

Evaluation of the Components of the Housing Partnership Framework:

Canada Community Housing Initiative, PT Priority, and Northern Funding

FINAL EVALUATION REPORT
February 2022



Executive Summary

Purpose of the Evaluation

The evaluation was undertaken to determine whether program goals and three- and ten-year targets under the Housing Partnership Framework (HPF) are on track to being achieved in the first years of program implementation. In addition, the evaluation examined:

1. The extent to which there is a continued need to make housing more available and affordable across provinces and territories; and, in particular, whether changes in the housing context are reflected in the objectives, design, and implementation of HPF components.
2. The extent to which affordable housing stock has been renewed and expanded, including for those most vulnerable as defined under HPF principles.
3. The extent to which HPF components are efficiently progressing towards increasing housing affordability and availability, including for priority groups as defined under HPF principles.

Program Description

On April 9, 2018, a new Federal/Provincial/Territorial (FPT) HPF was endorsed by all FPT Ministers responsible for housing (except Quebec) setting the foundation for federal, provincial, and territorial governments to work together towards achieving improved housing outcomes. The new HPF replaced previous housing-related multilateral agreements the federal government held with provinces and territories.

The HPF sets out a shared vision for housing as well as FPT partnership principles, which form the basis of bilateral agreements between CMHC and each province and territory.

Methodology

The evaluation was conducted using a mixed-methods approach that included multiple lines of evidence. Program data received from provinces and territories between November 2019 and June 2021 was analyzed to examine several outcomes related to the evaluation questions including the amount of funding committed, amount of cost-matched funding, number of new and repaired/renewed units committed and priority populations that have been supported. A detailed review of key background documentation was conducted, which included the framework for the HPF, PT Action Plans, and bilateral agreements.

Key external literature was also reviewed, which included academic literature, grey literature, news articles, and data from Statistics Canada, CMHC, and other organizations. The evaluation team conducted in-depth interviews with provinces and territories, CMHC Officials, and a cross-section of external housing sector experts who were regionally diverse and had varying areas of expertise. Provinces and territories also participated in focus groups as part of the FPT Forum on Housing. Statistics Canada's Proximity Tool was utilized to examine the proximity to transit, amenities, and community supports of HPF-funded projects, in alignment with NHS principles. The evaluation used the Statistics Canada Interprovincial Input-Output Model of the Canadian economy to assess the economic impact of the HPF for the estimation of direct and indirect supplier impacts. Five HPF-funded projects were examined as project profiles in this report.

Summary of Key Findings and Recommendations

The objectives of the HPF are relevant to the current housing landscape and adaptable to the unique needs of provinces and territories as the housing landscape continues to evolve. In terms of effectiveness, overall, the claims data submitted by provinces and territories from November 2019 to June 2021 revealed that PTs are on track to meet or exceed short-term new construction and repair and renewal targets, despite challenges such as construction delays and the uncertainty of the future of the housing landscape in a post-COVID environment.

Despite these achievements, several challenges were identified. The current data collection systems and the capacity to collect required data posed particular concern for provinces and territories with limited capacity and infrastructure to meet reporting requirements. An exacerbating factor is that data to measure progress on the HPF is not always available. In addition, a significant proportion of provinces and territories consider reporting processes ineffective and do not see how their progress reports are being used to inform decision-making. Finally, the evaluation identified potential limitations associated with the level of flexible funding that can be tailored to the needs of provinces and territories.

The evaluation proposes the following three recommendations:

RECOMMENDATION 1

Review data and reporting processes to identify potential improvements. This review should consider:

- using information provided for the claims process to enhance progress reporting;
- providing PTs with additional flexibility to provide progress reports to CMHC based on their respective fiscal years; and,
- improving communication regarding how data is used by CMHC for accountability and decision-making.

RECOMMENDATION 2

CMHC should work with PTs to identify solutions to enhance data availability and quality particularly regarding energy efficiency, accessibility, priority groups most in need and repair and renewal projects.

RECOMMENDATION 3

Review the funding split between PT-delivered initiatives and consider further flexibilities for use of funding while maintaining resilient community/ social housing.

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1. Overview of the Evaluation

This report presents the results of the evaluation of the components of Canada Mortgage and Housing Corporation's (CMHC) Housing Partnership Framework (HPF) with provinces and territories (PTs). The evaluation was carried out over the period of May 2021 through September 2021 and conducted by CMHC Evaluation Services and BDO Canada LLP, with the support of CMHC Policy and Government Relations teams.

Rationale: The evaluation was undertaken to determine whether program goals and the three- and ten-year targets of the Action Plans and HPF¹ are on track to being achieved in the first years of program implementation. In addition, the evaluation aims to provide a credible, reliable, and timely assessment of the components of the HPF that will examine:

- The extent to which there is a continued need to make housing more available and affordable across provinces and territories; and in particular whether changes in the housing context are reflected in the objectives, design, and implementation of HPF components.

- The extent to which affordable housing stock has been renewed and expanded, including for those most vulnerable as defined under HPF principles.
- The extent to which HPF components are efficiently progressing towards increasing housing affordability and availability, including for those most vulnerable as defined under HPF principles.

This report provides insights to support CMHC's evidence-based policy advice to the government.

Scope: In alignment with the Treasury Board Policy on Results, the evaluation assessed the relevance, effectiveness, and efficiency of the HPF components, with the exception of the Canada Housing Benefit (CHB), which was being implemented in some PTs during the evaluation period.

Acronyms and abbreviations are provided in [Annex A: Acronyms and Abbreviations](#) and terms and definitions related to the HPF are provided in [Annex B: Key Definitions](#).

¹ It is important to note that while PTs established their own annual, three-year, and 10-year targets in their Action Plans, the federal targets referenced in the HPF are only for the full 10-year period of the NHS.

2. Program Profile

On April 9, 2018, a new Federal/Provincial/Territorial (FPT) Housing Partnership Framework was endorsed by all FPT Ministers responsible for housing (except Quebec²) setting the foundation for federal, provincial, and territorial governments to work together towards achieving improved housing outcomes. The new HPF replaced previous housing-related multilateral agreements the federal government held with provinces and territories.

The HPF sets out a shared vision for housing as well as FPT partnership principles, which form the basis of bilateral agreements between CMHC and each province and territory. The HPF encompasses four components:

Table 1: Initiatives

Initiative	PTs Cost-Match	Funding Amount	Description
Canada Community Housing Initiative (CCHI)	Yes	\$8.6B (FPT)	Predictable, long-term funding is provided to PTs to protect, regenerate, and expand community and social housing through ongoing support to social housing providers delivering subsidized housing to low-income Canadians, including units under Legacy Urban Native Programs' Social Housing units.
Canada Housing Benefit (CHB) (out of scope for this evaluation)	Yes	\$4B (FPT)	Benefit is delivered directly to households or individuals; it is designed to be suitable to the household and aligned with the principles and goals of the NHS.
Provincial/Territorial (PT) Priority funding	Yes	\$2.2B (FPT)	PT Priority funding is provided to PTs to support regional needs and priorities related to social and affordable housing repair, construction, and affordability support.
Northern Funding	No	\$300M	Address the distinct housing needs of the territories. Funding under this component is required to be aligned with the National Housing Strategy (NHS) principles and be in compliance with other funding requirements, such as the triennial Action Plans and reporting. ³

The HPF aims to remove 530,000 families from housing need by 2030. The HPF contributes to the NHS with the following targets:

- Maintain/increase social housing supply:
 - 330,000 units continue to be offered
 - 15 percent expansion of rent-assisted units
- No net-loss of units identified as units under Legacy Urban Native Housing, which is housing specific to Indigenous households

² While it shares many of the objectives sought by the other governments in the area of housing, Québec intends to fully exercise its own responsibilities and control over the planning, organization and management of housing. Québec does not subscribe to the NHS and has reached a bilateral agreement, distinct from the NHS, which allows it to obtain its share of all federal funding dedicated to housing.

³ Canadian Intergovernmental Conference Secretariat, n.d.

- Repair existing stock
 - At least 20 percent of social housing units repaired
 - Retained units from Legacy Urban Native Programs/Indigenous social housing units repaired to good condition
- Remove households from housing need
 - At least 490,000 households removed overall

- Program management and administrative costs up to a maximum of 10 percent of available funding
- Housing support services intended to ensure housing retention, greater self-reliance for individuals, and social inclusion for up to a limit of 20 percent of the PT cost-matched funding

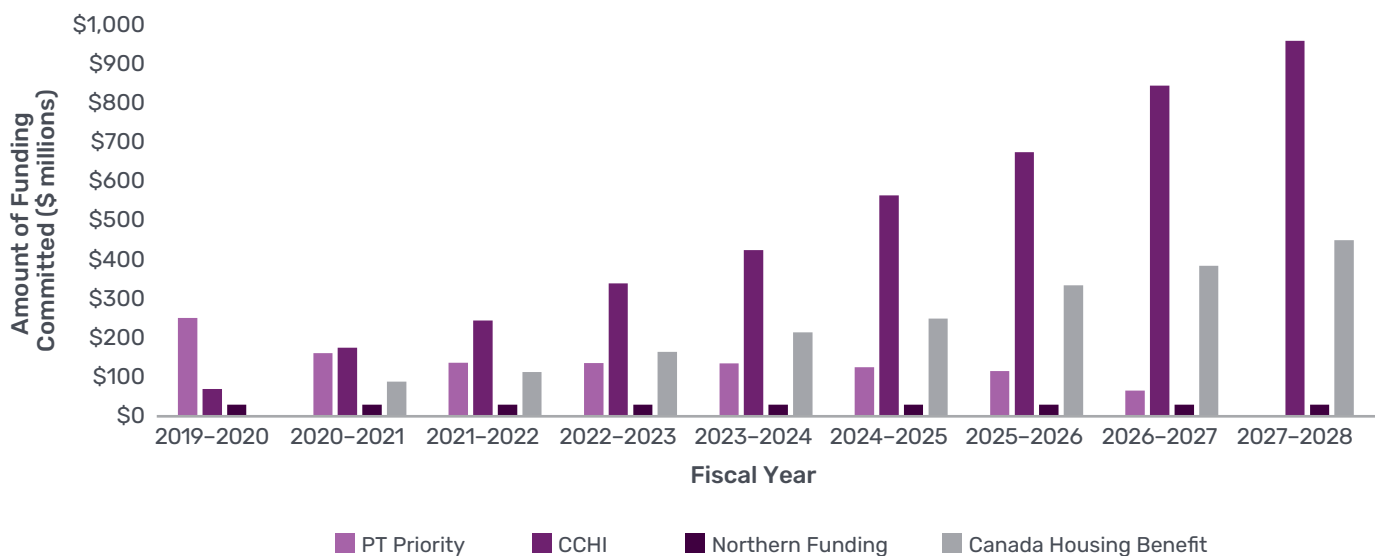
Program Funding

- Components under the HPF represent \$15.2 B of the \$70+B of funds under the NHS. Funding under the HPF can be used for the following eligible purposes:
 - **Increasing supply:** this may include new construction of or conversion to housing
 - **Preservation:** this may include repair, renovation, or adaptation or housing as well as regeneration
 - **Affordability support:** this may include rent supplements, shelter allowances, and homeownership support

While **PT Priority** funding was at its highest level during the evaluation period⁴, the proportion of **CCHI** funding increases throughout the HPF agreement⁵. The Canada Housing Benefit increases in funding amount⁶ alongside the **CCHI**. **Northern Funding** remains steady throughout the Partnership agreement. A detailed breakdown of the funding allocation across the components is provided in [Annex C: Program Funding](#). The amount of CMHC funding committed to each of the four components of the HPF throughout the framework's lifespan is illustrated in the Figure 1 below.

The logic models for the components of the HPF (in scope) can be found in [Annex D: Logic Model](#).

Figure 1: CMHC Committed Funding, by Component, over the Duration of the HPF



⁴ PT Priority funding replaced the Investment in Affordable Housing (IAH) funds - which sunset in 2019. PT Priority Funding was allocated in accordance with each PT's 2018-19 funding proportion for IAH.

⁵ In keeping with the federal commitment to maintain social housing operating agreement funds in the PTs in which those funds are expiring, Canada Community Housing Initiative funds are allocated on the basis of annual PT share of expiring social housing agreement dollars. More specifically, funds allocated under this initiative are meant to maintain 2018-19 social housing agreement funding by "replacing" the amount of social housing funds that would otherwise cease as agreements end every year plus slightly more.

⁶ CHB funds are allocated per the methodology used under IAH for the first two years (2020-21 and 2021-22).

3. Evaluation Questions

The key evaluation questions for the components of the HPF were as follows:

Relevance

- A.1 To what extent is there a continued need to make housing more available and affordable?
- A.2 Are changes in the housing context reflected in the objectives, design, and implementation of HPF components?

Performance

Effectiveness

- B.1 To what extent has affordable housing stock been renewed and expanded, including for those made most vulnerable as defined under HPF principles?
- B.2 To what extent does each HPF component contribute to HPF goals and principles?

Efficiency

- C.1 Are the HPF components efficiently progressing towards increasing housing affordability and availability, including for those most made vulnerable as defined under HPF principles?
- C.2 How efficient are HPF reporting processes? What are strengths and opportunities for improvement?

For additional detail and for a list of indicators and sub-indicators, please refer to the Evaluation Matrix in [Annex E: Evaluation Matrix](#).

4. Evaluation Methodology

The evaluation was conducted using a mixed-method approach that included the following lines of evidence.

Data, Documentation, and Literature Review

Program data received from November 2019 to June 2021 was analyzed to examine several outcomes related to the evaluation questions including the amount of funding committed, amount of cost-matched funding, number of new and repaired/ renewed units committed, and types of priority populations that have been supported.

A detailed review of key background documentation was conducted, which included the Housing Partnership Framework, PT Action Plans, and bilateral agreements.

Key external literature was also reviewed. The external literature review included academic literature, grey literature, news articles, and data from Statistics Canada, CMHC, and other organizations. These sources provided information on the housing context and need.

Key Informant Interviews

The evaluation team conducted in-depth interviews, via open-ended questions, to gain further insight related to the evaluation questions. All provinces and territories were invited to participate in a key informant interview, and 11 participated. Interviewees also included CMHC Officials as well as a cross-section of external housing sector experts who were regionally diverse and had varying areas of expertise. 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.

Table 2: Number of Key Informant Interviews by Type

Key Internal or External Informant	Number of Interviewees
Provincial and Territorial Representatives	36 (11 PTs)
CMHC Officials	6
Housing Sector Experts	9
HPF-Funded Project Profile Interviews	2
Total Number of Interviewees	53

To support the open and transparent provision of information for this evaluation, a commitment was made to interviewees to maintain anonymity and avoid situations where feedback could be attributed to a specific geography or individual. To ensure this anonymity, the report presents interview evidence at a consolidated level. Rather than noting which or how many interviews provided what feedback, we have consolidated this feedback into a higher-level finding. With specific reference to PTs, in instances where the report notes interview evidence, three terms have been applied and are defined as:

- 1. Most** – Indicating the finding/issue/area for consideration was specifically raised to each of the PT interviewees as part of the structured interview questions, and that more than half responded with the same/similar feedback.
- 2. A Significant Amount** – Indicates that more than four of the PTs specifically highlighted the area as something they have experienced or as an area of specific importance to their geography as part of open-ended questions. Note - this does not assume that it is not important or an issue to other PTs, but that it was not raised specifically during their interview.
- 3. Select Number** – Indicates that specific example or issue was note by three or less PT interviews as part of open-ended questions.

Focus Groups

As part of the Federal/Provincial/Territorial (FPT) Forum on Housing and the Forum 2021-22 priorities, the Working Group on NHS Progress and Reporting assessed progress in achieving the goals set out in the NHS and the FPT Housing Partnership Framework and the current partnership between CMHC and PTs in the delivery of the NHS. Through a series of structured focus groups, the working group highlighted what is working well, areas for improvements, and opportunities to better achieve expected NHS objectives and housing outcomes for Canadians.

Project Profiles

Five HPF-funded projects were examined as project profiles in this report. This included a literature, media, and document review of the project as well as interviews with key project stakeholders. Project profiles provide tangible real-world examples of how the HPF is being used across the country and are intended to demonstrate the variety of ways the funding is being leveraged.

Proximity Analysis

Statistics Canada’s Proximity Tool was utilized to examine the proximity to transit, amenities, and community supports of HPF-funded projects, in alignment with NHS principles.

Economic Impact Analysis

The evaluation used the Statistics Canada interprovincial input-output model (“I/O”) of the Canadian economy to assess the economic impact of the HPF. The model allowed for the estimation of direct and indirect supplier impacts. For additional detail about the methodology used for the economic impact analysis, see [Annex F: Detailed Methodology for Economic Impacts \(Input-Output Model\)](#).

