# CMHC HOUSING RESEARCH AWARD PROGRAM - APPLICANT GUIDE

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INTRODUCTION

This guide is intended for someone who wants to apply for one of the following awards:

- Gold Roof Award for Housing Research Excellence
- Gold Roof Award for Knowledge to Action

It is also intended for applicants wishing to be considered for the President’s Medal for Outstanding Housing Research.

The guide will help you to understand what you are applying for and whether you are eligible. It will provide guidance so that you can put together the highest quality application that presents your project in the best light. It will also tell you about important details of the program so that your application is complete and can be properly reviewed.

SECTION 1—GENERAL INFORMATION

The purpose of this section is to provide general information about Canada Mortgage and Housing Corporation (CMHC), the National Housing Strategy (NHS), the NHS Innovation and Research programs, and the CMHC Housing Research Awards (Awards) Program.

1.1 CMHC Housing Research Awards Program introduction

The Awards program highlights key accomplishments and provides recognition to world-class housing research. The Awards recognize Canadian housing research, research training, knowledge mobilization and outreach activities that are impactful and innovative. It also supports the research teams that produce this valuable information so that they can expand their work and share their knowledge with decision makers across Canada. These awards are designed to build on and sustain Canada's research-based knowledge culture across all fields related to housing, including social sciences and humanities, health and technology. Award recipients will be chosen based on the best applications that demonstrate research excellence and innovation and provide evidence of impact in areas of research and knowledge translation gaps related to the priority areas of action for the NHS (see appendix A).
1.2 Canada Mortgage and Housing Corporation background

As Canada’s authority on housing, we contribute to the stability of the housing market and financial system, provide support for Canadians in housing need, and offer objective housing research and advice to Canadian governments, consumers and the housing industry. Prudent risk management, strong corporate governance and transparency are cornerstones of our operations.

CMHC is a Crown corporation, with a Board of Directors, reporting to Parliament through the Minister of Families, Children and Social Development, and Minister responsible for Canada Mortgage and Housing Corporation, the Honourable Jean-Yves Duclos.

CMHC has approximately 2,000 employees located at its National Office in Ottawa and at five business centres throughout Canada: Atlantic, Quebec, Ontario, British Columbia, and Prairies and Territories.

1.3 National Housing Strategy overview

Canada’s first ever National Housing Strategy (NHS) is a 10-year, $40-billion plan that will strengthen the middle class, fuel our economy and give more Canadians a place to call home. Through the NHS, the federal government is re-engaging in affordable housing and bringing together the public, private and non-profit sectors to create a new generation of housing. 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. More information on the NHS can be found at www.placetocallhome.ca.

1.4 National Housing Strategy—Innovation and Research program descriptions

Over the next ten years, $241 million will be invested under the NHS in new data collection tools, demonstration projects and solution labs as well as efforts to spur more housing-related research to help diversify information sources and perspectives. Each of the NHS Innovation and Research programs has a specific purpose, and it is important that you apply to the one that is the most relevant. Here are some brief descriptions of the programs that receive applications on a yearly basis. More information can be found in the links provided:

The Solution Labs program provides housing stakeholders with funding and expert innovation lab consultants to help solve complex housing problems using innovative methods and tools.

The NHS Research and Planning Fund provides funding for non-governmental organizations and other not-for-profits (housing providers, charities, Indigenous governments/organizations, etc.) to undertake housing-related research or research planning activities.
The NHS Demonstrations Initiative is for organizations that partner with affordable housing providers to showcase innovative solutions (practices, technologies, programs, policies and strategies) in order to increase innovation uptake and support replication by the affordable housing sector as well as create and disseminate real-world data for evidence-based decision making.

The CMHC Housing Research Scholarship Program builds Canadian expertise and promotes excellence in housing research by providing financial assistance to post-doctoral fellows undertaking housing research through partnerships with the Canadian Institutes of Health Research, the Social Sciences and Humanities Research Council and the Natural Sciences and Engineering Research Council.

The Housing Research Awards Program recognizes world-class housing research being conducted in Canada and provides funding for research teams to promote and expand their work.

The Expert Community on Housing (ECOH) is a collaborative, online network of housing experts that is about sharing housing knowledge and contributing to the development of housing solutions. Applicants to all Innovation and Research programs are encouraged to be part of this network.

