



Housing Supply Challenge Round 5:

Level-Up

Applicant Guide



Government
of Canada

Gouvernement
du Canada

Canada

Canada Mortgage and Housing Corporation & Impact Canada

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1 INTRODUCTION

1.1 Housing Supply Challenge

The Housing Supply Challenge (The Challenge) was announced in the federal Budget 2019 with the overarching objective of reducing barriers to housing supply and affordability.

Over the course of four rounds to date, the Challenge has supported Applicants to prototype, incubate, and implement solutions that address barriers to increasing housing supply. This fifth round represents \$65 million of the Challenge's \$300 million total budget and will run until 2025.

1.2 Round 5: Level-Up

Transforming the way Canada delivers housing

We face a crisis of housing affordability that is becoming entrenched. We've needed more housing in Canada for years - in all forms, in every market, for everyone across the housing spectrum, and quickly. Yet the industry is straining to maintain current rates of production. An "all-hands-on-deck" transformation is required that enables the housing sector to be more responsive to the housing needs and constraints of the time.

Increasing **housing productivity** (the rate at which Canada can create more housing given a set of inputs) is challenging because it depends on a complex housing delivery system where problems in one area are interconnected to others. A major consequence of this interconnectedness is lengthy and uncertain development timelines that drive up the cost of housing.

There are proven solutions that can grow Canada's housing productivity but getting them into the hands of implementers is a challenge of its own. The aim of the Level-Up Challenge is to **scale system-level solutions** that make the process of providing more housing faster, easier, and more cost effective. We need to strengthen skills, increase automation and innovation in construction, streamline supply chains and move from custom design to mass manufacturing to speed up the process. Additionally, we know that **community housing providers face unique barriers** and would benefit from solutions that help create economies of scale, decrease complexity, and increase access to funding and development sites, faster. That's why Level-Up will have a dedicated stream for Community Housing Innovators (CHIs) along with a general stream for All Housing Innovators (AHIs).

Successful Level-Up solutions will result in reliably faster development timelines that in turn enable housing providers to create more homes with fewer costs associated with delay and uncertainty. Level-Up will spotlight and accelerate innovators that demonstrate transformative potential to improve the way Canada delivers housing permanently.

2 CHALLENGE STATEMENT

*Increase the adoption of system-level solutions that transform Canada's ability to produce **more community and market housing, faster.***

3 ROUND OBJECTIVES

The objectives of Round 5: Level-Up are to:

1. **Mobilize innovators** from inside and outside the housing industry to unlock a significant change in housing productivity and establish cross-sector “solver” communities that enhance Canada’s housing innovation ecosystem.
2. **Accelerate housing delivery** by tackling one of the industry’s most costly and inefficient challenges: overly long, uncertain timelines.
3. **Create the conditions to scale proven solutions** that grow the supply of high-quality housing options (both community and market housing).
4. **Reduce the cost of productivity-enhancing housing** innovations and **make them more accessible to housing providers** that would otherwise not have the resources or capacity to adopt them.

We will be pursuing impact by rewarding the following outcomes:

- **More housing** – we aim to see more housing units (measured in both units and gross square footage) made possible through innovation. Increase in housing will be measured from a pre-solution plan for a project (or the performance of a comparable project) to post-solution square footage demonstrated in a project pro forma.
- **Faster timelines** – we aim to see shorter development project schedules from a pre-solution baseline (including comparables where necessary) to post-solution scenarios.
- **Economies of scale for solutions** – we aim to see the cost of housing solutions reduced as they are adopted, owing to the volume savings from its greater use. Economies of scale will be measured in the change in solution adoption levels and cost-per-use from baseline levels at the start of the Challenge to the end of the Challenge.

4 HOW THIS CHALLENGE WORKS

4.1 Scaling Takes Coordination

Level-Up is seeking proven solutions that can reliably speed up development timelines and reduce the costs associated with delay and uncertainty. This Challenge goes far beyond research and prototyping and instead looks to coordinate and integrate the contributions of many related players to create system-level change. We are challenging trailblazers, innovators, entrepreneurial talent, and strategists to work at a system level, mobilizing the necessary partners and collaborators around proven solutions that can push housing productivity to the next level. Innovation in Level-Up is not just about doing things differently, it's about *how to achieve adoption* of better approaches in an industry that feels stuck and at capacity.

To create the conditions to scale their time-saving solutions, innovators will need to coordinate upstream dependencies (like approval processes and supply chains) and downstream dependencies (like financing, market demand or end users).

For example: *Solutions need users, ideas need marketing, data needs influencers, policies need adopters, new knowledge needs students and implementers, manufacturers need designs, designs need customers, customers need sites, sites need builders, builders need labour, and so on.*

Given the complexity of increasing adoption, innovators are encouraged to apply in partnership with the people who can help them implement solutions, address dependencies, attract additional investment, and communicate effectively. The Scaling Hubs resources (see Section 4.3) will help in this regard.

