



Housing Supply Challenge

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OBJECTIVE AND OVERVIEW

Introduction

The Housing Supply Challenge was announced in federal Budget 2019 with the overarching objective of reducing barriers to housing supply and affordability. Working to achieve CMHC’s corporate aspiration, that by 2030, everyone in Canada has a home that they can afford and that meets their needs, the Challenge offers up to \$300 million in funding for new ideas and solutions that will help more people find an affordable place to call home. The Housing Supply Challenge will, through a series of barrier-specific rounds, incentivize and reward a diverse portfolio of solutions.

Data Driven is the first round to launch under the Housing Supply Challenge. Consisting of two stages (stage 1: concept development and initial application and stage 2: proof of concept and final application), the round seeks solutions to data barriers in housing supply.

This applicant guide will assist you in **Stage 1** by:

- providing an overview of the program
- informing you of key dates and deadlines
- informing you of Terms and Conditions
- connecting you with useful information, links, and resources
- walking you through the process of applying using the application form

The requirements in this applicant guide apply to Stage 1 and Stage 2, except as otherwise stated or as may be varied by a subsequent contribution agreement or any subsequent requirements to follow for Stage 2.

CMHC has partnered with Evergreen - a national not-for-profit helping make cities flourish, to deliver a Support Program for Housing Supply Challenge applicants and finalists. More information on this Support Program can be found in the Application Support section of this guide.

Problem Framing: data barriers

Innovation and capacity in the data and technology industries have increased rapidly in recent decades. However, data solutions for housing supply have not kept pace, creating a pressing need for innovation in this space.

Inadequate data solutions directly affect communities’ ability to create housing supply that is affordable and meets people’s needs, which results in housing data that is often scattered, outdated, inconsistent, and not openly available. Decision makers must therefore work with a limited picture of the housing ecosystem, which can further lead to misinformed decisions and communities who are unable to address housing supply issues for their residents in a timely fashion. Data issues vary by area, industry, and topics. In some circumstances, data collection limitations result in a lack of data availability, relevancy, and/or timeliness. Where data solutions exist, legal, business or other constraints may limit sharing with others who might benefit. Significant resources are required to eliminate inconsistencies and ensure accurate and complete data sets, which can hamper effective analysis and data aggregation. Finally, housing data lacks clear governance and standardization principles, which are critical to enhancing data quality and usability.

To help describe the problem, CMHC has created a Housing Industry Data Map (Appendix B) which outlines ten data segments where housing supply data solutions may apply.

The creation of better data tools would have the power to streamline processes, raise awareness, explore solutions, improve decision-making, and eliminate barriers. The Housing Supply Challenge aims to empower data experts and innovators to experiment and be the drivers of change by challenging applicants to create data solutions that improve decision-making for housing supply across Canada.

Challenge Statement

We are challenging you to create data solutions that improve decision-making for housing supply across Canada.

Data Round Objectives

The Data Round seeks solutions to enhance data-driven decision-making consistent with the Challenge Statement. Applicants are encouraged to strive for solutions that:

- Result in a long-term reduction or elimination of an identified barrier
- Are accessible to potential users of housing data
- Reflect the diverse realities of people living in Canada
- Have the potential to deliver Canada-wide impact

Eligibility Criteria

A Lead Applicant, which will be the entity applying to be considered under the Challenge, must submit all applications and must be eligible to receive any funding if selected. The Lead Applicant must meet the following eligibility criteria:

1. Be a legal entity duly incorporated and validly existing in Canada, including:
 - A. For-profit and not-for-profit organizations (e.g. companies, associations, research centers, etc.)
 - B. Indigenous organizations and groups
 - C. Canadian post-secondary institutions
 - D. Provincial, territorial, municipal, local, and regional governments
2. The Lead Applicant may only submit one application per round of the Housing Supply Challenge.
3. The Lead Applicant may wish to form a team to assist with the submission of the application or development of the solution. Any arrangements between the Lead Applicant and team members are strictly the responsibility of the Lead Applicant. CMHC is not liable for any such arrangements or their outcomes. Team members may be added at any time in the application process.
4. Employees of CMHC, Evergreen, and anyone connected with evaluation of applications for the Housing Supply Challenge and all its Rounds are prohibited from entry, whether as Lead Applicants or as members of an applicant team.

