



# CHRA Congress Session Series 2022

## Housing Journeys Reimagined

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**Canadian Housing and  
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A Home for the Housing Sector



**BC HOUSING**

During the 2022 CHRA National Congress session, Housing Journeys Reimagined, Michael Braithwaite, Joshua Bénard, and Adrienne Pacini presented the work completed to date on their Solutions Lab project, provisionally called the “Dwell” project. The results of the Lab are a proposed model for a new form of housing tenure which borrows from a variety of traditional tenure types to optimize for four key metrics of success, as identified in consultation with individuals who have a lived experience of homelessness.

The Dwell project envisages an alternative to the traditionally imagined trajectory along the housing continuum.<sup>1</sup> While the typical narrative sees an individual transition from homelessness into temporary emergency shelter, through transitional and supportive housing, to eventually some form of subsidized or private rental housing, the proponents of this new idea suggest breaking out and then combining specific elements from various parts of the continuum to “hack” housing tenure.<sup>2</sup> The model was developed through a CMHC Solutions Lab over the course of 18 months, concluding in Spring 2022.

The Lab is an 18-month initiative led by Blue Door, in collaboration with Habitat for Humanity Greater Toronto Area and SHS Consulting. Blue Door is a provider of shelter and supportive services to people experiencing homelessness in York Region, Ontario, Habitat GTA provides affordable home ownership opportunities for low-income families, and SHS Consulting provides consulting services around housing and supportive services to housing providers across Canada. These stakeholders combined their collective experience and conducted an extensive consultation process with individuals with lived experience of homelessness and with a diverse group of organizations with relevant expertise. Through these consultations, they first identified the desired outcomes of the lived experience experts, and then established which elements from various types of housing tenure would provide the greatest conditions of success. The result is a new model that facilitates the transition from homelessness to a form of housing that allows occupants to build equity and have a sense of ownership and agency over their housing and their neighbourhood.

CMHC Solutions Labs provide funding to convene diverse groups of stakeholders to rapidly create innovative solutions that require systems change.<sup>3</sup> The objective is to use a design thinking lens to propose new models and ways of doing things to tackle National Housing Strategy priorities. The approach differs from many conventional methods by focusing on a participatory, human-centred approach that embraces ambiguity and resists entering the process with preconceived notions about the outputs.<sup>4</sup>

The proponents began the process by considering what a desired future might look like for clients of Blue Door and Habitat GTA. Three key themes arose from this inquiry. The first, “providing for one’s family,” aligned with the desire to improve the lives of clients, their families, and children in the short term by providing a safe and stable home, and into the future by building wealth that could be passed on. This theme included the desire to have the ability to modify the home to suit changing family needs. The second theme, “freedom and life improvement,” related to the role of a safe and secure home as a source of pride, a feeling of security, and a foundation upon which to build toward other goals. Lastly, “finding a long-term home,” similarly reflected the universal need to feel stable and secure in one’s home, like “no one could take it from me.”<sup>5</sup> These key themes influenced the success criteria used to define the Dwell model, which influenced the elements of the proposed solution.

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1 Canada Mortgage and Housing Corporation, “About Affordable Housing in Canada,” 2018.

2 Michael Braithwaite, Joshua Bénard, and Adrienne Pacini, “Housing Journeys Reimagined” (Presentation, Canada Housing and Renewal Association Virtual Congress on Housing and Homelessness, April 27, 2022).

3 Canada Mortgage and Housing Corporation, “Solutions Labs” 2022. <https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/solution-labs>

4 Michael Braithwaite, Joshua Bénard, and Adrienne Pacini, “Housing Journeys Reimagined” (Presentation, Canada Housing and Renewal Association Virtual Congress on Housing and Homelessness, April 27, 2022).

5 Michael Braithwaite, Joshua Bénard, and Adrienne Pacini, “Housing Journeys Reimagined” (Presentation, Canada Housing and Renewal Association Virtual Congress on Housing and Homelessness, April 27, 2022).



The success criteria gleaned from the key themes were permanence and stability, building equity, a sense of pride and responsibility, and control and agency. With this lens, the Solutions Lab team examined all tenure types to pull together elements supporting each of these criteria into a new model. They examined the various tenure types to evaluate elements relating to tenure, risk and finance, affordability and eligibility, equity, and property and support services. They then considered the various ways that different types of housing are created, operated, and turned over to inform the feasibility assessment of their new model. The intent of this exercise was to maximize for the success criteria, while creating housing that is “desirable, feasible, and viable”.<sup>6</sup> Using the metaphor of dials on a sound board, the proponents suggest the process is akin to adjusting the variables to create a best-case scenario, with the understanding that a model that maximizes every criterion simultaneously is unrealistic. Therefore, their stated goal was to optimize for each criterion by leveraging ideal levels of the variables for all existing housing tenure types to create a new model.

