The Social Return on Investment of Multifaith Housing Initiative's Housing Program

Demonstrating Social Value in Affordable Housing

February 23rd 2015

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Executive Summary

This report demonstrates the social value generated by Multifaith Housing Initiative's (MHI) Housing Program. MHI is a grass-roots coalition of many different faith communities responding to the affordable housing crisis in Ottawa, and is a registered charitable organization whose mission is to provide safe, well maintained, affordable housing and support to individuals and families who are either homeless or at risk of homelessness. Tenants of the MHI Housing Program enter by applying to MHI directly or by qualifying for rent subsidies through the City of Ottawa's Social Housing Registry.

Methodology

In the fall of 2013, MHI contracted a social measurement specialist from the Carleton Centre for Community Innovation (3ci) to conduct a Social Return on Investment (SROI) evaluation of the Housing Program. SROI seeks to place a monetary value on the social outcomes of a given intervention in order to compare these social outcomes to the financial investments made to the program. Use of the SROI methodology results in a ratio of the total social benefits achieved through a program's activities to the total financial investments made in those activities.

Findings

The SROI analysis produced two results one for the social return on investment for the housing program offered by MHI and another SROI ratio for the value of the supplemental benefits offered to MHI tenants. We found that ***for every dollar invested in the MHI Housing Program in 2013, 1.4 dollars was generated in social value***. In addition ***for every dollar invested in the supplemental benefits for the MHI Tenants surveyed, two dollars of social benefit was generated over a three-year period (2013-2016).*** These ratios are augmented with narrative data collected from tenants, volunteers and the Board of Directors to inform a holistic assessment of MHI's Housing Program.

1. Introduction

1.1 Report Objective

The purpose of this project is to understand the impacts of the Multifaith Housing Initiative (MHI) Housing Program on MHI Tenants and Volunteers. This research is an attempt by Multifaith Housing Initiative (MHI) to demonstrate the social value of the Housing Program through volunteer contributions. MHI with funding support from Ontario Trillium Foundation, commissioned the Carleton Centre for Community Innovation, a research unit within the Faculty of Public Affairs, Carleton University, to develop indicators based on the Social Return on Investment (SROI) methodology as basis to gather data to inform a Social Return on Investment analysis and a narrative report.

1.2 Multifaith Housing Initiative Background

"Our name actually means something." -Member of the Board of Directors

In early 2000, the Social Justice Commission of the Roman Catholic Archdiocese of Ottawa realized that there was a great need for affordable housing in Ottawa. A committee was set up and began meeting with people who work with the homeless and with those providing emergency shelter. This committee became aware that there were other groups with a similar concern, and so the Interfaith Housing Committee (IHC) was established in 2000. Initially the committee comprised representatives from Christian churches and organizations focused on housing issues. In late 2001, Jewish participation was added, followed by Muslim participation in early 2002. During the course of 2002, the Multifaith Housing Initiative emerged as a new organization. MHI received its letters patent on October 30, 2002. It is a federally registered non-profit organization. MHI was registered as a charitable organization effective January 1, 2003. In April 2003, charitable status was confirmed in Quebec. In October 2004 the letters patent were amended to allow the purchase of housing to be rented to low-income people, and Canada Revenue Agency approved this change early in 2005.

Multifaith Housing Initiative is a volunteer led organization with a membership of over 60 faith communities including Christian, Jewish, Muslim, Hindu and Unitarian. Their mission is straightforward, "Together we help people who are homeless or at risk for homelessness by providing and promoting well maintained affordable housing in a safe, neighbourly environment."

MHI owns 41 units and houses about 90 people including about thirty children. "In large measure this has been achieved by the direct and indirect contributions of volunteers and "champions" of our work in our member faith communities. MHI relies heavily on the contributions of over 70 core volunteers who are active in everything from building membership support through awareness and fundraising activities to the development of MHI as a solid and growing provider of affordable housing." MHI draws on over 30 task volunteers who assist with specific needs from time to time. Some of their volunteers have direct contact with tenants either in the course of providing assistance with routine maintenance or through tenant support and community development activities. MHI's work is also greatly enabled by

individual volunteers including business people who act as a resource with regard to the development and management of our properties, and volunteer teams from the broader community who sometimes assist with particular tasks. "Indeed the fact that we are volunteer- led increases our credibility in the community when we speak about the affordable housing crisis because volunteers, unlike the many committed professionals in the affordable housing industry, have no personal invested interest in promoting more affordable housing."

Beyond our Housing Program, which operates as the core activity of MHI, we also work as advocates and promoters of affordable housing in Ottawa. We promote dialogue in our constituent faith communities and seek to educate the community at large about affordable housing issues in Ottawa, and liaise with the City of Ottawa to promote solutions to affordable housing needs. The scope of this report was designed to understand the social benefits generated by the Housing Program.

1.3 Housing Program Overview

> *"Before I didn't know that there was someone who cared about me."*
> *-MHI Tenant*

Currently, MHI has three housing sites across Ottawa: Blake House, Kent House and Somerset Gardens. MHI acquired these properties using a combination of donations, personal loans, government grants and conventional mortgages. About 50% of units are rented to individuals and families registered on the City of Ottawa lists for affordable housing and rent supplement assistance. Most of these tenants would have been living in city shelters for a number of months. The other 50% of MHI's units are rented directly to people in the private market who meet MHI's internal subsidy criteria. The properties are currently being managed by LSM services, a property management company under the leadership of Lori Simpson.

In addition, MHI also provides housing support to our tenants through our Tenant Relations Team (TRT) The TRT is a volunteer group, quite unique among housing providers, which aims to support tenants and address their concerns. Volunteers bring talent and expertise from their backgrounds in such fields as social housing, chaplaincy, occupational therapy, conflict resolution, law, journalism, health professions, teaching, social work and business. TRT volunteers provide one-on-one support to tenant households - welcoming them when they first come and directing them to information and resources as needed. The TRT volunteer maintains a supportive connection during their tenancy, particularly during times of difficulty. The team also works to enhance neighbourly relations within our buildings and within the community, and are a voice for tenant concerns within MHI as an organization.

2. Methodology

2.1 Social Return on Investment (SROI) Methodology

The Social Return on Investment (SROI) approach seeks to measure the value of an organization that is not captured in traditional financial analyses. It is concerned with social outcomes and impacts. It is different from social accounting methodologies, which also seek to understand how social value is generated, because SROI seeks to place a monetary value on outcomes in order to compare social

outcomes to financial investments (A Guide to Social Return on Investment, 2012). Use of the SROI methodology results in a ratio of the total benefits (which can include economic, social and environmental impacts) achieved through a program's activities to the total investments made in those activities.

