Evaluation of the Community Housing Transformation Centre

EVALUATION REPORT – May 2023

National Housing Strategy

Canada

CMHC ◆ SCHL

EXECUTIVE SUMMARY

Purpose of the Evaluation

The evaluation was undertaken to determine whether intended outcomes are on track to being achieved. The evaluation was conducted by CMHC Evaluation Services who deliver insights that support CMHC's ability to provide evidence-based policy advice to the government on future directions of programs.

Program Description

The Community Housing Transformation Centre (CHTC) is a not-for-profit organization that offers supports to the Canadian community housing sector in the form of funding as well as technical assistance and tools through leveraging CHTC's expertise, networks, and resources. Funding streams and supports are designed to increase the capacity, sustainability, resiliency, and efficiency of the community housing sector.

Methodology

This evaluation included questions pertaining to the relevance, effectiveness, and efficiency of the CHTC. The evaluation covered the period from April 1, 2018, to November 5, 2021. The evaluation was conducted using a mixed-methods approach that included multiple lines of evidence: program data, documentation and external literature review, key informant interviews, and a survey of successful CHTC applicants.

Summary of Key Findings and Recommendations

The CHTC remains relevant, as there is a continued need for a program that enhances efficiency, resiliency, expertise, and capacity in the community housing sector in Canada. In particular, there is a need to continue to enhance these areas to overcome several challenges, which include changing financing structures, financial constraints, and difficulties securing talent and expertise.

The CHTC complements the NHS as well as provincially and municipally funded programming that seeks to promote and enhance innovation, transformation, expertise, and capacity in the housing sector. In addition, the CHTC complements NHS supply initiatives by further enabling community housing organizations to use these initiatives.

Overall, the CHTC is performing well in the delivery of its programming. From December 2019 to November 2021, the CHTC supported 203 unique organizations in Canada by providing funding to 252 approved applications across all evaluated components. The CHTC is enhancing knowledge and capacity, efficiency, resiliency, and sustainability within the community housing sector as well as contributing to the NHS outcomes of environmental efficiency, partnerships, social inclusion, and affordability.

In addition to its regular programming, the CHTC has also been able to provide additional services that assist the community housing sector. For example, the CHTC provided support to organizations that were interested in applying to receive funds from other non-CHTC-delivered sources of funding, such as the Rapid Housing Initiative. In addition, the CHTC administered the federally funded Temporary Rental Assistance funding to support non-profit housing providers in enabling tenants to spend no more than 30% of their household income on housing.

In most cases, the CHTC is allocating program funding efficiently toward achieving desired program outcomes and they are operating within normal administrative cost margins for charitable organizations. In addition, CHTC processes are perceived to be efficient by most applicants.

Although the CHTC has been successful, a few areas remain challenging. Community housing sector organizations often have challenges navigating a complex system of programs, initiatives, and resources at the federal, provincial/territorial, and municipal levels that can be somewhat duplicative. More support from the CHTC is needed in this area. In addition, while the CHTC is mostly reaching its target audience of community housing sector providers and organizations, some specific organization types, such as non-urban organizations and Indigenous organizations, are not being reached. Service standards for application review and funding disbursement are not being met. Finally, a few key pieces of data are not being recorded through current data and reporting processes.

In order to address these challenges, the evaluation proposes the following four recommendations:

Recommendation 1

The CHTC and CMHC should review the current model for collaboration and cross promotion and develop a strategic plan that considers the following:

a. increasing community housing sector organizations' awareness of the programs and resources offered by both entities;

b. under what circumstances the CHTC would be able to help organizations to apply for NHS funding (e.g., for which programs, for which organization types, resourcing implications); and,

c. improving the navigability of the CHTC's resource centre.

Recommendation 2

The CHTC should develop a process to reach and engage a greater diversity of organizations within the community housing sector.

Recommendation 3

CMHC and the CHTC should revise target and maximum service standards to enable resources to be redirected to other activities.

Recommendation 4

The CHTC should review data and reporting processes to identify potential improvements to enable the CHTC to capture expressed needs of proponents, demonstrate the cause of rejected applications, and further demonstrate outcome achievement. This review should consider tracking pre-application meetings, rejected applications, and check-in reports.

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PROFILE OF THE COMMUNITY HOUSING TRANSFORMATION CENTRE

The Community Housing Transformation Centre (CHTC) is a not-for-profit organization that works with the community housing sector across Canada to support the transformation, sustainability, and growth of community housing. The CHTC is funded by the federal government through the National Housing Strategy (NHS). It will receive $74.2 million over 10 years, with funding initiated in the 2018/19 fiscal year. The CHTC has also entered into several funding agreements with provincial governments and other organizations.

The CHTC was developed as a response to discussions with federal and provincial/territorial partners, housing providers, and other stakeholders to respond to the expressed need for capacity building, consolidation of resources across smaller housing operators, and improvements to the coordination of community housing activities (e.g., financing, asset management) (Conference Board of Canada, 2016). In addition, there was an expressed need for a national support structure for the sector and an accessible online library of best practices, innovative solutions, and promising practices (Conference Board of Canada, 2016).

The CHTC works to develop sector capacity and assist community housing providers in making decisions, planning, and managing change to achieve greater sustainability and resilience. Specifically, the mission of the Centre is the following:

– Connect and partner with sector, services, and community housing providers to facilitate sector-wide transformation.

– Fund, support, and build organizational capacity where gaps and needs exist (CHTC, 2021a).

The CHTC offers supports to the community housing sector in the form of funding as well as technical assistance and tools through leveraging the CHTC's expertise, networks, and resources. Funding streams and supports are designed to increase the capacity, sustainability, resiliency, and efficiency of the community housing sector.[1]

Funding is available to organizations within the community housing sector through two CHTC-delivered program streams: **Sector Transformation Fund (STF)** and **Community-Based Tenant Initiative (CBTI)**. In addition, the CHTC administered the **Temporary Rental Assistance (TRA) funding**.[2] Table 1 provides more information on each of these components.

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1 See Annex A for definitions of key concepts used in the evaluation.

2 For more information, visit CMHC's webpage about the program (https://www.cmhc-schl.gc.ca/en/media-newsroom/news-releases/2021/canada-provides-rental-assistance-vulnerable-canadians) and the Canadian Housing and Renewal Association's webpage about the program (https://chra-achru.ca/news/new-one-time-temporary-rental-assistance-for-non-profit-and-co-operative-housing-providers/).

Table 1: Overview of Evaluated Components

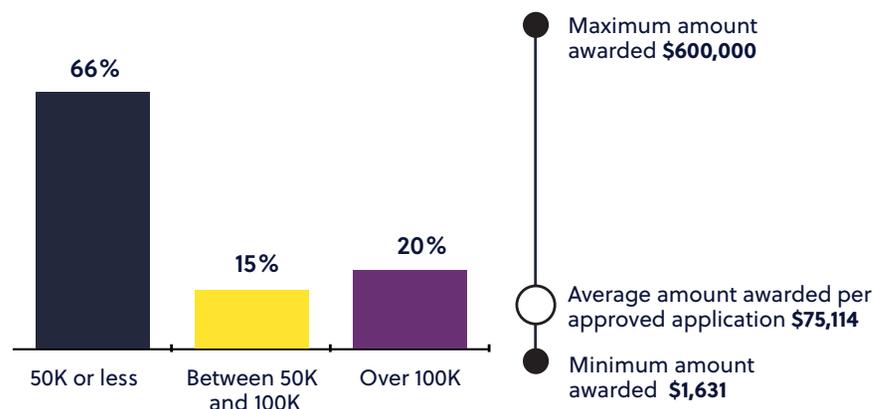|	Sector Transformation Fund (STF)	Community-Based Tenant Initiative (CBTI)	Temporary Rental Assistance (TRA)
Description	Provides access to financial resources for the community housing sector so it can undertake transformative changes to improve sector resilience and develop innovative housing solutions.	Provides small financial contributions to support increasing access to information, building capacity around housing decisions and responsibilities, and increasing participation around housing-related decisions and projects.	From April 2021 to March 2022, the TRA funded non-profit housing providers who had an agreement ending prior to April 1, 2016, under: Section 95 (Pre-86) non-profit, urban Native; Section 95 (Post-85) non-profit, urban Native; Section 27, 61 non-profit; and Section 26 non-profit.
Specific Objectives	Improve sector resilience and develop innovative housing solutions that do the following: leverage existing capacity funding, lead the sector to reduce its environmental footprint, encourage housing initiatives for Indigenous Peoples, develop tools and make them more accessible, support sectoral consolidation and other partnerships, reinforce organizational capacity, enhance sector resilience, identify and fill sectoral gaps in housing services, and engage community (CHTC, 2021b).	Raise awareness of housing challenges faced by vulnerable people, involve tenants in housing decisions and defining services, help tenants access information about housing options, participate in on-site consultations for major developments, and improve financial literacy and financial management skills (e.g., preparing tenants to transition to the *Canada Housing Benefit*) (CHTC, 2021c).	Ensure that vulnerable Canadians spend no less than 25% but no more than 30% of their household income on housing. It was provided on a one-time-only basis for non-profit organizations originally excluded from the *Federal Community Housing Initiative*.
Delivery Mode	Two funding streams: 1. **Local Projects**. Supports community housing providers, individually or as a small group, and prioritizes projects that bring more or better services to communities and increase organizational capacity. 2. **Sector Impact**. Supports sectoral service providers, community housing providers, or those responding to a large, identified gap within the community housing sector. It is intended for projects that bring services to multiple communities across multiple areas.	One funding stream to fund organizations who work with tenants, such as tenant associations; non-profit, social housing, co-operative, and community housing providers; and sector service providers.	CHTC administered a portion of the funding for the non-profit housing sector, while the Agency for Co-operative Housing administered assistance for the co-op housing sector. CMHC approved and disbursed the funding to eligible approved applicants.
Funding Level	$150,000 maximum for each proposal.	$150,000 maximum for each proposal.	Overall budget of $15 million, of which $10 million was intended to provide up to 12 months of rental assistance for non-profit organizations.

Other Activities

The CHTC provides the following technical assistance and tools to community housing sector organizations.

– **Online resource centre** – An online space providing a range of resources and tools for community housing organizations (CHTC, 2021d).

– **Facilitating partnerships** – CHTC facilitates partnerships between community housing organizations and other sectors or services across Canada to enable transformations in community housing (CHTC, 2021a). This includes activities such as the sharing of information, tools, pooling of assets, shared procurement and supply arrangements, and amalgamations.

– **Self-Assessment tool** – The CHTC has developed a questionnaire that an organization can use to assess itself in four areas: governance, property management, financial management, social/community relations (CHTC, 2021e). Based on an organization's responses, possible courses of action to address identified challenges are suggested (e.g., member training, management support or ways to improve the units).

– **Help applying to other funding** – The CHTC may provide support to proponents applying to other National Housing Strategy programs such as the Rapid Housing Initiative or other non-federal funding programs, such as the Green Municipal Fund (CHTC, 2021f).

– **Regional energy coaching and assessments** – The CHTC provides support to improve an organization's ability to reduce their environmental footprint (CHTC, 2021g). The coaches help an organization increase its understanding of sustainable housing and to apply for funding and financing that can help the organization achieve this goal.

Funding Breakdown

Between December 2019 and November 2021, **$18,928,681** was provided to **252** approved applications out of 305 submitted.[3] Figure 1 represents the distribution of funding across all evaluated components and shows that most applicants received $50,000 or less.[4]

Figure 1: The amount of funding awarded by the CHTC[5]

66%

15%

20%

50K or less | Between 50K and 100K | Over 100K

Maximum amount awarded **$600,000**

Average amount awarded per approved application **$75,114**

Minimum amount awarded **$1,631**

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[3] Among approved applications (n = 252), 46% were contracted in 2020 and 41% in 2021. Fourteen percent (14%) of approved applications did not have a specified contract award date in the program data and documentation available.

[4] While the majority of approved projects received $50,000 or less the average amount received was $75,000. This discrepancy is not unexpected given that 35% of projects received over $50,000 with some of these projects receiving up to $600,000.

[5] Note that percentages do not add to 100% because of rounding.

Figure 2 below provides the amount of funding by evaluated component and the number of approved and total applications. This figure shows that over 50% of approved applicants across all programs, except for **STF Sector**, received $50K or less. When examining the number of accepted versus submitted applications, the percentages of rejected applicants are relatively equal across **STF Local, STF Sector**, and **CBTI** (i.e., rejections ranged from 17% to 21% of applications). There were no rejected applications for **TRA**.

Figure 2: The amount of funding awarded by program stream

Sector Transformation Fund (STF) Sector
$5,156,262 to 33 successful applicants out of 41 submitted*

Maximum amount awarded **$600,000**	
Average amount awarded per approved application **$156,250**	
Minimum amount awarded **$24,000**	

*Median amount awarded is $150,000.

Sector Transformation Fund (STF) Local
$5,910,549 to 123 successful applicants out of 155 submitted*

Maximum amount awarded **$150,000**	
Average amount awarded per approved application **$48,053**	
Minimum amount awarded **$4,000**	

*Median amount awarded is $46,500.

Community-Based Tenant Initiative (CBTI)
$4,705,403 to 63 successful applicants out of 76 submitted*

Maximum amount awarded **$150,000**	
Average amount awarded per approved application **$74,689**	
Minimum amount awarded **$5,000**	

*Median amount awarded is $50,000.

Temporary Rental Assistance (TRA)
$3,156,467 to 33 successful applicants out of 33 submitted*

Maximum amount awarded **$562,729**	
Average amount awarded per approved application **$95,650**	
Minimum amount awarded **$1,631**	

*Median amount awarded is $19,757.

EVALUATION CONTEXT AND BACKGROUND

Objective and Overview of the Evaluation

The objective of this evaluation was to provide a neutral assessment of the relevance, effectiveness, and efficiency of the CHTC to support evidence-based decision making and to inform future policy directions. The evaluation was conducted in accordance with the Program Evaluation Standards adopted by the Canadian Evaluation Society (CES) and the Treasury Board Secretariat's *Policy on Results* (TBS, 2016). Specific evaluation questions answered are presented in Table 2. The evaluation team was composed of CMHC's Evaluation Services and R.A. Malatest & Associates.

Table 2: Evaluation Questions

		Evaluation Questions
	Relevance	To what extent is there a continued need for a program to support capacity building, as well as enhance efficiency and resiliency within the community housing sector?
		To what extent does the program complement or duplicate other programs?
Performance	Effectiveness	To what extent has the program contributed to its intended outcomes?
		To what extent has the program contributed to achieving the intended outcomes of the National Housing Strategy?
	Efficiency	Is the program delivered to clients in an economical and efficient manner?

Evaluation Scope

The evaluation assesses the programs delivered by the CHTC under the National Housing Strategy, as well as the Temporary Rental Assistance funding. The time period included in the evaluation is April 1, 2018, to November 5, 2021, which covers fiscal years 2018-19, 2019-20 and 2020-21, as well as part of the 2021-22 fiscal year.

Evaluation Methodology

The evaluation utilized multiple lines of evidence to triangulate and verify findings. Data collection instruments were designed to address specific evaluation questions. Data collection included the following activities.

Data, Documentation, and Literature Review

Program data was analyzed to examine several outcomes related to the evaluation questions, such as the number of projects, amount of funding committed, priority areas supported, and types of priority populations supported.

A detailed review of key background and program documentation was conducted, which included but was not limited to policy and procedures documents, quarterly progress reports, CMHC data and research, and the CHTC website.

Key external literature was also reviewed, including academic literature, grey literature, and data from Statistics Canada, CMHC, and other organizations. These sources provided information on housing context and need.

Key Informant Interviews

The evaluation team conducted in-depth interviews to gain insights from a wide variety of stakeholders. Table 3 provides the number of interviews by stakeholder type. Both structured interview questions (those with defined parameters and fixed response options) and open-ended questions (providing interviewees the chance to provide open feedback) were used during the interviews. See Annex B for how interview data were coded.

Table 3: Number of Key Informant Interviews by Stakeholder Type

Stakeholder Type	Number of Interviews
Applicants (successful and unsuccessful)	24
CMHC internal staff	7
CHTC staff and volunteers	6
Partner organizations	2
Housing expert	1
Total	40

Survey of Successful Applicants

To further supplement the information collected through interviews, a survey was administered to all recipients of CHTC funding who were not invited to participate in an interview. Survey questions were aligned to interview questions. 79 recipients of funding completed the survey, resulting in a 45% completion rate.[6] Survey respondents were largely representative of the population of funded projects, in terms of funding stream and province. Table 4 provides the number of respondents by funding stream for those who completed the survey.

Table 4: Survey Completions by Evaluated Component

Evaluated Component	Number of Applicants who Completed the Survey
Sector Transformation Fund (STF) Local Projects	38
Community-Based Tenant Initiative (CBTI)	20
Temporary Rental Assistance	13
Sector Transformation Fund (STF) Sector Projects	8
Total	79

[6] Note that 86 respondents partially completed the survey, while 79 respondents fully completed the survey. The breakdown of responses when including partially completed responses is 21 **CBTI** respondents, 39 **STF Local** respondents, 10 **STF Sector** respondents, and 16 **TRA** respondents. Where available, responses from up to 86 respondents are reported. Respondents could choose to leave any question unanswered.

RELEVANCE FINDINGS

Evaluation Question 1: To what extent is there a continued need for a program to support capacity building, as well as enhance efficiency and resiliency within the community housing sector?

1. Continued Need

> **Finding 1**
>
> **There is a continued need for programs that enhance capacity building, efficiency, and resiliency in the community housing sector.**

1.1. Historical Context

The organizations that make up the community housing sector today have been providing affordable housing to Canadians for many decades (CMHC, 2011). Beginning around 1950, the federal government began to invest in housing through a variety of programs, including public housing programs, non-profit housing programs, and co-operative housing programs. Depending on the initiative, the federal government gave loans or contributions toward capital and operating costs or to support subsidies to enable reduced rents for low-income households (CMHC, 2011). Affordable housing is generally made available to individuals living in community housing via rental assistance provided to them through the community housing provider.[7]

Over time, the federal government's role in the community housing sector evolved, and a greater involvement of provinces and territories, as well as the private, non-profit, and co-operative sectors occurred (CMHC, 2011). In the early 1990s, the federal government began to shift away from ongoing subsidies and toward an increase in up-front capital contributions (CMHC, 2011). The funding models prior to the early 1990s are noted to have enabled non-profit entities to undertake development with no (or minimal) contributions from other sources (Centre of Urban Research and Education [CURE], 2015). This, in turn, reduced the need and incentive to seek out alternative funding sources or asset management arrangements (CURE, 2015).

In the mid-1990s, the federal government transferred control of the management and administrative responsibilities for the social housing stock to those provinces and territories that agreed to take on this role through updated Social Housing Agreements (SHAs) and bilateral agreements (CMHC, 2011; HSC, 2014; Mitchell & Roberts, 2020). Many of the SHA or bilateral and federally funded social housing project agreements have expired or will expire by 2038 (HSC, 2014; Mitchell & Roberts, 2020). The federal government has put in place funding for providers with expiring federal agreements through the NHS' Federal Community Housing Initiative (FCHI) to prevent or reduce the loss of those affordable community housing units (CMHC, 2019a). Community housing units under provincial administration are not eligible for the FCHI (CMHC, 2019a).

However, if alternative sources of funding are not secured, many housing providers may not have the capacity to continue to provide services (GOC, 2016; Housing Partnership Canada [HPC], 2015). Indeed, all interviewed CMHC staff noted that the expiration of these agreements creates an immediate need to support the sector as it moves toward new financial models or funding sources.
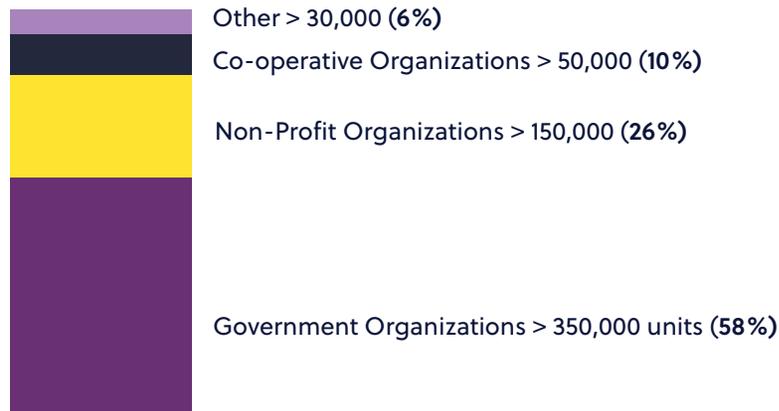
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[7] See Annex F for the advantages and disadvantages of rental assistance programs and when rental allowances may be appropriate.

1.2. Current Makeup of the Community Housing Sector

As displayed in Figure 3, in 2021, the community housing sector played an important role in housing, given that it supports over 600,000 units (CMHC, 2021a; GOC, 2020). These community housing units are owned and operated by a variety of organization types across Canada, and the number of units available differs across Canada (see Figure 4).

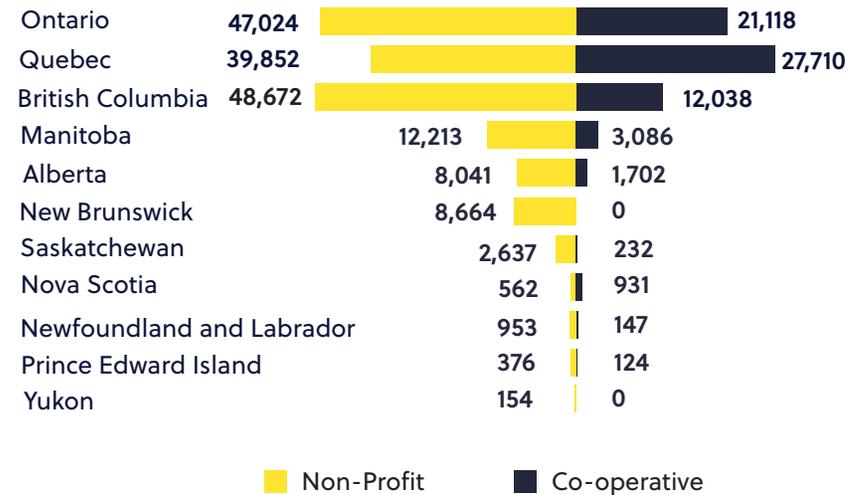Figure 3: Community housing stock by organization type

Most units are managed by government (58%), non-profit (26%), and co-operative (10%) housing organizations.

Other > 30,000 (**6%**)

Co-operative Organizations > 50,000 (**10%**)

Non-Profit Organizations > 150,000 (**26%**)

Government Organizations > 350,000 units (**58%**)

Source: CMHC, 2021a

Figure 4: Affordable housing units, by province[8]

Ontario has the greatest number of units overall, while British Columbia has the greatest number of non-profit units, and Quebec has the greatest number of co-operative units.

Province	Non-Profit	Co-operative
Ontario	47,024	21,118
Quebec	39,852	27,710
British Columbia	48,672	12,038
Manitoba	12,213	3,086
Alberta	8,041	1,702
New Brunswick	8,664	0
Saskatchewan	2,637	232
Nova Scotia	562	931
Newfoundland and Labrador	953	147
Prince Edward Island	376	124
Yukon	154	0

■ Non-Profit   ■ Co-operative

Source: CMHC Social and Affordable Housing Survey – Rental Structures Data Tables, 2021a. Note: There are no affordable housing units managed by non-profit organizations and co-operatives in Nunavut and in the Northwest Territories.

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[8] The Social and Affordable Housing Survey – Rental Structures collects data about social and affordable housing structures to understand progress toward improved housing outcomes (CMHC, 2022g). Survey respondents are social and affordable housing providers, including different levels of government, co-operatives, non-profit organizations, and private companies. In most provinces, the data represent all social and affordable housing structures. However, there are some exceptions (CMHC, 2022g). For instance, the survey does not include structures managed by the Société d'habitation du Québec (SHQ). In 2021, Quebec had approximately 55,000 non-profit units, which is higher than the number of units reported in the data tables. This is because around 16,000 units were funded mainly via SHQ-delivered programs (Dubois-Sénéchal, 2021); thus, these units are not captured in the survey or added to the total number of units in the figure above. See Annex C for more information about core housing need.

1.3. Growing Need for Affordable Housing

Although the community housing sector plays an important role by supporting over 600,000 units, there is still a growing need for affordable housing in Canada. For instance, in 2021, almost 1.5 million or 1 in 10 Canadian households were in core housing need (Statistics Canada, 2022b).[9] When looking specifically at renter households, 20% were in core housing need. For the definitions of core housing need and of the housing standards, see Annex C.

There are a few suggested causes for the persistent unaffordability of rental housing. One suggested cause is that the growth of rents has consistently outpaced the growth of incomes (CMHC, 2021d, 2021l). Based on 2016 census data, 91% of renter households in core housing need face affordability issues, with a median earnings shortfall of about $2,500 (CMHC, 2019b, c; Statistics Canada, 2017). Another cause is that there has been a net decline in the number of market units that are affordable to lower-income households (Pomeroy, 2016). Possible causes of this decline in affordable units include:

– high capital cost to develop new moderately affordable rental housing (up to $150,000 per household);

– increasing costs required to operate and maintain aging buildings (e.g., windows, roof, hot water systems) (Pomeroy, 2016);

– housing providers increasing rents; and

– the conversion of below-market rental units to market rental units (Office of the Auditor General of Ontario [OAGO], 2017).

In addition, most rental units completed since 2009 have rents about 30% to 40% higher than the overall average rental unit in the local market in which it is located (CMHC, 2019d). Thus, new additions to the housing stock create supply, but do not add many lower-rent or affordable homes (CMHC, 2019d). Therefore, renter households in core housing need may not be able to secure affordable market rental housing that meets their needs.
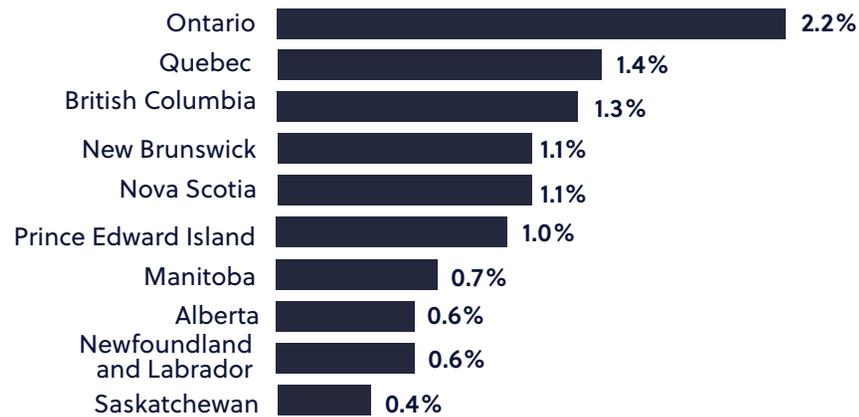
1.4. Long Community Housing Waiting Lists

This need for housing is particularly acute in the community housing sector. For instance, in 2021, across all provinces and territories, there were at least 227,200 households on a waiting list for social and affordable housing (see Figure 5).[10, 11] In addition, a high proportion of these households have been on a waiting list for two years or longer (see Figure 6) (Statistics Canada, 2022c).[12, 13]

These waiting lists suggest that the community housing sector is unable to keep up with demand. Assuming all households on a waiting list are in core housing need, this may represent up to 16% of all households in core housing need in Canada (Statistics Canada, 2022a).[14] Thus, creating a robust and sustainable community housing sector through enhancing capacity, resiliency, and efficiency could reduce the number of households on waiting lists (Government of Ontario, 2019) and reduce the number of households in core housing need.

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[9] See Annex C for more information about core housing need.

[10] "Social and affordable housing" refers to "non-market rental housing" (i.e., where housing allocation and rent-setting mechanisms are not entirely dictated by supply and demand).

[11] There may be more than 227,200 households on a waiting list for social and affordable housing in Canada. Canada's waiting list system is not centralized and varies across jurisdictions, leading to data that varies and is not standardized across Canada. Many provincial or territorial housing departments and municipal or community-based organizations manage waiting lists (CMHC, 2020b).

[12] Of those on a waiting list, 180,000 were renter households, of which approximately 66% have been on a waiting list for two years or longer (Statistics Canada, 2022).