4.2 Streams

Level-Up has two Applicant streams.

For Community Housing Innovators (CHIs): This stream is open to **non-profits, governments, or Indigenous organizations** who are **working to grow Canada's capacity to create more community housing at a sector level**. CHIs have proven solutions that can decrease the time it takes to get a variety of community housing projects from *feasibility study* to *occupancy*. This may be by introducing economies of scale and aggregating resources in a sector dominated by small providers, unlocking more project inputs across the sector (like sites, talent, funding) or by decreasing costs or complexity in the sector. The CHI stream ensures that Level-Up can evaluate solutions independently with attention to the distinct barriers and funding gaps faced in the community housing sector. Solutions in this stream can create net new supply through new construction, conversion from market to community housing (acquisition), or through conversion from non-residential to residential use.

For All Housing Innovators (AHIs): This stream is open to **for-profits, non-profits, governments, Indigenous organizations, and more**. It is for solutions that have transformative potential on housing for everyone. Since the potential end users of these solutions are the whole housing sector compared to only community housing, there will be higher expectations for scaling. AHIs have proven solutions that can decrease development timelines between *establishing site control* and *occupancy* of a new home. Solutions in this stream can create net new supply through new construction or conversion of non-residential projects to residential use.

Both streams will be encouraged to work together to advance their own outcomes, but they will be evaluated differently to account for different challenges and opportunities in the community housing sector vs. market housing. To assist with this, scaling supports from both CMHC's Innovation and Partnership team and Scaling Hubs (Section 4.3) will be made available throughout the Level-up round. See Section 5.0 for specific applicant eligibility criteria for each stream.

4.3 Non-Financial Supports

To amplify and sustain the impact and objectives of the Level-Up Round, CMHC will provide a range of non-financial supports to Innovators. First, CMHC will recruit ([through a separate application process](#)) a consortium of experts that will **provide custom scaling support as required directly to semi-finalists and finalists in the form of "Scaling Hubs."** Scaling Hubs will offer in-person and remote access to entrepreneurial mentorship, management advice, peer support and accountability, and networking opportunities for Level-Up Innovators.

CMHC will strengthen the Scaling Hubs by (where applicable) bringing their housing expertise, national perspective and connections, an understanding of financing and financial systems, and a network of research and data specialists committed to housing affordability.

Together with CMHC, the Scaling Hubs will apply their networks, infrastructure, programming, and business acumen to support the uptake of Level-Up housing solutions that will lead to quicker development, reduced costs, and permanent improvements in Canada's housing delivery process. These non-financial supports will include:

- Helping Innovators develop scaling plans, prioritize activities, and work creatively to maximize their impact throughout the Challenge.
- Connecting Innovators with a broad network of technical and executive mentors who can effectively coach on personal, product, business, and market development.
- Coordinating regular in-person and digital events where Innovators and others in the housing ecosystem can share, learn, coach, and connect.
- Providing opportunities and training for solutions to attract investment, financial or non-financial, where advantageous to scaling.
- Drawing in the creative talent to help Innovators attract mass adoption and system-change.

Scaling Hubs organizations will be identified and funded through a parallel but separate application process. Organizations with a track record of providing effective mentorship and programming for growth-stage innovators are encouraged to apply.

4.4 Challenge Structure

Level-Up follows a stage-gated approach. At every Stage, solutions will be reviewed against the evaluation criteria and selected solutions will be invited to move to the following Stage. Advancement through the stages will be based on the Applicant's potential and demonstrated ability to produce the outcomes of more housing, faster development timelines, and economies of scale for their solution. Different financial and non-financial incentives may be available to successful recipients at each Stage.

Stage 1 – Elevating Foundational Solutions (Launch & Intake)

November 2023 to February 2024

Stage-gate: In Stage 1, Innovators must prove that their solutions can lead to more housing, faster.

In Stage 1, we are elevating proven solutions with the potential to increase housing productivity (create more housing in less time) through innovation. Applicants will be required to submit an online application by **December 18, 2023** on the Impact Canada website. The application will need to demonstrate how their solution meets the Challenge outcomes and evaluation criteria. Solutions submitted must be field-tested at minimum (see [Technology Readiness Level 7 and above](#)) and must have a clear pathway to broad adoption by housing providers, both community and market.

Stage 1 applications will be screened for eligibility and assessed against the evaluation criteria (Table 6.2.1) by the Challenge Jury. Semi-finalists will be recommended to proceed to Stage 2 and will be eligible to receive prize funding.

