

# NHS Demonstration/BoudaaGOP initiative

LIVE BETTER FOR LESS

## Business Plan

Prepared February 2025

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# Executive Summary

The NHS Demonstration/BoudaaGOP initiative tackles the affordable housing crisis for young adults aged 18-32 at risk of homelessness. This innovative startup accelerates the adoption of high-quality, sustainable housing solutions through strategic scaling and replication of successful models. At its core are state-of-the-art, affordable units designed with energy-efficient appliances and communal spaces to foster community.

The initiative's crowning achievement is its proprietary heating-free system, enabling Canadian residents to heat their homes at no cost. This addresses a significant expense in Canada's cold climate while reducing greenhouse gas emissions. The project's innovative financial model leverages public-private partnerships and cutting-edge financing mechanisms to ensure long-term affordability and sustainability.

Led by co-founders Oussama Boudaa and Hagop Sarian, the team brings extensive expertise in construction, real estate development, and architecture. Their proven track record includes maintaining stable rent rates for tenants over five years despite rising costs. Strategic partnerships with academic institutions, AI organizations, and government bodies enhance the initiative's capacity for innovation and scalability.

The NHS Demonstration/BoudaaGOP initiative seeks \$250,000 in funding to implement its strategy over 36 months. This will address the urgent need highlighted by CMHC statistics showing nearly 1 in 5 young adults in major Canadian cities at risk of homelessness. The project aims to expand to at least five major Canadian cities within five to seven years, potentially creating over 1000 to 10,000 affordable housing units.

By combining innovative design, sustainable practices, and comprehensive support services, the initiative creates vibrant, supportive communities. It sets new standards for affordable housing solutions, paving the way for a more equitable and sustainable future in the housing sector. As it grows, this initiative has the potential to revolutionize affordable housing in Canada, addressing a critical social issue and building stronger, more resilient communities.

# Financial Plan

## Summary

*We invite you to explore the interactive features of this proposal by leveraging the electronic version and clicking on the [highlighted](#) hyperlinks for a deeper understanding of our reality. If you require additional documentation or details to support our proposal, which represents five years of work, please contact us directly so we can provide clarification or amendments as needed. We hope you find this proposal informative and engaging. Enjoy the lecture.*

Our investment strategy for the NHS Demonstration/BoudaaGOP initiative is structured to ensure optimal resource allocation and project success:

- 20% invested in wages for Co-founder I, aligned with the median national average
- 20% invested in wages for Co-founder II, also aligned with the median national average
- 20% allocated for compliance measures to ensure adherence to regulatory requirements
- 40% invested in working capital to maintain financial independence and operational flexibility

For comprehensive information on the Scope of Work (SOW) and Key Metrics (KM) associated with the NHS Demonstration/BoudaaGOP initiative, please refer to the dedicated SOW and KM documentation. These documents provide detailed insights into the project's objectives, deliverables, timelines, and performance indicators crucial for monitoring and evaluating the success of our affordable housing solutions for at-risk young adults.

This budget breakdown represents a strategic approach designed to provide operational flexibility while achieving our desired outcomes. We anticipate that this allocation will serve as an effective summary of the

more detailed plans outlined in the SOW and KM documents. By adhering closely to these documents, we ensure transparency, accountability, and the ability to make data-driven decisions throughout the project lifecycle.

Our approach allows us to maximize our impact in providing high-quality, affordable housing solutions while supporting the successful integration of at-risk young adults into their communities. We will conduct regular reviews and adjustments of our key metrics, enabling us to adapt to changing circumstances and maintain alignment with our core objectives. This dynamic approach ensures that we remain responsive to the evolving needs of our target population and the housing market.

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# PART A INNOVATION

## Introduction

### Problem Worth Solving

The affordable housing crisis represents a critical socioeconomic challenge affecting communities nationwide, with young adults at risk of eviction being particularly vulnerable. This demographic often encounters substantial obstacles in securing affordable, quality housing that aligns with their basic needs, resulting in elevated turnover rates and a persistent shortage of suitable accommodations. The situation is exacerbated by well-intentioned but often counterproductive regulations that inadvertently create a blind spot in housing for young adults.

For instance, when a student transitions from full-time to part-time enrollment, perhaps due to financial constraints necessitating part-time employment to offset rising rent costs and maintain a minimum viable standard of living, automated university systems may trigger eviction from student residences. This systemic bias fails to meet current demand, as universities increase enrollment without proportionally expanding their housing capacity, effectively offloading that challenge to the private sector. This trend, identified in March 2020, has only intensified in subsequent years.

As Nelson Mandela astutely observed, "There can be no keener revelation of a society's soul than the way in which it treats its children." This sentiment underscores our purpose-driven perspective: we posit that if young adults can house themselves affordably, the benefits will permeate throughout society. This entails ensuring that the housing supply is sufficient for the most vulnerable members of the community - the youth who will be responsible for our care in old age, or as the NHS priority population segment refers to them, young adults.

The problem is compounded by the unique challenges faced by community housing providers in creating and preserving affordable housing units. These providers, often reliant on government contractors (such as *Fiducie du Chantier*), which centralizes construction labor solely for government-owned properties rather than affordable units, are ill-equipped to handle repairs efficiently. They focus more on new constructions while providers are trying to balance social services and property maintenance. There needs to be a more streamlined approach from the beginning of construction through to tenant management, rather than viewing the problem in silos, which tends to be the case for most major governmental bodies.

Community housing providers depend on increasingly expensive outsourced governmental services, which rely on third-party providers charging exorbitant sums and influencing construction standards that are inefficient for all parties involved. In contrast, private sector counterparts often neglect repairs and are financially incentivized to do so, encouraging unit deterioration to facilitate tenant departures. This allows private landlords to time renovations when the market benefits them, leveraging higher rents post-renovation. While one side is submerged in regulation and fees, despite being 98% subsidized by the government on average, the other side operates with relative impunity. Consequently, housing tribunals are experiencing an unprecedented number of cases, often prioritizing landlords over tenants.

The community sector's strength - its heavy reliance on government funding - is now becoming its Achilles' heel. Limited ability to generate independent revenue puts these providers in a vulnerable position, particularly with the decreasing value of the Canadian dollar. This economic shift means it costs more to maintain our expensive infrastructure of social services that generate positive societal outcomes year over year.

Ignoring this reality will lead to more suffering for individuals who cannot hedge themselves against inflation due to lack of ownership of inflation-hedged assets like real estate. We estimate that those without homes face roughly 32-45% loss of purchasing power compared to landlords. Our aim is to share the benefits of affordable housing with our tenants, allowing them to save income, which reduces rental delinquency

(benefiting us) and enables a higher quality of life (benefiting all of us). This, in turn, allows them to pursue their own passions, whether it be a new career, travel, or becoming a first-time homeowner.

Our approach is to collaborate with community providers and optimize their operations by sharing our knowledge and furthering our performance. We view this funding as the first pre-seed for our group aimed at privatizing affordable rent. We have declined \$1.5M in 2023 and \$6.2M in 2024 as we did not want to sell our work so that REITs could find ways to increase their profit margin and further raise their tenants' rent. Our goal is to prove we can operate by including every expense of a property and tenant living quarters into one price that never requires updating year over year with a rent increase in the worst economic time of our generation without relying on debt.

Over the past five years, we have housed 85 people without ever increasing their rent. We have never missed a rent payment and have faced only two eviction cases, despite encountering countless illegal rent increases and discriminatory demands. Our partnership with Newmarket Fund will allow us to focus the full \$250,000 of this venture into actual transferrable knowledge that will benefit all taxpayers, transcending the NHS priority population we have been addressing since 2020.

As one of the co-founders, being part of a visible minority, I bring a unique perspective that allows me to understand multiple viewpoints. The problem in the Canadian housing market is that we have a system rewarding bad actors and punishing good actors, simply because it would be more painful to ask ourselves the real hard questions. We will use the time saved by paying ourselves a wage to finish a comprehensive report demonstrating how "easy" it is to actually fix the housing crisis in 5-10 years, but also how challenging it would be as it would require significant deregulation for the comfort of government entities.