For more details relating to the evaluation methodology, including the application of the methodologies to the evaluation questions, limitations, and quality assurance practises, see [Annex G: Evaluation Methodology and Quality Assurance](#).

5. Evaluation Findings

RELEVANCE

5.1 EVALUATION QUESTION 1: To what extent is there a continued need to make housing more available and affordable?

Finding 1

There is a continued need for increased housing affordability, availability, and adequacy in PTs across Canada.

Across the housing continuum, there is a significant need for housing that is affordable, available, and adequate for households throughout Canada. This section examines the relevance of the HPF, through which CMHC, the provinces and the territories are working to meet housing needs across Canada.

Per the 2016 Census of Canada, there were over 1.7 million Canadians living in core housing need and over 235,000 people are expected to experience homelessness at some point throughout the year.⁷ A household is in Core Housing Need (CHN) if their dwelling is deemed unsuitable (overcrowded), inadequate (requires major repairs), or unaffordable (costs more than 30 percent of gross household income) and alternative suitable housing that would

meet all three of these standards would cost 30 percent or more of their pre-tax income. Community and social housing need remains significant, with housing waitlists continuing to grow each year.⁸ At least 283,800 households throughout Canada were on community and social housing waitlists as of 2018.⁹

The primary barriers to housing for Canadians nationwide are affordability, availability, and adequacy.

Affordability

The affordability of rental housing is of significant concern throughout the country. In 2018, 23 percent of renters were in CHN, compared to 6.5 percent of homeowners.¹⁰ In addition to a need to create more rental housing, interviewed housing sector experts stated there also exists a need for increased funding programs targeted towards non-market housing.¹¹ This further indicates that there is a continued need for initiatives such as the CCHI, focused on protecting, regenerating, and expanding community and social housing amongst the broader NHS suite of initiatives.

Availability

As illustrated in Figure 2, the 1990s saw a significant reduction in the construction of purpose-built rentals (compared to all housing construction starts).¹² From 1994 to 2012, no more than 12 percent of each year's housing starts were for the construction of purpose-built rentals, with some years only having 6 percent or 7 percent of all housing starts for rental units.¹³ This is despite the fact that almost one-third of households

⁷ Co-operative Housing Federation of Canada, Canadian Alliance to End Homelessness, Canada Housing Renewal Association & Réseau Québécois des OSBL d'Habitation., 2019.

⁸ Federation of Canadian Municipalities, 2016.

⁹ Statistics Canada, 2019a.

¹⁰ Canada Mortgage and Housing Corporation, 2020a.

¹¹ Non-market housing refers to housing protected from external market forces, listed lower than market price due to investment by third party entities (e.g., a level of government, private business, or non-profit organization) and encompasses social, community, and public housing.

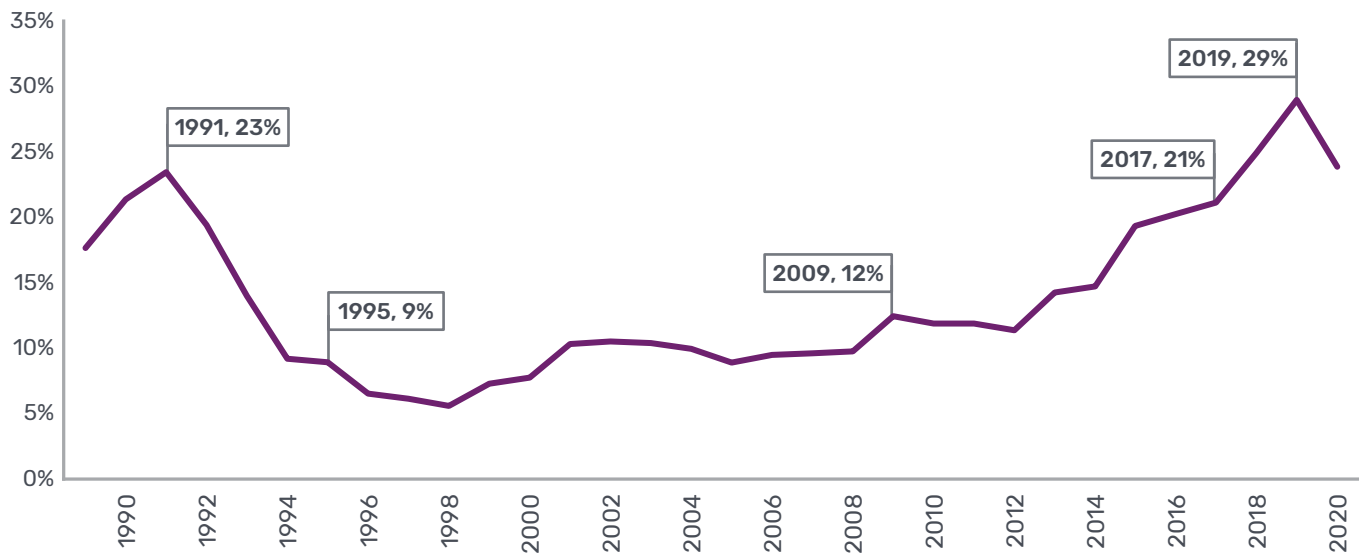
¹² Statistics Canada, 2021b.

¹³ Ibid.

are renters.¹⁴ This historical lack of increase to the rental supply is partially explained in the literature through the unfavourable economics and finances of purpose-built rental housing (condominium development was more profitable and less risky than purpose-built rental development).¹⁵ In addition to limited supply, high demand (stemming from factors such as immigration, employment growth, and economic trends) further constrains the supply and contributes to a lack of available purpose-built rental units.

Interviewees attributed an increase in housing waitlists to a growing lack of affordability as rent prices increased, prompting tenants to seek more affordable, temporary living options (e.g., couch surfing¹⁶, hotels, etc.). The availability concerns that PTs observed within their jurisdictions included minimal options for long-term, stable housing; dependency on public, social, and community housing units as a result of a lack of market housing; and limited options for low-income households to access. In focus groups, PTs discussed short-term vacation rentals and the loss of rental units to renovictions as contributing factors to the reduction in the supply of rental housing.¹⁷

Figure 2: Rentals as a percentage of All Housing Starts (1989-2020)¹⁸



¹⁴ Canada Mortgage and Housing Corporation, 2015.

¹⁵ Black, 2012; Canada Mortgage and Housing Corporation, 2017.

¹⁶ "Couch surfing" refers to when individuals temporarily seek shelter in a series of other people's homes, typically making use of improvised sleeping arrangements.

¹⁷ Renovictions refers to the eviction of tenants from a rental unit in order to conduct renovations or repairs.

¹⁸ Statistics Canada, 2021b.

Adequacy

Adequacy is a core issue for a significant number of PTs, particularly the adequacy of social housing units. The majority of social housing units were built between 1970 and 1989. CMHC's Survey of Social and Affordable Housing – Rental Structure revealed that of the units examined in the study, 17 percent were built before 1970.¹⁹ During interviews, seven PTs reported that they are prioritizing renovations and existing properties of social housing units and units under Legacy Urban Native Housing programs as Social Housing Agreements begin to end. CCHI funding is being allocated to the preservation of these units.

Finding 2

The housing landscape in Canada has changed since the launch of the NHS in 2017, particularly as a result of the COVID-19 pandemic. This highlights the need for programs with flexibility such as the HPF.

External literature review, key informant interviews, and focus groups noted that some of the factors that have impacted the implementation of the HPF are shifts in demographics; changes in housing prices; and rising construction costs. The flexibility built into the HPF has been particularly relevant for adapting to the changing context of the past three years.

The COVID-19 pandemic has highlighted the importance of the intersection of housing and health, social, and economic emergencies and have affected several parts of Canada's housing sector.

Demographic Shifts

A significant amount of PTs and housing sector experts observed a rise from 2017 to 2021 in interprovincial migration and international students who remain in the province or territory after graduation. A notable shift mentioned by most PTs (through interviews and PT Action Plans) and housing sector experts was the aging population throughout Canada which caused a shift in housing priorities and needs, especially regarding the suitability and accessibility of housing units for seniors. Housing sector experts also noted the rise in demand for multigenerational housing to support seniors aging in place as an alternative to accessing assisted living facilities. Finally, an increase of migration from urban communities to suburban or rural areas has emerged as a trend in several PTs, affecting housing availability and vacancy rates.

Housing Prices and Homeownership

Prior to COVID-19, real estate in many key markets faced growing demand that was outpacing supply, resulting in shrinking inventories.²⁰ Research has shown that out-migration from Toronto and Vancouver has put upward pressure on the house prices of other regions within these provinces, including in neighbouring CMAs and smaller population centres (both of which typically have lower home prices than Vancouver and Toronto).²¹ Since 2016, jurisdictions have implemented specific policies aimed at controlling the housing market, including foreign buyers' tax, vacant homes tax, and speculation tax. Given the uncertainty of COVID-19 in the early days of the pandemic, there was a sharp decline in home sales activity and prices in the beginning of 2020; however, by year end the market had recovered to pre-pandemic levels,²² late 2020 exceeded forecasts and resulted in an unexpectedly high level of housing activity.²³ The sales growth of more expensive housing in certain markets likely reflects the uneven economic impacts of the pandemic as higher-income households were able to maintain their incomes by working from

¹⁹ Canada Mortgage and Housing Corporation, 2020b.

²⁰ Siatchinov, A., De Champlain, A., & Verma, R., 2020.

²¹ Canada Mortgage and Housing Corporation, 2021b.

²² Canada Mortgage and Housing Corporation, 2021a.

²³ Ibid.

home.²⁴ In addition to key markets, the 2021 RE/MAX Fall Housing Market Outlook Report noted price surges in smaller areas such as Nanaimo, Kelowna, Peterborough, Muskoka, London, North Bay, and Southern Georgian Bay, Moncton, and Halifax.²⁵ Historically low interest rates have also spurred investments in residential construction and partly explained the strong sales and prices of homes during the pandemic.^{26 27}

Construction Costs

Construction costs increased during the pandemic due to supply chain challenges that were catalyzed by COVID-19.²⁸ Statistics Canada's Building Construction Price Index²⁹ increased for residential buildings across the 11 examined CMAs³⁰ during the onset of the pandemic. This higher construction cost can be attributed to higher prices of materials from supply and demand pressures, partly due to the shutdown of sawmills at the start of the COVID-19 pandemic³¹ as well as other factors affecting the supply chain of housing materials such as truck driver shortages, decreased rail car availability (to transport materials), safety protocols, and increased insurance costs.³²

Finding 3

The Territories in Canada continue to face unique housing-related challenges, which supports the continued need for Northern Funding.

The territories of Canada face unique housing-related challenges, including higher construction costs and limited access to construction materials; limited market rental options; higher shelter occupancy rates; and a disproportionate impact from climate change. The **Northern Funding** component of the HPF aims to address these distinct housing needs of the territories and remains steady throughout the length of the Partnership agreement. This section highlights these unique challenges, which demonstrates the continued need for this **Northern Funding** component.

Construction Costs and Access to Materials

Some remote communities in the territories face difficulties with receiving shipments of construction materials, many of which are dependent on airlift, winter roads, or summer barging to receive materials. As a result, goods are more expensive in the territories, particularly in remote regions, than elsewhere in Canada. Additionally, many regions have limited periods of time where construction can occur due to weather conditions. These elements can affect the availability of materials and often results in increased demand during the construction time window, higher costs, and longer construction timelines for projects undertaken in the territories. COVID-19 has exacerbated some of these challenges. For example, since the pandemic, construction costs have increased 30 percent in Nunavut due to supply chain challenges.³³ The need for **Northern Funding** has been evident in the fluctuation of the construction costs, especially during the pandemic.

²⁴ Canada Mortgage and Housing Corporation, 2021a.

²⁵ McNutt, L., 2020.

²⁶ Canada Mortgage and Housing Corporation, 2021a.

²⁷ Deng, Z., Morissette, R., & Messacar, D., 2020.

²⁸ McManus, P., 2021.

²⁹ Statistics Canada's Building Construction Price Index examines changes in the prices charged to construct different buildings on a quarterly basis.

³⁰ The 11 Census Metropolitan Areas that make up this index include: St. John's, Halifax, Moncton, Montréal, Ottawa-Gatineau, Toronto, Winnipeg, Saskatoon, Calgary, Edmonton and Vancouver.

³¹ Statistics Canada, 2021c; Statistics Canada, 2021a.

³² Statistics Canada, 2020c.

³³ Andrews, 2021.

Limited Market Housing Options

The territories tend to have limited market rental options. In Nunavut, the Nunavut Housing Corporation is the primary developer of rental housing. As a result of the limited private market, many individuals choose to live in social housing units. Moreover, some companies provide their employees with 'staff housing' due to limited availability and high market rent. The territories, as well as rural regions of many provinces, have identified a need for more market rental units in order to meet the shortage of affordable rental housing options.

Shelter Occupancy Rates

Shelters and transitional housing units in the territories have higher occupancies than the rest of Canada, with some exceeding their capacity.³⁴ According to the 2018 Survey of Residential Facilities for Victims of Abuse, 98 percent of beds in short-term facilities in the territories were occupied on snapshot day³⁵ (Nunavut 113 percent, Yukon 96 percent, and Northwest Territories 80 percent), compared to a 78 percent occupancy rate nationally.³⁶ There is also a gap in the supply of shelters in the territories and no transition homes in Nunavut, thus placing a greater burden on the already few shelters.³⁷

Indigenous populations have been made vulnerable to housing insecurity and tend to seek access to shelters at a disproportionately higher rate than non-Indigenous populations. As territories have larger proportions of Indigenous populations than provinces this challenge is more pronounced in these regions. Rural, remote, and Indigenous communities face greater difficulties in fundraising and have higher costs of living.³⁸ Furthermore, the distance between rural shelters results in fewer service options. This distance creates the need for outreach staff to travel to support victims of violence,³⁹ and also prevents residents (e.g., Indigenous women) who are returning to their communities from accessing the same outreach and follow-up supports to sustainably support them outside the shelter.⁴⁰ Due to scarcity, shelters may expand beyond the scope of their mandate and stretch resources to deliver more services to more victims than anticipated.⁴¹ This further limits capacity and resources in existing shelters.

Effects of Climate Change

Climate change is a prevalent factor affecting housing need, especially in Canada's territories where shifts in temperatures present significant potential implications to housing structures and the livelihood of the population. One of the biggest concerns facing Canada's north is the thawing of permafrost.⁴² While outer layers often thaw as the seasons change, the core layers beneath are expected to consistently remain at or below zero degrees Celsius.⁴³

³⁴ Moreau, G., 2019.

³⁵ Snapshot day refers to the day in which data collection is carried out within selected shelters. Statistics refer to the data collection from this day.

³⁶ Moreau, G., 2019.

³⁷ Ibid.

³⁸ Maki, K., 2019.

³⁹ Ibid.

⁴⁰ Parliament of Canada, House of Commons, Standing Committee on the Status of Women, 2019.

⁴¹ Maki, K., 2019.

⁴² Permafrost is defined as land (e.g., soil, bedrock, etc.) that has remained frozen for a period of over two years. (National Geographic, n.d.)

⁴³ National Geographic, n.d.

Figure 3: Permafrost on Banks Island



- Antoni Lewkowicz, submitted to CBC News

As temperatures continue to rise due to climate change, permafrost appears to be thawing at a faster rate than before.⁴⁴ This results in cracked foundations of existing homes, increasing the level of risk for current households who then require modifications for safety. Furthermore, this complicates the construction of new units, raising the cost of providing housing in the territories as housing requires intentional and specific designing that considers structural foundations, durable materials, and new technologies.⁴⁵ Additionally, winter roads and complex transportation routes leave the remote communities in the territories more susceptible to the effects of climate change.⁴⁶

Interviewees emphasized that climate change is expected to have severe impacts on the housing landscape in the territories as its effects worsen (e.g., changing temperatures, increased frequency of natural disasters, etc.).

Finding 4

The HPF focus on priority populations remains relevant as these groups experience additional barriers to accessing housing and require specific and targeted programming and solutions to address these barriers.

The HPF applies the principle of social inclusion by focusing on assisting those made most vulnerable and those in greatest need. Under the National Housing Strategy, these populations are as follows: women and children fleeing family violence; seniors; Indigenous peoples; visible minorities (racialized communities); people with developmental disabilities; people with physical disabilities; those dealing with mental health and addiction issues; veterans; young adults; the homeless; newcomers (including refugees); and, women and their children.

The PTs collect data on projects that target specific priority populations, although the populations being targeted by programs and initiatives differ amongst PTs. While specific challenges are experienced to a varying degree between regions, all PTs report increased barriers to accessing housing for priority populations and pledge to prioritize increasing housing availability. These priority populations often face greater incidences of core housing need, in addition to other social and economic barriers. External literature has identified the specific housing needs of these groups, the housing challenges they face, and best practices and implications for the housing sector.

