

HomeEquity Bank Accessibility Plan

2023-2024

Who we are

HomeEquity Bank is a Schedule 1 Canadian chartered bank and the leading national provider of reverse mortgages, with a growing portfolio. As the only bank solely dedicated to serving homeowners 55 and up, we're passionate about helping Canadian homeowners live retirement on their terms. We live that commitment every day, with a range of reverse mortgage solutions that include our flagship CHIP Reverse Mortgage™ product.

Our accessibility vision statement

HomeEquity Bank is committed to ensuring barrier-free accessibility to Persons with Disabilities. We value the contributions individuals with disabilities bring to our culture, workplace and communities.

Executive summary

At HomeEquity Bank, our commitment to accessibility is rooted in our values, which guide us to include everyone. One Team, One Vision acknowledges our efforts to foster an inclusive community that achieves more by pulling together. Our efforts to achieve accessibility are deeply connected to, and mutually reinforced by:

- the Bank's priorities, including ongoing work in support of equity, diversity and inclusion;
- legislation, such as the Canadian Human Rights Act, the Canadian Charter of Rights and Freedoms, the Canadian Labour Code and the Employment Equity Act;
- the United Nations' Convention on the Rights of Persons with Disabilities, and
- the Bank's commitment to the Senior's Code.

We recognize that accessibility is an ongoing and central element of being an inclusive organization. That's why the plan we've developed to continue improving our accessibility builds on our inclusive mindset and practices.

Inclusiveness and accessibility are direct results of understanding and meeting the needs of those of us with disabilities. For that reason, this plan has been developed in consultation with employees who identify as having a disability.

This is the Bank's first formal accessibility plan, and will be updated as we look towards future investments and successes, while also building on existing ones such as:

- the recent construction of a newly designed office space (corporate office) in downtown Toronto;
- regularly monitoring the accessibility of our website and technology platforms;
- the commitment of our Joint Health and Safety Committee; and,

- investments made to support employee health, wellness and well-being through programs, benefits, and policies.

General

Our commitment to inclusion and accessibility incorporates a feedback process so that employees and members of the public can share their ideas and input with us. We are committed to responding to you in a prompt and effective manner. To provide feedback on accessibility, use one of the contact methods below. If you require support while providing feedback, let us know, and we will do our best to meet your needs. You may also choose to provide feedback anonymously.

Contact: Client Relations

Mailing address: 200 Bay St., Suite 3500, South Tower, Toronto, ON M5J 2J1

Email: <mailto:clientrelations@heb.ca>

Webpage: www.homeequitybank.ca

Toll-free, North America: 1-866-331-2447

About this plan

This accessibility plan applies to HomeEquity Bank, and all its employees and clients across Canada who have visible or invisible disabilities.

Reporting on our plan

As required by the Accessible Canada Act, we will publish an update report every year that shows our progress against our commitments. We will review and update our accessibility plan every three years.

The Accessible Canada Act includes seven principles:

1. all persons must be treated with dignity regardless of their disabilities;
2. all persons must have the same opportunity to make for themselves the lives that they are able and wish to have regardless of their disabilities;
3. all persons must have barrier-free access to full and equal participation in society, regardless of their disabilities;
4. all persons must have meaningful options and be free to make their own choices, with support if they desire, regardless of their disabilities;
5. laws, policies, programs, services and structures must take into account the disabilities of persons, the different ways that persons interact with their environments and the multiple and intersecting forms of marginalization and discrimination faced by persons;
6. persons with disabilities must be involved in the development and design of laws, policies, programs, services and structures; and

7. the development and revision of accessibility standards and the making of regulations must be done with the objective of achieving the highest level of accessibility for persons with disabilities.

The Bank identified barriers in six of the seven areas identified in the Act, as well as actions to address them.

1. Employment

Accessibility must be ensured at every stage of employment. This means accommodations must be made available to candidates and employees upon request and accessibility should be embedded into policies, processes and practices, including recruitment, onboarding, professional development, disability leaves, and return-to-work processes.

Desired outcomes

The Bank attracts qualified candidates with disabilities according to their availability in the labour market for our occupations.

Employees respond favourably to our company valuing people's diverse skills, cultural perspectives and backgrounds and leadership ability to support an inclusive and respectful work environment via the Bank's workplace engagement and leadership surveys. We will seek out opportunities to understand our candidate pool and employee identifiers through more robust methods of data collection both through the candidate applicant and employee onboarding experiences.

Barrier 1

At present day, we do not have an understanding of this population due to the fact that we currently do not have the capability for candidates to self-identify and we are working on a solution in the near future. We will seek to understand whether the number of job applicants with disabilities seeking employment is lower or higher than labour market availability.

Actions

Enhance the language in our job postings to signal our commitment to an inclusive recruitment experience. Develop a method of collecting valuable self-identification data from job seekers in an accessible and confidential manner.

Educate hiring managers on accessibility and how they can ensure a barrier-free hiring, selection and accommodation process.

2. Built environment

The built environment is the physical environments where people live and work. Newly developed or redesigned buildings and public spaces are expected to incorporate universal designs and to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.

Desired outcomes

The Bank's Corporate office is easy for employees, clients and visitors with disabilities to access.

We identify and remove architectural and physical barriers quickly and effectively.

Barrier 2

Our current office is a newly designed space, with several enhancements to accessibility and the overall employee and client experience. In the coming months, we will seek to understand what barriers do exist, and provide our summary in subsequent progress updates.

Actions

Provide a workplace that is free from barriers and inclusive for those with disabilities. This has been completed with the recent relocation of our current corporate office to a centralized downtown location in Toronto.

Washroom facilities are improved to include barrier-free features and entrance doors have built-in accessibility functions.