1.5 CMHC Housing Research Awards Program overview

Four awards are offered annually:

**CMHC President’s Medal for Outstanding Housing Research ($20,000)**

The President's Medal is CMHC's highest research honour. This prestigious award recognizes a significant research contribution that has not only increased knowledge or understanding in one of the National Housing Strategy's priority areas but that has also addressed a priority action area identified by CMHC's President and Chief Executive Officer. For this second edition of the President's Medal, the theme is **Using Network Solutions to Improve Housing Affordability**.

The research outcomes must have led to demonstrable impacts within the academic community or the housing sector.

A cash award is given to the researcher, the research team or the organization that did the research. It is to be used to promote and extend the research being honoured.

**Gold Roof Award for Housing Research Excellence ($10,000)**

The Gold Roof Award for Housing Research Excellence is for a significant research contribution that has increased knowledge or understanding in one of the National Housing Strategy's priority areas. The research outcomes must have led to demonstrable impacts within the academic community or the housing sector.

A cash award is given to the researcher, the research team, or the organization that did the research. It is to be used to promote and extend the research being honoured.

**Gold Roof Award for Knowledge to Action ($10,000)**

The Gold Roof Award for Knowledge to Action recognizes initiatives that close the gap between what is known from excellent research and what is done with that knowledge in the housing sector. Its aim is to acknowledge innovative initiatives that have made outstanding contributions to housing and that are leading the way in best practice applications.

A cash award is given to the researcher, the research team, or the organization that undertook the initiative. It is to be used to promote and extend the work being done.
**North Star Travel Award for Northern or Remote Research ($10,000 total budget, maximum of $5,000 per award)**

The CMHC Travel Award for Northern or Remote Research is a bursary that provides funding for individuals to travel to Northern or remote areas of Canada in order to undertake housing research or fieldwork in an NHS priority area. The aim is to build knowledge and fill research gaps on Northern or remote housing topics from all disciplines and in multidisciplinary fields.

The Award will provide a cash bursary of up to $5,000 each to two or more student or part-time faculty applicants to travel to Northern or remote areas of Canada to conduct their research.

For information on applying for the North Star Travel Award for Northern or Remote Research, please refer to the dedicated Applicant Guide.

**SECTION 2—APPLICATION AND SUBMISSION INSTRUCTIONS**

The purpose of section 2 is to inform you about CMHC’s procedures and rules pertaining to the application process. It is useful to consult this section prior to submitting your application to make sure that your response is complete and includes all the mandatory requirements (as indicated below).

### 2.1 Application intake process

The application portal is on the NHS website.

By submitting an application, you and your team agree to be bound by the terms of this Applicant Guide and the terms and conditions presented in the web application portal.

A research project can only receive one Housing Research Award in any two-year period. Please make sure that you apply only for the award that is most pertinent for your research.

### 2.2 Submission instructions and deadline

#### 2.2.1 Language of application

You may submit your application and supporting materials in English or French.

#### 2.2.2 Delivery instructions and deadline

The application form located on the NHS web portal is to be used to submit your award application and all supporting documentation. Here is the link to use: https://www.cmhc-schl.gc.ca/en/cmhc-registration

The time of delivery for the purposes of this section is deemed to be the time recorded by the CMHC system receiving the application, and not the time you sent the application. If CMHC decides to allow for a deadline extension, the new deadline will be posted on the NHS website.
The supplementary documentation you provide (curriculum vitae, letter of recommendation, etc.) must be submitted along with the application through this same application intake portal.

Once we receive your application, we will send an automated confirmation to the email address you provided in the form. It is strongly recommended that you follow up with the contact named in section 2.2.4 if you do not receive a confirmation within 30 minutes of submission.

Only applications submitted via the portal will be considered for further evaluation. In exceptional circumstances, where it is not possible to submit the application through an online application intake process (for example, remote areas without internet access, need for an application in an alternate format such as Braille), you must reach out to CMHC (see section 2.2.4) at least seven (7) business days before the application deadline to see whether an alternative arrangement can be accommodated.