⁴⁴ Pihl, E., Alfredsson, E., Bengtsson, M., Bowen, K., Cástan Broto, V., Chou, K. Zelinka, M., 2021.

⁴⁵ Parliament of Canada, Senate, Standing Senate Committee on Aboriginal Peoples, 2017.

⁴⁶ McGregor, R. V., Hassan, M., & Hayley, D., 2008.

Women and Children Fleeing Violence

Being abused in one's home has been linked to housing instability and homelessness.⁴⁷ Upon leaving an abusive home, women and their children may face issues that make it difficult to obtain stable and safe housing, including insufficient income (especially to support children), difficulty in finding living wage jobs (and staying employed), possible housing discrimination, credit or rental history issues, mental health issues, and ongoing harassment from the ex-intimate partner.⁴⁸ As a result, facilities that assist victims of abuse need interventions and programming that support women and provide expertise to help them maneuver complicated systems (legal, child welfare, immigration) and heal from their experienced abuse and trauma.⁴⁹ The literature also identified that these interventions should be mindful of the needs of women with intersecting identities (e.g., language barriers for immigrant women and supports that are cognizant of customs for Indigenous women). Transitional housing is also identified as key in ending and preventing homelessness for women.⁵⁰

Seniors

Literature on seniors' housing emphasizes the need for a range of options for different levels of health and income, and no one option is preferable to all.⁵¹ This is because aging at home may be feasible for some seniors but may be difficult for those with

unaffordable or instable housing.⁵² With a growth in the number of seniors (including seniors who live alone, are frail, or have disabilities), there will be a need for expanding diverse and affordable housing options (such as assisted living or supportive housing facilities).⁵³ Another identified solution is to incentivize the incorporation of universal design features into new builds and renovations.⁵⁴

Indigenous Peoples (First Nations, Métis, Inuit)

Literature has stressed the importance for Indigenous housing development to be approached in a holistic manner that incorporates community engagement and establishes partnerships and collaborations.⁵⁵ Witnesses to a House of Commons Committee focused on Indigenous housing noted that it is especially important that Indigenous housing is led by Indigenous peoples, from design to delivery.⁵⁶ Furthermore, housing should include culturally-appropriate, trauma-informed wrap-around services.⁵⁷ Other suggestions include implementing Indigenous governance, ensuring cultural safety through improved training, developing partnerships among agencies, and securing sustainable funding.⁵⁸

⁴⁷ Baker, C. K., Billhardt, K. A., Warren, J., Rollins, C., & Glass, N. E., 2010.

⁴⁸ Ibid.

⁴⁹ Moreau, G., 2019; Maki, K., 2019.

⁵⁰ Canada Mortgage and Housing Corporation, 2017b.

⁵¹ Government of Canada, Employment and Social Development Canada & Federal/Provincial/Territorial Committee of Officials (Seniors) for the Ministers Responsible for Seniors, 2019.

⁵² Housing Services Corporation, 2014.

⁵³ Government of Canada, Employment and Social Development Canada & Federal/Provincial/Territorial Committee of Officials (Seniors) for the Ministers Responsible for Seniors, 2019.

⁵⁴ Ibid.

⁵⁵ Canada Mortgage and Housing Corporation, 2019a.

⁵⁶ Parliament of Canada, House of Commons, Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities, 2021.

⁵⁷ Ibid.

⁵⁸ Canada Mortgage and Housing Corporation, 2021e.



Visible Minorities (Racialized Communities)

Racialized people face housing barriers such as affordability, discriminatory barriers, and the design of units that are not suited to their cultural practices.⁵⁹ Literature has discussed culturally-appropriate housing that supports practices such as religious ceremonies, social gatherings, culinary practices, and cultural preferences.⁶⁰ Many racialized individuals are immigrants to Canada. Multi-generational households are more common among immigrant families and newcomers are overrepresented in crowded households.⁶¹ Thus, suitability needs to be considered – this can be done by diversifying the housing stock and spaces that can be used in a variety of ways to accommodate family compositions and practices.⁶²

Newcomers (including Refugees)

The literature on newcomers and refugees and their housing needs point to barriers such as affordability, discrimination, overcrowding, and disconnection between services.⁶³ Affordability is an issue as the

majority of newcomers settle in large census metropolitan areas, where there are high shelter costs and low and precarious incomes.⁶⁴ Other challenges include developing partnerships between settlement services and housing providers as well as more diversified housing stock for accommodating various family compositions and practices.⁶⁵

People with Disabilities (Developmental and Physical)

Disabilities can be defined in many ways. Not all disabilities are physical. Literature on the housing needs of those with developmental disabilities noted that this group tend to live with parents or family for supports, and those who do not are often in poverty or at risk of homelessness.⁶⁶ With the appropriate supports, these individuals can be housed in individual accommodations, group homes, or shared-living arrangements.⁶⁷ People with physical disabilities or mobility issues are also in need of affordable accessible (or modifiable) housing with supportive services that are close together and easy to access.⁶⁸

⁵⁹ Ibid.

⁶⁰ Rachelson, H., Wong, J., & Han, E., 2019.

⁶¹ Canada Mortgage and Housing Corporation, 2016.

⁶² Canada Mortgage and Housing Corporation, 2021d.

⁶³ Canada Mortgage and Housing Corporation, 2021e.

⁶⁴ Ibid.

⁶⁵ Ibid.

⁶⁶ Canada Mortgage and Housing Corporation, 2021c.

⁶⁷ Ibid.

⁶⁸ Woolley, E., 2016.

Those dealing with mental health and addiction issues

Stable and affordable housing contributes to physical and mental well-being, so successful housing arrangements are especially important for individuals dealing with mental health and addiction issues.⁶⁹ A key theme in the literature is the need for supports and services that are flexible, provide a range of recovery-based housing and support options, and are designed for those with mental health conditions.⁷⁰

Veterans

Some veterans face cognitive or behavioural health issues (i.e., injury or post-traumatic stress disorder), which poses additional challenges in accessing or maintaining housing once they have returned to civilian life. A literature review on the housing needs of veterans emphasized that the goal should be housing stability via Housing First⁷¹ and harm-reduction principles.⁷² A practice for helping veterans obtain and maintain stable housing are wraparound services for veterans to maintain stable housing (supports for the transition to civilian life, social and employment supports, medical supports and treatments, etc.).⁷³

Young Adults

The literature focuses on homeless youth and youth aging out of foster care. A large number of youth exiting care are Indigenous.⁷⁴ This group faces challenges finding affordable housing in some CMAs due to a lack of credit history, needing co-signors, and facing discrimination.⁷⁵ For youth aging out of foster care, the identified implications for the housing sector include a need to increase supply of youth transitional housing.⁷⁶ In general, youth also prefer being close to transportation, employment, support services, and grocery stores.⁷⁷

The Homeless

The Homeless Partnering Strategy evaluations and consultations have noted several needs for addressing homeless populations.⁷⁸ This includes the Housing First approach, which aims to place people into stable housing and connect them with supports and services; Housing First has seen successful implementation across Canada.⁷⁹ This is in line with evidence on the strong need for housing supports for the homeless. Other needs include community supports such as drop-in centres, shelters and soup kitchens.^{80 81}

⁶⁹ Canadian Mental Health Association, n.d.

⁷⁰ Ibid.; Addictions & Mental Health Ontario, 2013; Centre for Addiction and Mental Health, 2014.

⁷¹ Housing First is an approach to prevent and end homelessness that prioritizes placing people into permanent housing with supports. The concept is centred on the idea that being stably housed enables people to then improve quality of life and foster self-sufficiency. Housing readiness is not a requirement to being housed under Housing First (i.e., sobriety).

⁷² Canada Mortgage and Housing Corporation, 2021f.

⁷³ Ibid.

⁷⁴ Canada Mortgage and Housing Corporation, 2021g.

⁷⁵ Ibid.

⁷⁶ Ibid.

⁷⁷ Ibid.

⁷⁸ Government of Canada, Employment and Social Development Canada, 2018c.

⁷⁹ Government of Canada, Employment and Social Development Canada, 2018a; Government of Canada, Employment and Social Development Canada, 2018c.

⁸⁰ Government of Canada, Employment and Social Development Canada, 2018b.

⁸¹ Ibid.

Women and their Children

In 2016, women-led households were more likely to experience core housing need than households led by men (at 17.4 percent and 9.5 percent respectively).⁸² Moreover, women are more likely to take on more caregiving responsibilities, earn a lower income, or work part-time.⁸³ The literature on the housing needs of women and their children point to unique and diverse experience.⁸⁴ In particular, it is recognized that women experience more “hidden homelessness”, which often takes the form of temporary solutions such as couch surfing, staying with family or friends, or other insecure accommodation.⁸⁵ The literature points to Housing First approaches and the importance of accessing childcare for women and their children, especially because of the vulnerability of children experiencing poverty and homelessness.⁸⁶

While the needs of these priority groups differ, there are several themes that emerge. One is the need for appropriate supports and services for a variety of different groups. This is also echoed in interviews with housing experts. Under the HPF, PTs can allocate 20 percent of cost-matching funds for supports. Other key findings on addressing the needs of vulnerable groups include accessible housing for seniors and persons with disabilities; culturally-appropriate and suitable housing for racialized communities (including Indigenous peoples); and, transitional housing for women and children fleeing domestic violence. Furthermore, housing for Indigenous peoples need to involve, include, and/or be led by the Indigenous communities it will serve.

The Effectiveness section expands on the need for data to better understand the extent to which we are meeting the needs of vulnerable communities. As demonstrated above, vulnerable communities, due to factors such as the COVID pandemic, remain at greater risk of housing insecurity.

Finding 5

The components of the HPF complement existing NHS programs. However, there are challenges related to the administration of programming.

Alignment between the HPF and NHS

The framework was set out to create a shared vision across Canada and to help align the provinces and territories' housing efforts with federally delivered programs. The HPF provides a mechanism between CMHC and the PTs towards building this shared vision, enabling PTs and the federal government to work together and complement each other's efforts to build new housing, repair existing units, and reduce housing need throughout Canada.

Overall, key informant interviews with CMHC Officials and PTs as well as the focus groups revealed that the components of the HPF are aligned with other NHS programming as they share similar objectives and provide opportunities for complementarity. However, it is worth noting that, during interviews, a significant number of PTs noted that there are some areas of misalignment that exist between the NHS programming and the HPF components. For example, while they found the ability to stack program funding⁸⁷ to be beneficial, the accounting becomes increasingly difficult/complicated due to different rules about how units and funding are counted under different programs.

⁸² Canada Mortgage and Housing Corporation, 2019b.

⁸³ Ibid.

⁸⁴ Schwan, K., Versteegh, A., Perri, M., Caplan, R., Baig, K., Dej, E., Jenkinson, J., Brais, H., Eiboff, F., & Pahlevan Chaleshtari, T., 2020.

⁸⁵ Ibid.

⁸⁶ Ibid.

⁸⁷ Program stacking is the approach of utilizing multiple funding sources from multiple government levels and programs to complete a project.

Perceived Complementarity and Duplication

Most PTs noted that there may be a perceived overlap (e.g., duplication of efforts, mirrored objectives, application of resources, etc.) between NHS programs and the components of the HPF. For example, one PT noted that the National Housing Co-Investment Fund occasionally acts in competition to programs funded through the **PT Priority** component because applicant groups find the requirements to be only slightly different, resulting in applicants having to choose between the two. However, housing sector experts noted that due to segmentation⁸⁸, there is little to no overlap between the components of the HPF and the NHS programs. Specifically, it was noted by one expert that there is a lack of understanding by stakeholders around how and why decisions are made. This causes the appearance of duplication; however, the programs offered through PTs and CMHC are designed to target particular groups to address their unique needs. These contradictions from interviewees suggest confusion surrounding the components as well as the differences between provincial/territorial priorities and how they choose to use and allocate HPF funding. For example, one PT described both the **CCHI** and **PT Priority** as particularly 'stackable' with other existing provincial programs, whereas another PT noted their frustration with the inability to stack these components with existing programs. Most PT interviews noted that the level of perceived complementarity between the HPF and NHS programming depends on which provincial or territorial initiatives are already in place and the degree of similarity between the PT program's and CMHC program's objectives.

Housing sector experts, as stakeholders external to the partnership, identified that there is an opportunity for PT and federal governments to simultaneously administer housing funding and initiatives more seamlessly. They suggested that this collaboration could increase clarity on where funding can be accessed for certain projects and reduce the burden on non-profits in navigating the provincial/territorial and federal housing programs.

5.2 EVALUATION QUESTION 2: Are changes in the housing context reflected in the objectives, design, and implementation of HPF components?

Finding 6

PTs perceive the HPF components as open and flexible, allowing them to use HPF funding to meet the evolving needs of their respective jurisdictions. However, there are some perceived limitations with regards to the funding amounts and uses of the **CCHI and **PT Priority** components.**

A primary intention of the design of the HPF was to create a foundation where FPT governments are committing to work together to achieve better housing solutions across the spectrum while ensuring flexibility and adaptability of the components to meet the unique needs of the PT jurisdictions. As such, the evaluation sought to assess the adaptability of each of the three components being evaluated.

PTs receiving **CCHI** funding have flexibility with respect to which units are being repaired/regenerated as well as the depth of funding provided to each unit, under conditions that certain funding principles are upheld and that funds are invested into community-based or public housing sectors.⁸⁹

Most PTs reported an overall satisfaction with the ability to use **CCHI** funding to address the evolving needs of their respective jurisdictions. Literature and data on housing demonstrated a deep need for renewal and creation of community and social housing across Canada.

⁸⁸ Segmentation in this case refers to the design of programs that uniquely target different groups or objectives so as to meet different housing needs.

⁸⁹ Canadian Intergovernmental Conference Secretariat, n.d.

PROJECT PROFILE: John Howard Society of Southeastern NB Inc.

[CCHI Funded]

The Community Hub project was developed through a partnership between the John Howard Society of Southeastern New Brunswick and Visions United Church in New Brunswick. The building is 24,000 square feet and will provide both affordable housing and a community space. The building is comprised of **20 one-bedroom apartments with subsidized rent that are dedicated to single men who have experienced chronic homelessness**. The community space is designed to provide a variety of rooms to be used for exercise classes, ball-hockey leagues, quilting clubs, or support meetings. In addition, there will be a large teaching kitchen and offices available for rent to non-profits.* This new community space **helps provide a place for children and families to participate in meaningful activities** without the worry of navigating barriers such as finances or transportation.

* <https://www.cbc.ca/news/canada/new-brunswick/community-hub-moncton-john-howard-visions-united-church-joanne-murray-1.5994262>

The flexibility of the **PT Priority** funding component enables PTs to allocate the funds towards a wide variety of programs and initiatives that address the particular needs of their respective housing landscapes. Interviews with PTs noted overall ease in using **PT Priority** funding to meet a large range of needs for a variety of groups. However, most PTs expressed their concern that funding is decreasing over the term of the component, which may affect their ability to directly

respond to the needs of their jurisdictions, such as grants to homeowners to make their homes accessible so that they can stay in place.

Most PTs noted their preference for the more flexible funding model tied to **PT Priority** funding (unrestricted funding) compared to more structured **CCHI** funding, which is limited to social and community housing.

Interviews with the territories reported that the **Northern Funding** component provides them with the greatest degree of flexibility and allows them to more effectively address the unique needs that exist in the territories.

Future evaluations will be well-placed to monitor the HPF's effectiveness as it matures, with **CCHI** and **CHB** (a direct benefit to households) rising as **PT Priority** funding diminishes over the life of the Framework.

EFFECTIVENESS

5.3 EVALUATION QUESTION 3: To what extent has affordable housing stock been renewed and expanded, including for those most vulnerable as defined under HPF principles?

Finding 7

HPF targets have been established and PTs are progressing towards them. However, there are challenges with access to key data, particularly as it relates to priority populations and energy efficiency.

Short-term progress on renewal and expansion

Tracking short-term new construction targets for the HPF is complex as PTs signed on to the agreement gradually after its inception in April 2018 and therefore began tracking new construction and renewal of units at different points in time. Further contributing to the complexity of measuring progress to targets includes pre-HPF commitments in 2018/19 being counted towards targets, so essentially counting for four years of spending in the first three-year period.

Overall, progress reports demonstrate that PTs are on track to meet or exceed short-term new construction targets, despite challenges such as construction delays and the uncertainty of the future of the housing landscape in a post-COVID era.

