

Applicant Guide 2024



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Use of Information & Disclaimer: The information about CMHC that is contained in this document is to be considered proprietary. It is made available for the sole purpose of providing applicants with sufficient information to prepare responses to the application for Solutions Labs. Applicants and other readers may not make any other use of the information contained in the document.

Additional information can be found in the 'Resources' section of the Solutions Lab webpage: cmhc.ca/solutionslabs

PART 1—GENERAL INFORMATION

Background

CMHC plays a critical role as a national convener to promote stability and sustainability in Canada's housing finance system. Our mortgage insurance products support access to homeownership and the creation and maintenance of rental supply. Our research and data help inform housing policy. By facilitating co-operation between all levels of government, private and non-profit sectors, we contribute to advancing housing affordability, equity, and climate compatibility. And we actively support the Government of Canada in delivering on its commitment to make housing more affordable.

Canada's first ever [National Housing Strategy](#)¹ is a 10-year, \$82+ billion plan that will give more Canadians a place to call home and create a new generation of housing in Canada. Through the National Housing Strategy (NHS), the federal government is re-engaging in affordable housing and bringing together the public, private and non-profit sectors to ensure more Canadians have a place to call home. The goal of this historic strategy is to make sure Canadians across the country can access housing that meets their needs and that they can afford. To achieve this goal, the Strategy will first focus on the most vulnerable Canadians.

The NHS will create livable communities where families thrive, children learn and grow, and their parents have the stability and opportunities they need to succeed. It will spearhead innovative new housing research, data and demonstration projects to fill gaps in our knowledge, share the best ideas and shape the future of housing policy in Canada. It also creates new opportunities for the federal government to innovate through partnerships with the community housing sector, co-operative movement, private sector, and research community.

For more information on the National Housing Strategy, visit placetocallhome.ca.

Introduction

This guide is a companion navigator to the online application portal and process for the NHS Solutions Labs program. It will help applicants in assessing if this initiative fits their needs, whether they are eligible, and how to present their project in the best light.

This Applicant Guide provides an overview of the application intake process (AIP) using the [online portal](#)², guidance on the information to be included in the application, the criteria which will be used in evaluating the application and selecting successful applicants. By submitting an application, applicants agree to be bound by the terms of this application process, and the terms of the application that they submit.

Please ensure to read it carefully; the program has been updated since the previous call for proposals.

Overview

CMHC wishes to solicit proposals and enter into agreements with multi-stakeholder and multidisciplinary project teams (hereafter referred to as the "applicant") for the purpose of supporting Solutions Lab activities that will develop, identify and co-design solutions to a complex affordable housing problem and produce a roadmap to implement and scale that solution. **The application proposals will specifically focus on solutions that address community housing sector problems that align with the National Housing Strategy (NHS) priority areas and priority populations. This call for proposals places a particular strong emphasis on co-developing solutions to barriers to scaling and achieving impact, please see further details on scope in the following sections.**

¹ <https://www.cmhc-schl.gc.ca/en/nhs>

² <https://port-cmhc-schl.microsoftportals.com/en-CA/>

NHS Solutions Labs Program Overview

The Solutions Labs program provides housing stakeholders with funding and expertise to help solve complex and persistent affordable housing problems and foster innovation in the housing sector. Solutions Labs co-develop innovative, bottom-up solutions to specific problems that have not been able to be solved using traditional approaches. Solutions Labs funding will focus on:

- resolving **affordable housing problems** within the National Housing Strategy's key priority areas³ and/or priority populations;
- targeting the rapid creation and scaling of solutions such as technologies, policies, programs, services, or standards;
- gathering a wide range of stakeholders, including those with lived experiences, to find solutions that are practical, replicable, implementable, and deliverable within a realistic time frame.
- requiring inclusion of "Social Innovation Lab expertise" to advise on the design and delivery of the lab in order to achieve the desired results; and
- applying Social Innovation Lab tools and methods commonly used to solve persistent and complex affordable housing problems.

Characteristics of Social Innovation Labs or Solutions Labs for the Purpose of this Program

- Aids the movement from roundtable talks to action, a promising approach has emerged in the social innovation ecosystem.
- Draws on the strengths, empathy, creativity, and wisdom of a collective to explore new ways of making progress on a complex housing problem.
- Creates a safe zone for a collective to explore, question assumptions, be bold, be agile enough to adapt as learning emerges and experiment with solutions.
- Convenes diverse perspectives on an issue, gains insight from people with lived experience of a problem, facilitated ideation, building prototypes of solutions, and tests them to see how they work on the ground with people.
- As evidence emerges of what prototyped solutions are working, solutions can be scaled and spread to impact systemic change (Ben Weinlick, 2017).

NHS Solutions Lab teams will be comprised of the following:

1. Applicant

The applicant is the organization who has identified the affordable housing problem that needs to be addressed and is listed as the lead contact in the application portal. The main role of the applicant is to:

- seek out partners when relevant, confirm the problem to be addressed and develop a clear problem statement with the consultant's input;
- select a Solutions Lab consultant;
- provide input and agree on the consultant's proposed design and implementation, including methods and tools for the lab; and
- confirm the working relationship with partners and consultant before the application starts, including assigning roles for writing the application.

³ <https://www.cmhc-schl.gc.ca/en/nhs/guidepage-strategy/priority-areas-for-action>

2. Partners

Partners can be individuals, including those with lived experience, organizations, other levels of government, and communities that will fund, sponsor, or support the project with cash and or in-kind resources. They may also support scaling and implementation of the Solution’s “Roadmap”. Applicants are required to include/submit letters of confirmation regarding the nature of the partnership identified.

3. Solutions Lab Consultant

A Solutions Lab consultant is required as part of the project team and is someone with expertise and experience (see appendix 3 for minimum requirements) in designing and delivering the methods and tools used in Social Innovation Labs. The main role of the consultant is to guide all participants, the applicant, partners, stakeholders, etc. to provide necessary input on defining a problem, developing ideas on solution prototypes, experimenting on and testing solutions and end products. The consultant will also play a key role in advising the lab team on the creation of the required roadmap/blueprint that outlines implementation and scaling activities for the solutions designed in the lab.

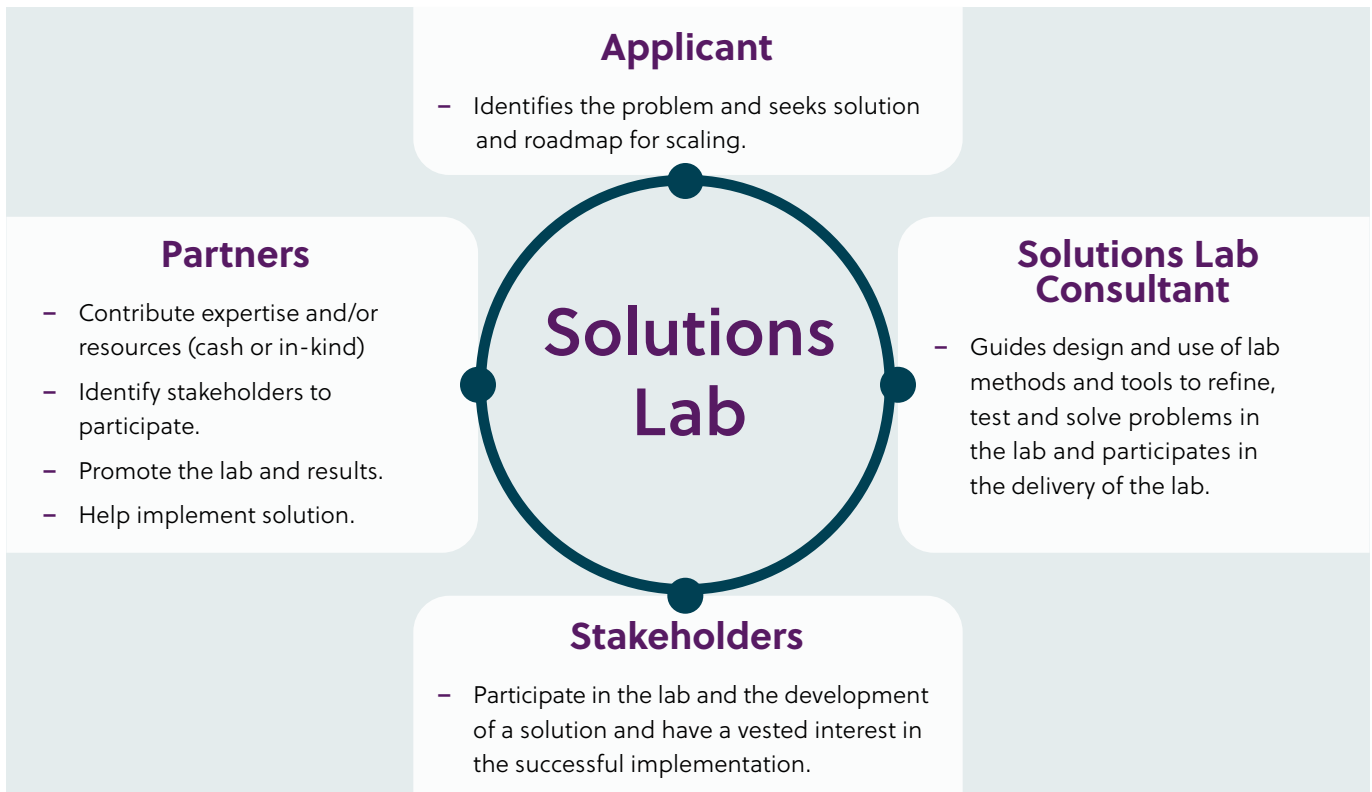
4. Stakeholders

Stakeholders are individuals, organizations, other levels of government, or communities who have a vested interest in, or will be impacted by, the proposed solution. They include academia, government officials, subject matter experts, NGOs, private sector representatives, and the end user – those with lived experience. Stakeholders bring valuable ideas, expertise, and lived experience to the Lab process, from problem identification to solution creation. See figure 1.

