

banfield

A marketing communications agency

# CMHC Brand Strategy v2

April 16, 2019

# Introduction

Review of what makes a strong brand, objectives and outcomes

## A strong brand

Research from leading global brand and marketing research company, Millward Brown, has shown that successful brand strategies of top brands:

- Create and use distinctive brand assets
- Build memory structures through meticulous consistency
- Continuous communication and distribution
- Effectively and appropriately leverage equities across related brands



Source: MillwardBrown/BrandDynamics™; BrandZ – *Most Valuable Global brands 2017*, Kantar Millward Brown © 2017

## A strong brand

The combination of a meaningfully different experience and distinctive brand assets will make the CMHC brand more attractive to target audiences, strengthen what it stands for in their minds and inspire increased loyalty.

Brand-building requires commitment and consistency in order to bring audiences through the path to loyalty, and establish brand equity.

Building a meaningful brand starts with three essential commitments:

1. Find a **strategic purpose** that creates shared value
2. **Engage audiences** through living brand experiences
3. **Power from inside out** through culture, capabilities, and employee engagement

# Objectives

## **Organizational objective and strategic priorities:**

*By 2030, everyone in Canada has a home that they can afford and that meets their needs.*

1. **Experiment with new housing affordability ideas** > to improve and accelerate housing affordability
2. **Understand Canadians' needs** > to offer differentiated solutions to underserved segments of the population
3. **Build an open housing data exchange** > to drive sound housing decisions
4. **Modernize our company** > to manage risk and promote stability of the housing finance system

## **Brand objectives:**

1. Reinforces CMHC's position as the catalyst for innovative and effective solutions to Canada's housing affordability challenges
2. To create a brand that is clear and focused, a brand that reduces confusion and clarifies CMHC's purpose
3. Repositions CMHC to increase awareness and impact
4. To create a brand of which CMHC is internally proud and supportive
5. To create a brand that all CMHC employees can easily, efficiently and effectively apply in their day-to-day activities

Sources: CMHC *Our Housing Affordability Strategy*, 2019. Four internal stakeholder workshops (during review of project objectives and when prompted for response to "I wish our brand...")

## Objectives & outcomes\*

**During brand workshops, internal brand stakeholders expressed the following additional objectives and desired outcomes for the CHMC brand:**

- To improve and clarify understanding of the brand overall – more than mortgage loan insurance
- To clarify audiences
- To clarify its value and distinguish the brand from others – to stand out from other crown corporations, provincial and municipal government as well as associations
- To associate the brand with housing affordability – and demonstrate the organization's ambitious vision
- To present the brand as (more) modern, dynamic and innovative
- To ensure employees “see themselves in the brand”, is “believable” and links to client experience

### **Desired outcomes:**

- Improved public awareness and familiarity
- Increased engagement – industry stakeholders, public and employees
- Program awareness and participation
- Increased satisfaction amongst stakeholders
- Increased trust – all audiences

\*Source: four internal stakeholder workshops – during review of project objectives and when prompted for response to “I wish our brand...”

## Measures of success

Improving brand perception and loyalty requires consistent brand messages and application over time. Specific targets could be set for 3 years and 5 years, once benchmarks are set.

Perception and awareness KPIs – measured against 2015 and 2018 survey benchmarks (point increases to be set with CMHC Marketing Research and Analysis Team):

- Increase in “Awareness” and “Familiarity” scores
- Increase in “Attributes” and “Descriptors” scores – introduce new positioning
- Increase in positive impressions regarding Aspiration, Name and Logo
- Stakeholder/Client Net Promoter Score (NPS) – increase from +27%

**Annual brand perception survey of employees** – to ensure we have a specific benchmark and gauge of impact from brand marketing and communications from an internal perspective. Focus on measuring awareness and understanding of the brand positioning and tenets we’ve established through this brand strategy project among employees.

# Context

How we defined the new brand



## Why now?

In September 2018, CMHC Board of Directors approved a multi-year strategy proposal with the following aspiration at its heart:

***By 2030, everyone in Canada has a home that they can afford  
and that meets their needs.***

With the new corporate strategy approved, it was time to review the brand to ensure alignment with organizational direction. Senior management was consulted and they endorsed the decision to rebrand.

The company aspiration represents a significant shift in focus, which required that we review how all Canadians – including stakeholders, clients, partners, parliamentarians, and public – perceive CMHC as well as undertake an environmental/landscape scan to inform the brand strategy.

## Brand analysis

The following is an overview of sources consulted for the brand review – the insights guided development of CMHC's brand strategy.

- **Brand background** > Literature review of key materials including current strategy documents, brand guide and style guidelines, as well as findings from recent qualitative and quantitative research with both internal and external stakeholder groups
- **Existing brand inventory** > Audit of current brand expression, including review of website, social media channels, research reports, advertising and marketing materials
- **Internal stakeholder input** > Discovery with CMHC brand and senior management teams, and a series of 4 Brand Workshops with employees from across the organization to gather internal perspectives on the brand
- **Stakeholders' perceptions** > in-depth phone interviews with key external stakeholders
- **The perceptions of 4,699 Canadians** > including 2,185 CMHC stakeholders and 2,514 general population via national online perception and awareness survey conducted by Phase 5 in Nov-Dec 2018
- **The brand landscape** > reviewing the brand marketing of 40 industry players

## Literature review

The following brand background was included in the literature review:

- Brand Update Nov 13 2018.docx
- Our Housing Affordability Strategy ENG.pdf
- Perception and Awareness Survey, 2018
- Influence/Impact Research – Influencers, 2018
- Research on Media Perceptions of CMHC, 2018
- Research with Academics, 2018
- Housing Research Product Evaluation Survey, 2018
- Housing Market Insights Product Evaluation Survey, 2018
- Research Highlights for Brand Workshops.pdf
- Research Package- Brand.pdf
- CMHC IMC\_Research Summary\_v1 042817\_for client review.docx
- IMCS - Interview Guide (Mar 24) FINAL.docx
- QualResearchRept on Assn Relations.Summary for AssnsApril30.docx
- Detailed Report- CMHC 2018 Perceptions and Awareness Survey - Findings.pptx
- Brand Review - Internal Consultations Participants\_EN.pdf
- CMHC Executive Conversation Guide - July 14.pdf
- Final- 2018-1299 CMHC Index Qual - Interview Guide - DRAFT 4.pdf
- Focus Group Discussion Guide D2.pdf
- Industry Comparison for 2016 - CMHC & its Competitors.pdf
- Phone Interviews Handout\_v2.pdf
- Strategy FAQ ENG.pdf
- Brand Review\_January 2016\_EN.pptx
- Influence Barometer\_MC presentation.pptx
- Nielsen - 2015 CMHC Client PA Survey Report - Existing Clients (November 9).pptx
- Nielsen - 2015 CMHC Client PA Survey Report - Residential Consumers (November 9).pptx
- Brand Consultations\_Schedule.xlsx
- 071808\_CMHC MLI Strategy.ppt