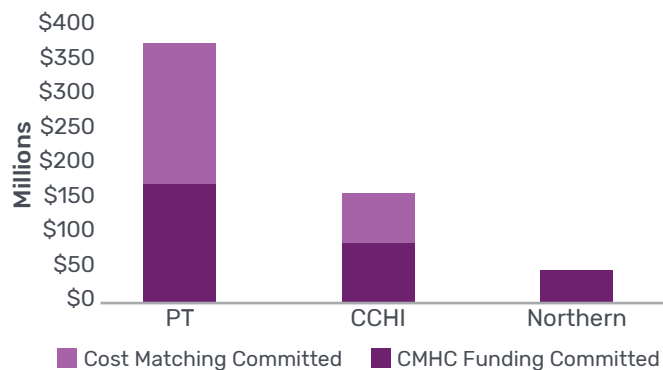
New Construction

An analysis of data received from November 2019 to June 2021 revealed that 65 percent of funding for new construction of units has come from the **PT Priority** component, 27 percent can be attributed to the **CCHI**, and 8 percent has come from **Northern Funding**.



PT Priority and **CCHI** funding consists of committed funds from CMHC and cost-matched funds while **Northern Funding** consists solely of committed CMHC funds. The total amount of funding committed is further broken down in Figure 4 below by the amount of funding that CMHC has committed compared to the amount of funding committed by PTs through cost-matching.

Figure 4: Total Funding Committed for New Construction, by Component (Nov 2019 - Jun 2021)



Under the **CCHI** component, progress has been cumulatively achieved towards 26 percent of the target (8,000 units)⁹⁰ with \$158.8 million of total funding (which includes both CMHC and cost-matched funds).⁹¹

A significant number of PTs noted that there were delays in meeting targets, some of which were due to the evolving needs of their jurisdictions, especially as a result of the COVID-19 pandemic. Several PTs also noted challenges with regards to identifying which NHS initiative their units would be counted under, thus creating potential inaccuracies in reported data between the various initiatives. Given that many PTs tend to ‘stack’ funding in pursuit of similar objectives, the lines are occasionally blurred with regards to which program or component a new or repaired/renewed unit is to be counted towards.

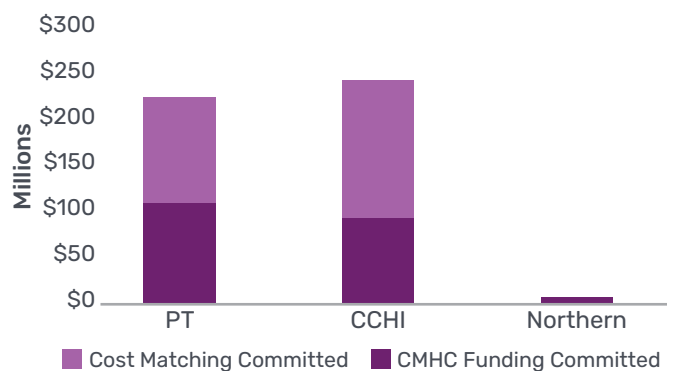
Despite these challenges, data analysis confirms that, with one year remaining to meet their three-year new construction targets outlined in their action plans, five PTs have committed to building a number of units that exceeds their three-year targets. Two other PTs have committed to building over 70 percent of their three-year targets.

Overall, under the **PT Priority** component, PTs have cumulatively achieved 48 percent of the ten-year new construction target (10,000 units)⁹² with \$377.1 million of total funding (which includes both CMHC and cost-matched funds). This is due in part to the front-loading of funding to the PTs with the total funding decreasing over time.

Repair and Renewal

The majority of PTs have exceeded their targets for the repair and renewal of social housing units. According to data received from November 2019 to June 2021, 47 percent of funding for repairs and renewals has come from the **PT Priority** component, 51 percent from the **CCHI**, and 1 percent from **Northern Funding** (exclusively CMHC funding).

Figure 5: Total Funding Committed for Repair/Renew Units, by Component (Nov 2019 - Jun 2021)



⁹⁰ Source: Treasury Board Submission - Federal Re-Engagement in Housing through the National Housing Strategy (NHS) – Submission II: Initiatives Delivered with Provinces and Territories.

⁹¹ There is no ten-year target set for the number of new units built under the Northern Funding component.

⁹² Source: Treasury Board Submission - Federal Re-Engagement in Housing through the National Housing Strategy (NHS) – Submission II: Initiatives Delivered with Provinces and Territories.

The total amount of funding committed is further broken down in Figure 5 by the amount of funding that CMHC has committed compared to the amount of funding committed by PTs through cost-matching.

Both interviews and data analysis highlighted the significant progress being made across Canada in the area of repairs and renewals. Most PTs have committed to repairs/renewals of units that exceed their outlined three-year targets and have done so by between two and ten times their respective targets (action plan targets were to repair/renew 30,147 units while PTs have committed to 109,939 units⁹³).

As a subset of their repair and renewal targets, each PT has outlined a target of 20 percent of social housing units being repaired or renewed. The total number of committed repairs and renewals of social housing units (70,627 units) has greatly exceeded the three-year target number outlined in their action plans (14,907 units). Despite these results, there are limitations to the repair and renewal criteria of targets under the HPF. These targets cover a range of activities, from repairing a lock to replacing a roof. As targets focus on the number of units repaired, it is challenging to determine the depth of renewal that contributes to progress in measuring these targets. As noted in section 5.1, there is significant need to ensure rental units are renewed to meet needs across Canada for adequate housing.

Accessible Units

Accessible units are housing units that are designed, constructed, or modified (such as through repair, renovation, renewal, or modification of a home) to enable independent living for persons with diverse

abilities.⁹⁴ As previously mentioned, the HPF seeks to address housing need for those most vulnerable. Given the housing need of individuals pertaining to these groups (e.g., seniors or persons with disabilities), it is vital that affordable units are also accessible to ensure increased suitability, contributing more effectively to the removal of households from housing need. At the time of the evaluation, each PT is responsible for developing their own system as accessibility standards differ across jurisdictions, which poses challenges in ensuring definitions are consistent.

During key informant interviews, some PTs expressed confusion surrounding the tracking and monitoring of accessibility targets. The data indicated a total of 1,820 new accessible units committed and 8,322 repaired/renewed accessible units committed.⁹⁵ In focus groups, some PTs also articulated challenges to developing systems and tracking targets.

Priority Populations

A key focus area of the HPF is to address groups most in need, including priority populations to housing insecurity.⁹⁶ As part of the claims process, PTs reported on whether specific housing projects target these groups as an indicator regarding the extent to which HPF supported projects address the needs of these priority populations. An assessment of data showed that under the **PT Priority** and **CCHI** components, a total of 38,090 repaired/renewed units have been dedicated to a priority population, as defined under the HPF. Across the three components, a total of 2,800 new units have been dedicated to an HPF target group. The specific groups being targeted by these projects can be seen in Table 3.

⁹³ This does not include Quebec and PEI because they did not submit action plans.

⁹⁴ Government of Canada, 2018.

⁹⁵ The number of newly constructed accessible units and repaired/renewed accessible units are a subset of the full number of new construction units and repaired/renewed units respectively.

⁹⁶ Priority populations are defined by CMHC as persons with disabilities, Indigenous peoples, veterans, young adults, immigrants and refugees, people with mental illness or substance dependencies, women and children fleeing domestic violence, and racialized groups. (Government of Canada, 2018.)

Table 3: Number of Repaired/Renewed and New Units Addressing each Target Group (Nov 2019 – Jun 2021)

Target Group	Number of Repaired/Renewed Units				Number of New Units					
	PT Priority		CCHI		PT Priority		CCHI		Northern Funding	
Homeless	66		47		79		58		-	
Indigenous Peoples	535		857		310		-		-	
Newcomers (incl. refugees)	-		218		-		-		-	
People with Developmental Disabilities	8		-		8		-		-	
People with Mental Health or Addiction Issues	60		321		83		73		16	
People with Physical Disabilities	1,032		280		95		67		-	
Racialized Groups	-		116		-		24		-	
Seniors	16,693		11,543		428		522		84	
Veterans	-		-		-		20		-	
Women and Children Fleeing Domestic Violence	238		327		65		47		-	
Women and their Children	-		5,713		531		271		-	
Young Adults	36		-		11		8		-	
Total Target Group Units	18,668	49%	19,422	51%	1,610	57.5%	1,090	39%	100	3.5%
Total Units Overall⁹⁷	60,565	54%	50,839	45%	4,829	67.7%	2,116	29.7%	186	2.6%

During interviews, select PTs and CMHC Officials noted that with regard to which priority populations are being supported through HPF-funded projects (that are not specifically targeted), there are challenges to collecting

race-based data due to capacity issues, concerns around privacy, and legal/legislative challenges. These challenges were also noted by PTs in the focus groups.

⁹⁷ Percentages for repair/renew overall do not add up to 100% as they include the 153 units committed under Northern Funding.

PROJECT PROFILE: Housing First Facility

[Funded by Northern Funding]

This Housing First residence is a 16-unit project located in the Yukon to **support vulnerable people in gaining immediate access to housing with no prior readiness requirement** (e.g., sobriety). The project has **two one-bedroom and 14 studio-type apartments**. There are two units that are barrier free and there is a common space as well as staff offices. There are on-site support staff who are available 24 hours a day to help provide a range of life skills and daily living activities to the residents. A study of the Housing First philosophy has shown that facilities that follow the philosophy's principles closely have seen an **80 to 85 percent success rate in helping people access housing quickly and being able to maintain it long-term**.^{*} As the first Housing First project in Yukon, CMHC and the territory's financial contributions have provided a home for those most vulnerable in the territory.^{**} The individuals living in these housing units are people who require moderate care and can highly benefit from the support provided that caters to their own needs and wants.

* <https://www.cbc.ca/news/canada/north/housing-first-facility-opens-whitehorse-1.5356848>

** <https://yukon.ca/en/news/yukon-opens-housing-first-residence>

Source: <https://yukon.ca/en/news/yukon-opens-housing-first-residence>



Adding to the complexity, data requirements only include identifying units for which priority populations are targeted in projects, rather than all units that are currently housing the individuals who are part of these populations. Therefore, there is a limited understanding of the extent to which the HPF is fully contributing towards housing priority populations.

Housing Units under Legacy Urban Native Programs

Within the overall objective of increasing and maintaining housing supply, the HPF specifies the goal of achieving no net loss of units for Indigenous people based on a baseline of units under the legacy Urban Native Housing Programs.⁹⁸ Accurately measuring progress against this target was said to be challenging by certain PTs due to the fact that they are expected to maintain “no net loss” of units as opposed to build or repair a specific number of units. Additionally, some PTs noted that the baseline number of units under the legacy programs is an estimate based on the available data.

Without an accurate number of the units that exist in each PT, PTs may experience difficulties in assessing, monitoring, and reporting on this target.

According to available data, across Canada, 120 percent of the three-year target for the repair and renewal of housing units under legacy Urban Native Housing programs has been achieved. Additionally, 79 percent of the three-year target for no net loss of units under these legacy programs has been achieved.⁹⁹

As previously noted, it is challenging to assess the effectiveness or efficiency of these repairs with the current data as the depth of repairs, or their details are not included in data.

Table 4: Number of New Units under Legacy Urban Native Housing Programs, Repaired/Renewed Units, and Project Subsidies per Component (Nov 2019 – Jun 2021)¹⁰⁰

Component	New Units	Repaired/Renewed Units	Project-Based Subsidy	Total Funding
PT Priority	98	299	283	\$19,757,804
CCHI	-	729	945	\$13,260,193
Total	98	1,028	1,228	\$33,017,997

Energy Efficiency

One of the objectives under the HPF is to monitor and reduce energy use and greenhouse gas (GHG) emissions. There is a perceived difficulty associated with measuring and reporting on energy efficiency-related outcomes due to data about the number of HPF-funded units with energy efficiency.

During key informant interviews and focus groups, a select few PTs noted that they either did not have the capacity to track reductions in energy use and GHG emissions or expressed confusion around what is required to report on energy efficiency-related

outcomes. Given this confusion, more data may become available as more projects begin. Additionally, most PTs expressed a desire to share best practices and collaborate with other PTs on measuring energy efficiencies.

Overall, as depicted in table 5, the data shows that 650 new construction units have achieved an average energy efficiency reduction of 24 percent, the majority of which can be attributed to the **PT Priority** component.

⁹⁸ Canadian Intergovernmental Conference Secretariat, n.d.

⁹⁹ It is important to note that these are estimates. Provinces and Territories have committed to the new construction of 98 Urban Native Housing units, which could fall under the No Net Loss of Urban Native Housing. However, it is not clear if provinces and Territories are counting the new construction units towards the no net loss goal because action plans did not commit to the new construction of units as a way to ensure no net loss of Urban Native Housing.

¹⁰⁰ \$382,873 was committed from CMHC under the **Northern Funding** component.

Table 5: Energy Efficiency Targets Achieved by Component for New Construction Projects (Nov 2019 – Jun 2021)

Component	Average Energy Efficiency Target	Average Energy Efficiency Reduction	Number of Units with Energy Efficiency Data	Number of Units Overall
PT Priority	33%	33%	196	4,829
CCHI	21%	21%	454	2,116
Total	24%	24%	650	6,945

A total of 556 repaired/renewed units have achieved an average energy efficiency reduction of 15.7 percent, the majority of which can be attributed to the CCHI component.

Table 6: Energy Efficiency Targets Achieved by Component for Repair/Renew Projects (Nov 2019 – June 2021)

Component	Average Energy Efficiency Target	Average Energy Efficiency Reduction	Number of Units with Energy Efficiency Data	Number of Units Overall
PT Priority	17%	13%	470	60,565
CCHI	54%	29%	86	50,839
Total	22%	15%	556	111,404

Project-Based Subsidies and Affordability Assistance

Under the bilateral agreements, targets were also set out in the area of Affordability Assistance, including both Project-Based Subsidies (e.g., rent supplements), Direct to Household Assistance, and Homeownership Assistance in an effort to increase the affordability of housing and contribute to inclusive communities.¹⁰¹

Data analysis revealed that a total of 50,568 units have been committed to receive Project-Based Subsidies and a total of 69,593 households have been committed to receive Direct to Household Affordability Assistance and 2,288 will receive Homeownership Assistance.¹⁰²

¹⁰¹ Note that the Canada Housing Benefit focuses on providing Direct to Household Affordability Assistance.

¹⁰² This excludes units that will receive Direct to Household Affordability Assistance under the Canada Housing Benefit. This also does not include the households receiving affordability support in Quebec in 2020/21. This information will be included should it become available from Quebec.



PROJECT PROFILE: Embassy Gardens

[CCHI Funded]

Embassy Gardens is a renovation project for 144 units across six buildings in Saskatoon, Saskatchewan. Embassy Gardens was contracted to perform renovation work and also leased one of these buildings for their project, Fusion 22. The Fusion 22 building is designated for vulnerable youth and their children and the project is designed to help residents move towards independent living and to keep at-risk families together using wrap-around services. The Embassy Gardens building is a 24-unit building, from which 22 will be used by residents. **Embassy Gardens implemented an Action to Employment program that is supported by Saskatchewan Housing Corporation and will provide vulnerable youth with training, employment experience, wages, and the personal reward of helping people in the community.****

According to interviewees, this project created a sense of community as it provided a safe space that is alcohol-free and is dedicated to **servicing young people's specific and special needs using wrap-around services.** The collaboration between the government, not-for-profit organizations, and the community in this project allows for benefits to be maximized as allocated funding is used to produce sustainable results.

* <https://www.saskatchewan.ca/government/news-and-media/2020/september/21/investing-in-habitat-homes>

** Ibid.

Note: Photo shown is from stock photography and not the actual Embassy Gardens.

Finding 8

PTs projects are aligned to the HPF principles and are contributing to the HPF goal of housing that is accessible to public amenities.

The HPF is intended to support the creation of liveable and inclusive communities by supporting social and affordable housing that is easily accessible to public transit, health services, education, early learning and childcare facilities, and employment opportunities.

An analysis was conducted to determine the location of all HPF projects submitted under the claims process.¹⁰³ According to Statistics Canada, there are three groups depending on the size of the population, which are as follows:

- Small population centres, with a population between 1,000 and 29,999
- Medium population centres, with a population between 30,000 and 99,999
- Large urban population centres, with a population of 100,000 or more (Statistics Canada, 2016)

HPF-funded projects represent a balanced combination of projects in large, medium, and small population centres. The breakdown by PT is in Table 7.

Table 7: Percentage of Projects in Medium and Large or Small Population Centres

Province / Territory	% of Projects in Medium or Large Population Centres	% of Projects in Small Population Centres
AB	58%	42%
BC	61%	39%
MB	19%	81%
NB	20%	80%
NL	54%	46%
NWT	0%	100%
NS	62%	38%
NU	0%	100%
ON	65%	35%
PEI	36%	64%
QC	71%	29%
SK	42%	58%
YK	0%	100%

¹⁰³ All projects were included except those classified being in draft status.

