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We acknowledge that Options for Homes’ office and portfolio are situated upon the traditional territory of many nations including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee, Wendat peoples, and the Mississaugas of Scugog Island First Nation, and is now home to many diverse First Nations, Inuit and Métis peoples. We also acknowledge that these lands are covered by Treaty 13 with the Mississaugas of the Credit, the Williams Treaties signed with multiple Mississaugas and Chippewa bands, and the Upper Canada Treaties.

Introduction

Our mission at Options is to make homeownership more attainable, and we’ve always been motivated by our understanding of the incredible positive impact that owning a home can make in people’s lives. But we were looking for more: we wanted to better understand the true impact of Options behind the stories. We undertook this study to gather data about the effectiveness of the Options model.

In the pages that follow, you’ll see that, just as we’ve long believed instinctively and anecdotally, we truly are positively affecting the lives of our purchasers. Diversity is one area where we’re especially proud to make strides. By making inroads in communities that haven’t traditionally had equitable access to homeownership, we’re making progress in addressing wealth inequality. We can’t solve that challenge alone, but we’re putting a finger on the scale.

Beyond the financial gains of homeownership, our study revealed some of the less tangible benefits that our purchasers have enjoyed, including improved well-being and a sense of accomplishment, safety and pride. This demonstrates that we’re not only reshaping purchasers’ futures but also their perceptions of themselves. We’re helping them reimagine what they’re capable of.

And the benefits of our model don’t just touch those purchaser households; they spread to the larger community and future generations. As you scan these highlights, we invite you to delve deeper into these results to see the impact that access to homeownership can have on people’s lives.

Study Highlights

- 1** **OPTIONS ADDRESSES WEALTH INEQUALITY AND IMPACTS SOCIAL MOBILITY** by providing an accessible path to homeownership. Fifty-six percent of our purchasers surveyed are from racialized communities — groups that historically have faced systemic challenges to accessing homeownership and the intergenerational wealth it creates.
- 2** **OPTIONS CREATES NEW HOMEOWNERSHIP OPPORTUNITIES** that would not otherwise have existed for two out of every three of our purchasers. Across the 3,140 units of new supply included in this survey, 65% of our purchasers would not have been able to afford a down payment without Options’ support.
- 3** **OPTIONS HAS A POSITIVE EFFECT ON THE HOUSING MARKET BY MAKING** (often affordable) rental units available as long-term tenants move to ownership. Seventy-three percent of our purchasers moved from rental and 45% of them say they would have stayed in rental units if not for Options.
- 4** **OPTIONS PURCHASERS EXPERIENCED LESS STRESS AND AN INCREASED SENSE OF WELL-BEING** in their Options home. Feeling in control of one’s life is a key social determinant of health and 87% of purchasers reported a sense of pride and accomplishment in owning a home. Meanwhile, 57% reported a feeling of increased stability in their living condition and 37% reported decreased stress.



About This Study

This is Options for Homes' first Impact Study. When we embarked upon this journey, we had two objectives in mind: to create a baseline understanding of the impact we've had on people who have bought Options homes and to use that insight to create an evidence-based framework for future impact reporting.

IN THIS INAUGURAL STUDY WE LOOKED TO UNDERSTAND:

- Who our purchasers are
- How they have benefitted from Options' homeownership program
- The impact of homeownership on their well-being
- Options' impact on diversity, equity and inclusion
- The impact of our program on the housing market
- The contribution of Options' program to the local economy

NEXT STEPS:

These first-year results provide a foundation from which we will continue to explore and understand who we serve and the impact we're having.

Using these findings, we will examine how we can adjust our model and become more intentional in how we achieve our desired social and economic impacts.

We will focus on delivering and improving upon the following impacts:

- Creating pathways to homeownership for first-generation homeowners and households from racialized communities
- Providing ownership opportunities for women-led and single parent households
- Taking pressure off the rental market by bridging the gap to ownership with down payment support



Who We Are

Options for Homes is Canada’s largest non-profit developer of attainable homeownership¹ and a pioneer and market leader in the use of shared equity mortgages as down payment support. Our sole mission is to make homeownership possible.

We have been in operation since 1994 and have built 3,372 homes. We have assisted over 6,500 people with down payment support, which helps increase their buying power and bridge the gap to homeownership.