[13] Data from the territories was not included in the information available from Statistics Canada used in figures 5 and 6 (Statistics Canada, 2022c).

[14] The waiting list information and the core housing need information is from 2021 (Statistics Canada, 2022a, 2022c).

Figure 5: Percentage of households on a waiting list for social and affordable housing as a proportion of total households, by province
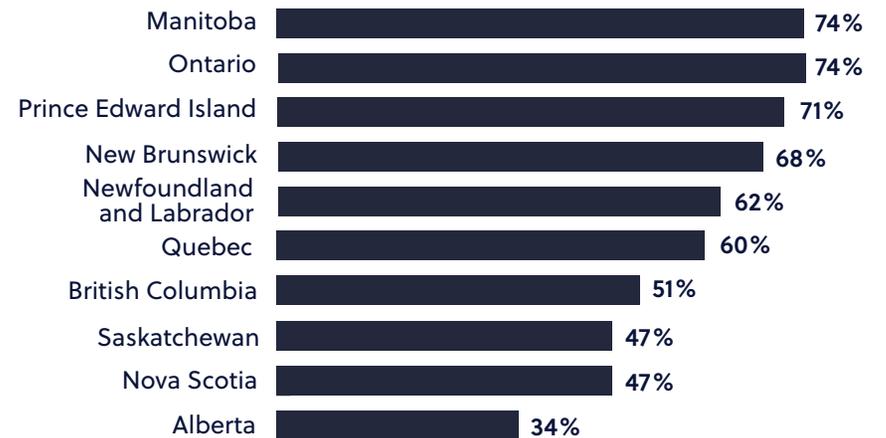
Figure 6: Percentage of households on a waiting list for two years or longer as a proportion of total households on the waiting list

There are households on a waiting list for social and affordable housing across Canada.

Province	Percentage
Ontario	2.2%
Quebec	1.4%
British Columbia	1.3%
New Brunswick	1.1%
Nova Scotia	1.1%
Prince Edward Island	1.0%
Manitoba	0.7%
Alberta	0.6%
Newfoundland and Labrador	0.6%
Saskatchewan	0.4%

Source: Statistics Canada, 2022

All provinces have households that have been on a waiting list for two years or longer.

Province	Percentage
Manitoba	74%
Ontario	74%
Prince Edward Island	71%
New Brunswick	68%
Newfoundland and Labrador	62%
Quebec	60%
British Columbia	51%
Saskatchewan	47%
Nova Scotia	47%
Alberta	34%

Source: Statistics Canada, 2022

1.5. Challenges Facing the Sector

Both interviewees and literature noted that the community housing sector could continue to expand its role in meeting the needs of those in core housing need, given its focus on rental structures that increase shelter affordability for tenants (Pomeroy, 2017) and its existing role in the provision of affordable housing units (CMHC, 2021b).

However, the community housing sector is still facing several challenges, such as changing financing structures, financial constraints, incremental process changes, and scaling limitations (e.g., CURE, 2015; HPC, 2015; Pomeroy, 2017). In addition, the small size of many community housing sector organizations leads to difficulties securing talent and expertise (e.g., HRVNPS, 2008; Pomeroy, 2017; White 2021). See Annex E for further details about the challenges in the sector based on evidence in the literature as well as specific details raised by interviewees regarding these challenges.

Interviewees echoed these challenges and particularly noted challenges in capacity development given the limited resources for the sector and the inability to retain and develop professional staff and expertise. Improving capacity requires organizations to both obtain external expertise and develop internal expertise as well as to increase internal resources (e.g., staff).

Additionally, some CMHC staff noted that the number of proposals requesting funding for very basic skills development (e.g., how to identify housing need or to develop skills to engage external consultants) was a sign of the continued need for enhanced expertise and capacity in the community housing sector. Indeed, approximately 15% of project applications to the CHTC were related to capacity development or assistance in developing funding proposals for other programs.

1.6. Innovation in the Sector

Given these challenges, the community housing sector in Canada has begun to innovate and pursue transformative business strategies (CURE, 2015; Penfold, Rethoret & MacDonald, 2016; Svedova, Penfold & Buczkowska, 2009), which can be categorized into four distinct categories (CURE, 2015):

– cost efficiency and growth
– leveraging core competencies
– innovation and enterprise
– enabling and facilitating

For further details on these strategies and examples of new practices that have been implemented, see Annex D.

Findings from the literature suggest that these transformative business strategies help build expertise and capacity as well as enhance efficiency, resiliency, and sustainability within the community housing sector (CURE, 2015). However, given the number of challenges as well as the small and fragmented nature of the sector, further investments, like those provided by CHTC programming are needed to build and enhance the take-up of these practices throughout the sector.

> **Finding 2**
>
> **There is a continued need to provide funding for community housing units.**

As previously noted, the CHTC administered the Temporary Rental Assistance funding, which was provided on a one-time basis to organizations originally excluded from the Federal Community Housing Initiative.[15] The evaluation sought to understand the level of continued need for funding for any intervention of this nature.[16]

Most CMHC and CHTC staff interviewees noted that there was a continued need to provide rental assistance to community housing providers once current agreements and programs expire. These interviewees noted that the community housing sector operates at a deficit, as illustrated by the interviewee remarks below:

- Providers are unable to cover maintenance and operating costs (e.g., cost of materials, taxes) while maintaining affordable rental rates.

- Fixed rental assistance amounts are out of alignment with increasing costs (e.g., cost of construction, labour, materials).

- Increasing housing expenses due to aging housing stock.

- Low funding levels lead to a focus on immediate needs (e.g., physical improvements of existing units) rather than investing in improvements or efficiencies.

Interviewees also noted that the community housing sector has difficulty securing other sources of funding, as per the interviewee remarks below:

- Providers have difficulty securing private financing or are securing private financing at higher interest rates because of the perceived risk of the loan resulting from the low level of rental income and low-income tenants.

- Providers are unable to continue to operate at the end of their current agreements without additional funding.

Taken together, absent other interventions, once current agreements and programs expire, housing providers currently receiving rental assistance funding may need to discontinue operations.

There are consequences to discontinuing funding for these units, as there continues to be a high demand for rental-assistance units provided by community housing sector organizations. As previously noted, there are at least 283,800 households on waiting lists for social and affordable housing, many of whom have been waiting two years or more (Statistics Canada, 2019). In addition, if the units cease to exist, many of the 600,000 households currently living in those units (CMHC, 2021a) would likely then be in core housing need or have deepened housing need.[17] This is especially likely when considering that renter households in core housing need may not be able to secure affordable market rental housing that meets their needs (Pomeroy, 2016; CMHC, 2019b, 2019d, 2020, 2021d, 2021l).

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[15] In 2022, the Federal Community Housing Initiative (FCHI) became available to all housing providers with expired agreements and those that will expire by March 31, 2028, including those housing providers who were eligible for the **TRA** but were not originally eligible for the FCHI (CMHC, 2019a).

[16] Evaluations seek to understand the level and type of need for policy interventions, regardless of existing programming. The purpose is to validate that programming is responding to a demonstrable need on the ground.

[17] In 2018, 33% of renter households living in social and affordable housing were in core housing need (Statistics Canada, 2020).

Evaluation Question 2: To what extent does the program complement or duplicate other programs?

2. Coherence with Other Programs

Overall, the evidence in this section reveals that the CHTC complements many federal, provincial, and municipal programs that provide resources to organizations within the community housing sector. While some CHTC, CMHC, and applicant interviewees were aware of the existence of similar programs, they perceived that it is difficult to keep track of these other funding opportunities and that the eligibility criteria and objectives changed frequently. Thus, there may be an opportunity to enhance the awareness of other available programs to reduce duplication of effort and to increase collaboration and cross-promotion of knowledge with partners. Doing so would align with the CHTC's mission to fund, support, and build organizational capacity where gaps and needs exist (CHTC, 2021a).

> **Finding 3**
>
> **The CHTC's programming complements federal, provincial, and municipal supply initiatives that construct social and affordable housing by further enabling community housing organizations to have the business practices, expertise, and capacity needed to apply to these initiatives.**

By providing funding, technical support, knowledge, and tools that support the business practices, expertise, and capacity of community housing organizations, the CHTC equips organizations to bring forward quality applications and tap into funding available within various NHS supply initiatives (e.g. Rapid Housing Initiative, National Housing Co-Investment Fund, Affordable Housing Innovation Fund) as well as provincial and municipal programs that support the construction of social and affordable housing (see call-out box for examples). Findings from the literature review were echoed by some interviewees, who remarked upon the complementary nature of the CHTC's overall objective with programs that focus on the development of housing units.

Examples of provincial and municipal programs that support the construction of social and affordable housing

- Alberta – Homeward Trust (Homeward Trust, 2022);

- British Columbia – Building BC (BC Housing, 2022a);

- Manitoba – Wahbung Abinoonjijag Inc (CanadaHelps, 2022);

- Newfoundland and Labrador – Bilateral Agreement (CMHC–Newfoundland and Labrador, 2018);[18]

- Nova Scotia – Housing Nova Scotia (Government of Nova Scotia, 2022a);

- Ontario – Open Door Affordable Housing Program (City of Toronto, 2022);

- PEI – PEI Affordable Housing Development Program (Government of PEI, 2022a);

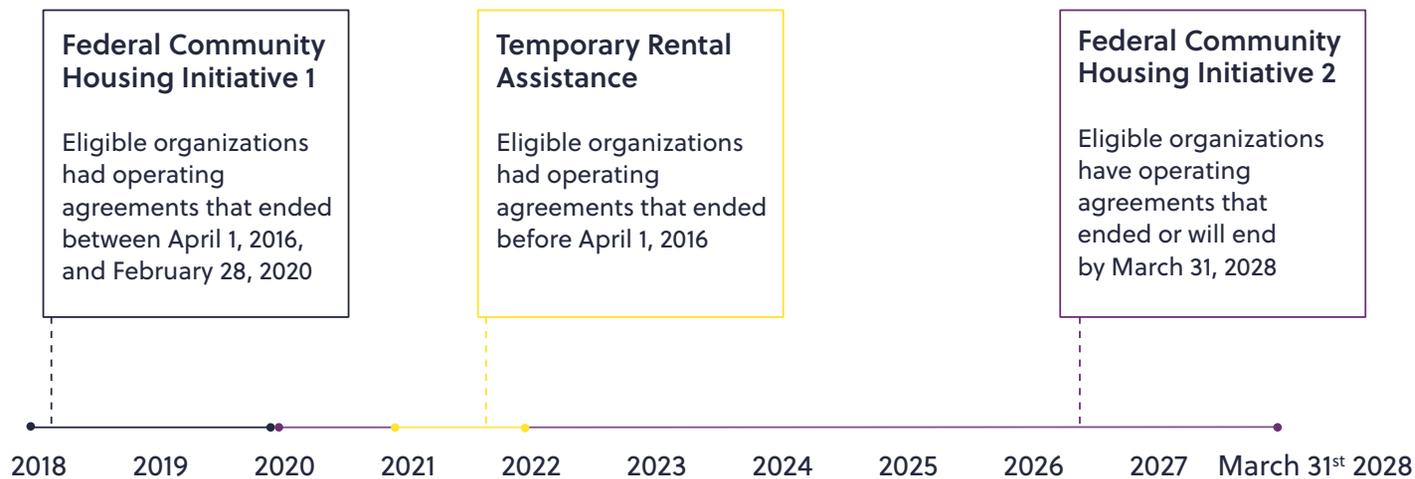- Saskatchewan – Saskatchewan Co-Investment Program (Government of Saskatchewan, n.d.).

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[18] For further information on these and other similar programs, please see the Evaluation of the Federal Lands Initiative (FLI) (CMHC, 2021i). Although the FLI evaluation report focuses on the use of surplus government land, Annex F includes provincial and municipal programs that support the construction of social and affordable housing.

Finding 4

The CHTC's Temporary Rental Assistance (TRA) does not duplicate the NHS' Federal Community Housing Initiative (FCHI).

Both **TRA** and FCHI provided subsidies to federally administered community housing organizations, but at a different point in time, as shown in Figure 7. To ensure the programs were not duplicative, the eligibility criteria of these programs required that a housing provider not receive funding from both **TRA** and FCHI to support the same unit (CMHC, 2019a, 2021d).

Figure 7: Duration of funding for federal programming providing funding to organizations that provide rental assistance to tenants

Federal Community Housing Initiative 1

Eligible organizations had operating agreements that ended between April 1, 2016, and February 28, 2020

Temporary Rental Assistance

Eligible organizations had operating agreements that ended before April 1, 2016

Federal Community Housing Initiative 2

Eligible organizations have operating agreements that ended or will end by March 31, 2028

2018   2019   2020   2021   2022   2023   2024   2025   2026   2027   March 31st 2028

In addition, the **TRA** is complementary to the CHTC's main programming in that the **TRA** supported community housing providers with expired or expiring operating agreements while the CHTC's other funding programs enhance the efficiency, resiliency, expertise, and capacity of these organizations, which is needed to adapt to ongoing changes in financing structures.

Finding 5

The Community-Based Tenant Initiative (CBTI) is the only Canada-wide program found that supports organizations in raising awareness of tenant issues and provides support for projects that implement new and improved tenant engagement practices. In addition, there are a few existing programs that complement the CBTI at the municipal and provincial levels.

2.1. Provincial-, Territorial-, and Municipal-Level Programming

The CBTI is unique in that it provides funding for projects promoting tenant engagement in the planning and design process of an eco-responsible housing development project. No evidence was found of any funding programs being in place to support this type of activity across provinces and territories. In addition, the majority of interviewees noted that there is limited duplicative programming to the CBTI.

Programs with a similar aim to the CBTI have been found at the provincial and municipal levels across Canada. Most of these programs provide financial assistance to organizations focused on supporting tenant engagement, facilitating improved access for tenants to housing-related information, or creating tenant associations within the communities. Only six programs with similar objectives were found at the provincial and municipal levels, with most of these being at the municipal level. See Annex G for further details on the suite of programs with similar objectives, their descriptions, and their differences from the CBTI.

In addition, the CBTI funds projects that focus on improving tenants' housing-related financial literacy and management capacity. Four programs with a similar focus were found, such as the Housing Support Initiative, which provided funding for organizations offering financial literacy and budgeting training programs to help tenants enhance their life skills to maintain residency (MNPHA, n.d.).

Across Canada, several banks have also offered financial literacy programs for Canadians and some particular priority groups (e.g., young adults, women, newcomers, and Indigenous people). Similar to the CBTI, for instance, the TD Financial Literacy Grant Fund provided grants to organizations that implement projects to support and build the financial literacy of Canadians living with low incomes by increasing access to financial information as well as by offering financial education and counselling (Prosper Canada, n.d.). See Annex H for further details on the suite of programs offered by banks with similar objectives, their descriptions, and their differences from the CBTI.

2.2. NHS-Level Programming

The CBTI provides funding to organizations that enable tenants to have proper access to information for housing options, better participation in governance and housing-related decisions, as well as in achieving readiness to access housing benefits. No other NHS program targets these areas directly. Some other NHS initiatives have had ad-hoc, one-off projects that support tenants or increase community engagement.

For example, the NHS Demonstrations Initiative has funded a project that will support developing a framework for governments to guide local human rights-based approaches for public consultations as well as develop education models (CMHC, 2021j; CMHC, 2021k). While these non-CBTI projects support similar goals, they do so by testing solutions, prototypes, and innovation in the affordable housing sector rather than by directly funding organizations to perform this work.

Finding 6

While some of the resources on the CHTC's website are unique, there are some areas that duplicate other federally funded or provincially funded knowledge resources.

Several resources on the CHTC's website (e.g., research reports, project profiles, best practices, and tools) have similar objectives to other initiatives or resources at the federal level, which include the following:

– CMHC's Housing Knowledge Centre

– CMHC's NHS project profiles

– The Collaborative Housing Research Network

– The Agency for Co-operative Housing

For further details on these knowledge resources, see Annex I.

In addition to being aware of some of these federally funded platforms, a few interviewed **STF**, **CBTI**, and **TRA** applicants noted that provincial housing associations, along with some land trusts, provide similar resources and tools to those available on the CHTC's website. For example, the Quebec Network of Non-Profit Housing Organizations (RQOH) also provides resources for its members, in addition to professional and expert technical support (Réseau québécois des OSBL d'habitation, 2022).

Finding 7

The CHTC's Sector Transformation Fund (STF) complements other NHS and provincial programming seeking to improve efficiency, resiliency, expertise, and capacity in the housing sector.

2.3. NHS-Level Programming

The **STF** is part of the suite of federally funded programming that seeks to promote and enhance innovation, transformation, expertise, and capacity in the housing sector. Other programs in the suite include the following:

– *Demonstrations Initiative*

– *Housing Supply Challenge (HSC)*

– *Preservation Funding for Community Housing (often referred to as Seed Preservation Funding)*

– *Research and Planning Fund*

– *Solutions Labs*

For further details on the suite of programs with similar objectives, their descriptions, and how they differ from the **STF**, see Annex J.

While community housing organizations are eligible to apply for and benefit from these programs, the **STF** has unique qualities that should be considered, such as:

– solely targeting proponents within the community housing sector, including non-profit housing, co-op housing, and social housing (CHTC, 2021b);[19]

– being delivered by the CHTC, a non-profit organization whose board is composed of representatives from various community housing sector organizations (CHTC, 2021h); and

– focusing on the community housing sector's self-identified priorities and service gaps (CHTC, 2021b).

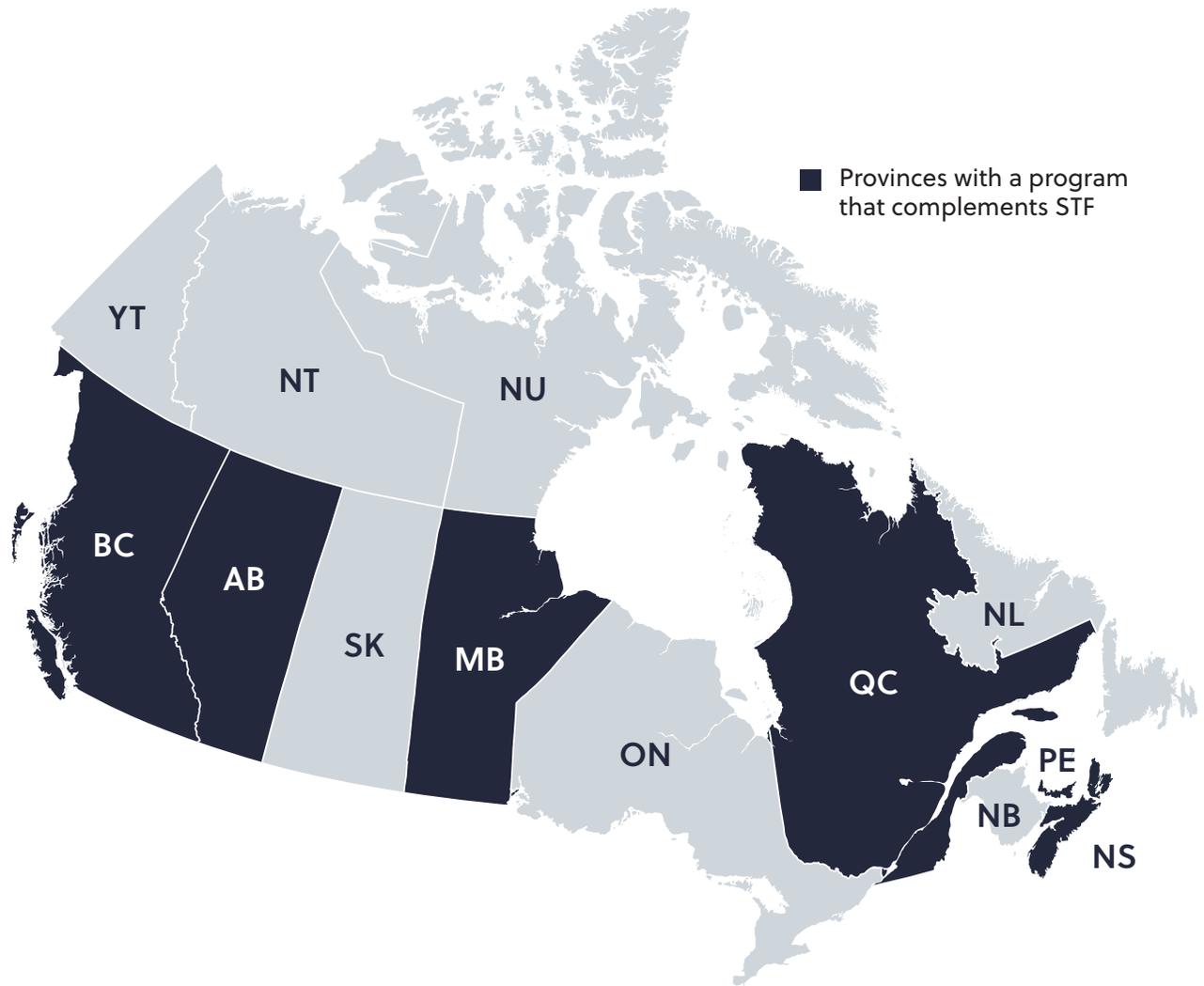[19] Privately owned buildings, or the for-profit sector, are not eligible for the **STF**.

2.4. Provincial-, Territorial-, and Municipal-Level Programming

Several provinces[20] have programs that seek to improve efficiency, resiliency, expertise, and capacity in the housing sector (see Figure 8).

Generally, these programs are similar to the **STF** in that there is a focus on establishing, developing, or supporting capacity building, skills development, partnership development, and delivering solutions to community housing organisations. These programs differ from the **STF** in that they have a provincial focus with broader or narrower eligibility criteria (e.g., are not solely targeting the community housing sector). In addition, they are not focused on increasing sustainable business practices, reducing the environmental footprint within the community housing sector, or targeting programs designed to increase community housing for Indigenous communities. For further details, see Annex K.

In addition, some applicants identified other similar programs (e.g., Federation of Canadian Municipalities, Canadian Housing Renewal Association). These programs and organizations were considered to be complementary insofar as they support similar types of housing, but not considered duplicative, as they are smaller in scope (i.e., funding amount), focus on other types of housing providers, and emphasize the development or renovation of housing units. Annex L provides additional details on complementary programs and organizations identified by applicants.

[20] No similar programs were identified within the territories.

Figure 8: Provinces with programs seeking to improve efficiency, resiliency, expertise, and capacity in the housing sector that complement the CHTC

■ Provinces with a program that complements STF

EFFECTIVENESS FINDINGS

Evaluation Question 3: To what extent has the program contributed to its intended outcomes?

3(i). Program Reach

> **Finding 8**
>
> The CHTC is mostly reaching its target audience of community housing providers and community sector organizations. Improvements could be made by increasing its reach in non-urban areas and with particular types of organizations, such as Indigenous organizations.

It was intended that the CHTC would be able to serve the diverse organizations within the community housing sector. As anticipated, the CHTC has provided funding and resources to a diverse set of organization types across Canada, including:

- community housing organizations (e.g., non-profits, social housing organizations, and co-operatives);

- sector service providers (e.g., consultants, lawyers, advisors); and

- tenant associations and other organizations that support tenants.

In addition, the CHTC has made funding available to organizations of all sizes.

- As per program data, approved applicants managed from 3 to 230,000 units.[21]

- As per survey data, applicants who responded represented organizations with 0 to 1,000 employees[22] and 0 to 20,000 units.

Furthermore, the CHTC prioritizes the applications of organizations that have limited operational margins and may not be able to implement their proposed project without CHTC support (CHTC, n.d.).

3.1. Reaching Unique Organizations across Canada

The majority of CHTC funding is going to support unique organizations across Canada. In total, 203 unique organizations[23] across Canada have accessed funding through CHTC programs. These organizations managed 955,753 units overall.[24] As per Figure 9, 38 organizations applied more than once. The total amount of funding awarded to organizations that submitted multiple applications was $6,349,173, which represents 33% of total funding awarded. The maximum amount any single organization received was $702,236 across four approved applications.

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[21] Unit numbers are based on approved projects in 2021 within the dataset available at the time of the evaluation.

[22] Organizations with 0 employees are volunteer-run.

[23] Each organization that applies is listed in the data and documentation by application. Thus, to accurately reflect the number of unique organizations applying to the CHTC, the evaluation counted the number of separate organizations listed rather than the number of applications listed in the data and documentation.

[24] Not all organizations assisted by the CHTC provide units to tenants. Rather, some work toward supporting tenants in community housing in other ways. However, the number of tenants supported in these other ways is not included in this unit figure.

Figure 9: Percentage breakdown of the 38 organizations by number of applications submitted
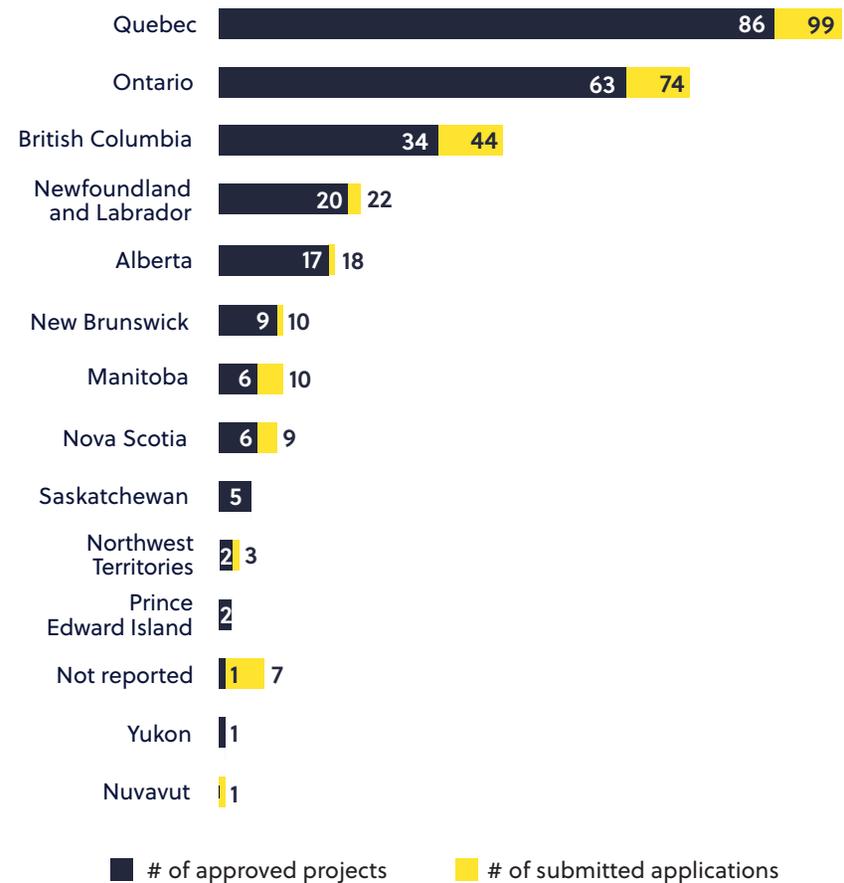
Figure 10: The total number of approved projects versus submitted applications, by province and territory

38 community housing organizations applied from 2 to 7 times for funding.

2 applications	66%
3 applications	21%
4 applications	8%
5 applications	3%
7 applications	3%
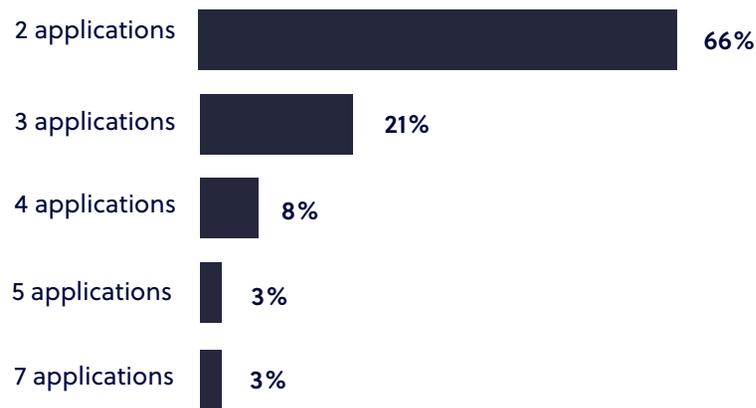
Furthermore, unique organizations across almost all provinces and territories are being supported through the CHTC. The total number of approved projects versus submitted applications by province and territory is presented in Figure 10. The largest numbers of applications funded by the CHTC were in Quebec, Ontario, and British Columbia. Although there are fewer projects in the remaining provinces and territories, the CHTC is currently working to reduce this gap through outreach activities and prioritization criteria.