For the HPF to create livable and inclusive communities, affordable housing options must be in close proximity to a number of services and amenities. Each project is able to offer a greater social outcome if the project offers a proximity to the services noted in Table 8.

The analysis of proximity involved incorporating the Proximity Measures Data Viewer.¹⁰⁴ The Proximity Measures Data Viewer offers a view of proximity measure by dissemination block. Each block corresponds to a location in Canada. Where applicable, the evaluation used the most approximate dissemination block to the location of the project. However, for most cities, the evaluation used the “most” average dissemination block as a proxy for any project in that city. This provided a reasonable estimate for the proximity score in the relevant city. If there were multiple projects in the same city, each project was weighed as its own score. For example, if there were four projects in Ottawa, then there were four corresponding proximity scores input into the model to measure the average weighting of all projects.¹⁰⁵

For the services noted in Table 8, a score is given from 0 to 1. The scores are broken down as follows:

- From 0.000 to 0.004 (Very Bad)
- From 0.004 to 0.023 (Bad)
- From 0.023 to 0.080 (Neutral)
- From 0.080 to 0.177 (Good)
- From 0.177 to 1.000 (Very Good)

Table 8 below outlines the average proximity score for all new builds in all PTs. This analysis is an estimate and was conducted to provide an overall view of what the average proximity would feasibly look like. As displayed, the average new construction project under the HPF has a neutral to good proximity score for each of the proximity principles.

Table 8: Average Proximity Measure for New HPF Builds in Canada as of June 2021

	Employment	Pharmacy	Child Care	Health Care	Primary Education	Secondary Education	Public Transit
Average Score	0.0505	0.0690	0.0544	0.0336	0.1202	0.1048	0.0367
	Neutral	Neutral	Neutral	Neutral	Good	Good	Neutral

Each community has a unique breakdown of population that differs from one another. For example, some communities have an aging population that have a high need for health care and pharmacy proximity but less of a need for the other categories. There is also the other side of the spectrum where a community with a younger population will have a higher need for

employment, childcare, and education. The proximity scoring is an important measure to show how HPF projects serve communities, but it is not a replacement for the considerations of an individual community's needs and the demographics of that community that drive their needs.

¹⁰⁴ Statistics Canada, 2017.

¹⁰⁵ Another limitation to note was that certain remote locations had limited to no data available so estimates for a number of Territories and remote locations are not as accurate as other locations.

A further breakdown of the proximity scoring is shown in the table below. As displayed in Table 9, most PTs have an average neutral to very good score under each proximity measure. For more information see [Annex H](#).

Table 9: Number of PTs with Neutral to Very Good Proximity Scores for New Builds by Proximity Measure

Proximity Measure	Number of PTs with Neutral to Very Good Proximity Scores
Employment	7
Pharmacies	10
Childcare	7
Health care	6
Primary education	13
Secondary education	13
Public transit	7

Finding 9

PTs recognize the importance of wrap-around supports in contributing to the sustainability of the housing sector.

Supports and services help individuals and households facing barriers, especially because those who are vulnerable to housing instability may face additional challenges or inequities. In order to adequately support these groups, under the bilateral agreements, the HPF allows for 20 percent of cost-matching to be allocated towards services to support housing retention, including the provision of wrap-around supports.¹⁰⁶ Under previous multilateral frameworks and bilateral housing agreements, this was not an eligible activity.

A common theme in the literature review and focus groups with PTs was that access to wrap-around supports is a best practice for meeting the housing needs of priority populations. The discussion of wrap-around supports was also prevalent in literature about shelters and transitional housing for victims of abuse. Specifically, it noted that providing supports and services (through having trained and knowledgeable staff and workers) requires funding. This is especially because some facilities for victims of abuse may employ a trauma-informed and harm reduction approach.¹⁰⁷

Most PTs are providing or supporting the provision of wrap-around supports, including counselling, crisis management programs, and harm reduction and intervention programs through the HPF. In particular, 20 percent of cost-matching available for services intended to ensure housing retention, greater self-reliance for individuals, and social inclusion for tenants/occupants. PTs noted that tenants provided with additional supports were proven to have increased housing stability, demonstrating the effectiveness of wrap-around supports to the sustainability of the housing sector. Housing sector experts highlighted the need for workshops for those accessing services in the housing sector to allow them to understand their options and how to pursue them.

¹⁰⁶ Canadian Intergovernmental Conference Secretariat, n.d.

¹⁰⁷ Maki, K., 2019.



5.4 EVALUATION QUESTION 4: To what extent does each HPF component contribute to HPF goals and principles?

Finding 10

PTs have primarily cost-matched HPF funding with both their own funds and municipal funds. However, PTs are experiencing challenges that limit their ability to fully take advantage of cost-matching flexibilities, including finding additional cost-matching partners under the HPF.

As per the bilateral agreements signed under the HPF, the federal funding provided under the CCHI and PT Priority funding components must be cost-matched by the PTs following specific principles and requirements. Cost-matching can include capital costs, affordability assistance, and in-kind contributions.¹⁰⁸ It can also include project-based subsidies such as housing support services, for up to a maximum of 20 percent of a PT's cost-matching allocation, to increase housing retention,

independence, and social inclusion. PTs also have the option of creating other funding partnerships. A maximum of 50 percent of PT cost-matching obligations may come from other eligible sources, including regional Indigenous governments and organizations, national Indigenous organizations, private sector organizations, charitable organizations, and individual donors. Cost-matched funding does not include CMHC or other federally-sourced funding.

CMHC has met its funding commitment to all PTs. As demonstrated in Table 10, under both PT Priority and CCHI, PTs have committed a greater proportion of cost-matched funding than they are obligated to under their bilateral agreements. PTs have primarily cost-matched with their own funds and municipal funds, as outlined in Table 11. PTs are seeking out additional partnerships to a limited extent. As this is an option and not a requirement under the HPF, it is challenging to measure whether there are limitations in finding partnerships or whether PTs are not seeking out these partnerships. Interviews with PTs noted some general challenges to be primarily: (1) a lack of capacity within the PTs to develop these partnerships; and (2) financial constraints. Additionally, most PTs and CMHC Officials both reported that there is limited available equity to leverage in partner organizations (e.g., non-profit organizations) and municipalities. This may partially explain why the majority of cost-matched funding has come directly from the PTs themselves.

¹⁰⁸ In-kind contributions can be provided by project collaborators, such as other interested parties (i.e., non-profit organizations, private sector), departments or other government bodies (i.e., Municipalities, Provinces and Territories) and involves non-cash asset transactions (i.e., land donation, inclusionary zoning provisions, waived development charges and fees, tax rebates)

The table below also shows the total amount of funding allocated towards the 242,655 units committed to address housing need thus far, broken down by proportion of cost-matching versus CMHC funding, as well as by HPF component.

Table 10: Cost-Matched Funds as a Percentage of Total Funds and Number of Units Committed (Nov 2019 – Jun 2021)

Component	CMHC Funding	Total Cost Matching	% of Total Funding from Cost-Matching	# of Units Committed
PT Priority ¹⁰⁹	\$379,391,717	\$509,045,023	57%	142,124
CCHI	\$265,671,261	\$367,764,382	58%	99,340
Northern Funding ¹¹⁰	\$60,000,000	\$0	0%	1,101
Total	\$705,062,978	\$876,809,405	55%	242,565

Additionally, the table below breaks down cost-matching numbers by percentage of funding by contributor.

Table 11: Percentage of Cost-Matched Funds from Funding Type, by Component (Nov 2019 – Jun 2021)

Component	Total Cost Matching	PT Funding		Municipal Funding		Other Funding	
		\$	%	\$	%	\$	%
PT Priority ¹¹¹	\$509,045,023	\$407,732,127	80%	\$62,730,528	12%	\$38,582,368	8%
CCHI	\$367,764,382	\$211,431,515	58%	\$122,480,087	33%	\$33,852,780	9%
Total	\$876,809,405	\$619,163,642	71%	\$185,210,615	21%	\$72,435,148	8%

There appear to be benefits from PTs seeking out additional cost-matching partners. Data suggests that provinces and territories with more funding from non-CMHC sources are able to construct more units. This is based on correlations showing that when a PT had a higher percentage of cost-matched funds from sources other than the PT itself, then that PT tended to also have a higher percentage of their unit target achieved. Similar results were found for repair/renewal units and affordability assistance.

¹⁰⁹ Does not include the households receiving affordability support in Quebec in 2020/21. This information will be included should it become available from Quebec.

¹¹⁰ The \$60 million and 1,101 units reported for Northern Funding was determined by examining claims between November 2019 and June 2021. As part of the \$300 million announced in Budget 2017, \$30 million was disbursed under Investment in Affordable Housing in 2018-2019.

¹¹¹ Does not include the households receiving affordability support in Quebec in 2020/21. This information will be included should it become available from Quebec.



Finding 11

With funding to date, the HPF is expected to enable the contribution of approximately \$1.6 billion to GDP and create approximately 15,400 jobs.

The HPF is expected to enable a range of economic benefits across Canada. Below is a description of each of these benefits, followed by details on the Gross Domestic Product and employment impacts. Unless otherwise noted, all dollar values are inflation adjusted to 2020 equivalent values, and all reported values are national. The economic impacts shown here are measured by dollar figures and by the number of jobs, however, expenditure on housing creates social, health, and other benefits for communities that are not just monetary.

Employment: The projects committed during the study period are expected to enable approximately 6,700 jobs directly within the sector, supporting an additional 5,400 jobs within industries that supply to the sector, and an additional 3,300 jobs through the spending of labour income earned in the residential construction sector. A detailed analysis and explanation of the employment impact is presented in the following section.

Gross Domestic Product (GDP): GDP is a measure of the value-added by the residential sector within the local economy. The projects committed during the study period will enable the contribution of approximately \$0.7 billion directly to the economy, \$0.5 billion through indirect impacts of suppliers to the sector, and an additional \$0.4 billion through the spending of the labour income in the economy. In total, it is projected that the potential GDP that will be enabled by the HPF to the economy will be \$1.6 billion. A detailed analysis and explanation of the GDP impact is presented in the following section.

Economic Impact

To analyze economic impact the Statistics Canada Input Output Model was used along with the multipliers for residential construction (NAICS Code 2361). Rent supports are not included in the analysis as they are not tied to the residential construction multiplier and were therefore left out of the report. The analysis provides estimates of the economic benefits that will be enabled from the residential construction finance sector as a result of HPF in terms of GDP and employment. Each of these is composed of the Direct Impact (employment, and value-added created directly by the residential construction sector), the Indirect Impact (employment, and value-added generated by suppliers to the residential construction sector), and Induced Impact (the impact of re-spending of labour income earned in the residential construction sector). These three types are described in greater detail in [Annex F](#).

In addition to the quantitative economic impacts listed in Figure 6, there may have also been some qualitative economic impacts that were not addressed under the scope of this analysis. These are described below:

- **Affordability:** Due to the affordability of the housing offered through the HPF, tenants may be able to save money and use available funds to make purchases in other sectors.
- **Community:** Some HPF developments may include commercial real estate (i.e., retail, cafes, and restaurants) which may help to foster a community and is expected to create jobs in the local neighborhood.
- **Stability:** For some residents, the introduction of affordable housing may increase their housing stability, and therefore, economic stability by allowing some tenants to be more established within a particular community for an extended period.

Figure 6: Direct, Indirect, and Induced Impacts of the HPF on GDP and Job Creation

	Direct Impact		Indirect Impact		Induced Impact		Total Impact
GDP	0.7B	+	0.5B	+	0.4B	=	1.6B
Jobs	6,700	+	5,400	+	3,300	=	15,400
	Impacts generated directly within the residential construction sector		Impacts within Suppliers to the residential construction sector		Impacts from the spending of Labour Income earned through direct and indirect impacts		

EFFICIENCY

5.5 EVALUATION QUESTION 5: Are the HPF components efficiently progressing towards increasing housing affordability and availability including for those most vulnerable as defined under HPF principles?

Finding 12

The HPF is on track to meeting both the short-term new construction and repair and renewal targets set out in the action plans while spending less than initially planned.

Based on data submitted from November 2019 to June 2021, across Canada, there has been a commitment to the new construction of 5,436 units, which accounts for 76 percent of the three-year cumulative funding target for new construction. There has also been a commitment to repair or renew 109,939 units across Canada, which accounts for 74 percent of the three-year cumulative funding target for repairs and renewals. Given that only the number of repairs is reported in the data, the evaluation is limited in assessing the types and depth of repairs. In addition, the data does not reveal whether repairs are made on unique units. The detailed breakdown of committed units under both new construction and repair/renewal targets are presented in table below.¹¹²

Table 12: Number of New Construction and Repair/Renew Units as a Percentage of Target Achieved and Amount Committed

	New Construction			Repair/Renewal		
	3-Year Target	Committed	% of Target Achieved	3-Year Target	Committed	% of Target Achieved
Number of Units	5,347	5,436	102%	30,147	109,939	365%
Spending	\$568,047,000	\$432,826,741	76%	\$612,085,000	\$451,430,216	74%

The numbers presented above demonstrate that both the **PT Priority** and **CCHI** components are on track to meet both the short-term new construction and repair and renewal targets (note that **Northern Funding** has been excluded as there were no exact new construction and repair/renew targets for this fund). This is particularly of note given that this progress was achieved while spending less than the budgets outlined in the PT Action Plans.

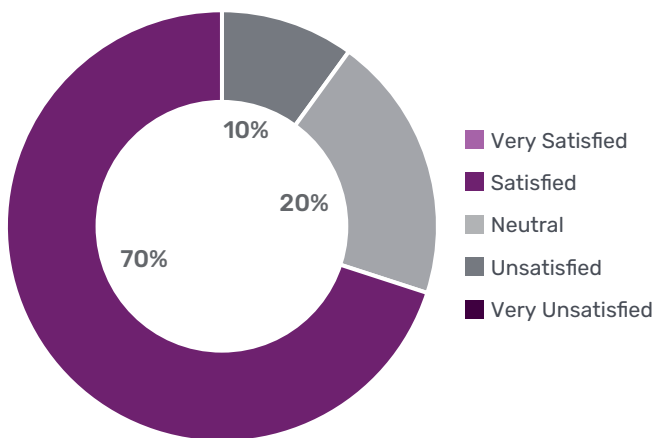
¹¹² These figures do not include Quebec and PEI as they did not have target data.

Finding 13

There are strong working relationships with CMHC and PTs. However, there is a desire among some PTs for increased collaboration and improved communication with CMHC’s head office.

During interviews, PTs were asked to rate their overall satisfaction in their working relationships with CMHC under the HPF. Overall, the majority of PTs report being satisfied (70 percent) with the remaining 30 percent split between neutral and unsatisfied as noted in Figure 7. In addition, PTs noted that their relationships with each other have been strengthened due to the HPF, because of aspects like the FPT Forum.

Figure 7: PTs’ Level of Satisfaction with their Working Relationship with CMHC



Interviews with PTs noted their working relationships with regional CMHC representatives tended to be stronger than those with CMHC head office representatives. PTs commented on challenges that included difficulty reaching CMHC employees and receiving timely responses from them, confusion with regards to which CMHC Officials should be contacted for certain topics or issues, and some perceived misalignment in conversations from one CMHC representative to another. Overall, PTs reported that there is an opportunity to improve timeliness of communication from CMHC’s head office, in order to receive timely responses on issues relating to HPF, for example, questions relating to required data collection.

Despite these operational challenges, interviews with both CMHC Officials and PTs noted that the HPF is a valuable mechanism that supports the federal government’s return to funding social housing in Canada in collaboration with the PTs.

CMHC Officials recommended pursuing more conversations with PTs about what level of collaboration would support them in achieving their objectives for housing. Certain PTs expressed satisfaction with their role as a primary partner under the HPF; however, they expressed a need for more explicit recognition of the housing challenges that are unique to each jurisdiction. The territories specifically mentioned the significance of housing challenges faced in their regions and the need for collaboration with partners to make a genuine and sustainable impact.

**5.6. EVALUATION QUESTION 6:
How efficient are HPF reporting processes?
What are the strengths and opportunities for improvement?**

Finding 14

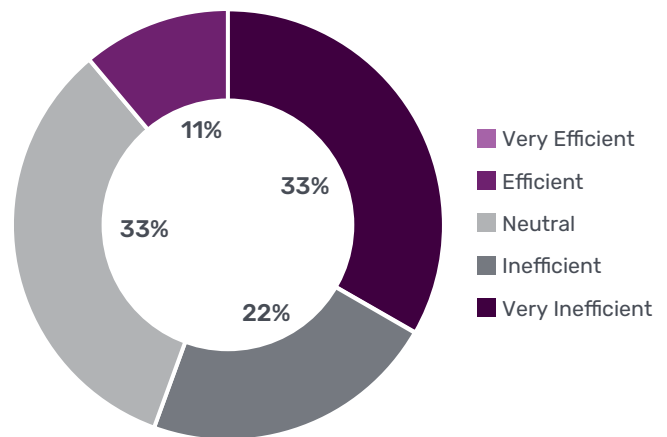
PTs found the HPF’s reporting processes to be inefficient and reported that they have limited capacity and infrastructure to meet reporting requirements. They also noted challenges with understanding how their progress reports are being used to inform decision-making.