MISSION

As a social purpose organization, we facilitate access to housing through innovative financing and development solutions.

VISION

To continuously expand our social impact by reinvesting capital so more people have access to homes and the opportunity for economic prosperity.

We believe in the power of
homeownership to transform lives.



¹ Recent legislation in Ontario (Bill 23) gave statutory recognition to “attainable housing.” It defined it as a residential unit that is not an affordable residential unit; a residential unit that is not intended for use as a rented residential premises; a residential unit developed as part of a prescribed development or class of developments; a residential unit that is sold to a person who is dealing at arm’s length with the seller. It is anticipated that other criteria will be established by regulation including a shared equity component.

Attainable Ownership

For many Canadians, homeownership is an important achievement and is a way for families to establish a strong and secure financial future. Yet as homeownership rates fall in Canada² that dream is fading. For others, owning a home has remained out of reach due to systemic marginalization³.

For those who aspire to own — and can afford the carrying costs of ownership — attainable ownership is an important part of the housing ecosystem. It can provide a path out of rental and can form the foundation for financial resiliency.

So, what is attainable ownership? It is market ownership housing made more affordable through financial arrangements like shared equity down payment support, rent-to-own options, or other forms of shared ownership.

At Options, which operates as a non-profit social enterprise, our model of down payment support serves as a market intervention that helps people become homeowners sooner.



WHO IS SERVED BY ATTAINABLE OWNERSHIP?

Options' attainable housing is targeted to households who currently live in accommodation they can afford.

These are typically middle-income renters who want to move to an ownership product but are short of accumulating enough savings for the down payment. They tend to be older than the average first-time homebuyer⁴, come from racialized communities or have experienced a significant life change, such as divorce.

These people hold good jobs, have strong, long-term economic prospects and are looking to purchase what is usually their first home. They just need some help bridging the gap.

WHY ATTAINABLE OWNERSHIP IS IMPORTANT

- **Unlocks rental units.** By providing long-term renter households with ownership opportunities, much needed turnover is created in tight rental markets.
- **Helps build a more equitable and diverse middle class.** The Options model keeps ownership housing within reach for more Ontario households. Ownership housing creates multi-generational equity, security of tenure and financial security.

The Options model provides ownership housing that is attainable by those who historically have faced structural barriers to accessing homeownership, households in racialized communities and women-led or sole-support households. The ability to build wealth through homeownership can change the future for those families and individuals.
- **Retains key workers and improves quality of life.** Key workers are essential to the city's economic prosperity. Key workers often face long commutes to a home they can afford. This comes with an environmental cost and a cost to their family life. Urban multi-residential attainable housing developments give families a choice to own a home that is often much closer to transit and the workplace.
- **Supports economic resilience.** Our model creates an equity foundation that plays a key role in financial planning for a more self-sufficient retirement. It buffers periods of unemployment and supports adjustment with less risk of dislocating families.
- **Supports well-being.** By attaining security of tenure through housing they own, many people report reductions in stress and a better sense of well-being — a key driver in the social-economic determination of health⁵.

² According to Statistics Canada, the proportion of Canadian households who own their home – or the homeownership rate (66.5% in 2021) – is on the decline in Canada after peaking in 2011 (69.0%). The growth in renter households (+21.5%) is more than double the growth in owner households (+8.4%).

³ In its 2021 report to the UN General Assembly and Human Rights Council titled "Housing Discrimination & Spatial Segregation in Canada," the Centre for Equality Rights in Accommodation noted that inadequate housing is "directly linked to embedded patterns of discrimination, colonization, racism and marginalization."

⁴ According to Statistics Canada, in 2018 the age of the average first-time home buyer in Canada was 35.

⁵ Housing as a Socio-Economic Determinant of Health: Findings of a National Needs, Gaps and Opportunities Assessment. Canadian Journal of Public Health

How Our Model Works

OPTIONS ready program

Our attainable ownership model is made possible with The Options Ready Program, which combines a mission-based approach to development and down payment support.