### 2.2.3 Application opening, verification period and deadlines

All applications received on or before the closing date and time specified below will be opened and reviewed for verification by CMHC. If, at that time, we are unable to open an application, we will contact you and provide you with an opportunity to resubmit a version that can be opened within two (2) hours of notification.

### 2.2.4 Inquiries

All questions regarding your application may be sent to the following contact:

- CMHC Research Awards Officer
- Innovation-Research@cmhc-schl.gc.ca
- 1-800-668-2642

CMHC cannot ensure a response to inquiries received less than seven (7) business days prior to the application deadline.

### 2.2.5 Offering period

The terms of the application shall remain valid for a period not to exceed one hundred and twenty (120) days following the application closing date.

### 2.2.6 Changes to application

You are not permitted to make additions, deletions, edits or changes to your application or attachments after they have been submitted.

### 2.2.7 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 exist. 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. You remain obliged to do your own investigation of relevant information and to form your own opinions and conclusions with respect to the matters addressed in this Applicant Guide.
By submitting an application, you and your team waive any claim or cause of action that you may have against CMHC or its representatives as a result of the conduct of this application process or any resulting award, except insofar as there is proof of willful misconduct on the part of CMHC or its representatives. You agree that you will not bring a court action or institute any other proceedings against CMHC for damages arising from the conduct of this application process or any resulting award. This section is intended to be a complete waiver of your right to claim damages subject to the limited exception noted above.

2.2.8 Verification of the application

CMHC reserves the right to conduct such investigation as it deems appropriate to verify the contents of the application.

2.2.9 Corporation identification

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

2.2.10 CMHC’s obligations

By issuing this call for applications and accepting applications, CMHC assumes the obligation of conducting the process in a fair and transparent manner. CMHC has no obligation to compensate you or anyone else for work done for the purposes of this application.

You will take sole responsibility for the timely and correct submission of the award application in the specified delivery platform. All risks and consequences of a failure to submit an application to CMHC are borne by you. CMHC will not assume those risks or responsibilities under any circumstances.

In addition, in the event that CMHC or the review committee determines that no application merits an award being offered, it will not be given.

SECTION 3—APPLICANT GUIDE

The purpose of section 3 is to guide you through filling in the application form. It provides tips on how to answer the questions so that CMHC can verify your eligibility and so that the reviewers have all the information they need to properly evaluate your research project.

3.1 Section A: Choice of Award

Here you are asked to indicate which award is being applied for. You must choose between:

• the Gold Roof Award for Housing Research Excellence, or
• the Gold Roof Award for Knowledge to Action.

If you choose the Gold Roof Award for Housing Research Excellence, you have the option to be considered for the CMHC President’s Medal for Outstanding Housing Research. If you choose this option, you will need to fill out section E of the application form.
3.2 Section B: Description of the Research Team

Please provide general information about the lead applicant, the co-applicants, your institution(s) or organization(s) and contact information.

The lead applicant identified in the application form is a person and shall be the primary contact for CMHC. This person will be invited to the awards ceremony to accept the award on behalf of the research project. This person will also be responsible for distributing funds and submitting the final report to CMHC. This person needs to submit a CV with the application. This person must meet the eligibility requirements for the lead applicant.

Any additional co-applicants can be identified after the lead applicant. They will need to provide a CV if they want to be recognized as being part of the research team.

If successful, the cash award will be made out to the individual or organization specified in the application. Afterwards, it will be up to the team to disburse the funds as they see appropriate between co-applicants or between any organizations involved.

3.3 Section C: Eligibility Criteria

In this section, you are to provide information that would verify your eligibility for the program.

3.3.1 Eligibility of the lead applicant

To be eligible to apply for the President’s Medal or the Gold Roof Awards, the lead applicant must:

• be a Canadian citizen or permanent resident of Canada at the time of application;
• be an active housing-related researcher*; and
• be in good standing with CMHC.

* For this year’s President’s Medal, researchers outside of the housing domain may apply if they can demonstrate that the work being submitted can be applied to housing affordability in the future.

3.3.2 Eligibility of the research

Here are the eligibility requirements for the research project:

• Past CMHC housing research award recipients

Research projects that have received an award in past years are not eligible to receive an award in the subsequent year.