The model as proposed requires a high level of partnership and collaboration from funders, non-profit housing and service providers, and residents. The intent is to provide long-term, stable housing with appropriate supports to people transitioning out of housing need, at below-market rates and over a long term. After five years, the resident would be eligible for a \$10,000 “cash out,” provided through a partner-matched contribution from the non-profit landowner and an external funding partner. This cash-out option would serve a similar function to the equity traditionally built through home ownership, with none of the barriers to entry that make ownership inaccessible to many people experiencing housing need, including funds for a down payment and adequate credit to secure a mortgage.

While the proponents acknowledged that in York Region where they intend to pilot the project, this amount would not be sufficient to facilitate market home ownership by serving as a down payment on the residents’ next home at the end of the five-year term, they maintain this cash transfer would nevertheless have a transformative impact. Projects like New Leaf, which was started by Foundations for Social Change in Vancouver in 2018, have demonstrated that cash transfers to people with a recent experience of homelessness have significant benefits, both in the short and longer term. These include a faster and more permanent transition to housing stability, greater ability to save money for emergencies, achieving food security, and decreased reliance on the shelter system.<sup>7</sup> Evidence suggests that cash-transfer programs offer abiding positive impacts on both individuals and society in general as recipients rely less on public services while achieving better outcomes across a variety of well-being metrics. As such, the effects of this cash-out are expected to secure long-term housing stability for recipients while offering opportunities to improve other areas of recipients’ lives according to their own needs and desires, emphasizing control and agency as identified in the success criteria.

Worthy of note is the intent to embed residents’ associations into the model to increase community participation and sense of belonging among residents. This element borrows from both co-operative and social housing models that use these groups to build networks among neighbours and empower residents to invest time and energy into their homes and enjoy the benefits thereof. This element is often absent from both private home ownership and supportive housing. Each of these tenure types have been deconstructed in terms of their ability to produce wealth and provide wraparound services to improve the stability of tenancies, respectively, and added to the community contribution elements borrowed from co-op housing. Through this remixing of elements of the various tenure types, the proponents have attempted to answer to the success criteria gleaned from their discussions with lived experience experts and other organizations working in the sector.

The proponents mentioned a desire to pilot this approach in York Region with considerations for eventual scaling. They suggested that a future phase of the program could include multiple partner non-profit

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6 Ibid.

7 Foundations for Social Change, “Taking Bold Action on Homelessness” 2021. [https://assets.website-files.com/59f-07e67422cdf0001904c14/60887eee3252307dbb5136f5\\_2020\\_09\\_30\\_FSC\\_Statement\\_of\\_Impact\\_w\\_Expansion%20\(1\).pdf](https://assets.website-files.com/59f-07e67422cdf0001904c14/60887eee3252307dbb5136f5_2020_09_30_FSC_Statement_of_Impact_w_Expansion%20(1).pdf)



landowners to facilitate moving between units as residents' needs change, for example, in terms of family size or accessibility requirements. This would mean that residents would retain their cash-out option without having to make compromises about the suitability of their housing in relation to their changing circumstances.

The Dwell model provides food for thought when considering elements of housing tenure that are often assumed to be fixed and immutable. By audaciously breaking out the most desirable elements of a diversity of tenure types, as defined through consultation with lived experts, the proponents put forth a proposal for a potentially transformative model. The Solutions Lab process of working through this iterative process in concert with diverse stakeholders has yielded an innovative proposition with rigorous considerations of financial and logistical viability.

There are challenges inherent in generating and implementing bold ideas like the Dwell project, given that "These diverse and overlapping experiences and identities result in a multiplicity of needs, which cannot always be met by one-size-fits-all systems, services, programs and policies"<sup>8</sup>. Nevertheless, the model proposes a novel approach to developing solutions that offer long-term benefits of stability and self-determination to people transitioning out of housing need, which has been a persistent issue in the housing system in Canada. Canadians with past experience of homelessness were more than twice as likely to experience a variety of financial difficulties when compared to Canadians with no such experience.<sup>9</sup>

There is potential to leverage the Dwell model to facilitate a sustainable shift in life circumstances for residents as they transition out of housing need. Piloting the approach in the future would demonstrate whether applying the proven approach of cash transfers to people who have experienced housing need through this model yields the expected impact of increased well-being for recipients.

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8 Izumi Sakamoto et al., "Homelessness – Diverse Voices, Common Experiences, Shared Solutions: The Need for Inclusion and Accountability," 2008.

9 Sharanjit Uppal, "A Portrait of Canadians Who Have Been Homeless," Statistics Canada, 2022. <https://www150.statcan.gc.ca/n1/pub/75-006-x/2022001/article/00002-eng.htm>



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6. Uppal, Sharanjit, "A Portrait of Canadians Who Have Been Homeless," Statistics Canada, 2022. <https://www150.statcan.gc.ca/n1/pub/75-006-x/2022001/article/00002-eng.htm>