Applicants should consider the inclusion of and **participation from a wide range of stakeholders with diverse perspectives that can contribute to and support the implementation and scaling of the solutions** that are developed after the lab is complete. Please see appendix 4 for further details on designing a lab for inclusion.

Together, the project team works to design and deliver specific activities throughout the Solutions Lab process. See figure 1 for a visual representation of each team member’s key roles and responsibilities.

Figure 1—NHS Solutions Lab Structure



Additional Guidance on the Solutions Lab Consultant Role

Why do applicants require a Solutions Lab consultant?

The emphasis of the Solutions Lab funding is to help housing stakeholders tackle complex and persistent affordable housing problems for which normal approaches have not yielded solutions. The expectation is that stakeholders tackle a problem through a social innovation lens and the methods and tools that have emerged from Social Innovation Labs.

The program requires applicants to seek out and partner with an expert consultant as early as possible to collectively design and implement the proposed project using a social innovation lab approach. Applications will be evaluated on the Social Innovation Lab approach proposed and the associated tools and methods used to solve the problem. It is highly recommended to have the Solutions Lab consultant involved as early as possible in the development of the proposal to advise the applicant on developing the approach that will be used in problem definition, project scoping, and writing of the proposal. CMHC has identified and vetted a number of Solutions Lab consultants⁴ who can play this role for the applicant. However, the applicant has the option to use other similarly qualified social innovation consultants if they prefer.

Note: It is the applicant's responsibility to seek out and obtain a solution lab consultant.

The following information provides further details on the expected and possible roles the solution lab consultant can play:

Minimum Expected Role of the Solution Lab Consultant:

- Advise on the design of the Solutions Lab, including methodology and tools.
- Contribute to or write the section on tools and methods in the application.
- Deliver technical social innovation aspects of the activities in the Solutions Lab.
- Contribute to any reports on the results of the lab, etc.

Negotiable Based on the Applicant's and their Partners' Needs/Capacity:

- Write and/or coordinate the writing of the proposal submission.
- Manage the project and coordinate activities, if funded.
- Provide subject matter expert advice, analysis, etc.
- Undertake research as required to support the lab.
- Write report and develop knowledge products.
- Act as the lead party on the contract and for the administration of financial or budgetary responsibilities on behalf of the applicant. (This may be useful for some organizations where contractual requirements, for example, insurance requirements and/or capacity, time and resources are limited.)

Role Played by CMHC in the Program

- Administers the evaluation and selection of applications for funding.
- Funds Solutions Labs.
- Acts impartially.

While CMHC can be listed as a stakeholder who participates in and contributes to the lab, if successful, it cannot be listed as a formal partner in an applicant's submission. Additionally, CMHC cannot comment on the content of the submissions while the application period is open. We can only comment on requests for clarification on the application process and/or answer application questions.

⁴ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/solution-labs/solution-lab-consultant-information>

If an application is selected for funding, we would encourage the applicant to engage CMHC subject matter experts to observe or actively participate in their lab. CMHC has subject matter experts that may be able to provide insights into the lab and/or access to research and data. CMHC experts may also be able to identify other funding programs that would align with and be eligible for supporting the implementation and scaling of the solution. This includes programs that offer funding for the creation of housing units. CMHC can also increase the awareness and interest in the lab through its social media channels and communications activities.

If applicants would like CMHC subject matter experts to participate in their lab, or for CMHC to assist in their communications and knowledge dissemination activities, please discuss with CMHC at the earliest opportunity. Applicants can send a request to Innovation-Research@cmhc-schl.gc.ca.

The Lab (The Project)

The lab should be considered a complete end-to-end approach to a project, not just a face-to-face event or planning and consultation meetings in a physical or virtual space. It includes all aspects of the project using a social innovation approach to achieve a solution and an implementation and scaling roadmap applicable to solving a complex affordable housing problem.

Under the NHS, CMHC will support Solutions Labs ranging in duration from one to three months (micro labs or lab sprints) to up to 18 months. At CMHC’s discretion, flexibility may be given to the duration of the lab beyond 18 months. If an applicant has an outstanding project that is expected to take longer than 18 months, please contact CMHC prior to beginning an application to determine if it can be considered. Solutions Labs can be held anywhere across Canada and seek to find innovative solutions to a range of affordable housing problems under NHS priority areas and populations, see appendix 1. Through the Solutions Lab process, prototype solutions should also be tested to assess feasibility, applicability, and potential uptake.

Depending on the scope, complexity, and duration, Solutions Labs can follow the proposed innovation methodology below that includes a toolkit of generally accepted best practice activities:

- **Definition**—establish scope and reframe the problem
- **Discovery**—generate insight through big data and user insight
- **Development**—co-develop new ideas through stakeholder input
- **Delivery**—test and refine shared ideas and proposals
- **Roadmap**—communicate clear path to solution implementation and uptake or replication



For more information on Solutions Labs and how they work, consult our document [What Is a Solutions Lab?](#)⁵

⁵ <https://assets.cmhc-schl.gc.ca/sites/cmhc/nhs/solutions-labs/nhs-solutions-labs-what-is-solutions-lab-en.pdf>

Applicants may propose alternative or additional methods or strategies that best meet their needs and offer the best chances of success. Further detail can be found in appendix 2.

Note: Mid-stream submissions where previous work has been done may be considered. It is recommended that applicants contact CMHC to discuss these types of applications before they begin the application process. The applicant will need to describe the innovative process or tools used in previous activities and demonstrate that an equivalent degree of innovation expertise, to that used by Solutions Labs consultants, was utilized in designing and delivering that work.

Useful Resources

Additional information regarding Solutions Lab consultants, as well as resources on innovation methods and tools used in Solution Labs can be found at www.cmhc-schl.gc.ca/en/nhs/solution-labs.

For previously funded Solutions Labs and information on the problems already being addressed through these labs, please visit www.cmhc-schl.gc.ca/en/nhs/nhs-project-profiles.

CMHC has provided a list of Solutions Lab consultants that meet the requirements to deliver Solutions Labs. To consult this list, visit www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/solution-labs/solution-lab-consultant-information.

Theme and Focus of the Call for Proposals: Supporting the Community Housing Sector to Increase Affordable Housing Supply

Please note that since the NHS Solutions Labs program follows a continuous intake process, themes might be changed over time, we encourage applicants to subscribe to our distribution list for NHS Solutions Labs funding updates at Innovation-Research@cmhc-schl.gc.ca, and to always consult [the website](#)⁶ prior to submitting an application.

This competitive process seeks solutions that advance **community housing providers'** collective mission of increasing the supply of affordable housing by prioritizing solutions with potential regional or national impact over localized solutions.

Community housing providers face unique challenges when it comes to creating affordable housing and deepening or preserving affordability when compared to private sector developers. These challenges exist within financing, acquisition of land or existing affordable housing, development (including pre-development), construction, operation, and barriers to scale/replication.

If an applicant has a solution that specifically helps community housing providers overcome these barriers, or is a community housing provider that has a solution that can be replicated by others, and the solution results in affordable units being created or affordability being deepened or preserved, it is likely that the solution is in scope. **Please note, when selecting projects for funding, additional emphasis will be placed on removing barriers for solutions that can be scaled regionally or nationally.**

Ideal candidates need to demonstrate a commitment to generating affordable housing units within 1 to 3 years following the solution lab and roadmap.

Some examples of solutions may include, without being limited to:

Financing

- A financial model or partnership that reduces barriers to donors or investors, increasing the pool of potential participants in funding community housing providers.
- A financial model that allows community housing providers to access the capital in their illiquid assets, enabling them to develop more affordable housing faster.
- A financial community equity model, profit-generating mechanisms, or community bonds supporting community housing providers.

⁶ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/solution-labs>

Acquiring Land or Existing Affordable Housing

- Financial products like a revolving fund that provides patient capital for land acquisition/development/construction or due diligence funding to proven community housing providers (potentially paired with a consultant who can do the work).
- Pre-vetting, financial release approval process for foundations or other impact investors that commit a range of dollars to be available until a certain date for pre-vetted community housing providers, enabling them to move quickly on opportunities.
- Partnerships with landowners that give priority to community housing providers.

Development (including pre-development)

- Partnership models between developers and community housing providers that enable affordable housing to be created while keeping costs down and reducing the community housing providers' level of effort toward development.

Construction

- Methods that drive greater housing affordability and/or enable economies of scale in construction for community housing providers.

Operation

- Methods that enable economies of scale in operation for community housing providers and tools that simplify data collection and reporting to lenders and investors.
- Methods for supplemental income for community housing providers to enable sustainability and affordable rents (rentable community space, commercial or employment space, etc.).

Barriers to Scale/Replication

- Partnerships with national organizations or groups with a mandate for solutions replication or scaling, regionally or nationally (at a greater scope than local level).

These examples of types of solutions would be considered in scope since they address the unique needs of community housing providers. Other types of solutions that meet that criteria can also be considered; applicants must provide in their application their rationale as to how their proposed solution meets the theme of focus.

Out-of-Scope Solutions

Solutions designed for single-implementation purposes and not intended to work toward greater regional or national implementation would be considered out of scope.