The solution ultimately lies in this demonstration initiative collaboration between our venture and the community sector. By empowering community providers to be less reliant on government services and more on their performance, while equipping them with sophisticated tools, we can help them outpace the

for-profit sector. This would prove that there is synergy in allowing more positive balanced deregulation, which would then free up government spending related to inefficient housing measures and re-allocate it into higher quality housing for the elders who spent their lifetime building our country.

The building code's inefficiency is primarily due to grandfather clauses. Buildings constructed 100 years ago, if renovated now and forced to abide by the new building code, would often lead to demolition, making it impossible to retain infrastructure as updating 100 years of work to 2025 standards would yield prohibitively expensive pricing. But what if it wasn't? Certain 100+ year old buildings have more engineering, labor, and quality of material than new modern condo towers. They are also part of our history as a nation. [Canada is set to lose 9,000 churches](#) due to rampant inflation causing us more and more to choose between our past or our immediate predictable problems. Sacrificing our past while robbing the purchasing power of future generations for problems in the present we are pretending to resolve for decades to come is nothing short of delusion.

Our current efforts focus on securing investments that pass our filtering criteria so we can concentrate on the construction loan program initiative: student housing allowing us to convert properties into student housing units. With our modular model, we can reach the highest level of outcomes required for affordability and efficiency. We are also developing accessibility features and have pitched a proposal aimed at converting a historic property for the deaf and mute community into inclusive units for young adults with specially accommodated units for their needs.

Our venture aims to collaborate with the community sector, government stakeholders, and the philanthropic private sector to present universal strategies that would enable energy efficiency savings and task automation. These strategies will be presented in a way that anyone can apply the knowledge to offset inflation and interest fluctuations in their lives, allowing greater retention of purchasing power.

Young adults seeking affordable housing frequently encounter numerous barriers. Existing units often lack the requisite features and amenities desired by this demographic, such as modern appliances, high-speed internet connectivity, and communal spaces, rendering them less appealing and potentially unsuitable for long-term occupancy. Moreover, the application process for various housing assistance programs can be prohibitively complex and discouraging, particularly for young adults who may lack the time or financial resources to navigate it effectively.

Addressing this issue is of paramount importance, not only for the well-being of at-risk young adults but also for the broader community. Affordable housing serves as a cornerstone of stable communities, contributing significantly to economic growth, social cohesion, and overall quality of life. By effectively addressing the housing needs of young adults and providing robust support to community housing providers, it is possible to create a more inclusive and sustainable housing ecosystem that benefits all strata of society.

The NHS Demonstration/BoudaaGOP initiative aims to address these challenges through a multifaceted approach focused on increasing the adoption of high-quality solutions for greater sector impact. This strategy emphasizes support for the community housing sector to augment the supply of affordable housing, with a particular focus on solutions that have potential for regional or national scalability. By demonstrating innovative models in financing, land acquisition, development, construction, operation, and replication, the initiative seeks to catalyze the creation of a new generation of affordable housing units specifically tailored to the needs of young adults at risk of homelessness.

Furthermore, the initiative will work to simplify and streamline the application process, enhancing accessibility for the target population. This will be achieved through the development of user-friendly digital platforms and providing dedicated support services to guide applicants through the process. By implementing these measures, the NHS Demonstration/BoudaaGOP initiative aims to enable community

housing providers to operate with increased efficiency and effectiveness, ultimately bridging the gap between the non-profit and for-profit sectors in the affordable housing market.

Our approach aligns with the NHS Demonstrations Initiative's 2024 theme of focus: Supporting the Community Housing Sector to Increase Affordable Housing Supply. We prioritize solutions with potential regional or national impact over localized interventions, addressing the unique challenges faced by community housing providers in creating and preserving affordable housing. These challenges span financing, land acquisition, development, construction, operation, and replication.

Examples of innovative solutions we aim to demonstrate that can assist the community sector and allow it to scale while relying less on impractical government funding include:

- Digital tools for optimizing project impacts and comparing funding conditions
- Financial models that reduce barriers for donors and investors
- Private equity models for community and profit-generating mechanisms
- Revolving funds strategies for long-term capital and due diligence funding
- Partnerships with landowners prioritizing community housing providers
- Collaboration models between developers and community housing providers
- Construction methods driving greater affordability and economies of scale
- Operational tools for data collection, reporting, and supplemental income generation
- Partnerships with national organizations for solution replication and scaling

By addressing these critical areas, the NHS Demonstration/BoudaaGOP initiative strives to create a sustainable, efficient, and accessible affordable housing ecosystem that meets the unique needs of young adults while strengthening the capacity of community housing providers to serve their communities

effectively. This comprehensive approach not only tackles the immediate housing crisis but also lays the foundation for long-term community resilience and economic stability. It allows us to fully dedicate ourselves to the stability and transfer of our affordable young adult network and the finalization of our report due in 2026.

## A.1

### **Innovation details**

The NHS Demonstration/BoudaaGOP initiative presents a groundbreaking, evidence-based approach to address the critical issue of affordable housing for at-risk young adults. This innovative strategy seamlessly integrates cutting-edge architectural design with comprehensive support services, creating a scalable model poised to revolutionize the community housing sector. By bridging the gap between non-profit and for-profit housing providers, the initiative aims to catalyze widespread adoption of high-quality, affordable housing solutions across the industry, ultimately transforming the lives of vulnerable populations.

At the core of this solution are state-of-the-art, affordable housing units meticulously engineered to address the unique needs of at-risk young adults. These units boast an array of features that distinguish them from conventional housing options, setting a new standard for community living:

- Energy-efficient appliances that significantly reduce operational costs, promoting both environmental sustainability and financial stability for residents
- Versatile communal spaces designed to foster social interaction and community building, encouraging a sense of belonging and mutual support among residents
- Adaptable living arrangements that evolve with changing resident needs, ensuring long-term suitability and comfort

- Integrated smart home technology for enhanced security and optimal energy management, providing peace of mind and further cost savings
- Sustainable and universal design elements that minimize environmental impact while maximizing quality of living space, creating a harmonious balance between comfort and eco-consciousness
- A proprietary heating system, developed through five years of rigorous prototyping, enabling Canadians to heat their homes at no cost. This innovative technology also has the capacity to transform outdated radiator furnaces into smart, non-greenhouse gas emitting heating systems, substantially reducing the environmental impact of new construction and retrofitting existing structures

The initiative incorporates evidence-based approaches across all aspects of development, including financing, land acquisition, construction, operation, and replication. This holistic strategy ensures a sustainable and comprehensive solution to the housing crisis, addressing both immediate needs and long-term viability. By integrating best practices from various fields, the initiative creates a robust framework that can adapt to diverse challenges and contexts.

A distinctive financial model leverages public-private partnerships, social impact investments, and innovative financing mechanisms to guarantee long-term affordability and sustainability. This approach combines the strengths of both sectors, harnessing private sector efficiency and public sector resources to create a financially viable and socially responsible housing solution. The land acquisition strategy focuses on the redevelopment of underutilized urban spaces and brownfield sites, aligning with principles of smart urban growth and environmental stewardship. This not only provides affordable housing but also contributes to urban renewal and community revitalization.

Furthermore, the initiative proposes a paradigm shift in construction methodology, emphasizing renewal over demolition and collaborating with investors to create a non-speculative mortgage product, thereby

challenging traditional real estate investment models. This innovative approach not only reduces construction costs but also minimizes waste and environmental impact, setting a new standard for sustainable development in the housing sector.

The approach utilizes the "option to purchase" mechanism in the Seed Fund to secure properties while conducting comprehensive feasibility assessments. This strategy aims to seamlessly integrate existing communities with young adults, fostering social cohesion without displacing current residents, thus proactively addressing potential gentrification concerns. By prioritizing community integration, the initiative ensures that new developments enhance rather than disrupt existing neighborhood dynamics.

Beyond providing housing, the initiative offers a comprehensive ecosystem of support services designed to empower residents and promote their overall well-being:

- On-site career counseling programs to enhance employability and professional development, providing residents with the tools and resources needed to build successful careers
- Financial literacy workshops to promote economic stability and long-term financial independence, equipping residents with essential money management skills
- Mental health programs to address psychological well-being and provide ongoing support, ensuring that residents have access to crucial mental health resources
- Community engagement initiatives to foster social integration and build strong support networks, creating a sense of belonging and mutual support among residents

The implementation of these innovative solutions is hypothesized to yield significant positive outcomes, including increased housing stability, improved mental health, and enhanced economic opportunities for at-risk young adults. To measure the efficacy of these interventions, rigorous evaluation metrics will be employed, ensuring data-driven decision-making and continuous improvement. This commitment to

ongoing assessment and refinement allows the initiative to adapt and evolve in response to changing needs and emerging best practices.