Quebec, Ontario, British Columbia, and Newfoundland and Labrador are the regions that have the most approved applications.

Province/Territory	# of approved projects	# of submitted applications
Quebec	86	99
Ontario	63	74
British Columbia	34	44
Newfoundland and Labrador	20	22
Alberta	17	18
New Brunswick	9	10
Manitoba	6	10
Nova Scotia	6	9
Saskatchewan	5	
Northwest Territories	2	3
Prince Edward Island	2	
Not reported	1	7
Yukon		1
Nuvavut		1

■ # of approved projects   ■ # of submitted applications

Quebec, Ontario, and British Columbia also had the highest number of unique applicant organizations (see Figure 11), and these provinces also account for the greatest amount of funding (see Figure 12). Among CHTC programming, **STF Local** projects were undertaken in the largest number of provinces and territories (see Figure 13).

Quebec had the highest number of unique applicant organizations, followed by Ontario and British Columbia.
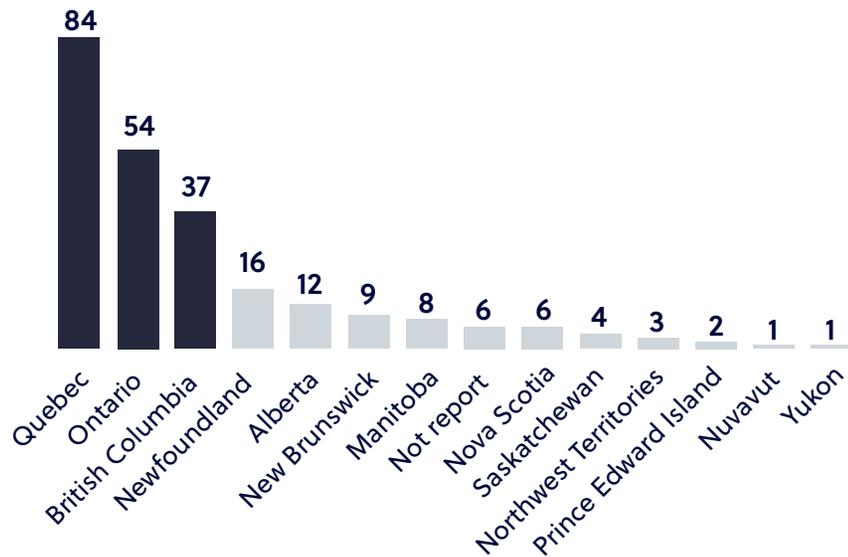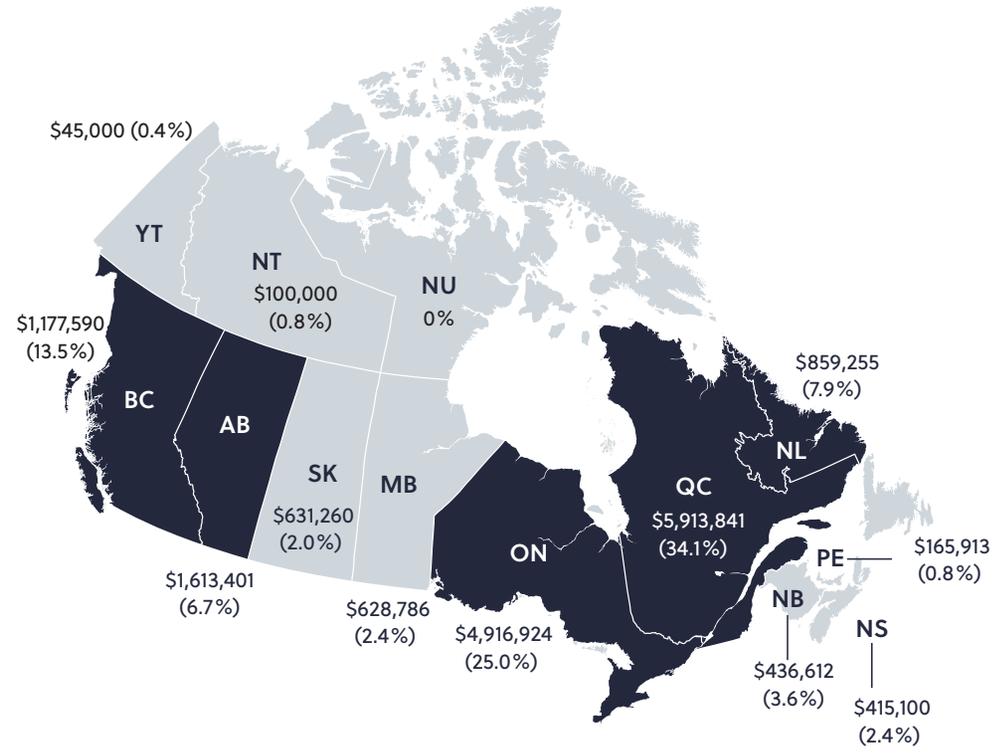
Figure 13: Average amount awarded per tenant household

On average, $2.98 is awarded per tenant household across Canada
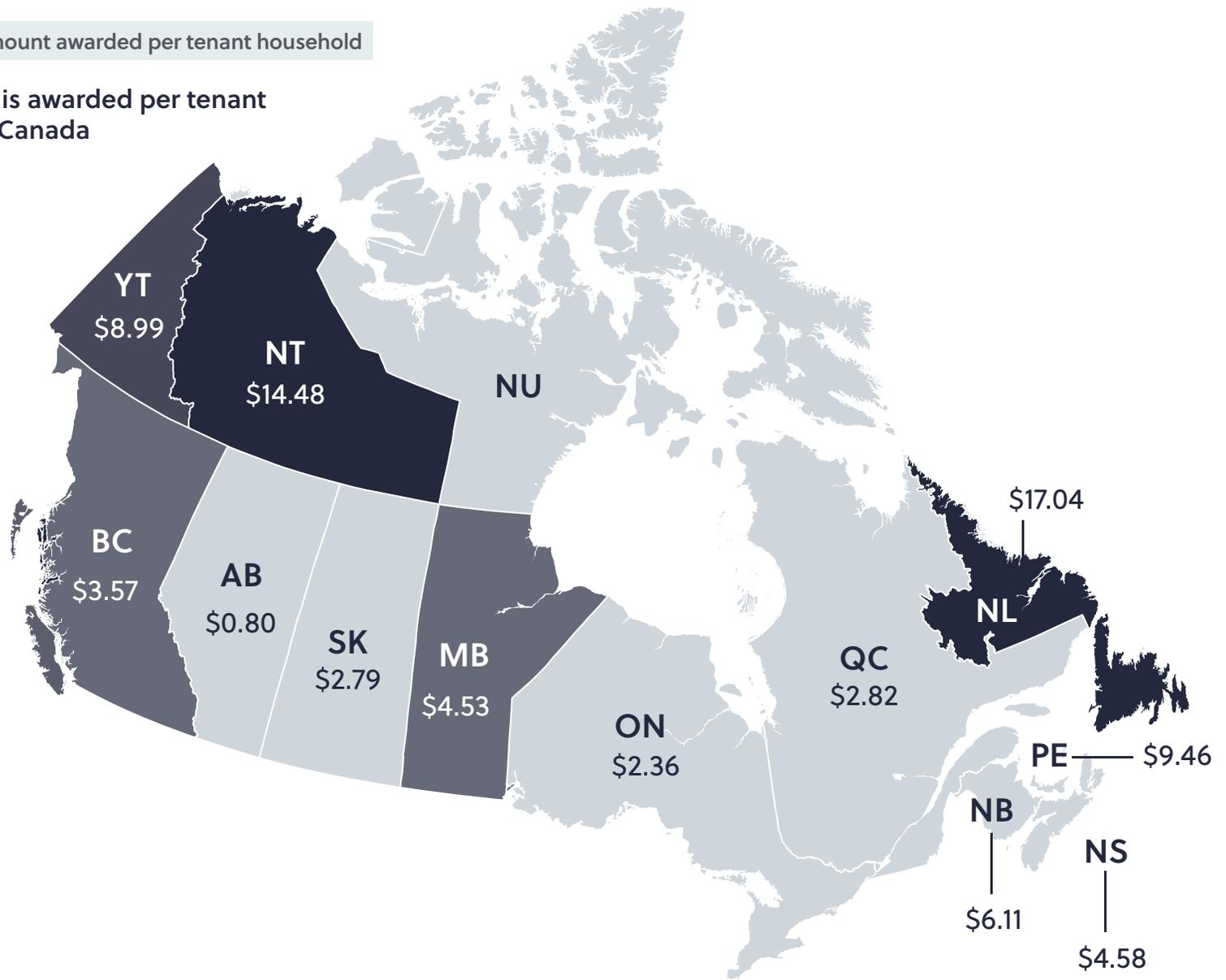
YT
$8.99

NT
$14.48

NU

BC
$3.57

AB
$0.80

SK
$2.79

MB
$4.53

ON
$2.36

QC
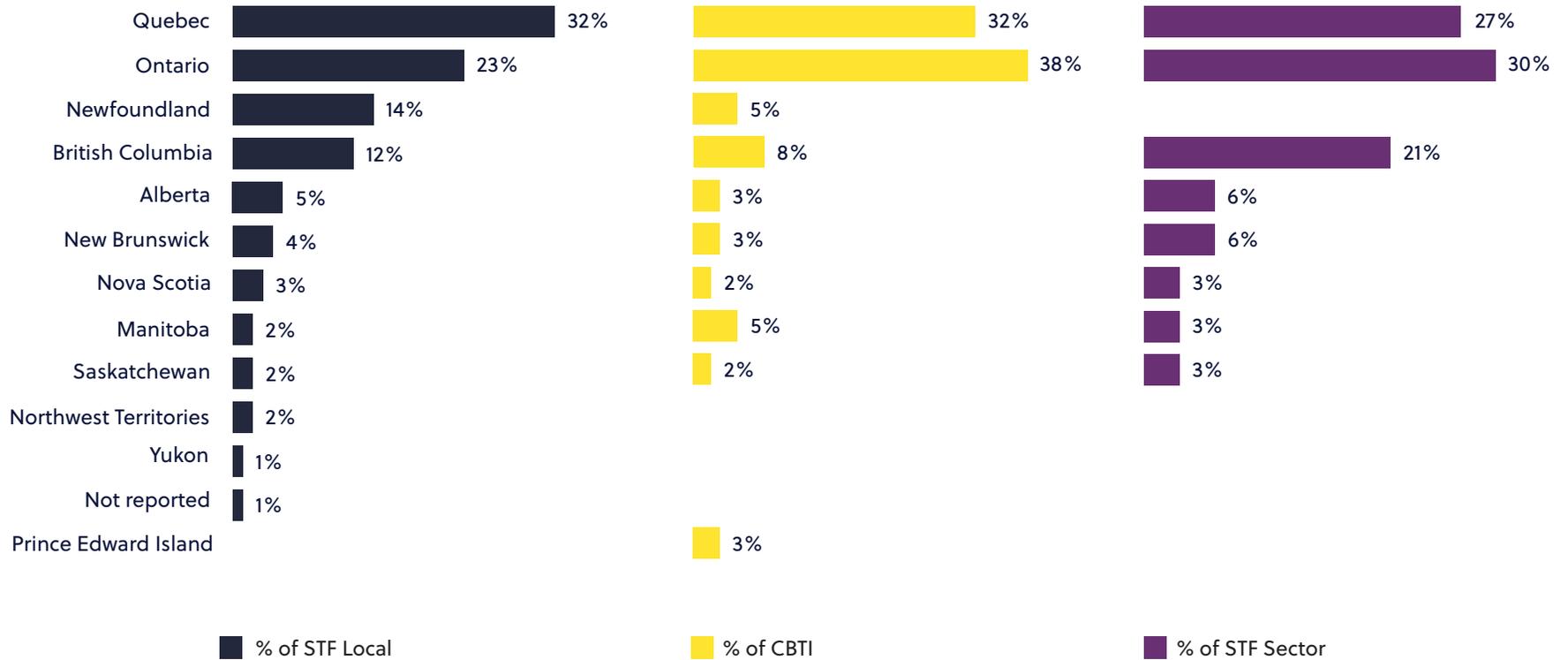$2.82

$17.04

NL

PE —— $9.46

NB

NS

$6.11

$4.58

Figure 14: The distribution of approved projects, by program, across all provinces and territories[25]

The program with the widest distribution across provinces is STF Local, then the CBTI.

Province	% of STF Local	% of CBTI	% of STF Sector
Quebec	32%	32%	27%
Ontario	23%	38%	30%
Newfoundland	14%	5%	
British Columbia	12%	8%	21%
Alberta	5%	3%	6%
New Brunswick	4%	3%	6%
Nova Scotia	3%	2%	3%
Manitoba	2%	5%	3%
Saskatchewan	2%	2%	3%
Northwest Territories	2%		
Yukon	1%		
Not reported	1%		
Prince Edward Island		3%	

◼ % of STF Local   ◼ % of CBTI   ◼ % of STF Sector

___

[25] Note that percentages do not add to 100% because of rounding.

3.2. Outreach and Awareness of the CHTC

The CHTC engaged in a variety of communication and outreach activities to reach its target audience.

The CHTC has been conducting communication activities since it opened. In 2021, the CHTC began recording these activities and conducted a total of 38 communication activities across Canada, as noted in Table 5.

**Table 5: Number, Type, and Audience of Communication Activities in 2021**

Activity	National	AB	BC	MB	NB	NS	ON	QC	Total	% of activities
Webinar	0	2	2	1	2	2	1	2	12	32%
Conference/ booth	1	0	0	0	0	0	0	0	1	3%
Presentation	2	2	0	0	0	0	0	0	4	11%
Newsletter	21	0	0	0	0	0	0	0	21	55%
Total	24	4	2	1	2	2	1	2	38	
Total participants/ contacts	13,862	178	117	26	48	180	90	120	14,621	

Across all communication activities, 87% were intended to reach a broad spectrum of organizations (e.g., First Nations housing associations, non-profits, co-ops, tenants' rights organizations, community centres, tenants, etc.) within the whole community housing sector. Additional communication activities were also completed to engage with specific types of organizations (e.g., with non-profit housing providers [8%], co-operative housing providers [3%], and tenants/members [3%]).

Despite these outreach activities, only a fifth of survey respondents learned about the CHTC from CHTC staff or the CHTC website. As illustrated in Figure 15, the largest number of survey respondents reported that they first became aware of the CHTC through word of mouth from other program clients (26%). Furthermore, 24% of survey respondents selected "Other." Among these respondents who selected "Other," 33% specified other community housing organizations such as the Federation of Canadian Municipalities (FCM), the Réseau québécois des OSBL d'habitation (RQOH), the Canadian Housing and Renewal Association (CHRA), and the Ontario Non-Profit Housing Association (ONPHA).

Figure 15: How survey respondents learned about the CHTC

Most survey respondents became aware of CHTC through word of mouth

Word of mouth from other program clients	26%
Other	24%
CMHC Staff	19%
CHTC Staff	17%
CMHC Website	6%
CHTC Website	3%
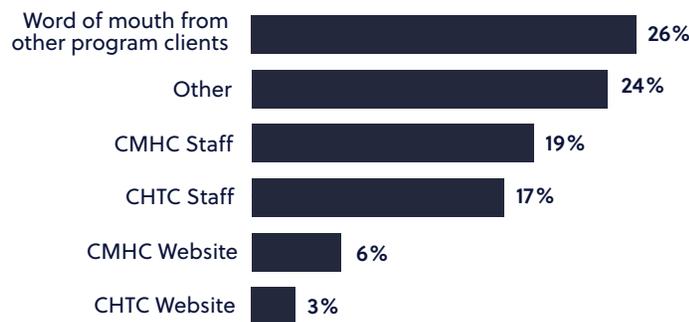
3.3. Level of Awareness among Applicants

Applicants are aware of some, but not all, of the programming and services provided by the CHTC. As illustrated in Figure 16, among survey respondents, almost two thirds (59%) were aware of the **STF Local** program, while fewer than half were aware of the **CBTI** (48%) and **STF Sector** programs (44%). While 15% of survey respondents were aware of online resources, only 1% accessed them.

Few survey respondents were aware that the CHTC provided assistance with applying for other funding (8%) or the availability of the assessment tool (8%), and very few accessed these resources (5% and 4%, respectively). This suggests that some of the activities undertaken by the CHTC may not be having the level of impact they could have.

Figure 16: Percentage of organizations that are aware of or have used the resource provided by the CHTC

The most commonly accessed grants were STF Local, followed by the CBTI and STF Sector.

Sector Transformation Fund (STF) Local	46%	59%
Community-Based Tenant Initiative (CBTI)	30%	48%
Sector Transformation Fund (STF) Sector	27%	44%
Temporary Rental Assistance	17%	21%
Online Resource Centre	1%	15%
Facilitating Partnerships	5%	12%
Assessment Tool	4%	11%
Regional Energy Coaching	0%	11%
Help to apply for other funding	5%	8%
I was not aware of any of the above		4%

🟨 % of survey respondents aware of the resource

⬛ % of respondents who accessed the resource

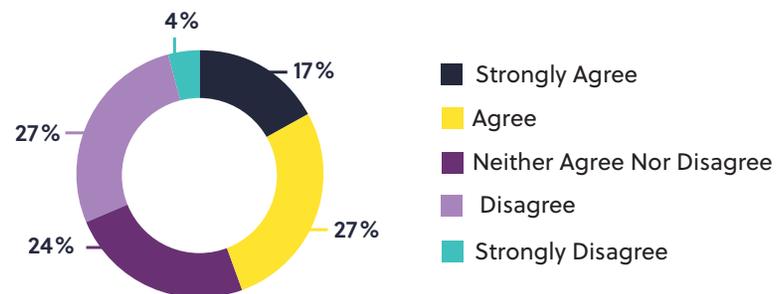Note. Awareness n = 86 and Access n = 81 respondents.

The CHTC's online resource centre was somewhat difficult to navigate in that, at the time of the evaluation, there was no way of creating an advanced search to narrow in on resources based on topic of interest and/or other commonly searched for criteria. The evaluation team attempted to identify the type of information covered in the online resource centre as noted in Annex M. In contrast, other online resources often have more developed tools and search functions to improve findability of resources. It is possible that this could play a role in the low percentage of survey respondents who accessed these resources.

3.4. Perceptions toward the Effectiveness of Outreach Activities and Engagement

Almost half of the survey respondents and most interviewees perceive that the CHTC is successfully reaching its target audience. In addition, most interviewees across all types felt that the CHTC was successful in engaging and building broad awareness among the community housing sector through engagement and communication activities.

Figure 17: Survey responses to the question "To what extent do you agree or disagree that many community housing providers are aware of the CHTC?"

Almost half of survey respondents agreed that community housing providers are aware of the CHTC.[26]

- 4%
- 17%
- 27%
- 27%
- 24%

- Strongly Agree
- Agree
- Neither Agree Nor Disagree
- Disagree
- Strongly Disagree

[26] Note that percentages do not add to 100% because of rounding.

While engagement was generally viewed as successful, some stakeholders noted challenges reaching particular types of organizations or regions, including:

- organizations working with certain priority groups (e.g., LGBTQ2(+), racialized communities, remote communities, Indigenous people);
- low-capacity organizations; and
- regional disparities across Canada.

See Annex N for details relating to these engagement challenges.

However, it is important to acknowledge that organizations that specifically target certain priority groups account for only a small proportion of total community housing providers in Canada. For example, estimates suggest that there are slightly more than 700 non-profit housing providers in Ontario (ONPHA, 2022), which includes around 40 to 56 Indigenous non-profit housing providers (ONPHA, 2020; Government of Ontario, 2019). Thus, Indigenous non-profit housing providers make up only around 6% to 8% of the total non-profit housing providers in Ontario.

In addition, in British Columbia, while there are around 800 non-profit housing providers (Housing Services Canada, 2014), there are 43 Indigenous housing providers of off-reserve community-based housing, which represents roughly 5% of the total non-profit housing providers in the province (BC Housing, 2022d). Thus, one challenge is to identify and contact these potentially smaller organizations that may be more active in their communities (e.g., the LGBTQ2(+) community) than in the broader community housing space (e.g., do not attend general community housing conferences, are not active online, etc.).

The CHTC has begun increasing outreach activities to increase awareness and improve reach (e.g., through panels, networking events, promoting successful projects). In addition, the CHTC has been actively seeking to work with partners, funders, and stakeholders to enhance its reach within the community housing sector.

However, to further improve reach, a few CHTC staff interviewees commented that, to further engage with smaller, lower-capacity organizations or with organizations located in rural and remote areas, they would need to implement more indirect methods (e.g., leveraging networks and engaging provincial associations) to identify these types of organizations. A few CHTC staff and the housing expert interviewees felt that more work on outreach and connecting with municipalities was needed, as municipalities were connected to housing providers, landlords, and service agencies. In addition, a few CBTI applicant interviewees suggested that the CHTC have dedicated resources (contact personnel and funding stream) specifically for Indigenous organizations.

3.5. Applicants' Awareness of Program Goals

Through an analysis of proposed project summaries, it was found that there were few differences in focus between successful and unsuccessful project proposals. However, 25% of unsuccessful projects were focused on the development or renovation of affordable housing units, which is incompatible with the CHTC's goals. All but one of these unsuccessful projects were submitted in 2020, suggesting that program goals have become clearer to applicants over time.

In alignment with this, most CHTC staff interviewees stated that few applicants had been rejected because of a lack of awareness of program goals. They further noted that this was primarily due to the pre-application meeting that staff had with potential applicants prior to the development of an application. During pre-application meetings, staff and applicants discuss the goals of the program and requirements to receive funding.

Given that potential applicants share their ideas for proposals with the CHTC, it could be possible to further identify the needs of the community housing sector. These needs, if documented, aggregated, and reported could help improve the evidence available to inform policy as well as new and existing programming development. In addition, CHTC staff could highlight existing NHS programs to interested proponents and connect them with the appropriate CMHC staff to meet some of the current community housing sector needs that are not compatible with the goals of the CHTC (e.g., the CHTC providing proponents with the appropriate CMHC staff to speak to for the development or renovation of affordable housing units).

3(ii). Alignment with Priority Areas

Finding 9

The CHTC has awarded funding across all program streams and is contributing to all of the CHTC's and CMHC's priority areas.

The design and delivery of the funds has ensured that the CHTC has provided funding to applications that are in alignment with all five priority areas identified by the CHTC and all five priority areas identified by CMHC. Figures 18 and 19 provide details on the distribution of projects by priority area.[27]

Figure 18: The distribution of funded projects based on CHTC priority areas

The most common CHTC priority areas were social inclusion and community engagement and facilitating growth of the community housing sector.

Increasing social inclusion and community engagement
76%

Facilitating growth of the community housing sector
69%

Supporting innovative and sustainable business practices
49%

Answering to gaps in services for Indigenous communities
23%

Reducing the sector's environmental footprint
17%

Notes: N = 219. Projects could address more than one CHTC priority area. TRA applications excluded.

Figure 19: The distribution of funded projects based on CMHC priority areas

The most common CMHC priority areas were social inclusion and asset management.

Social Inclusion
58%

Asset Management
49%

Governance
25%

Financial Sustainability
23%

Environmental Sustainability
10%
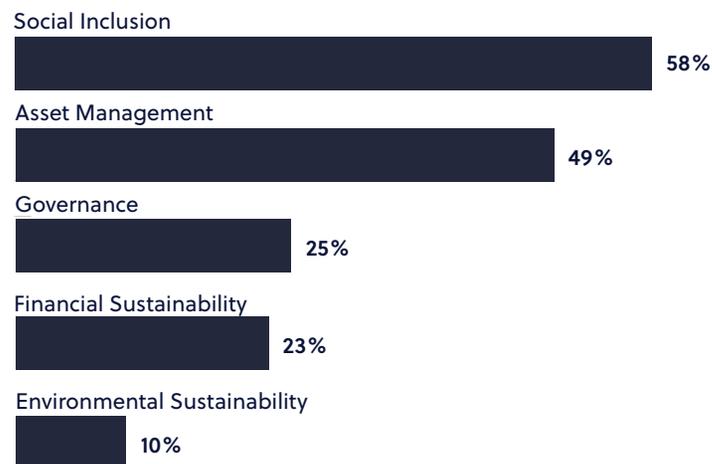
3(iii). Achieving Expected Outcomes

The CHTC's activities and programs were expected to support the following outcomes in the community housing sector:

– Enhancing knowledge and capacity

– Enhancing efficiency

– Enhancing resiliency

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[27] It is important to note that a project may align with more than one priority area and, when that is the case, it is counted toward each priority area.

These outcomes support the NHS shared outcome "expertise and capacity is enhanced in the housing sector" and the NHS priority area of community housing sustainability.

In addition, the CHTC supported the delivery of the **TRA** and assisted organizations in applying to non-CHTC-delivered sources of funding.

> **Finding 10**
>
> **The CHTC is contributing to enhancing knowledge and capacity in the community housing sector.**

Of the 305 submitted applications to the CHTC, 136 focused on knowledge and capacity development among the housing sector and tenants. As shown in Table 6, ~$8.7 million in funding supported 107 projects (from 90 unique organizations) related to knowledge and capacity development. Compared with the other program streams, the **STF Local** program stream had both the greatest number of projects and the greatest overall funding amount despite having the lowest average amount awarded per project.

Table 6: Amount Awarded by Program – Capacity Projects

Program	Number of projects	Average amount awarded per project	Median amount awarded	Minimum	Maximum	Total
STF Local	70	$55,679	$49,250	$5,000	$150,000	$3,897,517
STF Sector	22	$163,592	$150,000	$48,000	$331,260	$3,359,013
CBTI	15	$79,742	$75,000	$5,000	$150,000	$1,196,144
Total	**107**	**$81,240**	**$49,971**	**$5,000**	**$331,260**	**$8,692,674**

Projects that aimed to enhance knowledge and capacity focused on the following:

– Knowledge and capacity development for applying to alternative funding sources (i.e., accessing staff or consultant support)
– Development of staff training programs
– Development of new work divisions or area of operations
– Provision of tenant or community services and organizational capacity.

Most survey respondents agreed or strongly agreed that CHTC assistance was effective at helping their organization build knowledge and capacity, as noted in Figure 20.[28] In addition, all successful applicant interviewees reported that, as a result of CHTC funding, their organization had increased knowledge and capacity, and this enabled them to improve or maintain their services.

Figure 20: Applicant perceptions that the CHTC improved knowledge and capacity development in their organization

81% of survey respondents agreed that CHTC assistance was effective at helping their organization build knowledge and capacity.

- 59% Strongly Agree
- 22% Agree
- 17% Neither
- 2% Disagree
- Strongly Disagree
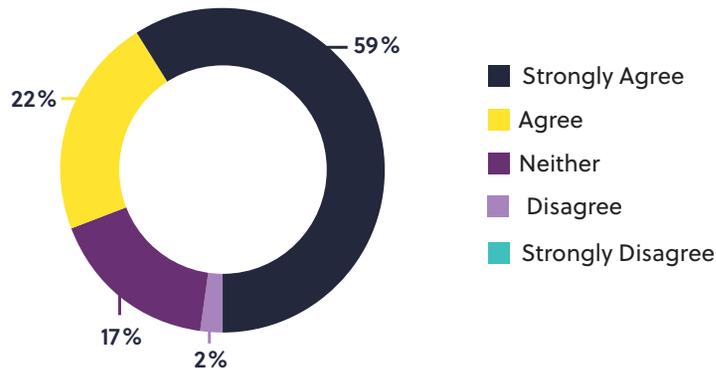
Beyond enhancing knowledge and capacity in the community housing sector, some CHTC staff reported that the CHTC was also increasing awareness of the sector and fostering positive attitudes toward tenants in community housing within the broader community. This was achieved through building awareness and educating the public on the community housing sector through activities such as podcasts, community engagement, and partnership development.