• NHS priority areas
The research you are submitting for the President’s Medal and the Gold Roof Awards must be related to one or more of the NHS priority areas of action. Please identify the primary area addressed by the research as well as any other priority areas that apply. See appendix 1 for a description of the NHS priority areas. If *Housing for those in greatest need* is identified as a priority area, you will need to indicate which specific vulnerable populations are being targeted. Indicate the primary population and then any other vulnerable populations that apply. Here is a non-exhaustive list of identified vulnerable populations:

- Women and children fleeing domestic violence
- Seniors
- Young adults
- Indigenous people
- People with disabilities
- People dealing with mental health and addiction issues
- Veterans
- LGBTQ2+
- Racialized groups
- Recent immigrants, especially refugees
- People experiencing homelessness

### 3.4 Section D: Description of the Research

In this section, you are to provide information about the research that you are presenting for the Award. This information will be given to the review committee for the Awards. As the review committee is multidisciplinary, it is recommended that applications be written for non-specialists and a non-technical audience. You will be asked to summarize your project and respond to the following questions:

#### 3.4.1 Summary (300 words)

Describe the work that is being put forward for consideration.

This summary will be used to describe recipient projects when announced. Here are some ideas of things to include:

- State the research question and the answer.
- Explain briefly how the research relates to the NHS priority areas, populations or the President’s Medal theme.
- Briefly describe the research team and organizations involved.
- Highlight how this research has been impactful.
- Provide any other relevant information.
3.4.2 Research excellence and innovation

Innovation (200 words)

Is your research original, innovative and at the forefront of the field?

Explain, demonstrate or provide evidence about how your research presents an original, innovative contribution to the body of housing research (for example, innovative research design, approach or method or new ideas or systems) related to one or more of the NHS priority areas for action.

Innovation is defined as development of new knowledge, practices and/or technology or creative use of new knowledge, practices and/or technology to address an existing challenge.

Research rigour (200 words)

Does the research demonstrate proper research and ethical rigour?

For projects identifying Indigenous populations, the ideal would be for an Indigenous organization or community to be leading the research. If not, describe how the affected First Nation communities and community members are involved in the research process. Demonstrate (perhaps through a reference letter) that Indigenous communities are supportive of the research findings.

For other projects, indicate whether the research presented has been peer-reviewed. Also, list any supporting or funding partners, such as governments, institutions, research groups or associations. Describe how the quality of your research findings was achieved.

3.4.3 Demonstrated research impact

Relevance (200 words)

To what extent does the research address gaps in at least one priority area of the NHS?

Here are some examples depending on the priority area your research targets:

- **Housing for those in greatest need:** Explain how your research knowledge can serve to improve the housing conditions of vulnerable Canadians.
- **Balanced supply of housing:** Explain how your research provides insight to help decision makers rebalance the supply of housing.

Impact (200 words)

Does the research advance knowledge or expertise in the housing field?

Explain how this research has the potential to have a significant and positive impact on housing knowledge, fill gaps, or develop expertise in the housing field related to one or more priority areas of the NHS. In some cases, you can describe how the research has already affected positive change to the housing sector. List results such as; published articles, demonstration projects, or other indicators such as how this research influenced policy change.
3.5 Section E: Housing Affordability/Network Solutions Theme (President’s Medal only)

If you have chosen the Gold Roof Award for Housing Research Excellence award and wish to be considered for the President’s Medal, you will need to fill in this section. Otherwise, you can move on to section F.

*Using Network Solutions to Improve Housing Affordability (300 words)*

Does the research being presented explore and assess new and innovative ways to significantly improve housing affordability in Canada?

Explain, describe, or demonstrate how your research allows for *Network Solutions* to be applied to housing affordability in Canada. The research may alternatively demonstrate or hypothesise how network solutions experienced in other business segments, industries or geographies may be applied to housing affordability in Canada.

*Network Solutions* can be defined as:

- Approaches to providing housing affordability through multi-dimensional, multi-nodal, processes, relationships, frameworks, communities or practices that better leverage resources, knowledge, and tools to meet the housing needs of Canadians. Network solutions help to create new knowledge, reduce risks, pool affordable funding, capitalize on opportunities, and overcome barriers to housing affordability.
- Examples of network solutions may include data exchange networks, networks of players in the housing continuum, or other interconnected technological solutions that disrupt housing affordability.

