training opportunities, and fewer concerns are being raised about gaps in knowledge or preparation. There is also greater alignment between training and operational needs, helping staff feel better equipped for their roles.

This work reflects a broader commitment to building a healthy organization.

By continuing to invest in training and development, we are supporting staff in navigating complex situations, strengthening day-to-day operations, and improving the overall experience for tenants.

Looking ahead, this foundation will support further work in leadership development, professional certification, and the alignment of training more closely with long-term organizational priorities.

"We're investing in our people so they can better support our tenants."



REIMAGINE SOUTHDALE:

PHASE 1 OPENING & PHASE 2 CONSTRUCTION

BUILDING THE FUTURE OF COMMUNITY HOUSING

For an organization with a portfolio largely built in the 1960s and 70s, this represents a significant shift. While we continue to invest in and maintain existing buildings, we are also moving toward rebuilding communities to better meet today's tenants' needs.



Newly Finished Reimagine Southdale Building

Phase 1 reflects that shift.

As our first new build in over 50 years, it provided an opportunity to apply what we've learned through decades of operating housing, while also introducing modern design, accessibility, and efficiency standards.

The result is a building that feels different.

Units are bright, open, and designed with accessibility in mind. Features such as air conditioning, improved layouts, and modern finishes create a more comfortable living environment, while also helping to shift perceptions of what community housing can look like.

At the same time, the work extends beyond the building itself.

Site-wide improvements include upgrades to existing townhomes, new walkways, improved landscaping,

additional playgrounds, and enhanced outdoor spaces. This reflects a broader approach, investing in the entire community, not just new construction.

For tenants, the impact is immediate.

In one case, a family moved into Phase 1 directly from a shelter just before the holidays. For their children, it meant having a stable home for the first time; somewhere to sleep, go to school, and build routines. Since moving in, the family has settled into the community, with children attending school and parents returning to work.

Stories like this reflect what this work is ultimately about.

Reimagine Southdale is not just about buildings, it is about creating the conditions for stability and opportunity.

"This is the first new housing LMCH has built in over 50 years, and it's setting the direction for what comes next."

Construction on Phase 2 is now underway, building on what we've learned through Phase 1. Together, these phases form the foundation of a broader approach to regeneration, one that combines thoughtful design, operational learning, and a clear focus on tenant outcomes.

This is the direction we are continuing to build toward.

REIMAGINE SOUTHDALE RIBBON CUTTING





BUILDING COMMUNITY FROM WITHIN

TENANT-LED SUPPORT MAKING A DIFFERENCE ACROSS LMCH



Caring Cupboard Volunteers at 30 Base Line

What began as a small, tenant-led effort, using their own money to purchase food, has grown into a consistent, community-driven program supporting more than 100 households each month. Today, the Caring Cupboard provides a mix of dry goods, fresh food, and frozen items, helping tenants bridge the gap when food runs out before the end of the month.

We started small,” Fran says. “We didn’t know how we were going to do it. We just knew we had to try.”

It started with a moment that was hard to ignore.

After hosting a community dinner, Fran returned to the lounge to pick up leftover supplies. What she saw changed everything. Residents were going through garbage bags, scraping together what food remained.

“We went home, talked about it, and said—we have a problem,” Mary recalls. “People don’t have enough to eat.”

What they were seeing in their building reflected a much broader challenge. Across London and Middlesex, food insecurity has been rising in recent years, with nearly one in three households now affected. For many, support programs are a last resort, and not everyone accesses them. In their community, Mary and Fran were seeing that reality first-hand.

That moment led to the creation of what is now the Caring Cupboard.

The early days were uncertain. For the first few months, Mary and Fran purchased food themselves, unsure if the program would last or how they would sustain it. Over time, through persistence and a willingness to keep asking for support, the program grew.