## Audit of 40 key players, including:



*Note: this is an overview of key findings only; detail report provided separately*

## A cluttered landscape

Overall, the scan shows that the ecosystem in which CMHC operates is crowded with undistinctive brands. Other findings include:

1. **Overall:** Majority of brands reviewed across each category show lack of focus and clarity in conveying their unique value, brand purpose and personality is not well defined – purely functional/one dimensional
2. **Messaging:** Brands work to earn trust with references to their history, credibility and stability. In terms of most used words, there was a common theme of ‘duty to help/serve Canadians’. Inclusivity features prominently in the voice and tone of competitors. There is an accountability to all people, not just some. According to common messaging, the ‘why’ is a stronger Canada
3. **Colour:** Blue as primary colour is a common choice, as it supports credibility and stability. At the same time, dark or deeper blues feel traditional, conservative, dusty, old-school. Red is also a common choice for primary colour, in some cases it is a clear link to Canada/Canadian, as well as conveying stability, strength, boldness, alert
4. **Look & Feel:** Design, colour palettes, lengthy or acronymized names feel dated, traditional, inaccessible, etc. Some brands use abstract iconography to differentiate their brand, while many of CMHC’s partners/stakeholders use iconography literally to clarify or describe the business they are in visually, i.e. references to a house or roof, just as CMHC does

## Audiences

Given the dual mandate of CMHC – serving the public interest through its work with industry stakeholders as well as being uniquely positioned to engage the public nationally (CMHC expresses this as *B2B for C*) the brand must appeal to both its business-to-business stakeholders as well as Canadians, and use audience-specific messaging to engage each.



## Overview of audience insights/perceptions

- Awareness: 55% aided / 15% unaided
  - Skews male and older (55+)
- About a third of public that said they were aware, said they were familiar with activities – stakeholders were twice as likely
  - Most cited MLI
  - Stakeholders also noted housing market research
  - Media were most familiar with housing market analysis
- However, awareness of role in affordable housing is low with all groups
  - Agreement that *CMHC serves an important public interest* (81% stakeholders, 61% public)
  - Lower agreement with CMHC facilitates housing affordability in Canada (63%, 58%) and CMHC is a leader in advancing solutions related to housing affordability (including access to housing) (63%, 53%)
- Majority believe that CMHC's aspiration is important – however, less likely to agree that CMHC is well positioned to deliver on it
  - Stakeholders and influencers (those more familiar) were more likely to agree
  - Influencers added that this is good for the country and the economy, and necessary for productive citizens, while several said shelter is a necessary and fundamental issue

Sources: *Brand Perception and Awareness Survey, 2018; Influence/Impact Research - Influencers, 2018; Research on Media Perceptions of CMHC, 2018; Research with Academics, 2018; Housing Research Product Evaluation Survey, 2018; Housing Market Insights product Evaluation Survey, 2018.*

## Overview of audience insights/perceptions

- General agreement amongst stakeholders and influencers that “CMHC is viewed as Canada’s authority on housing” “CMHC has consideration influence on the housing market” and “CMHC is a top of mind source on housing”
  - \* Only 38% of Influencers agreed with “authority” – note influence, but some attribute to monopoly, or b/c CMHC are the funders, others noted that CMHC is less influential than others
  - \* Some disagreed that CMHC is “the” (as in “only”) authority, and noted that it is one of several equal authorities
- Perceived as *trusted/trustworthy* and *expert* – scored lower on *inclusive*, *collaborative* and *innovative* – consistent across all audiences
- Stakeholders and gen pop define a home similarly, using descriptors: *safety*, *security* and *comfort*
- Impression of logo and name were generally neutral amongst stakeholders and public
  - Younger audiences were less positive – supports opportunity to refresh
  - Positive impressions b/c of link to “housing” and “family”
  - Positive and (some) negative responses to colour
  - Neutral on name – very few felt the name did *not* fit CMHC mandate and activities; most common reason for positive impression was that the name is easy to understand

Sources: *Brand Perception and Awareness Survey, 2018; Influence/Impact Research - Influencers, 2018; Research on Media Perceptions of CMHC, 2018; Research with Academics, 2018; Housing Research Product Evaluation Survey, 2018; Housing Market Insights product Evaluation Survey, 2018.*



## Additional insights

### *Some stakeholders perceive CMHC as...*

- A slow-moving government department
- Not having enough focus on long-term solutions (care for co-operative/subsidized housing units)
- A follower, not a leader, in terms of innovation in the industry
- Not a holistic partner (familiarity is limited to narrow focus areas)
- Most association partners feel their relationship with CMHC isn't as productive, meaningful, or collaborative as it could be

### *The general population perceive CMHC as...*

- A mortgage loan insurance provider (45%) – low familiarity with other products/service, particularly assistance to Indigenous groups (<1%)
- Would-be homebuyers are the least familiar, although still supportive of what CMHC does
- Only 26% of consumers agree that *CMHC is at the heart of Canada's housing system*
- The greatest need is for housing data, mortgage insurance info and financial assistance
- CMHC not the first choice for housing info by Canadians, even amongst those that are aware

Sources: *Brand Perception and Awareness Survey, 2018; Influence/Impact Research - Influencers, 2018; Research on Media Perceptions of CMHC, 2018; Research with Academics, 2018; Housing Research Product Evaluation Survey, 2018; Housing Market Insights product Evaluation Survey, 2018.*

# Brand status

## **Overview of brand project context, challenges and gaps:**

- Organizational direction has been established and made clear via the corporate strategy
- New aspiration statement and internal mantra provide signal brand purpose
- Brand personality elements are unknown – but appear intuitive (common)
- Senior management supports brand-building effort and internal champions have been identified to facilitate implementation
- Transitioning to be a more inclusive and customer- and technology-driven organization – internal transformation
- A long-term brand vision and brand promise do not exist and must be defined
- Baselines have been established, but KPIs not set – plan to measure ROI should be established
- Integrated Marketing Communications Strategy was developed in 2017 and may required adjustment based on brand outcome
- Substantial audience research is available and has informed understanding of the brand status and audience needs – we note, however, that there is a gap w.r.t. affordability
- Brand awareness and familiarity are low outside of existing stakeholder base – leaving significant room for improvement/growth

## Brand status

- CMHC has established trust and is perceived as a leader
- Discussions with internal stakeholders demonstrated that there is an implicit and *shared* internal understanding of what the brand stands for and the value it brings – but it is not clearly defined
- Staff are engaged and there is pride and excitement about the direction of CMHC
- Brand image and personality are unknown and image is mixed; perceived as trusted, and expert, but low on collaborative, innovative and inclusive – as well as slow, bureaucratic, risk-averse
- Brand associations are differentiated but there is room to strengthen amongst stakeholders and influencers, undifferentiated and weak amongst public
- Stakeholder/client experience is positive and aligned with the brand direction

# Key findings

An overview of insights and direction informing the brand strategy

# Key findings

## Audiences

Clients, partners, influencers and public: stakeholders are familiar insofar as they have interacted with us – and have a positive impression. Awareness contributes to positive impression. Generally, audiences don't fully understand why we exist – many don't know what we do. Canadians primarily associate our brand with "Mortgage" and are unaware of the broader, positive impact of CMHC in their lives and communities. Importantly, the majority agree with the importance of our aspiration.