Although the CHTC has contributed to knowledge and capacity, there are some areas for improvement. As previously noted, the community housing sector is composed of more than 3,000 small organizations (Pomeroy, 2017; White, 2021). As the CHTC has funded 90 unique organizations for projects targeting knowledge and capacity development, some CMHC staff interviewees noted that there are still many organizations in the sector that could benefit from the available programming. They also noted that some organizations may have difficulty identifying areas of need and then submitting funding proposals to the CHTC, especially if these organizations face capacity constraints.

As the CHTC program streams are still in the first few years of implementation, some CMHC staff noted that it may be too early to fully assess the contribution of the CHTC to improving the level of knowledge and capacity in the community housing sector. In future years, if there is still low uptake from smaller organizations, the program design may need to be modified to reduce the reliance on self-identification through increased outreach and support of these organizations.

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[28] This question only appeared for, and was answered by, survey respondents who selected they had applied to the **STF Local** and/or **STF Sector** programs, n = 46.

3.6. Knowledge to Improve Housing Situation

Most interviewed and surveyed applicants[29] perceived that the **CBTI** is contributing to tenants having the knowledge they need to improve their housing situation. Most **CBTI** applicant interviewees reported that their CHTC project led to increased tenant awareness and knowledge about their rights and the legal responsibilities of landlords. This was achieved through activities such as:

- establishing a tenant board or council that advocates on behalf of tenants and enables them to:
  - actively participate in decision making about their housing situation;
  - inform housing policy; and
  - secure support should they suspect possible misapplication of tenant and landlord rights and responsibilities.
- developing toolkits with relevant information on how to self-improve tenants' housing situations (e.g., ways to improve energy efficiency in the home); and
- developing a life skills program with a work experience component that helps tenants to develop skills and relationships as well as supports their ability to maintain housing long term or to improve their housing situation.

In addition, a few **STF Local** applicant interviewees described how their projects incorporated tenant feedback on certain design components (e.g., lighting) in order to be more suitable to their needs.

3.7. Engaging Tenants in the Planning, Design, and Management of their Housing

Most interviewed stakeholders and surveyed applicants[30] perceived that the CHTC contributes to the meaningful engagement of tenants in the planning, design, and management of their housing. All **CBTI** applicant interviewees reported their projects were designed to engage and organize tenants. They reported that in their projects tenants were engaged to:

- determine the specific needs they have as well as areas where they can better operate or manage their housing (e.g., be more energy efficient);
- learn and understand their rights and responsibilities as tenants; and
- provide opportunities to advocate for themselves or other tenants and make decisions on living conditions.

However, a few CHTC staff and volunteer interviewees reported that the ability to engage tenants in the planning and design of new developments was limited due to the small number of new developments in the community housing sector.

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[29] 90% of applicants surveyed agreed or strongly agreed that the CHTC was effective at helping their organization increase tenants' knowledge to improve their housing situation. This question only appeared for, and was answered by, survey respondents who self-selected they had applied to the **CBTI** program, n = 20.

[30] 91% of applicants surveyed agreed or strongly agreed that CHTC assistance was effective at helping their organization improve tenant engagement. This question only appeared for, and was answered by, survey respondents who self-selected they had applied to the **CBTI** program, n = 21.

Finding 11
The CHTC is contributing to enhancing efficiency in the community housing sector.

As shown in Table 7, 152 funded applications (from 125 unique organizations) focus on enhancing efficiency in the community housing sector, which represents ~$10.8 million. These applications were primarily funded by the **STF Local** and **STF Sector** funding streams.

Table 7: Amount Awarded by Program – Efficiency Projects

Program	Number of projects	Average amount awarded per project	Median amount awarded	Minimum	Maximum	Total
STF Local	110	$45,301	$45,500	$4,000	$150,000	$4,983,123
STF Sector	32	$156,446	$137,500	$24,000	$600,000	$5,006,262
CBTI	10	$84,381	$70,000	$28,800	$150,000	$843,814
Total	**152**	**$71,271**	**$49,500**	**$4,000**	**$600,000**	**$10,833,199**

Projects that aimed to enhance efficiency focused on:

– model development or feasibility assessments;

– capacity development for applying for alternative funding;

– development of strategic plans or governance structures; and

– merger, collaboration, or partnership development.

All **STF Local** applicants, some **STF Sector** applicants, a few **CBTI** applicants, all partners, most CHTC staff, and some CMHC staff interviewees perceived that CHTC funding is enhancing efficiency. This was achieved by funding activities focused on:

- changing the mindset of the sector to focus on the long term as opposed to the short term (e.g., capital asset or replacement plans and environmental efficiency changes, which lead to overall operational efficiency);

- developing tools (e.g., the assessment tool);

- developing joint programs;

- sharing best practices;

- supporting strategic planning; and

- facilitating partnerships designed to assess and identify operational issues, as well as to provide support to implement energy efficiency improvements for housing providers.

Similarly, 81% of survey respondents agreed or strongly agreed that CHTC assistance was effective at helping their organization develop new services, models, tools, or processes.[31]

There were some perceptions that achieving efficiency is a challenging long-term process that is difficult to measure.

- A few **STF Sector** applicants noted that the goals of the **STF**, which are to be innovative (e.g., developing new models, tools, etc.), often take time and sometimes fail, so efficiencies may take time to be realized or may not occur.

- A few CHTC staff interviewees noted that many projects focused on capacity and knowledge development, which would then lead to efficiencies in the future.

- A few CMHC interviewees noted that improving efficiency in the sector is challenging. They further noted that there is a high level of need and continued investments, beyond resources already allocated to this outcome, would be needed.

- A few CMHC interviewees indicated that efficiency is not clearly defined and is considered a multi-faceted concept that is not easily measured, which makes it difficult to assess how much efficiency has been enhanced.

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[31] This question only appeared for, and was answered by, survey respondents who selected they had applied to the **STF Local** and/or **STF Sector** programs, n = 48.

> **Finding 12**
> The CHTC is contributing to enhancing resiliency in the community housing sector.

There are 139 funded applications (from 115 unique organizations) that focus on enhancing resiliency in the community housing sector. As shown in Table 8, ~$10.6 million was provided to these projects. The most applications were made to the **CBTI** stream followed by the **STF Local** funding stream.

Table 8: Amount Awarded Per Project by Program – Resiliency Projects

Program	Number of projects	Average awarded	Median awarded	Minimum	Maximum	Total
CBTI	63	$74,689	$50,000	$5,000	$150,000	$4,705,403
STF Local	58	$48,025	$48,230	$4,000	$150,000	$2,785,450
STF Sector	18	$172,259	$150,000	$24,000	$600,000	$3,100,669
Total	**139**	**$76,198**	**$50,000**	**$4,000**	**$600,000**	**$10,591,522**

Projects that aimed to enhance resiliency focused on:

– tenant capacity development or organization;

– model development or feasibility assessment;

– promotion or community engagement; and

– merger, collaboration, or partnership development.

All CHTC staff, most CMHC staff, most **CBTI** and **STF Local** applicants, and some partner interviewees perceived that the CHTC was enhancing resiliency in the community housing sector. In addition, most **CBTI** and **STF Local** interviewees noted that, in addition to the funding program streams, the CHTC supports resiliency in the sector through a variety of other ways including by providing needed expertise, guidance, and resources as well as by providing motivational support, which increased staff resiliency and commitment to their work. A few CMHC staff and some partners noted that the CHTC implemented flexible programming that was responsive to the current needs of the sector, the changing operating environments, and emerging issues.

A few applicants, CMHC, and CHTC interviewees noted that it is too early to tell how much both the funding and the CHTC have contributed to enhancing resiliency in the community housing sector. In addition, a few CHTC interviewees perceived that improving resiliency in the community housing sector is a challenge given both the expiring operating agreements and the overall state of the sector. These interviewees noted that continued support (i.e., funding for capacity development) would be needed to ensure the sector remains resilient.

Finding 13
The CHTC enabled non-profit organizations to receive rental assistance through the **TRA** funding. However, uptake was limited.

In total, 33 applications from non-profit housing providers for **TRA** were received and approved. Around $3.2 million was disbursed among these 33 organizations. As shown in Table 9, organizations assisted through the **TRA** were located in four provinces, with Quebec receiving the highest amount of funding to support the largest number of units. These organizations included:

− homes for seniors

− mental health associations

− municipal governments

− Indigenous organizations or housing providers

− housing societies

The TRA was a one-time emergency measure to support non-profit housing providers who had an agreement ending prior to April 1, 2016, as noted in Table 1. There are no plans for the TRA to be renewed, and the housing providers who were eligible for the TRA can now receive rental assistance through the FCHI-2.

The finding in this evaluation relating to the TRA is intended to support wider lessons learned for CMHC and CHTC in the event of a similar initiative in the future.

Table 9: Temporary Rental Assistance – Amount of Funding and Number of Units, by Province

Province	Amount of Funding	Number of Units	Estimated Amount of Funding Per Unit
Ontario	$26,551	8	$3,319
British Columbia	$838,473	125	$6,708
Alberta	$1,084,476	233	$4,654
Quebec	$1,205,969	312	$3,869
Total	**$3,156,469**	**678**	**$4,656**

TRA applicant interviewees perceived that the assistance enabled them to maintain low-cost rent for tenants and to become aware of other NHS programs. Specifically, all **TRA** applicants agreed that their ability to access rental assistance enabled them to maintain low-cost or affordable rent for the tenants they served. In addition, some **TRA** applicant interviewees reported that the CHTC helped them access other funding supports. These interviewees commented that being contacted by the CHTC enabled them to become aware of other NHS programs, for which they were assisted in developing proposals and accessing funding.

A large number of the organizations identified were not assisted, and a significant proportion of available funds was not utilized. Evidence to this effect includes that the CHTC contacted 310 organizations, which resulted in 33 organizations receiving **TRA** funding. In total, approximately 32% of the total $10-million budget of the **TRA** was disbursed. As noted in Table 10, the total number of units supported through the **TRA** was 678 units. See section 3.8 of the report which elaborates upon the causes of the low uptake of the **TRA**.

Each unit received roughly $4,656 of funding, which was determined based on the need of the household residing in the unit. As shown in Table 10, the funding amount per unit over the lifetime of the **TRA** supported an average unit for approximately 8 months.

Table 10: Temporary Rental Assistance – Estimated Months of Funding, by Province

Province	Average Rent	Funding Per Unit	Estimated Months
Alberta	$608	$4,654	8
British Columbia	$768	$6,708	9
Ontario	$539	$3,319	6
Quebec	$562	$3,869	7
Total	**$568**	**$4,656**	**8**

Note: Average rent values are from the CMHC Social and Affordable Housing Survey – Rental Structures Data Tables, 2021a.

3.8. Understanding the Low Uptake of TRA

The **TRA** funding was allocated $10 million to reach up to 297 non-profit organizations that were identified by CMHC as meeting the eligibility criteria and potentially requiring assistance. As eligible providers had not been under agreement for some time, their needs were estimated. The CHTC also contacted additional non-profit organizations that heard about the funding or that were suggested by provincial organizations. In total, the CHTC contacted 310 organizations. Despite this outreach, only 33 eligible organizations received funding.[32]

To better understand this low uptake, the CHTC conducted a survey of the non-profit organizations that were contacted about the **TRA** funding. As noted in Figure 21, many contacted organizations were not eligible, and many no longer existed. Figure 22 notes the main causes of ineligibility, and Figure 23 notes the reasons why eligible organizations did not apply. Insufficient time to apply was one of the most reported reasons for not applying despite being eligible. This suggests that the application window from February 1st, 2021, to March 1st, 2021 (CMHC, 2021d), may have been too small.[33]

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[32] The uptake of the portion of the **TRA** administered by the Agency for Co-operative Housing for the co-op housing sector was similar.

[33] Six of the 23 organizations (26%) that were eligible but did not apply reported that there was not enough time to apply.

Many organizations contacted by CHTC about the TRA were not eligible or no longer existed. Some eligible organizations did not apply.
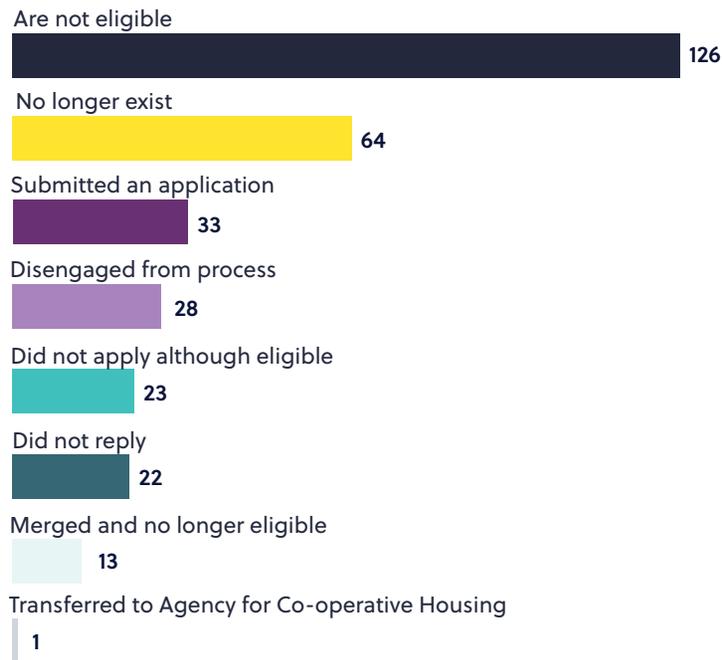
Are not eligible
126

No longer exist
64

Submitted an application
33

Disengaged from process
28

Did not apply although eligible
23

Did not reply
22

Merged and no longer eligible
13

Transferred to Agency for Co-operative Housing
1

Most of the ineligible organizations were no longer non-profits, the building was sold, demolished, or replaced, or tenants were already living in affordable housing.

Not a non-profit housing provider
36

Buildings sold/demolished/replaced
27

Tenants already receive a subsidy
21

Tenants do not pay > 30% of household income
18

Operating agreement ended
12

Different CMHC agreement, mortgage
11

Different operator
8
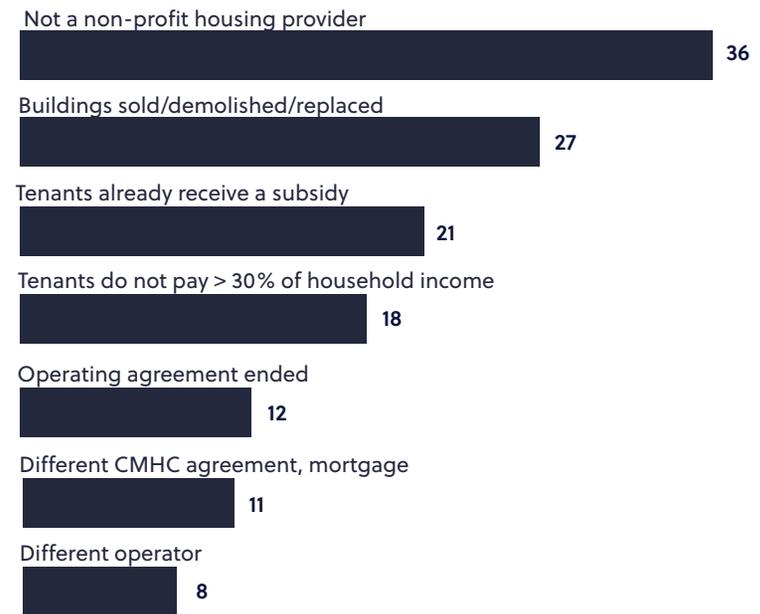
Figure 23: Causes of eligible organizations not applying

Most organizations that were eligible but did not apply did not specify why, and others noted insufficient time to apply (6 respondents) or a lack of need for the funding (4 respondents).

Not specified

35%

Not enough time

26%

Organizations or tenants don't need funding

13%

Bad experiences with CMHC

9%

We need money to renovate buildings

4%

Too few tenants eligible

4%
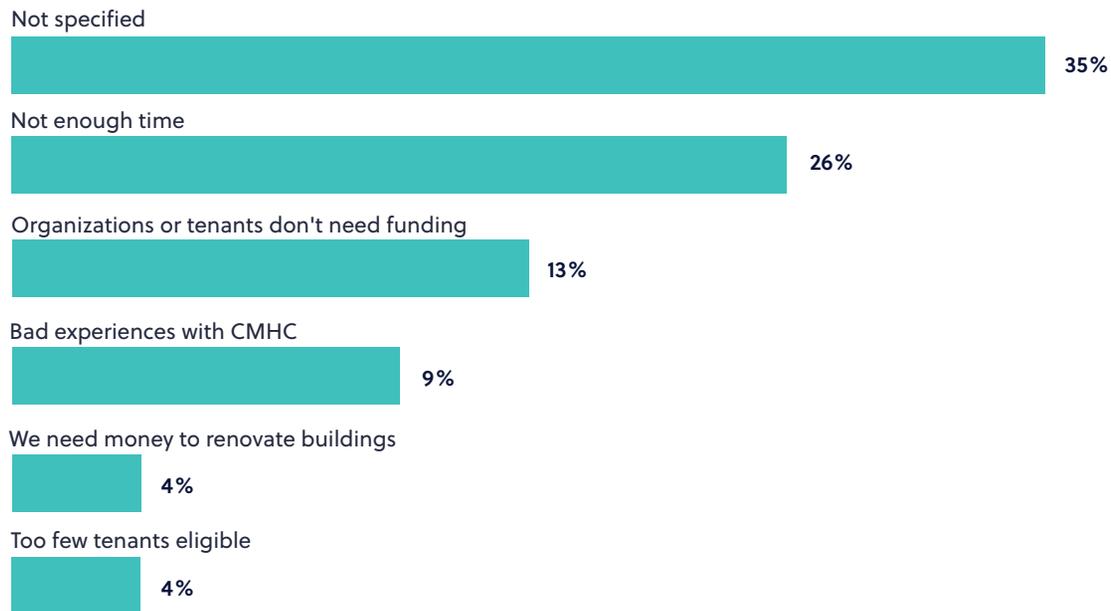
*Total eligible organizations that did not apply = 23

Finding 14
The CHTC has provided support to organizations that were interested in applying to receive funding from other non-CHTC-delivered sources of funding, such as the Rapid Housing Initiative. This service was perceived as highly beneficial to those organizations that received it.

Most interviewed applicants reported that the CHTC assisted them in applying to other programs, including the Rapid Housing Initiative (RHI), the Federation of Canadian Municipalities' Green Municipal Fund, and programs offered by the City of Toronto. For example, 32% of the unique organizations that applied to the CHTC were also assisted in applying to other NHS programs, such as the RHI. The valued role the CHTC played in supporting RHI applicants was also recognized by a few CMHC interviewees, who reported that the CHTC leveraged their relationships and networks within the community housing sector to quickly assist organizations.

Survey Respondent Comment

It would have been much more difficult – because of [the CHTC's] lead funding, we were well placed to receive a large grant [from a non-federal funder].

In addition, some interviewees commented that the outcomes of their work with the CHTC would be leveraged to access future funding:

– A few **STF Local** interviewees reported that their projects allowed their organizations to recruit and retain professional staff, which would support their ability to access other supports or funding programs in the future.

– All partner interviewees reported that their partnership with the CHTC has expanded their capacity to work with other programs.

Survey Respondent Comment

In the case of the Rapid Housing Initiative, the CHTC contribution enabled [us] to submit a high-quality application to CMHC, including background documentation such as an environmental site assessment. The CHTC funds made all the difference… Without the CHTC funding, [our] resources to submit a[n] RHI application would have been severely limited.

Despite this, only 8% of surveyed applicants[34] reported being aware that the CHTC could support their organizations in applying for other funding, and 5% of applicants[35] reported receiving this assistance. Of those who received assistance,[36] 67% agreed or strongly agreed that CHTC assistance was effective at helping their organization apply for other funding. Increasing awareness and availability of these services would enable more organizations to benefit from the CHTC's assistance and expertise.

[34] n = 86.

[35] This question only appeared for, and was answered by, survey respondents who selected they were aware of at least one form of assistance delivered by the CHTC, n = 83.
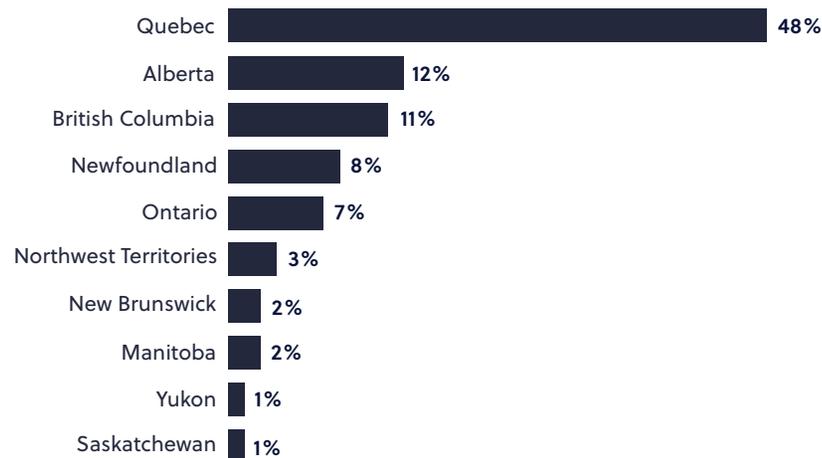
[36] This question only appeared for, and was answered by, survey respondents who selected they had received assistance with applying to other funding, n = 12.

3.9. Regional Differences in Supporting Applications for Funding from Other Sources

Furthermore, program data revealed the CHTC is not assisting organizations across Canada to the same extent in terms of assistance with applying to other programs. Figure 24 presents the distribution of applicants that were supported in accessing other programs (including the RHI).

Figure 24: Organizations supported in accessing other programs, by province

Nearly half of applicants that CHTC helped to apply to other programs were located in Quebec.

Province	Percentage
Quebec	48%
Alberta	12%
British Columbia	11%
Newfoundland	8%
Ontario	7%
Northwest Territories	3%
New Brunswick	2%
Manitoba	2%
Yukon	1%
Saskatchewan	1%

Note: This Figure shows the geographic distribution of organizations that were supported in accessing other programs. See figures 10, 12, and 14 for the geographic distribution of applications to the CHTC.

Interviewees provided insights that may explain this disparity across provinces and territories. A few CHTC staff and volunteers commented that program availability and organizations' preparedness to apply to other programs varied by region. Regions, such as Quebec, Ontario, and British Columbia were considered to have more funding opportunities and larger community housing organizations relative to the Maritime provinces. Thus, organizations in some regions were more suited and had more opportunities to be connected to other programs.

Another partial explanation is the difference in the number of housing providers. When comparing across provinces, there are slightly more than 700 non-profit housing providers in Ontario (ONPHA, 2022), around 800 in British Columbia (Housing Services Canada, 2014), and 1,200 in Quebec (Réseau québécois des OSBL d'habitation, 2022). Thus, there are more organizations that can receive funding in Quebec relative to the other provinces. This is further corroborated in Figure 4, which provides a breakdown of the number of units operated by non-profits and co-operative organizations in each province and territory.

Furthermore, interviewees suggested that assistance to apply to other funding could be improved through better coordination. Specifically, a few CMHC staff interviewees noted that that there may not have been enough coordination with CMHC's client-facing staff. It was suggested that more clarity regarding roles and increased knowledge of the available programs was needed for both CHTC and CMHC staff to best support organizations in applying to other funding programs (e.g., National Housing Co-Investment Fund and Federal Community Housing Initiative).

Finding 15
Without the CHTC, many organizations would not have been able to find funding to pursue their proposed project.
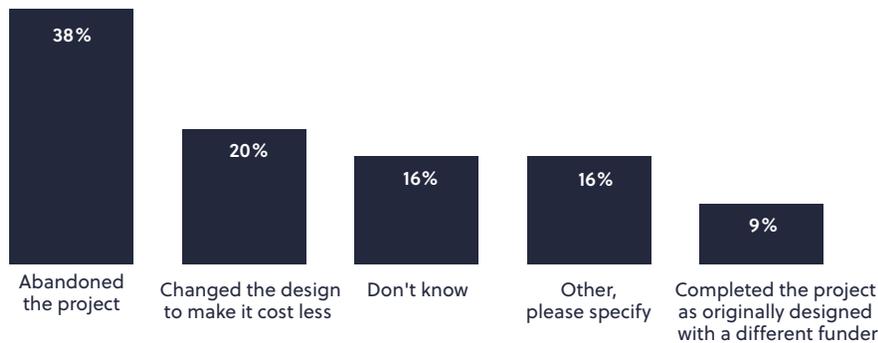
Survey results suggest that CHTC funding is critical for many applicant organizations. The anticipated outcomes if unable to receive CHTC funding are noted in Figure 25. Only 9% of applicants that received funding from the CHTC reported that they would be able to complete their project with a different funder, which suggests that the CHTC is uniquely enabling the community housing sector.

Survey Respondent Comment

[Without CHTC funding], I think we would have had to rely on member-based funding, so our work would have been delayed for a long time.

Figure 25: Survey responses to the question "In a scenario where you did not receive funding from the CHTC to support your project, in your opinion, what would have been the most likely outcome?" (n=55)

Without CHTC funding, many applicants would have abandoned their project or changed their proposed project.

Abandoned the project	Changed the design to make it cost less	Don't know	Other, please specify	Completed the project as originally designed with a different funder
38%	20%	16%	16%	9%

To further understand which proponents would have been most likely to have abandoned their projects if they had not received funding from the CHTC, the distribution of respondents by program was reviewed as noted in Figure 26. This seems to indicate that **STF Local** and **CBTI** projects would be the most likely to have not occurred without funding from these programs.

Figure 26: Survey response "I would have abandoned the project" to the question "In a scenario where you did not receive funding from the CHTC to support your projects, in your opinion, what would have been the most likely outcome?"

STF Local and **CBTI** applicants sureveyed were the most likely to report that they would abandon their project without CHTC funding.

- CBTI — 38%
- STF Local — 43%
- STF Sector — 19%
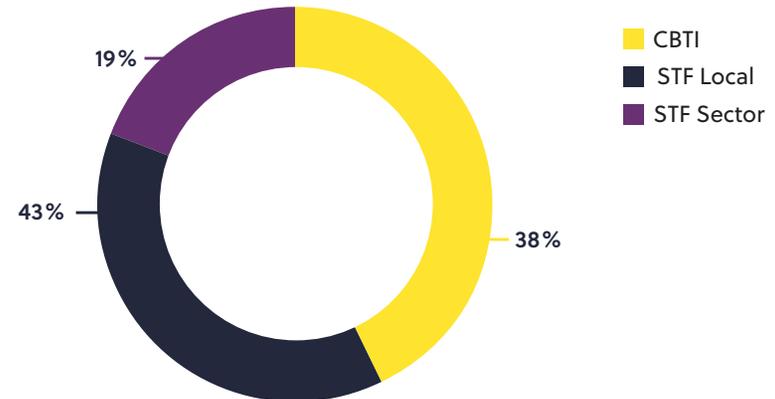
Evaluation Question 4: To what extent has the program contributed to achieving the intended outcomes of the National Housing Strategy?

4. Achieving Outcomes in Environmental Efficiency, Partnerships, Social Inclusion, Affordability, and Sustainable Financial Models

Finding 16
The CHTC is contributing to improving environmental efficiency in the community housing sector.

There are 38 funded applications that focus on contributing to improving the sector's environmental efficiency, which totals ~$3.43 million in funding.[37] As shown in Figure 27,[38] **STF Sector** projects received over half (56%) of this funding.

Figure 27: Environmental efficiency funding distribution by program stream

STF projects received most of the funding for activities that will contribute to improving environmental efficiency.

- 56%
- 37%
- 7%
- STF Local
- CBTI
- STF Sector
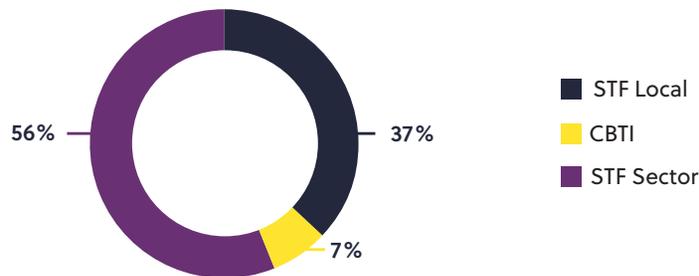
Interviewees perceived that the CHTC was contributing to environmental efficiency in the community housing sector. Beyond direct funding for projects supporting this outcome, interviewees noted that the CHTC was contributing through:

- joint programming (e.g., energy coaching programming);

- referrals to other funding programs (e.g., FCM programs, NHS NHCF); and

- promotion of successful projects and sharing of best practices that enable environmental efficiency.