The success of our approach is evident in our track record. Over the past five years, we have maintained stable rent rates for all tenants, despite rising operational costs. This remarkable achievement demonstrates the viability of our model as the future of real estate development. It challenges the traditional view of real estate as a passive investment, highlighting the need for active management and innovation, particularly in light of generational shifts in Canada's housing landscape.

Our demonstration project aims to facilitate knowledge transfer, enabling the community sector to optimize their operations through efficiencies and automation. This approach allows housing providers to refocus on their primary mission of helping people, rather than being overwhelmed by property management responsibilities. By addressing the increasing expectations placed on housing providers - a consequence of treating annual real estate value increases as inevitable - we offer a sustainable solution to the evolving challenges in the sector.

The NHS Demonstration/BoudaaGOP initiative's focus on scalability and replication ensures that these exemplary solutions can be readily adopted by other community housing providers, potentially transforming the affordable housing landscape on a regional or national scale. This approach aligns with current theories of social innovation diffusion and has the potential to create significant positive externalities in the broader housing market, setting a new standard for affordable housing initiatives across Canada.

Our long-term objective over the next 20 years is to focus on solutions that can be scaled across the world to create a rental room service under a subscription model. This approach, coupled with currency arbitrage and our existing work, would allow us to create rent-stabilized units worldwide under a subscription service.

This innovative model offers the flexibility much needed by young adults and would encourage the private sector to adopt similar flexibilities, benefiting tenants and the community sector alike.

Our understanding of the market transcends the basic binary of for-profit and non-profit models. We recognize that while the for-profit sector aims to drive economic development, it often creates challenges for its users. Conversely, the non-profit sector, while helping its users, struggles to be financially sustainable in the current landscape without government subsidies. Our innovative approach seeks to optimize the system without removing white-collar employment or reducing much-needed services to tenants, striking a delicate balance between economic viability and social responsibility.

In conclusion, the NHS Demonstration/BoudaaGOP initiative represents a paradigm shift in affordable housing solutions. By combining innovative design, sustainable practices, comprehensive support services, and a scalable model, we are not just providing housing - we are creating communities, fostering independence, and paving the way for a more equitable and sustainable future in the housing sector. Our approach demonstrates that with creativity, commitment, and collaboration, it is possible to address one of society's most pressing challenges while creating value for all stakeholders involved.

## A.2

### Readiness

The NHS Demonstration/BoudaaGOP initiative has achieved a high level of operational readiness for real-world implementation, with innovative solutions ranging from **Solution Readiness Level (SRL) 7 to 9**. This advanced maturity level demonstrates that our affordable housing solutions for at-risk young adults have undergone rigorous testing and are now primed for broader implementation and scalability.

The project's inception can be traced to 2020, catalyzed by an acute housing crisis at our affiliated university that threatened to displace 800 students within a 96-hour timeframe. This critical event necessitated a recalibration of our research trajectory and prompted a comprehensive forecast of the housing sector's

evolution, with a particular focus on young adults. Over the subsequent five-year period, we have been actively engaged in this demonstration project, iteratively refining our approach and validating our projections regarding the dynamic housing landscape.

The readiness of our innovations is evident across several key domains:

- Our proprietary heating system, developed through five years of rigorous prototyping and iteration, has achieved an SRL 7 status. This innovative technology enables Canadian residents to heat their dwellings at zero cost and has the potential to transform obsolete radiator furnaces into intelligent, non-greenhouse gas emitting systems.
- We have successfully maintained stable rent rates for all tenants over a five-year period, despite escalating operational costs, thereby demonstrating the viability and robustness of our financial model.
- Our comprehensive support services, encompassing career counseling, financial literacy workshops, grocery discounts, and mental health programs, are fully developed and seamlessly integrated into our housing model.
- We have conceptualized a blueprint for innovative software designed to streamline operations and enhance user experience, which is now ready for development and implementation.

Looking ahead, we are strategically positioned to further enhance our Internet of Things (IoT) component and scale our solutions. We plan to disseminate a comprehensive beginner framework that would enable community sector entities to experiment with these technologies and benefit from utility savings through artificial intelligence (AI) task automation. This integration allows us, for instance, to create secure accommodations in our female housing units, mitigating potential safety risks associated with unauthorized male presence.

Our focus on young adults aged 18-32 aligns with the NHS priority demographics and positions us to address the critical need for affordable housing among this cohort. This age range allows for a more comprehensive understanding of the entire priority list outlined by the NHS demonstration initiative. Recent legislative changes intended to protect elderly populations have inadvertently impacted other NHS priority groups. By concentrating on young adults, we are addressing a demographic that has been increasingly vulnerable to these shifts in the housing landscape.

While we have achieved significant progress, our capacity for incremental improvements is currently constrained by resource limitations, particularly in terms of staffing and funding. Our core team of two individuals works tirelessly, investing 130 hours per week while living below the poverty line, adhering to our principle that a landlord should not live better than their tenants. Despite these challenges, the NHS Demonstration/BoudaaGOP initiative stands poised to demonstrate its innovative solutions in real-world environments, potentially catalyzing a paradigm shift in the affordable housing landscape for at-risk young adults.

Our project's maturity and readiness for implementation underscore its potential to make a substantial impact on the affordable housing sector. As we progress, we remain committed to further refining our solutions and expanding our reach to address the pressing housing needs of young adults across Canada, while maintaining our dedication to ethical and sustainable practices in affordable housing management.

It is important to note that our readiness for implementation dates back to 2021. However, due to the allocation of subsequent funding to a major project by the NHS demonstrations initiative, opportunities for smaller initiatives were limited until 2024. Additionally, the discontinuation of the rent-to-own stream, which presented a viable pathway to homeownership, has resulted in a shift towards funding programs primarily benefiting existing homeowners rather than facilitating new homeownership.

An area requiring further exploration is the development of more inclusive financing options, such as blended mortgages or "halal mortgages." These innovative financial products could potentially enable 1.9 billion individuals to become homeowners without compromising their spiritual integrity. This approach could create a new tier of mortgages designed specifically for individuals seeking to own a single home, rather than as speculative investment tools. However, the current increase in immigration without addressing this perspective creates a situation where many newcomers, despite having flawless credit and high-income jobs with no debt, face significant barriers to first-time homeownership.

These considerations were among the focal points of our 2019 "GiveMeCredit" research paper, highlighting the need for a more comprehensive and inclusive approach to housing finance. Our ability to foresee these challenges and propose innovative solutions demonstrates our commitment to addressing the evolving needs of the housing sector and our readiness to implement transformative changes in affordable housing for young adults.

## A.3

### **Innovation sustainability**

The NHS Demonstration/BoudaaGOP initiative addresses the affordable housing crisis, with a specific focus on at-risk young adults. Launched in 2019, this initiative introduced the innovative GiveMeCredit model, which challenges discriminatory practices while offering superior returns to the government. The initiative's scalability is rooted in its comprehensive rent-freeze pricing model, which utilizes advanced forecasting techniques, including predictive maintenance based on asset life expectancy and implementation of Internet of Things (IoT) technologies for resource management.

By prioritizing problem-solving over credit-based solutions, the initiative enters the realm of pragmatic housing solutions. The speculative approach to affordability has proven ineffective. Instead, the initiative has created an easily adoptable framework for community housing providers, leveraging five years of empirical

data gathered in a deregulated environment, allowing us proprietary data Statistics Canada still has not had and are basing their results on the last census in 2021. This model has the potential to address affordable housing needs on a national scale, fostering market competition in the private sector and potentially reducing average rental prices across the country.

The founders bring extensive real estate development experience to the initiative. Their expertise spans from individual home construction at 19 to large-scale condominium project management at 24. This background informs their focus on sustainability, particularly through the concept of "O-demolition" and a commitment to architectural conservatorship. With a modest investment of \$250,000, representing less than 0.001% of the government's national housing strategy budget, the initiative demonstrates the potential for sustainable, long-term impact to all Canadians. It challenges the status quo, aiming to disrupt traditional housing models that contribute to the ongoing affordability crisis, particularly for vulnerable populations.

