



BRIDGING GAPS

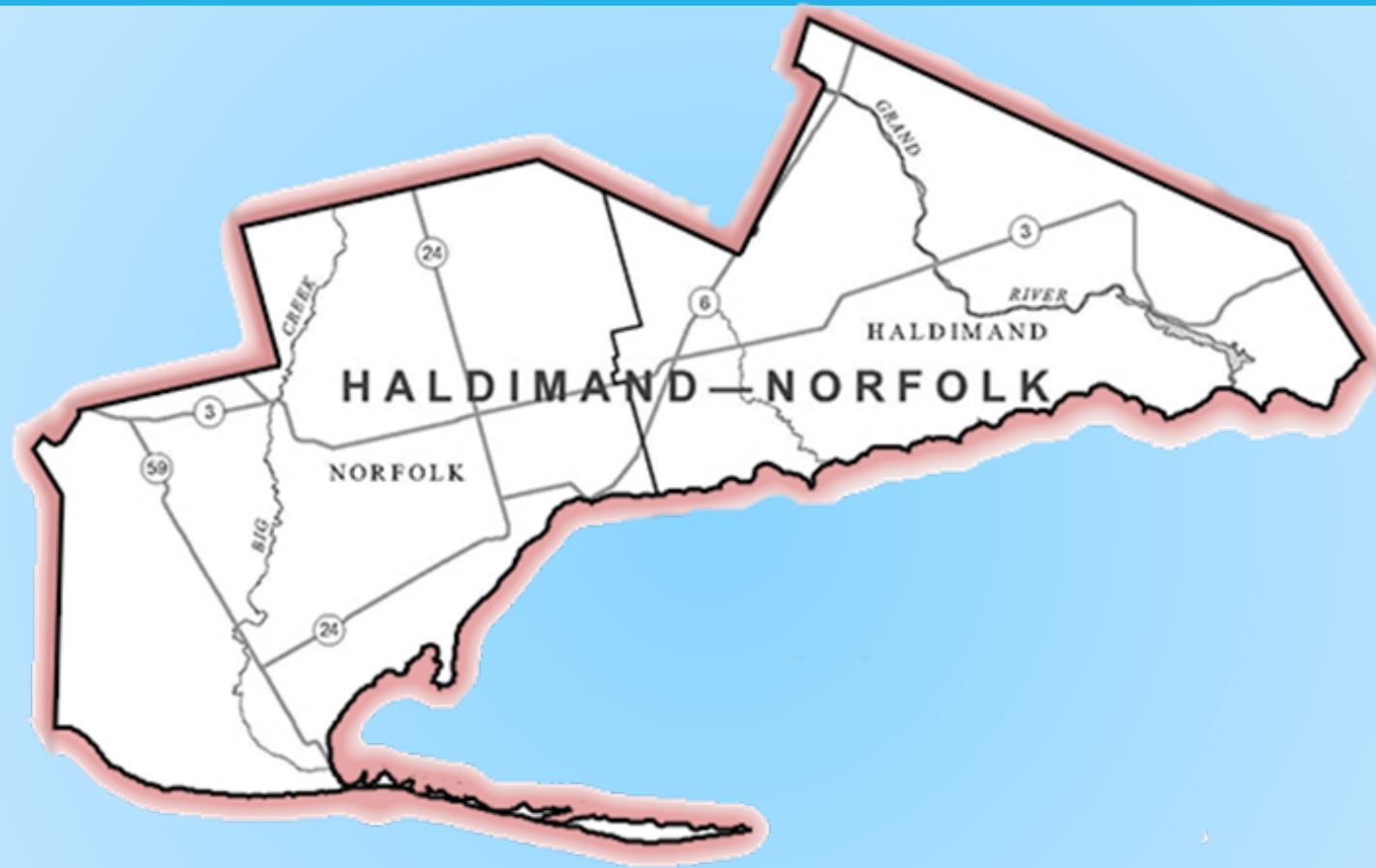
BUILDING HOMES



1975 - 2025



PORTFOLIO



2900+ km²

Delhi

Simcoe

Port Dover

Port Rowan

Waterford

Hagersville

Caledonia

Dunnville

ABOUT HNHC



\$106.5M
in assets



23 Properties throughout
Haldimand & Norfolk



1000+
people housed

535 Homes

171 Seniors-only Apartments
186 Adult & Senior Apartments
148 Family Homes
16 2nd Stage Housing Apartments
8 Supportive Units
6 Student Units



