

A close-up, over-the-shoulder view of a person wearing a black headset with a microphone, working on a laptop. The person's hand is visible on the keyboard. The background is blurred, showing the laptop screen and keyboard.

2023-2025 Accessibility Plan

Canada Mortgage and
Housing Corporation



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Our Commitment to Accessibility

Canada Mortgage and Housing Corporation, or CMHC, wants to improve accessibility for everyone who interacts with us. We consulted people with disabilities—both employees and people who use our services—to create an accessibility plan. They provided a variety of ways to improve accessibility at CMHC, all of which have been considered for our 2023 to 2025 Accessibility Plan.

CMHC is committed to make our organization more accessible. We'll do so by implementing the following:

- training all employees on disability sensitivity and accessibility
- reviewing some of our technology (like our website and HR portal) to look for and remove accessibility barriers and plan to assess other technology we use
- buying products and services that are accessible when we can
- providing documents in different accessible formats when requested
- writing new documents in language that is easy to understand
- having live captions at our events when requested
- having sign language at our events when requested
- making information about accessible housing easier to find on our website
- making our process for accommodating employees easier
- reviewing the accessibility of our buildings and office spaces
- planning to assess the accessibility of Granville Island
- adding quiet spaces for people to work in
- giving lockers to employees with disabilities who request them
- attracting more people with disabilities to work at CMHC
- adding information about how to get documents in alternative formats on the home page of our library
- adding contact information on new documents that people can use for questions about our programs and to get documents in alternative formats
- focusing more on accessibility when we create or change housing policies, programs, or products

Find more details about these commitments in [Section 2](#).

CMHC now has a way that people with disabilities can give feedback. Please let us know if you have comments on accessibility at CMHC or about this plan. Find out how in the [Contact Information and Feedback Process](#).

1. General

CMHC is committed to taking a proactive and inclusive approach to the identification, prevention and elimination of barriers to accessibility. Our objective is to become barrier free by 2040.

We've written our first accessibility plan to help us on our journey of becoming more accessible. The purpose of this plan is to describe the actions we'll take to improve accessibility at CMHC over the next 3 years. The actions listed in our plan were developed using feedback we received from employees, clients and stakeholders with disabilities.

Concerted efforts are being made across the organization to realize our plan.

CMHC will regularly report on our progress and the steps we are taking to achieve our accessibility commitments. We recognize that, as our accessibility capabilities grow, we will be able to remove barriers more quickly and efficiently.

Our first accessibility plan is only the beginning of our journey towards becoming barrier-free.

1.1 Statement of Commitment

CMHC is committed to being inclusive of people with disabilities. Creating a barrier-free environment for employees, clients and stakeholders is important because accessibility empowers everyone.

We are committed to making sure that people with disabilities have equitable access to our policies, programs, products and services because housing should be accessible to everyone. CMHC will learn more about accessibility by listening to people with disabilities. We will promote accessibility at CMHC and work alongside people with disabilities to support accessible housing initiatives.

1.2 Description of CMHC

CMHC is Canada's national housing agency. CMHC exists for one reason: to make housing affordable for everyone in Canada.

We know that housing helps people have jobs, do better in school and participate more fully in society. Housing affordability and a stable housing finance system support a stronger, safer Canada where everyone can live with dignity.

For more than 75 years, our expertise and innovation have made a real difference in the lives of Canadians. As Canada's authority on housing, we:

- contribute to the stability of the housing market and financial system
- provide support for Canadians in housing need
- offer unbiased housing research and advice to Canadian governments, consumers and the housing industry

1.3 Process for Giving Feedback on Accessibility

CMHC wants to hear from people with disabilities, whether they are employees, clients, or stakeholders.

We welcome all feedback anonymous or not, about accessibility at CMHC and about this accessibility plan. We will review the feedback carefully and work to address the barriers identified and prevent future barriers where possible.

CMHC's specialist for diversity and inclusion is responsible for receiving and managing accessibility feedback. Our specialist oversees the implementation of the *Accessible Canada Act* at CMHC and can be reached at DI@cmhc-schl.gc.ca.

A full description of our feedback process is available on [CMHC.ca](https://www.cmhc.ca).

External Feedback

Contact the CMHC Contact Centre to provide feedback or for information on accessibility. They can be reached by phone at 1-800-668-2642 or by email at contactcentre@cmhc.ca.

The CMHC Contact Centre tracks all feedback related to accessibility by grouping feedback under the *Accessible Canada Act* priority areas. All feedback is acknowledged and acted upon as appropriate.