The initiative's relevance is underscored by the government's growing recognition of the current system's unsustainability. Since 2019, it has offered an evidence-based, unbiased approach promising predictability of outcomes at levels no one has achieved. The ability to provide stable, all-inclusive rent-freeze pricing stems from advanced forecasting capabilities, addressing management issues without relying on speculative debt, which often encourages organizational complacency. This approach has been valued by the private sector at \$6.2 million, yet the initiative is seeking a significantly lower investment, with none of the funding allocated towards real estate asset acquisitions, as this would be counterproductive to the initiative's goals.

The NHS Demonstration/BoudaaGOP initiative positions itself as an ally to the community sector, rather than the private sector. By introducing smaller players and fostering healthy competition, it aims to reduce rental prices nationally. This approach benefits community housing providers by increasing their profitability without compromising services, potentially leading to greater financial independence from government funding.

In conclusion, the NHS Demonstration/BoudaaGOP initiative represents a strategic investment in the future of affordable housing. By fostering innovation, promoting financial independence, and challenging established norms, it has the potential to transform the affordable housing landscape. This transformation would benefit at-risk young adults, empower the community sector, and allow for more efficient allocation of government resources, creating a positive ripple effect throughout society.

## A.4

### **Innovation in Relation to Housing Units**

The NHS Demonstration/BoudaaGOP initiative introduces a revolutionary approach to affordable housing for at-risk young adults, leveraging cutting-edge technology and sustainable practices. This innovative model optimizes the entire housing lifecycle, from underwriting to furnishing, achieving significant cost efficiencies without compromising quality or essential infrastructure investments. At the core of this initiative is the integration of Internet of Things (IoT) components within a comprehensive Building Information Modeling (BIM) framework, encompassing detailed city-wide mapping and three-dimensional renderings of historical spaces.

Driven by a commitment to architectural conservation, this holistic approach utilizes technology to preserve built heritage while addressing modern housing challenges. By incorporating this initiative into its social impact portfolio, the organization aims to strengthen its negotiating position with municipalities, countering the prevalent bias towards new construction over renovations. The system enhances resident comfort, operational efficiency, and security through advanced features including:

- A proprietary heating-free system eliminating home heating costs
- Smart electric outlets and automated window treatments for energy management
- Artificial Intelligence-powered facial recognition security systems

- Smart automated appliances for improved efficiency
- Proactive IoT safety detection systems
- Intelligent water alert mechanisms to prevent plumbing damages
- Automated climate control systems for optimal comfort
- Home battery backup systems (in development - requires additional resources)
- Community-benefiting acquisitions budget (for-profit model)
- BIM historical mapping for documentation and analysis for future generations

The BIM system serves as a centralized hub for continuous property assessment, integrating IoT components to optimize resource allocation, predict maintenance needs, and enhance building performance. This approach significantly improves structural efficiency without necessitating new construction or demolitions, addressing the substantial contribution of traditional construction practices to global greenhouse gas emissions (United Nations Environment Programme [UNEP], 2019). The initiative challenges conventional practices by creating an [interactive mapping experience](#), utilizing advanced technologies such as [Unreal Engine 5](#), [Gaussian splatting](#), and sophisticated [3D rendering software](#) and [hardware](#).

Beyond technological advancements, the initiative develops comprehensive programs for community engagement, skills training, and mental health support. This holistic approach ensures that housing contributes to residents' overall well-being and future success, aligning with contemporary social entrepreneurship theories that emphasize sustainable solutions addressing both immediate needs and long-term societal challenges (Dees, 2017). The initiative has identified potential collaboration opportunities with impact investors, such as Newmarket Fund, for the real estate acquisition component, leveraging the initiative's methodology to identify buildings with long-term sustainability potential.

By meticulously considering every aspect from underwriting to ergonomic furnishings, the initiative creates a comprehensive accountability loop. Unlike [cooperative](#) structures that may be unsuitable for [young adults](#), this model allows them to focus on personal growth and development rather than property management. It recognizes the collective responsibility to support young adults during their formative years, addressing challenges related to education, relationships, employment, family, personal life, spirituality, and purpose. Housing for young adults requires more than just a building, a fact often overlooked due to our [painful history](#). To prevent history from repeating itself, our holistic approach prioritizes security and safety as fundamental aspects of housing needs, which should be integral to [accessibility](#).

This comprehensive approach enables the identification of inefficiencies, resulting in optimal savings without diminishing services in the community housing sector or reducing employee count. The innovative BIM framework integrates both proprietary and off-the-shelf IoT components, creating a next-generation living environment for at-risk young adults. Through this initiative, the organization aims to revolutionize affordable housing, providing a sustainable, efficient, and supportive ecosystem for those who need it most, while contributing to the broader field of social innovation and sustainable urban development.

The innovation aligns with the creation and delivery of housing units by considering every aspect from underwriting to the selection of appropriate ergonomic furnishings. This holistic perspective allows for the creation of a more efficient point of view, enabling the identification of inefficiencies that result in optimal savings without compromising services or reducing staff in the community housing sector. The integration of Building Information Modeling (BIM) facilitates the incorporation of both proprietary and off-the-shelf Internet of Things (IoT) components, such as the innovative heating-free system, smart electric plugs, automated curtains, and AI-powered facial recognition security systems. This comprehensive approach not only enhances the quality of housing but also ensures long-term sustainability and efficiency in the delivery and management of these units for at-risk young adults.

## Summary

### Part A Summary

The NHS Demonstration/BoudaaGOP initiative presents a revolutionary solution to the affordable housing crisis for at-risk young adults. This comprehensive approach seamlessly integrates cutting-edge architectural design, sustainable technologies, and holistic support services. At its core, the initiative offers economically viable housing units equipped with energy-efficient appliances, versatile communal spaces, and state-of-the-art smart home technologies.

A cornerstone of the initiative's technological innovation is its proprietary heating system, developed over five years, which enables Canadian residents to heat their dwellings at no cost. This groundbreaking system not only reduces living expenses for residents but also demonstrates the initiative's commitment to sustainable and affordable living solutions. The initiative's financial model strategically leverages public-private partnerships and innovative financing mechanisms to ensure long-term affordability. By prioritizing urban renewal over demolition, the project challenges conventional real estate investment paradigms and establishes new benchmarks for sustainable urban development.

Beyond providing housing, the initiative offers a comprehensive suite of on-site services, including career counseling, financial literacy workshops, mental health programs, and community engagement initiatives. These services are designed to empower residents, fostering personal growth and community cohesion. The focus on scalability ensures that these solutions can be readily adopted by other community housing providers, potentially catalyzing a transformation in the affordable housing landscape on a broader scale.

The NHS Demonstration/BoudaaGOP initiative represents a paradigm shift in the conceptualization and implementation of affordable housing. By synthesizing innovative design, sustainable practices, and comprehensive support services, it not only creates vibrant communities but also fosters independence among residents. The initiative's success in maintaining stable rent rates over a five-year period, despite

rising costs, empirically demonstrates the viability of its model as a blueprint for future real estate development.

In conclusion, this venture has the potential to revolutionize the affordable housing sector, addressing a pressing societal challenge while creating value for all stakeholders involved. By providing a replicable model that combines architectural innovation, financial sustainability, and resident empowerment, the NHS Demonstration/BoudaaGOP initiative sets a new standard for addressing housing insecurity among vulnerable young adults. Its holistic approach not only offers immediate housing solutions but also contributes to long-term community resilience and individual success, paving the way for a more inclusive and sustainable urban future. As this initiative continues to evolve and expand, it promises to reshape the landscape of affordable housing, offering hope and stability to those who need it most.

# PART B NATIONAL HOUSING STRATEGY

## B.1

### Priority areas

The NHS Demonstration/BoudaaGOP initiative demonstrates robust alignment with multiple National Housing Strategy (NHS) priority areas, offering a comprehensive approach to addressing Canada's affordable housing challenges. As an innovative startup focused on increasing the adoption of high-quality solutions for enhanced sector impact, our project directly contributes to several key NHS objectives while targeting a critical demographic: young adults aged 18-32 who are at risk of eviction.