310 Seniors
424 Adults
286 Children



8 HNHC Board Volunteers
20 Non-Profit Board Volunteers



HNHC
COMMUNITY HOUSING

12 Staff Members



DRILLING DOWN THE DATA

Who are the tenants we serve?

Seniors Aging in Place



58% of seniors over age 70

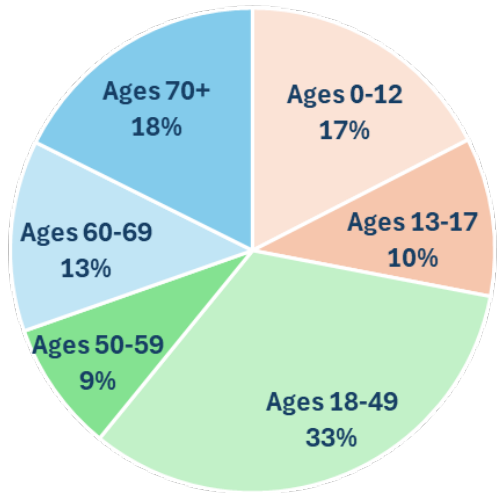
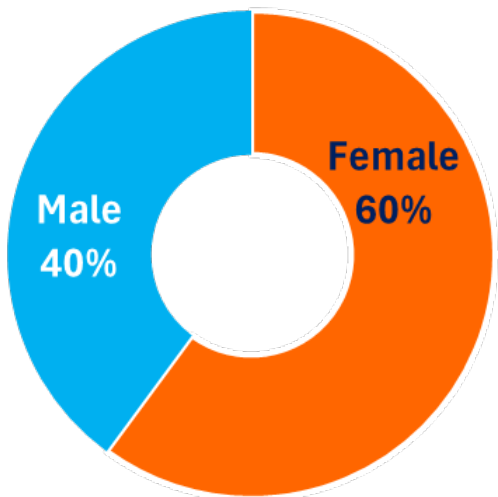
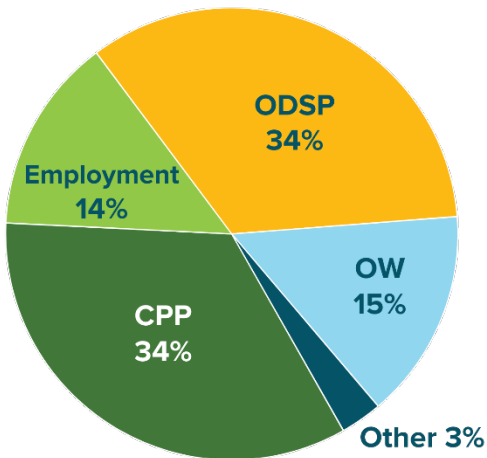


65% of last year's move-ins were from the SPP waitlist



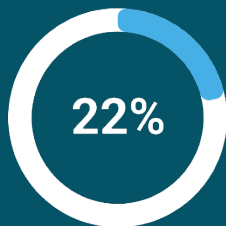
72% of our family households are led by a single parent

Household Primary Income

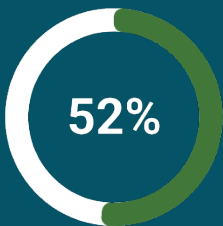


Seniors, Low-Income Individuals and Families, Individuals with Mental Health Issues, Addictions, Disabilities, and Women Fleeing Violence and Abuse

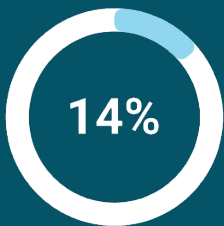
HNHC serves our community's most vulnerable residents