All interested participants are encouraged to contact CMHC before applying to confirm their eligibility.

HOW IT WORKS

The Data Driven Round is comprised of TWO Stages:

- **Stage 1** is the concept development stage. Stage 1 will open on October 23rd, 2020. Interested participants will have 3 months to develop their initial proposal for a data solution that meets the Data Round Objectives. During this stage, CMHC and Evergreen will facilitate events through which participants may choose to connect and collaborate with one another. Stage 1 is open to all eligible participants.
- A panel of experts will use the evaluation criteria outlined in this guide to assess Stage 1 applications. Up to 25 Stage 1 applications will be recommended for shortlisting and will then proceed to Stage 2.
- **Stage 2** is the proof of concept stage. Stage 2 is only open to shortlisted Stage 1 applications. Lead Applicants for shortlisted applications will receive a Stage 2 application guide, including Stage 2 evaluation criteria, terms and conditions, and may be eligible for \$100,000.00 in Incubation Funding (see below for details). Eligible Lead Applicants for Stage 2 will have seven months to develop their Stage 2 application package including:
 - A working proof of concept of their solution – defined as a demonstration of a tested and validated solution that is ready to build, implement, and scale
 - A detailed project proposal and implementation plan; and
 - A public demonstration of your proof of concept solution
- A panel of experts will evaluate the Stage 2 applications against evaluation criteria. The evaluation panel may recommend implementation funding for multiple solutions that address a range of data segments (Appendix B), supply types, and end beneficiaries (Appendix C). Up to \$22.5M in implementation funding will be dispersed among selected recipients.

Incubation Funding: Lead Applicants shortlisted for Stage 2 would be eligible to receive \$100,000.00 in incubation funding to fund solution development in support of the Stage 2 application. Receipt of funding would be subject to terms and conditions set out in a contribution agreement agreed to between the Lead Applicant and CMHC after shortlisting.

Implementation Funding: Applicants selected at the end of Stage 2 would be eligible to receive funding to implement the selected solution. Receipt of funding would be subject to terms and conditions, including payment milestones for the implementation plan, set out in a contribution agreement agreed to between the Lead Applicant and CMHC after selection. CMHC reserves the right to set the maximum amount of implementation funding.