## Comparators

CMHC does not have competition in the traditional business sense across all of its business lines (Policy & Innovation, Client Solutions and Client Operations) – though it does compete with associations and private companies in mortgage insurance and funding, and research and analysis. As Canada's housing agency it is unique – government with a commercial interest. Key benefits are access and influence, and is stable and trusted. There are many players and much 'noise', but CMHC has a distinctive voice.

## Internal Perspective

Many brand attributes were raised for discussion, including trusted, expert, important/valuable, credibility, care, dedication, collaboration, responsive, relevant, meaningful – but the key strength, with the most credibility and potential, was *expertise/leadership in housing*. CMHC is recognized for this and demonstrates this value in a number of ways, and it is something we can work toward growing/sharing. The challenge will be in communicating its value and not working against our goal of being collaborative/inclusive.

## Brand Challenge

The CMHC brand needs clarity and focus; we need to determine and document what the brand truly stands for – and for whom – and hone that down a few key ideas. We need consistent CMHC brand messaging in all marketing materials. We need all stakeholders, including employees, to be more clearly/fully informed and able to act as brand ambassadors. This will help us solve a key challenge of confusion – as well as provide/facilitate transparency – and allow us to be effective in awareness building.

## Why rebrand?

### **Because the CMHC brand represents more**

CMHC delivers many more benefits than what audiences currently recognize – and we work with many players to deliver as much value to Canada / all Canadians

### **Because it will support our affordability strategy**

Defining CMHC's vision, unique value and personality in alignment with the new strategy will enable us to connect more meaningfully with audiences and express our key messages clearly and consistently

### **Because the brand's look has become dated**

The brand identity is no longer in line with current best practices and has not been reviewed in some time. While a recent refresh to the visual system was executed by The Studio, this was a partial and temporary solution only to address specific challenges within the framework of the current brand

### **Because the NHS presents an ideal opportunity**

Tied to the affordability strategy, the NHS provides a national, multi-year platform to demonstrate tangible value and reposition the CMHC brand in the minds of both public and industry stakeholders

## Branding needs

### **Focus**

The brand strategy will be articulated in the Brand Lens and 3 key statements that summarize the most promising strengths and potential for the CMHC brand. By reinforcing these statements consistently in marketing and communications, internally and externally, CMHC's brand equity will gradually increase.

### **Reduce confusion**

Stakeholder confusion is a detriment to the CMHC brand and stands in the way of any efforts to increase brand equity. Improvement in this area must work from the top down, in terms of branding, marketing and communications, therefore the brand strategy must absolutely achieve clarity and simplicity.

### **Remember audience**

Public think of *mortgage* or "tax" when they think of CMHC, and not of terms like *housing expert* or *financial stability* and *housing system*. Therefore, we must speak in clear, no-nonsense language to make our brand meaningful to our audience.

# Strategy

How we'll 'get there'



## Strategy starting point

The brand strategy will align with and support CMHC's mission and aspiration:

### Mission

We help Canadians meet their housing needs

### Vision

The heart of a world-leading housing system – ***to be reviewed***

### Aspiration

By 2030, everyone in Canada has home they can afford and that meets their needs

### Positioning

Authority on housing – ***to be reviewed***

### Internal mantra

Working together to deliver results for Canadians

No tension exists in the vision statement in relation to the new strategy – focus has shifted to the aspiration statement. The current positioning (and secondary positioning) statements require revision. “Authority” is in tension with organizational direction and brand strategy.

# Overview of CMHC offering

## Assisted Housing

We help Canadians in need gain access to suitable, adequate housing they can afford. We receive parliamentary appropriations to fund assisted housing programs which operation on a break-even basis. We also make loans at below market interest rates and provide non-subsidized housing support to housing partners. We work with provinces, territories, municipalities, Indigenous governments and organizations, non-profit and co-operative organizations, and private sector companies across the country in providing assisted housing programs.

## Housing Analysis and Research

We collect data and offer analysis and insights to support informed decision making, including on housing policy matters, and a better understanding of housing and housing markets. We undertake research and policy analysis on a range of housing needs and housing finance issues to support a well-functioning housing system, to contribute to financial stability and to promote housing affordability and choice.

## Commercial Operations

**Mortgage insurance:** We provide competitive insurance products on a scale and scope to support access to housing finance and stability in Canada's housing and financial markets. We provide transactional homeowner, portfolio and multi-unit residential mortgage insurance in all parts of Canada. We operate these programs on a commercial basis without the need for funding from the Government.

**Mortgage funding:** Our securitization programs promote the availability of funding for mortgages in all economic conditions. We enable approved financial institutions to pool eligible insured mortgages into marketable securities that can be sold to investors to generate funds for residential mortgage financing. We guarantee the timely payment of interest and principal of these securities. We are also responsible for the administration of the covered bond legal framework, another source of mortgage funding, which we administer on a cost recovery basis.

## Foundation

Based on the brand assessment and discussions with internal stakeholders during workshops, we identified two themes/strengths that underpin the brand:

### **Effectively responding to change as constant**

Since its inception and throughout its history, CMHC has adapted and responded to its external context, and addressed emerging and critical challenges effectively to ensure the stability of the housing system and Canadians' access to housing. The brand has consistently shifted to ensure relevance and effectiveness, while remaining stable and trusted. These stories demonstrate CMHC's vital role and value, as well as the brand's history of delivering on its mandate.

### **Brand as engager and collaborator**

A crucial part of what makes CMHC distinctive and valuable is its dual role and responsibility – bringing together many players to deliver critical value to Canada and all Canadians – financial stability, as well as sustainable economic growth and social inclusion. This theme focuses on CMHC's relationships with partners and sub-brands, leveraging their value. We need to reduce confusion and turn this perceived tension into a brand strength/asset.