The use of SROI

SROI is an evaluative tool to understand how well past activities have worked to meet the intended outcomes of an organization. The results of an SROI can thus be used to alter how programs and activities are organized in order to better achieve the intended outcomes.

The process of conducting an SROI analysis is constantly reflexive. For example, in the initial stages, revisiting the theory of change provides the first opportunity to confirm whether the current activities are effective in meeting the goals set out by the mission of the organization or program. It can also help improve the way an organization engages its stakeholders.

Building an SROI framework is a useful strategy for collecting better, more useful information. By identifying factors that can be counted and/or monetized, future data collection can be made easier and less daunting. Spending the time to work through an SROI analysis provides a snapshot of where an organization has been and where it wants to go; this snapshot can then be used as a benchmark against which future evaluations can be compared.

It is designed to make explicit the social value generated by the work of a given organization or program. Having an analysis to verify the claims being made about social value is important for promoting the work undertaken and attracting both financing and supporters.

As demonstrated above, working through an SROI analysis is a process that requires attention to both the past and the future; beyond the ratio resulting from the analysis, thinking through what the goals are and how best they can be reached can incite productive engagement with the strategies currently in use by an organization and its programs.

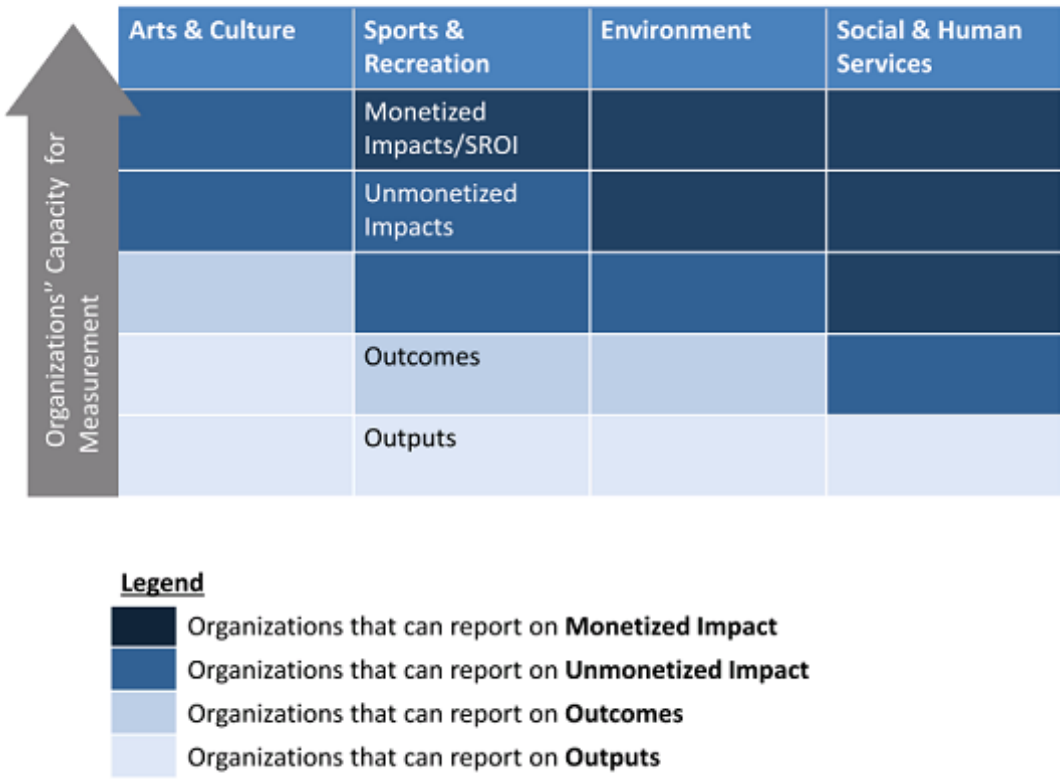
Types of SROI

The two primary types of SROI are evaluative and forecast analyses. An evaluative SROI reflects on outcomes that have already taken place, while a forecast SROI is generally applied in the development stage of a project to predict what social value a project will generate if it meets the targeted outcomes. A forecast SROI can also be used when there is insufficient outcomes data for the purposes of an evaluative SROI ("Social Return on Investment- an introduction").

One of the key goals of SROI is to facilitate the valuation of social outcomes in economic terms to enable the consideration of those outcomes in market-based decision-making. According to the SROI Network, "SROI seeks to include the values of people who are often excluded from markets in the same terms as used in markets, that is money, in order to give people a voice in resource allocation decisions" ("What is SROI?" n.d.). Given this stated goal, however, monetizing the outcomes of social programs is not

always appropriate or feasible. Social Asset Measurements INC (SAM) has developed a framework to suggest when monetization should be used (see Figure 1 below).

Figure 1: Monetization, Organizational Capacity and Organization Type



Source: "Issues in SROI: when is monetization appropriate?" SAM Blog, 25 Mar 2013

As a social and human services organization, MHI falls into the category of organizations that are able to report their monetized impact.

The principles of SROI

SROI is based on seven core principles, established by the international SROI Network. The SROI Network's vision is, "for a world in which decisions take account of social and environmental returns as well as financial returns" ("Vision for SROI," January 2013). The seven principles were established to ensure consistent use of the SROI approach across different scales and types of social value. While different tools may be employed to account for social value, the principles provide a framework for how to use SROI. They are:

1. Stakeholder involvement
2. Understanding what changes
3. Assigning value
4. Include what is relevant
5. Identifying sources of attribution

6. Transparency
7. Verification of results

The following section will describe the type of SROI we undertook for the MHI Housing Program, and how these SROI principles were applied.

2.2 Application of SROI to the MHI Housing Program

Theory of Change

MHI came about as people of faith in the capital region realized the great need for affordable housing in Ottawa. A coalition of faith communities then came to work together to alleviate the affordable housing crisis in Ottawa. MHI's mission is to provide a well maintained affordable housing and support for families and individuals who are either homeless or at risk of homelessness. MHI's theory of change is based on the following assumptions:

- The Housing Program will foster positive partnership with different faith communities to address the housing crisis in Ottawa
- MHI's Housing Program will increase the availability of affordable housing stock in Ottawa
- By providing support services to our tenants, we help homeless persons or low income individuals and families to maintain housing and live productive lives.