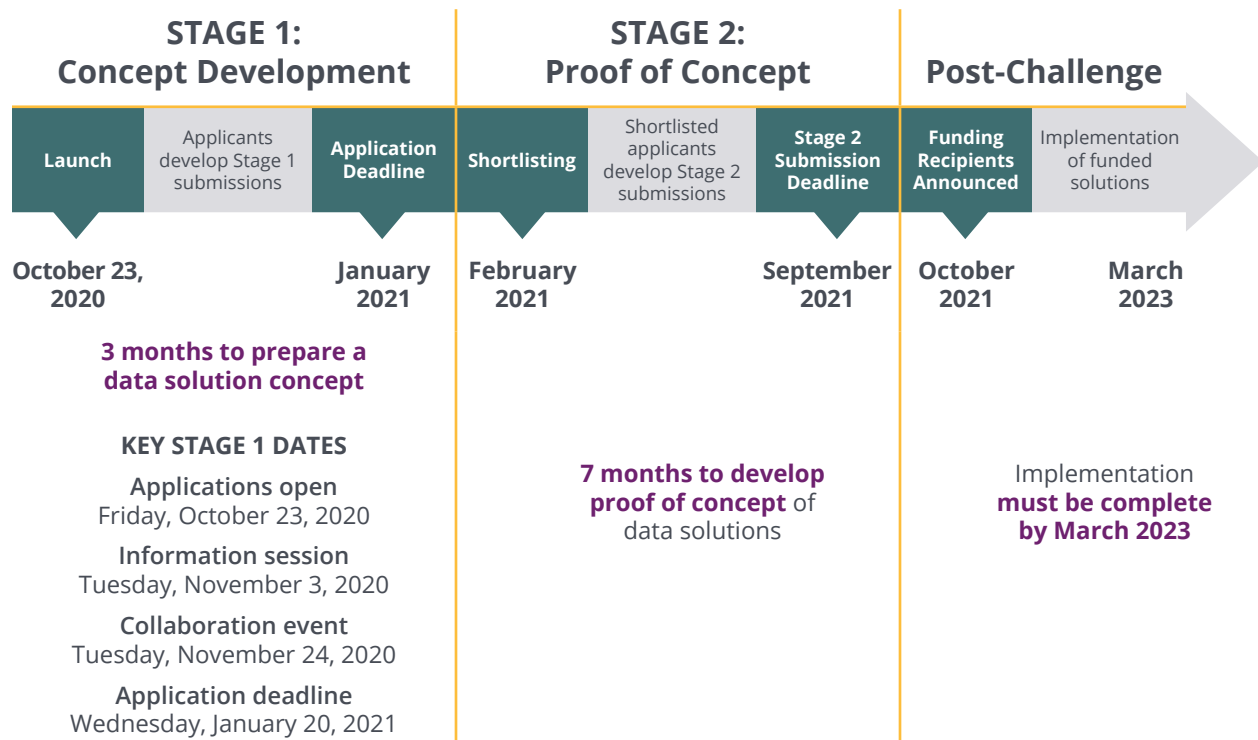
How will the applications be evaluated?

A panel of evaluators, selected based on their specific expertise (i.e., housing data experts, housing sector thought leaders, data solutions experts etc.), diversity, and regional representation, will assess applications and select solutions for shortlisting.

The panel will be provided with the relevant evaluation criteria for each Stage, the list of supply types and National Housing Strategy priority populations (please refer to Appendix C for this list), and an evaluation rubric that will facilitate discussions. All evaluations received will be scored according to the evaluation criteria. Only solutions scoring above 60% will be eligible for shortlisting.

The evaluation panel will then select a portfolio of up to 25 solutions for progress to Stage 2. Selection will be based on a combination of score and the solution's ability to fill a gap in the range of data barriers. The objective of the evaluation panel is to identify a suite of solutions that, combined, will address as broad a range of data barriers as possible.

Timeline



How to Enter

Applications for Stage 1 must be submitted using the online form at <https://impact.canada.ca/en/challenges/housing-supply-challenge/application-form>

If you require a paper application and for information on submitting a paper application, please contact the Housing Supply Challenge team at challenge@cmhc.ca; or by phone at: 1-800-668-2642. Paper applications must be requested not later than November 30th, 2020, noting that CMHC will not be responsible for any delays in receipt of a paper application by an applicant. **Paper applications must be received by CMHC by the deadline** for application (please allow time for delivery).

All applications, including paper applications, **must be received not later than January 20th, 2021** at 2:00 pm EST. No responsibility can be accepted for entries not received for whatever reason.

Application Requirements

To apply, please fill out the application form available available on the [Impact Canada](https://impact.canada.ca/en/challenges/housing-supply-challenge/application-form) website¹

You must complete all six sections of the application form.

- **Section 1: Lead Applicant Information & Eligibility**
 - Provide name and contact information for Lead Applicant. Indicate agreement to the Terms and Conditions.