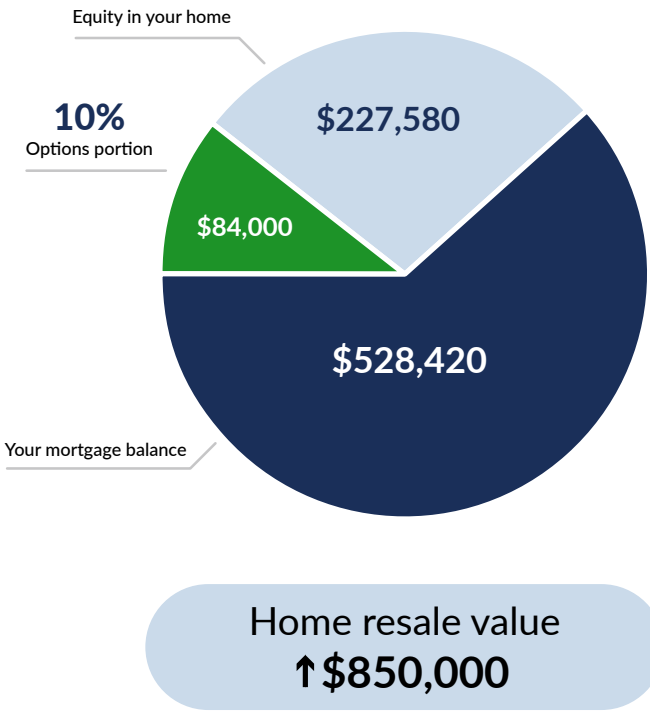
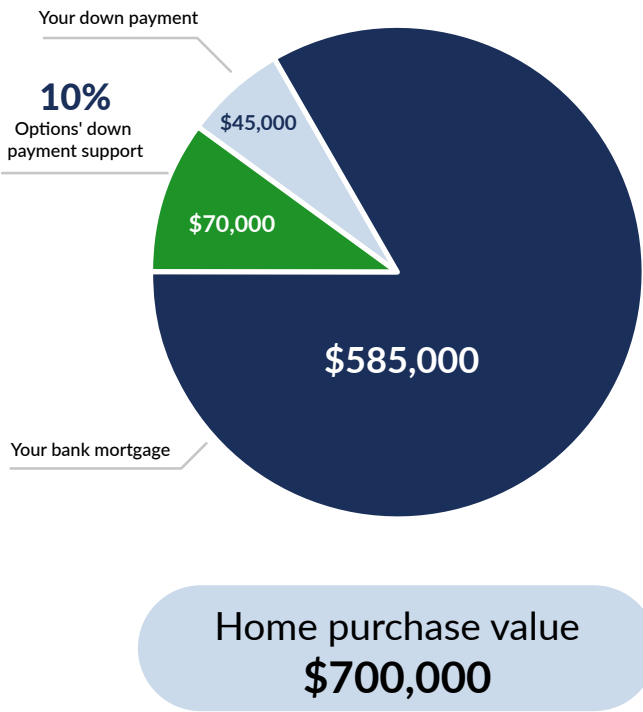
This support is structured as a shared equity second mortgage that increases a purchaser's total down payment and lowers their cost of ownership. There are no monthly payments on this second mortgage.

Instead, when purchasers sell their unit or move, they repay the shared equity mortgage plus appreciation. Historically, the proceeds of Options projects have been used to create new projects, and therefore new opportunities for people to become homeowners.

It's an ongoing cycle that allows us to continue delivering on our mission of creating access to homeownership and building family wealth for future generations.

“Buying this condo was life changing for me. This was one of the best decisions I made, and I wouldn’t have been able to have done it without the security the second mortgage offered.”

– B.S., Heintzman Place



This appreciation is an estimate and hypothetical. Market conditions will affect actual appreciation. This model is based on a unit sold after 5 years; a 5-year fixed-rate mortgage with 25-year amortization at 4.26% interest. Rates calculated as of May 2025.



What We Learned About Our Purchasers

Homeownership is a dream held by many Canadians but making that aspiration a reality is increasingly difficult. For many, down payment contributions from family afford them the chance to become homeowners⁶. For others, down payment assistance is what makes the difference. That’s where we step in. Down payment support made available by Options creates opportunities for more people to move from rental to ownership.

Through this impact study we gained a clearer picture of who benefits from our model of down payment support. Our purchasers are overwhelmingly first-time home buyers, highly diverse, and are primarily moving from rental — a significant portion of whom were in core housing need. In short, they are not the typical market purchaser.

“If it wasn’t for Options, I would still be paying rent and would have worried about my retirement years. This is a great program and I would recommend it to anyone.”