Community partners stepped forward. Local organizations, donors, and volunteers became part of the effort. Then, the Caring Cupboard started receiving recognition for their dedication, including the Patrick Fleming Award from Elder Abuse London Middlesex in 2023. In 2025, they were recognized by the Ontario Non-Profit Housing Association (ONPHA) with the Tenant Achievement Award, which brought even more attention and support, helping to strengthen what they had already built.

"We didn't expect any of that," Mary says. "We just do this because we care."

While the scale of the program has grown, its impact remains deeply personal.

For many tenants, the Caring Cupboard is about more than food. It provides stability, connection, and a sense of dignity. Some rely on it to get through the final weeks of the month. Others come for the opportunity to connect with neighbours during their other monthly event, Bakery Day, to share a coffee, enjoy a sweet treat, and feel part of a community.

"It's more than food. It's dignity."

"It's a dignity saver," Mary explains. "People don't want to ask for help, especially seniors. But this gives them a way to get what they need and still feel proud."

That sense of dignity is matched by a strong sense of responsibility. The program is carefully managed to ensure fairness, consistency, and respect for everyone who relies on it, while remaining flexible enough to meet people where they are.

Volunteers deliver food to tenants with mobility challenges. New residents are welcomed early, helping them settle in and access support right away. When donations exceed what the building needs, food is shared with other LMCH communities.



Caring Cupboard Volunteers

"We believe in zero waste," Fran says. "If we have more than we need, we make sure it goes to someone who can use it."

That approach has extended beyond a single building.

The success of the Caring Cupboard also influences other communities. Tenants from across the city have reached out to learn how to start similar programs. In some cases, Mary and Fran have shared their experience directly, offering guidance, practical advice, and encouragement to those looking to do the same.

"We've had people come and ask, 'How do you do this?'" Mary says. "If we can help someone else get started, we will."

This kind of peer leadership reflects how strong communities are built, from within.

Behind the scenes, this work continues with support from LMCH, helping to ensure the program has the space and stability to operate and grow. That support allows Mary and Fran to stay focused on what matters most, serving their community.

At its core, the Caring Cupboard reflects broader aspects of life in LMCH communities. It shows what happens when tenants are supported, connected, and empowered to look out for one another.

"We're giving back," Mary says. "LMCH was there when we needed it. This is how we help others."



Marlene Coffey, CEO of ONPHA with Fran and Mary



MAKING RESPONSIBLE CHOICES FOR

HEALTHIER, MORE SUSTAINABLE HOMES

INVESTING IN EFFICIENCY, COMFORT, AND LONG-TERM SUSTAINABILITY

In 2025, we continued to build on our approach to investing in our communities, focusing on improving performance rather than just maintaining aging infrastructure.

A key part of that work is how our communities function day to day for tenants. This includes heating, hot water, and energy use across both buildings and family sites.

Through the Canada Mortgage and Housing Corporation's (CMHC) Repair and Renew Program, we continue working toward a 25 percent reduction in energy use and greenhouse gas emissions. This work supports the modernization of older properties while improving comfort and reliability for tenants.

Progress is already underway.

Upgrades across multiple communities have reduced greenhouse gas by approximately 17 percent, putting us on track to reach our target. These improvements are not tied to a single system or project. They reflect a more deliberate approach to how we plan and prioritize capital work.

That shift is visible in the decisions we are making.

In multi-unit buildings, air-source heat pumps are moving toward implementation. These systems will improve how temperature is managed in corridors and common areas while also reducing greenhouse gas.

In family communities, hot water tank replacements are already underway. This work improves reliability for tenants while also addressing safety considerations and ensuring systems operate as intended.

Across the portfolio, we are focusing on upgrades that deliver the greatest impact. This includes directing investment toward systems that improve performance, reduce long-term costs, and create better day-to-day living conditions.

This reflects a broader shift in how we approach capital planning.

We are not simply replacing systems as they fail. We are making informed decisions that improve how our communities function over time, balancing sustainability, cost, and tenant experience.

There is still more to do, and this work will continue to evolve.

But the progress we are seeing demonstrates what is possible when we focus on better-performing communities, more reliable systems, and responsible use of funding.