3. Information and communication technologies

Information and communication technologies are various technological tools and resources used to transmit, store, create, share or exchange information.

Desired outcomes

An increase in available self-serve technology and accessibility features enhances in-person and hybrid meeting experiences and participation.

Employees, guests and facilitators are more fully able to participate in training, conferences and other events hosted by the Bank.

Barrier 3

The low awareness of tools available for individuals to request that accessibility features be turned on or activated limits the ability of employees and guests with disabilities to use them.

Actions

Engage those that require additional supports by providing education on tools that are easily available through the Bank's main communication application for virtual meetings (Live Captions, Transcriptions and Recordings).

Explore options for interpretation, translation and captioning functions for key Bank meetings, media engagements and conferences, when appropriate.

Raise awareness of accessibility features for in-person and hybrid meeting technologies. The enhancements with the new office build provide a wider array of opportunities for meeting accessibility needs.

Ensure that Bank websites continue to meet web accessibility requirements and commit to walking our customers through any online activities where they require assistance. Our website includes information and links regarding our compliance with the Web Content Accessibility Guidelines (WCAG) 2.0, at level AA.

4. Communication (other than information and communication technologies)

This priority area recognizes that people give, receive, and understand communication in different ways. We must take these differences into account and provide communications in various accessible formats for people

who require them. Some examples of communication products include signs, wayfinding, documents, and forms that are not technologically based.

Desired outcomes

The Bank ensures the accessibility of key documents, internally and externally, for people who request them in an alternative format.

The Bank responds to requests for key resources or publicly available documents in an accessible format in the same amount of time as for other document requests, or as directed by applicable legislation.

Barrier 4

The Bank's standard document templates and formats for its files, reports and presentations may not always meet the accessibility needs of their users.

Actions

Embed accessibility into the Bank's internal corporate communications products and templates (e.g., briefing note templates, PowerPoint templates, wayfinding). This includes reviewing language and writing, text and document formatting, use of headings, use of alternative text for images and other visual elements, use of tables and use of hyperlinks.

Develop or share resources for employees on how to make documents and communications accessible. For example, using the Accessibility Checker function in Microsoft Office programs to identify any problem areas.

Design of an office space that provides wayfinding and ease of locating workstations.

5. Procurement of goods, services and facilities

The Accessible Canada Act requires us to consider accessibility requirements for procurement and include accessibility as part of the provision of goods, services and facilities, where appropriate (e.g., accessible technology, materials and amenities).

Desired outcomes

Accessibility becomes a part of our procurement expectations, and goods and services we purchase are accessible from the beginning.

Barrier 5

Accessibility considerations are not fully embedded in the Bank's procurement framework and tools.

Actions

Where possible, reinforce that accessibility must be considered when procuring goods and services, particularly with technology or equipment for the office.

Embed accessibility considerations into procurement templates (e.g., requests for proposals, third-party agreements) so that they inform the selection of external vendors, products and services that will abide by the requirements of the Accessible Canada Act.

6. Design and delivery of programs and services

Design and delivery of programs and services includes the programs and information for Persons with Disabilities.

Desired outcomes

The Bank's public-facing space, programs and services are more accessible, and we receive few accessibility-related complaints.

The Bank has a strong culture of collaboration with internal stakeholders.

Barrier 6

The Bank does not have documented internal accessibility best practices. This plan will help to encourage more open dialogue between internal stakeholders as we seek to understand accessibility needs across the organization for both consumers and employees.

Actions

Develop internal accessibility best practices and review the accessibility levels at key points of interaction with employees and the public to ensure they meet these standards.

In partnership with Client Relations, continue to review the best practices already listed on our website and promote guidelines for accessible client services at the Bank.

Barrier 7

A lack of standard measures to assess internal and external programs limits the evaluation of their accessibility.

Actions

Standardize the Bank's approach to collecting accessibility-related feedback and reporting on the accessibility of programs.

Develop a high-level accessibility metric to track overall change resulting from the accessibility plan and embed it (or similar metrics) into internal reporting.

7. Transportation

The Bank does not coordinate a transportation system, or a fleet of transportation vehicles as defined in the Accessible Canada Act. This means that standards for transportation are not in the scope of this plan. However, the Bank provides accommodations to employees travelling for Bank business and training. We are committed to reviewing our policies and communications related to travel and transportation, as needed, to ensure they are barrier-free.

8. Consultations

The Bank remains committed to building an accessible culture and environment where everyone—including people with disabilities—can participate and grow professionally. The Bank currently does not have employees that identify as persons with disabilities, therefore, consultation with this group could not occur directly.

However, our accessibility plan was developed in consultation with internal stakeholders, taking into account the feedback from employees who require periodic accommodation for injury or illness as well as employees who serve our clients.

We did review outside sources and feedback from external stakeholders, particularly with respect to the design of our new office space in 2023.

We will continue to consult with our working group and key partners and to survey employees, including those with disabilities, to ensure that we realize the change we've set out to achieve.

Appendix: Definitions

Accessibility: The degree of ease that something (e.g., device, service, physical environment and information) can be accessed, used and enjoyed by persons with disabilities. The term implies conscious planning, design or effort to make sure something is barrier-free to persons with disabilities. Accessibility also benefits the general population by making things more usable and practical for everyone, including older people and families with small children.

Barrier: The Accessible Canada Act defines a barrier as “anything—including anything physical, architectural, technological or attitudinal, anything that is based on information or communications or anything that is the result of a policy or a practice—that hinders the full and equal participation in society of persons with an impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment or a functional limitation.”

Disability: The Accessible Canada Act defines a disability as “any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment—or a functional limitation—whether permanent, temporary or episodic in nature, or evident or not, that, interaction with a barrier, hinders a person’s full and equal participation in society.”