## Brand vision

**This is what success looks like for us – it's what we want CMHC to become**

**The company Canadians are most proud of.**

## Brand promise

**This is our commitment to our audiences – stakeholders, public, employees**

**A nonstop, unwavering commitment to provide housing solutions for Canadians.**

This is our duty to Canada and each other.

When Canadians think of CMHC, they think of a company that brings people together and delivers solutions that ensure everyone in the country has a home that works well for them. It means safety and security for Canadians today and for generations to come.

We build partnerships and deliver value through our work in affordability, our research and analysis, and our commercial operations.

## **Brand belief**

**This is why we exist and what we stand for**

**Access to housing is the key to a stronger  
and more secure Canada.**

## Brand tenets

### **Internal Mantra** – *Working together to deliver results for Canadians*

To communicate how we empower our stakeholders, we have developed a short list of core brand tenets. These statements support every aspect of the CMHC brand. They inspire us to strive for success in our daily work. And they connect everything we do to improve housing in Canada.

Tenet	Rationale
<b>Expertise</b> We are more than MLI – we are a team of experts with deep knowledge and insight into the Canadian financial housing system, as well as advising on policy. Our stakeholders stay informed and engaged, and the system remains stable.	<b>Insight and expertise</b> Focuses on audience experience by humanizing the company and connecting it to the people behind the brand. Enforces CMHC as a trusted source.
<b>Collaboration</b> We work with a vast network of partners across the country to deliver housing solutions that help all Canadians access a home that they can afford and that meets their needs.	<b>Collaborating for housing success</b> Aims to clarify that brand represents much more than “mortgage”; that it is committed to affordability; offers many programs and services; and brings partners together to find solutions.
<b>Public Service</b> As a crown corporation, we are committed to serving the public interest – our work in affordability, research and analysis, and our commercial operations are all focused on ensuring a stable housing system in Canada today and for generations to come.	<b>Public Service</b> Establishes a new tone for the brand in talking about benefits to Canadians. Takes a bold and clear stand regarding its contributions. Sets the stage for the growth and public engagement activities.

# Positioning

This is the space we own in the minds of our audiences



## Defining CMHC

### **When asked to prepare a ~15-word response to “Who is CMHC?”, Workshop participants prepared the following statements:**

- We provide innovative solutions so that everyone in Canada has a home that meets their needs
- We are experts in affordable housing solutions and financial housing market stability
- We are the expert in housing that provides timely solutions promoting stability and inclusion [sic]
- We make housing markets more stable and partner with others to finance housing for vulnerable Canadians
- We are Canada’s Housing agency committed to ensuring...[everyone in Canada has a home they can afford and that meets their needs]
- We work with partners to deliver housing programs and inform future housing policy through data, innovation and research so that everyone in Canada has a home they can afford and meets their needs
- We are (expert) conveners and catalysts for housing solutions so everyone in Canada has a safe, adequate and affordable place to live
- Experts. Work through others influence/shape housing landscape in Canada to help Canadians have a home they can afford and that meets their needs [sic]
- CMHC is a team of strategic advisors (experts) working together (for you) to support the housing industry in Canada...these connections help us contribute to helping Canadians find a place to call home
- We are credible experts in housing working with partners to enable affordability and housing market stability
- CMHC is a team of experts working together to support our housing industry. These connections help Canadians achieve/meet their housing needs (place to call home)
- CMHC delivers, with its key partners, innovative housing solutions that benefit all Canadians
- We will find solutions to Canada's housing affordability crisis

## Defining statement

### **We are Canada's housing experts.**

We work with partners to deliver innovative solutions that ensure that our country's housing system thrives and that all Canadians have a home that meets their needs and that they can afford.

## Positioning

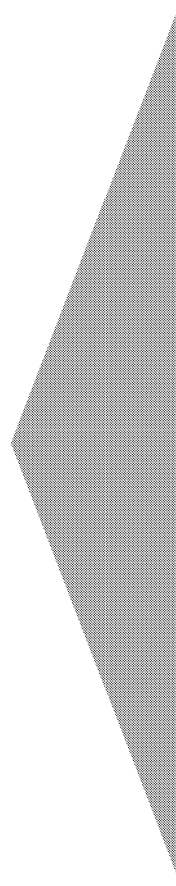
Home. It's so much more than a building or a physical space. It's a feeling – and it's one that we all share and cherish. It means comfort and security, family and identity.

It's the idea that everyone is welcome, and that everyone belongs. It's the foundation of our future, as individuals and as a nation. That's what CMHC is about.

We are Canada's housing experts. We work with partners to deliver innovative solutions that ensure our country's housing system thrives and that all Canadians have a home that meets their needs and that they can afford.

**We are guardians of The Home.**

**A guardian**



**leads**

**supports**

**safeguards**

**champions**

# Personality

If the brand was a person, what kind of person would it be?

## Brand personality

**A set of adjectives that describe how the brand expresses, interacts and behaves – and the overarching feelings we want stakeholders to associate with CMHC.**

Your personality should be distinctive and achievable. Defining the brand personality presents an opportunity to set the brand apart and meaningfully connect with audiences on a human level.

An effective personality will help set your brand apart from others and, when expressed consistently on all levels of the brand identity, personality will become a core part of the brand and audiences will immediately associate certain feelings with your work.

A clearly defined personality also provides an effective evaluation tool as you begin applying the new brand, ensuring communications are aligned and on-strategy.

## Brand personality dimensions

## Brand personality dimensions



## Brand personality dimensions

# Brand personality dimensions

## Brand personality dimensions

# Brand personality

## Based on findings from the brand review, CMHC *is*:

Credible	Ambitious	Personable	Passionate	Approachable
Reliable/dependable	Inspiring	Person-centric	Dedicated/committed	Effective
Trusted	Competent	Confident	Bold	Brave/takes a stand
Diverse	Knowledgeable	Serious	Efficient	Determined/persistent
Versatile	Socially conscious	Future proof	Agile	Disciplined
Visionary	Thoughtful	Consistent	Catalytic	Collaborative
Realist	Practical	Canadian	Authentic	Professional/buttoned-up
Conciliator/convenor	Disruptor	Responsive	A team of experts	Fastidious/keen
Leader	Responsible	Relatable	Adventurous	Aware/in-the-know/alert
Professional	Proud	Recognized	Friendly	Compelling
Solid	Hardworking	Influential	Admirable	Essential
Stable	Approachable	Difference-maker	Smart/intelligent	Forward-looking
Modern	Ingrained in everything	Empathetic/listener/'in touch'	Creative	Honest
Innovative	Easy to evangelize/be proud	Inclusive	Purpose-driven/resolute	Decisive
Open/transparent	Helpful	Resilient	Cool under pressure	Clear-thinking
Committed to change			Non-traditional	