Solutions that do not prioritize affordable housing or the community housing providers sector would be considered out of scope.

While innovative construction technologies do provide faster/more cost-effective housing supply, unless there is a direct impact for increased housing affordability and/or an explicit effort to support community housing providers in adopting the solution or in dealing with the unique implementation challenges, these likely would be considered out of scope.

While solutions that benefit the entire housing ecosystem do still support community housing providers, without clear consideration and adaptations to the solution to show the unique value for the community housing providers sector, these solutions will be considered out of scope.

CMHC reserves the right to decide if a proposed solution is in scope for the call for proposals.

PART 2—ELIGIBILITY REQUIREMENTS

The purpose of this section is to inform applicants about CMHC's procedures and rules pertaining to the application intake process (AIP).

Eligible Solutions Lab Projects

Under the Solutions Labs program, CMHC will support and leverage Solutions Labs that are aligned with federal NHS priorities, including addressing problems associated with housing for priority populations in greatest need. To be eligible for funding under the Solutions Labs program, projects must be compliant with the following required objectives:

- Be aligned with and address issues under the NHS priority areas.
- Bring together a wide range of stakeholders to provide adequate representation to the issue at hand, including those with lived experiences.
- Seek to find solutions that are practical, replicable/scalable, implementable and deliverable within a realistic time frame.
- Target the creation of solutions related to the specific theme of the call for proposals for any technologies, policies, programs, standards and other such solutions that can advance the overarching goals of the NHS.
- The Solutions Labs approach, methodology, results, and lessons learned, can be leveraged to solve similar problems in other communities or organizations.

To be eligible for funding under the Solutions Labs program, projects must also be compliant with the following requirements:

- An individual applicant must be a Canadian citizen.
- Organizations must be duly incorporated as legal entities in Canada, and validly existing in Canada, prior to receiving funding. This requirement can be completed after submission of the application, but it must be prior to receiving any funding.

- The lab team must include a majority of Canadian representation.
- Lab activities must address an issue pertinent to Canadian housing and must physically take place in Canada.
- Individuals and teams may submit only one Solutions Lab issue per submission. However, they are permitted to present more than one submission, for example, addressing a separate issue.
- Solutions Labs should be delivered and completed within an 18-month time frame. CMHC is open to longer lab durations on a case-by-case basis. Please contact CMHC if the proposed project extends beyond the 18-month time frame.
- Project teams **must include a Solutions Lab consultant**. Please note that the degree of effort made by the Solutions Lab consultant to design and deliver innovation methods and tools should be considered a substantial project cost and is an eligible cost for Solutions Labs project funding.
- Employees of CMHC and anyone connected with the evaluation of the 2024 applications for the NHS Solutions Labs are prohibited from entry, whether as applicants or as partners.

CMHC will assess if a lab addressing a similar issue has already been funded. This may impact the decision to select a submission for funding. Project profiles for all previously funded labs can be found online: www.cmhc-schl.gc.ca/en/nhs/nhs-project-profiles. Please review these profiles to determine if any previously funded labs have addressed the issue the proposed project is trying to solve.

Note: Each year CMHC reserves the right to prioritize the nature and scope of proposals that address certain gaps or priority interests.

Eligible Solutions Lab Activities

Activities eligible for funding under the Solutions Lab program include the following:

Travel, accommodation and per diem for project team participants:

- Solutions Lab consultant costs.
- Legal consulting fees.
- Solutions Lab operational activities, including event coordination, background research, and analysis.
- Solutions Lab engagement and facilitation activities, material development, summary reporting and development of summary roadmap report on prototype to uptake (implementation and scaling).
- Compensation for people with lived experience to participate in Solutions Lab workshops, sprints and other face-to-face activities.

Ineligible Solutions Lab Activities

Activities that are not eligible for funding under the Solutions Labs program include the following:

- Funding for physical Solutions Lab construction and/or alterations to existing lab space.
- Activities related to post-prototype concept to market development for technology solutions.
- Labs with specific focus, goal or intent to develop plans or strategies.

Eligible Applicants

Eligible applicants listed include the following:

- Affordable housing providers.
- Government agencies (federal, provincial, territorial, municipal).
- Indigenous organizations (Métis, First Nation, Inuit).
- Agencies and NGOs involved in NHS priority area activities (such as seniors' associations, veterans' associations, mental health advocates, homelessness advocates, non-profit organizations, and sustainability agencies).
- Academic institutions involved in NHS priority area activities and audiences.
- End users, individuals with lived experiences that can provide first-hand expertise to the co-development of solutions.
- Private sector stakeholders (such as builders, developers, designers, and planners).

PART 3—APPLICATION AND SUBMISSION INSTRUCTIONS

This section provides information on CMHC’s procedures and rules pertaining to the application intake process (AIP), including all the mandatory requirements as indicated in the next pages.

Non-compliance with a mandatory requirement will result in the application being eliminated from further consideration.

The NHS Solutions Labs program is seeking proposals related to specific themes. For the 2024 funding opportunity, the topic of focus is “Supporting the Community Housing Sector to Increase Affordable Housing Supply.” Please note that since the NHS Solutions Labs program follows a continuous intake process, new themes might be added over time, so we encourage applicants to subscribe to our distribution list for updates at Innovation-Research@cmhc-schl.gc.ca, and to always consult the website prior to submitting their application.

Application Intake Process (AIP)

CMHC is inviting eligible applicants to do the following:

1. Develop, implement, operate and administer a Solutions Lab project that leads to the development of solution(s) that address barriers to scaling and supporting the community housing providers’ sector. Solutions must also align with the NHS priority areas, priority populations and shared outcomes (see appendix 1 for more information).
2. Contribute to the achievement of federal outcomes relating to the National Housing Strategy by supporting the fostering of a culture of innovation in the affordable housing sector.
3. Develop roadmaps for the rapid implementation and scaling of the solution(s) designed and tested in the lab.
4. CMHC uses the application intake process (AIP) to describe its requirements, ask affordable housing stakeholders for their Solutions Lab applications, describe the criteria which will be used in evaluating applications and selecting successful applicants, and outline the terms and conditions under which the successful applicant will undertake the Solutions Lab project. By submitting an application, applicants agree to be bound by the terms of this AIP, and the terms of the application that they submit.

It is useful to consult this section prior to submitting an application to make sure that the response is complete and includes all the mandatory requirements (as indicated below). Non-compliance with a mandatory requirement will result in the application being eliminated from further consideration.

Language of Application

Applications may be submitted in English or French.

Delivery Instructions

The NHS Solutions Labs application templates and the link to the intake portal for submitting the NHS Solutions Labs application (including all supporting documentation) can be accessed at <https://www.cmhc-schl.gc.ca/en/nhs/solution-labs>.

For any issues related to the application portal, please reach out to the Innovation and Research inbox email at Innovation-Research@cmhc-schl.gc.ca.

In the event that the platform for submitting an application cannot be accessed, such as in remote regions for example, it will be possible to send proposed Solutions Labs applications, including all supporting documentation, by mail or courier. However, in such cases, the responsibility will be on the applicant to allow sufficient time from the mail drop-off or courier pickup to ensure the application is received by CMHC ahead of the closing date and time.

The provision to send applications in the mail is considered exceptional and is permitted only in situations where it is not possible to use the Web portal platform. Therefore, applicants should consult with CMHC at Innovation-Research@cmhc-schl.gc.ca before submitting an application by mail.

Timely and correct submissions of NHS Solutions Labs applications in the exact specified delivery platform is the sole responsibility of the applicant. All risks and consequences of a failure to submit an application to CMHC are borne by the applicant. CMHC will not assume those risks or responsibilities under any circumstances.

The time of delivery for the purposes of this section is deemed to be the time recorded by the CMHC system receiving the application (or postal time stamp for exception applications submitted by mail) and not the time the application was sent by the applicant.

Supplementary information can be considered as part of a project application, such as support letters to the project from partners and other stakeholders, filled templates and additional documentation. These can be submitted along with the application through the same application intake portal, or by mail, in the case of remote regions as previously indicated.

Upon receipt of applications, an automated confirmation will be issued by CMHC to the sender's email address. It is strongly recommended that applicants follow up with the email contact Innovation-Research@cmhc-schl.gc.ca, should they not receive a confirmation within 30 minutes of submission.

Only applications submitted via the NHS Solutions Lab application portal (or on an exceptional basis as previously indicated, by mail where it is not possible to use the portal) will be considered for further evaluation.

Application Opening, Verification Period, and Deadlines

All Solutions Labs applications received will be opened and reviewed for verification by CMHC. If at that time, CMHC is unable to open the application, the applicant will be so advised and provided an opportunity to resubmit a version that can be opened within 5 business days.

The NHS Solutions Labs program follows a continuous intake process and, as such, there is no fixed deadline for submitting an application; however, applicants should consider that funding decisions are made on a periodic basis and that the portal will remain open until CMHC has committed all of its fiscal year funding. The intake portal will be closed once all funding will have been committed.

Applicants should also consider that additional themes might be added and considered for funding over time, so it is the applicant's responsibility to validate which themes are in scope when applying.

CMHC reserves the right to modify this applicant guide at its sole discretion at any time without notice.

Inquiries

All questions regarding a proposed project and its application process (including contacting a Solutions Lab consultant) must be sent by email to Innovation-Research@cmhc-schl.gc.ca

Changes to the Applicant Guide document or the application portal will only be effective if issued by CMHC in writing as described below. Applicants are therefore strongly cautioned to request that all clarifications, directions, and changes to the application process provided by CMHC be in writing, as information given orally by any person within CMHC shall not be binding upon CMHC.