– M.S., Village by Main Station

OUR PURCHASERS ARE...

- 56%** **are from racialized communities**
In general, ethnic diversity among Options buyers is much greater than the average population of homebuyers
- 56%** **identify as women**
Options provides opportunities for single women, often sole-support households, to buy a home
- 58%** **were over 40 at time of purchase**
The Options model creates a pathway to ownership for longer-term renters

SUPPORT OF PURCHASERS

- 89%** **of purchasers felt supported by Options**
- 90%** **of purchasers felt informed by Options**



IMPACT ON THE HOUSING MARKET

- 80%** **were first-time home buyers**
The Options model brings homeownership within reach of new entrants
- 73%** **vacated a market rent unit**
The Options model creates turnover in the rental market
- 72%** **of those surveyed still live in their home**
The Options model supports owner-occupied homes. Options purchasers are not speculators

⁶In 2021, Canadian parents gave adult children \$10 billion in down payment gifts, according to CIBC Markets. Additionally, 40% of all buyers received gifts from parents.



Kamiko with husband, Chris, and their two children

From the High Seas to Homeownership

How one Toronto couple navigated the transition from renting to homeownership thanks to Options for Homes

Before she heard about Options for Homes, Kamiko Rodwell was losing hope that she'd ever become a homeowner.

Like a lot of people, she wasn't fortunate enough to have "\$50,000 or \$70,000 just sitting in a bank account somewhere."

Kamiko tried to buy a home together with her brother in 2012, "and we kept getting outbid. It was near impossible." Later, while she was working on Caribbean cruise ships as a retail worker, she met her future husband, a technical producer for the on-board entertainment named Chris.

They were enjoying an exciting career with good incomes, but it still wasn't enough to give them a crack at the tough Toronto housing market. Without financial support, Kamiko says, "I literally don't know how people do it."

So, when she wasn't at sea, Kamiko lived at her mother's place. "And nobody," she says with a laugh, "wants to be in their thirties living at their mom's house."

Then, in 2014, Kamiko and Chris heard about Options for Homes and learned about how it offers access to down payment support in the form of a shared equity second mortgage. It sounded good to them. "If you do not have the down payment, I think [Options] is a definitely viable option to get into the real estate market. And it wasn't difficult."

"I'm the first person of my little immediate family to own a home. It's definitely something that I want to make sure that my kids have the opportunity to have as well."

- K.R., Danforth Village Estate

The buying process with Options went smoothly. "The person who was selling the units was accessible and was able to answer questions. Going to all the meetings, leading up to breaking ground, was great."

With \$50,000 in down payment support in addition to the funds they had saved up, they chose a two-bedroom unit at Options' Danforth Village Estates development.

Fast forward a few years and Kamiko and Chris have two children, and roots in a great community. They've even paid back their shared equity second mortgage. Today, Kamiko feels more financially secure. "We're saving to make sure that we have backup plan

money for a worst-case scenario. Because [now] we can put money away," she says. "How do I feel as a homeowner? I guess more adult."

Kamiko is keen to pass the feeling of financial confidence to the next generation. "My mom's been a lifelong renter. My dad as well. So, I'm the first person of my little immediate family to own a home. It's definitely something that I want to make sure that my kids have the opportunity to have as well."

Kamiko says she wants other people to have the same chance, too. She laughs, "I tell my brother, 'You need to get in, you need to get in.'"

Danforth Village Estates



Impact on Affordability

Housing affordability has reached crisis levels in Canada with every level of government being called upon to address the issue. The Ontario government's declaration that the province meet a target of 1.5 million new homes built in 10 years⁸ to dramatically increase supply is a bold one, but it will take time.

Down payment support, however, has an immediate impact. Consider the recent estimation from National Bank of Canada that it would take someone in Toronto 25 years to save enough for a 20% down payment⁹. It's no wonder people are left feeling like homeownership is entirely out of reach.

Options for Homes cuts the time needed to save by three quarters. With a minimum of 5% down payment required for all purchasers and up to 15% in down payment support, we are able to make homeownership possible sooner and for more people. This study shows just how significant that impact has been.

OF THOSE PURCHASERS THAT RESPONDED TO THE SURVEY:

72% accepted down payment support at closing

65% would not have been able to afford a down payment without Options' down payment support program

48% would not have been able to afford a down payment in the next two to five years without Options' down payment support program

"Being a single income household, I would never have been able to afford a home without the down payment support."