Perceived Efficiency of Reporting Processes

Efficiency of reporting in the context of HPF refers to the ease, time commitment, duplication of effort, overlap and ability to meet reporting requirements on the part of the PTs.

When asked to rate the efficiency of reporting, the majority of respondents found the process to be either inefficient or very inefficient, with the remaining 33 percent and 11 percent finding it to be neutral and efficient, respectively. This data highlights an opportunity for further improvement to the reporting structure moving forward.

Figure 8: PT Perceptions of the Efficiency of the Reporting Process



Most PTs noted that their current resources are primarily dedicated to delivering programs. As a result, they lack sufficient resource capacity to meet reporting requirements. Under the HPF, up to 10 percent of funding is available for program management and administrative purposes; however, none of the PTs are using the maximum available amount towards program management and administrative costs. From the data, 16 percent of total available funds for these purposes has been used by eight PTs. In addition, only two PTs have used more than half of their available funding towards program management and administrative costs.

PTs perceived the substantial reporting requirements as an additional burden on an existing limited capacity. While most PT interviewees recognized the value of reporting for accountability and decision-making purposes, some PTs felt challenged by the frequency of reporting required under the HPF. Furthermore, the current reporting intervals do not align with existing internal provincial/territorial reporting timelines.

In particular, PTs noted that reports are requested too frequently, resulting in reports with minimal value data. Several PTs also reported perceived redundancies in the reports they are required to submit to CMHC (e.g., progress reports and claims data). Similarly, in the focus groups, PTs identified significant challenges, including the volume of documentation required under the existing process. PTs suggested extending the deadline for the progress report or for CMHC to use the data from the claims submitted to address their data and reporting needs, in order to ease the current reporting procedures.

CMHC Officials noted that there is a “shared burden” of meeting reporting requirements between both CMHC and the PTs, and that CMHC is required to monitor and report on performance indicators. As a result, CMHC relies on PTs to collect the necessary data. CMHC Officials also observed that many PTs lack appropriate IT infrastructure to accurately and effectively collect and report on some expected data. It was noted that many PTs are currently performing this manually, which reduces overall reporting efficiency.

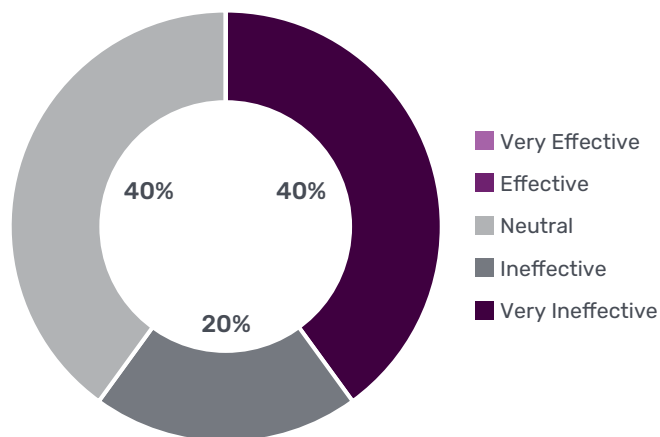
Overall, there was a clear desire from all interviewees to see a more streamlined approach to reporting that will support an increase in efficiencies.

Perceived Effectiveness of Reporting Processes

Effectiveness of reporting in the context of HPF refers to how the data is being used to effectively improve the program and/or inform decision making.

PT Interviewees were asked to rate the effectiveness of the reporting process outlined under the HPF, the results of which are shown in Figure 9. The results show that 40 percent of respondents view the process as neutral in its effectiveness, 10 percent consider it ineffective, and another 40 percent consider it to be very ineffective.

Figure 9: PT Perceptions of the Effectiveness of the Reporting Process



In interviews and focus groups, PTs noted that there is a perception that the data provided to CMHC is not often used, making it more challenging for PTs to understand the value of the data they are collecting. Based on key informant interviews with PTs, there is no perceived “closed loop”. They noted an opportunity for CMHC to improve communication to show how their data, information, and reports are being used for accountability or to inform decision-making.

6. Conclusions and Recommendations

There continues to be significant need for affordable and available housing in Canada. Furthermore, the objectives of the HPF components are relevant to the current housing landscape and adaptable to the unique needs of PTs as the housing landscape continues to evolve. The relevance of the HPF is clear in light of the continued housing need since the launch of the NHS. PTs are experiencing challenges in affordability (e.g., increased rent and housing prices), availability (e.g., growing waitlists), and adequacy (e.g., capital repairs needed), in addition to demographic shifts and changes in regulations and policies.

In terms of effectiveness, overall, the claims data submitted by PTs from November 2019 to June 2021 has revealed that PTs are on track to meet or exceed short-term new construction and repair and renewal targets, despite challenges such as construction delays and the uncertainty of the future of the housing landscape in a post-COVID environment. In addition, **CCHI**, **PT Priority** and **Northern funding** components have provided a balance of funds between maintaining a resilient community housing sector and flexibilities for PTs to meet their jurisdictions' distinct needs.

Despite these achievements, several challenges were identified. The current data collection systems and the capacity to collect required data posed particular concern for PTs with limited capacity and infrastructure to meet reporting requirements. In addition, a significant proportion of PTs consider reporting processes ineffective and do not see how their progress reports are being used to inform decision-making.

Finally, the evaluation identified potential limitations associated with the level of flexible funding that can be tailored to PT needs.

In order to address these challenges, the evaluation proposes the following recommendations. In addition, there are other detailed insights from the FPT Forum and the focus groups conducted as part of this evaluation that can be leveraged.

RECOMMENDATION 1

Review data and reporting processes to identify potential improvements. This review should consider:

- using information provided for the claims process to enhance progress reporting;
- providing PTs with additional flexibility to provide progress reports to CMHC based on their respective fiscal years; and,
- improving communication regarding how data is used by CMHC for accountability and decision-making.

PT achievement to targets shows promising progress towards the goal of making housing more available across Canada. However, CMHC and PTs may benefit from increased discussion on strengthening how progress to goals is monitored through data and reporting.

There is a “shared burden” of meeting federal reporting requirements between both CMHC and the PTs. CMHC is required to monitor and report on performance indicators outlined in the Treasury Board Submission, and relies on the PTs to collect the necessary data to meet this requirement. PTs’ current resources are primarily dedicated to delivering programs and often lack sufficient resource capacity to meet the additional reporting requirements of the HPF. Many PTs also lack appropriate IT infrastructure to accurately and effectively collect and report data. The frequency of reporting is also a challenge for PTs. CMHC should consider the information that is provided in the claims process to determine whether some of this information can also be used to enhance the progress reporting process.

In addition, providing additional flexibility with regards to when PTs submit their progress reports could potentially reduce some administrative burden (e.g., time reports according to the PT fiscal year end). Improving communication about the reporting process, and the importance of devoting available resources to program management and administrative purposes may improve the PT-CMHC relationship by promoting a shared understanding of the need for this valuable performance information.

Finally, increasing transparency of how PT reports are used for accountability and decision-making could promote a greater understanding of how reporting requirements protect the investment of the HPF and make the case to devote additional resources to reporting.

RECOMMENDATION 2

CMHC should work with PTs to identify solutions to enhance data availability and quality particularly regarding energy efficiency, accessibility, priority groups most in need and repair and renewal projects.

PTs have varying capacities, systems, and processes related to data collection and reporting. This creates challenges in reporting on energy efficiency-related outcomes that are achieved by NHS-supported projects. Despite the priority of climate change, measuring or estimating the outcomes in terms of energy efficiency of NHS-supported projects can be quite complex due to a wide range of factors that can impact the outcomes achieved from a given project.

Data limitations of the current data collection process prevent a complete understanding of how the HPF components are (or are not) meeting accessibility needs and the needs of priority populations. Such data is required for an accurate assessment of the impact the HPF components have on addressing the housing needs of those most in need. CMHC and PTs could work together to remove existing barriers and limitations in order to have an improved understanding of the unique needs of these populations.

In addition, repair and renewal is broadly defined and covers a range of activities. This limits the ability to determine the depth of renewal that contributes to progress in measuring these targets. More specific

information on the types or repairs and renewal may allow for greater understanding of how HPF is contributing to achieving its expected outcomes.

While identifying solutions, CMHC, with PTs, should consider maximizing the use of existing data sets, such as the Census or CMHC-administered surveys, and provide resources in order to ensure this data is reported on without creating an additional reporting burden on PTs. Future evaluations of HPF components can also be leveraged to collect additional outcome data directly from proponents via case studies, surveys, and interviews.

RECOMMENDATION 3

Review the funding split between PT-delivered initiatives and consider further flexibilities for use of funding while maintaining resilient community/social housing.

PT Priority funding is decreasing as the HPF matures, which may affect each jurisdiction's ability to respond to their respective housing needs. This funding is the most flexible, which PTs can most easily use to tailor to their jurisdiction's needs. In contrast, CCHI funding is restricted to renovating and building social/community housing.

This evaluation was conducted after the first three years of the HPF's implementation. Upcoming evaluations will include the CHB and will capture longer-term outcomes of the HPF as funding for various components shift over time (i.e., **PT Priority** funding decreases while CHB funding rises). As the HPF matures, evaluations will be better-placed to examine how the components and flexibilities under the HPF meet the housing affordability and availability needs in the coming years.

There is merit in exploring if greater flexibility would allow PTs to further focus on priorities, such as expanding mixed income housing, homeownership repair programs so that seniors can stay in place, Indigenous housing, and challenges outside of the HPF such as homelessness. Greater funding flexibility should be carefully calibrated with the well-documented need for investments in social/community housing across Canada and the risk of overly diminishing the amount of adequate social/community housing.

Ripple effects of the COVID-19 pandemic, which arose during the early implementation of the HPF, created unanticipated impacts on housing, including an increase in housing prices in small and medium sized population centres across Canada, and fluctuations in housing construction costs. An increase in flexible funding could enable the HPF components to better meet unanticipated needs that will continue to arise.

Annex A: Acronyms and Abbreviations

Acronym	Name
BC	British Columbia
CAEH	Canadian Alliance to End Homelessness
BC	British Columbia
CCHI	Canada Community Housing Initiative
CHB	Canada Housing Benefit
CHN	Core Housing Need
CMA	Census Metropolitan Area
CMHC	Canada Mortgage and Housing Corporation
EQ	Evaluation Question
ESDC	Employment and Social Development Canada
FPT	Federal/Provincial/Territorial
GDP	Gross Domestic Product
GHG	Greenhouse Gas
HPF	Housing Partnership Framework
IAH	Investment in Affordable Housing
I/O	Input/Output
NHCF	National Housing Co-Investment Fund
NHS	National Housing Strategy
NWT	Northwest Territories
PT	Provincial/Territorial; Provinces and Territories
QA	Quality Assurance
Q1	First Quarter of the year (January through March)
Q3	Third Quarter of the year (July through September)

Annex B: Key Definitions

These terms are defined as per their use in the Evaluation of the Components of the Housing Partnership Framework report.

Term	Definition
Accessibility (Housing)	Refers to the manner in which housing is designed, constructed or modified (such as through repair/renovation/renewal or modification of a home), to enable independent living for persons with diverse abilities. Accessibility is achieved through design, but also by adding features that make a home more accessible, such as modified cabinetry, furniture, space, shelves and cupboards, or electronic devices that improve the overall ability to function in a home.
Adequacy (Housing)	Housing adequacy refers to the physical condition of the dwelling, where housing is considered inadequate if major repairs or modernization improvements are required.
Affordability	The household has the financial ability or means to effectively enter or compete in the housing market.
Affordability Gap (Housing)	The average housing affordability gap is defined as the difference between the cost of housing and the cost that an average tenant would be capable of paying.
Affordable Housing	A housing unit that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30 percent of its gross income.
Bilateral Agreements	A collaborative partnership. Under the HPF, an agreement between Federal and Provincial/Territorial parties for the provision of funding towards the affordable housing sector, in which the terms, requirements, and objectives of the agreement are outlined and agreed upon by all relevant parties.
Collaboration	Two or more people/organizations working together toward shared goals.
Community Housing	An umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, Territorial or municipal governments.

Term	Definition
Core Housing Need	A household is considered in “Core Housing Need” if its housing does not meet one or more of the adequacy, suitability or affordability standards, and it would have to spend 30 percent or more of its before tax income to access acceptable local housing. Acceptable housing is adequate in condition, suitable in size, and affordable. Adequate housing does not require any major repairs, according to residents. Suitable housing has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the needs of the households, according to National Occupancy Standard (NOS) requirements. Affordable housing costs less than 30 percent of before tax (gross) household income. ¹¹³
Couch Surfing	Couch surfing is when individuals temporarily seek shelter in a series of other people's homes, typically making use of improvised sleeping arrangements.
Economic Inclusion	Refers to having equal access and equal opportunity for all members of society to participate in the economic life of their country as employees, entrepreneurs, consumers, and citizens. Individuals of all backgrounds and income strata levels should have opportunities to participate in the economy and reap the benefits of their participation. Fundamentally, inclusion entails access without bias to markets, resources, and opportunities. Economic inclusion is sometimes portrayed as a component of social inclusion.
Encampments (Homeless)	Encampments may also be referred to as homeless camps, tent cities, and homeless settlements.
Energy Efficiency	Using energy more effectively, and often refers to some form of change in technology. Energy efficiency measures differences in how much energy is used to provide the same level of comfort, performance or convenience by the same type of product or building.
Financial Viability	The ability for the building owner or manager to generate sufficient income (from rent, common elements fees, etc.) to meet its operating payments, debt commitments, and saving for future capital needs to maintain the building in good condition.
Hidden Homelessness	A term that describes those who rely on friends and family for housing and shelter needs.
Income Inequality Divide	Income inequality refers to the extent to which income is distributed in an uneven manner within a population. The divide refers to the gap between the two ends of the income spectrum.

¹¹³ Government of Canada, 2018.

Term	Definition
In-Kind Contributions	In-kind contributions can be provided by project collaborators, such as other interested parties (i.e., non-profit organizations, private sector), departments or other government bodies (i.e., Municipalities, Provinces and Territories) and involves non-cash asset transactions (i.e., land donation, inclusionary zoning provisions, waived development charges and fees, tax rebates)
Localization	Localization refers to the adjustment or adaptation of a strategy or approach to meet the unique needs of the local area being targeted.
Mixed-Income Housing	Any type of housing development (rent or owned) that includes a range of income levels among its residents, including low, moderate and/or higher incomes.
Mixed Tenure Housing	Generally refers to a development with a variety of cost and tenure options. For example, developments which include social and affordable housing alongside housing offered at full market price.
Mixed-Use Development	The development of land or a building with two or more different uses, such as residential, office and retail. Mixed-use can occur vertically within a building, or horizontally on a site.
New Construction	“New” means construction of a residential building starting with a vacant property. The new category also includes purchase of existing non-affordable/market buildings and improving them with major improvements to meet mandatory eligibility requirements.
Non-market Housing	Non-market housing is housing protected from external market forces, listed lower than market price due to investment by third party entities (e.g., a level of government, private business, or non-profit organization) and encompasses social, community, and public housing.
Permafrost	Permafrost is defined as land (i.e., soil, bedrock, etc.) that has remained frozen for a period of over two years. While outer layers often thaw as the seasons change, the core layers beneath are expected to consistently remain at or below zero degrees Celsius.
Renovictions	Refers to the eviction of tenants from a rental unit in order to conduct renovations or repairs.
Repaired/Renewed Units	This includes the repair and renewal of existing community and affordable housing, and shelter spaces. It is intended to preserve assets, including retrofits to modernize the housing stock.