Type of SROI and application of SROI principles

We conducted an evaluative monetized impact SROI analysis of the MHI Housing Program, with supplementary narrative data collected to inform the broader report on MHI's social impact. The narrative report (Section 4) is intended as both evaluative and of use for strategic planning and organizational development. Our application of the SROI principles is as follows:

Stakeholder involvement

Stakeholder identification was the first step undertaken in preparation for the development of the SROI framework for current analysis. Table 1 lists the stakeholder groups of MHI. Detailed information for each stakeholder group can be found in Appendix B.

Table 1: Stakeholder groups of the MHI Housing Program

Stakeholder group	Included in SROI?	Rationale
Tenants	Yes	Main intended beneficiaries of Housing Program.
Volunteers	Yes	MHI is essentially a volunteer led organization. The project intended to capture the value of volunteer contribution to the Housing Program.

Board of Directors	No	BOD operates at the organizational level, not the Housing Program level. Conducted focus group to capture data for narrative, but not included in SROI analysis.
Staff	No	Excluded because the research intended to capture the value of the program from volunteer and tenant's perspectives.
Patrons	No	MHI's patrons are religious leaders of their faith communities who are not directly engaged in Housing Program but stand in solidarity with MHI to support the program.
Members	No	Members support MHI's efforts indirectly through their faith groups and communities and are not engaged at the program level.
City of Ottawa	No	The City supports MHI financially and will benefit from the SROI research report.
Partners	No	Partners help provide services to our tenants and will be beneficiaries of the SROI report.
Donors and supporters	No	Donors and supporters will be well informed about the social impact of their contributions to MHI through the SROI report.

We did not conduct a stakeholder engagement consultation in the development of the SROI impact map, however MHI staff members were directly involved in the impact mapping process to ensure appropriate indicators and outcomes were identified for all Housing Program activities. The Board of Directors was also consulted in a focus group during the data collection phase to ensure sufficient data was available for future SROI analyses. A summary of the stakeholder groups and the inputs and outputs assessed in the SROI are detailed in Appendix D.

Understanding what changes

Once the activities of the relevant stakeholder groups were fully listed, we carefully considered the relationships between inputs (from MHI, the volunteers, and the tenants), outputs, and outcomes. MHI staff members were heavily involved in this phase of impact map development.

Assigning value

We sought appropriate financial proxies to monetize the outcomes of MHI's Housing Program, utilizing academic research, community-valued reports, and provincial data. Appendix E includes a chart demonstrating which financial proxies were used to measure the indicators of tenant outcomes. The full reference list of impact map financial proxies can be found in Appendix F.

Include what is relevant

An SROI should strive to include all the evidence needed to give a fair picture of the impact established by a program. It includes consideration of the organizational policies and financial impacts of the activities, and places importance on the analytical integrity of the SROI. For example, choosing to include

or exclude data that changes the result of the SROI may change how stakeholders use the analysis. For the MHI analysis, accurate identification of input costs and the narrowing of scope were the two main approaches used to ensure a fair picture of the impact could be established. For example, while MHI is active in affordable housing advocacy, such activities were not included in the current study because the causation of this advocacy to the outcomes experienced by the current MHI tenants could not be established.

Identifying sources of attribution

This phase requires assigning adjustments to the outcomes attributed to MHI's Housing Program. The adjustments considered for the current SROI were:

1. **Deadweight:** what percentage of change would have happened without the program activity?
2. **Displacement:** what activity did not happen because of the program activity that may have led to the same outcome?
3. **Attribution:** what percentage of the outcome is feasibly a result of other organizations or activities? In other words, how much of the change is actually a result of the program activity?
4. **Drop Off:** will the value of the outcome lessen in future years?[1]

Transparency

While no explicit mechanism was developed for the current report, ongoing dialogue with MHI staff ensured accurate identification of activities, outcomes and impacts. We were also careful to document sources of financial proxies and data for the outputs.

Verification of results

No formal independent audit of the results was conducted, however additional assistance was provided by Social Asset Measurements, INC (SAM) to ensure the impact map (in particular the financial proxies and outcomes) were justified.

2.3 Scope and data collection

MHI has a range of organizational activities, including the Housing Program, outreach and advocacy, fundraising, and events. For the purpose of the current SROI analysis, we focused on MHI tenants and volunteers. We also conducted one focus group with MHI's Board of Directors. The focus group data was not included in the SROI analysis, but as a supplement to the monetization of tenant and volunteer activities.

[1] SROI generally applies at maximum a five-year time period to outcomes. For this analysis, we thought through how likely it was that the changes attributed to program activities would last three years. If the outcome was perceived as more immediate, we assigned a one or two year time period to the outcome, depending on the outcome.

The time period analyzed was the 2013 calendar year and the 2013 Audited Financial Statement was used. The tenant survey data collection occurred in February and March 2014. Data drawn from administrative records was for fiscal year 2013.

2.4 Challenges

The main challenge we faced for the current study was recruiting tenants to participate in the data collection. Other challenges included valuing intangible outcomes, setting the scope of the SROI, and selecting which stakeholders to include.

Stakeholder Participation

MHI's tenants are both the main beneficiaries of the Housing Program, and those for whom MHI's theory of change suggests the greatest social impact is generated. However, we found it extremely challenging to recruit tenants to participate in the survey. Our first recruitment strategy was a letter of invitation circulated through the tenants' mailboxes with contact information for the social measurement specialist and the MHI staff member involved in the project. Only two of the 93 tenants responded through this approach. Our second strategy involved contacting the tenants by telephone. Some tenants agreed to participate but subsequently failed to show up for their interview. A number of the tenants do not have personal telephones so it was difficult to establish contact; under the guidelines of the ethics clearance through which the data collection was conducted, it was not feasible to solicit interviews door-to-door at the MHI properties to access the bulk of the tenants. Others were simply not available even after several attempts to establish contact. We assume that given the vulnerability of MHI's tenants, responding to elective survey requests is simply not a priority.

We accounted for this challenge in the SROI ratio by separating the provision of affordable housing, an impact that effects all 93 of the MHI tenants; from the supplemental benefits identified in the survey. Our recommendation to achieve a more representative sample for future SROI analyses is to find a strategy to which most tenants can respond, possibly either by increasing the amount and specificity of data collected when new tenants enter the MHI Housing Program or by embedding reporting more directly in the expectations of the Housing Program for the tenants.