– Anonymous, Cranbrooke Village

100% of units built by Options for Homes are eligible for down payment support

Cranbrooke Village





Impact on Feelings of Security and Well-being

Our belief in the value of homeownership goes well beyond financial. When people have a safe, secure place to call their own, they are healthier¹⁰. Indeed, our purchasers reported that after becoming owners they experienced reductions in stress and a better sense of well-being – a key driver in the social-economic determination of health. In this study, we have found that overall Options' program led to improved physical and mental health impacts for purchasers.

OF THOSE PURCHASERS THAT RESPONDED TO THE SURVEY:

57% reported increased stability in living conditions

37% reported decreased levels of stress

33% reported an increase in their sense of safety

87% reported a sense of pride and accomplishment

“My stress levels all but evaporated after moving into and closing on our condo! We’ve since sold and are now looking to purchase land and build a house in BC. We also welcomed our first child to the world in that condo and are now expecting our second! I feel like the condo was the first step in being able to get our dream life underway.”

– J.T., Village by Main Station

¹⁰ The Homeownership Dividend for Canadians, The Canadian Real Estate Association, 2021

Impact on Diversity, Equity and Inclusion

Homeownership is a dream that is not equally available as many communities have historically faced systemic challenges to buying a home. We found that ethnic diversity among Options’ buyers is much greater than the average population of homebuyers. On average, about 73% of homeowners in Canada are white¹¹. Based on survey respondents’ self-reported ethnicity, 44% of Options buyers are white, resulting in a majority of Options purchasers identifying as racialized people.

Among survey respondents, these gains were driven by increased homeownership accessibility for Black and Filipino ethnicities compared to the homeownership percentage for these groups in Ontario. The percentage of Options homebuyers identifying as Black was 17% and Filipino was 12% compared to 3.7% and 2% respectively in Ontario as a whole. Additionally, over half of our purchasers are women.

This shows that the Options program makes homeownership more equitable and accessible for equity deserving groups¹², principally women and people from racialized communities.

“Without Options I am not sure where we would be. We experienced housing discrimination while renting but by being a homeowner we were able to disrupt that entire power imbalance and be done with housing discrimination. I am forever grateful.”

– F.A., Heintzman Place



Ethnicity	% OFH Home Buyers by Ethnicity (Sample Group)	Homeowners (%) in Ontario by Ethnicity	Percentage Change in Representation (OFH vs. Population)
Aboriginal	1%	2.41%	-2%
Arab/West Asian	1%	2.35%	-1%
Black	17%	3.71%	13%
Southeast Asian	1%	1.01%	0%
Filipino	12%	2.08%	8%
Korean	1%	0.67%	1%
South Asian	6%	8.65%	-4%
Chinese	6%	6.49%	1%
White	44%	72.40%	-28%
Japanese	2%	0.23%	2%

Sources: CMHC 2016 Calculations, Statistics Canada Census 2016, SAMETRICA Survey. Green represents large deviations between OFH and general population data (Source: Statistics Canada). 9% of respondents identified as “Other” and are not reflected in this table.

¹⁰ Homeownership Rate Varies Significantly by Race, CMHC Research Insights, 2021

¹¹ Equity-deserving groups include but are not limited to women, visible minorities, Aboriginal Peoples, people with disabilities, and people in the LGBTQ2+ community/people with diverse gender identities and sexual orientations. Canadian Centre for Diversity and Inclusion.

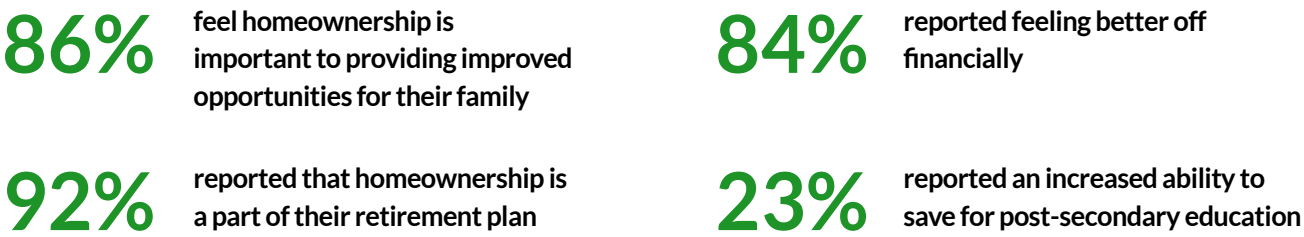
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Impact on Fostering Financial Security and Economic Resilience

Whether it’s planning for retirement, supporting a child’s secondary education, or being able to buffer periods of economic and employment uncertainty, owning a home contributes greatly to financial resilience. For instance, young Canadians who rent for their entire careers will need to save 50% more than homeowners of the same age to retire comfortably¹³.