Newly Paved Driveway and Parking Lot at Bella

“Better systems mean more reliable homes for tenants.”



OPERATIONAL HIGHLIGHTS

WHARNCLIFFE COMMUNITY OFFICE CONSTRUCTION UNDERWAY

Construction is in progress on a new community office to bring services closer to tenants.

WHY IT MATTERS

On-site access improves service delivery and strengthens relationships with tenants.

TENANT INSURANCE AND SMOKE-FREE POLICIES IMPLEMENTED

New policies promote healthier living environments and encourage tenants to carry insurance coverage.

WHY IT MATTERS

These changes reduce risk, support tenant wellbeing, and protect both tenants and the organization.

TRAINING DELIVERED FOR PROPERTY SERVICES STAFF

Staff completed training in asbestos awareness, Electrical Safety Authority (ESA) compliance, Crisis Prevention Institute (CPI), and Mental Health First Aid.

WHY IT MATTERS

Ensures staff are equipped to work safely and respond to complex tenant needs.

ASSET MANAGEMENT PLAN (AMP) REVISED, APPROVED, AND SHARED WITH THE CITY

The updated AMP outlines long-term capital needs and investment priorities across the portfolio.

WHY IT MATTERS

Provides a clear, data-driven roadmap for maintaining and improving housing.

REIMAGINE SOUTHDALE PHASE 2 ADVANCING FOLLOWING CONTRACTOR SELECTION

Work is progressing on the next phase of redevelopment following contractor selection.

WHY IT MATTERS

Maintains momentum on delivering new housing and modernizing communities.

COMMUNITY SAFETY EXTENDED SERVICE HOURS

Expanded hours increase on-site presence and improve response times for tenant safety concerns.

WHY IT MATTERS

Greater visibility and faster response help tenants feel safer and better supported.



OPERATIONAL HIGHLIGHTS

200+ ACCESSIBLE UNITS COMPLETED THROUGH CMHC REPAIR AND RENEWAL

Accessibility upgrades were completed across more than 200 units as part of federally funded improvements to improve the quality of housing.

WHY IT MATTERS

Expands inclusive housing options and supports tenants with mobility needs.

ELEVATOR MODERNIZATION ADVANCING AT MULTIPLE SITES

Major upgrades were approved to replace aging elevator systems at Berkshire, Kent, Albert, and Wharncliffe.

WHY IT MATTERS

Improves reliability, safety, and accessibility for tenants.

MASTER REGENERATION PLAN DEVELOPMENT UNDERWAY

Work is progressing on a long-term plan to guide future redevelopment and growth.

WHY IT MATTERS

Positions LMCH to plan for the future while making informed investment decisions today.

POND MILLS PLAYGROUND APPROVED AS FINAL FAMILY-SITE PLAYGROUND INSTALLATION

Approval was given to complete the final playground installation at a family-focused site.

WHY IT MATTERS

Supports children and families with safe, accessible outdoor spaces.

NEW TENANT LEASE IMPLEMENTED

A new standardized lease was introduced to improve clarity, consistency, and expectations for tenants across all properties.

WHY IT MATTERS

Clear expectations help prevent issues before they start and create a more stable housing experience.

TENANT EDUCATION TIED TO PEST PREVENTION

Enhanced tenant education supports residents in preparing for and preventing pest activity, complementing LMCH's updated pest control approach.

WHY IT MATTERS

Prevention reduces infestations, improves living conditions, and lowers long-term costs.



OPERATIONAL HIGHLIGHTS

CLEAN AND GREEN EVENTS COMPLETED

Community clean-up events helped improve shared spaces and reduce waste across properties.

WHY IT MATTERS

Promotes pride in communities and supports healthier living environments.

HOT WATER TANK REPLACEMENTS UNDERWAY IN FAMILY COMMUNITIES

Replacement work has begun to improve system reliability, energy efficiency and performance across family sites.

WHY IT MATTERS

Provides more reliable hot water and improves tenant safety.