Volunteers are MHI's greatest asset; they provide invaluable services to MHI's Housing Program. The SROI project intended to measure and assesses the impacts of MHI volunteer contributions to the Housing Program. MHI volunteers were easily accessible to participate in the survey, and 50% of the regular volunteers completed surveys. MHI volunteers participated in the interview process and also reported their volunteer hours which were captured to be monetized in the report. However, not all volunteers reported their hours even after several reminders. We collected data on volunteer hours for 32 individual volunteers and one volunteer team. This process can again be standardized in MHI's volunteer operations to facilitate future data collection. With only 33 volunteer hour submissions over the course of one year 5,355 volunteer hours were reported, the equivalent of 765 volunteer days over the calendar year. We feel that this figure is a useful snapshot of MHI's volunteer contributions, but that further data in this regard can help strengthen the case of MHI's social value.

Assigning value to intangibles

SROI errs on the side of under-valuing social impact. Balancing the goal of demonstrating the social value of a program such as MHI's Housing Program with adherence to SROI's core principles requires constant attention to presenting a fair and accurate portrayal of the outcomes that can be causally linked to the program and its activities. What is the value of becoming a member of the community? How do you monetize the feelings of pride tenants articulated at overcoming extreme obstacles to maintain jobs, go back to school, or escape situations of abuse? As the SROI methodology develops and further standardized financial proxies are developed, it may become easier to monetize outcomes such as pride. Where full monetization could not be achieved, we set out to supplement our financial analysis with narratives collected through the surveys conducted as part of this study.

Scope

MHI's Housing Program is unlike many other social programs in its open-ended time frame. Tenants are not required to leave the program after a pre-established deadline; many tenants have lived in the MHI buildings since they were acquired. The challenge in establishing scope was finding a suitable way to account for the time period of the analysis; we did so by using administrative data from the year 2013 only. Given the longer residency of many of the tenants, we carefully considered the duration of the outcome for each activity.

Selection of Stakeholders

We debated whether to include staff and the Board of Directors in the SROI analysis. However, given the focus on volunteer contributions to the MHI Housing Program we decided to limit the stakeholders for the SROI to volunteers and tenants. We also added the input costs from the organization as a whole, including the value of MHI properties and contributions to tenant projects within the Housing Program such as landscaping and the community gardens, tenant superintendent salaries, and property maintenance budgets.

3. Key Findings

3.1 Investment and Social Value

As demonstrated in Table 2, in 2013 the social value generated for each dollar invested in MHI's Housing is $1.40 of benefit. This ratio does not account for social value generated through community-building and affordable housing activities undertaken by MHI outside of the purview of the Housing Program.

Table 2: SROI Results for MHI's 2013 Housing Program

Annual Costs (Investment Value-IV)	$ 874,427.20
Total Present Value of housing tenants	$1,214,279.00
SROI Ratio (=NPV/IV)	**1.40 : 1**
Social value per dollar invested	**$1.40 for every dollar invested**

As demonstrated in Table 3, the social value generated for each dollar invested in MHI's supplemental benefits for the MHI tenants surveyed is $2.10.

Table 3: SROI Results for MHI's Supplemental Benefits for MHI Tenants surveyed (n=10) over 3 years (2013- 2016)

3 Year Costs (Investment Value-IV)	$ 43,200.00
Total Net Present Value (NPV) of housing tenants	$ 89,516.96
SROI Ratio (=NPV/IV)	**2.1 : 1**
Social value per dollar invested	**$2 for every dollar invested**
Notes: [1]We used the standard SROI discount rate of 3.5% in our SROI calculations.	

The core positive outcomes associated with this ratio are listed in Table 4. These outcomes are not exhaustive for each activity identified as Supplemental Benefits, but speak to the kinds of social value generated by MHI's provision of affordable housing.

Table 4: Positive Outcomes of the MHI Housing Program for tenants and volunteers

Stakeholder Group	Outcomes
Tenants	• Move from insecure housing or homelessness to secure, affordable housing • Better/new employment opportunities • Increased financial management abilities • Increased pride in self, home and community • Increased access to other community support services
Volunteers	• Sense of meaningful engagement in community • Contribution to empowerment of tenants • Development of meaningful interpersonal relationships with tenants and/or other volunteers • Participation in provision of safe, affordable housing

4. The Bigger Picture: MHI's Housing Program

Our surveys included a range of questions that enabled survey respondents to provide insights about MHI and the Housing Program more generally. In this section we will analyze some of the feedback received in the open-ended questions and the Board of Directors focus group.

4.1 Contributions from Volunteers

Volunteers articulated a sense of community engagement along three main themes. We left the definition of "community" open to interpretation in the survey (see Appendix G) and many volunteer respondents felt that "community" had more than one meaning for their volunteer work. These themes and meanings of community were:

1. **Physical Community Membership**: Volunteers expressed feeling grounded in the communities in which they lived. This was usually augmented by feelings of responsibility towards the members of the physical community. Volunteers who expressed engagement in these terms often defined physical community as the city of Ottawa. Responsibility in this sense was also usually paralleled with the development of strong interpersonal relationships through volunteering.

2. **Faith Community Membership**: Many volunteers came to MHI through their faith communities, and often tied back the work they do with MHI to those faith communities. Whether these volunteers acted as liaisons between MHI and their faith communities, recruited volunteers from their congregations, or contributed information about MHI's activities through congregational publications, their community engagement with MHI was also meaningful in the context of the faith community.

> *"Being a part of the community is a part of my faith. That's why MHI is important to me- it's action through faith."*
> *-MHI Volunteer*

3. **Affordable Housing Community Membership**: A number of the volunteers, particularly those who do not work directly with MHI tenants, spoke about the network of advocates, researchers, and organizations who are concerned with affordable housing issues more broadly. Contributing specialized skills to MHI was perceived also as a contribution to this wider affordable housing community engaged in policy advocacy, awareness-raising, and housing sustainability issues.