By creating paths for ownership, Options contributes to peoples’ sense of financial well-being, helps them weather life’s uncertainties, and enables them to plan for their future and provide opportunities for their families.

OF THOSE PURCHASERS THAT RESPONDED TO THE SURVEY:



“My daughter will know I am safe in this home when I retire and live alone. The condo is also part of her inheritance and it gives me satisfaction knowing I can leave this asset to her.”

– B.E., Village by Main Station

“Options provided the opportunity to purchase a condo when I was in a tight place following an expensive divorce. The condo helped me create my own identity while starting a new chapter in my life.”

– B.L., Village by Main Station

¹³ According to the 2023 Mercer Retirement Readiness Barometer, a millennial who rents would need to save eight times their salary to retire at 68 whereas a millennial homeowner would only need to save 5.25 times their salary.



Impacts on Wealth Inequality and Social Mobility

For generations, homeownership has been a primary driver of net worth for Canadian households. But as the ability to buy a home becomes more challenging, the gap in net worth between renters and homeowners is growing. In fact, as of 2021 the net worth of owners was over 28 times higher than that of renters¹⁴.

Our study found that purchasers who sold their homes have realized average equity gains of **\$184,838 per household**¹⁵.

Given the high proportion of our purchasers from racialized communities, women-led households and first-time home buyers, this study shows that by providing an accessible path to homeownership Options for Homes helps purchasers to build household wealth and participate in the region's prosperity and growth.

\$184,838
per household in
realized equity gains



¹⁴ Statistics Canada, National Housing Day: A Look at Homeowners and Renters

¹⁵ For the calculation of realized equity gains units in the following buildings were excluded due to lack of data: Weston Village, St. Lawrence, Parliament Square and The Humber.



Impact on the Housing Market

It's well understood that the rental market in Toronto is strained. Rents are reaching new highs, vacancies are at a record low¹⁶, new stock is not being added quickly enough and renters live with increasing insecurity due to escalating rents and the threat of renoviction.

This study shows that Options purchasers overwhelmingly move from rental, suggesting that by providing a pathway to homeownership for long-term renter households, Options' program positively impacts the broader housing market by creating turnover of rental units in a tight rental market.

THE SURVEY RESPONSES REVEALED THAT:

2,292 rental units were freed up by purchasers moving from rental housing to their Options homes

2,041 people would not have been able to afford a down payment without the down payment support

1,507 people would have stayed in rental housing if down payment support was not available

"I was always living under the poverty line in Canada, always renting. As an immigrant coming here as a child with a single parent, rent was the only option. I was afraid that I would never own a property of my own. I am so glad I came across Options and made my ownership dreams come true. It is truly an ongoing blessing for me and my family!"

- M.M., Heintzman Place

¹⁶ According to Urbanation, average rents in the GTA reached a record high of \$3,002 in 2023, and vacancy rates remained below 2% for five straight quarters.

Impact on the Local Economy

Options is Canada’s largest non-profit developer of attainable ownership homes. We have a 30-year legacy of creating vibrant, connected communities with an economic impact valued at just over **\$2 billion in 2023 dollar terms**¹⁷ across 14 developments.

ECONOMIC IMPACT ACROSS OUR PORTFOLIO*:

3,372	units across 14 developments	\$2.06B	historic economic impact
2.6M	square feet of residential space	\$1.3B	currently in our pipeline
4,215	jobs generated in construction		



The Humber in progress



Impact on Key Workers

Our economic impact is not solely reflected in our output. Key workers are essential to the city’s economic prosperity, but they often face long commutes to a home they can afford. This comes with an environmental cost and a cost to their family life. By creating attainable housing developments in the city, we contribute to the socio-economic fabric of the city by giving people a choice to own a home that is often much closer to transit and where they work.