¹ <https://impact.canada.ca/en/challenges/housing-supply-challenge/application-form>

- **Section 2: General Information**
 - Provide details on your proposal: data segment, supply type and beneficiaries, brief executive summary.
- **Section 3: Potential Impact & Scalability/Adaptability**
 - Describe the high-level barrier, how it impacts housing supply in Canada, your proposed solution and how it will address the identified barrier and data segment.
- **Section 4: Data Management Strategy**
 - Describe your solution's approach to open data.
 - Outline which best practices you will use and how you will employ them for data management such as data governance, quality, architecture, storage, privacy, security, warehousing, and inter-operability, as it relates to the proposed scope.
 - Describe how you will ensure that the data used for your proof of concept is accurate, complete, sourced, statistically significant, appropriately representative, and relevant to the identified problem.
- **Section 5: Feasibility, Viability & Applicant Capacity**
 - Describe the feasibility of your solution and the level of difficulty of its implementation.
 - Describe how your solution will continue to be viable post-Challenge and be sustainable in the long-term.
 - Describe your capacity to deliver the solution. Include a description of the project team, including any organization(s) you will collaborate with, their relevant experience and roles, as well as financial or other dependencies on which the solution may rely.
- **Section 6: Use of Incubation Funds**
 - Provide a broad list of costed activities you will undertake in order to achieve a proof of concept prior to the Stage 2 deadline if you are shortlisted. Describe how you will get from where you are now to a proof of concept. (Note: final costing is not required at this stage, estimates are acceptable)

Evaluation Criteria

The evaluation panel will use the following criteria to score applications and recommend which applicants will move on to Stage 2.

Section 1: Lead Applicant Information & Eligibility

- This section will require you to provide your contact information, your organization details, application title, and acceptance of the Terms and Conditions (See Appendix A).

Section 2: General Information

- This section requires you to provide some additional details on your proposal, including which data segment, type(s) of housing supply, and (if applicable) vulnerable population(s) your proposed solution relates to, and a brief executive summary of your application.

Section 3: Potential Impact and Scalability/Adaptability (32.5%)

- Relevance and significance of the applicant’s identified problem clearly justifies need for solution (6%)
- The proposed solution is clearly positioned to address the applicant’s identified problem in a significant and logical way (i.e. method to address the problem is appropriate and data segment is identified and described) (6%)
- The proposed solution has potential to drive significant improvements in the collection, analysis, integration, sharing, and/or presentation of data related to housing supply (6%)
- The proposed solution has potential to significantly improve relevant decision makers’ ability to identify housing supply issues and make informed decisions to better provide and maintain housing supply that is affordable and meets the diverse needs of people living in Canada (4.5%)
- The solution shows realistic promise to be scaled or adapted to increase the a) geographic reach b) amount of data collected c) users of the solution d) size of populations impacted and/or any other measure that demonstrates a broadened impact to benefit more people living in Canada beyond the scope of the proof of concept (10%)

Section 4: Data Management Strategy (15%)

- Open data approach: Description of how the proposed solution will make data more accessible to users (for example, by using open data, open source, or other strategies) and/or an outline of how this will be achieved for the final proof of concept. (5%)
- Data management and quality: Description of the solution provides confirmation that the proof of concept will follow best practices with respect to data management such as data governance, architecture, storage, privacy, security, warehousing, and inter-operability, as it relates to the proposed scope, including a description of any such best practices and how they are being incorporated and adhered to. Describe how the solution will not impact or deteriorate the integrity of any data set used by the solution, and/or a description of how the applicant will ensure that, to the extent a specific data set required for the proposed solution, the specific data set is complete, sourced, statistically significant, appropriately representative, and relevant to the identified problem. (10%)

Section 5: Feasibility, Viability & Applicant Capacity (45%)