Our initiative primarily addresses four NHS priority areas:

- **Housing for those in greatest need:** By providing affordable housing and comprehensive support services to at-risk young adults, we significantly improve housing conditions for a vulnerable population at risk of homelessness. This approach simultaneously releases existing supply for other NHS priority populations and the broader market, stimulating competition in the private sector. Our innovative model allows residents to transition to homeownership once they've saved sufficiently, potentially reigniting economic growth and increasing the purchasing power of Canadians nationwide. We aim to connect our network across three major Canadian cities (Vancouver, Toronto, Montreal) via a user-friendly app, creating a scalable solution that extends beyond this demonstration initiative.
- **Community housing sustainability:** Our innovative approach incorporates proprietary advanced forecasting and a stable rent-freeze model, enhancing the sustainability of community housing and building capacity within the sector. By aligning the governmental inflation rate with our forecasted utility economies and stable organic rental service, we create a trifecta of funding, savings, and

profits—the cornerstone of any sustainable business model. This approach not only ensures the long-term viability of our projects but also serves as a replicable model for other community housing initiatives.

- **Sustainable housing and communities:** Through the integration of energy-efficient technologies, such as our proprietary heating-free system, we significantly enhance building performance and energy efficiency. This innovation allows for substantial cost savings, thereby improving the economic viability of properties. Our venture, valued at \$1.5M in 2023, represents a significant advancement in sustainable housing technology. By reducing energy consumption and associated costs, we contribute to the creation of more environmentally friendly and economically sustainable communities. Our Internet of Things (IoT) components further enhance sustainability, with decades of blueprints ready for testing and implementation.
- **Balanced supply of housing:** By developing new affordable housing units and demonstrating a scalable model, we contribute to increasing Canada's supply of rental housing while preserving affordability. Our approach aims to facilitate exclusive partnerships with the community sector for knowledge sharing, fostering a collaborative environment that can lead to widespread improvements in housing accessibility and affordability. We are committed to working closely with relevant authorities to streamline processes for innovation implementation, maximizing our impact on the housing market and potentially helping to bring inflation and the Consumer Price Index (CPI) back to pre-2020 levels.

The project outputs are intrinsically linked to NHS shared objectives. Our focus on active scaling and replication supports the NHS goal of improving housing affordability for low-income households on a broader scale. By maintaining stable rent rates over five years despite rising costs, we demonstrate a sustainable model for community housing and affordable rent that can be adopted and adapted by other organizations across Canada.

Furthermore, our comprehensive support services, including career counseling and financial literacy workshops, contribute to building stronger, more resilient communities. These initiatives not only provide housing but also create pathways for economic independence and social integration, aligning closely with the NHS's vision for sustainable, inclusive communities. By empowering residents with the skills and knowledge needed to thrive, we are fostering long-term stability and success that extends beyond housing provision.

In conclusion, the NHS Demonstration/BoudaaGOP project represents a holistic approach to addressing Canada's housing challenges. By simultaneously tackling issues of affordability, sustainability, and community development, we are not just providing homes, but building the foundation for a more equitable and prosperous future for all Canadians. Our innovative model and commitment to continuous improvement position us as a valuable partner in achieving the ambitious goals set forth by the National Housing Strategy.

### **Priority populations**

The NHS Demonstration/BoudaaGOP initiative recognizes the critical importance of addressing housing needs for diverse priority populations as outlined by the National Housing Strategy. While our primary focus is on young adults aged 18-32 who are at risk of eviction, our innovative approach to affordable housing yields significant benefits for numerous other priority groups. Our comprehensive perspective enables us to address the root causes of housing insecurity, acknowledging the intersectionality of demographic factors.

Our model considers the complex interplay of demographic characteristics, recognizing that individuals often belong to multiple categories simultaneously. For instance, a senior citizen may also be a student, or a student may work increased hours due to inflationary pressures, impacting their full-time status. This nuanced approach facilitates more comprehensive solutions, particularly within the context of privatized affordable housing initiatives for emerging enterprises.

The NHS priority populations include:

- **Women and children** fleeing domestic violence
- **Seniors**
- **Young adults**
- **Indigenous peoples**
- **People with disabilities**
- **Individuals dealing with mental health and addiction issues**
- **Veterans**
- **LGBTQ2+ community members**
- **Racialized groups**
- **Recent immigrants, particularly refugees**
- **People experiencing homelessness**

Through our integrated approach, we have successfully accommodated 9 out of 11 NHS priority population groups. This achievement stems from our recognition of the multifaceted nature of human identity and experience, aligning with intersectional theories in social science research (Crenshaw, 1989; Collins, 2015). By addressing the needs of multiple groups simultaneously, we maximize the impact of our initiative and contribute to a more inclusive housing solution.

Our initiative directly addresses the needs of young adults, a key NHS priority population. By providing purpose-built affordable housing units for this demographic, we aim to mitigate homelessness risk and foster stability among this vulnerable cohort. Our comprehensive support services, including career counseling, financial literacy workshops, and mental health programs, are tailored to empower young adults

and facilitate their long-term success, in line with theories of youth development and transition to adulthood (Arnett, 2000).

While our primary focus remains on young adults, the NHS Demonstration/BoudaaGOP initiative yields substantial indirect benefits for other priority populations. By augmenting the supply of affordable housing units and demonstrating a scalable model, we contribute to increasing Canada's overall rental housing inventory. This expanded supply has the potential to alleviate pressure on the broader housing market, potentially benefiting other priority groups such as seniors, Indigenous peoples, and recent immigrants. Moreover, our innovative approach to maintaining stable rent rates despite rising costs establishes a precedent that could be applied to housing solutions for other priority populations in the future, consistent with principles of sustainable urban development (UN-Habitat, 2016).

As an emerging enterprise, we recognize the paramount importance of scalability and replicability in addressing the housing needs of various priority populations. Our model, which integrates advanced technologies and comprehensive support services, has significant potential for adaptation to serve other demographic groups. While our current focus remains on young adults, we are actively exploring strategic partnerships and knowledge-sharing opportunities that could extend the benefits of our approach to other NHS priority populations in the future. This strategy aims to maximize our societal impact and contribute to the broader goals of social equity and sustainable community development (World Bank, 2020).

### Desired outcomes

The NHS Demonstration/BoudaaGOP initiative is dedicated to addressing the critical issue of affordable housing for young adults at risk of eviction, aligning seamlessly with the National Housing Strategy's priorities. Our primary objective is to significantly reduce the number of young adults experiencing **core housing need** across more than 15 countries (identified by our proprietary model) by 2032, fostering stability and creating opportunities for this vulnerable population. We hypothesize that by incorporating [currency](#)

[arbitrage](#) and potentially [cryptocurrency](#) solutions, we can generate more affordable housing options per geographical sector, revolutionizing the current housing landscape.

To achieve this ambitious goal, we have established several key objectives:

- Maintaining rent rates below 30% of household income to ensure genuine affordability
- Achieving high resident retention rates to promote community stability and cohesion
- Enhancing residents' financial literacy and career advancement opportunities through targeted programs and partnerships
- Implementing innovative financial technologies to maximize housing affordability
- Developing sustainable and energy-efficient housing solutions to reduce long-term costs

Our vision extends beyond individual housing units, aiming for maximum scalability and sector-wide impact. To this end, we are committed to:

- Replicating our successful model across multiple communities, adapting to local needs and challenges
- Forging strategic partnerships with community housing providers, local governments, and private sector entities
- Establishing ourselves as a leading innovator in affordable housing solutions, driving policy changes and industry standards
- Leveraging data analytics and AI to optimize resource allocation and predict housing trends
- Developing a comprehensive knowledge-sharing platform to disseminate best practices and lessons learned

Central to our approach is the implementation of a comprehensive Gender-Based Analysis+ (GBA+) framework. This ensures that our housing solutions and support services address the diverse needs within our target demographic, considering intersecting factors such as race, ethnicity, gender identity, sexual orientation, age, and disability status. By adopting this inclusive strategy, we strive to catalyze positive change in the affordable housing landscape, creating more equitable and accessible living environments for all young adults at risk of homelessness.

Through our innovative use of financial technologies, strategic partnerships, and commitment to inclusivity, the NHS Demonstration/BoudaaGOP initiative aims to set a new standard in affordable housing. By 2032, we envision a significant reduction in core housing need among young adults, fostering communities where stability, opportunity, and dignity are accessible to all, regardless of their background or circumstances.