Note: This Applicant Guide will help Applicants complete an application for Stage 1. Once selected, successful applicants from Stage 1 will receive further reporting requirements and instructions for Stage 2. The following information is provided to give applicants an idea of what will be required for Stages 2 and 3 of the Challenge, if selected as a semi-finalist in Stage 1. The initiation of Stage 2 is contingent on the emergence of promising submissions in Stage 1 that demonstrate a viable approach to achieving the Challenge outcomes. Detailed information for later Stages will be provided prior to the launch of each Stage.

Stage 2 – Achieving Next Level Impact and Adoption

March to September 2024

Stage-gate: In Stage 2, Innovators must prove that they have achieved buy-in and adoption from housing providers and they have a strategy to scale.

Stage 2 will begin with an orientation session for Semi-Finalists with CMHC and the Scaling Hubs. The orientation session will outline the opportunities to work with CMHC and the Scaling Hubs to take advantage of non-financial resources and drive greater adoption of solutions. Semi-finalists are encouraged to work together, formally or informally, to mutually improve adoption and results. The goal of this Stage is to develop a user-informed strategy to achieve scale which will require growing adoption and building partnerships in the industry to generate the feedback and relationships necessary for wider success.

Stage 2 evaluation will be more heavily weighted toward success in adoption and sector mobilization. Performance, partnerships, and learnings will be presented in their Stage 2 application, a *Plan to Level-Up*, to be evaluated by the Challenge Jury.

Stage 3 – Changing the System

September 2024 to March 2025

Stage-gate: In Stage 3, Innovators must prove that their solution is a game-changer for the housing system. These solutions have proven to be the most reliable and cost-effective avenues in the Challenge to generate significantly more housing, significantly faster.

In this Stage, Finalists will continue to work with CMHC and the Scaling Hubs to execute on their *Plan to Level-Up*. The goal of this Stage is to get their solution into the hands of implementers and create the greatest impact on Canada's housing productivity.

Stage 3 evaluation will be more heavily weighted toward how much more housing can be delivered because of the applicant's intervention, and their demonstrated potential for further impact. Stage 3 will conclude in final reporting to determine the Game-Changers.

Stage 2 and 3 Evaluation Expectations

In Stages 2 and 3, semi-finalists and finalists will need to demonstrate how they have already deployed and will further deploy their solutions into the hands of more housing providers. To do this, they will need to work with users and partners to show developer documents (such as project pro formas, letters from funders, project schedules), or other evidence of uptake and commitment such as co-investment into housing solutions. This evidence is needed to show the impact that a solution has made on development outcomes.

This is not a thinking exercise –participants must demonstrate their ability to execute in order to advance to the next stage and can expect follow-ups from CMHC and Scaling Hubs to that effect.

4.5 Prize Amounts

A total of up to \$65 million will be awarded to selected solutions in the Level-Up round of the Housing Supply Challenge.

Note: The number of funded solutions and prize amounts may vary depending on the applications received.

Table 4.5.1 Prize Allocations Per Stage

STAGE	# OF FUNDED SOLUTIONS	PRIZE AMOUNT PER SOLUTION
Stage 1 – Finding Foundational Solutions	Up to 20 Foundational Solutions (Semi-Finalists)	CAD \$1,000,000
Stage 2 – Achieving Next Level Impact and Adoption	Up to 10 Next Level Solutions (Finalists)	CAD \$3,000,000
Stage 3 – Changing the System	3 Game-Changer Solutions	CAD \$5,000,000

4.6 Timeline

Table 4.6.1 Level-Up Challenge Key Milestones

STAGE	DATE/DEADLINE	EVENT
Stage 1	November 2023	Challenge Launch
	November-December 2023	Webinars, promotional activities and/or other support for those who registered their interest with CMHC
	<u>December 18, 2023 2:00 PM Pacific Time</u>	Application Deadline for Stage 1 Submissions
	January 2024	Evaluation of Solutions for Stage 1
	February 2024	Stage 1 Semi-Finalists announced, Stage 1 prizes awarded
Stage 2	March 2024	Stage 2 opens
	September 2024	Application Deadline for Stage 2 Submissions
	Fall 2024	Stage 2 Finalists announced, Stage 2 prizes awarded
Stage 3	Fall 2024	Stage 3 opens
	March 2025	Game-Changers announced, Stage 3 prizes awarded

5 ELIGIBILITY CRITERIA

Eligible Applicants

In order to be considered for and potentially receive funding under the Challenge the following eligibility criteria must be met:

1. The Applicant (the legal entity or individual that submits an application to the Challenge) must meet the eligibility requirements of the applicable stream as specified in Table 5.0.1
2. Applicants must be a legal entity duly incorporated and validly existing in Canada prior to receiving funding (by February 2024). This requirement can be completed after submission of the application, but it must be prior to receiving any funding.
3. The Applicant must propose a solution in a completed Stage 1 application that is within the scope of the Level-Up Challenge statement, outcomes, and objectives. The solution will be assessed by the Challenge Jury (Table 6.2.1). Not all eligible applicants will be selected, only those selected by the Challenge Jury will be selected to receive funding.
4. The Applicant's solution ideas and concepts can originate from anywhere globally, but to receive funding from the Challenge, the solution(s) presented in the completed application must be developed, tested, piloted, demonstrated, deployed in and for the benefit of Canada.
5. The Applicant must be in good standing and not in breach of any terms and conditions under any previous Stage or Round of the Housing Supply Challenge or other CMHC program. Applicants in breach of any terms and conditions may be denied funding on that basis.
6. The Applicant must not be in receipt of any other funding from CMHC for a purpose similar or substantially similar to the purpose of the Housing Supply Challenge Level-Up Round. Please note that stacking is permitted, but duplication is not.
7. Employees of CMHC and anyone connected with the evaluation of the applications for the Housing Supply Challenge Level-Up Round are prohibited from entry, whether as Applicants or as members of an Applicant's team.

Multi-sector teams and partnerships are encouraged. Any arrangements between the Applicant and its team/team members are strictly the responsibility of the Applicant. Team members can work with multiple Applicants. Non-Canadian individuals and entities may be part of a partnership or consortium submitting an application but cannot be the Applicant. The Applicant may change the composition of that team (that is, adding or removing team members) at any and all times and throughout any stage or round of the Housing Supply Challenges of the Level-Up Round. Any and all partnerships and collaborations are independent of CMHC and CMHC disclaims all responsibility with relation to any arrangement between Team Members, and to outcomes.

CMHC will verify the eligibility of each Applicant and application based on the above criteria as well as stream specifics in Table 5.0.1 below. Applicant eligibility does not guarantee selection for funding. Eligible solutions will then proceed to evaluation.

Table 5.0.1: Eligible Applicants by Stream

Community Housing Innovator Stream	All Housing Innovator Stream
Community Housing Innovator (CHI) applicants include: • Individuals • Not-for-profit organizations such as housing providers, co-ops, capacity builders, charities • Indigenous organizations, governments, groups, housing agencies and authorities • Governments (provincial, territorial, Indigenous, municipal, local and regional) or government agencies Note: CHIs are welcome to have for-profit collaborators on their team so long as the Applicant meets the eligibility requirements.	All Housing Innovator (AHI) applicants include: • Individuals • For-profit organizations • Not-for-profit organizations such as housing providers, co-ops, capacity builders, charities • Indigenous organizations, governments, groups, housing agencies and authorities • Governments (provincial, territorial, Indigenous, municipal, local and regional) or government agencies

Note that while individuals and legal entities not duly incorporated are permitted to apply, they are not entitled to receive funding and must meet be a legal entity duly incorporated and validly existing in Canada prior to receiving funding and must show proof thereof.

6 SELF-ASSESSMENT, EVALUATION CRITERIA, AND CONSIDERATIONS

6.1 Pre-Application Self-Assessment

Before you Apply

Before applying to Level-Up, ask yourself the following. If you cannot answer an enthusiastic yes to these questions, you may not be an appropriate applicant for the Challenge:

- Can the impact of your solution be measured in units made possible or months saved on each project it is applied to? Is the outcome of your intervention large enough that it has a material impact on the cost of creating a new unit of housing?
- Are you ready, eager, and able to commit yourself to this work at or near full-time until March 2025?
- Have you built up collaborators and credibility through a proven track record in this space? Would peers consider you a trailblazer in your field?
- Are you bringing forward a solution that coordinates multiple parties within the housing production system and considers the upstream and downstream dependencies to creating and sustaining impact?
- Are you prepared to work with others and incorporate the coaching of CMHC and industry mentors to take your solution to the next level?
- Does your solution enable more housing options than are currently available? Does it give people opportunities to stay in or return to their community where they cannot currently find housing that meets their needs?
- If you are presenting a well-established concept as part of your solution (ex. modular, prefab, mass-timber, kit homes) can you address and overcome the barriers that are currently limiting uptake?
- Will your participation in this Challenge unlock new possibilities for others? Will the benefit to Canada's housing production system be greater than the personal benefit to you or your team?
- Will you be able to produce *evidence* of your impact on Challenge outcomes (more housing, faster, economies of scale) through the provision of developer documents, letters of financial commitment, or other proof of solution effectiveness and uptake?

6.2 Stage 1 Application Evaluation Criteria

The evaluation of housing solutions will be based on the following criteria. These evaluation criteria will be consistent throughout the three stages of the Challenge with their relative weighting changing between stages.