All written questions submitted, which in the opinion of CMHC raise an issue that has the potential to affect all applicants, will be answered by CMHC in writing and distributed to all applicants by facsimile or email. The identity of the applicant making the inquiry will not be included in the response. Any questions of a proprietary nature must be clearly marked as such.

If it becomes necessary to revise any part of the application process as a result of any inquiry or for any other reason, an addendum to this application process will be provided to applicants by facsimile or email.

CMHC has no obligation to respond to any inquiry and will determine, at its sole discretion, whether it will respond to inquiries that are submitted. CMHC cannot guarantee a reply to inquiries received less than seven **(7) business days** and it could be more depending on volume of submissions.

Communication

During the application evaluation period, CMHC reserves the right to contact or meet with any individual applicant in order to obtain clarification of its submission, including clarification of the scope of services offered. Any such communication is limited to clarification purposes only, and applicants will not be allowed to revise their application during this process. As a general rule, CMHC can proactively communicate with applicants with an application within the system (whether in draft or complete mode) to inform them on updates to the application intake process or clarification on criteria.

Applicant Contact

The applicant identified in the application portal form, including name and contact information, shall be the primary contact for CMHC during the evaluation period.

Offering Period (mandatory)

It is a deemed condition of every application that the terms of the application shall remain valid and binding on the applicant until such time as an agreement is negotiated and executed, not to exceed 90 days following the application submission deadline.

Changes to Application

Applicants are permitted to include additions, deletions, and make edits and changes to the application at any time **before** selecting the "Submit" button in the portal.

Subject to CMHC's written authorization, changes to an application are permitted, provided that they are received as an addendum to, or clarification of, a previously submitted application, or as a new application that replaces and supersedes the application that was previously submitted. In all cases, changes or additions to a previously submitted application must be fully completed prior to being evaluated by CMHC—no modifications will be allowed during the review process.

Any addendum, clarification, or new application must be clearly marked "REVISION." Where the new application is intended to replace all or part of an earlier application, it must be accompanied by a clear statement specifying the sections of the earlier application that are replaced by the new application.

No Liability

While CMHC has made considerable efforts to ensure that the information in this applicant guide is accurate and complete, it is possible that errors may occur. The information is not guaranteed or warranted to be accurate by CMHC, nor is it necessarily comprehensive or exhaustive. CMHC will have no liability of any kind to applicants for losses or damages arising from any errors that may be found in the Applicant Guide, regardless of how the errors are caused. Applicants must make their own investigation of relevant information and form their own opinions and conclusions in respect of the matters addressed in this application. By submitting an application, applicants waive any claim or cause of action that they may have against CMHC or its representatives as a result of the conduct of this application process or any resulting contract award, except insofar as they have proof of willful misconduct on the part of CMHC or its representatives. Applicants agree that they will not bring a court action or institute any other proceedings against CMHC for damages arising from the conduct of this application or any resulting award of an agreement. This section is intended to be a complete waiver of the applicant's right to claim damages subject to the limited exception noted above.

Verification of Application

The applicant authorizes CMHC to conduct such investigations as it deems appropriate to verify the contents of the application.

Corporation Identification

Applicants agree that they will not make any use whatsoever of CMHC's name, logo, or other official marks without the express written consent of CMHC.

Declaration with Respect to Gratuities

By submitting an application, the applicant certifies that no representative of the applicant, or any individual or entity associated with the applicant has offered or given a gratuity (for example, an entertainment or gift) or other benefit to any CMHC employee, Board member or Governor-in-Council appointee with the intention of obtaining favourable treatment from CMHC.

Conflict of Interest

The applicant and its principals, employees and agents shall avoid any real, potential or apparent conflict of interest during the application process, and upon becoming aware of a real, potential or apparent conflict, shall immediately declare the conflict to CMHC. The applicant shall then, as directed by CMHC, take steps to eliminate the conflict, potential conflict or perception that a conflict of interest exists.

The successful applicant must not provide any services to any third party in circumstances that might reasonably give rise to a conflict of interest between the applicant's duties to that third party and the applicant's duties to CMHC.

In the event that a conflict of interest, real, potential or perceived, cannot be resolved to the satisfaction of CMHC, CMHC shall have the right to immediately eliminate the applicant from consideration under the application intake process or to terminate the resulting agreement. Upon such elimination or termination, CMHC shall have no obligation of any nature or kind to the applicant.

CMHC's Obligations

By issuing this Solutions Lab application intake process and accepting applications, CMHC assumes the obligation of conducting the process in a fair and transparent manner. CMHC has no obligation to accept any application or service, or to compensate any applicant for work done other than as may be set out in a written contribution agreement with that applicant.

PART 4—HOW TO APPLY

Applications are submitted through [CMHC's secure online application portal](#)⁷.

Here are a few details about the portal that applicants should know:

- Information entered into the portal is stored in a secure database. CMHC is committed to protecting the personal information of applicants.
- Application reviews can take several weeks. Applicants can check the status of their application in the online application portal.
- The length of each application review can vary. Applicants can monitor their progress through the application at the top of each page.
- As applicants move forward through the application, completed pages will be saved automatically. Partially completed pages—those that are missing required fields—will not be saved.
- Applicants may leave the portal with their application partially finished. Any page that an applicant has completed will be saved securely within the portal until they return.
- Applicants can navigate through completed application pages using the links at the bottom of each page for the previous or next step.
- Applicants cannot change the initiative/program they are applying for after they have selected it on the "Proponent" page.
- Separate applications and documentation are required for each initiative an applicant applies for.
- The portal will time out after being inactive for 30 minutes.

An application is only submitted for CMHC's review once all sections have been filled and the applicant has clicked the "Submit" button.

IMPORTANT: Once the applicant submits their application, it will be time-stamped and locked. The applicant is responsible for ensuring their application is true, accurate, and complete at the time of submission. Applications cannot be changed once the selection process is underway. CMHC may at its sole discretion refuse to allow an applicant to make corrections or modifications to a submitted application.

The application must be submitted in accordance with the conditions and requirements as set out below and as stated in the delivery instructions in Part 3. Please reach out to Innovation-Research@cmhc-schl.gc.ca for assistance regarding the application portal and templates, as required.

Beginning the Portal Application Journey:

Applicants should start a new application and fill in all the fields. By leaving fields blank, the applicant risks submitting an incomplete application. Fill in all the details related to "My Organization" and press "Next."

Note: The applicant is the organization submitting the proposal on behalf of the project and all of its partner and collaborators. Should the proposal be selected for funding, this organization would be the one invited to enter into a contribution agreement with CMHC; responsible to fulfill the requirements in terms of insurance coverage, monitoring and reporting to CMHC; and accountable for the risks, deliverables and responsibilities related to the project. Hence, the partners need to ensure that the party submitting the proposal on behalf of the project can meet these requirements.

⁷ <https://port-cmhc-schl.microsoftcrmpartals.com/en-CA>

Step 1: Review Your Contact Information

Applicants will need to create an account if they do not already have one with CMHC. When creating an account, applicants need to provide basic contact information. If an applicant already has an account with CMHC, they must ensure that the information is up to date. Please ensure to include:

- the legal name of the applicant organization in that field; and
- the name of the person who is responsible for submitting the application on behalf of their organization.

The applicant must ensure that their profile information is correct. If there are no changes, click “Next Step.” Applicants can update their profile information at any time, by viewing their profile page under their name at the top right of the page.

Step 2: Proponent Information

Applicants should scroll until they find Solutions Labs and select the corresponding link.

Please enter the **title of the project** as well.

If the applicant has been working with a **CMHC representative**, they can search and select this person—this step is optional.

Applicants will need to agree to the terms and conditions before they can move on to the next section of the application form.

Step 3: Project Details

Applicants will need to fill in all fields under Project Details. The following provides applicants with an explanation of the questions asked and some pointers on submitting detailed responses. Reviewers will study the proposal based on the information provided in the application portal, as well as all the filled templates and uploaded documents.

Question 3.0 Solutions Lab Details

The applicant shall describe the specific details that make the proposed Solutions Lab innovative? The applicant may provide information on the problem-solving approach the applicant intends to take and the various social innovation tools and techniques they intend to use. Applicants may also provide information on the unique type of solution being explored and why it would be considered innovative (policy, program, technology, etc.).

Question 3.1 Innovation Solution in Relation to Housing Units

The applicant shall describe how the solution to the problem the project is trying to solve, if implemented and scaled, will contribute to the creation and delivery of housing units. Or, how it will improve the quality of units in relation to meeting the needs of tenants (accessibility, affordability, energy efficiency, cultural relevance, etc.).

If no units will be created, please indicate N/A and provide an explanation as to what the intended outcome if scaled will be, for example, the potential number of units in relation to scaling tactics.

Question 3.2 NHS Priority Areas, Populations, and Shared Outcomes

In this section, the applicant will describe how the outputs from the proposed Solutions Lab will align with the NHS priority area(s), priority populations, and shared outcomes (see appendix 1 for more details on each of them).

The applicant will clearly describe how the solution or opportunity targeted by the Solutions Lab will benefit or address issues or challenges within a given priority area. What will be the potential outcome or impact? The applicant should emphasize the primary priority area the solution will address and distinguish between other secondary priority areas, if relevant.

The applicant shall also describe which applicable NHS priority population(s) the project is aligned with. They must clearly indicate the primary priority population that the project intends to address. If there is more than one population, then they should list the secondary populations and describe any differences regarding the anticipated benefits or impact. The applicant will clearly describe how the outputs from the proposed Solutions Lab will benefit the identified NHS priority populations.