3.6 Section F: Implementation Strategy (600 words)

The funding provided to recipient research teams is to be used to promote and extend the research being honoured. In this section, you will outline your proposed approach for promoting and expanding the impact and outcomes of your research if your team were to receive an award.

Elements of a strong implementation strategy include:

- purpose;
- target audiences;
- objectives;
- key messages;
- promotional activities;
- budget; and
- an evaluation plan (how the effectiveness of each activity will be measured).

Applicants for the Gold Roof Awards for Housing Research Excellence who are also submitting their application for consideration for the President’s Medal should provide their implementation strategy in two parts:

- **Part 1:** The strategy outlining the proposed approach for the Gold Roof Awards for Housing Research Excellence.
- **Part 2:** The strategy outlining the proposed approach for additional activities to be undertaken if awarded the President’s Medal.
3.7 Section G: Letters of Reference

Three (3) letters of reference in support of the research (maximum two pages each, in PDF format) are to be uploaded through the application portal.

Referees must be established authorities in the field who do not have a personal relationship with the lead or co-applicants.

Letters must be dated and signed. Letters of support with multiple signatories will not be accepted. Letters must include the name of the research project and explain to what extent the referee is knowledgeable of the team and the project presented in the application. Letters should also offer an overall assessment of the lead applicant and team's accomplishments, including evidence of how these achievements fulfil the evaluation criteria.

Referees must send their letters to the lead applicant. They cannot be accepted by CMHC.

3.8 Section H: Curriculum Vitae

Upload a CV for the lead applicant as well as CVs for any co-applicants (maximum five pages in PDF format). Please include the following:

- Education
- Experience
- All publications
- Relevant distinctions and awards received
- Any other relevant experience

SECTION 4—SELECTION PROCESS

The purpose of section 4 is to inform you about the selection process once CMHC has received your application.

4.1 Assessment of eligibility

Applications will be reviewed in the months following the application deadline, with an anticipated notice of decision in the fall of 2019. An awards presentation is anticipated to take place at the next National Housing Conference (date to be confirmed).

CMHC will first review applications to ensure that the research project and the lead applicant meet the eligibility requirements, that the application is complete and that supporting documentation is provided. CMHC will contact all applicants to let them know if their application will move on to the review committee.

4.2 Review committee

A multidisciplinary review committee made up of distinguished individuals from academia as well as the private, not-for-profit and public sectors will evaluate all eligible complete applications using pre-established selection criteria. The review committee is responsible for recommending award recipients to CMHC. CMHC reserves the right to make the final selection of recipients for the CMHC Housing Research Awards.
4.3 Evaluation scale

The reviewers will be asked to score each application according to the evaluation scale below and according to the evaluation criteria set out in section 4.4. They will use their judgment to evaluate the proposals based on merit relative to similar research being conducted across Canada (your peers). The evaluators will be using the following scale from 0 to 5 in their responses:

- **5: Excellent**—Stands out as exemplary when compared to other housing research in Canada.
- **4: Very good**—Shows clear merit and is a very good example when compared to other housing research in Canada.
- **3: Acceptable**—Meets normal expectations with respect to housing research in Canada.
- **0-2: Not recommended**—Shows weaknesses relative to one or more criteria, such that giving it an award is not recommended.

The scores from each question in the application will be weighted and then converted into a percentage. The recommended recipient will have the highest score among all applicants having scored at least 80% (Very good) and having no criteria marked as “Not recommended.”

4.4 Evaluation criteria and weighting

4.4.1 Criteria and weighting for CMHC President’s Medal for Outstanding Housing Research

Research being assessed for the President’s Medal will be evaluated based on two separate sets of criteria. In addition to the housing research excellence criteria (filter 1), applicants for the President’s Medal will have to score 80% or higher on the housing affordability theme (filter 2). The recommended recipient for the President’s Medal will be the highest ranked application among the Gold Roof Award for Housing Research Excellence applicants having also scored above 80% for the housing affordability theme.