Table 6.2.1. Evaluation Criteria (Stage 1)

CATEGORY	DESCRIPTION	MAX POINTS (CHI)	MAX POINTS (AHI)
INCREASED HOUSING	CHI: Degree to which the applicant demonstrates potential to increase Canada's production of <i>community housing units</i> on a sustained basis, from pre-solution to post-solution. AHI: Degree to which the applicant demonstrates potential to increase Canada's production of housing units on a sustained basis, from pre-solution to post-solution.	30	20
INNOVATION	CHI: Degree to which the applicant uses novel or better-than-existing approaches. Demonstrates that outcomes can be achieved through innovation, not simply by obtaining a larger budget to increase capacity to perform regular activities. AHI: Degree to which the applicant uses novel or better-than-existing approaches. Demonstrates that outcomes can be achieved through innovation, not at the expense of living conditions, working conditions, environmental damage, or other corner cutting.	20	20
ADOPTION	Degree to which the applicant understands the real barriers to mass adoption of their housing innovation and has a credible plan to overcome them in a way that would work for implementers and end users.	15	15
INCREASED SPEED	CHI: Degree to which the applicant can speed up development project schedules between feasibility study and occupancy stage, from pre-solution to post-solution. AHI: Degree to which the applicant can speed up development project schedules between establishing site control and occupancy stage, from pre-solution to post-solution.	15	25
ECONOMIES OF SCALE	Degree to which economies of scale can be achieved to make this solution or others like it available at a lower cost to housing providers.	15	10

SECTOR MOBILIZATION	Degree to which the applicant shows a commitment to working with others to enhance, layer, or coordinate solutions for more impact on the whole housing system.	5	10
	TOTAL	100	100

6.3 Evaluation Considerations

All complete applications will first be processed and screened by CMHC for eligibility.

CMHC will assemble an external Challenge Jury with expertise in innovation, scaling, community housing, the housing sector generally, and with diverse perspectives and representation. The Challenge Jury will evaluate eligible Stage 1 applications according to the evaluation criteria. The selection of semi-finalists will be based on the strength of the submission compared to others. The Jury will also consider a portfolio of housing solutions, including submissions that may be complementary to others and that reflects the priorities in Table 6.3.1. The Challenge Jury will provide a recommendation for funding to CMHC. CMHC will review the recommendations and will select final Prize recipients.

Table 6.3.1 CMHC Priority Areas

PRIORITY	DESCRIPTION
Affordability	Housing solutions that are effective at lowering occupant costs (including rent/mortgage payments, fees, and utilities). Pursuing affordability is desirable in both community and market housing.
Housing Options	Housing solutions that contribute to culturally appropriate housing choices, especially in environments where the current housing supply is not reflective of local need. This includes but is not limited to housing at different scales with different unit sizes, bedroom counts, configurations, ground access, features, and storage.
Areas of Housing Shortage	Housing solutions that create more homes, more quickly in parts of the country with the greatest supply gap. For more information, see this report .
Climate Compatibility	Housing solutions that make homes and communities more climate compatible in their given context (e.g. decarbonization, energy efficiency, climate resiliency).
Multi-Unit Rentals	Housing solutions that increase the viability and supply of multi-unit rental buildings.

7 STAGE 1 APPLICATION REQUIREMENTS

CMHC will only accept applications through the Impact Canada website via the designated Level-Up Challenge application portal: <https://impact.canada.ca/en/challenges/level-up-challenge/applicationform>. **Applications must be submitted to the site no later than 2pm Pacific Time (5pm Eastern Time), December 18, 2023.** A complete application package consists of the Challenge Application Form, with the following sections:

- Section 1: Applicant details
- Section 2: Proposed solution details
- Section 3: Declaration
- Section 4: Survey (optional)

Incomplete applications will not be considered or evaluated further. Each online application must provide a sufficient level of detail to enable evaluation against the criteria described above.

7.1 The Application Form

Section 1: Applicant Details

This section of the form requests basic information on the Applicant and primary contact applying to this Challenge.

Section 2: Solution Details

In this section, you must provide details on your proposed solution and answer questions that relate to the evaluation criteria to allow for a thorough assessment against these criteria.

2.1 Introductory Information – Not Scored

Your answers in this subsection will support the general understanding of your solution and motive for Round 5.

2.1.1 Solution brief

- Please describe your solution. (Max 250 words)
- In a few sentences, why do you believe your solution could be a game-changer? (Max 100 words)
- In a few sentences, what will the impact of the Housing Supply Challenge be on the development of your solution? (Max 100 words)

2.1.2 Other Funding

Have you received funding from any other CMHC programs for this solution? If so, please describe the timing and nature of this funding and the work it supported.

2.2 Scored Questions

Note that this is the main section that will be used by the Challenge Jury in the evaluation process. Make sure this section includes all relevant information for the Challenge Jury's consideration.