> *"The needs of the people we work with are connected to the needs of the whole community."*
> *-MHI Volunteer*

The meaning of volunteering

Personal satisfaction for those who work at the MHI properties was usually related to the tenants and the improvements in their lives as a result of living in MHI units. For the volunteers who did not work closely with tenants, satisfaction frequently related to positive results in the Housing Program, whether through the contribution of their individual and professional skills to the organization, the successful implementation of new policies, the addition of new patrons or faith communities as supporters of the organization, or Board-level work surrounding sustainability for the organization and its financing. The majority of the volunteers (14/20) felt that their work had direct impacts on the tenants, regardless of whether they worked directly with tenants or not. The others either felt that they had not volunteered long enough at the time of data collection to say whether their contributions were directly impacting the tenants, or that their work was more policy- or development- oriented and thus direct impacts on the current tenants were not their major focus. Several suggested that they hoped the impacts of their work would be felt by future tenants through the ability to provide subsidized housing to more tenants once the organization builds up enough capital and capacity to purchase more properties.

One volunteer who did not work with the tenants directly felt their work did have direct impacts on the tenants because the mission of the organization is focused on improving the lives of the tenants; if their work didn't impact the tenants then they wouldn't be doing the right work. In regards to personal relationships with tenants, one volunteer stated, "I think we need to have both- people who work with

the tenants and people that don't. The tenants don't owe us anything- they pay rent to have a safe place to live, but we also need to respect their privacy. There should be no obligation from them to meet our 'feel good' needs. I'm not involved in tenant support so I don't think it's appropriate for me to have a relationship with them."

Most volunteer suggestions for changes that could be made moving forward related to MHI as a whole, and less directly to the Housing Program itself. These included more comprehensive volunteer training for new volunteers and an awareness-building and public communications strategy to raise the profile of MHI beyond faith communities and the affordable housing network.

4.2 Tenant Feedback

> *"I was barely making it before. Now, I can breathe."*
> *-MHI Tenant*

As the primary beneficiaries of the Housing Program, MHI's tenants have access to secure, affordable housing. Many individuals and families registered with the City of Ottawa who qualify for rent subsidies wait for extended periods of time for units to become available due to the combination of high demand and low stock of affordable housing units in the city, putting them at risk of homelessness. In fact, many of MHI's tenants-some with young children- have previously used emergency shelter services in the city due to housing insecurity.

Tenants we surveyed spoke about the strengths of the housing community; many felt like their perspectives and needs were important to MHI, and the organization always tried to respond within their capacity to make changes in the buildings. Many tenants, particularly those with children, spoke positively about new smoking policies implemented to restrict smoking in the buildings. Others were pleased with the community programs offered by MHI, in particular the community gardens. Tenants spoke of good relationships with one-on-one support volunteers and the kindness of property maintenance volunteers.

> *"We all know each other. I feel safe here because I know my neighbours would notice if something was wrong."*
> *-MHI Tenant*

In terms of community safety, most were pleased with the environment fostered within each building. Several, however, were less happy with the community outside of their buildings. Tenants generally expressed greater feelings of safety in Kent House and Somerset Gardens than in Blake House, the latter of which is located in Vanier. Several said they would like to move to another building, or may consider moving out of MHI housing when financially able in order to move their families out of Vanier. Tenants in Somerset Gardens expressed some unique challenges they face because only some of the units are owned by MHI, and some are owned privately. They expressed a lack of communication from the Condo Management Board to the MHI tenants and MHI staff, which meant they were often unaware of changes happening in the building. They felt that there was a negative perception in the building of the MHI tenants which made managing relationships with other tenants and property management more difficult. Despite some of these concerns, the Somerset Gardens tenants expressed a desire to continue their tenancy with MHI. Across the tenants surveyed, wherever concerns were expressed they articulated a desire to

continue their tenancy with MHI, because of the attentiveness of MHI staff and volunteers and the benefits they felt they received from MHI that they may not get from other subsidized rental housing.

4.3 Board of Directors Focus Group

The researchers attended one meeting of the Board of Directors to conduct a thirty-minute focus group to understand how they are effecting positive change in their fiduciary role as stewards managing MHI's Housing Program. One of the key strengths of the Board articulated in relation to the Housing Program was the hands-on nature of its involvement; the Board considers itself an "operational board," and is directly engaged in the work that happens at the program level through policy development, grant proposal-writing and raising capital through conventional financing approaches. Given ongoing funding challenges, their financial administration is also a key strength; as one member of the Board stated, "we work really hard to do the best we can within our means." Another member suggested that the work of the organization as a whole is meaningful because there is so much belief in the vision and mission of MHI that they have been successful in accomplishing their goals with very limited financial resources.

They perceived the key barriers to success as originating in a lack of political will to address issues of affordable housing holistically at multiple levels of government. With no unified federal housing strategy and a failure on the part of governments to recognize the reality of poverty, it is extremely difficult to improve the affordable housing crisis in Ottawa or in Canada at any great scale. For example, one Board member suggested that governments are concerned with child poverty, but that they fail to recognize that child poverty happens in the context of family poverty. There is a commitment to eradicating child poverty across Canada that has not been successful, but not the same level of commitment articulated to poor parents or other demographic groups struggling with poverty. Another member responded, "And then these children often grow up and become poor parents themselves, so it's really not enough to talk about children in poverty. Children grow up, and they are usually still poor."

Paired with this government inertia, the cuts to funding across the voluntary sector is a huge challenge that MHI constantly works to overcome. One Board member suggested that opportunities for local volunteer action are under pressure, and that as a result it is becoming more difficult for MHI to reach their mission. One of the imperatives for undertaking an SROI evaluation was to be able to demonstrate to the government and to funding organizations in a different way how investments in MHI generate social value.

5. Conclusion

This report presented the results of a Social Return on Investment evaluation of MHI's Housing Program. The SROI finds that $1.40 is generated in social value for each dollar invested in the Housing Program. This SROI only evaluated the Housing Program, but with activities ranging from policy advocacy to engagement with other civil society networks, including a broad range of faith communities, it is likely that the social value generated by MHI overall is much greater.

Based on the narrative that has been used in this report to complement the SROI results, it is evident that the work of MHI addresses a key social need in Ottawa by providing not just affordable housing, but access to a community and other value-added components of the Housing Program such as one-on-one tenant support and in-Housing Programs like the community gardens. The SROI on these supplemental benefits is calculated 2:1 or for every $1 invested $2.10 of social benefit was achieved. The long tenancy terms of a majority of the residents suggests not only that MHI does affordable housing differently, but that MHI does it better.

The findings and challenges of this study suggest the following conclusions that may be useful for increasing the social value of the Housing Program, as well as the organizational sustainability of MHI.