Finally, the applicant will describe how the proposed Solutions Lab will support or contribute to one or more of the NHS shared outcomes. They should explain the potential short-, medium- and long-term impacts, as well as the scale of these impacts (local, regional, national) if the solution(s) are implemented and scaled.

Question 3.3 The Housing Problem You Are Trying to Solve

In this section, please clearly describe the affordable housing problem that the project team proposes to explore and resolve through a Solutions Lab process. The applicant shall clearly describe what is the problem being addressed and how the proposed Solutions Lab will be undertaken to address the problem.

Provide a brief description regarding the scope, depth, pervasiveness, and complexity of the problem to be solved. Supporting references and related data can be used to strengthen the understanding of the problem's current state. **Please also describe why a Solutions Lab process is needed to help advance solutions to the problem and why the problem has not been resolved using traditional approaches.** How can a Solutions Lab social innovation process lead to the development of a unique, innovative solution that might not otherwise be developed using traditional approaches?

Question 3.4 Project Details (work plan)

There are two parts to this question: (1) Portal Field Response (provide a narrative overview of key activities, outputs, and knowledge products for the lab), and (2) Statement of Work Template.

Note: It is strongly recommended that the applicant select their Solutions Lab consultant before the development and completion of the application to ensure that problem definition, innovation methodology, and subsequent activities are designed to reflect the Solutions Lab program objectives and allow for the best possible chance of success in the evaluation process.

(1) Portal Field Response

CMHC has proposed a social innovation methodology that is outlined in appendix 2 of the Applicant Guide. This section is intended to provide context and describe the key activities, milestones and expected outputs of the lab and when they will occur. Describe how this methodology is appropriate to address the complexity of the problem; if the proposed methodology does not entirely meet the needs of the proposed lab, identify the gaps and how the proposed project may supplement the approach. Please describe if the project will use any additional unique innovation lab approaches or processes as well as related innovation tools and expertise that will help find a solution.

Clearly indicate how the lab activities align with the proposed methodology outlined in appendix 2. Provide an overview of all key activities and tasks to be undertaken during the project. Identify the anticipated duration of the project, number of face-to-face (lab) events, location of lab events, travel requirements, background research requirements (for example, literature reviews, ethnographic studies, etc.).

Describe the expected deliverables (for example, challenge/problem statements, co-design workshop reports, persona profiles, journey or systems maps and other documentation, roadmap, videos, Web content, presentations, papers) and the expected impacts and outcomes of the Solutions Lab.

Key Activities and Deliverables to Address in the Portal Field Response

A) PROBLEM/CHALLENGE BRIEF

A commonly expected step early in a lab's process is the verification of the problem and further understanding of the current barriers, challenges and opportunities that exist that can inform lab stakeholders so that they may begin to identify and discuss potential solution options. Many labs document this work and make it available through their communications channels and networks. It provides valuable information on the challenge not only for the lab, but for other organizations, communities, governments, etc. As such the Challenge/Problem brief is a recommended deliverable in all successfully funded labs. Please include thoughts and ideas on the proposed project's approach to creating this deliverable (for example desk research, community engagement, surveys, inclusion of opinions and input from people with lived experience, etc.).

B) KNOWLEDGE PRODUCTS AND KNOWLEDGE-SHARING ACTIVITIES (KNOWLEDGE DISSEMINATION PLAN)

The applicant must clearly describe how the knowledge gained, lessons learned and solutions developed from the Solutions Lab will be communicated to targeted audiences, including information product development, audience determination and dissemination channels to be used.

This includes activities as the Solutions Lab is being performed and after the lab has been completed. This is not a promotional plan but rather a plan that describes how the information and knowledge products generated over the course of the Solutions Lab will be transferred to raise awareness and knowledge and support further uptake of the solution developed through the lab process. The plan will detail what information products will be developed, the audiences targeted, the channels to be used to reach the audience and what activities will be undertaken at various times throughout and after the Solutions Lab. Some examples include workshop reports, research reports, prototype testing and verification of solution model reports, challenge briefs and roadmaps. Again, the proposed project's Solutions Lab consultant or CMHC Solutions Lab program representative will be able to provide guidance and advice in assisting the applicant with their responses to this section.

C) ROADMAP TO IMPLEMENT AND SCALE THE SOLUTION(S)

Solutions Labs are intended to address the development of a solution to a complex or persistent housing problem. Along with a number of products that are derived from the Solutions Lab process, the final deliverable for all Solutions Labs is a roadmap/blueprint. **The roadmap is intended to communicate a clear set of priorities and time frames for action to deliver the identified solution, including clear connections between developed solutions and authorities having jurisdiction to implement change, and clearly articulated value and benefits of solutions implementation to all stakeholders.**

(2) Statement of Work Template

The applicant must clearly identify and describe all key activities, innovation methodologies, and tools to be used during the Solutions Lab, the number and location of engagement events, and the team participation.

For this question applicants must also download, fill out and then upload the [Statement of Work \(SOW\) template](#)⁸. The template is intended to capture and summarize the details provided in this portal field. Applicants may organize their written response to align with the template. The applicant must summarize, in the table provided, key activities, milestones, outputs or deliverables, knowledge products and knowledge transfer activities. If the applicant chooses to use a different approach to the phases described in column 1 of the table, they must indicate the changes to that approach in the first column labelled "**Phase.**" Bullet form descriptions of each activity are encouraged and accepted.

Question 3.5 Indigenous Communities Engagement Pre-Consultation Analysis

Please note this section does not apply to Indigenous organizations or communities applying for Solutions Lab funding. If the applicant is an Indigenous organization or community or are representing them, please mark "N/A" in this field and move to the next question.

⁸ <https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/solutions-labs/nhs-solutions-lab-statement-of-work-en.pdf>

If the applicant is non-Indigenous and the proposed Solutions Lab intends to address an issue specific to First Nations, Métis, or Inuit nations, then consultation is required. The applicant must identify which Indigenous Nation(s) would be impacted by the proposed Solutions Lab, the engagement process to be used, the confirmation of ethics guidelines to be followed, and the provision of Indigenous representation as part of the Solutions Lab team.

If the proposed project does not impact or require consultations with Indigenous communities or organizations, respond “Does not apply.”

Question 3.6 Project Partnerships

In this section the applicant is to provide information regarding the proposed Solutions Lab project partners, including respective contributions to the Solutions Lab activities.

There are no restrictions in the Solutions Labs program with respect to joint ventures, partnerships and collaborations with third parties; in fact, partnership arrangements and leveraging opportunities are encouraged. However, the application must articulate the key roles and contributions each partner brings to the project and how they bring (strategic/added) value as an ensemble to the Solutions Lab project.

Note: Please consider pursuing partnerships with organizations that can have strategic value in assisting with implementation and scaling of the lab solution—often engaging and including such organizations in the entire lab process results in stronger channels and interest to implement.

Partners can be individuals, including those with lived experience, organizations, other levels of government, and communities that will fund, sponsor, or support the project. They are not necessarily members of the project team that conduct the actual Solutions Lab.

Consider the following items in completing this section of the application:

- How well do the proposed project partners’ needs, interests and mandates align with the Solutions Lab objectives (that is, are they a good fit)?

- Does the support of the partners demonstrate the need for the lab solution to the problem?
- Do the partnerships strengthen leveraged outcomes through collaboration?
- Will partners be critical to implementing the solutions from the lab and are they supportive?

Please list all partners, including the applicant, and explain the nature of each partner’s role in, and contribution to, the project (including but not limited to human resources, collaborations with other organizations, outsourced work, consultants, subject matter experts, professional services, etc.). Please indicate why these partners are involved, what value they bring to the project; how might they be involved in further deployment of the solution and its roadmap/ blueprint to implement and scale.

Partner contributions, including the estimated value of in-kind contributions and funding amounts will be asked for at the end of the application, in Step 6. Applicants should request letters of support from partners and include these letters of support as attachments to their application submission. As part of its due diligence process, CMHC may contact these other potential partners and collaborators.

This section will be evaluated on the “risk” of partnerships not proceeding. There is no requirement to have partners; however, if the proposed project does have partners, proof of commitment will help improve the overall project score.

A proposal with letters of support and commitment will be scored higher than proposals that identify potential partners with no strong support or commitment described or included in a letter (that is, financial, in-kind, implementing, and scaling).

Question 3.7 Team Members

Team members are considered the core group of individuals that will be responsible for organizing and delivering the lab. The applicant must clearly identify all proposed team members including the Solutions Lab consultant (see below for more information related to the consultant).

Please identify the leads for the team or the project manager and provide information on all team members for reviewers to assess whether the team has the necessary capabilities and capacities to successfully undertake the proposed Solutions Lab project.

Team member expertise and experience must be clearly described to ensure necessary capacity to advance the Solutions Lab to completion. Please describe how the team members will contribute to the lab. What will their role be? Which organization or partner organization do they represent? Briefly describe each individual's contribution to the proposed project and the experience and expertise they will bring. Reference similar projects in which each person has been involved.

If relevant, include non-personal information on persons with lived experience who may be involved in the project. Provide information on the nature of the contributions expected in terms of role, depth of involvement, length of involvement, etc.

Solutions Lab Consultant

The objective of the Solutions Labs is to provide funding and expertise to housing stakeholders to tackle complex housing problems for which normal approaches have not yielded solutions, using innovation methods and tools. The program requires applicants to include experts in the design and implementation of innovation labs on their team, including a designated Solutions Lab consultant.