Our desired outcomes include:

- Reducing the percentage of young adults in core housing need by 50% across target countries by 2032
- Developing and implementing at least 100 affordable housing projects tailored to young adults' needs
- Establishing partnerships with a minimum of 50 community organizations, governments, and private sector entities to support our mission
- Achieving a 90% resident satisfaction rate and an 80% retention rate in our housing projects
- Creating a replicable model for affordable housing that can be adopted and adapted by other organizations worldwide
- Implementing innovative financial solutions in at least 75% of our housing projects to enhance affordability

- Reducing the environmental impact of our housing projects by 30% through sustainable design and energy-efficient technologies
- Hearing how every tenant benefitted from staying with us, it always warms our heart to hear.

By focusing on these outcomes, we aim to not only address the immediate housing needs of young adults but also to create a sustainable, long-term solution to the global affordable housing crisis. Our initiative will serve as a catalyst for change, inspiring similar projects and policy reforms across the globe, ultimately contributing to a world where quality, affordable housing is accessible to all.

To measure our progress and ensure accountability, we will implement a robust monitoring and evaluation system. This will include regular data collection, analysis, and reporting on key performance indicators aligned with our desired outcomes. We will also conduct periodic independent evaluations to assess the overall impact of our initiative and identify areas for improvement.

In conclusion, the NHS Demonstration/BoudaaGOP initiative is poised to make a significant impact on the affordable housing landscape for young adults at risk of eviction. By combining innovative financial strategies, inclusive design principles, and strategic partnerships, we are confident in our ability to achieve our ambitious goals and create lasting positive change in communities across the globe.

## Summary

### Part B Summary

The NHS Demonstration/BoudaaGOP initiative represents a pioneering venture that aligns strategically with the core priorities of the National Housing Strategy (NHS). The primary objective of this initiative is to provide innovative, affordable housing solutions for young adults aged 18-32 who are at risk of eviction. This demographic focus addresses multiple NHS priority areas, including:

- Provision of housing for those in greatest need

- Enhancement of community housing sustainability
- Promotion of sustainable housing and communities
- Maintenance of a balanced housing supply

By targeting this critical demographic, the initiative not only mitigates housing pressures for young adults but also indirectly benefits other priority populations, creating a cascading effect of positive change throughout the housing sector.

At the core of this initiative is a comprehensive approach that integrates cutting-edge technologies with holistic support services. The proprietary heating-free system represents a significant technological advancement, contributing to reduced energy costs and environmental impact. Complementing this innovation are tailored support services, including:

- Career counseling to enhance employment prospects
- Financial literacy workshops to promote economic stability
- Mental health programs to ensure overall well-being

This multifaceted strategy not only provides affordable housing but also fosters community resilience and individual empowerment. The project's success in maintaining stable rent rates over a five-year period, despite rising costs, serves as empirical evidence of its potential for long-term sustainability and scalability.

Looking ahead to 2028, the NHS Demonstration/BoudaaGOP initiative has established an ambitious objective to significantly reduce the number of young adults in core housing need across multiple countries. The project's focus on scalability, replication, and knowledge dissemination with community housing providers positions it as a potential catalyst for transforming the affordable housing landscape.

In conclusion, through its innovative model and steadfast alignment with NHS objectives, this venture is poised to make a substantial impact on Canada's housing sector. By contributing to more inclusive and sustainable communities, while addressing the pressing need for affordable housing among at-risk young adults, the NHS Demonstration/BoudaaGOP initiative represents a paradigm shift in the ongoing effort to address Canada's housing challenges. The initiative's potential to create systemic change in the affordable housing market warrants further investigation and support from relevant stakeholders in the public and private sectors.

# PART C THE PLAN

## C.1

### Project approach and objectives

The NHS Demonstration/BoudaaGOP initiative aims to revolutionize affordable housing solutions for at-risk young adults aged 18-32 while showcasing innovative, scalable models for the community housing sector.

This project integrates cutting-edge technology, sustainable practices, and comprehensive support services to create a new generation of affordable housing units. The primary activities to be implemented include:

- Development and demonstration of a proprietary heating-free system, eliminating home heating costs (requires time investment, not funding)
- Implementation of Internet of Things (IoT) and Building Information Modeling (BIM) technologies to enhance building performance and operational efficiency (requires time investment and independently acquired software and hardware)
- Establishment of comprehensive support services, including career counseling, financial literacy workshops, and mental health programs
- Knowledge mobilization activities to increase adoption of demonstrated solutions for replicability in the community sector, valued at 6.2 million CAD (as of November 2024)

From a financial perspective, 50,000 CAD of the funding will be allocated towards legal retainer fees to ensure regulatory compliance in this complex venture. This allocation will enable the procurement of legal representation if necessary, particularly to address potential lease conflicts. Furthermore, it will facilitate the completion of a comprehensive report by compensating founders at Quebec's median wage of 49,473 CAD for two individuals working on the project.

The funding will also support the protection of 17 NHS members from potential eviction threats by landlords, despite existing agreements since 2020, by providing for relocation services in case of emergency departures. The remainder will be reinvested in the seed fund for essential assessments required to leverage Canada Mortgage and Housing Corporation (CMHC) funding programs. This fund will operate on a continuous rollover basis, as the seed fund allows up to three years for the loan to close per property.

Our model is designed to close the loan at 0% interest in 32 months instead of 36, thus including geotechnical reports, environmental assessments, appraisal reports, site plan applications, class B schedules, and additional research. We are exploring alternative options to automate these reports to a minimum viable standard, aiming to create a universal framework that benefits all stakeholders.

While the construction loan program for students theoretically allows for the highest level of affordability, it presents significant challenges. These include substantial upfront costs for reports (approximately 25,000 CAD), extended processing times (up to 6 months), and the need for seller cooperation in providing purchase options or risking property loss during the processing period.

Our initiative's expertise allows for more efficient navigation of certain generic requirements compared to traditional real estate developers, as our approach focuses on property preservation rather than demolition. We have identified potential sellers interested in accommodating this innovative approach, potentially allowing sufficient time to address regulatory requirements and secure properties. We are even discussing the option to have a lease with an option to purchase, allowing us the time to perform necessary reports and removing the risk of wasting thousands in reports for a property we may never own.

The initiative recognizes the limitations of traditional financing structures and aims to innovate underwriting with private partners that offer more flexibility than existing government programs. This approach is designed to operate more effectively in our niche market, which has demonstrated success despite the challenges faced by larger, more conventional programs.

This strategic allocation will provide the necessary time to proceed with a blended non-speculative mortgage option, as the initiative is currently at a critical juncture with potential investors. It is noteworthy that the project has been operating with significant time investment, with two individuals working approximately 130 hours per week over the past five years. The initiative has utilized intern support but has refrained from relying on this resource due to financial constraints.

Our approach has yielded invaluable data and improved our predictive model, providing insights that may not be readily available through traditional government channels. This experiential data has allowed for objective assessment of the extent to which some landlords operate with perceived impunity, revealing concerning practices related to tenant selection based on ethnicity or gender. These observations underscore the systemic inefficiencies in the current housing market, particularly the reliance on outdated credit scoring systems that may inadvertently discriminate against members of the NHS priority population.

The long-term financial strategy aims to accumulate sufficient funds for a down payment independently, which would generate enough free cash flow to repay a mortgage loan through a blended payment method with better terms with our own investors, ensuring long-term rent affordability outside of CMHC programs. While potential solutions to address the housing crisis have been identified, implementation is hindered by the current regulatory environment, which may not fully align with empirical realities.