1. *An investment in data collection and evaluation will help MHI make a stronger case of support for its activities*. With the shrinking pool of resources available to organizations working with precarious segments of the population in particular and in civil society more generally, strong data is going to be essential in order to access funding to expand the activities of the organization.

2. *Future evaluative projects should strive to update the results of the current SROI*, and may seek to expand the scope of the SROI to include all of MHI's activities.

3. *Consider embedding reporting mechanisms into program activities.* This will facilitate data collection, and will also make stakeholder engagement- particularly engagement of tenants- less of a barrier to future analyses.

4. *Consider implementing a public outreach strategy*. MHI is well known in the affordable housing community and in the faith communities of Ottawa. Building a wider base of support through other outreach mechanisms may unlock resources for the organization.

6. Appendices

Appendix A. References

"A Guide to Social Return on Investment 2012." *The SROI Network.* 2012. PDF. Web. <http://www.thesroinetwork.org/publications/cat_view/29-the-sroi-guide/223-the-guide-in-english-2012-edition>.

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Appendix B. Stakeholder groups of MHI

Tenants

MHI houses about 90 people including about thirty children in our three properties. Somerset gardens houses about 10 tenants whiles Kent House has about 6 tenants. The rest of our tenants are housed in Blake house including about 30 children.

Board of Directors

MHI has a 15 member board. The Board of Directors establishes goals in light of MHI's mission and objects, develops a strategic plan to implement these and sets policies to guide the work of MHI. The Board of Directors is comprised of the following:

- President
- Vice President
- Secretary
- Treasurer
- Members
- MHI Executive Director (*ex-officio*)

MHI Volunteer Committees

MHI committees are accountable to the Board of Directors and the teams are accountable to a particular committee. MHI committees develop and implement the strategies established by the Board of Directors either directly or indirectly through the working teams established under these committees.

These teams of volunteers carry out tasks set by the committees. Volunteers for these teams are people with particular skills and interests which make them suitable for taking responsibility for the tasks designated by the committee. Ideally, the composition of each team reflects the multi-faith nature of MHI. The executive director is an *ex officio* member of each committee, acts in an advisory role to the committee chairs and oversees the work of MHI on behalf of the board to ensure that the committees are implementing the strategic plan and that there is overall co-ordination of the work of MHI.

At present, MHI has nine standing committees which meet regularly:

- Executive Committee
- Audit Committee
- Finance Committee
- Human Resources Committee
- Development Committee
- Housing Management Committee
- Fundraising Committee
- Membership and Outreach Committee
- Nominating committee

Other Volunteers

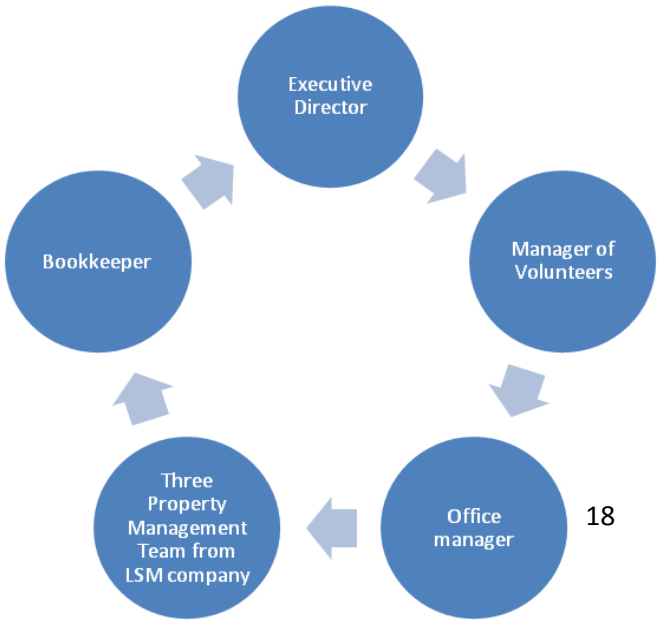
MHI also engages volunteers who are interested in specific tasks on as needed basis. Task oriented positions include:

- Office help: Assist in general office administration, stuff and address envelopes
- Housing maintenance: Painting, cleaning, repair and renovations
- Event Management: Assist in event organization and management, become a member of a working team for a specific event
- Translation: Translate documents from English to French

MHI Staff and Property Management

The Executive Director (ED): The part time ED is an *ex officio* member of each committee, acting in an advisory role to the committee chairs and overseeing the work of MHI on behalf of the board. The ED ensures that the committees are implementing the strategic plan and that there is overall co-ordination of the work of MHI.

Office Manager: The Office manager is responsible for working with the ED, volunteers and board members to accomplish office administration tasks.



Manager of Volunteers: The role of the part-time Manager of Volunteers is to review and assess the volunteer program and to develop and update our policies and procedures to guide an effective and sustainable volunteer program. The Manager of Volunteers is also responsible for developing and implementing a volunteer recruitment program to secure MHI's future volunteer base.

Housing Program Management Staff: MHI housing is managed by a three member team from LSM services, a property management company that maintains our properties and provides tenancy support to our tenants.

Bookkeeper: The Bookkeeper maintains a complete set of financial records for MHI. He prepares, controls, balance and checks various accounts using standard bookkeeping methods. The Bookkeeper also balances the ledgers and prepares financial statements including the preparation of statistical, financial, accounting and auditing reports. These reports are used for planning and budgeting purposes for the Board of Directors in various committees.

MHI'S Patrons

MHI invites leaders of various faith groups to serve as patrons. The patrons are religious leaders of faith communities in the city. Our patrons demonstrate that their religious tradition stands in solidarity with MHI's values and mission. Current MHI Patrons include:

- Rabbi Reuven Bulka, Congregation Machzikei Hadas
- The Right Reverend John H. Chapman, Anglican Bishop of Ottawa
- Imam Zijad Delic, South Nepean Muslim Community
- Rabbi Steven Garten, Temple Israel Ottawa
- Imam Mohamad Jebara, The Cordova Academy
- Father Jacques Kabangu, President of the Christian Council of the Capital Area
- Reverend John Marsh, First Unitarian Congregation
- Imam Samy Metwally, Ottawa Main Mosque
- Reverend Martin Melina, Faith Evangelical Lutheran Church
- The Most Reverend Terrence Prendergast, Roman Catholic Archbishop of Ottawa
- Reverend Lillian Roberts, Presbytery Minister, Ottawa Presbytery, United Church of Canada
- Dr. Anne Squire, Past Moderator of the United Church of Canada
- Nityanand Varma, Past President of the Board of Vishva Shakti Durga Mandir

Membership

MHI membership consists of approximately 40 faith communities and other faith based organizations across the city. Our current membership includes Christian, Hindu, Jewish, Muslim and Unitarian faith communities and faith-based organizations. Together we share an understanding that people of faith have an important and unique role to play in addressing the affordable housing crisis.