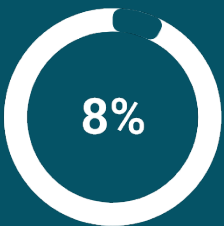
FAMILY HOUSEHOLDS



SENIOR HOUSEHOLDS



SINGLE ADULT HOUSEHOLDS



MULTI-ADULT HOUSEHOLDS



TRANSITIONAL HOUSINGS



SUPPORTIVE HOUSINGS

FINANCIAL YEAR IN REVIEW

| 2024 Revenue | | 2024 Expenses | |
|--|-------------|------------------------------------|-------------|
| Rent Revenue | \$2,047,334 | Maintenance & Repairs | \$864,411 |
| Other Revenue | \$323,713 | Utilities | \$546,704 |
| Municipal Subsidy-Operating | \$761,881 | Capital Repairs | \$625,000 |
| Municipal Subsidy - Property Taxes | \$509,241 | Capital Repairs - Repair & Renewal | \$1,876,127 |
| Municipal Funding - COCHI & OPHI | \$542,912 | Capital Repairs - COCHI & OPHI | \$542,912 |
| Municipal Subsidy - Capital Allocation | \$625,000 | Admin & Salaries, Wages, Benefits | \$1,509,734 |
| Capital - Repair & Renewal Program | \$1,875,993 | Municipal Property Taxes | \$509,241 |
| | | Insurance | \$209,410 |
| TOTAL REVENUE | \$6,686,074 | TOTAL EXPENSES | \$6,683,539 |
| NET SURPLUS | | \$2,535 | |

| | | |
|----------------------------|-----------------------------|----------------------------|
| 2023 Revenue - \$4,267,458 | 2023 Expenses - \$4,263,216 | 2023 Net Surplus - \$4,242 |
| 2022 Revenue - \$3,648,666 | 2022 Expenses - \$3,644,433 | 2022 Net Surplus - \$4,233 |

Welcome Matthew McNally, CPA, CA
Millards Chartered Professional Accountants



New Development

- **Dunnville – 56-unit mixed-income building** (built to passive house standards) with state-of-the-art daycare facility on ground floor. Breaking ground – June 2025
- **Delhi – 24-unit mixed-income building** (currently in pre-development)
- **Port Dover – Addition of 25 mixed-income units** to existing property

Strategic Partnerships

- **NGH/CMHA - retrofitted 2 legacy homes** for ASH Addiction Supportive Housing
- **Fanshawe College – retrofitted 2 legacy homes** for affordable student housing for any student at the Simcoe campus
- **Flourish – working together with this development arm of Indwell** to optimize strategies for bringing more affordable housing to Haldimand Norfolk



Repair & Renewal

- **Deeply renovated and re-rented 10 family homes** that had been vacant due to disrepair
- **70% completion of 3-year \$8M Capital Repair & Renewal program**

Tenant Support Initiatives

- **Reorganization & allocation of internal resources** to meet tenant needs
- **Established “Connected Communities” tenant engagement plan**
- **HSB Funding to directly impact ‘at risk’ tenants**

INVESTING IN HOMES – REBUILDING LIVES

KPI REVIEW

HNHC Target: 100%

HNHC Actual: 100%



Annual Unit Inspections

Percentage of all units in the housing portfolio that received an annual inspection in 2024. This KPI tracks completion rates to ensure ongoing property maintenance and adherence to health and safety standards.

HNHC Target: 97%

HNHC Actual: 99%



Housing Occupancy

Percentage of rentable homes occupied in 2024, based on the average of quarterly occupancy rates across the housing portfolio. This figure is influenced by the number of move-outs, the efficiency of the offer process, and the time required to turn over units.

HNHC Target: 30

HNHC Actual: 24.5



Unit Turnover

Average number of days homes are vacant between tenancies. This KPI reflects the efficiency of the offer process and the time required to complete repairs and prepare units for the next applicant on the waitlist.