While the CHTC is contributing to improving environmental efficiency in the sector, its impact is somewhat limited. Specifically, a few CHTC staff and applicant interviewees noted that the CHTC did not fund capital development projects, which limited the CHTC's impact on environmental efficiency. In addition, a few CMHC staff interviewees indicated that the CHTC's impact was possibly limited, since environmental efficiency was not a priority for many community housing providers. Furthermore, most applicant interviewees felt their projects did not contribute to environmental efficiency. In addition, while 11% of survey respondents[39] were aware of the Regional Energy Coaching offered by the CHTC, no respondents reported accessing it, as noted in Figure 10.

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[37] 38 applications out of the 54 submitted applications were successful (70%). Thirty-five of the successful applications were unique organizations.

[38] Total projects approved: **CBTI** (n = 3), **STF Local** (n = 25), **STF Sector** (n = 10).

[39] This question appeared for, and was answered by, all survey respondents, n = 86.

Finding 17
The CHTC is contributing to enabling partnerships in the community housing sector.

## Finding 18
The CHTC is contributing to social inclusion in the community housing sector.

There are 42 funded projects that included objectives relating to merging, collaborating, or developing partnership network, which totals ~$4.28 million in funding.[40]

Most CMHC staff, CHTC staff, and some applicant interviewees perceived that the CHTC was contributing to facilitating partnerships and sharing information within the community housing sector. Interviewees provided context as to how the CHTC is supporting this outcome, including through:

– developing partnerships, mergers, and mutualization (i.e., joining organization activities or structures), which led to the development of community housing associations, increased efficiency, and/or increased the scale of organizations;

– developing best practices around partnerships; and

– engaging with other organizations to expand the reach or outcomes of projects and to reduce duplication of effort.

A few of these interviewees also highlighted that facilitating partnerships and sharing best practices was a way to expand the CHTC's reach and support more organizations given the CHTC's limited resources.

There were some areas for improvement related to building partnerships noted by interviewees. A few CMHC interviewees believed that the CHTC supported access to other programs but did not facilitate partnerships to the same extent as other CMHC programs, such as the NHCF, which require organizations to partner with other organizations to be eligible for funding. In addition, a few CHTC interviewees commented that organizations would come to the CHTC with requests to develop partnerships or to explore options, instead of the CHTC proactively engaging and facilitating partnerships.

There are 166 funded projects whose aim includes contributing to social inclusion and community engagement, which totals ~$12.6 million in funding.[41] As shown in Figure 28,[42] the funding by program stream was relatively consistent.

Figure 28: Social inclusion funding distribution by program stream

The level of funding for projects whose aim includes contributing to social inclusion is relatively consistent across program streams.

- STF Local — 34%
- CBTI — 34%
- STF Sector — 29%

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[40] With 39 unique organizations.

[41] 166 projects of the 211 submitted applications were approved (79%). 170 unique organizations applied, and 137 unique organizations received funding.

[42] Total projects approved: **STF Sector** (n = 23), **CBTI** (n = 63), **STF Local** (n = 80).
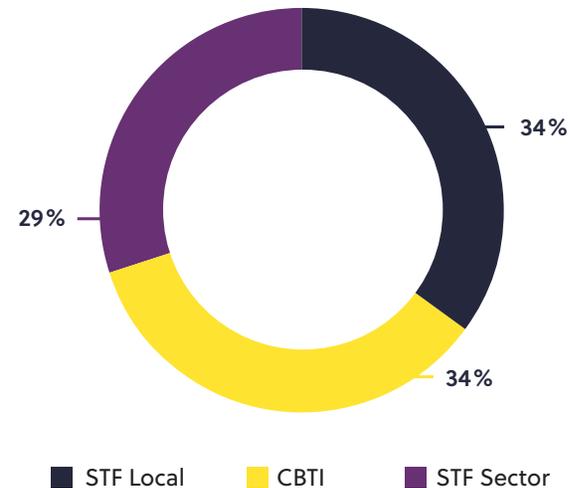
Program data indicates that the majority of applications are targeting priority groups. Administrative data for all years of CHTC operation indicate that:

- 56% of funded projects were mixed children-related (Indigenous and non-Indigenous);

- 21% of funded projects were Indigenous-related; and

- 11% of projects involved Indigenous housing providers who target Indigenous tenants.

In 2021, the data collected on priority groups was expanded to include reporting on the 12 NHS priority groups[43] as well as women and their children. In addition, the CHTC began tracking the number of projects targeting low-income households, single-parent households, households composed of individuals living alone or in isolation, family households, and formerly incarcerated individuals.

This data collected for projects approved in 2021 showed that just under 70% of projects targeted at least one priority group, and 44% targeted multiple priority groups. The distribution of priority groups by program are presented in Figure 29. The ability of funded projects to target priority groups varies based on the intended objectives of each fund.

Beyond targeting these groups, a few **STF Local** applicant interviewees noted that their funded project enabled them to partner with various organizations to better provide housing options for underserved groups (e.g., seniors). These types of partnerships ensure that housing targeting particular groups is in alignment with best practices that support positive housing outcomes for those groups.

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[43] Priority groups are persons belonging, or perceived to belong, to groups that are in a disadvantaged position or marginalized. The 12 groups are currently women and children fleeing domestic violence; seniors; young adults; Indigenous peoples; people with disabilities; people dealing with mental health and addiction issues; veterans; LGBTQ2+; racialized groups; recent immigrants, especially refugees; and people experiencing homelessness (CMHC, 2018d, 2018e).

In 2021, STF Local and CBTI projects were more likely to target priority groups.

Figure 29: Priority groups targeted in applications approved in 2021, by program.

	STF Local	CBTI	STF Sector
None	30%	43%	50%
Low-income	24%	37%	25%
Indigenous	16%	11%	50%
Women and children	30%	3%	0%
Mental/physical disability	14%	14%	0%
Seniors	24%	17%	0%
Families	11%	14%	13%
Single parent	5%	11%	13%
Newcomers/refugees	8%	14%	0%
Isolation/living alone	11%	9%	0%
Recialized groups	11%	11%	0%
Homeless	11%	6%	13%
People fleeing domestic violence	11%	0%	13%
Youth/youth at risk	5%	3%	0%
Addictions	3%	3%	0%
Formerly incarcerated	0%	3%	0%
LGBTQ2+	0%	3%	0%

■ STF Local   ■ CBTI   ■ STF Sector
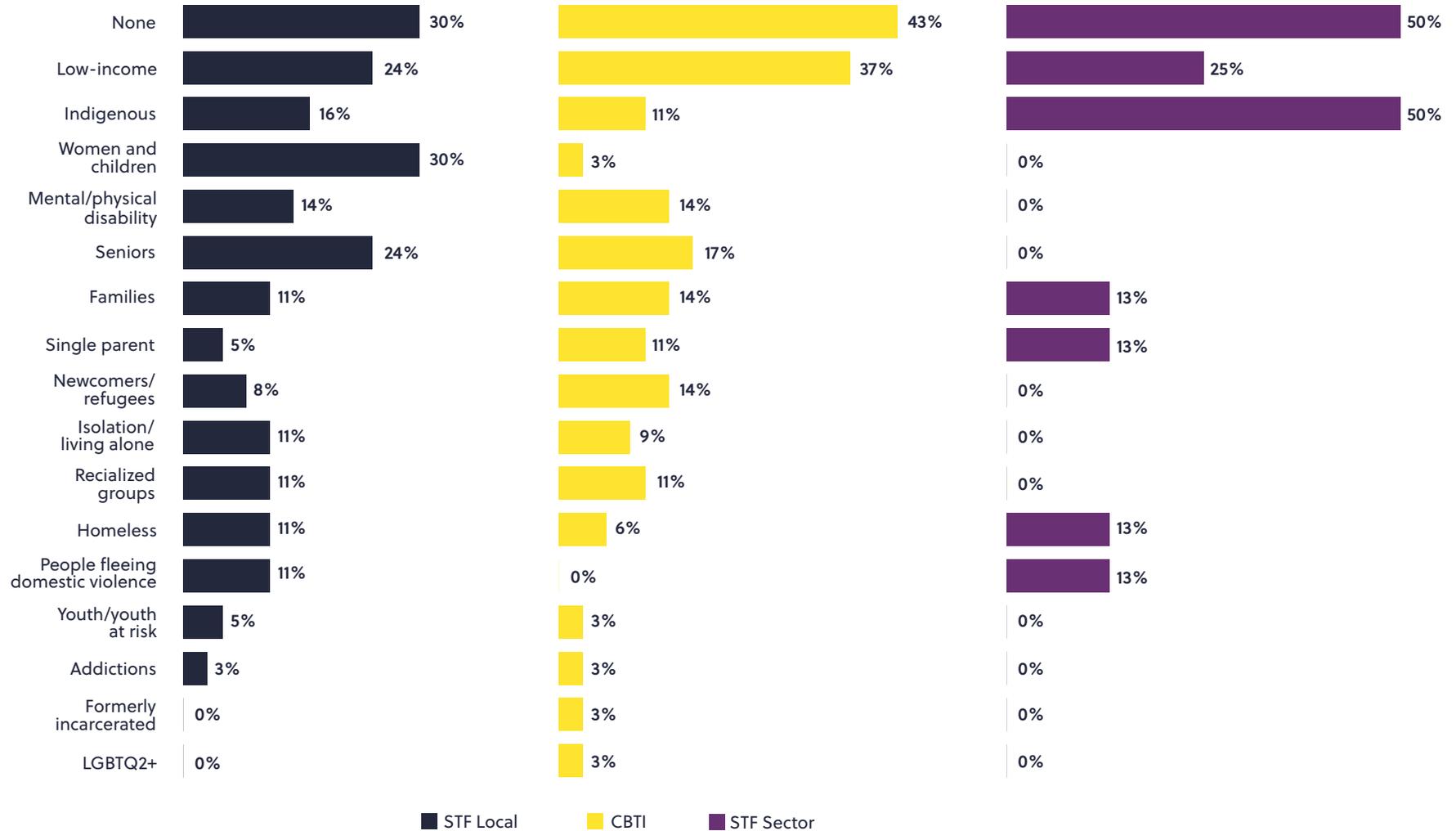
Most CHTC, CMHC, and partner interviewees noted that social inclusion was encouraged primarily though projects that engaged priority groups (e.g., low-income, persons with disabilities, racialized groups, Indigenous people) and advocated for their rights to access housing. A few CMHC interviewees commented that the CHTC was working on determining outcomes for various demographic groups. For example, it was mentioned that the assessment tool[44] included a section on social inclusion. The CHTC plans to leverage this data to identify priorities for the sector and to identify needs, which would inform future programming or activities.

Among applicant interviewees, most felt the CHTC was encouraging social inclusion. Many **CBTI** applicants felt their projects worked to reduce stigma by creating awareness or educating the public on the need for housing. In addition, projects enabled organizations to advocate or organize tenants, which allowed them to be included in housing and policy decisions and to improve housing outcomes. Some **STF** interviewees felt that their projects would directly benefit certain priority groups and would thus increase access to housing. **TRA** applicants interviewed noted that **TRA** funding helped ensure affordable rental rates were offered to their tenants, including to priority groups.

There were areas of concern noted by interviewees related to measuring the impact that has been made. Specifically, a few CMHC staff interviewees noted that there were different understandings and interpretations of social inclusion; thus, it was difficult to assess the extent to which the CHTC had been contributing to this outcome.

Finding 19
The CHTC has encouraged maintaining affordability within the community housing sector.

There are 151 funded projects whose proposed activities would contribute to affordability, which totals ~$11.01 million in funding. [45] As shown in Figure 30,[46] **STF Local** projects accounted for half (50%) of the funding that was assigned to projects prioritizing affordability.

Figure 30: Affordability funding distribution by program stream

STF Local projects accounted for most of the funding to projects whose aim included affordability.

Legend:
- STF Local
- CBTI
- STF Sector

50%
37%
13%

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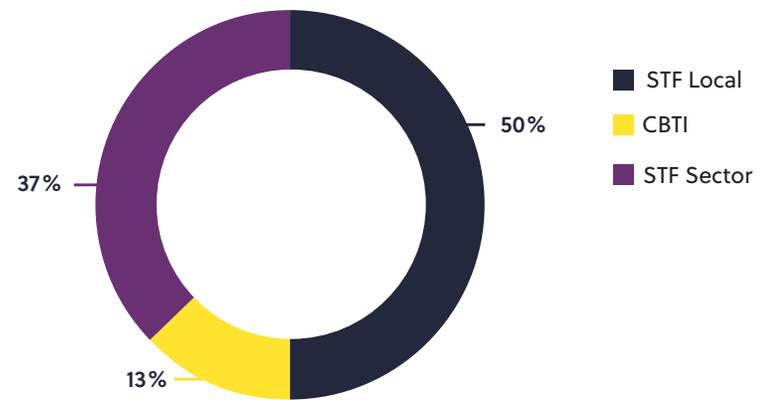
[44] The tool allows housing providers to reflect on operations and highlight certain areas of improvement. At the time of the evaluation, the assessment tool was being piloted. This tool could be leveraged to support the action plan required of those community housing providers who receive the Federal Community Housing Initiative, Phase 2.

[45] I.e., 151 projects were approved of the 180 submitted applications (84%). 129 unique organizations submitted applications, and 104 unique organizations received funding.

[46] Total approved projects: **STF Local** (n = 110), **STF Sector** (n = 24), **CBTI** (n = 17).

Based on project description data, all organizations that submitted applications related to affordability were involved in the delivery of affordable housing.[47] Successful projects that prioritized affordability focused on the following:

- Developing affordable housing models, conducting feasibility assessments or ideas for affordable housing;

- Supporting mergers, collaborations, or partnerships to sustain or deliver affordable housing;

- Supporting or enhancing strategic planning or governance structures;

- Developing the capacity to apply to alternative sources of funding to support affordable housing development; and

- Planning to develop affordable housing projects.

In addition to the specific projects that prioritize affordability, the CHTC also encouraged housing affordability through the TRA funding, offering resources on affordability, and funding organizations that offer affordable housing. As previously mentioned, 203 unique organizations across Canada have accessed funding through CHTC programs, representing 955,753 units.[48] Among survey respondents, 66% reported that their organization provided units to tenants, which represented 24,933 units.[49]

Most CMHC, CHTC, **STF Local**, and **CBTI** interviewees as well as some **STF Sector** interviewees felt that the CHTC was encouraging affordability and supported projects to develop capacity and improve operations so that organizations could maintain or increase their ability to deliver affordable housing. Moreover, some CHTC staff noted that the CHTC encouraged tenants' ability to advocate, which increased awareness of the affordability issues and impacted policy decisions, which in turn addressed housing affordability. However, a few CHTC interviewees noted that, given the fact that housing has become increasingly unaffordable, the impact the CHTC was having on affordability may be considered minimal.

Finding 20
The CHTC has encouraged sustainable financial models within the community housing sector.

There are 119 approved projects whose proposed activities would contribute to sustainable financial models or asset management, which totals ~$8.51 million in funding.[50] As shown in Figure 31,[51] funding allocated across these projects was approximately evenly distributed between the two **STF** program streams.

Figure 31: Asset management and financial sustainability funding distribution by program stream

Funding allocated across these projects was approximately evenly distributed between the two STF program streams

49% — 51%

STF Local
STF Sector

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[47] Note that not all proposed projects by affordable housing providers were related to affordability.

[48] Not all organizations assisted by the CHTC provide units to tenants. Rather, some work toward supporting tenants in community housing in other ways. However, the number of tenants supported in these other ways is not included in this unit figure.

[49] This question appeared for, and was answered by, all survey respondents, n = 79.

[50] 119 projects of the 122 submitted applications were successful (98%). Of the successful applications, 101 were unique organizations.

[51] Total approved projects: **STF Sector** (n = 27), **STF Local** (n = 92).

Most interviewees perceive that the CHTC is encouraging sustainable financial models.[52] Across **STF** and **CBTI** applicant interviewees, there were common themes related to how CHTC support was encouraging sustainable financial models and that CHTC support enabled applicants to:

– access other supports, resources, and best practices as well as conduct outreach;

– scale up (e.g., increase number of units with the same staffing level);

– better support volunteers (as reported by a few **CBTI** interviewees);

– establish a land trust (as reported by a few **STF Sector** interviewees); and

– enable new partnerships, which would reduce financial need or improve operations (as reported by a few **STF Local** interviewees).

The benefits noted by **CBTI** applicants would suggest that the **CBTI**, which was not anticipated to encourage sustainable financial models, may be having a wider impact than intended.

In addition, most CMHC staff and all CHTC staff believed the CHTC was encouraging sustainable financial models through program eligibility requirements and through the areas in which the CHTC is supporting organizations (i.e., in financial management and planning, reducing operating costs, capacity development, project evaluation, and switching to a long-term planning focus). In addition, a few CHTC staff interviewees reported that the CHTC helped organizations to merge, enabling several organizations to reach critical mass and increase their ability to hire and mange staff, pool resources, and explore innovative models (e.g., mixed-income models).

Some CMHC staff and a few **STF Sector** applicants noted that they were unsure of the extent to which sustainable financial models have been encouraged, since most projects were in their early stages of implementation. In addition, most **STF Sector** applicant interviewees felt that the CHTC was not contributing to successful business models[53] because that would require significant transformation of how they currently operated. While the type of transformation this would require was not defined, interviewees noted various barriers to change including not identifying their entity as a business or corporation, capacity constraints (e.g., staffing), and higher risk when adopting new models (e.g., costs, failure). A few **CBTI** applicants noted that CHTC funding is short-term, which they did not consider could support sustainability.

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[52] For the purposes of the evaluation, sustainable financial models were defined to applicants as those that improve an organization's economic, social, and environmental systems in order to maintain long-term operation (e.g., Cleary, n.d.).

[53] For the purposes of the evaluation, successful business models were defined to applicants as those that reduce financial need and reliance on operating subsidies through things such as adopting new operational methods and partnerships.

EFFICIENCY FINDINGS

Evaluation Question 5: Is the program delivered to clients in an economical and efficient manner?

5(i). Allocation of Program Funding

Finding 21
Overall, program data and interviewee perceptions suggest that the CHTC is allocating program funding efficiently to achieve desired program outcomes.

The CHTC's operating budget from March 2019 to March 2022 was $6,768,143. Staffing levels rose from eight staff in 2019-20 to 16 staff in 2020-21. As of May 2022, the CHTC team was composed of 17 employees, as noted in Figure 32 below (CHTC, 2022).

Figure 32: CHTC staff in May 2022

Management	Communications	Programs	Administrative and Technical Support
– Executive Director – Deputy Executive Director – Operations Director – Communications Director	– Communications Manager – Communications Manager – French Content – Webmaster / Graphic Designer	– 7 Program Managers	– Executive Assistant – Data Manager – Database Technician

5.1. Administrative Efficiency Ratio

The administrative efficiency ratio is a commonly used tool to evaluate an organization's efficiency (Block & Hirt, 2005; Damodaran, 2001; Glynn et al 2003). The administrative efficiency ratio presents the operational cost of program delivery as a proportion of the total budget available. In other words, it shows how much of every dollar is spent on administration.

External organizations such as Charity Navigator, Better Business Bureau, and others have recommended appropriate ratio values through a combination of opinion, compiling past data from charities, and creating different values based on which sector a charity is in (Charity Navigator, 2016). Appropriate ratio values range from 0.02 to as high as 0.4 (Blumberg, 2008, 2018; Burkhart, 2020; Cashwell, Copley, & Dugan, 2019; Nelson, n.d.). The efficiency of charities has been rated by academics, donors, and government agencies using these ranges of appropriate ratio values (e.g., Coupet & Berett 2019; Stork & Woodilla, 2008).

Given the lack of information available on average non-profit administrative efficiency ratios, others have used the administrative efficiency ratio values established for charities to rate non-profit organizations (e.g., Garven, Hofmann, & McSwain, 2016). In addition, similar ratio values have also been shown in independent studies of non-profit organizations (e.g., Lecy & Searing, 2014). Thus, while the CHTC is not a registered charity as defined by the Canada Revenue Agency (Government of Canada, 2016b, 2018), the administrative efficiency ratio range for charities was deemed suitable to be used to evaluate the CHTC's administrative efficiency ratio. See Annex O for more information on the administrative efficiency ratio.

The CHTC's average administrative efficiency ratio from 2019-20 to 2023-24 is 0.28.[54] Based on the suggested range of 0.02 to 0.4, the CHTC is operating within what appears to be a normal margin for charitable organizations. As indicated in Figure 33, the ratio has been declining over time as the CHTC set up and is anticipated to increase slightly after the **CBTI**'s anticipated end in March of 2023.

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[54] The administrative efficiency ratio for the 2018-2019 fiscal year was not included in the calculation, as 100% of the $180,000 in funding in that fiscal year was allocated to operating costs. In addition, neither funding for the **TRA** nor for the self-assessment tool were included in the calculation, as they are not part of their core programming.

CHTC's administrative ratio has been declining over time, but is anticipated to increase slightly after the CBTI ends in March 2023.

0.41
0.23
0.21
0.22
0.31

2019-20   2020-21   2021-22   2021-23   2023-24
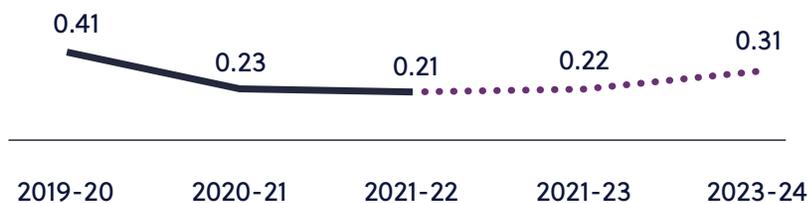
STF, CBTI, CHTC and CMHC interviewees noted the following as evidence that the CHTC was delivering the programs efficiently:

- CHTC staff were helpful, responsive, and rapid to resolve issues, to answer questions, and to approve applications.

- Pre-application meetings with interested organizations saved time and resources.

- CHTC staff and the way the CHTC operated contributed to applicants feeling supported in their projects.

- Delays were accommodated (e.g., delays resulting from COVID).

- The CHTC's website was working well, and issues (e.g., challenges with file uploading, navigation, and interface) had been resolved.

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[55] It was noted by interviewees that some website issues have already been resolved.

- Program funding was being allocated efficiently to maximize desired outcomes through an effective process.

- CHTC program processes were perceived as more efficient than the processes of other programs.

Interviewees also noted possible areas for improvement, including:

- rectifying issues with the CHTC website;[55]

- ensuring eligible project criteria are clear to community housing organizations;

- providing funding over a longer term (e.g., providing CBTI funding for 2-to-5-year projects instead of 1-to-2-year projects);

- improving regional specialization of CHTC staff and/or increasing relationships with CMHC's regional Client Solutions Teams;

- reducing staff turnover, which could decrease challenges for clients (e.g., reducing the need for clients to re-explain a project or irregular interactions/communications);

- improving communication about how costs differ across regions, because that impacts the amount of funding allocated to a particular region;

- providing more information on best practices and lessons learned to effectively enable knowledge mobilization (i.e., the transfer of knowledge from research to organizations, people, and government to help set programming and policy);

- ensuring the CHTC's role and the types of activities eligible for funding are clear;

- providing recommendations of consultants who can assist with project development.

Finding 22
Actual spending has been less than initially budgeted, as there have been fewer applications than anticipated – potential contributing factors are that program setup took longer than anticipated, the COVID-19 pandemic, and the CHTC being unknown to many organizations as it established itself.

As shown in Figure 34, less of the 10-year budget was utilized than anticipated at program conception. At the time of program conception, the anticipated annual budget for allocated funding was planned such that it had a gradual decrease over time. However, because this programming required setting up a new entity led by the community housing sector, the anticipated budget had to be revised for the 2019-20 fiscal year to account for the additional timing necessary for CMHC to secure a team who could create, establish, and lead this new entity. As shown in the figure, the anticipated budget for 2019-20 accounted for the delay in the launch of the CHTC, but maintained the gradual decrease of funding over time in its design.

For 2020-21, the anticipated budget was revised to account for the realities that the CHTC had to be established in order to be known within the sector to begin receiving higher volumes of applications. Further, the budget accounts for having hired all necessary staff as well as the expressed preference for stable year over year funding. In addition, a few CHTC interviewees noted that there were challenges in distributing funding initially due to COVID-19 creating uncertainty in the number of applications anticipated and the ability of organizations to operate.

In the current anticipated budget, after a decrease in funding between 2021-22 and 2023-24, there is stable year-over-year funding, with limited funding allocated to the final year of operation. This means that the CHTC is facing a declining budget over the next couple of years. The budget reallocated into future years was for the STF, especially the STF Sector program and CHTC operations. The CBTI program's budget was rolled out as anticipated, as the volume of applications was steady.[56] Interestingly, this may be linked to the level of need in the sector for this activity and the lack of comparable programing available.

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[56] The CBTI planned funding was already stable year-over-year funding, which may explain the lack of changes to this budget line.

Figure 34: Anticipated CHTC budgets for STF, operations, and CBTI (excluding TRA and self-assessment tool funding)

CHTC's budget was revised from a higher level of funding in the early years of the program to more stable funding over time, with limited funding in the final year of operation.
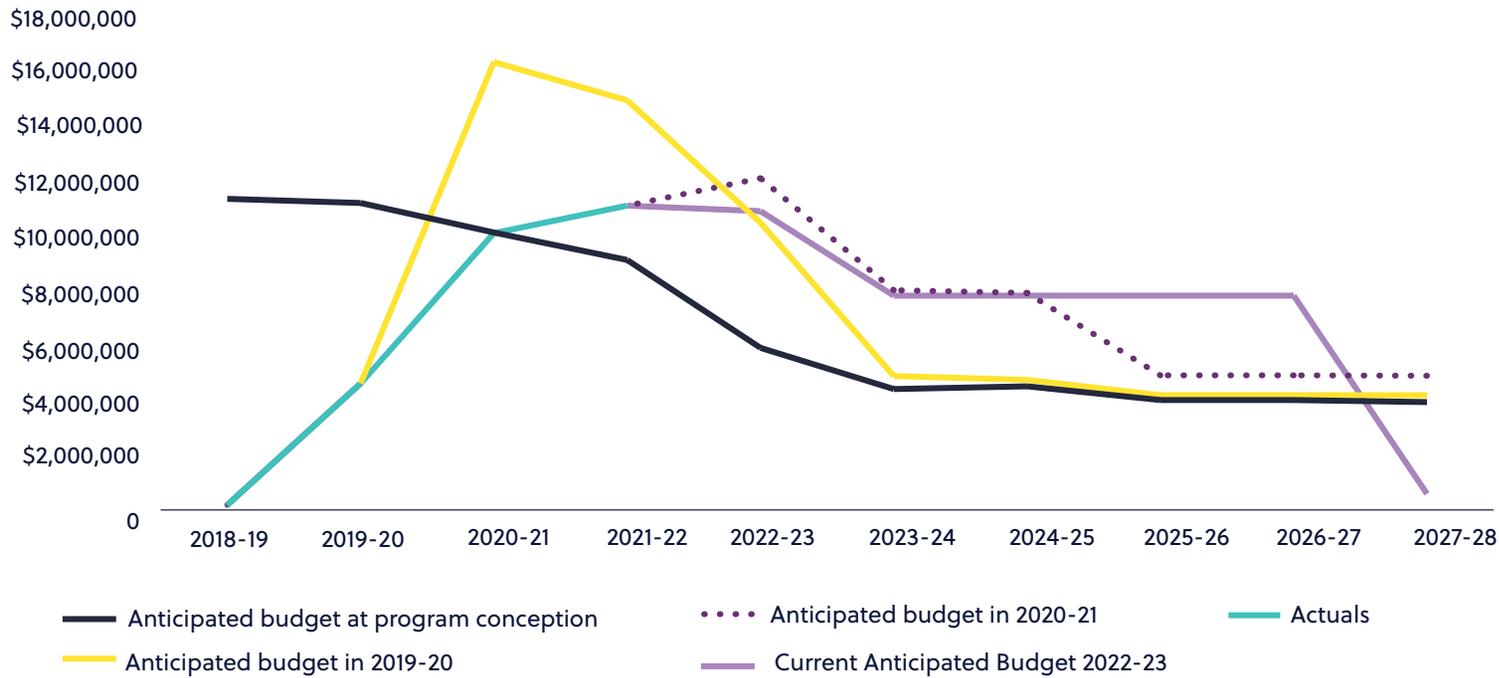
The experience highlights the importance of anticipating more time to enable an external entity to set up operations, hire necessary staff, and become known to proponents within the sector they are serving. A lower budget for expenditures and a higher budget for administration should be expected in the first year of operation.