Note: It is the applicant's responsibility to seek out and acquire a Solutions Lab consultant.

Solutions Lab consultants may be chosen from the CMHC list of consultants provided to applicants or applicants may elect to work with other Solutions Lab consultants not on the CMHC list. Solutions Lab consultants are experienced in the design and delivery of innovation labs and can provide invaluable guidance and support to project design to achieve results and to solve the applicants' housing problem. Suggested roles regarding the relationship between the applicant and the Solutions Lab consultant are outlined in the "Overview" section of the guide.

The applicant must identify the Solutions Lab consultant who will be part of the applicant's Solutions Lab team. Please note Solutions Lab consultants on the CMHC vetted list⁹ have previously been evaluated for their expertise and ability to undertake Solutions Lab activities.

Other consultants identified by applicants who are not on the CMHC vetted list will be evaluated as part of the application intake process based on their responses. If an applicant is considering using a consultant who has not been vetted, they should contact CMHC immediately at Innovation-Research@cmhc-schl.gc.ca.

CMHC strongly encourages applicants to begin selecting a Solutions Lab consultant prior to beginning an application. Applicants can also provide to CMHC the necessary information required any time before submitting the application so that CMHC can confirm the consultant will meet the minimum requirements. Information on the criteria used to assess Solutions Lab consultants' experience and expertise can be found in appendix 3.

Question 3.8 Project Costs and Contributions

There are two parts to this question:

1. Portal Field Response (provide a narrative overview of the project costs as indicated in the portal question description/guidance), and
2. Budget Template (provide necessary details).

Specific information regarding the proposed Solutions Lab budget and funding sources are to be provided in an Excel budget template. Applicants are expected to fill out the budget template to align with their portal responses and submit it as part of their application.

1. The Portal Field Response: Applicants must indicate:
 - a. The amount of financial support requested from the NHS Solutions Lab program;
 - b. When the funding is needed to ensure project feasibility;
 - c. Estimated start/end dates of project;
 - d. Whether there are cash or in-kind contributions from partners and whether these contributions have been confirmed in a letter; and
 - e. Whether this proposal has been submitted to or approved by NHS initiatives for funding, or to other funding organizations.

⁹ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/solution-labs/solution-lab-consultant-information>

2. Excel Budget Template Solutions Lab Total Project Costs

In this section, the applicant must provide a summary of Solutions Lab activities and associated costs. Please include the total estimated costs of each activity and the requested amount from CMHC that will contribute to that activity. Please provide a brief bullet description of the costs and indicate the anticipated timing of costs by fiscal quarter over the duration of the project.

The applicant must clearly identify confirmed funding contributions to the Solutions Lab, including in-kind support. This should include the amount requested from CMHC as well as amounts from other organizations. The Excel budget template will automatically calculate the total project cash contributions and the per cent cash from CMHC. Also have to do this at the end of the application portal (Funding Sources Section – ensure the responses are consistent between both sections).

Applicants applying for funding or receiving funding from other institutions, organizations, programs, etc., are eligible to apply for Solutions Labs program funding; stacking and leveraging of funds to undertake Solutions Lab projects are permitted.

Applicants must indicate any additional funding that they have applied for, been approved for, or have received to support the proposed Solutions Lab project. Applicants will also indicate partner and team member funding and include any other funding received or applied for from other NHS programs (for example, the Affordable Housing Innovation Fund [AHIF], the Affordable Housing Fund [AHF], the Federal Lands Initiative, the Community Housing Transformation Centre and the Apartment Construction Loan Program [ACLPP]).

During the application evaluation, consideration may be given to the dependency on external (or third-) party funding arrangements or approvals to realize the undertaking and completion of the proposed Solutions Lab project. Letters of confirmation of funding can be included as attachments and uploaded as part of the application.

Question 3.9 Solutions Lab Success Risks

In this section, the applicant is to provide brief information on the potential risks of the proposed Solutions Lab and the strategies to address them.

The applicant must identify any potential project dependencies and risks that may impact the success of the Solutions Lab and describe the proposed strategies to mitigate these risks.

The applicant must identify any potential operating risks that may impact the success of the Solutions Lab, including policy and regulatory barriers, unintended consequences due to Solutions Lab activities, the impact of a potential failure of the Solutions Lab, etc. and identify proposed strategies to mitigate these risks.

Once the applicant has completed the Project Details questions, they will be asked to select the relevant priority group(s) the proposed project will address and the total number of units or beds the project will create for those priority groups. If the project is not expected to lead to the creation of units, please select the relevant priority groups and leave the unit estimate blank.

The applicant can now move on to the next step of the application process!

Step 4: Evaluation Checklist

Once the applicant has completed the application questions and selected the "Next" button, they may fill out the Checklist and Evaluation section. The information in this section provides a self-assessed indication of how complete the application is and if it has met all the eligibility requirements. This will provide the applicant with an opportunity to go back and address any gaps identified, etc. It will also provide an estimated score **for indicative purposes only**.

Note: If any of the responses in the checklist yield a response of "No" in the Eligibility row, contact CMHC to discuss at Innovation-Research@cmhc-schl.gc.ca.

Once the applicant has completed all the checklist questions, they can move on to Step 5.

Step 5: Estimated Score

This section will provide applicants with the results of their eligibility and scoring self-assessment.

Reminder: The application score must be 80% or over to be considered for funding—if the score is lower, we invite the applicant to look at the items within the evaluation grid where scores were lower and to strengthen these prior to submitting the proposal to CMHC.

The phrase “Your project is eligible” under “Application Eligibility Status” means the proposal meets the eligibility criteria based only on the applicant’s self-assessment. This does not guarantee that CMHC will assess the application as eligible. Similarly, the self-assessed score indicated under “Application Score” will give applicants an estimation of the strength of their proposal. This score is indicative only and aims to provide applicants with an opportunity to remediate any eligibility gap, or to strengthen areas of their proposals as they see fit, prior to submitting their proposal to CMHC. The actual eligibility of the proposed project will be determined by CMHC after applicants submit their application.

Note: If the “Application Eligibility Status” contains the statement “Your project needs a higher score,” three scenarios can apply:

- a. The proposal does have a minimum score of 80% **BUT** is missing one or some of the eligibility criteria; please look back at the “Eligibility” column in the previous “Evaluation” section to see which items would require remediation prior to submitting the proposal to CMHC—these items will show “No” under the “Eligibility” column.
- b. The proposal does show “Yes” under all items in the “Eligibility” column in the previous “Evaluation” section **BUT** does not reach the minimum score of 80%, in which case the applicant should look under the “Score” column in the previous “Evaluation” section to identify the items on which the proposal scored lower, in order to strengthen these elements prior to submitting the application to CMHC.

- c. The proposal is missing **both** scoring points and eligibility criteria. Applicants should identify missing items in their application by referring to the previous “Evaluation” section.

Applicants can contact CMHC at Innovation-Research@cmhc-schl.gc.ca should they require clarifications about eligibility and scoring criteria and/or scoring points; please note that while CMHC can provide such clarifications, CMHC staff cannot be involved in developing or adjusting the contents of the proposals.

Step 6: Funding/Collaborators

This section allows applicants to identify CMHC and non-CMHC collaborators, partners, and funding sources and identify the funding amount for each.

- First, enter the information specific to the funding requested from the NHS Solutions Labs as follows:
 - Collaborator Organization Name: CMHC
 - Collaborator Type: CMHC
 - Capital Funding Amount Expected/Requested: [Enter the funding amount requested from the NHS Solutions Labs]
 - Funding Type: Contribution
 - Funding Purpose: Capital

Note: The reference to “Capital” and “Capital Funding” is a generic one applied across our intake portal—please refer to the Eligible Activities and Costs for activities that are eligible for funding.

- Add other collaborators as need be to reflect other **confirmed** financial, in-kind contributions or others that would be available to the proposed project, as applicable.

Once the applicant has filled in all relevant funding information, they can proceed to the next step.

Step 7: Attachments

This is the section where applicants will be able to upload all the required filled templates. It is recommended to have these elements revised and ready for uploading under the “Attachments” section of the intake portal, prior to submitting an application. Incomplete applications will not be considered. The following templates will need to be filled and uploaded:

- Signed **Integrity declaration form**
- Signed **support letters** from partners (PDF only)
- Completed **Statement of Work (SOW) template**
- **Budget template** (Excel)

Applicants can also upload **additional information** deemed relevant to support their application (as applicable, for example, technical information, features of the proposed innovative solution, statistics documenting sector appetite to adopt, documented evidence of implementation impact and/or scaling potential, etc.). The attachments must be in the following formats: PDF, DOC, DOCX, PPT, PPTX, TXT, JPG, JPEG, XLS and XLSX.

Step 8: Submit Application

Here applicants have the option to either save their proposal and return to it later; or to formally submit it for CMHC’s review. The applicant can also print a copy for their records or to review before submitting.

REMINDER: Once an applicant submits their application, it will be time-stamped and locked. The applicant is responsible for ensuring their application is true, accurate, and complete at the time of submission. Applications cannot be changed once the selection process is underway. CMHC may at its sole discretion refuse to allow an applicant to make corrections or modifications to a submitted application.

PART 5—SELECTION PROCESS

This section provides applicants an overview of the selection process once CMHC has received their application.

Assessment of Eligibility

All complete applications will first be processed by CMHC for eligibility and integrity screening. CMHC will only contact applicants to let them know if their application is not eligible to move to the evaluation committee.

Evaluation and Selection of Projects for Funding

An evaluation committee made up of subject matter experts will evaluate all eligible applications using the pre-established evaluation criteria and scoring scale. Only those applications that score 80% or higher will be considered for funding depending on budget availability.