To engage housing stakeholders and NHS priority population groups, the initiative will:

- Organize quarterly roundtable discussions with community housing providers to share insights and best practices
- Host annual open house events for young adults to showcase innovative housing solutions and gather feedback

- Execute collaboration with local university students and colleges on research and development projects, offering internships and co-op opportunities through the Mitacs program, allowing students to work for the initiative and have access to affordable housing units
- Partner with mental health organizations to ensure support services align with best practices in youth mental health and well-being

Knowledge mobilization activities will focus on improving awareness, knowledge, capacity, and adoption among decision-makers and affordable housing stakeholders. These activities include:

- Publishing peer-reviewed case studies and white papers demonstrating the impact and scalability of the approach
- Presenting at national and international housing conferences to share findings, methodologies, and lessons learned
- Preparing for a larger project aimed at 2026, leveraging increased funding from private investors (10M+) and exploring multiple sources of government funding in Canada that may provide up to \$10 million to startups (NRC IRAP, FedDev Ontario, and others)

The ultimate goal is for this funding to serve as pre-seed capital, which has been previously declined at 23 times the asking value of 250,000 CAD (6.2 million CAD in November 2024 and 1.5 million CAD in 2023) due to the initiative's unique position in the market. The initiative faces challenges from both the for-profit sector, which seeks to increase rental prices rapidly, and the non-profit sector, which may view the entire industry as fundamentally flawed. Our goal is to have self-sustaining operations not reliant on government funding for consistent stability without sacrificing economic development.

This initiative aims to present a fresh perspective on affordable housing for youth, challenging outdated views and practices that no longer serve the needs of Canadians. Our approach recognizes that having a 5% down payment does not automatically qualify one as a landlord and aims to address the shortcomings of

current housing practices. The strategy seeks to preserve historical buildings while meeting urban demand, rather than contributing to their destruction.

By implementing these activities, we demonstrate a clear connection between the project objectives and the NHS Demonstrations Initiative's goals. This well-constructed strategy accounts for dependencies and supports sound delivery of the demonstration project, positioning the NHS Demonstration/BoudaaGOP initiative as a catalyst for transformative change in the affordable housing sector.

Through this innovative approach and commitment to knowledge sharing, the initiative aims to create a ripple effect that will benefit at-risk young adults and revolutionize the community housing landscape across Canada. By addressing systemic issues, leveraging technology, and fostering collaboration, the project is poised to make a significant impact on the affordable housing crisis and create sustainable solutions for future generations.

## C.2

### **Affordable Housing Sector Impacts**

The NHS Demonstration/BoudaaGOP initiative presents a groundbreaking approach to address the affordable housing crisis, focusing on young adults aged 18-32 who are at risk of homelessness. This innovative demonstration project has the potential to revolutionize the affordable housing landscape by enhancing awareness, knowledge, and adoption of cutting-edge solutions among community housing providers. By showcasing a scalable model that integrates state-of-the-art technology, sustainable practices, and comprehensive support services, the initiative bridges a critical gap in the current housing ecosystem.

In the short term, the project aims to create an immediate impact by providing high-quality, affordable housing units for 25 young adults in the community who are at risk of eviction. The initiative's sophisticated predictive model identifies key properties likely to lead to evictions upon sale, proactively addressing potential homelessness. This approach not only aims to reduce the number of at-risk individuals but also

demonstrates the viability of the innovative methodology. The proprietary heating-free system is projected to eliminate energy costs entirely, significantly enhancing the affordability and environmental sustainability of the units.

Mid-term impacts include increased adoption of the model by other community housing providers, with the potential to expand to millions of units across hundreds of communities within a 36-month timeframe. The long-term socio-economic impacts of the initiative are substantial. By providing stable housing coupled with comprehensive support services, including career counseling, financial literacy workshops, and mental health programs, the project anticipates a significant increase in employment rates and a reduction in reliance on social services among residents. Furthermore, the initiative plans to create employment opportunities for students, focusing on providing valuable work experience to the next generation of professionals in the affordable housing sector.

From an environmental perspective, the widespread adoption of the energy-efficient technologies developed through this initiative could lead to a substantial reduction in greenhouse gas emissions from the affordable housing sector over the coming decades. The project's approach to architectural conservation aims to reduce the carbon footprint of real estate development projects, striking a balance between the need for affordable units and environmental responsibility. Additionally, the incorporation of Building Information Modeling (BIM) and Virtual Reality (VR) technology allows for the digital preservation of units, enabling future generations to virtually revisit the properties of their youth, fostering a sense of community and historical continuity.

The NHS Demonstration/BoudaaGOP initiative offers solutions well-aligned with housing sector needs by addressing the chronic shortage of affordable housing for young adults while simultaneously tackling issues of sustainability and support. The project's value proposition is threefold:

- Magnitude: Benefiting both specific stakeholders and the broader community housing sector, creating a ripple effect of positive change
- Depth: Providing long-term solutions to persistent housing challenges, breaking the cycle of housing insecurity
- Scope: Potential for regional/national adoption, impacting numerous beneficiaries across diverse communities

Early indicators, such as the initiative's success in maintaining stable rent rates over a five-year period despite rising costs and historically high inflation, substantiate the potential of this innovative approach to transform the affordable housing landscape. This achievement demonstrates the project's resilience and adaptability in the face of economic challenges, setting a new standard for affordable housing solutions.

It is important to note that while non-profit organizations play a crucial role in addressing social issues, for-profit entities can also be driven by the goal of creating positive societal impact. The NHS Demonstration/BoudaaGOP initiative exemplifies how profit-driven enterprises can effectively contribute to solving complex social challenges, challenging the notion that non-profits are the sole solution to societal problems. This collaborative approach between for-profit and non-profit entities is essential in addressing the pressing need for affordable housing, as we no longer have the luxury of working in a divisive manner.

By creating stable mortgages that cannot be refinanced and will close at term, we are establishing more affordable homes without compromising long-term affordability. This innovative financial model ensures that the benefits of affordable housing persist beyond the initial occupancy, creating a lasting impact on the community. The NHS Demonstration/BoudaaGOP initiative is paving the way for a more sustainable and inclusive housing future, setting a new standard for affordable housing solutions that can be replicated and scaled across diverse communities, ultimately transforming the lives of young adults at risk of homelessness and revitalizing neighborhoods in the process.

## C.3

### Company History

The NHS Demonstration/BoudaaGOP initiative was established in 2020 in response to an acute housing crisis that threatened the displacement of [800 university students](#) due to the COVID-19 pandemic. This catalytic event exposed vulnerabilities in the existing housing system and prompted the founders to redirect their research focus towards developing innovative housing solutions for young adults aged 18-32, who were identified as being at an exponential risk of homelessness, regardless of their financial situation. The initiative's inception marked a significant paradigm shift from traditional approaches to addressing housing insecurity among this demographic.

Over a five-year period, the initiative has developed groundbreaking solutions to address the affordable housing crisis. A notable achievement is the creation of a proprietary heating system that enables Canadian residents to heat their homes at zero cost. This revolutionary technology transforms obsolete radiators into intelligent, non-greenhouse gas emitting systems without requiring demolition, contributing to both cost efficiency and environmental sustainability. This innovation aligns with the principles of sustainable development and circular economy, which are increasingly crucial in contemporary urban planning and housing policy.

Recognizing the multifaceted nature of the affordable housing issue, the initiative has adopted a comprehensive approach. This strategy combines multiple measures to stabilize rent and ancillary costs while simultaneously providing value-added amenities for tenants. Despite being in its early stages, the initiative has successfully maintained stable rent rates for all tenants over a five-year period, establishing a new benchmark for affordability in the sector. This achievement demonstrates the potential efficacy of innovative approaches in addressing long-standing housing market challenges.

The initiative's innovative approach extends to the realm of financial inclusivity. By allocating substantial resources to research and development, it aims to create more inclusive underwriting products that would enable newcomers to become first-time homeowners. This addresses a significant gap in the current system, where less than 1% of the National Housing Strategy (NHS) budget is allocated to innovation. The initiative proposes to explore alternative financing models such as Revenue-Based Financing (RBF) and Income Shared Agreements (ISA), in contrast to the current trend of focusing primarily on non-profit organizations or utility trusts. These novel approaches are hypothesized to be more efficient than methodologies explored in past NHS projects, potentially offering a paradigm shift in housing finance.

The NHS Demonstration/BoudaaGOP initiative has demonstrated efficacy in outpacing existing landlord standards and aims to increase the adoption of high-quality solutions across the sector. With a strategic focus on scalability and replicability, it seeks to catalyze the creation of a new generation of affordable housing units for at-risk young adults. Through these efforts, the initiative is positioning itself as a transformative force in the affordable housing landscape across Canada, potentially offering a model for similar initiatives in other jurisdictions facing comparable housing challenges.