5(ii). Efficiency of Program Delivery

> **Finding 23**
> Through pre-application support, the CHTC reduces the number of ineligible applications, thereby possibly increasing the efficient use of resources.

Most applicants receive support from the CHTC before they submit their application to the CHTC. This support is in the form of a meeting to discuss their proposed project and to identify the fund that may best suit their needs. Thus, interested applicants may not submit applications if they perceive from the initial discussion that their project is not eligible or unlikely to be funded. This may mean that applicants are able to spend those labour hours or dollars on other administrative or operational needs instead of on an application that is unlikely to be accepted.

Only 17% of applications (i.e., 53 applications) were unsuccessful. This suggests that pre-application meetings are resulting in resource savings for eligible organizations. As indicated in Figure 35, 63% of all unsuccessful applications applied to **STF Local**, which was also the program with the largest overall number of applications.[57]

Figure 35: Distribution of unsuccessful applications across program streams

Most of the unsuccessful applications were for STF Local.

STF Local: 60%	
CBTI: 25%	
STF Sector: 15%	

[57] The following are the number of unsuccessful applications by program stream: **CBTI**, 13; **STF Local**, 32; and **STF Sector**, 8.

The rationale for rejecting applications was not documented, and thus there is no record that indicates if they were rejected because of a lack of funds or the eligibility of the proposed project. However, most CHTC interviewees and some CMHC interviewees noted that no project had been rejected solely due to lack of funds. Instead, most CHTC interviewees and a few CMHC interviewees noted that when projects would exceed the CHTC's yearly budget, some applicants would be deferred to a future fiscal year due to budget constraints. However, a few CHTC interviewees noted that with the anticipated increase in application volume, it may be more likely that applications will be rejected solely due to lack of funding in the future.

A few CMHC staff reported that some larger projects were rejected because of the large funding amounts requested. In line with this, data also suggest that unsuccessful **STF Sector** and **CBTI** applicants were asking for more funding, on average, than successful applicants. This suggests that the CHTC may be making value-for-money judgements by focusing investments in lower-cost, higher-outcome projects.

Figure 36: Average amount requested by successful and unsuccessful applicants and percentage change

The difference between the amount requested by unsuccessful and successful applicants is largest for STF Sector applicants.
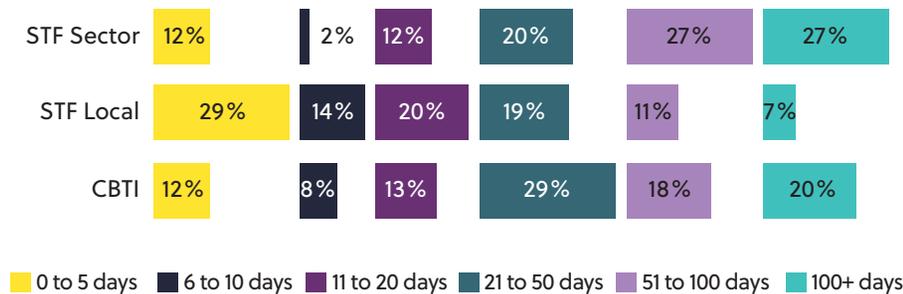

STF Sector — Unsuccessful: $866,809 / Successful: $186,689 — Percentage change of 364%

CBTI — Unsuccessful: $112,886 / Successful: $80,504 — 40%

STF Local — Unsuccessful: $44,874 / Successful: $54,458 — -18%

■ Average Amount Requested by Unsuccessful Applicants ■ Average Amount Requested by Successful Applicants
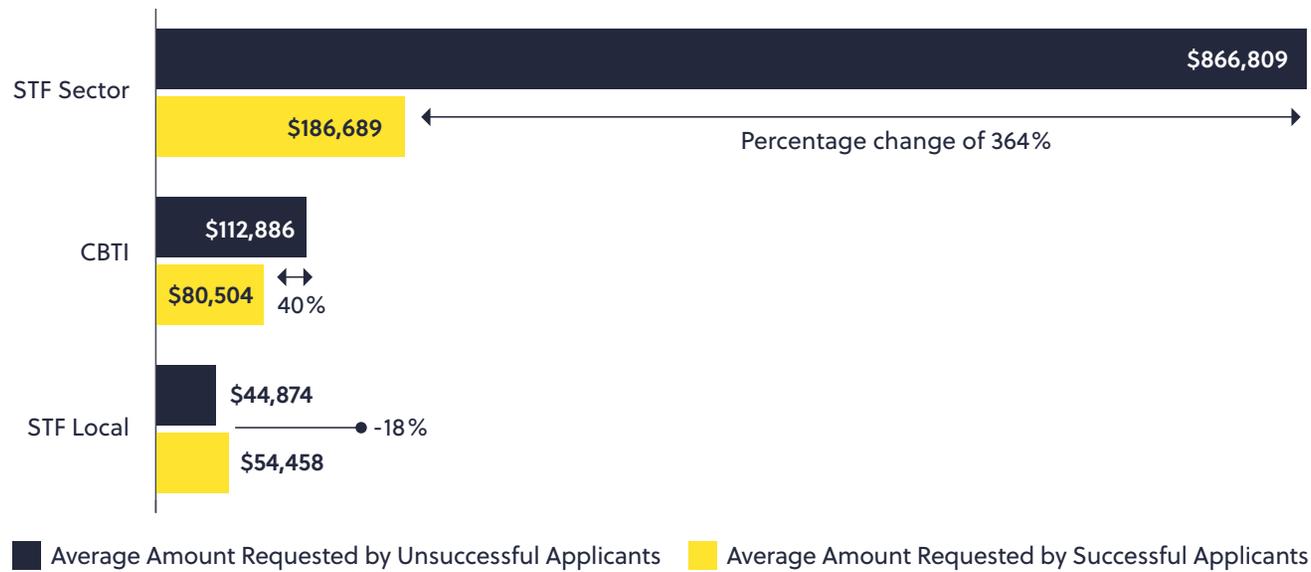
Finding 24
Overall, the application process is efficient. The most common challenges reported are with timelines or technical difficulties.

Program data indicates that most applicants[58] took between 20 and 50 days to submit their application. On average:

–   **STF Sector** applications took 65 days to submit;

–   **STF Local** applications took 30 days to submit; and

–   **CBTI** applications took 54 days to submit.

Figure 37: Distribution of the number of days to submit an application

STF Local applications were the quickest to be developed, and STF Sector applications took the longest to be developed.

	0 to 5 days	6 to 10 days	11 to 20 days	21 to 50 days	51 to 100 days	100+ days
STF Sector	12%	2%	12%	20%	27%	27%
STF Local	29%	14%	20%	19%	11%	7%
CBTI	12%	8%	13%	29%	18%	20%

The majority of applicants surveyed and interviewed reported a positive application experience. For instance, about two thirds (66%) of survey respondents agreed or strongly agreed that the application process was easy to complete (n = 74). In addition, over half of survey respondents (54%) reported that they experienced no challenges while completing the application process (n = 72).

Interviewed applicants noted similar perceptions:

–   All **STF Local** interviewees reported no significant challenges when developing their applications.

–   Most **STF Sector** interviewees perceived no significant challenges with developing the application and either did not comment on timelines or noted it was an efficient process.

–   Many **CBTI** interviewees found the application process efficient, well organized, and had no suggestions for improvement.

Eighteen percent of survey respondents noted application challenges with timelines and technical difficulties. For more details on these challenges, see Annex P.

Most applicant interviewees remarked upon the valuable support they received from the CHTC during the application process. Applicants reported feeling supported by the CHTC and noted the value-add of the pre-application meeting and staff support while drafting the application, as well as the CHTC's efficient, responsive, and timely replies to inquiries or issues. A few applicants reported that they received insufficient support from the CHTC during the application process; see Annex P for details.

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[58]   Includes both successful and unsuccessful applicants.

<div style="border: 2px solid yellow;">

Finding 25
While service standards were not always met, most applicants were satisfied with the timeliness of the application review and funding disbursement processes.

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5.2. Notification of Application Results

Overall, 65% of successful applications were reviewed and notified of results within the service standards – on average, 73 days, with a minimum of 1 day, and a maximum of 312 days. Service standards were put in place when the CHTC was first created to guide the funding application process time. As the CHTC was newly established, these standards were not based on pre-existing turnaround times, but rather estimates of what would be satisfactory to both the applicant and feasible for the organization. The service standards for application to notification of results and the average length are noted in Table 11.

Table 11: Service standards and average length from application to notification of results

Requested Amount	Program	Target Service Standard	Maximum Service Standard	Average Length
$50,000 or less	**CBTI**, **STF Local** and Sector	30 days	60 days	50 days
More than $50,000 *Requires CMHC approval	**CBTI** and **STF Local**	74 days (60 days + 14 days for CMHC approval)	104 days (90 days + 14 days for CMHC approval)	107 days
	STF Sector	104 days (90 days + 14 days for CMHC approval)	134 days (120 days + 14 days for CMHC approval)	135 days

*Days are calendar days, and not business days.

As indicated in Figure 38, across all program streams, fewer than 50% of successful applicants who applied for more than $50,000 received a response within the target maximum service standard.

Figure 38: Percentage of projects served within the maximum service standard

Across all program streams, 50% or more of successful applicants applying for less than or equal to $50,000 received a response within the maximum service standard.

	CBTI	STF Sector	STF Local
Projects awarded ≤50K	56%	50%	76%
Projects awarded >50K	42%	48%	42%

Legend: ■ Projects awarded ≤50K ■ Projects awarded >50K
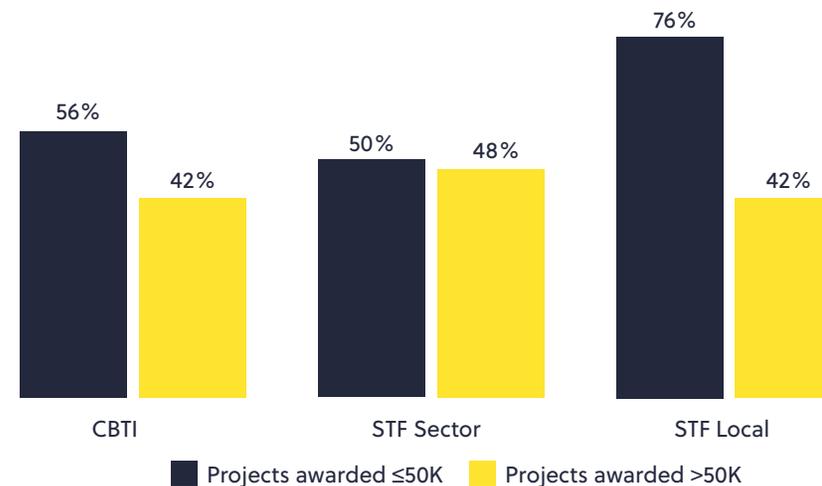
The percentage of applications serviced within the target maximum service standards has changed over time, as 67% of applications met the service standards in 2020, while 61% met the service standards in 2021.

Figure 39: Percentage of successful projects awarded $50,000 or less served within the maximum service standard

For projects awarded $50,000 or less, only STF Sector applications declined in meeting the maximum service standard.
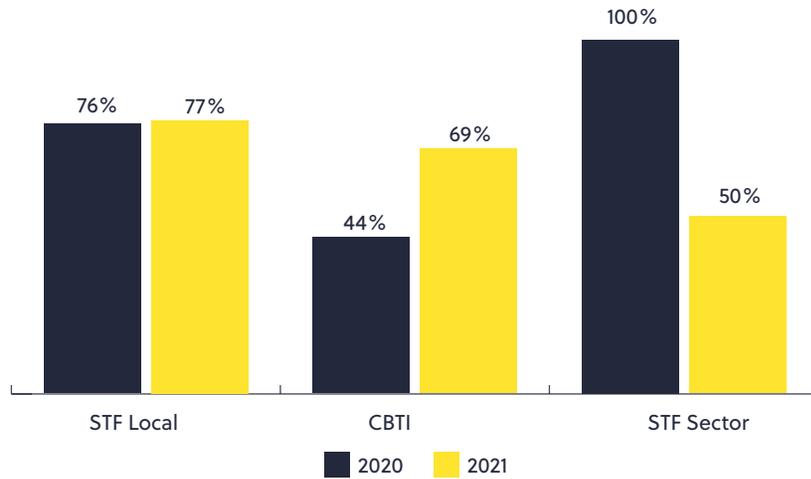
*Excludes the three applications submitted in 2019, only one of which was processed within the target service standard.

Figure 40: Percentage of successful projects awarded $50,000 or less served within the maximum service standard

For projects awarded more than $50,000, there has been a decline in meeting the maximum service standard. The decline is greatest for STF applications.
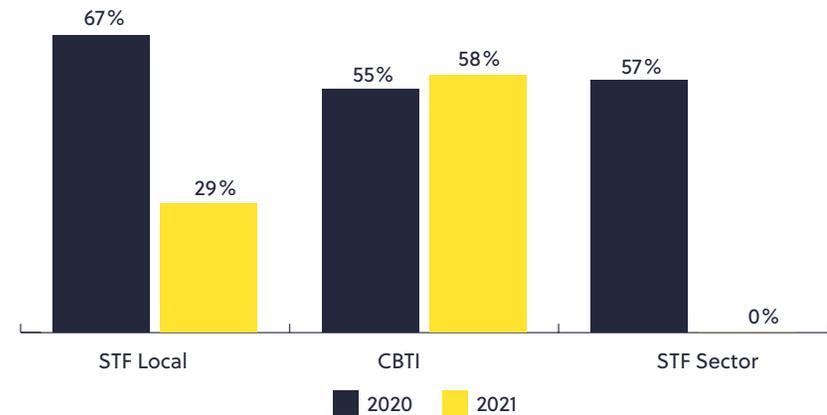
*Excludes the three applications submitted in 2019, only one of which was processed within the target service standard.

Of those who reported experiencing challenges with timelines (16%), a few reported that the time to be notified of whether an application was accepted or rejected was too long.[59] Similarly, most applicant interviewees did not report any issues or delays in terms of notification of application results. A few **CBTI** and **STF Sector** interviewees reported delays in getting confirmation or responses from the CHTC, which led to a quick turnaround time for their project start; however, this was not considered to be a significant issue.

The lack of concern with the timeliness of notification of results suggests that the target service standards may be unnecessarily ambitious and the maximum service standards may be somewhat more rigid than necessary. The service standards could be modified to more closely match the current average performance. This is not to infer that striving for reasonable turnaround times is not important but rather that clients are not expressing dissatisfaction with the current performance. Relaxing the target and maximum services standards may free up resources within the CHTC to focus on other considerations beyond process efficiency improvements.

5.3. Disbursement of Funds

Overall, 60% of successful applicants who have received their first payment were served within the minimum service standard for the disbursement of funds. Disbursement of funds took, on average, 21 days, with a minimum of 1 day, and a maximum of 297 days. The minimum service standard seeks for funds to be disbursed within 10 working days after approval.

Figure 41: Percentage of all projects meeting the maximum service standards for the disbursement of funds

STF Local applicants were the most likely to receive funding within the service standard, and CBTI applicants were the least likely.

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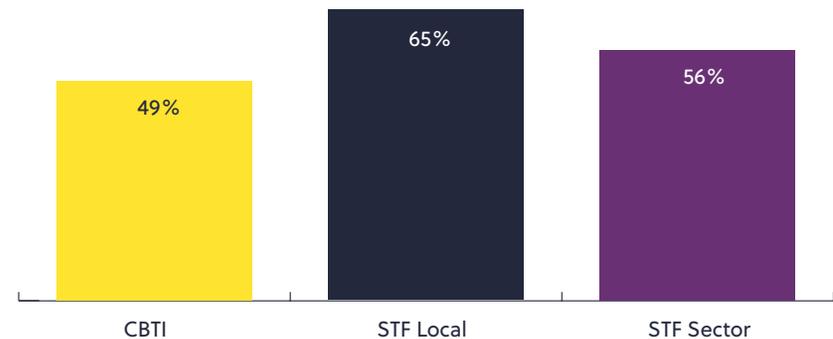
[59] Thirteen of 79 survey respondents reported that they experienced challenges with timelines. Among those 13 respondents, four reported that the time to receive a notification of acceptance or rejection was too long.

Figure 42: Percentage of successful applications served within the service standard for the disbursement of funds over time

Overall, the disbursement of funds within the service standard has declined between the years 2020 and 2021.

*Excludes the three applications submitted in 2019, all of which were processed within the minimum service standard.

Most interviewed applicants noted that the funding disbursement process was efficient and quick. Few reported any issues. Some **TRA** interviewees noted that COVID-19 contributed to some delays in the disbursement of funding.

> **Finding 26**
> **Reporting requirements were perceived as easy to complete.**

All **STF** and **CBTI** recipients are required to report to the CHTC on the activities and outcomes of funded projects. This includes a verbal check-in over the phone every six months, progress reports for all projects whose funding periods are longer than one year or are more than $50,000, and a final report. Funds are released on a schedule and tied to the submission and revision of reports. See Annex P for more details related to the reporting requirements.

Among the 55 survey respondents who have experience with the reporting process, 78% agreed or strongly agreed that the reporting process was easy to complete. In addition, 80% reported that they did not experience any challenges during the reporting process.[60] Similarly, some **STF** and a few **CBTI** interviewees noted liking the option to complete six-month updates verbally. A few applicants noted some challenges with the reporting process, see Annex P for details.

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[60] Forty-six survey respondents answered this question.

5(iii). Overall Satisfaction with the Program

> **Finding 27**
> Overall, most applicants surveyed and interviewed would recommend the CHTC as a potential mechanism to acquire funding.

All surveyed and interviewed applicants were asked to rate on a scale of 0 (not at all likely) to 10 (very likely), how likely they were to recommend the CHTC as a potential mechanism to acquire funding. This question was used to calculate a net promoter score (NPS)[61] for the program.

Overall, applicants rated the CHTC highly. The overall NPS score from survey respondents was 70, indicating that a high number of applicants would recommend the CHTC. The NPS score is highest for those who used the **CBTI** (80) and lowest for those who used the **TRA** (46). When looking at the NPS score for the CHTC's core programming (i.e., **STF Local**, **STF Sector**, and **CBTI**) the NPS score is 74 (n = 79). The number of detractors, passives, and promoters by program is indicated in figure 43. In addition, all interviewed applicants and partner organizations were promoters, rating either 9 or 10 on the NPS scale.

Figure 43: Number of promoters, passives, and detractors by program, as rated by survey respondents

Most survey respondents were promoters.
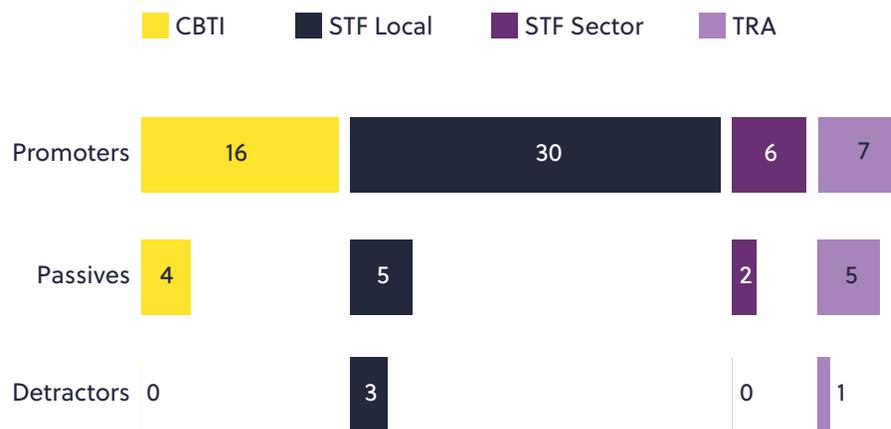
Surveyed and interviewed applicants noted the following reasons for their ratings: positive experiences with CHTC staff, positive application and reporting processes as well as accommodating and flexible processes. However, a few applicants noted concerns with application requirements and length, unsuccessful applications, awareness of available support, a need to increase their knowledge of the services/funding available through the CHTC, and resource challenges. See Annex R for more details relating to the reasons for the NPS ratings.

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61 See Annex Q for the NPS definition and how it is calculated.

CONCLUSION AND RECOMMENDATIONS

The CHTC remains relevant as there is a continued need for a program that enhances efficiency, resiliency, expertise, and capacity in the community housing sector in Canada. In particular, there is a need to continue to enhance these areas to overcome several challenges such as changing financing structures, financial constraints, scaling limitations, and difficulties securing talent and expertise.

The CHTC complements the NHS as well as provincially and municipally funded programming that seeks to promote and enhance innovation, transformation, expertise, and capacity in the housing sector. The CHTC, through the **CBTI**, also provides a unique contribution to the NHS with its funding to enable tenants to have proper access to information for housing options, better participation in governance and housing-related decisions, as well as in achieving readiness to access housing benefits. In addition, the CHTC complements NHS supply initiatives by further enabling community housing organizations to use these initiatives.

Overall, the CHTC is performing well in its delivery of its programming. From December 2019 to November 2021, the CHTC has provided funding to 252 approved applications across all evaluated components and is enhancing knowledge and capacity, enhancing efficiency, resiliency, and sustainability within the community housing sector as well as contributing to the NHS outcomes of environmental efficiency, partnerships, social inclusion, and affordability.

In addition to its regular programming, the CHTC has also been able to provide additional services that assist the community housing sector. For example, the CHTC provided support to organizations that were interested in applying to receive other non-CHTC-delivered sources of funding, such as the Rapid Housing Initiative. In addition, the CHTC administered the **TRA** funding, which funded non-profit organizations to provide rental assistance to tenants.

In most cases, the CHTC is allocating program funding efficiently toward achieving desired program outcomes and they are operating within normal administrative cost margins for charitable organizations. In addition, CHTC processes are perceived to be efficient by most applicants.

Although the CHTC has been successful, a few areas remain challenging. Community housing sector organizations often have challenges navigating a complex system of programs, initiatives, and resources at the federal, provincial/territorial, and municipal levels that can be somewhat duplicative. More support from the CHTC is needed in this area. In addition, while the CHTC is mostly reaching its target audience of community housing sector providers and organizations some specific organization types, such as non-urban organizations and Indigenous organizations, are not being reached. Service standards for application review and funding disbursement are not being met. Finally, a few key pieces of data are not being recorded through current data and reporting processes.

In order to address these challenges, the evaluation proposes the four following recommendations:

Recommendation 1

The CHTC and CMHC should review the current model for collaboration and cross-promotion and develop a strategic plan that considers the following:

a. **Increasing community housing sector organizations' awareness of the programs and resources offered by both entities;**

b. **Under what circumstances the CHTC would be able to help organizations to apply for NHS funding (e.g., for which programs and organization types, resourcing implications); and**

c. **Improving the navigability of the CHTC's resource centre.**

Applicants must navigate a complex system of programs, initiatives, and resources. Adding to this difficulty is that cross promoting and navigating proponents to available programing delivered by CMHC or the CHTC and ensuring easy access to available information resources is occurring inconsistently.

Both the CHTC and CMHC have staff who support community housing sector organizations in identifying programs, offered by their respective organizations, which may meet their needs. A process could be formalized to ensure that community housing sector organizations that interact with the CHTC or CMHC are made aware of all of the NHS-funded programs and information resources relevant to them. This could include active support by staff (e.g., identifying programs offered by the other entity, sharing the contact information for CMHC solutions specialists or CHTC staff, as applicable). While this would require increased collaboration between teams within CMHC and the CHTC so that both parties become more knowledgeable about all relevant programs and resources, this would help ensure that the federal investments are made available to all proponents in the sector.

Community housing sector organizations found CHTC referrals and assistance to support their applications to other programs very helpful (e.g., RHI, Green Municipal Fund, and programs offered by the City of Toronto). Despite this, few organizations were aware of, or accessed, the CHTC's assistance in applying to other programs. This assistance could particularly benefit lower-capacity organizations that, without the CHTC's assistance, may not have the ability to apply. As this type of assistance is for funds not delivered by the CHTC, the CHTC's administrative budget allocations and staff resourcing did not account for the provision of this type of assistance. CMHC and the CHTC should discuss under what circumstances the CHTC would be able to assist organizations in applying for NHS funding. This discussion should identify when this type of support would be most beneficial to the community housing sector and the type of resources needed by the CHTC to provide this support. This would enable both organizations to know under what circumstances this tool could be used for new or existing programming.

In addition, both the CHTC and CMHC have federally funded online resource centres with valuable information for community housing sector organizations. Cross-promoting these resources across platforms would ensure that

organizations are able to find, secure, and use available resources from all parties. This could include having links that take the user directly to the other resource's website. In addition, making it easier to find resources on the CHTC resource centre would enable increased use by proponents. This could include implementing a search and filter function to navigate the online resource centre.

Recommendation 2

The CHTC should develop a process to reach and engage a greater diversity of organizations within the community housing sector.

The CHTC has supported many organizations in the community housing sector and engagement was viewed as successful among stakeholders; however, there were challenges identified with reaching some priority groups, lower-capacity organizations, and some regions of Canada. There is an opportunity for the CHTC to develop a focused strategy for proactive engagement and outreach tailored to each group identified as having a lower number of applications than expected for each of the funds it delivers. Any future assessment of performance should be compared to the past performance of that specific fund.

For example, to improve reach and further engage with smaller and lower-capacity organizations or with organizations located in rural and remote areas, the CHTC could implement more indirect methods (e.g., leverage networks and engage provincial associations) to identify these types of organizations. In addition, the CHTC could connect with municipalities as municipalities are connected to housing providers, landlords, and service agencies. Any further engagement and outreach activities would need to be aligned with available resources and should involve strategic decision making around which activities to start, continue, and discontinue.

Once organizations are aware of the funding available through the CHTC, monitoring uptake by these currently underserved organizations will be critical to ensure that these organizations are able to access the funding under the current program design. Through monitoring uptake, it may be revealed that some types of organizations do not have the capacity to apply to the CHTC. If this is the case, adjustments to provide more direct assistance during the application process may be required.

Recommendation 3

CMHC and the CHTC should revise target and maximum service standards to enable resources to be redirected to other activities.

Just over half of successful applications were reviewed and notified of results within the maximum service standards established when the CHTC launched. Despite not always meeting service standards, most applicants were satisfied with the length of time it took to process their application. While process speed is important, with a team of 17 individuals, the CHTC has to ensure it is focusing its resources and efforts diligently. Bringing service standards, which were developed based on estimates, more in line with current average application processing times may free up resources currently focused on improving processing efficiency and speed. This would enable resources to be redirected to other activities where they will have the most impact on intended outcomes without a significant impact on applicant satisfaction.

Recommendation 4

The CHTC should review data and reporting processes to identify potential improvements to enable the CHTC to capture expressed needs of proponents, demonstrate the cause of rejected applications, and further demonstrate outcome achievement. This review should consider tracking pre-application meetings, rejected applications, and check-in reports.

The CHTC would benefit from strengthening data and reporting processes. The lack of documentation in a few key areas reduces the evidence available relating to the barriers applicants face as well as to the types of need in the sector. With a strengthened data and reporting process, applicants would be better served, and the needs of the community housing sector would be better understood.

For example, an annual analysis of pre-application meeting outcomes, rejected applications, and check-in data would serve to better inform future applicants as well as reduce challenges that current applicants experience during the application and project implementation processes. Further, this would serve to better understand the issues and priorities of the community housing sector as well as the outcomes achieved. With this information, the CHTC and CMHC would be able to re-examine its current suite of programming and also ensure that the community housing sector is receiving the support it needs.