Evaluation Criteria and Scoring Scale

Reviewers will base their evaluation on the contents of the application and submitted complementary documentation, so it is important to answer all the elements on the application with clear descriptions, focusing on intended outcomes and impacts, and to complete and upload all the letters of support, filled forms and templates. Providing sufficient evidence to support all evaluation criteria will strengthen an application.

Note: CMHC may consider other factors beyond score and budget availability regarding the prioritization of projects. For example, preference may be given to projects that have not received Solutions Labs funding in previous rounds or that address an underfunded priority area or underrepresented priority population. Further examples include the potential for and speed of implementation and the impact of the solution as it relates to housing sector priorities. Please check the NHS Solution Lab webpages for specific details as these may change annually.

Evaluation Criteria	Points
<p>Affordable Housing Sector Impacts</p> <p>Is there a clear rationale explaining how the solution(s) would benefit affordable housing stakeholders and housing affordability across the sector?</p>	0-10
<p>NHS Priority Areas, Populations and Outcomes</p> <p>Is it clear and is there sufficient information on the relevance of the proposed Solutions Lab to an NHS priority area, priority population and expected outcomes?</p>	0-10
<p>The Housing Problem</p> <p>Is it clear what the problem is that the project team proposes to explore and resolve through a Solutions Lab process? Does the response clearly describe the complexity (depth, pervasiveness, and scope of the problem)? Is there a clear and thorough explanation on why a Solutions Lab process is needed to solve the problem and why the problem hasn't been resolved using traditional approaches?</p>	0-15
<p>Social Innovation Lab Methods and Tools</p> <p>Is the process clearly described and does it reflect current expectations regarding social innovation labs? Are the methods and tools described and are they reasonable given the problem to be addressed in the lab?</p>	0-15
<p>Statement of Work – Milestones and Activities</p> <p>Is there a thorough and well-constructed plan that describes the key activities, timelines, milestones, and outputs (deliverables) that support the lab description?</p>	0-10
<p>Knowledge Dissemination</p> <p>Is there a well-constructed overview of the knowledge transfer products and activities, and channels that will effectively raise awareness in the sector and foster the uptake of the innovation(s) or solutions?</p>	0-5
<p>Partners</p> <p>Do the proposed partners bring value to the project and are their roles in the lab activities clear? Is there an adequately diverse representation to address the issue or problem effectively? Are there letters from partners describing their commitment to the lab and to implementation and scaling?</p>	0-10
<p>Contributions</p> <p>Are there confirmed cash or in-kind contributions from partners? Do the contributions represent a substantial part of the total project budget? e.g. 30%</p>	0-5
<p>Team Members</p> <p>Does the list of team members provide adequate diverse expertise from various groups to address the problem/issue at hand?</p>	0-10
<p>Budget</p> <p>Does the budget as a whole represent a reasonable request for the proposed activities? Does the total funding offer a high value for money proposition (that is, cost-benefit impacts on the affordable housing sector)?</p>	0-5
<p>Risk and Mitigation</p> <p>Does the proposal provide a risk assessment that identifies the operational, reputational and business risks to project delivery, associated with an adequate risk mitigation plan?</p>	0-5
<p>Max Points</p>	100

APPENDIX 1—NATIONAL HOUSING STRATEGY (NHS) PRIORITY AREAS, PRIORITY POPULATIONS, AND SHARED OUTCOMES

National Housing Targets

Through the NHS, the federal government is re-engaging in affordable housing and bringing together the public, private and non-profit sectors to ensure more Canadians have a place to call home. The goal of this historic strategy is to make sure Canadians across the country can access housing that meets their needs and that they can afford. To achieve this goal, the strategy will first focus on the most vulnerable Canadians. In order to align the Solutions Lab project proposals within the NHS, CMHC is looking for applications for Solutions Labs to study and seek to develop solutions to issues that fit within the following NHS priority areas, priority populations, and shared outcomes:

Priority Areas

Housing for those in greatest need

- Improve housing and supports for the most vulnerable, including those who are homeless and those with distinct needs.
- Improve affordability of housing for low-income households.

Community housing sustainability

- Improve sustainability of social housing and build capacity.

Indigenous housing

- Improve housing conditions among First Nation, Métis and Inuit households.
- Increase Indigenous autonomy and capacity for housing.

Northern housing

- Improve housing conditions in Canada's northern territories and regions.

Sustainable housing and communities

- Improve building performance, durability and energy efficiency of housing.
- Increase housing options near transportation and transit, work, supports and services, as part of mixed-income, age-friendly, accessible communities.

Balanced supply of housing

- Increase Canada's supply of rental housing.
- Preserve and renew existing rental housing.
- Meet evolving homeownership needs of Canadians.

Priority Populations

- Women and children fleeing domestic violence
- Seniors
- Young adults
- Indigenous peoples
- People with disabilities
- People dealing with mental health and addiction issues
- Veterans
- LGBTQ2S+
- Racialized groups
- Newcomers, including refugees
- People experiencing homelessness

NHS Shared Outcomes

Overall, the NHS has 9 shared outcomes:

- Homelessness is reduced year over year.
- Housing is affordable and in good condition.
- Affordable housing promotes social and economic inclusion for individuals and families.
- Housing outcomes in Canada's territories are improved year over year.
- The housing needs of Indigenous groups are identified and improved.
- Affordable housing contributes to environmental sustainability.
- The National Housing Strategy contributes to Canadian economic growth.
- Partnerships are built, strengthened and mobilized to achieve better outcomes.
- Collaboration/alignment across the federal government results in more holistic responses to housing problems.

APPENDIX 2—EXAMPLE OF SOLUTIONS LAB METHODS AND ACTIVITIES

1. Definition

The following Solutions Lab activities are provided to illustrate a generally accepted social innovation methods and structure, as well as the types of activities that may be included in a funded Solutions Lab project. Applicants may propose alternative activities or strategies that reflect best practice innovation methods, meet their needs and offer the best chances of success.

- Confirm commitment, funding, accountability, and project understanding by project sponsors (CMHC), lab participants and lab consultants.
- Confirm scope, expectations, resources, and constraints.
- Confirm nature of the issue/problem—wicked (ill-defined) or tame (well-defined).
- Develop engagement strategy.
- Recruit and confirm lab participants.
- Develop work plan, privacy impact assessment, project charter partnership agreement and recruiting logistics.

Deliverable: partnership agreement, governance structure, critical path.

Outcomes and results: clear understanding and expectation by project sponsors, lab consultants and lab participants.

2. Discovery

Understand the current state of the issue based on a range of research methodologies. Examples include the following:

- Desk research and comparative analysis of existing approaches.
- Field research, ethnographic studies, shadowing, user segmentation.
- Research—site visits, interviews, co-design workshops, diary study.
- Metrics research—behavioural analytics and KPIs, surveys.

- Analysis—preparation, research analysis workshop, journey mapping workshop, metrics design workshop, reporting.

Deliverables: for example, personas and scenarios, design principles, research findings report, journey maps, service evaluation form, opportunity log, challenge/problem brief.

Outcomes and results: understanding of current situation from a range of stakeholder perspectives, model meaningful metrics—understanding end-user and stakeholder needs to understand what matters.

3. Development

Ideation—explore and co-develop potential solutions (for example, practices, policies, technologies, or processes) to accelerate improvements. Establish strategic direction for future solutions and opportunities for immediate improvement. Examples of activities include the following:

- Workshops—logistics, supplies, participants.
- Opportunity workshop—research briefing, presentation of current scenario, journey map, storyboard, evidence safari, film ethnography, etc.
- Opportunity selection and priority—prioritization tool, prototype to validate.
- Initial blueprint workshop—extend journey mapping with organizational layers.
- Blueprint design and development.
- Future business model workshop.

Deliverables: for example, expanded opportunity log, feature value matrix, project model canvas—future journey maps—future initial service blueprint.

Outcomes and results: alternative approach to solutions development generating a range of workshopped opportunities and options for consideration.

4. Prototype and Test/Delivery

Make ideas tangible so they can be understood, tested, refined, and improved.

Manage risk by creating and testing multiple solutions with end users to increase value from opportunities:

- Prototype across touchpoints, time, and levels of realism
- Test concepts through a range of activities. Examples include the following: prototype preparation—select touchpoints and interactions, comparative evaluation, policy check-in, choose prototyping methods/media, business origami, Lego/Playmobil, role play, poster, brochure, etc.
- Prototype workshops
- Prototype design and development—refine, design and produce prototypes based on workshop, if workshop output requires additional design and production.
- Recruiting and logistics
- Prototype testing—design review/critique, concept testing, usability testing, diary study in pilot group.

Deliverables: for example, prototypes, evaluation reporting.

Outcomes and results: proof of concept, risk mitigation through the exploration and evaluation of multiple potential solutions.

5. Roadmap

Communicate a clear path to realize opportunities and follow vision:

Establish shared understanding, priorities and plans through communication and visualization. Examples include the following:

- Review prototypes
- Blueprint finalization
- Roadmap workshop
- Roadmap recommendation report
- Roadmap visualization
- Detailed swim lanes
- Case study submission/debriefing.

Deliverables: for example, final blueprint, roadmap report, roadmap infographic, case study of project.

Outcomes and results: clear set of priorities and time frames for action to deliver identified solution elements, clear connection between developed solutions and authorities having jurisdiction to implement change, clearly articulated value and benefits of solutions implementation to all stakeholders.