The City of Ottawa

MHI is supported by the City of Ottawa's Affordable Housing Branch. MHI has received funding from the city to offer rent subsidies in 17 out of its 41 units. Further, MHI has received grant money from the City of Ottawa, as well as the Provincial and Federal levels of Government allowing it to purchase two out of three of its projects.

Partnerships

MHI has partnerships with 45 different faith communities. Faith communities partner with us to engage their congregations in the affordable housing issue in a way that is congregationally sustainable over a long term period. MHI also has a partnership with the Catholic Centre for Immigrants who service our new comer tenants with a variety of programs in order to help ensure their success as tenants and in Canada in general.

Major Donors and supporters

MHI's major donations and financial support comes from our 45 faith communities' membership. Faith communities send teams to support MHI in our main fundraising event – the Tulipathon walk-a-thon every year in May. MHI also have a number of individuals who have generously supported our work over the years with generous financial gifts.

Appendix C. Assumptions

The following assumptions were made regarding our data:

- We used the annual expenses for the Housing Program exclusively in our calculation of the input costs of MHI for the SROI calculation, including:
    - Principal and Interest due on MHI properties
    - Property Taxes
    - Property Utilities covered by MHI
    - Promissory Notes
    - Condo Fees
    - Insurance
- Additional input costs included the cost of maintenance and supplies for MHI properties, such as cleaning supplies and property maintenance contractors.

- The costs associated with supplemental benefits in the MHI Housing Program were the allocation for tenant superintendent salaries.

Appendix D. Inputs and Outputs of SROI Stakeholder Groups

Stake-holder group	Stake-holder group size	Inputs	Outputs
MHI (Org)* input costs only	n/a	Properties available to tenants	n/a
		Cost of housing maintenance supplies	
		Committee budgets	
		Tenant superintendent salaries	
Volunteers* all inputs in time	33 on-going volunteers, multiple one-time volunteers	Tenant support	# of tenants assigned to volunteers
			# of volunteer hours in one-on-one support
		Property maintenance	# of volunteers maintaining MHI property
			# of volunteer hours
		Meetings and committees	# of volunteers on committees and Teams
			# of meetings attended
			# of hours in meetings
		Policy development	# of hours spent developing policies
			# of policies developed
		Newsletter production	# of newsletters distributed
			# of volunteer hours for newsletter production
		Tenant gatherings	# of volunteers who organize events
			# volunteer hours in event organizing
		Holiday gift preparation	# of hours spent preparing gifts
			# of volunteers preparing gifts
Tenants	93	Occupying Units	# units occupied by tenants
			# of tenants in MHI housing
		Paying rent	$ amount paid in rent
		Care of units	# of tenants who take care of units
		Landscaping of properties	# of tenants contributing to property landscaping
			# of hours spent by tenants in landscaping
		Participation at social events	# of tenants participating
		Care of community gardens	# of tenants participating in care of community gardens
			# of hours spent by tenants in care of community gardens
		Attending tenant meetings	# of tenants attending meetings
		Time in one-on-one support with volunteers	# of hours spent with volunteers
			# of tenants assigned to volunteers
			# of times tenants utilize volunteer support
			# of tenants that have secured jobs while in MHI housing that were previously unemployed

Appendix E. Financial Proxies

Outputs	**Outcomes**			**Financial Proxy**		**Adjustments**				
	Description	**Indicator**	**Quantity**[2]	**Description (Source)**	**Value ($)**	**Dead-weight (%)**	**Displace-ment (%)**	**Attri-bution (%)**	**Drop Off (%)**	**Impact**[3] **($)**
# units occupied by tenants	Access to secure, affordable housing	# of tenants who were homeless or at risk of homelessness before program	93	cost of homeless shelter housing for 1 year (Gaetz, S.)	$13,000	25	10	10	25	734,467.50
# of tenants in MHI housing	Move from insecure housing or homelessness	# of tenants who cite improved sense of security	10	value of "feeling safe" walking in the street at night (Saville-Smith, K., Dwyer, M. and Warren, J.)	$900	20	20	20	20	4,608.00
$ amount paid in rent	increased financial management abilities	# of tenants who cite ability to afford other necessities due to low rent	4	difference in average annual cost of living in MHI subsidized housing ($578/month = $6936/year) vs market rent ($1,145/month =	$6,804.00	20	20	20	20	13,934.59

[2] The number of MHI tenant survey participants who responded that they achieved the desired outcome, or the number of MHI tenants as listed in the MHI administrative records.

[3] Impact for each outcome is calculated as quantity times financial proxy, less deadweight, displacement and attribution. Drop-off is calculated separately according to standard SROI drop-off guidelines using the 3.5% discount rate. For more details, see the SROI Network sources referenced in this report.

				$13740) (Canada Mortgage and Housing Corporation)						
		# of tenants who cite better financial management skills	5	cost of operating a bank account ($190) subtracted from cost of cashing checks ($420) per year *note: market range is $400-$1000 per year. (Canadian Bankers Association)	$230.00	20	20	20	20	588.80
# of tenants who take care of units	Increased pride in home	# of tenants who cite improved sense of pride in their home	5	average cost of unit turn over per unit (MHI records)	$3,700.00	20	20	20	20	9,472.00
# of tenants participating	increased sense of community	# of tenants who cite improved sense of belonging to a community	2	sense of belonging worth 0.06% of property value (0.06% *average rent per year) (Saville-Smith, K., Dwyer, M. and Warren, J.)	$416.16	20	20	20	20	426.15
		# of tenants who cite developing better interpersonal relationships	6	value of knowing many in the neighbourhood worth 0.06% of property value	$416.16	20	20	20	20	1,278.44

				(0.06%*average rent per year) (Saville-Smith, K., Dwyer, M. and Warren, J.)						
# of times tenants utilize volunteer support	Access to additional support services through volunteer mentoring	# of tenants who report seeking city and public community services	2	minimum wage in Ontario multiplied by the number of volunteer hours spent in one-on-one support with tenants to capture the value of mentoring (Ontario Ministry of Labour)	$3,597.75	20	20	20	20	3,684.10
# of hours spent in paid capacity maintaining property	Salaried employment	# of superintendents who report improved income	1	Annual superintendent salary (MHI Records)	$12,000	20	20	20	20	6,144.00
# of tenants that have secured jobs while in MHI housing that were previously unemployed	Increased employment	# of tenants who found employment while in MHI housing	2	1 year of full time minimum wage income in Ontario for one person (Ontario Ministry of Labour)	$21,320.00	20	20	20	20	21,831.68

Appendix F. Sources of Financial Proxies

"Banking Service Fees." *Canadian Bankers Association*. Canadian Bankers Association. Web. 24 Feb. 2014. <http://www.cba.ca/en/media-room/50-backgrounders-on-banking-issues/82-banking-service-fees hisadvantaged/>. Fall 2013.