AIR-SOURCE HEAT PUMP IMPLEMENTATION ADVANCING

Work is progressing to introduce heat pump systems in high-rise buildings to improve performance and comfort.

WHY IT MATTERS

Supports energy reduction targets while improving living conditions in shared spaces.

REDUCED TELECOMMUNICATIONS COSTS THROUGH A NEW CELL CONTRACT/MODERNIZED PHONE SYSTEM

A new contract and updated systems are lowering operating costs and improving connectivity.

WHY IT MATTERS

Frees up resources for frontline services while improving internal operations.





FINANCIAL STEWARDSHIP

MANAGING RESOURCES RESPONSIBLY WHILE DELIVERING RESULTS

In 2025, LMCH maintained a stable financial position while continuing to invest in affordable housing operations, property maintenance, tenant services, and community renewal across London and Middlesex.

Total operating revenues reached approximately \$34.1 million, supported primarily through rental revenue and municipal base funding from the City of London. Operating expenditures totalled approximately \$34.1 million, remaining closely aligned with revenues and resulting in a modest operating surplus of approximately \$8,200.

These funds enabled us to deliver essential services, such as maintenance, tenant support, and community safety, directly improving residents' quality of life. These investments empowered LMCH to provide safe, affordable housing and enhance critical systems and services that tenants depend on for their well-being.

Cost pressures continued across the organization, particularly in staffing, maintenance, utilities, property taxes, and insurance. In response, LMCH maintained a focus on resource stewardship, allocating funding to maximize tenant and community benefit.

Capital investment remained a major focus in 2025. Supported by municipal capital funding, CMHC Repair and Renewal funding, and regeneration-related investment, LMCH renewed aging infrastructure, thereby enhancing accessibility, ensuring more reliable service, increasing energy efficiency, and improving tenant comfort for residents across the community.

Project management also reflected LMCH's financial stewardship. LMCH completed several capital projects under budget, redirecting funds to contingency and future priority work. LMCH's delivery of Reimagine Southdale Phase 1 demonstrated capacity for major capital work, opening the project in 2025 below budget.

This work reflects a shift in LMCH's planning and investments, aligning operating decisions, capital investment, asset management, and regeneration planning to use funding for better homes, stronger communities, and sustainability.

With stable oversight and a clear focus on responsible investment, LMCH is well-positioned to sustain housing and deliver future service improvements that will directly benefit tenants and communities.

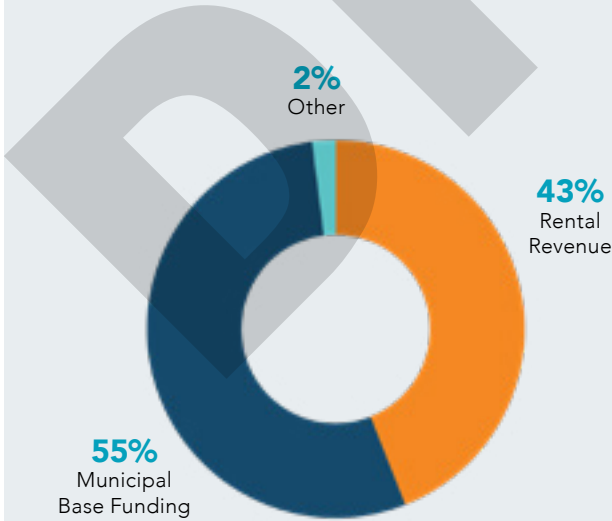
OPERATING OVERVIEW

Operating Revenue	2025	2024
Rental revenue	14,695,527	13,772,275
Municipal base funding	18,857,064	16,781,288
Other	592,776	671,995
Total Operating Revenue	34,145,367	31,225,558