Term	Definition
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. Working towards social inclusion means using measures to reduce or eliminate barriers contributing to disadvantage, marginalization or exclusion, geographic accessibility, priority populations (inclusive of GBA+, people with lived experience, veterans, disabled, and Indigenous and Northern).
Snapshot Day	Snapshot day refers to the day in which data collection is carried out within selected shelters. Statistics refer to the data collection from this day.
Stackability	Refers to the ability to use funding from one program in conjunction with that of another program to achieve aligning objectives
Suitability (Housing)	Housing suitability refers to how appropriate the size of the dwelling is for the household who resides in it (i.e., number of bedrooms).
Wrap-Around Supports	Wrap-around supports are additional services that contribute to the sustainability of housing arrangements by assisting tenants to remain stable and build genuine homes. These supports may include mental health or addiction counselling, access to on-site healthcare, employment services, meal plans, access to furniture banks and other services beyond simple shelter.
Priority Populations	Women, children and persons belonging, or perceived to belong, to groups that are in a disadvantaged position or marginalised are often referred to as groups made vulnerable. As of 2018, the National Housing Strategy priority populations are defined to include survivors (especially women and children) fleeing domestic violence; seniors; Indigenous peoples; people with disabilities; those dealing with mental health and addiction issues; veterans; LGBTQ2+; racialized groups; newcomers (including refugees); individuals and families experiencing homelessness; and young adults. ¹¹⁴

¹¹⁴ Government of Canada, 2018.

Annex C: Program Funding

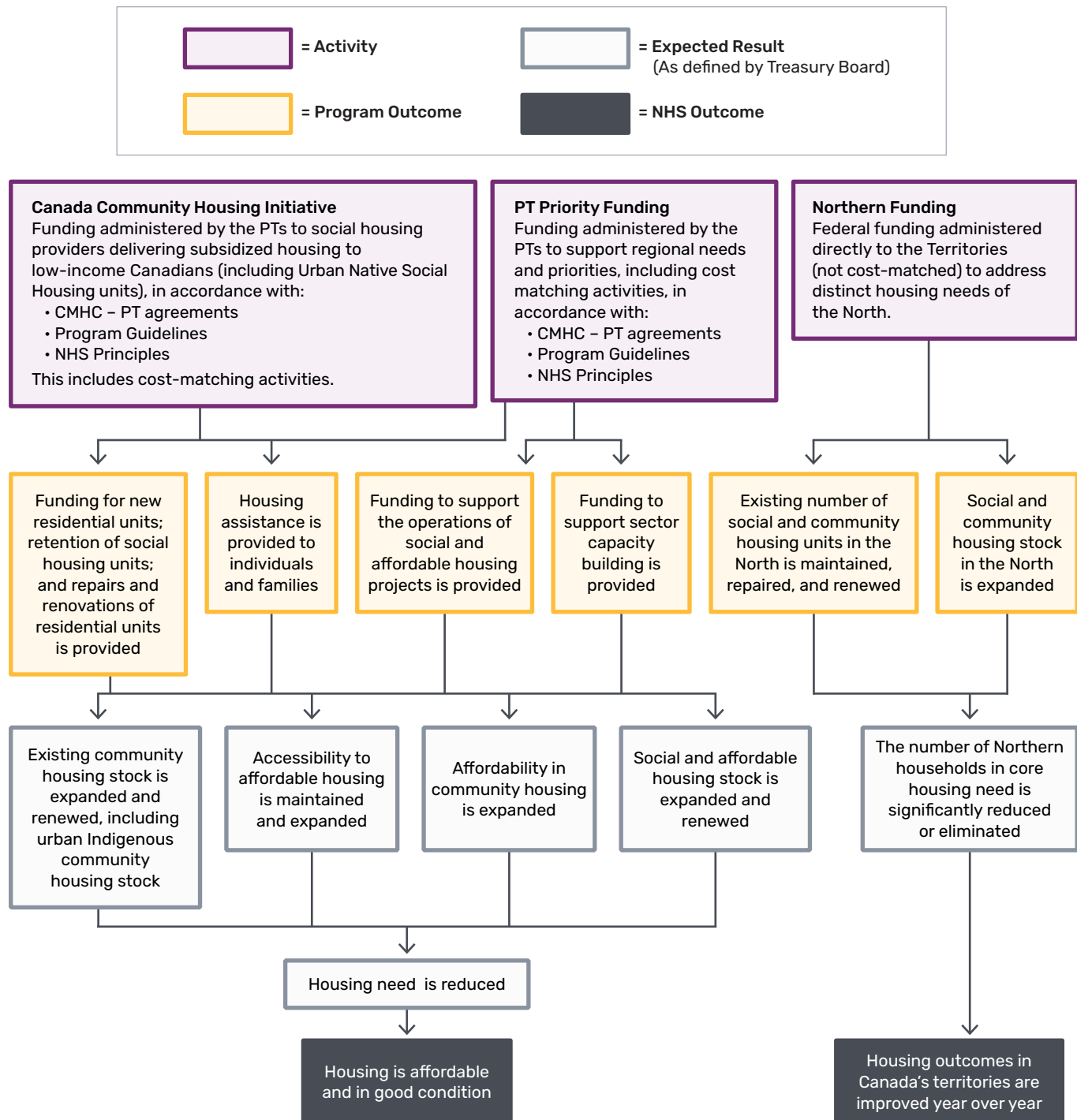
Component (\$ millions)	Fiscal Year									Total
	19-20	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	
PT Priority	251.4	161.2	136.5	135.7	135.6	125.4	115.5	65.5	-	1,126.8
CCHI	70.0	175.0	245.0	340.0	425.0	565.0	675.0	845.0	960.0	4,300.0
Northern Funding ¹¹⁵	30.0	30.0	30.0	30.0	30.0	30.0	30.0	30.0	30.0	270.0
Canada Housing Benefit	-	88.57	113.57	164.46	214.57	249.57	334.57	384.57	450.11	2,000.0
Total Program Funding	351.4	454.77	525.07	670.16	805.17	969.97	1,155.07	1,325.07	1,440.11	7,696.80

¹¹⁵ \$30 million was disbursed in 2018-2019 under the Investment in Affordable Housing initiative.

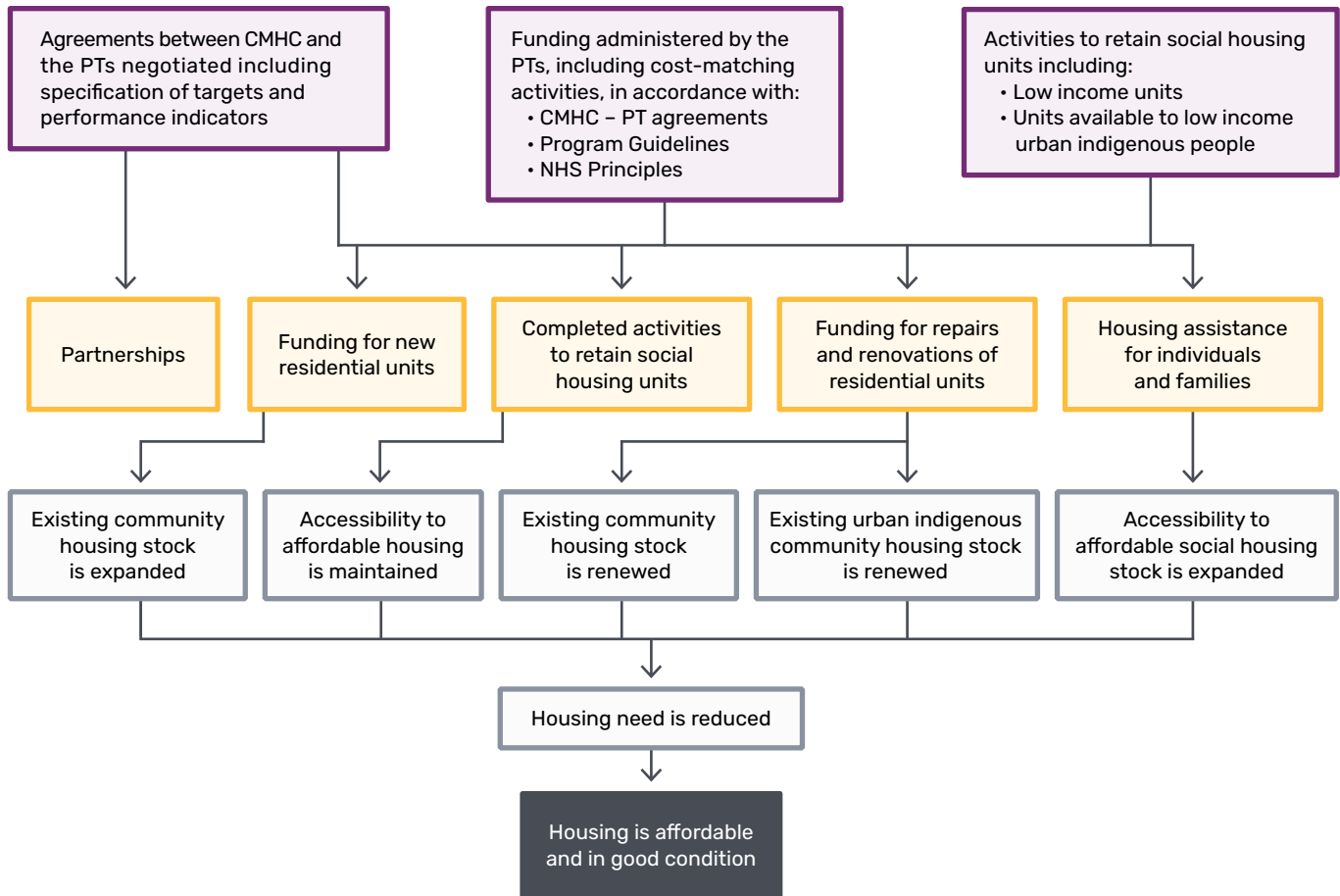
Annex D: Logic Model

This Annex presents the logic models for the components of the HPF (in scope). The logic model was prepared based on documentation and were validated with CMHC Program and/or Policy Measurement and Analysis Officials.

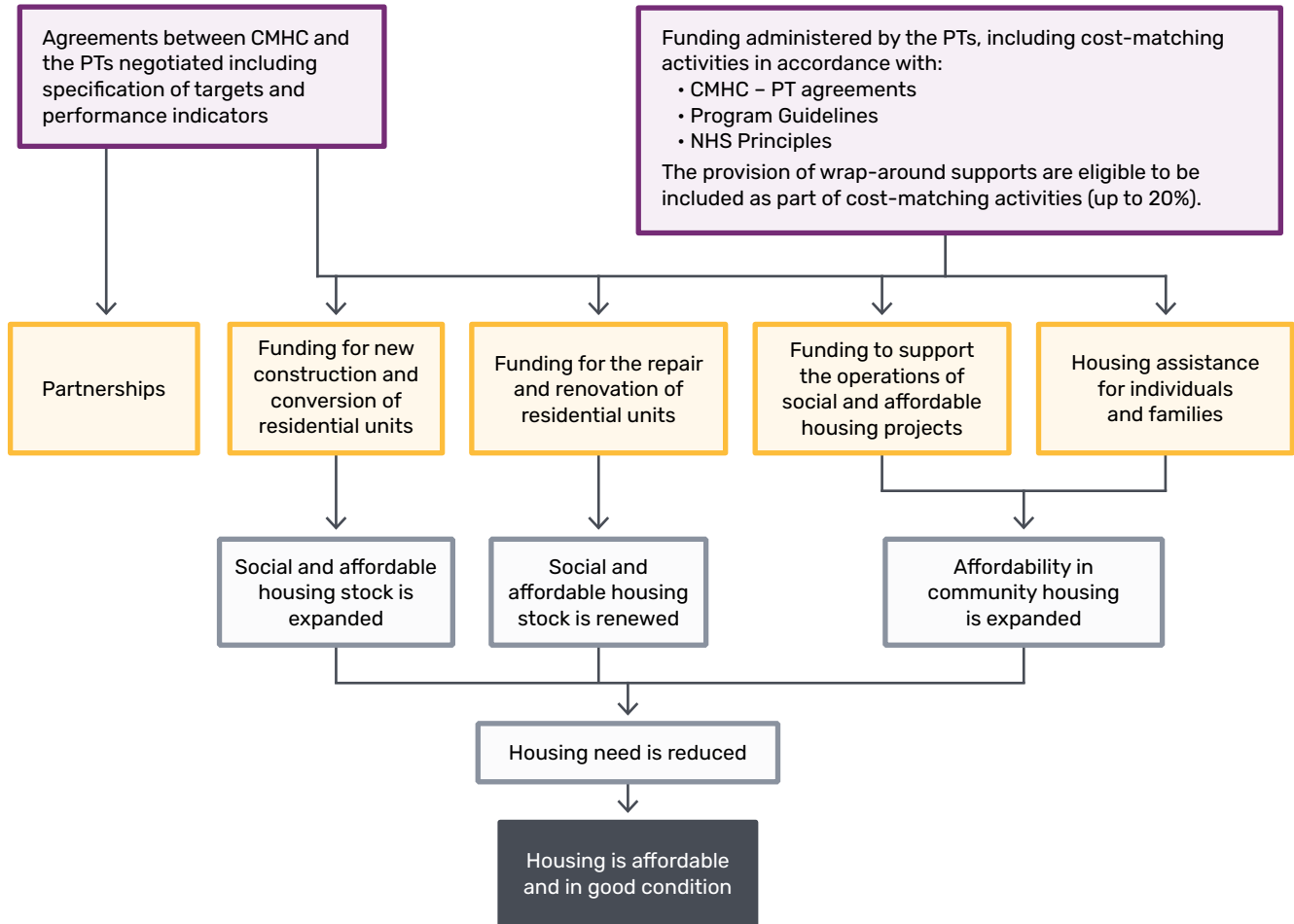
Components of the HPF (in scope)



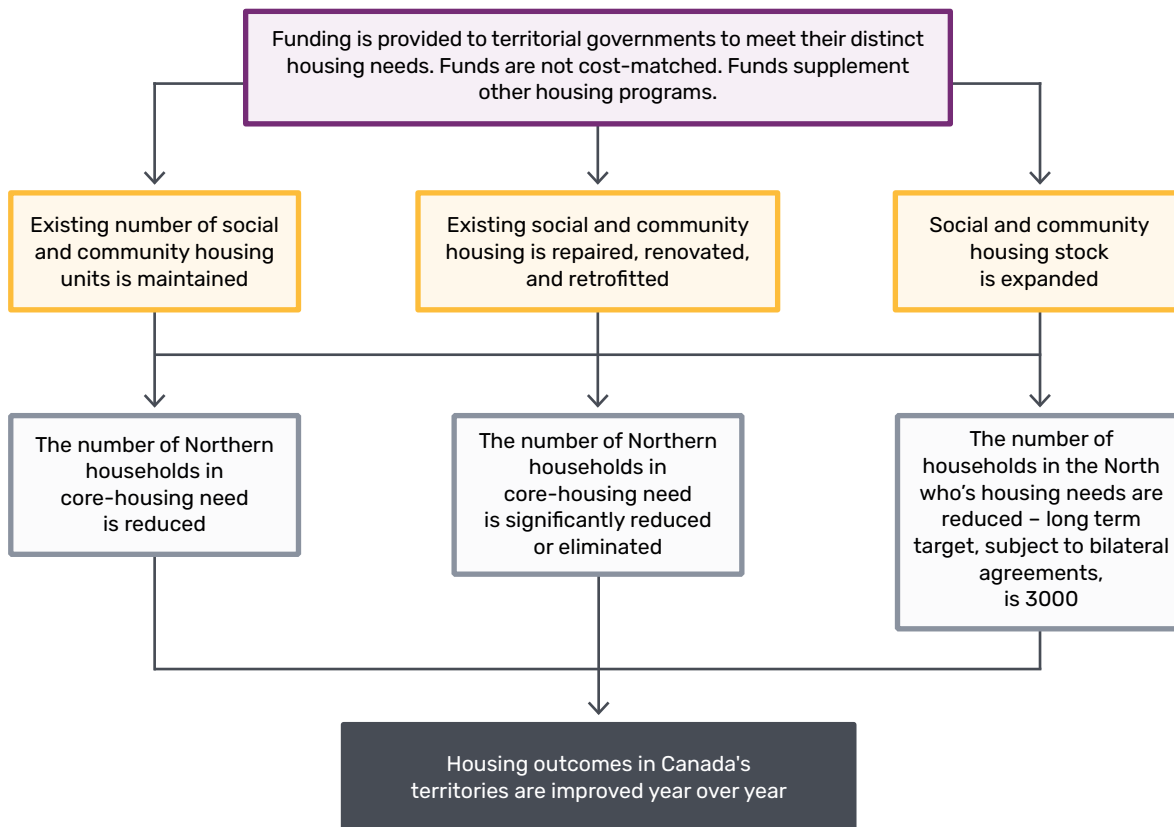
Canada Community Housing Initiative



PT Priority Funding



Northern Funding



Annex E: Evaluation Matrix

This annex provides a summary of the lines of evidence that will be used to gather data and information about each evaluation question and related evaluation indicators.

