



CO-CREATING EXPERIENCE-LED HOUSING STRATEGY SOLUTIONS

Deloitte for Canadian Mortgage and
Housing Corporation (CMHC) Solutions Labs

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INNOVATIVE APPROACHES COMBINED WITH UNPARALLELED INDUSTRY KNOWLEDGE

The age of disruption we live in brings many opportunities but also significant challenges to Canadian housing. These challenges need to be addressed urgently and effectively to realize the bold aspiration of the Canadian Mortgage and Housing Corporation (CMHC); that is, by 2030, every Canadian has a home that they can afford and that meets their needs.

How we help

Deloitte Greenhouse Solution Labs focus on disruption by design — innovation, the strategic convergence of analytics, and digital—with the goal of creating equitable, inclusive, and sustainable housing solutions.

Subject matter experts and trained facilitators work directly with you to co-create custom sessions that leverage design-led and human-centred innovation tools and tradecraft to imagine and achieve desirable, viable, and feasible housing solutions. In addition to delivering virtual Greenhouse sessions, Deloitte Canada has five permanent, state-of-the-art locations in Toronto, Montreal, Ottawa, Calgary, and Santiago, as well as a “pop-up” in Vancouver, where we can deliver hybrid virtual-in person sessions.

Our knowledge of the Canadian housing policy landscape is unparalleled. Our professionals have been at the centre of housing policy for the past 15 years and will accompany you on your Solution Lab journey today.

CREATING THE RIGHT EXPERIENCE FOR YOU



Collaborative strategy

We work with you to build a strategy that provides clarity on the scope and objectives of the project while being agile enough to accommodate an evolving environment.



Advisory on lab design and development

We will co-create a unique Solution Lab to meet your needs and expectations.



Facilitation of Solution Labs

Whether we train your facilitators and accompany them through the process, or work alongside your team to facilitate the sessions, we will be present throughout the Solution Lab. We are able to deliver labs in both French and English.



Flexible delivery models

Virtual, in-person, or both? In your location, or in one of our Greenhouse spaces? We will tailor our delivery approach to your needs.

Co-creation is at the core of our approach. Your unique point of view and our expertise are combined to create tailored, immersive Solution Lab experiences that accelerate ideation, prototyping and achieve real breakthroughs.

Expertise, knowledge and insight of the Canadian housing policy landscape, including the National Housing Strategy



We are committed to achieving CMHC's mission for affordable housing for all Canadians. We provide value in two significant ways:

Deep research capabilities and proven human-centred approaches to tackling complex challenges



Housing market economics

We have the in-house expertise to understand how policy measures impact housing market supply, demand, pricing, and other outcomes. Our team has been working extensively with CMHC on some of the core housing policy challenges faced by our country. From mortgage fintech to Sustainable Mortgage Bonds, our housing policy specialists will work with you to make the most out of your Solution Lab.

We merge multiple forms of analysis to understand the interplay of social programs, tax policies and transfers, labour markets, and broader economic outcomes. We leverage this insight to identify and mitigate potential adverse impacts of a financial benefit on the labour market. Our specialized macroeconomic team can also help you with detailed forecast and scenario analysis.

Social programs and macroeconomics



Policy evaluation

We have expertise in conducting social benefit-cost analysis to help prioritize relevant public investments within any one province or territory. We helped several governments make sense of their evolving environment for some of the most pressing issues of the time.

We visualize complex issues by breaking them down into portraits of the systems of stakeholders, organizations, and resources to illustrate how each one impacts outcomes. This enables teams to easily communicate how value is being created for all stakeholders and ensures a shared language and vision.

System mapping



Ideating and prototyping

Workshops are developed using co-creation methods and are designed to help clients brainstorm and prioritize a number of tangible and testable solutions to a problem that has been clearly defined.

Clients sometimes don't realize they are solving the wrong problem until it is too late. Workshops are designed to take clients through the findings from our primary research and to work together to uncover the right problem frame from a user perspective.

Research immersion



Human-Centred Solutions

We will also leverage Doblin's expertise and innovation tradecraft to find human-centred solutions to housing challenges. Doblin is the first ever consulting firm to employ ethnographic methods in business and the only innovation firm that integrates world-class design and strategy capabilities to help organizations build and launch new innovations. Doblin will help CMHC develop the right innovation focus through established tools and tradecraft in addition to deploying methodologies to de-risk solutions. Doblin also has extensive experience designing solutions with traditionally underserved communities and populations.