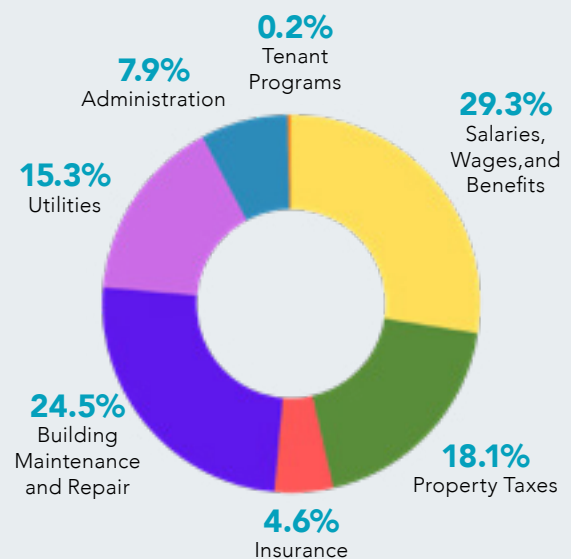
Operating Expenditures	2025	2024
Salaries, wages, and benefits	10,015,218	8,614,607
Property taxes	6,189,255	5,842,854
Insurance	1,572,664	1,513,076
Building, maintenance and repair	8,362,953	7,840,583
Utilities	5,236,080	4,969,368
Administration	2,698,386	2,337,900
Tenant programs	62,562	80,985
Total Operating Expenditures	34,137,118	31,199,373