**Filter 1: Housing research excellence criteria**

- Research excellence and innovation (40%)
  - Innovation (20%)
  - Research rigour (20%)

- Demonstrated research impact (30%)
  - Relevance (15%)
  - Impact (15%)

- Knowledge dissemination plan (20%)
- Presentation (10%)

**Filter 2: Housing affordability theme**

Please refer to section 3 for a description of the related questions in the application form.
4.4.2 Criteria and weighting for the Gold Roof Award for Housing Research Excellence

These are the weighting factors of the criteria for the Gold Roof Award for Housing Research Excellence. The emphasis for this Award is on research excellence and innovation:

- Research excellence and innovation (40%)
  - Innovation (20%)
  - Research rigour (20%)
- Demonstrated research impact (30%)
  - Relevance (15%)
  - Impact (15%)
- Knowledge dissemination plan (20%)
- Presentation (10%)*

* Presentation refers to whether the application was clearly presented, articulate and easy to evaluate.

Please refer to section 3 for a description of the related questions in the application form.

4.4.3 Criteria and weighting for the Gold Roof Award for Knowledge to Action

These are the weighting factors of the criteria for the Gold Roof Award for Knowledge to Action. The emphasis for this Award is on demonstrated research impact:

- Research excellence and innovation (30%)
  - Innovation (15%)
  - Research rigour (15%)
- Demonstrated research impact (40%)
  - Relevance (20%)
  - Impact (20%)
- Knowledge dissemination plan (20%)
- Presentation (10%)*

* Presentation refers to whether the application was clearly presented, articulate and easy to evaluate.

Please refer to section 3 for a description of the related questions in the application form.

SECTION 5—CONDITIONS OF FUNDING

The purpose of section 5 is to inform you about the conditions of funding, should your research project be chosen to receive an award.

5.1 Conditions of funding

Funding of the award is conditional on the signing of a recipient award agreement, which will set out the terms and conditions of the award funding. Award funds must be used for activities that promote and extend the work being honoured.

5.2 Awards ceremony

The President's Medal and the Gold Roof Awards will be presented at an awards ceremony that will take place in the fall of 2019. Lead applicants of the recipient projects will be expected to attend this ceremony to publicly receive their award (travel expenses and conference fees will be paid for by CMHC as per our travel policy).
5.3 Deliverables
The lead applicant will be required to submit a report within six (6) months of funding disbursement. This report should highlight how the award funds were used to promote and extend the work being honoured and include an assessment of the implementation strategy.

APPENDIX 1—NATIONAL HOUSING STRATEGY PRIORITY AREAS
Your research must fit within the following priority areas:

<table>
<thead>
<tr>
<th>Priority Areas</th>
</tr>
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<tbody>
<tr>
<td><strong>Housing for those in greatest need</strong></td>
</tr>
<tr>
<td>• Improve housing and supports for the most vulnerable, including those who are homeless and those with distinct needs</td>
</tr>
<tr>
<td>• Improve affordability of housing for low-income households</td>
</tr>
<tr>
<td><strong>Community housing sustainability</strong></td>
</tr>
<tr>
<td>• Improve sustainability of community housing and build capacity</td>
</tr>
<tr>
<td><strong>Indigenous housing</strong></td>
</tr>
<tr>
<td>• Improve housing conditions among First Nation, Métis and Inuit households</td>
</tr>
<tr>
<td>• Increase Indigenous autonomy and capacity for housing</td>
</tr>
<tr>
<td><strong>Northern housing</strong></td>
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<tr>
<td>• Improve housing conditions in Canada’s territories</td>
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<tr>
<td><strong>Sustainable housing and communities</strong></td>
</tr>
<tr>
<td>• Improve building performance, durability and energy efficiency of housing</td>
</tr>
<tr>
<td>• Increase housing options near transportation and transit, work, supports and services, as part of mixed income, age-friendly, accessible communities</td>
</tr>
<tr>
<td><strong>Balanced supply of housing</strong></td>
</tr>
<tr>
<td>• Increase Canada’s supply of rental housing</td>
</tr>
<tr>
<td>• Preserve and renew existing rental housing</td>
</tr>
<tr>
<td>• Meet evolving homeownership needs of Canadians</td>
</tr>
</tbody>
</table>

Please go to cmhc-nhs.gc.ca for more detailed information regarding the NHS priority areas and the NHS priority population groups.