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# CMHA OTTAWA CONDO PROGRAM TOOLKIT

A guide to the condominium program of the Ottawa branch of the Canadian Mental Health Association



Canadian Mental  
Health Association  
Ottawa  
*Mental health for all*

# CMHA OTTAWA'S CONDO PROGRAM

The Ottawa branch of the Canadian Mental Health Association's (CMHA Ottawa) Housing First Condominium Program began in 2002 with the purchase of 22 condominium units to rent to clients with severe and persistent mental illness who were chronically homeless or vulnerably housed.

As of 2019, CMHA Ottawa had expanded to 40 condominium units in regular buildings across Ottawa. In line with Housing First principles, the units are scattered throughout the city, and tenants are provided with health and social supports, such as an intensive case manager.

The condo program is one part of the housing portfolio that CMHA Ottawa administers. CMHA Ottawa is a Housing First agency that also provides case management and rent supplements to clients living in private-market units not owned by the organization. The condo program highlights an innovative way that one organization is addressing common Housing First challenges.

This toolkit outlines CMHA Ottawa's Condominium Program as a guide for program replication. We aim to provide a resource for community housing programs looking to develop a similar program within their organization.

## What Is Housing First?

Housing First is an evidence-based approach to addressing homelessness. Housing First programs aim to provide immediate housing to people who are homeless who may be experiencing severe and persistent mental illness. The fundamental feature of these programs is that participation is not contingent on sobriety and clients are able to access housing and support without having to adhere to treatment.

Housing First programs have proven to be effective and have positive impacts on people's lives, such as improved housing stability and quality of life, and reduced hospitalizations, emergency room use, and criminal justice involvement.<sup>1</sup> However, the model requires a good supply of affordable housing, strong relationships with landlords, and implementation support, which can be major challenges.

There is a need for innovation and adaptation within the Housing First approach. CMHA Ottawa's Housing First condo program purchases condominiums to then rent to clients with severe and persistent mental illness who are chronically homeless. The program was developed as a direct response to the lack of affordable rental housing in Ottawa.

## HOUSING FIRST PRINCIPLES:

1. Immediate access to permanent, scattered-site housing with no housing readiness requirements.
2. Consumer choice and self-determination.
3. Recovery orientation.
4. Individualized and client-driven supports.
5. Social and community integration.

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1 Aubry, T., Cherner, R., Ecker, J., & Yamin, S. (2017) Community-based support in the context of housing: A review of models and evidence, in: J. Sylvestre, G. Nelson, & T. Aubry, T. (Eds) Housing, Citizenship, and Communities for People with Serious Mental Illness: Theory, Research, Practice and Policy Perspectives, pp. 103-152 (New York: Oxford University Press).

## An Evaluation of CMHA Ottawa's Condominium Program

In 2019, a team of researchers at the University of Ottawa conducted a case study of CMHA Ottawa's condo program to examine its implementation and client outcomes. Based on interviews with program tenants, key program staff, and external stakeholders, the evaluation explored the program's reach, the quality of housing, tenant satisfaction, as well as improvements in housing stability and perceptions of quality of life for tenants. A main goal of the evaluation was to determine how the program functions and who manages key program areas, and to develop this short toolkit for other organizations looking to launch a similar program.

Overall, evaluators reported that the condo program has successfully housed its tenants, most of whom have been stably housed in the program for several years despite histories of vulnerable housing, mental illness, and addiction. Program tenants were highly satisfied with their housing and key informants spoke highly of the program, noting its high quality of housing compared to other affordable housing options and the strong partnerships the organization has formed with condo property managers and condo boards.

Tenants reported a sense of housing stability and security, improved mental and physical health, decreased substance use, and high quality of life, such as hope for the future, de-stigmatization, and community integration.

Moreover, the organization follows Housing First principles, rapidly housing people who are homeless or vulnerably housed, in scattered units across the city. While the organization carries out both the role of landlord and support, study participants articulated a clear separation of these functions. They also identified how the landlord role complements the support role, providing a high level of coordination and specialized knowledge of the people they serve.

Full evaluation details can be found in the evaluation report.



“  
The reality is I  
would not have this  
quality of life I have,  
had I not this lovely  
roof over my head!

”

- Tenant





## Starting a Condo Program



### ESTABLISHING SOURCES OF FUNDING AND FINANCING MECHANISMS

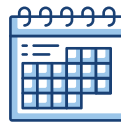
Housing First programs are often funded through provincial and municipal government funding. CMHA Ottawa has used various funding sources to purchase the condos since the inception of the program in 2002. Provincial, municipal, as well as federal government grants were used to fully purchase the first set of condo units without mortgages. More recently, additional units have been purchased using affordability grants provided by the government and through CMHA Ottawa reserves as well.