While documentation or process changes may have a cost in terms of time, resources, or technology there is also a cost to not capturing this information as it reduces the type of information that is available to shape and inform programming for the sector and reduces the ability to demonstrate the value-add and impact of existing programming. It is recommended that targeted and streamlined documentation practices be developed collaboratively by the CHTC and CMHC to capture the most important information in a manner that suits all parties with the lowest administrative cost and in a manner that aligns with available resources. In addition, changes to documentation practices should endeavor to maintain a low burden on applicants.

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ANNEX A: KEY DEFINITIONS[62]

Term	Definition
Capacity	Is the set of processes, management practices, or attributes that assist an organization in fulfilling its mission (Cox, Jolly, Staaij, & Stolk, 2018).
Coherence	Examining coherence involves examining the complementarity and duplication of the program being evaluated with other programs in a particular region (OECD, 2021). In general, complementarity occurs when two activities enhance the value of each other (Ennen & Richter, 2010). This can also include instances where "the strategies, resources, and services of programs are different but when combined create a more comprehensive strategic advantage and improve performance" (Boiling et al., 2017). Duplication occurs when programs provide the same services to the same beneficiairies (Boersema, 2008; United States Government Accountability Office, 2013).
Efficiency	A measure of an organization's resources to outcomes (Davis & Pett, 2002; Katz & Kahn, 1978; Ostroff & Schmitt, 1993). An efficient organization has the ability to produce desired results using a minimal number of resources such as time and money.
Resiliency	A measure of an organization's ability to adapt to challenges and respond to them by developing opportunities for innovation and learning (Horne & Orr, 1998; Kimberlin et al., 2011).
Sustainability	A measure of an organization's focus on economic, social, and environmental systems to improve those systems and to maintain long-term operation (CIPD, 2012; Colbert & Krucz, 2007; Eccles et al., 2012).
Social Inclusion	A process of improving the extent to which people of all backgrounds, demographics, circumstances, and income levels have the access, resources, and opportunities to fully participate in all aspects of society (CMHC, 2018d). Working toward social inclusion means using measures to reduce or eliminate barriers contributing to disadvantage, marginalization or exclusion, geographic accessibility, and vulnerable populations (inclusive of GBA+, people with lived experience, veterans, disabled, and Indigenous and Northern).

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[62] The CHTC works to develop sector capacity and assist community housing providers in making decisions, planning, and change management to achieve greater efficiency, resiliency, and sustainability in community housing. There are currently no agreed upon definitions of these terms. CMHC-funded research is underway to develop definitions that apply to community housing (Collins, n.d.) However, these definitions that are based on published research were used throughout the evaluation. Interviews with a few CMHC staff and applicants revealed that they perceived efficiency, resiliency, and sustainability to be not clearly defined and could be considered multifaceted concepts.

ANNEX B: SCALE USED TO CATEGORIZE QUALITATIVE DATA

The following descriptors were used to categorize key informant interviews.

No/None	No individual identified a particular issue or topic.
Few	Only one or two individuals had similar responses or mentioned the same topic.
Some	Between one quarter and one half of the individuals had similar responses or mentioned the same thing.
Most/Majority	The majority of, but not all, individuals had similar responses or mentioned the same thing.
All	All individuals had similar responses or mentioned the same thing.

ANNEX C: DEFINITIONS OF CORE HOUSING NEED AND OF THE HOUSING STANDARDS

What is core housing need?

A household in "core housing need" is defined as a household whose dwelling does not meet at least one of the standards of suitability, adequacy, or affordability and where an acceptable alternative dwelling would cost more than 30% of the household's pre-tax income.

Housing Standard	Definition
Unaffordability	Housing that has costs that make up 30% or more of the gross household income.
Inadequacy	Housing that is in a condition that requires major repairs.
Unsuitability	Housing that fails to meet the National Occupancy Standard requirements for the number of bedrooms required to suit the number of residents in the household (i.e., crowding).

Source: CMHC, n.d. and Statistics Canada 2017a

ANNEX D: TRANSFORMATIVE BUSINESS STRATEGIES IN THE COMMUNITY HOUSING SECTOR

Type of Strategy	Description
Cost Efficiency and Growth	Enhance cost efficiency and growth by: – expanding an organization's housing portfolio by acquiring assets from failing societies or projects; – broadening the geographical regions in which they manage housing units; – selling an aging asset and using the profits to purchase new land, redevelop the site, and create more units; – merging with another organization; – adopting new technology and tools to assist with asset management such as reducing the requirements of on-site staffing.
Leveraging Core Competencies	A housing provider can leverage their demonstrated expertise in property management, project development, and asset management to generate new revenue streams, such as through: – establishing property management subsidiaries; – providing consulting or other services to smaller housing providers.
Innovation and Enterprise	– Establishing and strengthening relationships with key partners to support the construction of affordable homes – Venturing into the assisted ownership arena – Strategically reinvesting surpluses or profits into creating new affordable units
Enabling and Facilitating	New practices have been implemented to assist and strengthen the capacity of non-profit community partners for new initiatives, such as: – transferring ownership of land assets to non-profit societies operating projects on leased land; – establishing a land bank where affordable infill housing could be created. Source: (CURE, 2015)

ANNEX E: CHALLENGES AND LIMITATIONS IN THE COMMUNITY HOUSING SECTOR

Challenges or Limitations	Evidence
Financial Constraints	Since the transfer of administrative responsibilities between jurisdictions in the 1990s, the sector has faced financing and human resource constraints (CURE, 2015; Pomeroy, 2017). The lack of new funding programs (HPC, 2015) as well as the lengthy and complex fundraising, application, and development processes compound these constraints (White, 2021). CHTC staff and volunteers, a housing expert, and CMHC staff spoke of these financial constraints, including the lack of core funding, the expiration of operating agreements, and the reliance on unstable or limited government funding. They noted that these are factors contributing to continued need for programs that enhance efficiency and resiliency in the community housing sector. While there are acknowledged challenges to changing financing structures, interviewed CMHC staff noted that expiring funding agreements may create opportunities for community housing operators to explore ways to be more self-sufficient and to leverage their existing assets or refinancing options.
Preferences for an Incremental Change Process	Many community housing organizations could be perceived as having a preference for an incremental change process (CURE, 2015). As previously noted, approximately 58% of community housing units are operated by government organizations (CMHC, 2021a), some of which are managed by municipal non-profits. These governance bodies typically adopt innovative practices incrementally as required, especially for initiatives requiring some financial investments (CURE, 2015). In addition, they tend to focus on new approaches to service delivery rather than a focus on finding alternative sources of funding or entrepreneurial partnerships, thus reducing the speed at which the sector can adapt to change (CURE, 2015).
Scaling Limitations & Difficulties Securing Talent and Expertise	The small size of many community housing sector organizations, along with the size of their paid and unpaid human resources, impact their ability to scale up operations to find efficiencies or to increase the size of housing portfolios. Most community housing providers are very small (Pomeroy, 2017; White, 2021), which was also noted by interviewees across all groups. To demonstrate, there are over 3,000 organizations in the sector; however, only 10 organizations own and manage more than 5,000 units (Pomeroy, 2017; White, 2021).

Challenges or Limitations	Evidence
Scaling Limitations & Difficulties Securing Talent and Expertise	Smaller organizations tend to have difficulty securing the type of leadership and expertise they need, which may limit their ability to scale up, adapt, and change (CURE, 2015; Human Resource Volunteer and Non-Profit Sector [HRVNPS], 2008). Certain types of expertise have been difficult to secure within the affordable housing sector, such as knowledge of construction standards and budget controls, as well as experience in operating supportive housing projects (White, 2021). Interviewees across all groups noted that the lack of specialized staff, resources, and expertise to train staff was a limitation in the sector. Interviewees also noted that necessary expertise was also difficult to secure through external consultants, partnership development, or collaboration.
	Some small and rural organizations have no paid staff at all, further limiting the ability of organizations to gain expertise and remain sustainable, as large workloads fall on volunteer directors or staff (Pomeroy, 2017; White, 2021). Further, limited staffing also creates a challenge in sharing experiences across organizations and developing a body of sector-based knowledge (White, 2021). Other limitations of volunteer-run models for community housing organizations include:
	– a low level of interest of both government and private sector funders to work with volunteer-based organizations; and
	– the volunteer-run model is particularly inappropriate for communities experiencing widespread poverty (White, 2021).
	Other human resources challenges facing the voluntary and non-profit sector include an aging workforce, labour market tightness, technology, greater demand for service delivery, and the expansion of the non-profit sector overall (HRVNPS, 2008).
	CHTC staff and volunteers, CMHC staff, and a housing expert spoke of the challenge facing small organizations particularly in terms of financial and human resources constraints. These constraints were perceived as contributing to:
	– inefficient business models and processes;
	– the avoidance of new projects;
	– an excessive focus on immediate needs; and
	– limiting knowledge, expertise, and capacity development, knowledge transfer, long-term strategic planning, and succession planning.

Challenges or Limitations	Evidence

Scaling Limitations & Difficulties Securing Talent and Expertise	Interviewees also noted that the sector has difficulty obtaining and retaining long-term professional staff and volunteers, stating that community housing organizations are having to continually re-train new staff or volunteers and re-learn processes. These challenges were seen to be exacerbated in some regions, particularly where there were fewer funding opportunities or in smaller community housing organizations.
	
	The small size of organizations and the difficulty securing expertise through staff, procurement, or partnerships and collaboration were the primary perceived causes of the continued need for programs that enhance expertise and capacity in the community housing sector. Key causes or considerations brought forward by interviewees included:
	
	– the unintended outcomes of funding cuts including:
	   • hindered capacity development, as many workers left the sector;
	   • current employees taking on responsibilities that were either not part of their jobs, or for which they did not have the training or skills.
	– geographic variability of organizational capacity, with some provincial, territorial, or municipal areas having more established community housing sectors, and the variation in the level of support provided by different levels of government across Canada;
	– employee retirement without adequate succession planning processes or handover occurring; and
	– the limited interest of new and skilled professionals in the sector, as they tended to focus on "real estate" rather than "housing."

ANNEX F: ADVANTAGES AND DISADVANTAGES OF RENTAL ASSISTANCE

There are advantages and disadvantages to rental assistance provided by a non-profit or co-op. Assistance is needed from government to support low-income individuals who cannot secure affordable housing on the market, which could be done through a variety of interventions (Pomeroy, 2016). Demand-side housing assistance is one such approach. This assistance can be either through the provision of a portable rental allowance to households with which they can use to secure a market unit that meets their needs or via a rent supplement provided to households through a particular housing project via a contract with a landlord (often a non-profit organization or co-op) (Pomeroy, 2016).

Community housing sector organizations that were eligible for the **Temporary Rental Assistance (TRA)** funding were provided funding to provide rent supplements to households living in units in their housing projects. They used this funding to cover the difference between a unit's occupancy charge and the amount charged to those living in the units. While this type of housing generally ensures households can secure a higher-quality and more affordable unit than they may otherwise secure in the market (CMHC, 2019d), it is not portable outside the housing project or to units not managed by the housing provider (i.e., a household cannot move the location of the unit if they need or want to move). In addition, this type of housing requires ongoing subsidy to remain financially viable (CMHC, 2019d, Ontario Non-Profit Housing Association, [ONPHA], 2015). Advantages and disadvantages of this model are further elaborated upon in Table 12: Definition, Advantages, and Disadvantages of Rental Supplements.

Table 12: Definition, Advantages, and Disadvantages of Rental Supplements

What is a rental supplement?

Agreements between funders and landlords that allow eligible households to pay rent based on a percentage of their household income (usually 30%), with the funder covering the difference between a unit's market rent and the amount that the household pays (CMHC, 2019d; ONPHA, 2015; Pomeroy, 2017).

Advantages	Disadvantages
– Provides higher-quality and more affordable rental housing than a household could otherwise afford to rent in the market (CMHC, 2019d; Pomeroy, 2016).	– Units with insufficient rents to cover long-term maintenance can become liabilities (CMHC, 2019d; Pomeroy, 2016).
– Preserves affordability at historically lower cost by holding assets under a non-profit mandate, sometimes referred to as perpetual affordable housing (Pomeroy, 2016; ONPHA, 2015).	– Lack of portability – units are in a fixed location, which may hamper residents' labour mobility or access to needed services (CMHC, 2019d; ONPHA, 2015; Pomeroy, 2016).
– May be less likely to discriminate against lower-income and benefit-dependent tenants (Pomeroy, 2016; ONPHA, 2015).	– Ongoing subsidies or funding are needed to ensure units remain in good repair (Pomeroy, 2016; ONPHA, 2015).
– May be better suited for individuals with complex needs (ONPHA, 2015).	

Some households may be better served through rental allowances, while others may be better served through rental supplements.

Some municipalities in Ontario were able to reduce the waiting list and average wait time for rental supplement units (often rent-geared-to-income) through the implementation of a housing allowance program that provided money to tenants to secure housing in the private market (ONPHA, 2015). Rental allowances tend to work well for independent, stable households who may not experience the barriers that other renters might face. They also tend to work well for households fleeing domestic violence. However, rental allowances are not well suited for individuals with complex needs and others who may have better housing outcomes in more traditional social or supportive housing communities (ONPHA, 2015). In addition, evidence suggests that rental supplements may be more cost effective than housing allowances, depending on the level of financing needed by the recipient to secure affordable housing (Falvo, 2017).

ANNEX G: SIMILAR PROGRAMS AND INITIATIVES TO CBTI

Province(s)	Program Name and Description

Ontario	**Ottawa Community Housing (OCH)**
	
	– Purpose: The OCH funds several Tenant Associations that act as a social organization, give tenants a greater voice, and address community problems[63]. OCH provides all funded Tenant Associations with general liability insurance, a charter, a standard constitution, and staff assistance.
	
	– Funding: The amount of funding that Tenant Associations receive is determined by the number of bedrooms in the community. This funding from OCH can go toward administrative, programming, and training expenses, as well as transportation and babysitting costs.
	
	– Differs from **CBTI**:
	
	  • Only provides funding to Ottawa Community Housing tenants rather than to all community housing sector organizations. Provides stable annual funding as opposed to one-time funding.
	
	  • The amount of funding is determined by the number of bedrooms in the community instead of by the types of projects.
	
	  • Eligible projects are not required to include new approaches or tools that can create significant change.
	
	– Duplicate aspects of **CBTI**:
	
	  • Tenant Associations that are eligible for funding will help increase tenant participation in housing-related decisions and projects.
	
	Community Funding
	
	– Purpose: Encourages tenants to take an active role in improving the quality of life within their Niagara Regional Housing community by providing funds for community-led special projects or activities.[64]
	
	– Eligible proponents: Tenant Associations, tenant groups, and Community Program Coordinators (CPCs). Examples of projects that may qualify for the funding include:
	
	  • starting a Tenant Association
	
	  • meeting supplies
	
	  • speakers to attend meetings for educational purposes
	
	  • equipment for recreational and social activities
	
	  • fundraising supplies

[63] Ottawa Community Housing (2006).

[64] Niagara Regional Housing (n.d.).

Province(s)	Program Name and Description

Ontario	– Differs from **CBTI**:
	   • Does not provide funds to community housing providers, non-profit organizations, or sector service providers.
	– Duplicate aspects of **CBTI**:
	   • Provides funding to tenant associations to support tenants.

British Columbia	**Renter Services Grants**
	– Purpose: Supports non-profit community-based programs that assist and empower Vancouver renters to understand their rights, pursue their rights, and/or retain their housing. The grants are intended to elevate and enhance an organization's existing capacity to support and advocate for renters in Vancouver.
	– Eligible proponents: Projects or services that meet one of the following criteria will be prioritized for consideration:
	   • Facilitating improved access to renter services;
	   • Undertaking focused research to better understand systematic challenges experienced by renters and opportunities for system change; or
	   • Developing mutual support (e.g., collaborative projects) among groups, individuals, and group support systems, etc.[65]
	– Differs from **CBTI**: Not focused on encouraging tenant participation in housing-related decisions.
	– Duplicate aspects of **CBTI**:
	   • Proposed projects focus on increasing tenant knowledge and/or organization's capacity to improve the housing outcomes for renters.
	
	BC Rent Bank
	A project of Vancity Community Foundation, funded by the Province of British Columbia.
	– Purpose: BC Rent Bank supports the funding of existing rent banks, provides seed funding for the establishment of new rent banks in the province, and helps create the infrastructure necessary to support a potential future province-wide rent bank system or service. Typical rent banks offer or facilitate access to supports such as:
	   • financial literacy
	   • landlord-tenant mediation
	   • vocational supports
	   • other services that contribute to financial and housing stability

[65] City of Vancouver (n.d.).

Province(s)	Program Name and Description

British Columbia	– Eligible proponents: BC Rent Bank partners with community-based agencies and local non-profit organizations that operate rent banks in communities around British Columbia.[66] BC Rent Bank does not provide financial assistance directly to tenants.
	
	– Differs from **CBTI**:
	  • Only provides financial assistance to rent banks across the province of British Columbia.
	  • Does not focus on increasing tenant participation in housing-related decisions and projects.

Quebec	**Office municipal d'habitation de Laval**
	
	– Purpose: Helps create tenant associations by granting an annual operating budget of $28 per dwelling. The tenant associations supported typically do the following:
	  • Encourage the participation and support of tenants in the management of low-income housing;
	  • Offer mutual aid, educational, cultural, and social recreational services;
	  • Represent and defend the interests and rights of tenants.[67]
	
	– Differs from **CBTI**: Funding is automatically given to tenant associations instead of determining the amount of funding based on submitted applications.

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[66] BC Rent Bank (n.d.).

[67] Office municipal d'habitation de Laval (n.d.).

Province(s)	Program Name and Description

Manitoba	**Housing Support Initiative**
	
	– Purpose: Provides funding for programs and services for individuals and families as they transition from homelessness, or face the risk of homelessness, to ensure successful tenancies.
	
	– Eligible proponents: Organizations that receive funding from the Housing Supports Initiative offer a broad range of programs for tenants, including:
	  • Helps accessing mobility supports, grocery shopping and food preparation, transportation, mental health care, budgeting and life skills education.
	  • Provides case management and community outreach.
	  • Increases sector capacity through education and partnerships.
	
	– Differs from **CBTI**:
	  • Not focused on encouraging tenants to participate in housing-related decisions and projects.
	
	– Duplicate aspects of **CBTI**:
	  • Funding is given to projects that help tenants to increase their financial literacy and gain needed skills for involvement within their housing through education and training.
	  • Proposed projects focus on increasing sector capacity.
	
	There are currently 19 projects funded under this initiative.[68]

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[68] Manitoba Non-Profit Housing Association (n.d.).

ANNEX H: PROGRAMS TO IMPROVE FINANCIAL LITERACY OFFERED BY CANADIAN BANKS

Bank(s)	Program Name and Description
TD Canada Trust	**The Prosper Canada Centre for Financial Literacy** – Purpose: Funded by TD Bank Group, the Centre is dedicated to supporting financial literacy capacity across Canada and helps organizations serving low-income Canadians with training and program support.[69] **ABC Money Matters** – Purpose: A free introductory financial literacy program for adult learners, newcomers to Canada, Indigenous Peoples, and people with diverse abilities.[70]
Royal Bank of Canada	**RBC Wealth Management Financial Literacy Program** – Purpose: The program features four main focus areas – earnings & savings, wealth planning basics, investing, and advanced planning for individuals who are 16 years of age or older. The aim is to help individuals build sound financial management skills, regardless of age or life stage.[71]
CIBC	**My Money, My Future Challenge** – Purpose: Partnered with the Canadian Foundation for Economic Education, an innovative peer-to-peer learning program aims to promote and to apply a sense of fun and creativity to an important life skill – financial literacy. – Youth (from age 14 to 18) can apply their skills and creativity to develop new learning resources that will help teach financial knowledge and skills to other young people.[72]

[69] Prosper Canada (n.d.).

[70] ABC Money Matters (2023)

[71] RBC Wealth Management (n.d.).

[72] My Money My Future Challenge (n.d.).

ANNEX I: OTHER NHS-FUNDED KNOWLEDGE RESOURCES

NHS-funded knowledge resources	Description
CMHC's Housing Knowledge Centre	Features a wide range of housing-related literature, including deliverables from the NHS, as well as research and publications from other housing organizations and publishers worldwide (CMHC, 2021g).
CMHC's NHS Project Profiles	Provides information for stakeholders to learn about NHS funded projects by region and by program including their outputs and outcomes by priority group served. It includes a filter for CHTC-funded projects (CMHC, 2022e).
The Collaborative Housing Research Network	A CMHC-SSHRC's joint initiative, provides funding to the Canadian Housing Evidence Collaborative whose goals include knowledge mobilization within the housing sector and whose website includes a section for research papers, publications, and a blog (Canadian Housing Evidence Collaborative, 2022; see also CMHC, 2021h).
The Agency for Co-operative Housing	CMHC provides funding to the Agency for Co-operative Housing. One area of focus is providing information, resources, and tools for co-operative housing organizations (Agency for Co-operative Housing, 2023).

ANNEX J: NHS-FUNDED PROGRAMS ACROSS CANADA WITH OBJECTIVES SIMILAR TO THE STF

Name of Program or Initiative	Description	Difference from the STF
Demonstrations Initiative (Demos)	Provides funding to projects that offer solutions to strengthen, better equip, and innovate within the affordable housing sector and increase stakeholders' awareness, knowledge, and acceptance of promising innovations (CMHC, 2021e).	Demos has a focus on knowledge translation and dissemination whereas the STF seeks to fund transformation projects within the sector. In addition, Demos targets proponents of all types across and beyond the housing sector, whereas the STF specifically targets community housing organizations.
Housing Supply Challenge (HSC)	Provides funding to projects that aim to address supply barriers, such as building timelines, construction productivity, and improving data on land availability (CMHC, 2021f).	The HSC seeks to overcome barriers specific to the generation of new housing supply across the housing continuum, whereas the STF seeks to expand supply over time while enabling community housing organizations to have the efficiency, resiliency, expertise, and capacity to continue to manage existing affordable housing supply.
Preservation Funding for Community Housing (Preservation)	Provides funding to community housing providers that have, or were previously subject to, a federally administered operating agreement (SHA) to help them remain viable or to prepare for future funding opportunities (CMHC, 2022c).	Preservation funding serves a narrower scope of organizations within the community housing sector than the STF. In addition, Preservation is focused on viability or pre-application support, whereas the STF seeks to support the sector to implement new and innovative approaches regardless of their existing viability or ability to apply for future funding opportunities.
Research and Planning Fund (RPF)	Providing funding to housing research projects that will build collaboration, engagement, and alignment with stakeholders working to achieve common goals and support the housing community's research capacity development (CMHC, 2018c).	RPF seeks to support housing research capacity development via research projects, planning activities, and knowledge mobilization activities whereas the STF seeks to adapt tools, improve the quality of services, encourage new business models, and build overall sector capacity.
Solutions Labs (SL)	Provides funding to explore new ways of making progress on a housing challenge (CMHC, 2022d).	SL is focused on leveraging an innovative approach to tackling complex societal challenges, whereas the STF seeks to enable organizations to tackle complex organization and sector challenges.

ANNEX K: PROVINCIAL PROGRAMS TO IMPROVE EFFICIENCY, RESILIENCY, EXPERTISE, AND CAPACITY

Province	Program Name and Description

Alberta	**Enhanced Capacity Advancement Program**[73]
	
	– Targets: Efficiency, expertise, and capacity.
	
	– Goal:
	
	   • Build the capacity of other non-profit organizations in Alberta.
	
	   • Strengthen and advance the capacity of Alberta's non-profit/voluntary sector as a whole.
	
	– Areas of focus: Strategic leadership capacity; adaptive capacity; management capacity; operational/technical capacity; systems capacity
	
	– Eligible proponents: non-profit/voluntary sector organizations whose primary mandate is to build the capacity of other non-profit organizations and strengthen the sector as a whole.
	
	– Funding: Up to $150,000 annually for up to 3 years.
	
	– Duplicate aspects to the **STF**:
	
	   • Provide funding to support capacity building within the non-profit sector.
	
	– Differs from the **STF**:
	
	   • Organizations that provide direct services to individuals are not eligible.
	
	   • Not designed for the community housing sector.
	
	   • Does not address gaps in services for First Nations communities.
	
	   • Does not support partnership development or sectoral consolidation.
	
	   • Not aimed at improving social inclusion and community engagement.

[73] Enhanced Capacity Advancement Program (Government of Alberta, 2022).

Province	Program Name and Description

British Columbia	**BC Housing's Downtown Eastside Learning Centre[74]**
	
	– Targets: Capacity and expertise.
	
	– Purpose: To provide resources for learning and meeting space for non-profit partners and community agencies throughout the province.
	
	– Activity: Delivers SkillsPlus (BC Housing, 2022b), which is a building maintenance program that aims to lower building maintenance costs and improve service to tenants by enhancing participants' capacities through essential skills training modules (see also Government of British Columbia, 2022).
	
	– Eligible proponents: All maintenance workers, janitorial staff, building managers working for BC Housing, provincially funded non-profit housing providers, including Indigenous partners.
	
	– Cost: No cost required to attend any of the training sessions.
	
	– Duplicate aspects to the **STF**:
	  • Focused on building the capacity of individuals and organizations by providing training and resources to support community engagement.
	
	– Differs from the **STF**:
	  • Not designed for the community housing sector.
	  • Does not address gaps in services for Indigenous communities.
	  • No direct funding available to organizations.
	  • Does not support innovative or sustainable businesses practices.
	  • Not aimed at improving social inclusion and community engagement.

[74] BC Housing's Downtown Eastside Learning Centre (BC Housing, 2022a).

Province	Program Name and Description

Manitoba	**Manitoba Non-Profit Housing Association**[75]
	
	– Targets: Capacity, partnerships, and resilience.
	
	– Purpose: Helps to build, support, and strengthen non-profit housing providers in Manitoba by developing their capacity through the following:
	
	  • Professional development opportunities, networking, and knowledge exchange.
	
	  • Building partnerships with other sectors that support resilience, relevance, and innovation.
	
	  • Supporting member and sector development within non-profit housing providers.
	
	  • Providing funding to non-profit housing providers through the Housing Supports Initiative to create and expand support services for individuals and families facing housing precarity and homelessness.

Manitoba	– Eligible proponents: Non-profit housing providers across the province.
	
	– Funding: Funded by the CHTC and Manitoba Housing.
	
	– Duplicate aspects to the **STF**:
	
	  • Provides funding to non-profit housing providers to address gaps in services for those facing housing precarity and Indigenous communities, supports growth and capacity of the community housing sector and increases social inclusion and community engagement.
	
	– Differs from the **STF**:
	
	  • Not focused on innovative or sustainable businesses practices.
	
	  • Not focused on reducing the environmental footprint of the community housing sector.

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[75] Manitoba Non-Profit Housing Association (2022). See also: MNPHA (2021).

Province	Program Name and Description

Nova Scotia	**Community Housing Capacity Building Program (CHCBP)**[76]
	
	– Targets: Resiliency, capacity, and efficiency.
	
	– Goal
	  • Increase organizational and governance capacity to ensure long-term sustainability and promote sector growth.
	  • Create a modern, resilient, sustainable, and vibrant community housing sector in which more providers operate as social enterprises and seek to achieve social, economic, and environmental outcomes.
	
	– Activity
	  • Provides financial support to those who demonstrate potential for capacity development and growth.
	  • Supports organizations to create business plans, assess building conditions, develop governance structures, and conduct operational reviews.
	
	– Eligible proponents
	  • A non-profit society or co-operative seeking to maintain or increase the supply of affordable housing.
	  • A non-profit society with a desire to improve housing outcomes for underrepresented groups.
	  • A community group looking to establish a community land trust.

[76] Housing Nova Scotia (2022).

Province	Program Name and Description

Nova Scotia	– Funding: The funding covers up to 100% of the costs associated with the following activities:
	
	  • building condition assessment
	  • asset management plan
	  • portfolio review
	  • growth and development business plan
	  • community land trust
	
	– Duplicate aspects to the **STF**:
	
	  • Provides funding to non-profit housing providers to increase the capacity and growth of the community housing sector and supports innovation in the sector.
	
	– Differs from the **STF**:
	
	  • Not focused on reducing the environmental footprint of the community housing sector.
	  • Not designed to specifically address gaps in services for Indigenous communities.
	  • Not focused on increasing social inclusion and community engagement.

Prince Edward Island	**Community Housing Fund**[77]
	
	– Target: Capacity and expertise.
	