- The outlined steps display the project’s feasibility and the ability of the applicant to successfully develop the solution proof of concept and achieve the desired outcomes (15%)
- The proposed solution has the potential to be viable and sustainable in the long-term, in terms of both financial costs and technological aspects, including system upgrades and ongoing maintenance (15%)
- Application includes an explanation of the Lead Applicant’s capacity to develop the solution effectively. Application includes details of any relevant knowledge, expertise, capabilities, financial or other dependencies (including government or other funding) and capacity as well as a description of the applicant’s team (including any collaborations or partnerships that may be involved in the applicant’s delivery of the solution). Considers experience as it relates to impacted sectors, the identified problem, proposed solution, team governance and technical expertise. (15%) *Please note that applicants may choose to affiliate or collaborate with other organizations for the purposes of this Round, however this is not required.*

Section 6: Use of Incubation Funds (7.5%)

- The broad list of cost-estimated activities that will be undertaken is realistic, logically organized and comprehensive. (7.5%)

Applicant Support

Applicant Support for the Housing Supply Challenge is being provided by Evergreen. Evergreen will support applicants to develop robust and innovative solutions and advance bold ideas in response to the Housing Supply Challenge. For Stage 1 of the Data Round, the following services and ongoing supports are planned:

Ongoing Support Resources: Evergreen will provide a team of dedicated support staff to answer applicant questions prior to the application deadline.

Webinar(s): Technical and informational Webinar(s) will be hosted by CMHC/Evergreen on specific elements of the Data round (i.e. data governance, data standards) that must be carefully considered by applicants.

Collaboration and Networking Event: This event will provide a dedicated opportunity for applicants to voluntarily connect with one another and identify potential opportunities for collaboration in support of developing the most innovative, impactful, and lasting solutions. The collaboration and networking event is scheduled to take place on **November 24th, 2020**. **Interested participants are asked to reach out to Evergreen as soon as possible to indicate their interest in attending.**

Website: Additional and up-to-date resources for applicants will be shared on the Impact Canada [website](#)². Please check the website regularly. One of these resources is the [Evergreen Community Solutions Portal](#)³, a digital, collaborative hub offering resources, tools, and connections to build a more innovative and stronger housing supply sector.

Interested participants are encouraged to contact Evergreen early to make the best use of the support and resources available. Use of Applicant Support services is not mandatory.

CONTACT INFORMATION

Applicant support, information sessions, general questions about the Data Driven Round

Applicant Support – Evergreen
Phone: 416-640-1610
Email: HSCSupport_Data@evergreen.ca

Technical difficulties

Challenge@cmhc.ca

General Program Inquiries

CMHC Housing Supply Challenge Team
challenge@cmhc.ca
1-800-668-2642

² <https://impact.canada.ca/en/challenges/housing-supply-challenge>

³ <https://portal.futurecitiescanada.ca/participate/housing-solutions>

APPENDIX A – TERMS AND CONDITIONS

By submitting an application to the Data Driven Round of the Housing Supply Challenge, the Lead Applicant indicates their agreement to the terms and conditions outlined below. The Terms and Conditions set out in this Appendix A apply to both Stage 1 and Stage 2, as may be varied by a subsequent Contribution Agreement or any subsequent requirements to follow for Stage 2. CMHC reserves the right to modify any of the Terms and Conditions at any time without notice.

Eligibility Criteria

A Lead Applicant, which will be the entity applying to be considered under the Challenge, must submit all applications and must be eligible to receive any funding if selected. The Lead Applicant must meet the following eligibility criteria:

1. Be a legal entity duly incorporated and validly existing in Canada, including:
 - A. For-profit and not-for-profit organizations (e.g. companies, associations, research centers, etc.)
 - B. Indigenous organizations and groups
 - C. Canadian post-secondary institutions
 - D. Provincial, territorial, municipal, local, and regional governments
2. The Lead Applicant may only submit one application per Round of the Housing Supply Challenge.
3. The Lead Applicant may wish to form a team to assist with the submission of the application or development of the solution. Any arrangements between the Lead Applicant and team members are strictly the responsibility of the Lead Applicant. CMHC is not liable for any such arrangements or their outcomes. Team members may be added at any time in the application process.
4. Employees of CMHC, Evergreen, and anyone connected with evaluation of applications for the Housing Supply Challenge and all its Rounds are prohibited from entry, whether as Lead Applicants or as members of an applicant team.