Increased Housing

- Describe how your solution can help Canada produce more housing* units on a sustained basis. (Max 200 words)
- Describe the type of development project* your solution would benefit most. (Max 100 words)
- Describe the before and after effect on both units and gross square footage buildable, owing to the application of your solution. (Max 200 words)

**For CHI stream, this refers to community housing only.*

Innovation

- Describe how your solution is an improvement to existing approaches or conventional practices. (Max 250 words)
- Describe the competitive (or comparative) landscape for your solution and what sets you apart. (Max 250 words)

Adoption

- Describe the market potential** for your solution – what would mass adoption look like? (Max 200 words)
- Describe the current state of development and demand specifically for your solution?. (Max 200 words)
- How are users responding to your solution in its current state? (Max 200 words)
- Describe the barriers to greater adoption of your solution and how you will overcome them. What is your plan to scale your solution in the next 12 months? (Max 400 words)
- What is your operating model and to what extent will you be able to continue to scale this solution after the Housing Supply Challenge is over (March 2025)? (Max 200 words)

***For CHI Stream, market potential is referring to the potential for uptake among community housing providers.*

Optional: Include any visualizations, preliminary data, or calculations that provide evidence of the efficacy of your housing solution. You may submit a document in PDF format, of maximum three (3) Letter Size pages (8.5" x 11").

Increased Speed

- CHI: Describe how and to what extent your solution creates time savings (as compared to pre-solution baseline or a comparable project) in a development project between performing a feasibility study and obtaining an occupancy permit (or equivalent). (Max 300 words)
- AHI: Describe how and to what extent your solution creates time savings (as compared to pre-solution baseline or a comparable project) in a development project between establishing site control and obtaining an occupancy permit (or equivalent). (Max 300 words)
- How will your solution reliably reproduce these time savings on a variety of projects? (Max 300 words)

Optional: Include any visualizations, preliminary data, or calculations that provide evidence of the efficacy of your housing solution.

You may submit a document in PDF format, of maximum three (3) Letter Size pages (8.5" x 11").

Economies of Scale

- How will scaling impact the cost of using your solution (or others like it) for housing providers? (Max 200 words)

Sector Mobilization

- If you are collaborating with other organizations to develop your solution, list them below and briefly indicate their role in the solution development process, if applicable.
 - Organization
 - Role (Max 100 words per organization)
- Describe any further partnerships you would need to build for your solution to reach its potential and how, specifically, you will address those gaps. (Max 300 words)

2.3 Video Submission – Not Scored

Please submit a maximum 5-minute video or recorded slide presentation to demonstrate verbally and visually your solution and approach. Please submit this as an open-access link to a video platform (e.g. an unlisted video on YouTube, Vimeo, etc.). If you require an accommodation, please contact hsc-dol@cmhc-schl.gc.ca by December 8, 2023 at 2pm Pacific Time.

Section 3: Declaration Form

In this section, you must review and accept the terms and conditions for the Housing Supply Challenge.

Confirmation of duly incorporated legal entity and/or not-for-profit status validly existing in Canada (if applicable)

This can be a copy of the status certificate, incorporation documents, patent letters, or articles of incorporation (as applicable). Note that in order for Applicants to receive a prize, it must be a legal entity duly incorporated and validly existing in Canada (such as a corporation or a not-for-profit organization). This requirement can be completed after submission of the application but it must be prior to receiving any prizes. If proof is not provided or not sufficient, then funding will be denied, and the Applicant cannot be selected for any further funding.

Section 4: Survey (optional)

This section collects information on your experience with this challenge, information about your organization, as well as demographic information.

Note that any data collected will be used strictly for administrative purposes to help Impact Canada understand whether and how challenges are an effective tool and improve upon their design in the future. The data collected in this survey will be aggregated and no individual answers will be published. Your answers to this survey will not be used in the evaluation process and will not affect your chances of success in this challenge or any other federal funding application. This information may be shared with other government departments.

8 TERMS & CONDITIONS

By submitting an application to the Level-Up Round of the Housing Supply Challenge, the Applicant hereby agrees to the terms and conditions outlined below (the “**Terms and Conditions**”). A subsequent agreement may vary these Terms and Conditions. CMHC reserves the right to modify any of the Terms and Conditions at any time without notice.

A. Eligibility

1. The Applicant must at all times meet the eligibility requirements set out in the Applicant Guide. It is the Applicant’s responsibility to ensure they meet any provincial requirements for entering into an agreement with CMHC, a federal Crown Corporation.