(Source: This list of general Solutions Lab activities has been derived from the B.C. Government Communications and Public Engagement Service Design Playbook and serves as an example only.)

APPENDIX 3—EXTERNAL SOLUTIONS LAB CONSULTANT

To be eligible for Solutions Lab consulting services under CMHC’s Solutions Labs program, Solutions Lab consultants must meet minimum eligibility requirements and one specialized knowledge area. A Solutions Lab consultant is someone with experience in the methods and tools used in social innovation labs.

CMHC has an online [list of qualified Solutions Lab consultants](#)¹⁰.

Note that only Solutions Lab consultants that have not been previously evaluated and included on the CMHC vetted list of Solutions Lab consultants will be evaluated during the application intake process. Solutions Lab consultants on the CMHC list have already been evaluated and assessed as eligible to offer Solutions Lab consulting services to the Solutions Lab project team.

Solutions Lab consultants not included on the CMHC list will be screened by CMHC as a part of the application intake process to confirm they meet the minimum Solutions Lab requirement established by CMHC. Personnel proposed by the Solutions Lab consultant will also be evaluated in the core competencies and specialized knowledge area(s) as well as the projects they have completed in the last 5 years, and their relevance or transferability to housing. Recent project examples from the last 5 years that support the areas of core competency and specialization must be provided to support the evaluation and scoring of submissions by CMHC. As previously mentioned, applicants are encouraged to contact CMHC and submit their consultant requirements as soon as possible and before beginning the application process.

Minimum Eligibility Requirements of Team Members

Solutions Lab consultants must be able to provide the services of one or more qualified resources within the following resource category, in accordance with the mandatory qualification criteria (identified below):

Principal Lab Consultant

Responsible for and manages the Solutions Lab project and lab team, ensuring that the project is developed, performed and completed within the agreed upon time, resources (including cost) and performance parameters. Has lead role in overall quality assurance for the project.

¹⁰ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/solution-labs/solution-lab-consultant-information>

In addition to the required resource category above, Solutions Lab consultants may provide the services of qualified resources within one or more of the following optional or supporting resource categories:

Consultant team member expertise	Member activities
Data scientist, Research advisor, Ethnographic researcher	Undertakes background research to support issue definition, capture of key end-user information to inform Solutions Lab discovery phase.
Innovation analyst	Provides strategic analysis to support lab activities and direction.
Systems / Service designer	Provides support for lab solutions through improved service or systems design.
Stakeholder engagement specialist	Ensures key stakeholders representing a diverse range of expertise, experience, and insight to an issue are brought to the lab process.
Facilitation and consultation expert	Provides the ground facilitation expertise at each engagement session (lab event).
Communications officer	In charge of communications strategy for each phase of the Solutions Lab.
Visual communications designer	In charge of visual communications pieces, for example, website design, lab materials, infographics, video.
Technology specialist	Provides digital expertise and tools utilized as part of the lab process, for example, collaborative technology, audiovisual requirements.
Subject matter expert	Provides specialized knowledge to support background research, issue reframing and solutions generation.
Service stimulation and testing analyst	Optimizes opportunities identified through process mapping, tests new prototypes, models, etc.
Logistical, resources, travel, technology support (administrative function)	Ensures Solutions Labs are effectively organized and supported.
Report writer	Ensures documentation of background research, lab activities and final reporting to CMHC.

Subject Matter Experts

Post-secondary education (that is, degree, diploma or certificate) in the field related to their expertise; or a minimum of 5 years of experience working in a field related to their expertise.

Examples include the following:

- Social and affordable housing policy (Canadian and international).
- Social policy (Canadian and international).
- Social and economic outcomes of housing.
- Housing finance, innovative financing for affordable housing (for example, social finance, social investment funds, etc.).
- Social return on investment.
- Sustainable housing and communities.
- Social inclusion.
- Housing needs of Canadians (for example, newcomers, people with disabilities).
- Housing and community development.
- Housing and wraparound services.
- Gender-based Analysis Plus (GBA Plus) (see definition by Status of Women Canada at <http://www.swc-cfc.gc.ca/gba-acis/index-en.html>).
- Intersectional analysis.
- Seniors' housing, adaptable and accessible housing, universal design.
- Indigenous housing needs, community capacity development; expertise working in Indigenous housing.
- Northern, remote and rural housing.
- Poverty in relation to housing deprivation.
- Other specialty knowledge/experience areas offerors may have and choose to highlight.

External Solutions Lab Consultant Criteria

The application MUST include information about the Solutions Lab consultant's qualifications as follows:

1 Detailed Description of the Firm and Service Delivery Specialization

A detailed and relevant description of the firm and service delivery specialization as it relates to Solutions Lab and the NHS.

2 Demonstrated Experience of Personnel to Meet

Principal Consultant (senior) Minimum Requirement:

- Post-secondary education (that is, degree, diploma or certificate) or equivalent experience in social sciences, economics, engineering, architecture, project management, design thinking, facilitation, etc.
- A minimum of 5 years of hands-on experience in Solutions Lab facilitation management, strategic design, etc.
- Experience managing at least 5 significant Solutions Lab projects.

Consultant Team Members:

- Post-secondary education (that is, degree, diploma or certificate) or equivalent experience in the field related to their expertise.
- Experience working on at least 3 significant projects/ assignments related to their expertise in the last 5 years.

Subject Matter Experts

- Post-secondary education (that is, degree, diploma or certificate) in a field related to their expertise; or a minimum of 5 years of experience working in a field related to their expertise.

3 Descriptions of Relevant Personnel Project Experience

Evidence of relevant experience for each proposed personnel including the following:

- Duration of the project (in months or indicated by start and end dates).
- A brief description of the work performed.
- The value of the work (contract or funding value).
- An identification of the client for whom the work was performed.

4 Sample Materials

Evidence of relevant writing and communication ability through the provision of an example of the following:

- A Solutions Lab summary report addressing the results of either a micro or macro lab as defined herein.
- Sample of tools used within the lab.
- Graphic or presentation materials developed during or after the lab.
- Other pertinent materials based on the offeror's speciality.

5 Offeror's Qualifications

The offeror's offer MUST include information about the offeror's qualifications as follows:

- A detailed description of the firm and service delivery specialization.
- Detailed resumés for all project personnel who would be assigned to the CMHC account.
- References: A list of 5 contracts or projects of a similar size and scope which the offeror currently holds or has held over the past 5 years. For each contract, the following information is required: company name and address; contact person name and phone number. CMHC may approach any such contact person for information relating to the quality of services provided by the offeror.

APPENDIX 4—PEOPLE-CENTRED DESIGN: DIVERSITY, INCLUSION AND RECONCILIATION

The following information is for applicants to consider in the design of their lab activities. It is intended to help applicants appropriately identify groups that may be involved in the development of, or impacted by the Solutions Lab; be a resource to help describe the ways in which the identified groups will be engaged; and ensure that the Solutions Lab is designed to address the needs of the identified groups.

The following steps can be used to design a meaningful, fair, and impactful Solutions Lab process without unintentionally creating hurdles that would impact specific groups or communities.

A. Consider Your Lab Design

Identify the context and any intersections relating to diversity, inclusion, and reconciliation:

- a. Which peoples/groups will be involved in, or affected by the proposed lab? These can include communities, stakeholders, rights holders, decision makers, institutions, different levels of government, etc.
- b. What are the intersections with diversity, inclusion, and reconciliation within the context of your proposed lab?
- c. Are there historical disparities related to the broader issue trying to be addressed (for example, industry is male-dominated, impacts of Indigenous residential schools, or other events)?
- d. Challenge assumptions: Although the lab proposal you are working on may appear to affect and engage everyone equally, always challenge your assumptions about whether it has implications relating to diversity, inclusion, and reconciliation. Whose point of view is reflected in defining the vision?

B. Consider Your Sources

What research or evidence is available to you to support your understanding of the groups that may be involved in the creation of or impacted by the proposed lab?

Do you have access to information regarding intersecting identity factors prevalent in the groups that may be engaged in or impacted by the proposed lab such as gender, Indigenous status, ethnicity, religion, age, and mental or physical disability?

A common tool used when undertaking these types of consideration is Gender-based Analysis Plus (GBA Plus). Additional information on GBA Plus is also available on the [Status of Women Canada website](#)¹¹, which includes an online course.

Truth and Reconciliation Commission (2015) "Reconciliation is about establishing and maintaining a mutually respectful relationship between Aboriginal and non-Aboriginal peoples in this country. In order for that to happen, there has to be awareness of the past, an acknowledgement of the harm that has been inflicted, atonement for the causes, and action to change behaviour." Additional information on reconciliation is available on the [Department of Justice website](#)¹², which includes the principles of reconciliation and a video on reconciliation.

¹¹ <https://www.canada.ca/en/women-gender-equality/gender-based-analysis-plus.html>

¹² <https://www.justice.gc.ca/eng/csj-sjc/principles-principes.html>

C. Consultation

When consulting, how will you communicate openly about what you are hoping to achieve with your Solutions Lab and how will you remain open to being challenged on your understandings?

How will you explain how you intend to use information that is shared with you?

Consider if compensation for consultation is appropriate.

Consider opportunities for collaboration and partnership, where appropriate. It takes a wide range of insights, perspectives and expertise to develop and implement new ideas.

D. Consider project milestones and conclusions

How will you share or discuss the outcomes of the consultations with those engaged in throughout the Solutions Lab (for example, communities, stakeholders, decision makers, institutions, different levels of government)? Returning to the group to share the way in which their feedback was integrated into the project process may help demonstrate due diligence, ensure accountability, build trust, and identify areas for further action.