Entry

1. There is no entry fee and no purchase necessary to apply to the Housing Supply Challenge Data Driven Round.
2. Applications for Stage 1 must be submitted using the online form at <https://impact.canada.ca/en/challenges/housing-supply-challenge/application-form>
3. If you require a paper application and for information on submitting a paper application, please contact the Housing Supply Challenge team at challenge@cmhc.ca; or by phone at: 1-800-668-2642. Paper applications must be requested not later than November 30th, 2020, noting that CMHC will not be responsible for any delays in receipt of a paper application by an applicant. **Paper applications must be received by CMHC by the deadline** for application (please allow time for delivery).
4. All applications, including paper applications, **must be received not later than January 20th, 2021** at 2pm EST. No responsibility can be accepted for entries not received for whatever reason.
5. Applications may be submitted in English or French.

General

1. The Lead Applicant agrees to all Terms and Conditions set out in this Appendix A and agrees to comply with applicable laws. Where the Lead Applicant has formed a team, the Lead Applicant remains directly responsible for the team and its compliance with these Terms and Conditions in respect of the application and all applicable laws. The Lead Applicant is responsible for obtaining third party professional advice, including, but not limited to legal, tax, and financial advice as appropriate.
2. CMHC is not liable for any of the Lead Applicant's arrangements to build a team, or the outcomes of such arrangements.
3. The Lead Applicant must ensure that all information and documents are true and accurate and sufficiently detailed and legible. Original, supporting and/or additional documentation may be requested by CMHC at any time during the Data Driven Round. The Lead Applicant's eligibility and completeness of the application will be determined by CMHC in its sole discretion.
4. Team members and/or collaborating organizations are permitted to change after the initial application (during Stage 2 of the solution round), provided that the Lead Applicant does not change.
5. Applicants and all applicant team members shall avoid any conflict of interest throughout their participation in the Challenge and shall immediately declare any existing, potential or apparent conflict and shall, upon direction of CMHC, take steps to eliminate any conflict, or perception of a conflict of interest. In the event that a conflict of interest, real or perceived, cannot be resolved to the satisfaction of CMHC, CMHC shall have the right to immediately disqualify the applicant, and all of the funding then disbursed to the applicant by CMHC shall be immediately repayable by the recipient to CMHC.
6. The applicant shall not use the name, logo or other official marks of CMHC, Impact Canada, Evergreen or the Government of Canada without the express written consent of each respective entity.
7. CMHC does not guarantee, nor take responsibility for, any services or advice provided by Evergreen or their partners.
8. CMHC has the sole discretion to cancel the Data Driven Round or any part thereof at any time and CMHC will not be liable for any costs or obligations incurred by a Lead Applicant or its team or members thereof arising from this application.
9. Selection at any Stage of the Data Driven Round does not guarantee receipt of funding. Funding will be subject to certain terms and conditions to be set out in a contribution agreement agreed to between the Lead Applicant and CMHC following selection at each Stage. Failure to meet the relevant terms and conditions will result in loss of funding through this Challenge. Funding may be made in a lump sum or at certain milestones.
10. Additional funding sources for the Lead Applicant's Challenge solution, beyond the funding from the Housing Supply Challenge, are permitted; particulars around funding sources or reporting may be incorporated into the Lead Applicant's contribution agreement as needed.
11. Terms and conditions will be agreed to and may vary at each stage but may include, among others, certain disclosure and reporting requirements such as: application information, expected results, or intended outcomes; the ability for CMHC/partners to publish data/data solution or implement a data solution within an agreed upon timeframe; and a limitation on commercialization of the data solution for the duration of the contribution agreement.