	– Goal:
	
	  • Build community capacity building by strengthening the skills and competencies of people and communities.
	  • Develop sustainable affordable housing.
	
	– Eligible proponents: Non-profits, community-based/service organizations, municipalities, and private sector.
	
	– Funding: The fund is delivered through three categories as follows:
	
	  • Capacity building & research ($20,000 maximum funding or 75% of project costs).
	  • Professional services ($50,000 maximum funding or 75% of project costs).
	  • Construction (30% of project costs up to a $1,000,000 contribution).

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[77] Canadian Mental Health Association, PEI Division (2022). See also: Government of Prince Edward Island (2022).

Province	Program Name and Description

Prince Edward Island	– Duplicate aspects to the **STF**:
	   • Provides funding to non-profit housing providers to increase the capacity and growth of the community housing sector and supports innovative business practices in the sector.
	– Differs from the **STF**:
	   • Not focused on reducing the environmental footprint of the community housing sector.
	   • Not designed to specifically address gaps in services for Indigenous communities.
	   • Not focused on increasing social inclusion and community engagement.

Quebec	**Quebec Network of Non-Profit Housing Organizations (RQOH)**[78]
	
	– Targets: Capacity.
	– Goal: To gather, support, and represent the regional non-profit housing organizations of Quebec by providing professional and expert technical support and resources for its members.
	– Eligible proponents: Non-profit housing associations across the province.
	– Duplicate aspects to the **STF**:
	   • Focused on capacity building.
	   • Focused on fostering social inclusion within non-profit housing settings.
	   • Supports non-profit housing providers to develop strategies, programs, and activities that promote community involvement and resident participation.
	– Differs from the **STF**:
	   • Specifically focused on supporting non-profit housing organizations within the province of Quebec.
	   • Not focused on reducing the environmental footprint of the community housing sector.
	   • Not exclusively dedicated to address gaps in services for Indigenous communities.

Saskatchewan, New Brunswick, Newfoundland and Labrador, Northwest Territories, Nunavut, Ontario	No programs were found in these provinces through a web search.

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[78] Réseau québécois des OSBL d'habitation (2022).

ANNEX L: COMPLEMENTARY PROGRAMS AND ORGANIZATIONS IDENTIFIED BY APPLICANTS

Location	Program or Organization Identified by Applicants

Across Canada	**Federation of Canadian Municipalities** (FCM)[79, 80]
	
	– Targets: Sustainability.
	
	– Goal: To advocate for action on social and affordable housing so all Canadians have a decent place to call home.
	
	– Areas of focus:
	
	  • Shape the rollout of the NHS
	
	  • Replace expiring social housing rent subsidies
	
	  • Tackle backlogged social housing repairs
	
	  • Build the next generation of affordable housing
	
	  • Support development and implementation of RHI
	
	– Eligible proponents: Canadian municipal governments; municipally owned corporations; and non-profit, mission-driven affordable housing providers.
	
	– Funding:
	
	  • New construction of sustainable affordable housing (capital: up to 80% of total eligible project costs to a maximum $10M, with grant/loan proportions dependent on anticipated energy performance).
	
	  • Retrofit or new construction of sustainable affordable housing (pilot: up to 80% of eligible costs to a maximum of $500,000).
	
	  • Retrofit of sustainable affordable housing (capital: 50% grant/50% loan, up to 20% of total eligible project costs to a maximum $10M).
	
	  • Retrofit or new construction of sustainable affordable housing (study: up to 50% of eligible costs to a maximum of $175,000).
	
	  • Early support grant for sustainable affordable housing (up to 80% of eligible costs, to a maximum of $25,000).

[79] Federation of Canadian Municipalities (2022a).

[80] Federation of Canadian Municipalities (2022b).

Location	Program or Organization Identified by Applicants

Across Canada	**Canadian Housing and Renewal Association**[81]
	
	– Targets: Sustainability, efficiency, and expertise.
	
	– Goals:
	
	   • Keeping homes affordable
	
	   • Ending homelessness
	
	   • Renewing our communities
	
	   • Supporting a sustainable housing profession
	
	– Areas of focus:
	
	   • Retrofit of existing affordable housing units or construct energy efficient new builds that emit lower greenhouse gas emissions.
	
	   • One-on-one coaching and support to affordable housing providers by Regional Energy Coaches.
	
	   • Provision of a resource library, case studies, fact sheets, and webinars.
	
	– Funding: Sustainable Affordable Housing initiative offered through FCM (see above).

[81] Canadian Housing and Renewal Association (2022).

Location	Program or Organization Identified by Applicants

Ontario	Entrepreneurship and Innovation Fund (formerly the York Region Innovation Fund)[82]
	
	– Targets: Innovation, capacity, and sustainability.
	
	– Goal:
	   • To support the development of the innovation ecosystem in York Region (Lilliott, 2020).
	   • To spur innovation by bringing stakeholders within the network together to maximize innovation potential (York Region, 2022).
	   • To support promising early-stage start-ups, accelerators, incubators, and community partners by encouraging innovation and supporting business continuity and recovery efforts (VentureLAB, 2020).
	
	– Areas of focus:
	   • Innovative solutions or services that support the development of the innovation network in York Region.
	   • Increasing innovation and elevate sustainability in York Region while expanding inclusion, diversity, and accessibility.

Ontario	– Eligible proponents: Community partners; small businesses; and entrepreneurs.
	
	– Funding:
	   • $100,000 over five years (2019-23).
	   • Offers 1:1 matching funds (successful applicants are required to provide or show access to matching funds of the amount awarded).
	   • Stream 1 (community partners): up to $10,000 for activities or initiatives that promote, support, or enhance entrepreneurship or innovation in York Region.
	   • Stream 2 (small businesses and entrepreneurs): up to $15,000 for activities or initiatives to support the growth of innovative business and/or to provide additional support toward business continuity and recovery efforts post-COVID.

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[82] VentureLAB (2022).

Location	Program or Organization Identified by Applicants

Across Canada	**Canadian Women's Foundation**[83]
	
	 – Targets: Resiliency, capacity, sustainability, and innovation.
	
	 – Goal: Gender equality, systemic change
	
	    • Help build the capacity and investment readiness of social purpose organizations and boost women's sector participation in the social finance market, so they are better able to access the Government of Canada's proposed Social Finance Fund or other investment opportunities.
	
	    • Promote entrepreneurship and innovation, as well as the growth of micro-, small-, and medium-sized enterprises to help women develop greater economic prosperity.
	
	    • Boost women's sector participation in social innovation and social finance.
	
	 – Areas of focus:
	
	    • Research
	
	    • Advocacy
	
	    • Knowledge sharing
	
	 – Eligible proponents: Charities; non-profits; co-ops; social enterprise; and for-profit social enterprises.
	
	 – Funding: Investment Readiness Program
	
	    • $50M to help social purpose organizations build their capacity to participate in Canada's growing social finance market.
	
	    • All streams prioritize women, girls, trans, two-spirit, and non-binary people who face multiple barriers and are underserved, including First Nations, Métis, and Inuit people, Black people and racialized people, those living in rural or northern communities, those who identify as 2SLGBTQI+, living on low incomes, older peoples, refugees, immigrant or non-status peoples, those with disabilities and/or who are deaf, and young people.

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[83] Canadian Women's Foundation (n.d.).

Location	Program or Organization Identified by Applicants

Across Canada	– Impact stream:
	    • Award amounts from $45,000 to $75,000 (approximately 47 awards).
	    • Funds larger-scale projects that require up to $75,000 to realize.
	– Catalyst stream:
	    • Award amounts from $5,000 to $15,000 (approximately 22 awards).
	    • Seed funding intended for smaller scale projects, or one component of a larger project, to help "get things off the ground" or achieve growth.
	– System change/collaboration stream:
	    • Award amounts from $36,000 to $60,000 (approximately 6 awards).
	    • Supports system-change/collaborative projects that address a systemic issue, which impacts social purpose organizations (charities/non-profits) serving/led by women and non-binary people.

Across Canada	**Co-operative Housing Federation of Canada**[84]
	– Targets: Capacity and expertise.
	– Goal: To inspire, represent, and serve our members in a united co-operative housing movement.
	– Areas of focus:
	    • Education and resources
	    • Financial information and support
	    • Asset planning
	    • Advocacy
	– Members: Housing co-ops, as well as the organizations and people who support them.
	– Funding: *This organization does not offer funding.*

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[84] Co-operative Housing Federation of Canada (2022).

ANNEX M: ONLINE RESOURCE CENTRE TOPICS

Topic	Number of articles found relating to this topic	Focus of resources
Environnemental Efficiency	8	These articles describe successful projects, best practices, and project ideas focused on the following: – Concepts for building low-energy homes (e.g., the Passive House standard); – Net-zero economics; – Environment-friendly project ideas to receive CHTC funding; – Utilizing solar panels for the non-profit community housing sector; and – Collaborating with Indigenous groups in the areas of clean energy.
Social Inclusion	38	The articles related to social inclusion demonstrate examples of successful projects, tools, and other resources related to engaging with different social groups and best practices. Other areas related to social inclusion are the following: – Accessibility performance levels; – Barrier-free design, visitability; – Universal/adaptable design; – Flex-housing; – Mixed income/tenure; and – Transit-oriented considerations.
Affordability	22	Affordability articles in the CHTC Resource Centre describe successful projects, best practices, and project ideas such as the following: – Need for workforce housing; – Social trusts and community land trusts; – Funding for low-income housing initiatives; – Eviction prevention projects; and – Tenant engagement or organization.

Topic	Number of articles found relating to this topic	Focus of resources
Sustainability	17	Articles on sustainability described successful projects, best practices, and project ideas such as the following: – Co-op housing projects; – Funding initiatives; – Capacity building projects; – Collaborative efforts within the community housing sector; and – Impacts of COVID-19.

ANNEX N: ENGAGEMENT CHALLENGES

Engagement challenge	Evidence
A few CHTC staff interviewees identified that reaching certain priority groups was more challenging (e.g., LGBTQ2(+), racialized communities, remote communities, Indigenous people).	These interviewees noted that community housing sector organizations serving these groups may not have the resources to undertake eligible projects or to deviate resources from existing activities to engage with the CHTC. In addition, a few CHTC staff, some CMHC staff, and a few **CBTI** applicant interviewees felt that Indigenous housing organizations were not being engaged adequately. These interviewees suggested that the CHTC would benefit from having dedicated resources, such as contact personnel and a funding stream for Indigenous organizations.
A further challenge identified by interviewees was reaching low-capacity organizations.	A few CMHC staff interviewees felt that because of the higher degree of support needed for low-capacity organizations to develop and submit proposals, they require a higher level of support. A few **STF Sector** applicant interviewees also felt that challenges reaching low-capacity organizations would persist because small non-profits may not have the resources to engage with organizations like the CHTC.
Regional disparities were also identified as a challenge.	As noted in figure 10, Quebec, Ontario, and British Columbia are the regions that have the most approved applications. All interviewee types noted these regional disparities, as well as the smaller number of projects in remote and northern areas. A few CMHC staff interviewees acknowledged that during the early stages of the CHTC there was more emphasis placed on supporting urban centres, as they had larger and higher-capacity organizations. Non-urban organizations were identified as being harder to engage due to smaller and/or isolated organizations.

ANNEX O: ADMINISTRATIVE EFFICIENCY RATIO

While widely used to measure the efficiency of non-profit or charitable organizations, some have noted that undue emphasis on ratios of this type may induce dysfunctional behaviors in institutions, including underinvestment in the necessary organizational capacity to function effectively (Blumberg, 2008; Brownell, 2018; Better Business Bureau Wise Giving Alliance, n.d.; Callen, Klein, & Tinkelman, 2003; Cashwell et al., 2019). Others caution that these ratios must be taken into account within the context of other metrics, including the impact of the institutions on the targeted problem, the financial health and sustainability of an organization, its staff retention and turnover, and the transparency and accountability of its governance structures (Blumberg, 2018; Nelson, n.d.). Indeed, in Canada, the "80/20 rule" was used to try to reduce administrative spending to ensure only an appropriate portion of funding was used on charitable activities (i.e., $0.20); however, this law was repealed in 2010 to allow more flexibility (Government of Canada, 2011). Thus, this ratio should be taken as only one aspect of the CHTC's efficiency.

ANNEX P: APPLICATION AND REPORTING CHALLENGES

Application Challenges

The application challenges reported most by survey respondents were timelines and technical difficulties, which were both reported by 18% of respondents.[85]

Among the 12 survey respondents who selected there were timeline challenges, the timeline challenge reported most often was that completing an application took too long (reported by 7 respondents). For example, a few **STF Sector** and **STF Local** interviewees noted they had to request extensions to complete their application. However, they noted that the CHTC was accommodating regarding delays (e.g., delays resulting from COVID). Among the 13 survey respondents who selected there were technical difficulties, the technical difficulty challenge reported most often was difficulties with the application portal (reported by 11 respondents). Some **CBTI** interviewees experienced some challenges uploading files or documents. In addition, a few **CBTI** interviewees felt it was challenging to share online applications. It was suggested a shareable application (e.g., Google doc) be utilized.

Other reported challenges were related to application requirements, information or assistance challenges, staff turnover, and capacity challenges.

Among the 10 survey respondents who selected that there were challenges experienced with the application requirements, the challenge reported most often was that completing the application paperwork was difficult (reported by 5 respondents) followed by application requirements being difficult to meet (reported by 4 respondents).

Interviewed applicants provided further insights by noting the following application requirement challenges: a long and cumbersome application, challenges developing project timelines, challenges bringing forward truly transformational projects and quantifying the impact, and challenges meeting program parameters.

Among the 5 survey respondents who selected that there were challenges with information or assistance provided, the information challenge reported most often was that application instructions were difficult to understand (reported by 4 respondents). However, most **CBTI** interviewees felt the website worked well and noted improvements had been made.

Interviewed applicants also reported challenges resulting from staff turnover (i.e., having to re-explain their project) and challenges meeting the long-term commitments that larger funding amounts require (e.g., more reporting required).

A few applicants reported that they received insufficient support from the CHTC during the application process.

Among the 5 survey respondents who selected that they experienced challenges related to a lack of information or assistance, the challenge reported most often was that there had not been enough assistance provided by the CHTC to complete the application (reported by 3 respondents). A few **STF** applicant interviewees suggested that funding for pre-development or recommendations on consultants to help groups put projects together or apply could be helpful. A few **CBTI** applicants suggested that it would be helpful to have regional contacts available who understand various community contexts.

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[85] Seventy-two survey respondents reported on whether or not they had experienced any challenges with the application process.

Reporting Requirements

Check-Ins

- Conducted by phone either at halfway through the project (for 1-year projects) or every 6 months (for multi-year projects). More frequent check-ins can be requested.

- Program manager receives verbal updates on the project (e.g., progress, anticipated changes, challenges with timelines, lessons learned, etc.).

- Program manager provides support and feedback on implementation and monitoring.

Progress Reports

- Required for projects longer than 1 year and/or greater than $50,000.

- Completed at the end of each project year.

- Report includes sections on the following information: project updates; current activities; milestones to rate the success and effectiveness of the project; needs of the organization, community, or sector; changes to the project (if applicable); challenges; and budget expenses.

Final Report

- Due 6 weeks after project completion.

- Report includes sections on the following information: the needs of the organization, community, or sector; achievement of intended outcomes; data collected to evaluate the project; what occurred as a result of the activity or service the project provided; impact on project participants, community, or partners; unanticipated results or outcomes; lessons learned; and updated budget expenses.

Reporting Challenges

While 80% of respondents reported that they did not experience any challenges during the reporting process, a few respondents noted some other challenges as elaborated upon below:[86]

- 9% of respondents reported challenges with technical difficulties, and most of these respondents noted that they encountered these difficulties when submitting required information.

- 7% of respondents reported challenges with reporting requirements, and most of these respondents noted that too much information was required.

- 4% of respondents reported challenges with timelines as collecting the required information took too long.

Furthermore, while most **STF** interviewees reported positive perceptions of reporting processes, a few described an issue related to the interpretation of reporting metrics (e.g., number of buildings, providers, or staff). These interviewees noted the extent to which the project will impact outcomes was hard to determine, given the nature of their project.

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[86] Forty-six survey respondents answered this question.

ANNEX Q: NET PROMOTER SCORE DEFINITION AND CALCULATION

A net promoter score is a value from -100 to 100, wherein higher scores represent more satisfaction (Reichheld, 2003). A net promoter score is a way to measure client satisfaction and the potential for growth. The net promoter score involves asking respondents how likely they are to recommend the program on a scale from 0 (not at all likely) to 10 (extremely likely).

On the scale from 0 to 10, respondents who choose 0 to 6 are considered to be detractors who are unhappy with the program and who can impede growth through negative word of mouth. Respondents who choose 7 or 8 are considered to be passives who are satisfied but unenthusiastic. Respondents who choose 9 or 10 are considered to be promoters who are satisfied with the program and will refer others to the program (Reichheld, 2003). The net promoter score value = (Number of Promoters - Number of Detractors) / (Number of Respondents) x 100.

ANNEX R: INTERVIEWEES' EXPLANATIONS FOR THEIR NET PROMOTER SCORE RATING

Reason for the Rating	Details
Positive Application and Reporting Processes	– The application process was easy. – Expectations for a successful application were clearly outlined. – Timely decision on if the project would be chosen to move forward. – CHTC provided reasons as to why an application was unsuccessful and supported the organization to increase the likelihood of being successful in future applications. – Reporting requirements were not burdensome.
Positive Experiences with CHTC Staff	– CHTC was responsive, supportive, and helpful throughout the application and reporting processes. – CHTC adapted their approach to the capacity level of organizations. – CHTC staff helped inspire organizations to change their practices by sharing best practices and connecting organizations to each other.
Accommodating and Flexible Processes	– Program requirements were flexible. – CHTC worked with successful applicants when they encountered concerns with deliverable timelines. – CHTC reached out or supported them accessing other funding programs (e.g., RHI). – Program objectives were useful, including capacity development and improving quality of life for vulnerable families.

Alternative text and data for figures

Figure 1: The amount of funding awarded by CHTC

Program	Average amount awarded per approved application	Minimum amount awarded	Maximum amount awarded
CHTC	$75,114	$1,631	$600,000

Program	50K or less	Between 50K and 100K	Over 100K
TRA	64%	9%	27%
STF Local	85%	7%	8%
STF Sector	24%	18%	58%
CBTI	51%	30%	19%
CHTC	66%	15%	20%

Figure 2: The amount of funding awarded by program stream

Program	50K or less	Between 50K and 100K	Over 100K
TRA	64%	9%	27%
STF Local	85%	7%	8%
STF Sector	24%	18%	58%
CBTI	51%	30%	19%

Program	Avg. amount awarded per approved project	Median amount awarded	Minimum	Maximum
STF Sector	$156,250	$150,000	$24,000	$600,000
STF Local	$48,053	$46,500	$4,000	$150,000
CBTI	$74,689	$50,000	$5,000	$150,000
TRA	$95,650	$19,757	$1,631	$562,729

Figure 3: Community Housing Stock by Organization Type

Total	100%	655389
Government	58%	382328
Non-Profit	26%	169147
Coop	10%	67088
Other	6%	36825

Figure 4: Affordable Housing Units by Province

Province	Non-Profit	Co-operative	Total
Yukon	154	0	154
Prince Edward Island	376	124	500
Newfoundland and Labrador	953	147	1100
Nova Scotia	562	931	1493
Saskatchewan	2637	232	2869
New Brunswick	8664	0	8664
Alberta	8041	1702	9743
Manitoba	12213	3086	15299
British Columbia	48672	12038	60710
Quebec	39852	27710	67562
Ontario	47024	21118	68142
Canada	**169147**	**67088**	**236235**

Source: CMHC Social and Affordable Housing Survey – Rental Structures Data Tables, 2021a. Note: There are no affordable housing units managed by non-profit organizations and co-operatives in Nunavut and in the Northwest Territories.

Figure 5: Percentage of Households on a Waiting List for Social and Affordable Housing as a Proportion of Total Households by Province

Provinces and Territories	Percentage of households on a waiting list
Saskatchewan	0.4%
Newfoundland and Labrador	1%
Alberta	1%
Manitoba	1%
Prince Edward Island	1%
Nova Scotia	1%
New Brunswick	1%
British Columbia	1%
Quebec	1%
Ontario	2%

(Statistics Canada, 2022)

Figure 6: Percentage of households on a Waiting List for two years or longer as a proportion of total households on the waiting list

Provinces and Territories	Percentage of households on a waiting list for 2 years of longer
Alberta	34%
Nova Scotia	47%
Saskatchewan	47%
British Columbia	51%
Quebec	60%
Newfoundland and Labrador	62%
New Brunswick	68%
Prince Edward Island	71%
Ontario	74%
Manitoba	74%

(Statistics Canada, 2022)

Figure 10: The total number of approved projects versus submitted applications by province and territory

Province	# of applications	# of approved projects	# of submitted application
Nuvavut	1	0	1
Yukon	1	1	0
Not reported	7	1	6
Prince Edward Island	2	2	0
Northwest Territories	3	2	1
Saskatchewan	5	5	0
Nova Scotia	9	6	3
Manitoba	10	6	4
New Brunswick	10	9	1
Alberta	18	17	1
Newfoundland	22	20	2
British Columbia	44	34	10
Ontario	74	63	11
Quebec	99	86	13

Figure 11: The distribution of unique applicant organizations by province and territory

Province	# of unique applicant organizations
Quebec	84
Ontario	54
British Columbia	37
Newfoundland	16
Alberta	12
New Brunswick	9
Manitoba	8
Not reported	6
Nova Scotia	6
Saskatchewan	4
Northwest Territories	3
Prince Edward Island	2
Nuvavut	1
Yukon	1

Figure 12: Percentage of approved projects and total amount awarded by provinces and territories

Province	Total amount awarded	Percent of all approved projects
Nuvavut	$-	0.0%
Yukon	$45,000	0.4%
Prince Edward Island	$165,913	0.8%
Northwest Territories	$100,000	0.8%
Saskatchewan	$631,260	2.0%
Nova Scotia	$415,100	2.4%
Manitoba	$628,786	2.4%

Province	Total amount awarded	Percent of all approved projects
New Brunswick	$436,612	3.6%
Alberta	$1,613,401	6.7%
Newfoundland and Labrador	$859,255	7.9%
British Columbia	$1,177,590	13.5%
Ontario	$4,916,924	25.0%
Québec	$5,913,841	34.1%

Figure 13: Average amount awarded per tenant household

Province and territory	Average amount awarded
Yukon	$8.99
Northwest Territories	$14.48
British Columbia	$3.57
Alberta	$0.80
Saskatchewan	$2.79
Manitoba	$4.53
Ontario	$2.36
Québec	$2.82
Newfoundland and Labrador	$17.04
Prince Edward Island	$9.46
Nova Scotia	$4.58
New Brunswick	$6.11
Nunavut	$-

Figure 14: The distribution of approved projects by program across all provinces and territories

Province	% of STF Local	% of CBTI	% of STF Sector
Nuvavut	0%	0%	0%
Prince Edward Island	0%	3%	0%
Not reported	1%	0%	0%
Yukon	1%	0%	0%
Northwest Territories	2%	0%	0%
Saskatchewan	2%	2%	3%
Manitoba	2%	5%	3%
Nova Scotia	3%	2%	3%
New Brunswick	4%	3%	6%
Alberta	5%	3%	6%
British Columbia	12%	8%	21%
Newfoundland	14%	5%	0%
Ontario	23%	38%	30%
Quebec	32%	32%	27%

Figure 15: How survey respondents learned about CHTC

Word of mouth from other program clients	26%
Other	24%
CMHC Staff	19%
CHTC Staff	17%
CMHC Website	6%
CHTC Website	3%

Note: n=86. Don't know (n=4.5%)

Figure 16: Percentage of organizations that are aware of or have used the resource provided by CHTC

	% of survey respondents aware of the resource	% of respondents who accessed the resource
I was not aware of any of the above	4%	
Help to apply for other funding	8%	5%
Regional Energy Coaching	11%	0%
Assessment Tool	11%	4%
Facilitating Partnerships	12%	5%
Online Resource Centre	15%	1%
Temporary Rental Assistance	21%	17%
Sector Transformation Fund (STF) Sector	44%	27%
Community-Based Tenant Initiative (CBTI)	48%	30%
Sector Transformation Fund (STF) Local	59%	46%

Note. Awareness n = 86 and Access n = 81 respondents.

Figure 29: Priority Groups Targeted in Applications Approved in 2021 by program

	CBTI	STF Local	STF Sector
None	43%	30%	50%
Low-income	37%	24%	25%
Indigenous	11%	16%	50%
Women and children	3%	30%	0%
Mental/physical disability	14%	14%	0%
Seniors	17%	24%	0%
Families	14%	11%	13%
Single parent	11%	5%	13%
Newcomers/refugees	14%	8%	0%

	CBTI	STF Local	STF Sector
Isolation/living alone	9%	11%	0%
Racialized groups	11%	11%	0%
Homeless	6%	11%	13%
People fleeing domestic violence	0%	11%	13%
Youth/youth at risk	3%	5%	0%
Addictions	3%	3%	0%
Formerly incarcerated	3%	0%	0%
LGBTQ2+	3%	0%	0%

Figure 34: Administrative Efficiency Ratio by Fiscal Year

	Anticipated budget at program conception	Anticipated budget in 2019-20	Anticipated budget in 2020-21	Current anticipated budget (2022-23)
2018-19	$11,325,000	$180,000.00		
2019-20	$11,175,000	$4,604,676.00		
2020-21	$10,100,000	$16,305,932.00		
2021-22	$9,100,000	$14,913,480.00	$11,076,923.00	$11,076,923.00
2022-23	$5,900,000	$10,457,366.00	$12,076,923.00	$10,876,923.00
2023-24	$4,400,000	$4,873,878.00	$8,000,000.00	$7,800,000.00
2024-25	$4,500,000	$4,734,624.00	$7,900,000.00	$7,800,000.00
2025-26	$4,000,000	$4,177,610.00	$4,900,000.00	$7,800,000.00
2026-27	$4,000,000	$4,177,610.00	$4,900,000.00	$7,800,000.00
2027-28	$3,925,000	$4,174,825.00	$4,884,555.00	$584,555.00

Figure 36: Average Amount Requested by successful and unsuccessful applicants and percentage change

	% difference between successful and unsuccessful	Average Amount Requested by Unsuccessful Applicants	Average Amount Requested by Successful Applicants
STF Local	-18%	$54,599	$45,213
CBTI	40%	$80,504	$112,885
STF Sector	364%	$186,689	$866,809

Figure 37: Length of time to submit application

	0 to 5 days	6 to 10 days	11 to 20 days	20 to 50 days	51 to 100 days	100+ days
STF Sector	12%	2%	12%	20%	27%	27%
STF Local	29%	14%	20%	19%	11%	7%
CBTI	12%	8%	13%	29%	18%	20%

Figure 38: Percentage of Projects Served within the Maximum Service Standard

Meet Standard	Projects awarded ≤50K	Projects awarded >50K
CBTI	56%	42%
STF Sector	50%	48%
STF Local	76%	42%

Figure 39: Percentage of Successful Projects Awarded $50,000 or less served within the Maximum Service Standard

Meet Standard	2020	2021
CBTI	44%	69%
STF Sector	100%	50%
STF Local	76%	77%

*Excludes the three applications submitted in 2019, only one of which was processed within the target service standard.

Figure 40: Percentage of Successful Projects Awarded $50,000 or Less Served within the Maximum Service Standard

Meet Standard	2020	2021
CBTI	55%	58%
STF Sector	57%	0%
STF Local	67%	29%

*Excludes the three applications submitted in 2019, only one of which was processed within the target service standard.

Figure 42: Percentage of Successful Applications Served within the Service Standard for the Dispersal of Funds Over Time

Meet Standard	2020	2021
CBTI	59%	39%
STF Local	69%	57%
STF Sector	59%	63%

*Excludes the three applications submitted in 2019, all of which were processed within the minimum service standard.

Figure 43: Number of Promoters, Passives, and Detractors by Program as rated by Survey Respondents

	CBTI	STF Local	STF Sector	TRA
Detractors	0	3	0	1
Passives	4	5	2	5
Promoters	16	30	6	7