## Brand personality

**Based on finding from the brand review, CMHC is not:**

Erratic	Inflexible	Arrogant	Overly
One dimensional	Old fashioned	Distant/corporate	commercial/materialistic
Traditional/conventional	Too serious	Inflexible	
Risk-averse	Overly friendly	Bullish	
Staunch	Touchy feely	“All talk”	
Disorganized	Sappy	Idealistic/naïve	
Insular	Sentimental	Boring	
Rebellious	Flashy	Partisan	
Agreeable	Self serving	Pessimistic	
Lone wolf	Loose	Overly cheery/jovial	
Bureaucratic	A wild card	Silly/frivolous	
Same old	Flippant	Trendy	
Dated	Elitist	Pushy	

## Recommended brand personality

The following characteristics came up consistently during discussions with internal stakeholders, both in discussions about desired brand attributes and observed in employee behaviour and attitudes. Each connects to characteristics noted by stakeholders and provide a strong foundation for living out the brand strategy – addressing essential but aspirational attributes for CMHC: *on the ball*, *considerate* and *ambitious*.

### On the ball

We're sharp, confident and reliable. We know that our mandate is critical, and we're proactive in using our expertise and experience to meet the housing needs of people and organizations. We're level-headed and professional.

### Considerate

We're approachable, empathetic and attentive. We strive to understand housing issues from every angle and perspective, and we respond with solutions that respect and benefit all Canadians. We're always here to help.

### Ambitious

We're inspired, committed and hardworking. We're guided by a bold vision for the future of housing in our country, and we bring a lot of energy, intelligence and passion to achieving it. We're determined to get better.

# Brand architecture

This is how the brand and programs fit together.

## Brand architecture

Brand architecture is the logical, strategic and relational structure for all of brands, sub-brands and program brands. Creating a clear and coherent brand architecture will help build the brand by ensuring everyone within the organization works to a common and clearly understood goal – and moves CMHC closer to achieving its vision. It creates structure within which day-to-day tactical decisions can be made more easily. The goal is to maximize customer value and internal efficiencies.

The following is draft based on our current understanding and provides a clear approach – **input and validation with CMHC is required to finalize the structure.**

The final CMHC brand architecture will:

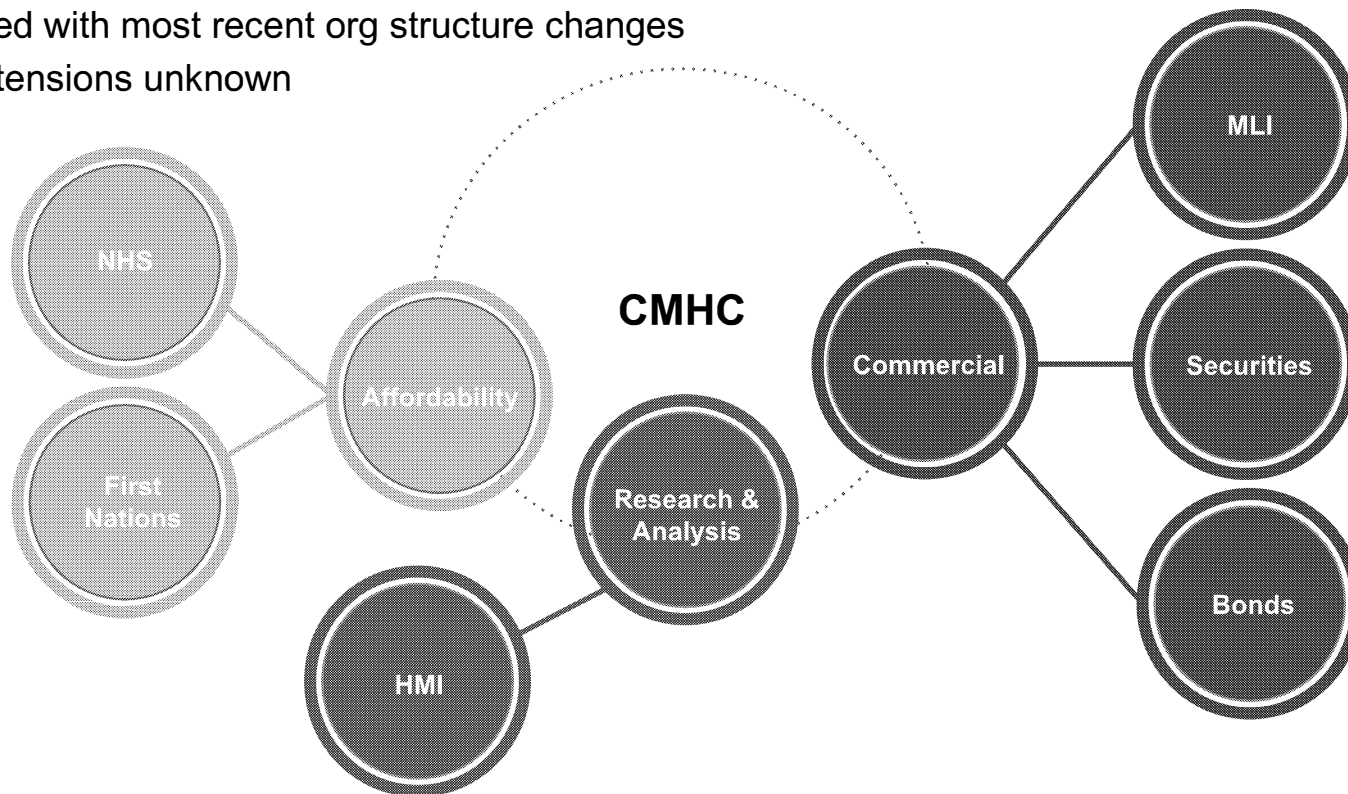
- Establish connections between sub-/program/partner brands that make sense
- Build a fresh approach to highlighting partnerships
- Balances the needs of all brand extensions
- Articulate the value and benefit related brands add to the masterbrand and vice versa.