Data and Assets Developed with Challenge Funding

- The Lead Applicant must be able to demonstrate ownership of or permission to use any intellectual property (IP) used in the Challenge.
- Participating in the challenge does not affect any preexisting rights the applicant may have in the assets described in their application (inclusive of data, coding, and solutions). The application submitted for the Data Driven Round will become the property of CMHC upon submission.
- Disclosure of data sources, collection methods, and usage is required for participation in the Data Driven Round.
- In the event the application incorporates Intellectual Property (IP) belonging to a third party, or derivatives thereof, the applicant represents and warrants that they can or that they will employ their best efforts to secure all necessary rights to grant CMHC a license to the third party IP to carry on any other activities described or contemplated.
- In the event the application incorporates IP belonging to a third party, the Lead Applicant is responsible for meeting any and all requirements established by the third party owner.
- The Lead Applicant is responsible for ensuring third party IP, including any data sets, meets quality standards expected by CMHC and are compliant with applicable law including privacy law.
- CMHC will not disclose information within the application that is of a confidential nature, so long as such information is clearly marked as CONFIDENTIAL. Pursuant to the *Access to Information Act*, CMHC will protect from disclosure any information of a financial, commercial, scientific or technical nature it collects from applicants so long as the applicants treat said information as confidential in their own establishments. Where applications contain confidential information, CMHC will respond to the proposal in the manner in which the Lead Applicant chooses to send the proposal or other confidential information to CMHC, i.e. by email or post mail. Similarly, if the applicant's correspondence is through regular mail, CMHC's response will also be by mail. However, in all cases, CMHC will use email correspondence to the applicants for all non-confidential matters.
- The Lead Applicant shall not include any personal information pertaining to third parties in its application. This does not include business information of the team members or third party contributors.
- The Applicant shall not publish, make public or announce the Contribution or Project prior to the CMHC or Government of Canada announcement or as otherwise authorized by CMHC in writing.
- CMHC reserves the right to disclose information contained therein with its service providers as required for the administration of the Challenge.

In addition to the above, further Terms and Conditions may apply to shortlisted applicants for Stage 2. Terms and Conditions for Stage 2 applications will be set out in the Stage 2 Applicant Guide.

APPENDIX B – HOUSING INDUSTRY DATA SEGMENT DEFINITIONS

Data Segment Category	Definition
Insurance	Insured mortgage data collected by mortgage insurers in the industry through their respective insurance program
Securitization & Funding	Mortgage data related to mortgage securitization and financial institution funding mechanisms
Lender Operations	Customer data collected by lenders pertaining to their operations across different functional areas and product offerings
Social Development	Data from project funding and applications submitted for housing programs related to social development
Housing	Data broadly related to property, home insurance, sales, and rental activity trends
Mortgages	Data broadly related to loan trends in the Canadian market, including but not limited to outstanding balance, payment, rates, and ratios
Households	Data broadly related to Canadian household spending and demographic trends
Macroeconomic	Data broadly related to macroeconomic indicators & forecasts
Housing Development	Data broadly related to building permits and new construction trends
Credit	Data broadly related to mortgage and consumer credit trends as well as credit reporting

Note: Data segments that share common themes were grouped into 10 over-arching categories

APPENDIX C – EXAMPLE SUPPLY TYPES AND GROUPS

Supply Type

- All supply types/no specification
- Market home ownership
- Market rental housing
- Affordable home ownership
- Affordable rental housing
- Community housing
- Transitional housing
- Emergency shelters

Groups made vulnerable through policy decisions

- Low and moderate income households
- Survivors fleeing domestic violence
- Seniors
- People with developmental disabilities
- People with mental health & addiction issues
- People with physical disabilities
- Racialized persons or communities
- Newcomers (including refugees)
- LGBTQ2+
- Veterans
- Indigenous peoples
- Young adults
- People at risk of/or experiencing homelessness
- Other

Applicants are not limited to submitting proposals that only target the above listed supply types or groups. For example, research providing new data sets to close data gaps is an eligible application for this challenge.

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