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Appendix G. Data Collection Tools

Tenant Survey

1. How long have you been a tenant in MHI housing?
2. How many people live in your unit?
3. What was your living situation before you came to MHI?
4. What was your employment situation before you entered MHI housing?
   - 4.a If unemployed before: Have you found work since entering MHI housing?
   - 4.b If employed before: Has your work situation changed?
5. Do you feel more secure since moving into your MHI unit?
   - 5. a. If yes, why?
   - 5.b If no, what is the reason?
6. Has your self-esteem changed since entering MHI housing?
   - 6.a If yes, how?
   - 6.b If no, what is the reason?
7. Are you better able to afford other necessities because of the subsidies provided for rent?
   - 7.a If yes, how has your spending changed since moving into MHI housing?
   - 7.b If no, what is the reason?
8. Are you more comfortable managing your finances since entering MHI housing?
   - 8.a Did your household have a budget before?
   - 8.b Do you use a budget now?
9. Did you have a bank account before you moved into MHI housing?
   - 9.a If no, have you opened a bank account since moving into MHI housing?
   - 9.b If no to 9.a, what was the reason?
10. Does your home give you a sense of pride?
    - 10.a If yes, why?
    - 10.b If yes, is this greater or lesser than in your previous housing?

10.c If no, what is the reason?

11. Do you help with the landscaping of the MHI community?
    - 11.a If yes, why?
    - 11.b If yes, have you learned new skills?
    - 11.c If yes to 11.b, do you apply these skills in your unit?
    - 11.d Do you feel a sense of responsibility for helping maintain common areas in the community?
12. Do you participate in the community garden?
    - 12.a If yes, why?
    - 12.b If yes, have you learned new skills?
    - 12.c If yes to 12.b, have you been able to apply these skills elsewhere?
13. Do you feel you have developed meaningful interpersonal relationships with other tenants?
    - 13.a If yes, why are your relationships with other tenants important to you?
    - 13.b If no, what is the reason?
14. Do you feel you have developed meaningful interpersonal relationships with MHI volunteers and staff?
    - 14.a If yes, what do these relationships mean to you?
    - 14.b If no, what is the reason?
15. Do you feel like your views as a tenant are valued and taken into consideration in MHI's Housing Program?
16. Did you enter MHI housing through the city's subsidized housing registry or directly through MHI?
17. How much time do you spend one-on-one with volunteers?

    17.a (If tenant comes from city list)
    Has this one-on-one support helped you comply with the city's paperwork and forms?

    17.b Have you been able to access other city and community services because of the support of MHI volunteers?
18. Is there anything else you would like to share about your experience living in MHI housing?

Tenant Superintendents only

19. Were you previously unemployed?
    - 19.a If previously employed, has your income increased from your previous job?
20. Have you gained more confidence and leadership skills since becoming a superintendent for MHI?
21. Has your income become more stable since assuming the superintendent position?

Volunteer Survey

1. Does your work as a volunteer make you feel engaged in the community?
2. What part of volunteering is the most meaningful to you?
3. Do you feel your volunteer contributions have helped empower tenants?
    - 3.a If yes, how?
    - 3.b If no, for what reason ?
4. Do you feel like you have developed strong interpersonal relationships with tenants?
    - 4.a If yes, how?
    - 4.b If no, for what reason ?

5. Do you feel like you have developed strong interpersonal relationships with your fellow volunteers?
    5.a If yes, how?
    5.b If no, for what reason ?
6. Do you feel your work with MHI helps improve the safety and comfort of the tenant community?
    6.a If yes, how?
    6.b If no, for what reason?
7. What committees and/or teams are you involved with?
    7.a What role do you play on each committee or team?
    7.b Does your work in the committees or teams you identified contribute to the improvement of the MHI Housing Program?
8. How much time do you spend working on policy development for the Housing Program?
    8.a How do you feel new policies impact the Housing Program?
9. Do you participate in the publication of the tenant newsletters?
    9.a If yes, how much time do you dedicate to the newsletters?
    9.b Have you gained new skills from this participation?
    9.c What role do you think the newsletters play in the Housing Program?
10. Do you help organize tenant gatherings? (such as potlucks)
    10.a If yes, does participating in the tenant gatherings change your perception of the tenants?
    10.b If yes, has planning these events given you new skills for your resume?
11. Do you help prepare the holiday gifts for tenants?
    11.a If yes, how does participating in this program make you feel?
12. Do you donate to the MHI Housing Program?
    12.a If yes, what is the effect of your financial contribution on affordable housing? (A small impact, a large impact, no impact at all).
    12.b Can you elaborate on your answer (to 12.a)?
13. Is there anything else you would like to say about your volunteering with MHI?

Board of Directors Focus Group

Purpose: The purpose of the focus group is to understand how MHI's Board of Directors members perceive their role in the organization, and how they are effecting positive change in their fiduciary role as stewards of managing MHI's Housing Program.

Focus group questions:

1. Why is MHI important?
2. What are some of the major strengths of MHI's Housing Program?
3. What are some of the challenges you want to see addressed?
4. Why is the Board of Directors important for MHI and the Housing Program?
5. What, if anything, would you change about the way the Board of Directors operates?
6. What, if anything, would you change about the way you engage with MHI and the Housing Program through the Board of Directors?

7. How does the Board of Directors provide strategic direction to the Housing Program?
8. What kind of relationships have you developed as a result of your participation on the Board of Directors?
9. Is there anything else you would like to add about the Board of Directors, its role, or your participation on the Board?