## Perceived architecture

### How it appears to be structured:

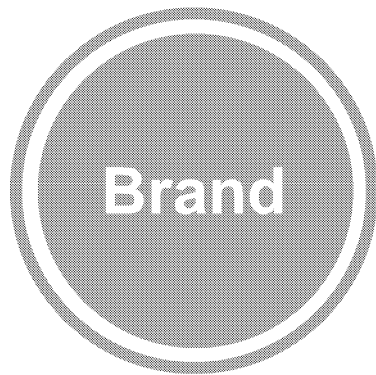
- Not aligned with most recent org structure changes
- Brand extensions unknown



# Brand architecture models

## Monolithic

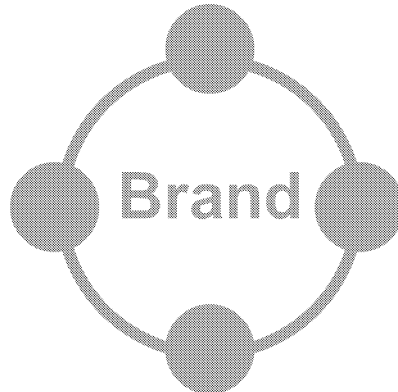
*e.g. FedEx*



In this model, most if not all subsidiaries/product/services are clearly branded by the parent brand – e.g. FedEx Ground, FedEx International, FedEx Business – creating clear and strong linkage with a master brand.

## Endorsed

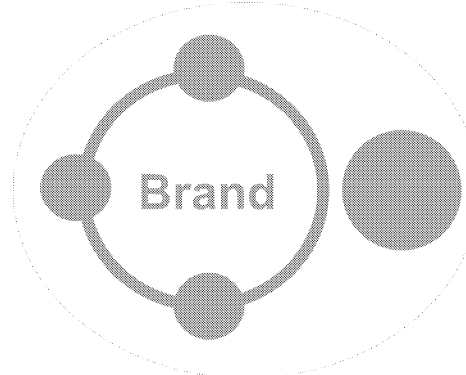
*e.g. Marriott*



The parent brand endorses and links together sub-brands or individual product brands (Courtyard Marriott, Marriott Residence Inn); sub-brands have more distinct personalities than those in the monolithic model.

## Hybrid

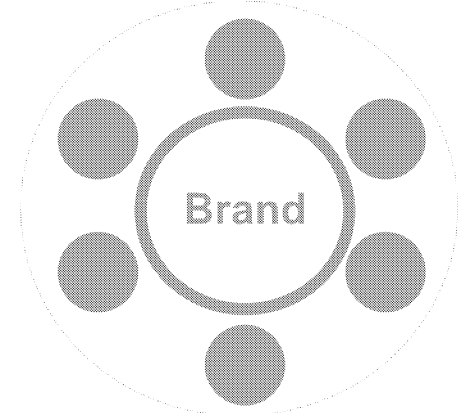
*e.g. Coca-Cola Company*



The parent brand endorses and links together sub-brands (Diet Coke, Coke Zero) and also owns other independent brands (Sprite, Fruitopia) that are marketed with distinct identities.

## House of Brands

*e.g. Unilever*

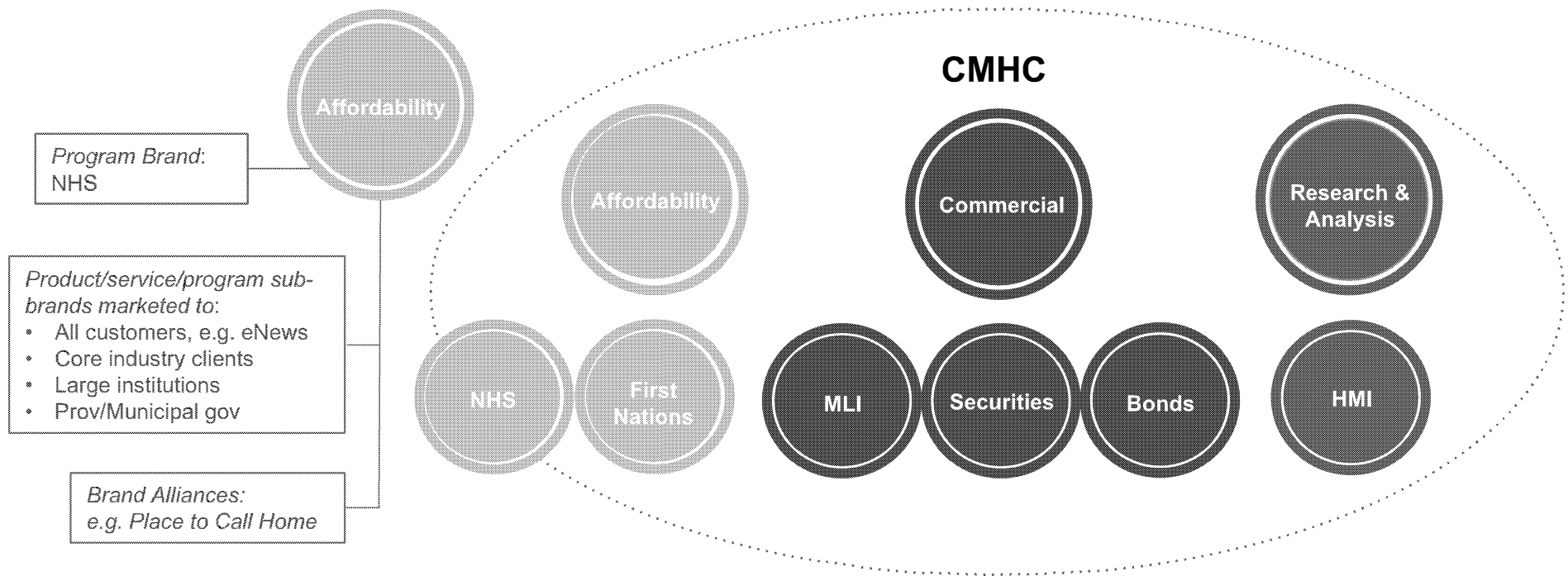


Subsidiaries/product/services are the lead brands (e.g. Dove, Breyers) and the parent brand acts only as a holding brand, and is not marketed to consumer audiences.