The Contact Centre shares all feedback with CMHC's specialist for diversity and inclusion, so that it can be documented for planning and reporting purposes.

Internal Feedback

Employees can contact CMHC's employee relations team in 3 ways to provide feedback, raise concerns or seek information on accessibility:

1. send an email to the employee relations team
2. through CMHC's human resources case management system
3. through our independent third-party platform that supports all employees in anonymously reporting work-related issues or concerns, including those related to accessibility

The employee relations team shares all feedback with CMHC's specialist of diversity and inclusion, so that it can be documented for planning and reporting purposes.

Alternative Formats

CMHC will provide this document in the following alternative formats as soon as possible and no later than 15 days of the initial request:

- print
- large print (increased font size)

CMHC will provide this document in the following alternative formats as soon as possible and no later than 45 days of the initial request:

- braille (a system of raised dots that people who are blind or who have low vision can read with their fingers)
- audio (a recording of someone reading the text out loud)

1.4 Definitions

The following definitions apply throughout this plan:

Disability: Any impairment, or difference in physical, mental, intellectual, cognitive, learning, or communication ability. Disabilities can be permanent, temporary, or can change over time.

Barrier: Anything that might hinder people with disabilities full and equal participation. Barriers can be architectural, technological, attitudinal, based on information or communications, or can be the result of a policy or procedure.

Accessibility: The design of products, devices, services, environments, technologies, policies and rules in a way that allows all people, including people with a variety of disabilities, to access them.

Procurement: Buying goods and services for business purposes.

Our objective
is to become
barrier free by
2040.

2. Areas Described under Section 5 of the Accessible Canada Act

2.1 Organization Wide Initiatives

The root to many barriers to accessibility is often lack of awareness or indifferent attitudes about disability.

CMHC believes that real change happens when everyone works together to reach a common goal. CMHC will train employees and give them resources on disability and accessibility to create real change.

The action below reflects our commitment to improving disability awareness at CMHC.

Actions to Improve Accessibility

1. **By the end of 2024**, CMHC will implement training for all existing and new employees on disability awareness and accessibility.

2.2 The Built Environment

CMHC has offices in Ottawa, Toronto, Halifax, Vancouver, Calgary and Montreal. Our offices are in spaces that we rent, except for our Ottawa office, which we own. Our Ottawa office is in the National Capital Region, where approximately half of our employees reside.

We are renovating our Ottawa office and have included many accessibility features. These features include:

- universal washrooms
- automatic doors throughout the building
- many different places to sit and work or take a break

CMHC is currently assessing the state of accessibility of our other offices in greater depth. We are aware that there are barriers, such as heavy doors, lack of appropriate entrances for wheelchair users and lack of tactile signage.

CMHC manages Granville Island, an artistic and cultural hub in Vancouver that attracts people from the area and around the world. CMHC manages the buildings and is responsible for the upkeep of the public outdoor spaces.

Assessing and improving the accessibility of Granville Island requires community input and consulting accessibility specialists. In the meantime, we will add information about the accessibility of Granville Island to our website.

The actions below explain what CMHC plans to do to address barriers in our offices and on Granville Island.

Actions to Improve Accessibility

1. **By June of 2024**, any employee who requests a permanent locker for disability-related reasons will be assigned a permanent locker in the location that is most convenient for them.
2. **By the end of 2024**, CMHC will conduct accessibility audits of each of our buildings and office spaces. This includes spaces that are owned and spaces that are rented by CMHC.
3. **By the end of 2024**, CMHC will identify quiet workspace options at all our office locations. CMHC will let employees know that they can use these spaces if they need a break from the noise and activity.
4. **By the spring of 2025**, CMHC will develop a plan to improve accessibility across our office spaces, based on the accessibility audits.

5. **By the spring of 2025**, CMHC will ensure that accessibility is considered throughout all phases of locating, purchasing and renting or building new office spaces.
6. **By the end of 2025**, CMHC will complete the background work to engage a consultant for a Granville Island Accessibility Strategy including:
 - engaging with municipal, provincial, federal and Indigenous governments to figure out who is responsible for what and to coordinate communication between these groups
 - building connections with the disability community who can consult with us on the Accessibility Strategy
 - developing the requirements and criteria for a Request for Proposal to hire an accessibility consultant
 - identifying funding options for developing the Accessibility Strategy and its implementation
7. **By the end of 2025**, CMHC will look at ways to improve emergency measures for people with disabilities.

2.3 Employment

CMHC has approximately 2,300 employees across Canada. Their roles are mainly office jobs, with flexible hours and work locations—including working from home.