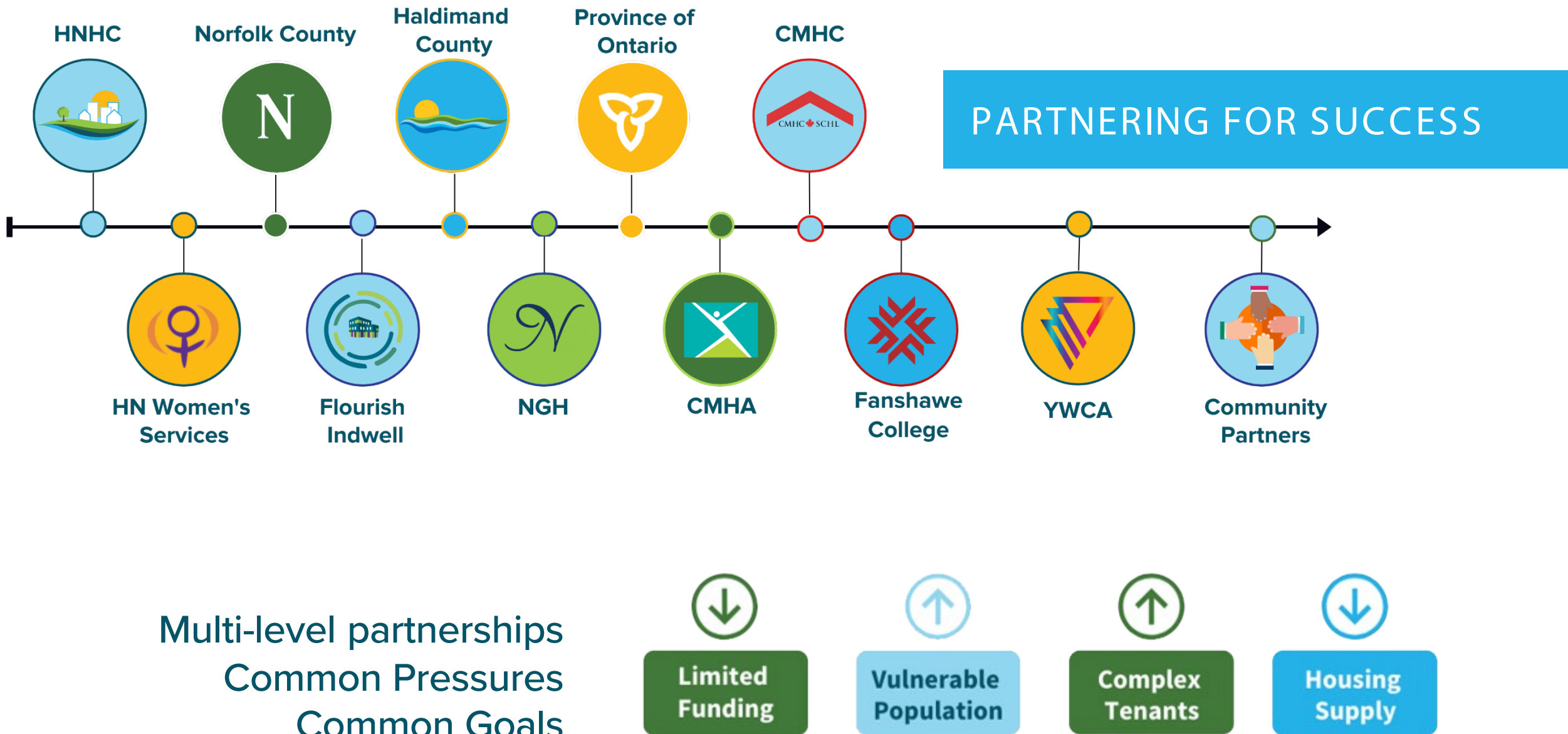
HNHC Target: 95%

HNHC Actual: 99%



Rent Collection

Average percentage of total rent collected in 2024 across the housing portfolio, based on quarterly results. This KPI compares the total rent collected to the total rent charged, reflecting overall payment trends and arrears management.





Thank you!