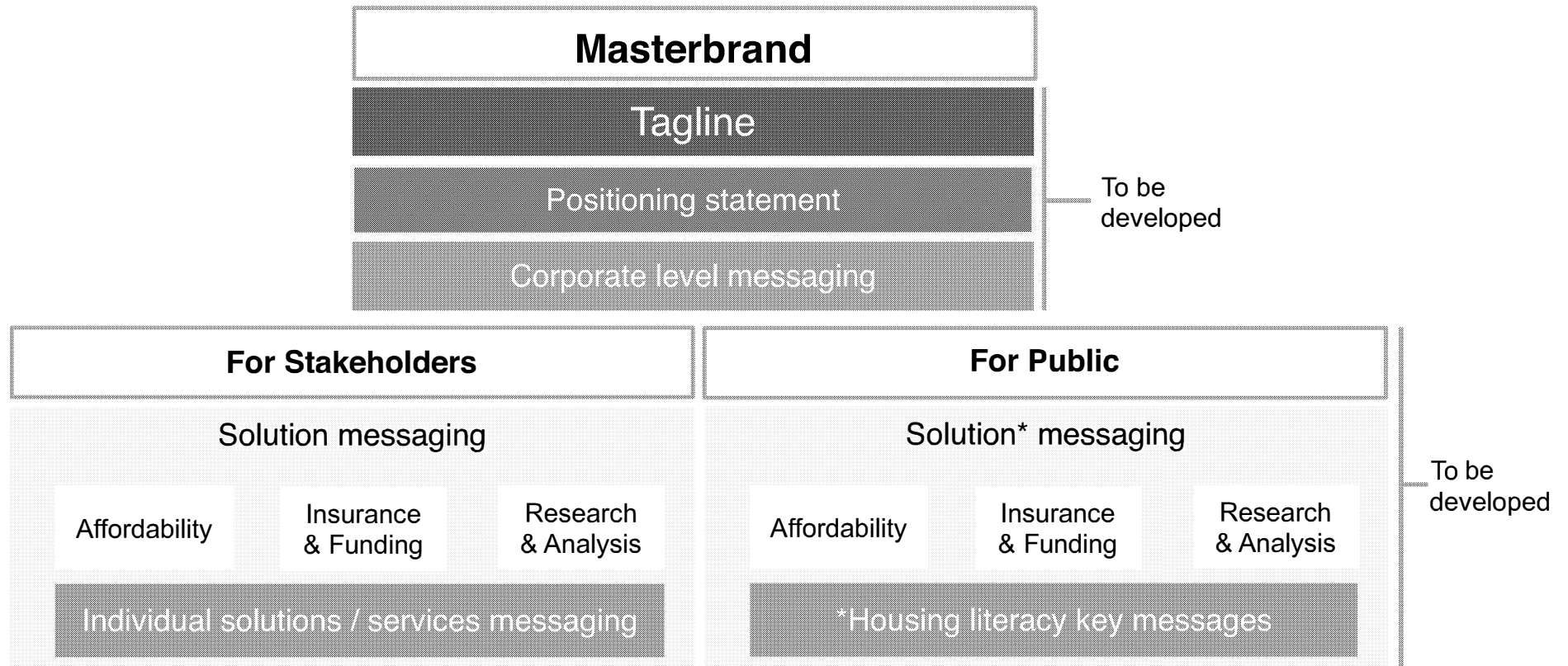
*SAMPLE ONLY – to be developed once current architecture is confirmed/mapped.*

## Revised architecture

### Recommended brand architecture:



## Messaging structure



# Creative expression

How will the brand express itself verbally and visually?

## Creative review

- **The Purpose/The “Why”:** The brand’s overarching concept isn’t clearly defined. Once the “why” or the core truth at the centre of the brand identity is revealed, the rest of the brand will flow naturally out of it
- **Architecture:** A logical framework for sub-brands and how they relate to one another is a crucial step in creating a unified brand
- **Consistency:** A lack of consistency in the brand is often a result of an undefined identity. Because there isn’t a strong sense of cohesion, the brand’s focus is obscured. An established and fully realized brand identity will lend focus and precision to the brand without it feeling forced
- **Voice & Tone:** Writing according to the new brand personality attributes will help give messages more energy and life, creating clearer meaning and deeper emotional resonance with target audience. A voice that doesn’t dilute the mandate is critical as CMHC focuses more on engaging the Canadian public
- **Channel-specific content:** On social media, there are opportunities to cater to different audiences on each channel. Tailoring their content on channels like LinkedIn and Twitter might help them reach key audiences in new ways
- **Bringing data to life:** CMHC could continue to explore ways to represent important housing data through visuals, not only on social, but in their reports and guides
- **High production value video:** CMHC should prioritize purpose-shot video over stock footage to tell their stories. Especially with a new focus on affordability, there is an advantage to showing real people in real situations

## Logo assessment

A key element of the CMHC brand is its logo. The current logo should be updated to be more contemporary, in line with design best practices, and representative of a leading organization.

From a look and feel perspective, the CMHC brand has room for modernization. The logo design and brand colours are both now “dated” and not in line with best practices – e.g. the large size of the graphic element and the imbalance between font and chevron.

### **Existing logo assessment:**

- Chevron feels dated and heavy
- Icon is relatively large; it dominates visually and makes the text smaller/less prominent; it makes logo very cumbersome and, therefore, more difficult to work with in small spaces
- Serif font is conservative and has a less accessible feel
- Red primary colour and all caps serif font reads “government” and “institutional”
- Red is very Canadian/Liberal red and can be challenging to work with

## Voice & tone

**This is the way we speak to our audiences.**

Voice and tone guide how the brand communicates in written and verbal communications, and the characteristics are based on the brand personality aspects.

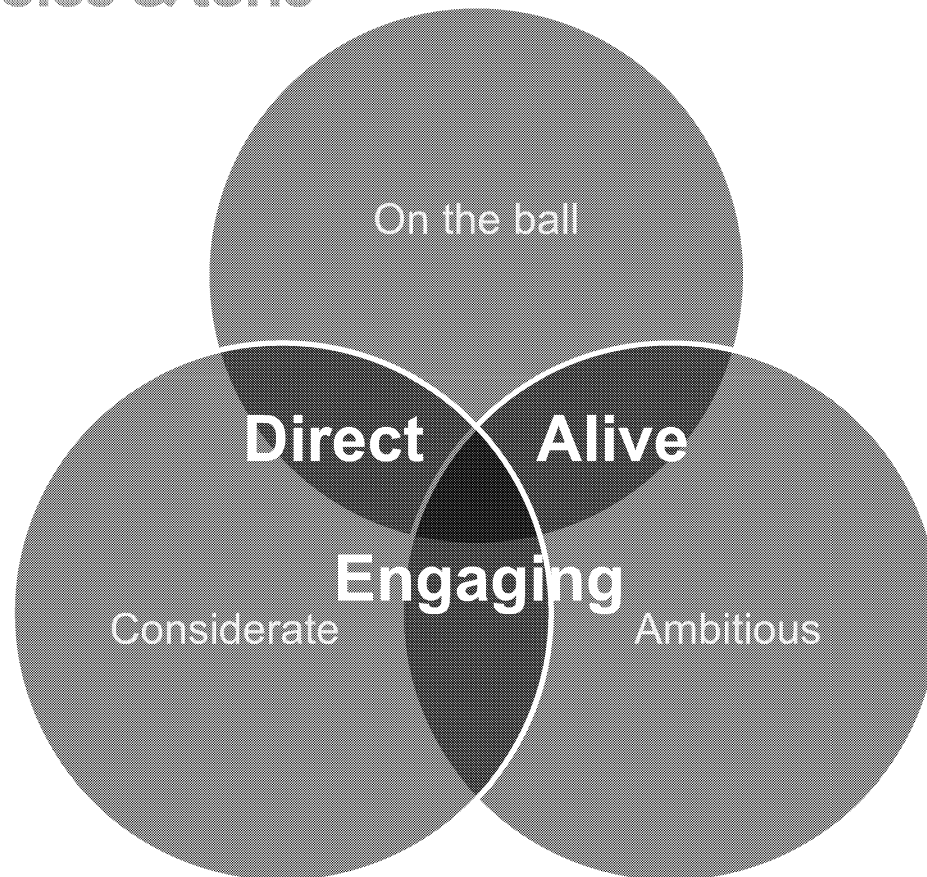
The CMHC brand must communicate and interact in a way that highlights its distinctive personality, energy, and culture. These features will help to position the brand.