**These recent units carry conventional mortgages with a 20-year amortization period and a 75% loan-to-value ratio.**



**The average cost of the CMHA Ottawa condos was \$140,000.**



**Once funding is secured it generally takes three months to buy a new property.**



### SELECTING CONDOS

The organization makes sure:

- Units are within a certain price range.
- They don't buy more than a few units per building, in line with Housing First scattered-site and integration principles.
- They avoid ground-floor units due to a higher risk of home takeovers.
- Units meet mobility and accessibility standards (e.g., elevator access) particularly due to aging clientele.
- They prioritize one-bedroom units since the majority of clients are single people.
- They do not buy units with a current renter because they do not want to deplete current rental stock. Purchased units are either vacant or units that are owner-occupied.
- Units are close to amenities, services, and major bus routes.
- Whenever possible, the prospective tenant for a new unit is engaged in making the final choice among the possible options.

## ✓ ASSESSING A UNIT BEFORE PURCHASING

The CMHA Ottawa housing team relies on a team of experts to assess a condo unit to purchase. They work with real estate agents that are familiar with the market to identify potential units. When a possible unit has been identified, a lawyer is brought in to review the property, including the condominium board, recent assessments and reserves, to ensure the condominiums are well organized and financially solvent. The importance of good contractors at this stage is also highlighted, in order to assess repair costs and disqualify units in need of major renovations. In the past, the organization has decided not to buy certain units due to poor assessments from lawyers (e.g. increases in condo fees) or significant maintenance issues. Familiarity with the condo's property management company can also factor into purchase decisions.

## ✓ SELECTING TENANTS

In all Housing First programs, priority is given to people who are chronically homeless, or in some cases, vulnerably housed and about to lose their housing. When a condo unit becomes available, case managers submit applications on behalf of eligible and interested clients. CMHA Ottawa considers the following factors:

1. A person's current housing situation,
2. Length of time they have been homeless,
3. Past housing, reasons for moves,
4. Needs for accommodation (e.g. mobility requirements or cognitive/memory concerns).

Fit is based on **level of need**, preferred **location**, and **accessibility**.



**level of need**



**location**



**accessibility**

The housing team reviews the applications and prioritizes the list based on the severity of the client's housing situation and the unit and building factors, including location in relation to a person's supports, such as family and friends, and services and resources.

The housing worker offers a unit viewing to the highest prioritized client. If the client is interested and seems like a good fit, the housing worker will offer the unit to the client. If not, the next client on the priority list is offered a viewing.





## OPERATIONAL PROCESSES

### MOVING IN



1

The housing worker helps tenants set up the rent subsidy available to them. Tenants' case managers assist if clients need to secure documentation.



2

Once the rent subsidy is arranged, tenants sign the lease agreement.



3

Tenant insurance is needed before move in.



4

Tenants also receive information on their rights and responsibilities as tenants, condo rules and regulations, and landlord contact information



5

In the final step, tenants get keys to the unit. The overall process takes approximately one month. Clients also have access to furniture banks and get support from housing workers and case managers when moving in if they choose to.

## TIP!

**ORIENTATION HANDBOOKS** provided to tenants, highlight their rights and responsibilities, common rules and regulations, amenities and available services close by, and other useful information. An **informational handbook for program staff** can also be useful to formalize roles and improve communication of program functions.





## RENT

**New rents are set at 80% of average market rents. The current rent for the newer condominiums owned by CMHA Ottawa is approximately \$960.**

Older units with long term tenants have even lower market rents, as rent increase guidelines have kept them low. Tenants are generally protected from rent increases because the rent subsidy will cover the increases. Rent covers the unit's condo fees, heat, hydro and water, and in some cases mortgage payments and capital reserves, depending on the source of funding. The condos are exempt from property tax. The condo fees are approximately \$500/month per unit.

**Tenants' rents are subsidized through a municipal or provincial rent supplement. The amount of subsidy depends on the funding program and on the tenant's income and household size.**

**Some ways rent is paid:**

Rent-geared-to income assistance where a single tenant pays about \$110 of their rent and the City pays the rest.

Traditional rent supplements, where a tenant pays their shelter allowance from ODSP or Ontario Works and the City or provincial rent supplement covers the rest.

Tenants with employment income or those with pensions pay 30% of their income for rent.

Tenants whose income increases to a level where they no longer qualify for a subsidy can keep their unit and pay the full rent if they choose to do so.