Net Surplus (deficit) **8,249** **26,185**

REVENUE



EXPENDITURES

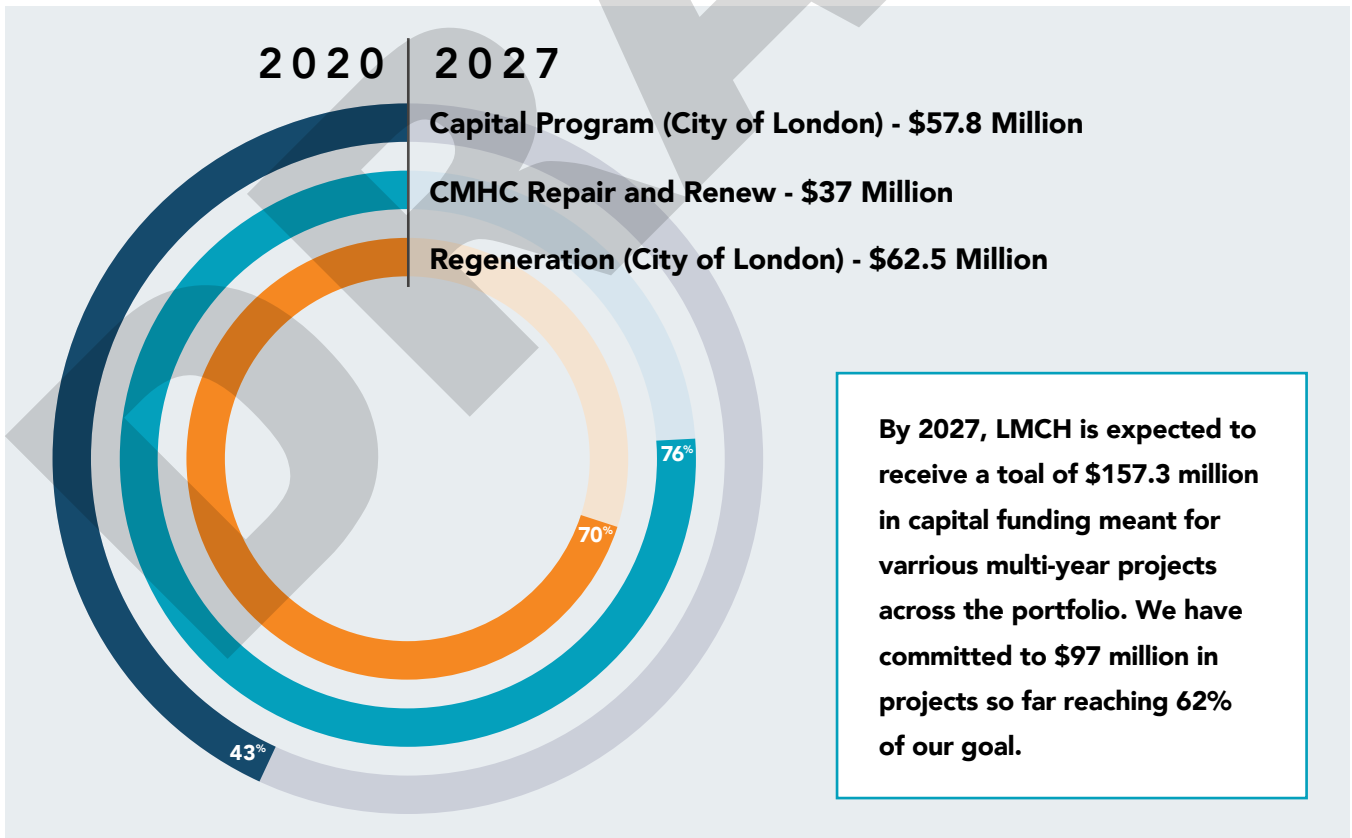


CAPITAL OVERVIEW

Capital Sources	2025	2024
Capital Funding - City of London	18,684,122	18,814,122
Canadian Mortgage & Housing Corporation (CMHC)	7,286,837	3,053,910
Canada-Ontario Community Housing Initiative (COCHI)	1,859,506	887,829
Total Capital Revenue	27,830,465	22,755,861

Capital Expenditures	2025	2024
Capital Program (City of London)	5,431,226	4,888,315
CMHC Repair and Renew	7,246,187	6,933,608
Regeneration (City of London)	16,485,392	14,485,648
Total Capital Expenditures	27,830,465	26,307,571

CAPITAL FUNDING





BOARD OF **DIRECTORS**

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& Corporate Services

Sara De Candido
Chief Operating
Officer

Dirk Volschenk
Manager, Human
Resources

John Krill
Director, Asset
Renewal

THANK YOU

At LMCH, progress happens through people. Tenants who help build stronger communities, staff who show up every day to support the work, and partners who bring services, resources, and care closer to where people live.

Throughout 2025, these relationships helped turn plans into action. From food security and youth programming to housing stability, community safety, tenant engagement, and capital renewal, our work was strengthened by the people and organizations who shared their time, expertise, and commitment.

We are grateful to the community partners who worked alongside us, the tenants who led and participated in programs, and the staff who helped deliver improvements across our communities. Together, this work is creating stronger connections, better supports, and more stable homes for the people we serve.

Thank you for being part of this progress. We look forward to continuing this work together and building on the momentum underway.

519 Pursuit

Anova

Art Therapist Hailey Tallman

Atlohsa Family Healing Services

Big Brothers Big Sisters

Boys and Girls Club

Canadian Mental Health Association Thames Vally

Cherryhill Pharmacy Vaccine Clinic

Creative Age

Crime Stoppers

ELUCO (East London Unity Church Outreach)

Fanshawe SSW Students

Harvest Hands

Horton Street 50+ Centre

Income Tax Volunteer Clinics

John Howard Society

Kensington Village Association

LEADS Employment Services

London Community Chaplaincy

London Fire Department

London InterCommunity Health Centre

London Police, Rookie Ball

London Training Centre

LUSO Community Services

Merrymount - Family Support and Crisis Centre

Mobility First

No Empty Bowls, London Humane Society

North London Seventh-day Adventist Church

Northwest London Resource Centre

PAWS

QUAD County

Qui-Gung Instructor Kim Morrison

Salvation Army

SAV Foundation

St. Vincent de Paul

Thames Valley Health Team

The Coop

The PATCH

Western University Occupational Therapy

VON (Victorian Order of Nurses) Middlesex-Elgin

Western Pro-Bono Law Students Will Clinics

YMCA Employment Services

Zaasaakwe Community Harm Reduction



LONDON & MIDDLESEX
COMMUNITY HOUSING