The brand is focused on one purpose. You share this idea in the things you say — but also in the way you say them.

Whether you're speaking to Canadians, clients, partners, policy-makers or staff, your voice must come through consistently. Your tone may change as your context does, but it is always the same personality speaking.



## Voice & tone



### When the speaking or writing with the brand, DO NOT:

**Sound bureaucratic** – taxingly process- or institutionally-driven. The brand sounds human and aware of the audience

**Appear exclusive** – the brand is open; it does not talk down to or at its audience

**Overly use jargon** – this is part of being inclusive, the brand invites its audience in and uses plain speak

**Forget the audience** – just like a person, the brand must adapt the way it speaks and writes to suit the context and the audience it is addressing. Consider which characteristics should be emphasized—like audio levels— what is appropriate when sharing a successful AHIF project on Facebook with public audiences is not the same tone the brand will take when negotiating with a lender.

## Brand name

There is equity in the current name, however, it does not resolve confusion or, rather, provide clear focus for those that are unfamiliar with CMHC. Given CMHC's is adopting a more public-facing role and the associations the brand wants to claim – such as inclusivity – a more accessible/direct name would be advantageous. Adopting a new name is significant and tangible way to signal “change” is happening at CMHC, to both internal and external stakeholders. A name change would be a larger investment for the organization. **Further testing on name is required to inform CMHC's decision.**

### Challenges with the current name:

- “Mortgage” reinforces misperceptions that CMHC is provides mortgage or is only about mortgage insurance
- “Corporation” sounds elitist, less reliable/trustworthy – tension with “stability”, “inclusion” and public interest

### Solution – two options for testing:

1. Keep the name, use the acronym as primary signature: CMHC
2. New name, simple and direct: Housing Canada, Canada Housing

## Brand name

The naming target below provides the parameters for the name development – shortlist of options have already been presented and are recommended for testing

<b>Audience</b>	Clients/partners, government, industry influencers, Canadian public
<b>Market</b>	Canada – English and French must be considered
<b>Sensitivities</b>	Appropriate to the housing industry and national mandate
<b>Benefits</b>	Canadian/national, financially stable, innovation, funding
<b>Name Type</b>	Descriptive (firm)
<b>Competition/ Comparators</b>	Provincial/municipal government and industry stakeholders Private banking (CG, Genworth, etc.)
<b>Themes</b>	Housing, Canadian, growing/vibrant/dynamic, reliable/strong/productive
<b>Personality</b>	<i>On the ball, Considerate, Ambitious</i>

## Brand tagline or slogan

**This reinforces our mindset and brand belief, and inspires our audiences**

The tagline must serve a purpose – either *descriptive*, and thereby clarifying the brand's product/offering in the mind of target audiences, or *evocative*, connecting emotionally and inspiring the audience by tapping into a shared vision.

The tagline can evolve with the brand and be leveraged for marketing purposes only. A tagline, or slogan, could be considered for the external brand launch.

The direction should be based on what will be most effective given the current brand state – and once a decision on the brand name has been made.

- What work does the tagline need to do now?
- What is our audience's current mindset, and what message do we need to convey first?
- What can it contribute to the name and visual ID that will get the brand closer to achieving it's aspiration?
- Consider translation requirements and provide specifications for usage

## Look & feel

**This is the overarching look and feel direction – to be expanded further into the Creative Brief – to guide development of the new visual identity**

The CMHC brand visual identity must be reflective of its personality: *on the ball*, *considerate* and *ambitious*.

The new identity must also honour/respect the brand's history, and maintain resonance with current stakeholders. It must 'bring them along' and should not feel like a complete departure. In other words, creative development should consider varying degrees of evolution. It must also take into account practical aspects of application and accessibility, as brand application will span a broad range of content areas and all audiences.

The follow keywords will guide visual expression of the CMHC brand to align with strategy:

**Modern** – not traditional or conservative

**Strong** – not quiet, flat, small or soft

**Simple** – not busy/cluttered, complicated or vague/unclear

**Agile** – not static, tired, cumbersome or slow

## Recommendations for brand application

**Further to the brand strategy and architecture, we recommend the following (details for each on the following slide):**

1. Test organizational name
  - Name has considerable equity – recognized, but not understood
  - This should be carefully tested (planned)
2. Redesigned logo and visual ID system – update based on following parameters
  - Less bureaucratic feel
  - More modern and accessible design
  - Maintain linkage to Canada
3. Align efforts – the brand has too many identities
  - Cohesive identity – convey full picture of all that CMHC is doing and benefit from increased visibility
  - Customize to unique audience needs

# Brand lens

Brand strategy at-a-glance

## Brand lens

The brand lens is a tool that succinctly articulates the key brand strategy elements by answering four key questions. Answers are ambitious and forward-looking, but realistic – i.e. it describes what the brand can and should be.

### **Who am I? Who is the brand? What are its core attributes?**

CMHC is Canada's trusted housing expert, ensuring market stability and housing affordability for all Canadians; we are proud to be the guardian of The Home, providing value to our country today and for future generations.

**Expertise – Collaboration – Public Service**

### **How do I act? How do I speak? The brand's personality, voice and tone**

Guiding the style of marketing communications materials

Personality:

**On the ball  
Considerate  
Ambitious**

Voice/Tone:

**Direct  
Alive  
Engaging**

### **What do I offer? Brand benefits**

**Stakeholders:** informed and supported; CMHC is a reliable/trusted partner, service, reassurance, credible source of information, national oversight and convener

**Canadians:** safety and security, empowered and reassured – via access to housing; knowledge and understanding of the housing system, how housing contributes to financial stability

### **What do I look like?**

This is how the brand is expressed through its visual identity. This direction will guide creative development, including logo, design system, photography, etc.

**Modern  
Strong  
Simple  
Agile**



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