## ESTABLISHING PROGRAM ROLES

As an adaptation to Housing First, CMHA Ottawa has successfully demonstrated that there are ways to share the landlord role, and treatment and support roles, within one organization. This is accomplished through clear distinction of housing and support roles in the program. By maintaining a clear separation of roles, a support organization acting as a landlord can provide strong expertise and sensitivity, and a high commitment to house people who are homeless.

### ROLE OF CASE MANAGERS

Case managers provide a wide range of supports to help clients live independently. This means assisting them to adjust to living on their own, develop healthy relationships and boundaries, and access health services and additional resources. The goal is to help them feel that their unit is a safe place and a home of their own. For the most part, support usually lasts about six months, though support can be longer for those in intensive case management.



### ROLE OF HOUSING COORDINATORS

The housing team takes on the role of landlord in the program.

They coordinate all of the program components related to the condo units themselves. This includes:

- Working with real estate agents to select and purchase potential condos.
- Working with case managers to select tenants, visit units, and set up rent supplements.
- Assisting the case management team during the move-in process
- Conducting yearly unit inspections.
- Organizing and managing renovations.
- Acting as landlord, initiating the process for potential eviction cases (while case managers advocate for the client, working to keep the person housed).

Even as most clients' need for case management decreases, CMHA Ottawa maintains contact with clients as landlord through annual inspections. If a person ever becomes unwell again or is not caring for the unit, that support is easily brought back in.

 This place has been paramount in my recovery. - Tenant 



## TIP!

PEER WORKERS have been identified as a beneficial addition to the condo program. This is especially important during the initial phase when clients are moving in and transitioning to living Independently, some for the first time. People with lived experience can also provide additional support for staff members.





## MAINTENANCE, REPAIRS AND RENOVATIONS

Owning condo units requires management of a wide range of external contracted professionals, such as plumbers, locksmiths, general construction contractors, etc. These contractors are sometimes required on a day-to-day basis and CMHA Ottawa's housing team has worked to build working relationships with reliable, good-quality contractors.

Additionally, the organization conducts yearly inspections for basic upgrades and maintenance required to the units. Most major renovations are completed before people move into a unit. If renovations or repairs are necessary while a tenant is living in a unit, they may be housed in a hotel during that time. In some cases, CMHA Ottawa housing coordinators do small maintenance jobs, such as changing light bulbs. Case managers and condo property managers may assist in such minor maintenance tasks as well.

### RENOVATIONS AND REPAIR COSTS

Scattered units can be costly to maintain, partially because they are geographically distant. As well, there are damage and maintenance costs that are simply inherent risks to Housing First. Sometimes tenants can access funds to help repay damages. Otherwise damages are covered by the ongoing revenue stream from operations. Major renovation costs are also factored into the purchase of a unit and are subsidized by funding.

**CMHA Ottawa sets aside 1.5% to 2% of the market value of condos for maintenance and repair costs, and builds this calculation into funding proposals.**

The organization has accessed various funding programs for larger maintenance projects. For example, through the Ontario Renovates program, they did major upgrades to kitchens, bathrooms, and flooring. This was set up as a forgivable loan program, where the loan does not need to be repaid if the organization keeps the condo units for a specified number of years. Through the City's Capital Funding Program, the organization purchased new air conditioners for the units, recognizing that heat can have a negative impact on people with severe mental illness, such as susceptibility to overheating or dehydration due to medications.

## ESTABLISHING PARTNERSHIPS

CMHA Ottawa has several external partnerships important to the success of the program. These include the municipality and community organizations such as the rent supplement program, and the organization that conducts the program's annual inspections (i.e. Centretown Citizens Ottawa Corporation).

More importantly, building strong, trusting relationships with property managers and condo boards is emphasized. Other significant partnerships include good contractors, a network of non-profit housing providers, as well as the tenants themselves and their neighbours.



## TIP!

**Social Isolation and Community Participation.** Loneliness and social isolation can be significant challenges, especially when clients have just moved into their units. Tenants may invite others into their homes to avoid feelings of loneliness, putting them at risk of home takeovers. Frequent check-ins during the first few weeks when tenants are living alone for the first time can help address this concern. It is also important to encourage clients to build community ties and relationships and to identify community resources (e.g., faith communities, social programs and other recreational voluntary activities).



**Canadian Mental  
Health Association**  
**Ottawa**  
*Mental health for all*

## **Canadian Mental Health Association, Ottawa Branch**

311 McArthur Avenue, 2nd floor Ottawa, Ontario K1L 8M3

Phone: 613-737-7791

Fax: 613-737-7644

Email: [general@cmhaottawa.ca](mailto:general@cmhaottawa.ca)

website: <https://ottawa.cmha.ca>