B. Applicant and its Team

1. Where the Applicant has formed a team, the Applicant remains directly responsible for the team and the team’s compliance with these Terms and Conditions in respect of the application and all applicable laws.
2. The Applicant must remain the same at all times and throughout all stages of the Level-Up Round of the Housing Supply Challenge, except as otherwise agreed to by CMHC.
3. CMHC will not be responsible for managing relationships, mediating, or resolving disputes among Team Members relating to any matter, including but not limited to any potential or actual agreement between Team Members, use of funds, or delegation of roles or tasks. Any dispute must be resolved directly among Team Members.
4. If in the Applicant’s reasonable opinion any material matter has the potential to compromise the viability of the project, including but not limited to a change of team composition, the Applicant must promptly disclose this to the CMHC Housing Supply Challenge Team.

C. General

1. The Applicant shall comply with all applicable laws.
2. The Applicant must ensure that its application, including all information and documents submitted under it, are true and accurate, sufficiently detailed, and legible. Original, supporting, and/or additional documentation may be requested by CMHC at any time during the Level-Up Round. The Applicant’s eligibility and completeness of the application will be determined by CMHC in its sole discretion and CMHC will not be required to request that the Applicant provide missing or insufficient information to support the application.
3. The Applicant is responsible for obtaining third party professional advice, including, but not limited to legal, tax, insurance, and financial advice, as appropriate.
4. The Applicant understands and acknowledges that should its application be selected to receive funding, the Applicant shall, at its own expense, procure and maintain or cause to be procured and maintained, insurance policies in such amounts and with such deductibles and covering such risks as are generally deemed adequate and customary for their businesses including, but not limited to, policies covering commercial general liability, cyber liability, and errors and omissions. CMHC reserves the right, in its sole and absolute discretion, to conduct insurance requirement negotiations with the Applicant. Depending on the level of exposures of the project, various insurance coverages and insurance limits may be required and/or adjusted accordingly.
5. The Applicant and all its 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. CMHC does not guarantee, nor take responsibility for, any services or advice provided by outside consultants or experts working with CMHC, or any other third parties.
7. CMHC has the sole discretion to cancel the Housing Supply Challenge or any part thereof at any time. CMHC will not be liable for any costs or obligations incurred by an Applicant or its Team Members arising from this application.

8. Even if an application meets all eligibility and evaluation criteria, the submission of an application creates no obligation on the part of CMHC to select or provide funding to an Applicant and/or a proposed solution. Further, selection at any stage or round of the Housing Supply Challenge's Level-Up Round does not guarantee receipt of funding.
9. Receipt of funding following any stage is subject to the Terms and Conditions of this Applicant Guide and any additional or modified terms and conditions that may be set out in separate, subsequent agreements issued by CMHC.
10. The Applicant shall not use the name, logo, or other official marks of CMHC, Impact Canada, or the Government of Canada without the express written consent of each respective entity.
11. If the Applicant is selected by CMHC to receive funding, CMHC and the Government of Canada shall have the right to publicize details of the Applicant's project, the funding assistance, and the name of the successful Applicant. By submitting its application, the Applicant confirms its consent to the disclosure of this information. The Applicant shall not publish, make public or announce the funding or the Applicant's project prior to the CMHC or Government of Canada announcement or as otherwise authorized by CMHC in writing.
12. By submitting an application to the Level-Up Round of the Housing Supply Challenge, you agree to having any information collected by CMHC, including information about your legal entity and your personal information, used, processed, and disclosed to CMHC's employees, agents, evaluators, service providers, contractors, the Government of Canada or outside consultants, experts, or other third parties working with CMHC, on a need-to-know basis, for the following purposes:
 - a. For decision on your submission;
 - b. To administer/monitor the Housing Supply Challenge;
 - c. For evaluation of the Housing Supply Challenge;
 - d. To communicate to the Applicant possible partnerships, collaborations, or opportunities with CMHC or external parties as they may arise from time to time;
 - e. For analytics, policy analysis, data analysis, auditing, and research by CMHC; and
 - f. For use by CMHC and the Government of Canada for any purpose related to the *National Housing Act* (Canada) and/or the *National Housing Strategy*.
13. CMHC may collect information about the Applicant, including information about its legal entity and personal information from or through i) discussions with the Applicant; or (ii) the application form and its attachments. If any information in the application changes or becomes inaccurate, the Applicant must promptly notify CMHC in writing of the change. The Applicant shall not include any personal information pertaining to third parties in its application. This does not include business contact information of the team members or third-party contributors.
14. CMHC reserves the right to translate the Applicant's application and any additional documentation/ information submitted as part of the application process for CMHC's employees, agents, evaluators, service providers, contractors, the Government of Canada, and outside consultants/ experts working with CMHC, as may be required for the administration of the Challenge.
15. The Applicant understands and authorizes CMHC to summarize documents submitted through the application process and to publish these summaries.
16. CMHC understands that the Applicant may submit documents and information of a financial, commercial, scientific, or technical nature that the Applicant may wish to be treated as confidential by CMHC employees, agents, evaluators, and service providers. Where an Applicant wishes select details of their application to be treated confidentially, these select details must be clearly marked "CONFIDENTIAL" beside each item or at the top of each page containing information that the Applicant wishes to protect from disclosure. CMHC will make all reasonable efforts to protect the Applicant's documents and information so marked from disclosure. Notwithstanding the foregoing, (i) CMHC shall have no liability of any kind to the Applicant, or any other party, based on disclosure of proprietary or confidential information; and (ii) CMHC is authorized to disclose proprietary or confidential information, on a need-to-know basis, for the purposes described in section 13. For greater clarity, Applicants may not mark an entire application confidential.
17. The Applicant agrees to indemnify and hold harmless CMHC and the Government of Canada, its employees, agents, evaluators, service providers, contractors, and outside consultants/ experts working with CMHC, from any and all liability from claims, losses, damages or expenses of any nature whatsoever arising from or as a consequence of or