OF THOSE PURCHASERS THAT RESPONDED TO THE SURVEY:

33% said they would have had to leave Toronto to purchase a home if not for Options for Homes

“Options has allowed me to stay in a city I like near my work and has given me a sense of peace that I am stable financially.”

– R.S., Heintzman Place

¹⁷ Historic pipeline based on 14 developments up to and including The Humber, calculated in 2023 dollars.
* These figures are based on 14 developments up to and including The Humber.

Our Legacy

A COMMUNITY CATALYST

THE DISTILLERY DISTRICT

From 1997 to 2000 Options for Homes laid the foundation for today's vibrant Distillery District with the construction 420 households at 70 Mill Street, 80 Mill Street and Parliament Square. At the time, the area was a forgotten industrial wasteland, but a City planning framework that envisioned redeveloping the abandoned Gooderham and Worts distillery buildings provided a glimmer of the district's future potential. These buildings were the first to leverage Options' model of down payment support, which satisfied the City's official plan provision that 25% of homes built in the area were affordable. And the existing presence of a resident community is considered the catalyst for the redevelopment of the site, demonstrating the transformational change of adding new households to a neighbourhood.



ALIGNED MISSIONS

CRANBROOKE VILLAGE

Like many faith-based organizations, the congregation of Asbury and West United Church was facing a problem in the mid-2000s: a smaller congregation and an aging building demanded a redevelopment of its facilities. However, funding for such an ambitious project was out of its reach, which is why a decision was made to partner with Options for Homes to unlock the value of its 1.75-acre property while simultaneously redeveloping its heritage building and adding more affordable housing options to the community. A heritage easement on the site meant that the sanctuary, constructed in 1958, had to be preserved while designing a modern, environmentally friendly building that met the congregation's current needs. Options then developed a 341-unit condo that wrapped around the heritage building. This partnership of aligned missions provided new life for Asbury and West United Church and created ownership opportunities for over 300 households.



NEIGHBOURHOOD TRANSFORMATION AT SCALE

THE JUNCTION

Once an industrial village at the crossroads of four arterial railway lines, The Junction is now a trendy enclave full of independent shops with a strong sense of community in Toronto's west end. Much of that neighbourhood's vibrancy is the result of Heintzman Place, Options for Homes' 643-unit, two-tower development. As the largest residential development in the area, Heintzman Place was embraced by the community due to the fact that Options was a non-profit and the affordable nature of the homes. A collaborative consultation process also helped Options gain support for additional density where other luxury condo proposals failed. Today, Heintzman Place remains the largest development in The Junction.



COMPLEX CITY-BUILDING

THE CEDARS

The corner of Markham Rd. and Dunelm St. is brimming with potential that we are working to bring it to life. An example of placemaking and the result of complex partnerships with various partners and levels of government, The Cedars will welcome nearly 800 new homes to an undeveloped corner of Scarborough. Our plans for this site include two towers, two mid-rise buildings and a selection of townhomes with strong urban design, resulting in a dynamic community in Scarborough Village. We envision a modern hub of activity, bustling with residences, various amenity spaces in a centralized open space, and a new public park that will serve as a destination for the broader community.

Methodology

We designed a study to measure and report on the impact Options for Homes' attainable housing program has had on our purchasers, the housing market and the local economy.

THE STUDY INCLUDED:

- A scan of existing data held by Options in its various databases to understand what insights on impact are available, identify gaps and to inform decisions about what data we should collect in the future.
- One on one interviews with Options purchasers to reflect on their experience buying and living in an Options' project (benefits, challenges, how they are feeling). This helped us design online survey questions that reflected our purchasers lived experience.
- Online survey to understand the impacts the Options program has on our purchasers.
- A good response: We received responses from 347 purchasers. This number was sufficient to accurately reflect the characteristics of the larger group of homeowners in the seven buildings surveyed.

Acknowledgements

ABOUT THE AUTHORS

This report was a collaborative effort by Options for Homes and SAMETRICA (www.sametrica.com), a SaaS platform company with deep expertise in helping companies demonstrate their social, economic, environmental and governance impact.

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This report was made possible by the generous support of VanCity Community Investment Bank (<https://vancitycommunityinvestmentbank.ca>).

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