WHAT YOU SHOULD EXPECT FROM OUR SOLUTION LABS


Deloitte's specialty lies in marrying immersive user research with advanced analytics to uncover unconventional insights.

PROBLEM FRAMING SESSION

At the lab kick-off, we facilitate a session bringing all relevant parties to the table to collaboratively define the specific problem we're tackling from the lens of our users, align on research questions and approach, and the scope of the engagement.

We have pioneered 30 user research methodologies to understand user needs, motivations, contexts, and experiences. This includes contextual research, foresight and scenarios, observation, ethnography, and diary studies. Evaluative research includes user acceptance testing, concept testing, value proposition testing, A/B testing, and randomized controlled trials.

DESIGN-LED RESEARCH



PROCESS METHODS AND TOOLS

CO-DESIGN WORKSHOPS

We facilitate sessions that help groups identify their attitudes and behaviours, and generate possible solutions. We use multiple methods (prototyping, card-sorting, responding to scenarios, roleplay) and techniques that consider group dynamics. Wherever possible, we immerse stakeholders and lab participants closely in the insights gathered from user research to de-risk innovation by ensuring solutions are desirable, feasible, and viable.

We tailor the experience and we adapt our tools and technologies to the audience to maximize access, interaction and collaboration.

TECHNOLOGY

RECENT SOLUTION LAB HOUSING PROJECTS

Governments of Alberta and Northwest Territories

Deloitte supported Canada Mortgage and Housing Corporation (CMHC), the Province of Alberta, and the Northwest Territories with the completion of a Solutions Lab. The Lab explored the opportunities and challenges inherent in defining a jurisdiction-specific policy framework for the Canada Housing Benefit (CHB).

Écobâtiment

Écobâtiment was looking for solutions to address the critical challenges that new immigrants face when looking for housing in Canada. Through a series of 3 Solutions Labs (in-person and virtual) the Greenhouse Experience Program provided a safe space for 20 stakeholders with diverse perspectives to come together, ideate and prototype in an engaging creative environment. A financial study was completed by our team to validate their hypotheses.

Vivre en Ville

Vivre en Ville used our experts on an ad hoc basis throughout their project to address housing affordability. We validated their hypotheses, questioned their perspectives, and guided their approach to ensure the development of robust solutions.

Eva's

As part of the Canadian National Housing Strategy, Eva's Initiatives for Homeless Youth in collaboration with Doblin Canada was awarded funding to look at the journeys of young people moving into and out of homelessness and identify tangible ways for organizations to make a difference. Given the complexity of the challenge and the population of young people involved, the team adopted an approach that combined service design with a resiliency-based and trauma-informed framework. The outcome was a new research method and a public toolkit. The project received two honorable mentions in Fast Company's World Changing Ideas of 2020 for World Changing Idea North America and Social Justice. In May 2020, Eva's and Doblin used the framework to develop an open-source tool called Every Little Act designed to help frontline workers, families and individuals acknowledge daily acts of resiliency during the COVID-19 pandemic.

YOUR CORE TEAM

Mario Iacobacci | Partner

Mario has led a career at the intersection of economics, public policy and business strategy. He has an international track record in infrastructure economics, including cost-benefit analysis for the justification of publicly funded projects.

Matt Laberge | Senior Manager

As former Chief Economist at CMHC, and former Chief Policy Strategist to the federal minister responsible for the National Housing Strategy, Matt has the hands-on knowledge of housing markets and policies across the country.

Sarah Reid | Head of Doblin Canada

Sarah leads Doblin, Deloitte's design-led innovation practice. She brings deep expertise in product and service design. She has keen insight into how clients can elevate the human experience. She works closely with Canadian family businesses, large corporates, and governments to tackle issues of digital disruption, affordable housing, and climate change with innovation and service design.

Cindy Loridon | Senior Manager

Cindy leads the Greenhouse experience program in Montreal with 15 years of experience in the management consulting industry. Her social impact sensibility, her passion for experiential design and creative problem solving is evidenced in her deep appreciation for both the strategic process and the deployment of the Greenhouse program as a whole.

Jen Hunter | Senior Manager

Jen leads our Greenhouse Experience program in Ottawa where the primary focus is on Government and Public Sector transformation. Her passion for people, relationships, leadership and our planet is central to her work. Her almost 30 years experience in facilitating change includes speaking at IAF, Berlin Change Days, Fair Trade Day, Systems Thinking in Action, as well as board roles, teaching at college, being a tech executive, running federally and starting two companies.

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