CMHC transitioned to a Results Only Work Environment in 2019. This gives employees more autonomy in how and when they work.

CMHC strives to be an inclusive and equitable employer. We have developed initiatives like an inclusive terminology guide, employee resource groups and an Inclusion Plan for 2023 to 2026.

In our Pulse Check Survey and consultations, employees told us that CMHC could improve our accommodations process. CMHC plans to address this as soon as we can so we can better support employees with disabilities.

CMHC has developed actions to improve inclusivity and equity for current employees and to attract more people with disabilities to work at CMHC, which are found below.

Actions to Improve Accessibility

1. **By the end of 2023**, CMHC will complete a review of our Workplace Accommodation Directive and process. As part of this review, we will invite CMHC employees with disabilities to provide their input on the directive and process. Our goal is to ensure the process is simple and efficient.
2. **By the end of 2024**, CMHC will implement and communicate changes to the Workplace Accommodation Directive and process based on the results of our review.
3. **By the end of 2024**, CMHC will partner with stakeholders across the organization to improve and better integrate the process of recruiting and onboarding candidates with disabilities.
4. **By the end of 2024**, CMHC will conduct a job posting review and develop an action plan to ensure they are adapted to candidates with a variety of disabilities.
5. **By the end of 2025**, CMHC will develop and deliver training for people leaders and employees involved in the accommodation process. This will include the legal aspects of our duty to accommodate and process for handling and considering requests.
6. **By the end of 2025**, the CMHC Talent Acquisition Strategy will include a plan to attract people with disabilities. This strategy will also include a training plan for the talent acquisition team to increase their awareness and understanding of the needs of people with disabilities.

2.4 Information and Communication Technologies

Information and Communication Technologies play an important role in CMHC's operations:

- Our website has tools, like our mortgage, affordability and debt service calculators. It also has information for homeowners, renters and people who work on housing.
- Employees use programs like Microsoft Teams to host meetings and communicate with each other.
- Employees also use a variety of IT systems to complete their work and they have access to portals that allow them to access policies and forms, share documents and complete training.

We haven't done an in-depth review of our IT systems, portals and website to make sure they are accessible to people who use assistive technology. CMHC's IT services are outsourced.

The actions below outline how we plan to improve the accessibility of the technology we use, in partnership with our IT service provider and other service providers that we work with.

Actions to Improve Accessibility

1. **Starting in 2023**, CMHC will work to identify our current accessibility requirements concerning training. We commit to seeking opportunities to develop and procure training that meets these requirements.
2. **From January 2023 onwards**, accessibility will be considered in all information technology purchased by CMHC.
3. **By the end of 2023**, CMHC will further mature and formalize our procedure for routine accessibility testing of our website.
4. **By the end of 2023**, CMHC will develop guidelines and seek to ensure all new training (in-person, virtual, e-learning, or blended) developed or procured will be accessible to a wide variety of people.
5. **By the end of 2024**, CMHC will formalize a plan for website accessibility improvements including:
 - ensuring that images containing information have appropriate text-based alternatives where applicable
 - improving consistency of layouts throughout all webpages
 - ensuring all popups are accessible where applicable
 - improving the accessibility of spreadsheets
6. **By the end of 2024**, CMHC will review mandatory training materials for employees to find out which training materials are inaccessible. We will develop a plan to address the findings.
7. **By the end of 2025**, CMHC will review our human resources system to find barriers and make it simpler.
8. **By the end of 2025**, CMHC will develop a plan to review most frequently used technology to identify barriers for employees with disabilities.

2.5 Communication, other than Information and Communication Technologies

CMHC communicates with the public through our website, social media, articles and e newsletters.

We have a digital library called the Housing Knowledge Centre. This library hosts housing literature, publications, statistics and other documents that can be used for research.

We are aware that there are some barriers in how we communicate information.

Some of the documents found on our website are PDFs that are not always accessible to screen readers. We are making great strides and continuing our efforts to write in plain language—that is language that everyone can understand. We are working to improve our use of plain language when writing content for the public.

CMHC hosts in-person and virtual events and conferences. We try to assess venues for accessibility and ensure that people with disabilities are properly accommodated. We are aware that there are still some improvements to be made in this area as well. The actions below summarize how we are going to improve the accessibility of our communications.