Components of the Housing Partnership Framework

Evaluation Question	Indicators	Line of Evidence				
		Key Informant Interviews	Focus Groups	Project Profiles	Literature and Document Review	Administrative Data
Relevance						
A.1 – To what extent is there a continued need to make housing more available and affordable across provinces and territories?	Extent to which housing landscape has changed since NHS launch	X	X		X	
	Effect of current COVID pandemic on which HPF components (i.e., Northern Housing, CCHI and PT Priority) are needed (and in greater/lesser need)	X	X		X	
	Evidence of complementarity/duplication between HPF and NHS (e.g., National Housing Co-Investment Fund, Rental Construction Financing Initiative)	X	X		X	X
A.2 - Are changes in the housing context reflected in the objectives, design and implementation of HPF components?	Extent to which changing housing context is reflected in HPF components	X	X		X	

Evaluation Question	Indicators	Line of Evidence				
		Key Informant Interviews	Focus Groups	Project Profiles	Literature and Document Review	Administrative Data
Effectiveness						
B.1 - To what extent has affordable housing stock been renewed and expanded, including for those most vulnerable as defined under HPF principles	Extent to which each HPF component contributes to achievement of new housing unit targets (15 percent expansion of rent assisted units), including for those most vulnerable as defined by HPF principles	×	×		×	×
	Number of new units in affordable and inclusive communities, easily accessible to public amenities (contribute to NHS goal: remove 530,000 households from housing need)	×	×		×	×
	Number of new units in mixed-income/mixed-use housing that assist the most vulnerable and in greatest need, as defined by HPF principles	×	×		×	×
	Number of new accessible units	×	×		×	×
	Number of new units with environmental sustainability, energy efficiency, and local employment benefits	×	×		×	×
	Extent to which each HPF component contributes to achievement of targets for repairs and renovation to existing units (20 percent of units repaired), including for those most vulnerable as defined by HPF principles	×	×		×	×
	No net loss of Urban Native Housing	×	×			×
	Number of renovated/repaired accessible units	×	×		×	×
	Number of repaired units in mixed-income/mixed-use housing that assist the most vulnerable and in greatest need as defined by HPF principles	×	×		×	×
	Number of units repaired with environmental sustainability, energy efficiency, and local employment benefits	×	×	×	×	×

Evaluation Question	Indicators	Line of Evidence				
		Key Informant Interviews	Focus Groups	Project Profiles	Literature and Document Review	Administrative Data
B.1 - To what extent has affordable housing stock been renewed and expanded, including for those most vulnerable as defined under HPF principles	Extent to which sector capacity building contributes to increased housing affordability and accessibility, including for those most vulnerable as defined by HPF principles	×	×	×	×	
	Extent to which HPF-funded wrap-around supports are effective, including for those most vulnerable as defined by HPF principles	×	×		×	
	Extent to which additional activities (e.g., rental supplements, grants to private homeowners/landlords) contribute to more affordable and accessible housing for those most vulnerable as defined by HPF principles	×	×		×	×
	Evidence of economic impact of the Framework					×
B.2 - To what extent does each HPF component contribute to HPF goals and principles?	How provinces and territories are exercising cost-matching to work towards HPF goals	×	×		×	×
	Effectiveness of cost-matching activities	×	×		×	×
	Examples (for project profiles) of cost-matching arrangements that strengthen progress to HPF component objectives	×	×		×	
	Eligible stakeholders included in cost-matching activities	×	×		×	×
	Eligible stakeholders not included in cost-matching activities	×	×		×	×

Evaluation Question	Indicators	Line of Evidence				
		Key Informant Interviews	Focus Groups	Project Profiles	Literature and Document Review	Administrative Data
Efficiency						
C.1 - Are the HPF components efficiently progressing towards increasing housing affordability and availability, including for those most vulnerable as defined under HPF principles?	Extent to which relationships between CMHC and PTs are being strengthened to achieve better housing outcomes	X	X			
	Extent to which HPF components (i.e., Northern Housing, CCHI, PT Priority) are efficient	X	X		X	X
	Differences in use of resources between cost-matching in comparison to activities that are not cost-matched, or where cost matching funds are exceeded	X	X		X	X
	Effect of COVID pandemic on resources (i.e., time, money) under each HPF component	X	X		X	X
	Unintended outcomes under HPF components	X	X		X	X
C.2 How efficient are HPF reporting processes? What are strengths and opportunities for improvement?	Incentives (in HPF design incl. targets) to the efficient use of resources in the design and reporting on each HPF component	X	X		X	X
	Disincentives (in HPF design incl. targets) to the efficient use of resources in the design and reporting on each HPF component	X	X		X	X

Annex F: Detailed Methodology for Economic Impact Analysis

The first step in performing any analysis using the I/O multipliers is to understand how much revenue is being contributed within a specific sector. The analysis relied on the project cost estimates for all projects approved and funded under HPF. Each dollar related to project costs is viewed as one dollar of revenue for the rental construction industry. Project cost estimates were used for all projects submitted by PTs as of June 2021; this included hard costs (construction) and soft costs (marketing and administration). Each budget also included land costs and HST/GST costs associated with the application. Land costs are a transfer of economic wealth, and therefore do not lead to an additional economic impact. It was estimated that the land and HST costs range between 10 percent and 20 percent of the total costs and were removed from the total costs estimate.

Given that the I/O multipliers are based upon 2017 data in the Canadian economy, the revenue inputs needed to be converted to 2017 dollars. For purposes of this analysis, projects were included that were accepted into HPF in the years 2018 through 2021. In order to ensure that consistent dollars were used, budget estimates were converted into 2017 dollars based upon the year that the project was approved. The Canadian Consumer Price Index was used to inflate or deflate budget estimates in each year. This relies on the assumption that the year the loan was approved is the same year that the project is constructed (i.e., the same year the money is spent).¹¹⁶

Once all project budget estimates were converted to 2017 dollars, the relevant input-output multipliers from the Statistics Canada input-output model were applied to the budgeted costs. Final impacts to GDP were

converted back to 2020 dollars using the Canadian Consumer Price Index. The three types of impacts are described in further detail below:

- **Direct Economic Impact:** Direct economic impact is the total amount of additional expenditure within a defined geographical area that can be directly attributed to activity within the sector. Direct economic impact represents the deliveries by domestic industries and imports necessary to satisfy final demand expenditures on products and services. An example of a direct economic impact is the GDP, and employment created directly by the operations of a residential construction firm.
- **Indirect Economic Impact:** Indirect economic impacts are the upstream activities associated with supplying intermediate inputs (the current expenditures on goods and services used up in the production process) to the sector. An example of an indirect economic impact is the purchase of goods and services (such as raw materials, utilities, office equipment, etc.) that the sector makes to meet their firm's needs.
- **Induced Economic Impact:** Induced economic impacts are an estimation of the production and imports associated with the spending of wages and income from the Sector. An example of an induced economic impact are the employees of a residential construction firm purchasing goods and services (at a household level) with their earnings. Induced economic impacts, while having significant effect on the Canadian economy, are difficult to forecast accurately and are sometimes not considered when evaluating a specific activity's economic benefit.

¹¹⁶ This assumption would likely have an immaterial impact on the outcome of the study.

Annex G: Evaluation Methodology and Quality Assurance

Evaluation Methodology

The following paragraphs describe how each methodology was used to address the evaluation questions. A summary of how the data sources were used to address the evaluation questions is also provided in the evaluation matrix in [Annex E: Evaluation Matrix](#).

Relevance

A.1. Is there a continued need to make housing more available and affordable?

The internal and external documentation review were key sources of information on the current state of Canada's housing sector and housing affordability. Internal document review and external literature review provided information related to the need to support accessibility of affordable housing. Focus groups and interviews with PTs gathered perceptions on the availability and affordability of the housing sector as well as identified impacts on the housing sector that are unique to geographic regions. Interviews and surveys with interviewees, including CMHC Officials, PTs, and Housing Sector Experts, were valuable to gather perceptions of those involved with the HPF on the continued need to increase affordable housing. These sources also helped to address information gaps uncovered in the documentation review. Focus groups and interviews also provided valuable perceptions on the potential complementarity or duplication of other programming, including between HPF and NHS programming, which were cross-referenced with administrative documentation.

A.2. Are changes in the housing context reflected in the objectives, design and implementation of HPF components?

The document, data, and literature review as well as key informant interviews with CMHC Officials facilitated understanding of the current housing context in Canada. Interviews and focus groups with PTs and Housing Sector Experts as well as project profiles will facilitate an understanding of the current housing context and trends and how the current housing context may be reflected in the objectives, design and implementation of HPF components. Similarly, document and data review formed a synopsis of the objectives, design, and implementation of the HPF and its alignment with federal legislation, priorities (e.g., the National Housing Strategy), and CMHC strategic direction. It also provided insight into the extent of duplication or complementarity of the HPF with other existing initiatives/programs, including the National Housing Strategy (NHS).

Effectiveness

B.1. To what extent has affordable housing stock been renewed and expanded, including for those most vulnerable as defined under HPF principles?

Program documentation and key informant interviews with PTs and Housing Sector Experts as well as with CMHC Officials were the key sources of information for examining program effectiveness and provide general perception of progress towards goals. Information gathered from key informant interviews provided insight into the extent to which the HPF has contributed to the renewal and expansion of housing stock. Additionally, key informant interviews, focus groups, and project profiles formulated an understanding of the impacts of the HPF on the housing stock. Program documentation, including literature, external data, and administrative data provided quantitative data related to the achievement of outcomes. More specifically, the number of units that have been renewed and/or expanded as a result of the program indicated the extent to which the HPF has contributed to the renewal and expansion of the housing supply in Canada.

B.2. To what extent does each HPF component contribute to HPF goals and principles?

Key informant interviews and focus groups provided insight into what aspects of the HPF have an impact on the renewal and expansion of housing stock while meeting targets for climate change, proximity to other public investments, and focus on priority groups. Program documentation supported the formulation of an understanding of HPF goals and principles. Program documentation and external literature also provided quantitative data related to housing affordability, such as the number of units renewed and expanded within the housing stock.

Efficiency

C.1. Are the HPF components efficiently progressing towards increasing housing affordability and availability, including for those most vulnerable?

Key informant perceptions and focus groups provided feedback regarding the extent to which the HPF components are efficiently progressing towards increasing housing affordability and availability while comparing the different components' achievements. The definition of priority populations as defined under HPF principles was used for this analysis. Program documentation review facilitated an understanding of the HPF Components' targets, the number of units renewed and expanded thus far, and subsequently how the components are progressing toward their targets. Program and administrative documentation and external literature also facilitated an understanding of the progress thus far for units for those most vulnerable. The "priority areas for action" under the NHS was used to determine those who are most vulnerable for this analysis.

C.2. How efficient are HPF reporting processes (i.e., strengths and opportunities to improve)?

Key informant interviews were a key data source for identifying potential improvements to the processes of the HPF. Feedback provided by PTs also highlighted the strengths and weaknesses of the processes that are part of the HPF as well as opportunities for design improvement. Perceptions of Housing Sector Experts also provided insight into best practices within the housing sector, including how these practices can be leveraged to improve efficiency of programs. External and internal data and documentation review supplemented the findings gathered from these interviews.

Limitations to the Evaluation Methodology

Limitation	Magnitude/Impact	Mitigation Strategy
The HPF is a ten-year initiative that was launched in 2017.	As this is a formative evaluation, the evaluation team was limited in its ability to conclude on the extent to which outcomes had been achieved.	The evaluation concluded on the extent to which outcomes had been achieved to date and the extent to which the program is on track to achieve the intended outcomes over the planned ten-year implementation period.
Inconsistencies across different documentation and data sources, or inaccurate/incomplete information provided in the documentation provided.	Documentation may not provide the expected information related to an evaluation issue in a full and complete manner.	The evaluation team worked closely with the HPF Program Officials to ensure that all documentation provided was the most current and accurate version available. Any inconsistencies across different data sources or documentation were mitigated through the information collected through the other lines of evidence and the triangulation of findings.

Quality Assurance

Evaluation Services strives to produce high quality products that exceed the requirements of our commitments to TBS, Canadian Evaluation Society Standards, CMHC’s Code of Ethics and CMHC’s internal program or initiative learning needs. To achieve this, a variety of quality assurance and quality control methods are used.

To ensure evaluations are of high quality, key deliverables underwent a quality assurance (QA) process. At the conclusion of the evaluation project, CMHC’s Audit and Evaluation Sector’s Professional Practices Group also collects client feedback to make improvements.

BDO’s Quality Assurance Process

- All deliverables, including working papers, are reviewed internally by the Project Manager to ensure their conformity with evaluation standards.

- BDO assigned the Project Manager as the single individual who had overall responsibility for the quality and timeliness of all deliverables.
- Weekly touchpoints were scheduled between the BDO Evaluation Team and CMHC Evaluation Service, and status reports are provided at each of these meetings to identify progress and any issues with the conduct of the assignment.

CMHC’s Quality Assurance Process

- All deliverables provided to CMHC were reviewed and accepted by the Evaluation Lead.
- The Methodology Report and final Evaluation Report underwent an internal peer review as per Evaluation Services Guidelines and Procedures to provide senior management with assurance of the quality of evaluation products.

Annex H: Methodology for Proximity Analysis

The evaluation conducted an analysis of proximity. It considered new projects under the HPF by province and territory to reach an estimate of the average proximity score for a new project by PT. The evaluation gathered data related to new builds for each PT under the HPF. Each PT was then inputted into its own unique dataset with the relevant locations for each new build (city, address, postal code). The evaluation then corresponded each new build location with the relevant proximity measure score from the proximity measures data viewer. The analysis then involved averaging the proximity score for each PT and then subsequently averaging that for all of Canada to get an estimate of the average proximity scores for all HPF new builds and repairs.

Although the analysis was done by city, the key finding is focused mainly on the individual community. There is an overall trend that larger population centres have better proximity measure scores for each analyzed project than smaller and more remote communities. This is expected as larger population centres have a higher population and likely more opportunities for amenities to be built and utilized. The more remote the community is, the more difficult it is for construction to occur, which leads to a lower proximity measure for remote communities.

It is important to specify the relevant measures in the proximity scoring model. For each project, the relevant proximity scores were the following: Employment, Pharmacy, Child Care, Health Care, Grocery Store, Primary Education, Secondary Education, Library, Park, Public Transit, and Amenity Density. For the purposes of our analysis only the proximity measures relating to the HPF principles were shown.

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Alternative text and data for figures

Figure 1 – CMHC Committed Funding, by Component, over the Duration of the HPF

	2019–2020	2020–2021	2021–2022	2022–2023	2023–2024	2024–2025	2025–2026	2026–2027	2027–2028
PT Priority	251.4	161.2	136.5	135.7	135.6	125.4	115.5	65.5	-
CCHI	70	175	245	340	425	565	675	845	960
Northern Funding	30	30	30	30	30	30	30	30	30
Canada Housing Benefit	-	88.57	113.57	164.46	214.57	249.57	334.57	384.57	450.11

Figure 2 – Rentals as a Percentage of All Housing Starts (1989-2020)

Year	Rentals as a % of all housing starts
1989	18%
1990	21%
1991	23%
1992	19%
1993	14%
1994	9%
1995	9%
1996	7%
1997	6%
1998	6%
1999	7%
2000	8%
2001	10%
2002	11%
2003	10%
2004	10%
2005	9%
2006	9%
2007	10%
2008	10%
2009	12%
2010	12%
2011	12%
2012	11%
2013	14%
2014	15%

Year	Rentals as a % of all housing starts
2015	19%
2016	20%
2017	21%
2018	25%
2019	29%
2020	24%

Figure 4 – Total Funding Committed for New Construction, by Component (Nov 2019 - Jun 2021)

	CMHC Funding Committed	Cost Matching Committed
PT	\$172,808,903.26	\$204,261,408.79
CCHI	\$87,070,914.61	\$71,700,350.15
Northern	\$48,051,322.00	\$-

Figure 5 – Total Funding Committed for Repair/Renew Units, by Component (Nov 2019 - Jun 2021)

	CMHC Funding Committed	Cost Matching Committed
PT	\$109,578,886.49	\$115,464,405.05
CCHI	\$93,820,554.12	\$149,565,700.79
Northern	\$6,545,454.00	\$-

Figure 7 – PTs’ Level of Satisfaction with their Working Relationship with CMHC

	Percent
Very Unsatisfied	0%
Unsatisfied	10%
Neutral	20%
Satisfied	70%
Very Satisfied	0%

Figure 8 – PT Perceptions of the Efficiency of the Reporting Process

	Percent
Very Inefficient	33%
Inefficient	22%
Neutral	33%
Efficient	11%
Very Efficient	0%

Figure 9 – PT Perceptions of the Effectiveness of the Reporting Process

	Percent
Very Ineffective	40%
Ineffective	20%
Neutral	40%
Effective	0%
Very Effective	0%