relating to its proposed solution, application and/or participation in the Housing Supply Challenge, including but not limited to, any construction, renovation, or work of a similar nature, of units or buildings, or the operation thereof, the failure of the Applicant to comply with all applicable environmental laws, or losses suffered in connection with the presence of any hazardous material on the land upon which construction, renovation or work of a similar nature is situated.

18. The Housing Supply Challenge and any related documentation, including but not limited to this Applicant Guide, shall be governed in accordance with the laws of the Province of Ontario and any applicable federal laws.
19. The Applicant will refrain from using Challenge funds on activities that could be construed as federal policy development.

E. Intellectual Property

1. The 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 pre-existing rights the Applicant may have in the assets described in their application. In the event the application incorporates IP belonging to a third party, the Applicant is responsible for meeting any and all requirements established by the third-party owner.
2. Notwithstanding the above, the Applicant will not be required to demonstrate ownership of aspects of Traditional Knowledge (as defined in Appendix B), which shall continue to vest in the Indigenous groups or communities to which they pertain. The Applicant acknowledges that the Indigenous group or community to which the Traditional Knowledge pertains shall maintain all relevant ownership, control, access, and possession rights in the Traditional Knowledge.

F. Privacy

1. Participation in the Housing Supply Challenge is voluntary and refusal to provide necessary personal information may result in your application being removed from consideration.
2. The Applicant acknowledges that CMHC as a federal Crown Corporation is subject to the federal [Privacy Act](#) and Access to [Information Act](#). In certain circumstances, information submitted to CMHC by the Applicant may be required to be disclosed pursuant to federal legislation. In such cases, to the extent reasonably possible and permitted under the law, CMHC will make efforts to advise the Applicant of the required disclosure prior to releasing the information.
3. CMHC is committed to protecting the privacy, confidentiality, and security of personal information that it holds by adhering to the requirements of the *Privacy Act*. By providing CMHC with your personal information for the purposes of the Challenge, you are consenting to CMHC's collection, use, and disclosure of your personal information in strict accordance with the *Privacy Act*. Personal Information collected by CMHC for the purposes of the Challenge can be found on the Treasury Board of Canada website, under Standard personal information banks: [Outreach Activities \(PSU 938\)](#) and [Public Communications \(PSU 914\)](#).

The *Privacy Act* provides individuals with a right to access their personal information that is under the control of CMHC, to request corrections of their personal information and to file a complaint to the Privacy Commissioner of Canada regarding CMHC's handling of their personal information. Any inquiries related to the treatment of such personal information may be directed to CMHC's Privacy Office at PrivacyOffice@cmhc-schl.gc.ca. Any requests for personal information may be directed to CMHC's Access to Information Office at ATIP-AIPRP@cmhc.ca. For more information relating to access to information or privacy, you may visit [Access to information and privacy protection \(cmhc-schl.gc.ca\)](https://www.cmhc-schl.gc.ca/access-to-information-and-privacy-protection).

9 CONTACT INFORMATION

For any questions or clarifications regarding the Level-Up Challenge, please first [attend a live info session](#) or [view a recording](#).

If your questions are still not answered, you can reach out to the **CMHC Housing Supply Challenge Team** hsc-dol@cmhc-schl.gc.ca.

10 DEFINITIONS

Buy-in: Multiple parties have committed their own resources to realizing an idea and could come in the form of money, time, reputation, land, materials, or more.

Community Housing: An umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial, or municipal governments.

Economies of Scale: The cost advantages that a business or organization can achieve as it increases the quantity of goods or services it produces.

Housing productivity: The rate at which Canada can create more housing given a set of inputs (time, labour, cost, etc.)

Innovations: Processes, products, services, methods or approaches that create new value or capture value in new ways. They do not have to be new inventions.

Scale: A coordinated effort to support an innovation to achieve impact.

System-level: Implies addressing interdependencies in a process. Working at a system-level requires coordination of multiple parties and a birds-eye view of how complex relationships interact.