Actions to Improve Accessibility

1. **By the end of 2023**, CMHC will include live-captions for all external (public-facing), live-streamed virtual or in-person events or meetings upon request.
2. **By the end of 2023**, CMHC will formalize a plan to ensure all new documents or webpages produced by CMHC and meant for the public will be written in plain language. This will include a plan for internal training in plain language writing.
3. **By the end of 2024**, CMHC will be able to meet requests for alternative formats (electronic, print, audio or braille) for any document that is produced by CMHC.
4. **By the end of 2024**, CMHC will make sure that our frequently accessed documents and webpages are written in plain language.
5. **By the end of 2024**, and as part of continuous website improvement journey, we will assess and ensure that accessible housing content is easily found.
6. **By the end of 2024**, CMHC will make sure to offer sign language interpretation, upon request, for all live-streamed events and meetings.

2.6 The Design and Delivery of Programs and Services

CMHC works with businesses and the public. We help housing developers to fund new projects. We also have many initiatives to help people living in Canada access affordable housing and rent, buy and retrofit homes.

CMHC also manages Granville Island on behalf of the Government of Canada. Granville Island is an artistic and cultural area in Vancouver and is home to more than 300 businesses employing more than 3,000 people.

While we work on making our programs more accessible, we want people with disabilities to be informed on the accessibility accommodations we currently have in place. The actions below reflect how we will provide that information.

Actions to Improve Accessibility

1. **By the end of 2023**, CMHC will publish a section on the Granville Island website about accessibility on the Island. This will include information that is useful for people with disabilities to know before they visit.
2. **By the end of 2023**, CMHC will provide a phone number for questions about our programs on all new documents and forms.
3. **By the end of 2023**, CMHC will include an accessibility statement that explains how to request a copy of CMHC documents in alternative formats on the main page of the Housing Knowledge Centre.
4. **By the end of 2024**, CMHC will focus more on accessibility and the effects on people with disabilities whenever we create a new government housing policy, program, or initiative.

2.7 The Procurement of Goods, Services and Facilities

Many barriers to accessibility can be avoided when goods, services and facilities are bought. We can do this by including accessibility requirements in procurement contracts.

CMHC currently does not have specific accessibility considerations in our procurement process. We want to make sure accessibility is a priority for any future purchases or service agreements.

The actions below outline how we will include accessibility in our procurement process.

Actions to Improve Accessibility

1. **By December 2023**, CMHC will ensure that accessibility considerations are added to procurement checklists, procurement policy, requirement templates and template contracts.
2. **By December 2023**, procurement and contracting officers will receive training on how to support their clients to incorporate accessibility into procurement.
3. **From January 2024 onwards**, accessibility will be explicitly considered in all procurements by either documenting the decision to not incorporate accessibility requirements or by including accessibility requirements.

3. Consultations

3.1 Consultation Overview

CMHC consulted people with disabilities in the development of our accessibility plan. We wanted to make sure that our actions to improve accessibility aligned with the priorities of people with disabilities. The people we consulted were employees, clients, stakeholders and an external focus group.

The feedback we received informed the actions we are committing to in this plan.

3.2 Employee Consultations

CMHC consulted with our employees by including questions about accessibility in our employee Pulse Check Survey (a survey that goes out to employees twice a year).

We asked our employees with disabilities whether they had experienced barriers, and if so, what those barriers were. We also asked our employees how we could improve accessibility for our employees and in general at CMHC.

The theme that stood out the most was the need for organization-wide disability sensitivity and accessibility training at CMHC.

To gather more information, we invited the employees who filled out the survey to participate in focus group discussions about accessibility.

We held focus group sessions in both French and English. We asked focus group participants questions about their experiences at CMHC and to provide any feedback on ways to improve accessibility at the organization. The most common theme that was brought up was the difficulty some employees experience when trying to ask for and receive accommodations.

3.3 External Consultations

To identify barriers that affect CMHC's clients and stakeholders, we developed a survey. This survey asked people with disabilities about barriers they encountered when interacting with CMHC and how accessibility could be improved at CMHC. The survey was posted on CMHC's website, social media and newsletters. We also shared the survey on the pages of our website that are visited the most.

A lot of the feedback we received was about housing affordability and the difficulty of applying for accessible programs.

CMHC also consulted with a focus group made up of people with various disabilities from across Canada. The group looked at our website, social media, employment portal, tested our mortgage and affordability calculators and contacted our contact centre. The conversation with the group was focused on the need for accessibility improvements on our website and on our employment portal.

4. Conclusion

CMHC recognizes that there are opportunities to improve accessibility in our organization. We will continue to listen to people with disabilities to become more accessible. This accessibility plan will guide CMHC and keep us accountable as we work towards becoming an organization that is barrier free.

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