### **Team members**

The NHS Demonstration/BoudaaGOP initiative is spearheaded by a highly qualified and diverse team of professionals whose extensive expertise and experience are integral to the project's success. This innovative venture aims to address the pressing issue of affordable housing for at-risk young adults, leveraging a unique combination of skills in construction, real estate development, and architecture. The core team comprises two co-founders who bring complementary competencies to the table, positioning the initiative to tackle the multifaceted challenges inherent in this complex sector.

While the project benefits from the support of numerous individuals and interns, contributing valuable insights and assistance, financial constraints currently necessitate that full-time employment be contingent upon the approval of subsidies or the generation of sufficient operational cash flow. This lean operational

model demonstrates the team's commitment to fiscal responsibility and sustainability, ensuring that resources are allocated efficiently to maximize impact.

Co-founder 1: Oussama Boudaa (Project Manager)

- **Field of Expertise:** Construction, Real Estate Development, Financial Modeling
- **Years of Experience:** Over 10 years (Initiated first construction project at age 19)
- **Key Contributions to the Project:**
  - Developed innovative anti-inflationary methodologies through rigorous empirical research, providing a solid foundation for sustainable pricing strategies
  - Demonstrated proficiency in risk analysis modeling, enabling informed decision-making in volatile market conditions
  - Engineered a predictive model for forecasting housing market trends, enhancing the project's ability to adapt to changing economic landscapes
  - Spearheaded initiatives to mitigate student evictions, directly addressing a critical issue in the affordable housing sector
  - Managed short-term rental units in early career stages, gaining valuable insights into property management and tenant relations
  - Possesses comprehensive understanding of project budgeting, ensuring financial viability and sustainability of the initiative
  - Designed innovative mortgage practices to enhance affordability while minimizing risk, potentially revolutionizing access to homeownership for vulnerable populations
  - Pursued advanced studies in finance and data intelligence at Concordia University, continuously expanding expertise to benefit the project

Oussama's journey in the construction industry began at the age of 19 when he built his first home in Calgary. His dedication to his family led him to work in construction to support his sisters' education. Despite financial constraints, Oussama completed his undergraduate degree in three years while continuing to pursue personal research projects related to anti-inflationary methodologies. His commitment to addressing housing issues was solidified in March 2020 when he successfully advocated for 800 students facing eviction from their university housing, demonstrating his ability to mobilize resources and effect change in crisis situations.

Co-founder 2: Hagop Sarian

- **Field of Expertise:** Architecture, Design, Real Estate Development
- **Years of Experience:** Over 5 years (Completed 2 condo projects at age 24)
- **Key Contributions to the Project:**
  - Provides extensive knowledge in complex real estate development projects, navigating intricate regulatory and logistical challenges
  - Specializes in architectural conservation and sustainable building practices, ensuring environmentally responsible and culturally sensitive development
  - Contributes innovative design solutions for affordable housing units, maximizing space efficiency and livability
  - Supports the development of the proprietary heating-free system, pioneering energy-efficient technologies for cost-effective housing
  - Possesses leasing experience with major Canadian Real Estate Investment Trusts (REITs), bringing valuable industry connections and market insights

- Demonstrates interdisciplinary expertise in science and athletics, applying diverse problem-solving approaches to housing challenges
- Holds an undergraduate degree in architecture from McGill University, combining academic knowledge with practical experience

Hagop's exceptional skills in architecture and design have allowed him to accomplish remarkable feats early in his career. His experience working on complex real estate development projects in his mid-20s has provided him with a comprehensive understanding of the industry. Although his contributions have often gone unrecognized, the knowledge and expertise he has acquired are invaluable to the NHS Demonstration/BoudaaGOP initiative, particularly in the areas of architectural conservation and sustainable development practices.

#### Team Achievements and Impact

Over the past five years, our team has achieved significant milestones that demonstrate our unwavering commitment to addressing housing insecurity. These accomplishments serve as a testament to our ability to create tangible, positive change in the lives of vulnerable individuals and communities:

- Prevented eviction for 800 students, ensuring academic continuity and stability
- Provided housing for over 85 individuals, with an average stay of 4+ months
- Successfully negotiated the cancellation of rent increases for an entire block of elderly residents
- Developed and implemented affordable, safe housing solutions specifically for women
- Innovated a self-sustainable heating system, funded entirely by the team
- Housed numerous individuals from visible minority groups, promoting diversity and inclusion

Notably, we have abstained from engaging in short-term rentals, prioritizing long-term housing stability over quick profits. We have maintained rent stability by implementing a comprehensive pricing model that incorporates all expenses without necessitating periodic rent increases. This approach ensures predictability for tenants and fosters long-term financial sustainability for the project.

The team is currently engaged in multiple legal proceedings with limited resources, as the system does not offer sufficient available resources for tenants' rights. This challenging situation is further highlighted by Housing Minister Duranceau's statement that we are experiencing a 30-year all-time high for housing tribunal requests. These circumstances underscore the urgent need for innovative approaches and strategies that transcend conventional boundaries to address these challenges effectively.

Our advocacy for tenant rights extends beyond individual cases, as we work tirelessly to effect systemic change in housing policies and practices. The development of safe and affordable women's housing represents a critical component of our mission, addressing the unique challenges faced by women in securing stable housing. Furthermore, our innovation of a self-sustainable heating system exemplifies our commitment to sustainable and equitable housing solutions, potentially revolutionizing energy efficiency in affordable housing units.

#### Operational Model and Partnerships

The team's dedication to the project is evidenced by our self-funded approach and our ability to operate efficiently within limited resources. This lean operational model not only demonstrates our commitment but also our resourcefulness and adaptability in the face of financial constraints. We have cultivated an extensive network of private and public partners, many of whom have indicated their readiness to offer official assistance upon the formal commencement of the project, providing a strong foundation for future growth and impact.

#### Strategic Approach and Future Directions

The NHS Demonstration/BoudaaGOP initiative leverages the team's combined expertise in construction, architecture, and real estate development to create innovative, sustainable, and affordable housing solutions. Our practical experience and innovative approach position us to successfully implement and scale our initiatives, addressing the housing crisis through a multifaceted strategy that includes:

- Architectural conservation, preserving cultural heritage while adapting structures for modern housing needs
- Sustainable building practices, minimizing environmental impact and reducing long-term operational costs
- Innovative financing models, making homeownership more accessible to at-risk young adults
- Energy-efficient technologies, such as our proprietary heating-free system, reducing utility costs for residents
- Community-focused design, fostering social cohesion and support networks within housing developments

Moving forward, we are focused on capitalizing on our strengths to address the housing crisis through these multifaceted approaches. Our efforts are aimed at creating a new generation of affordable housing units for at-risk young adults, aligning with established theories of social entrepreneurship and sustainable urban development. By combining our diverse expertise, innovative solutions, and unwavering commitment to social impact, the NHS Demonstration/BoudaaGOP initiative is poised to make a significant and lasting contribution to the affordable housing landscape, improving lives and building stronger communities for generations to come.

## Partners

The NHS Demonstration/BoudaaGOP initiative recognizes the critical importance of strategic partnerships in enhancing the availability of high-quality, affordable housing solutions for at-risk young adults. Our

collaborative approach leverages a diverse network of stakeholders, each contributing unique expertise and resources. This synergistic model not only amplifies project outcomes but also significantly increases the probability of success in addressing the complex challenges of affordable housing.

Our key partners and their invaluable contributions include:

- **Concordia University:** This esteemed institution provides multifaceted support through rigorous research, energetic student interns, and access to state-of-the-art facilities. In a groundbreaking move, Concordia is actively exploring the acquisition of a property at 1181 rue Guy to implement our innovative no-demolition approach, demonstrating their commitment to sustainable urban development and affordable housing solutions.
- **Scale A.I:** This cutting-edge organization develops sophisticated artificial intelligence-driven predictive models for housing market trends. Their advanced algorithms optimize resource allocation and enhance decision-making processes, allowing us to stay ahead of market fluctuations and make data-driven choices in our housing initiatives.
- **McGill University:** Renowned for its academic excellence, McGill offers a wealth of expertise in architectural design and urban planning. The university provides interdisciplinary research support and facilitates community engagement initiatives, ensuring our projects are not only structurally sound but also socially integrated and community-focused.
- **PMENTL:** This organization plays a crucial role in nurturing young entrepreneurial talent. They provide invaluable mentorship to aspiring entrepreneurs, create networking opportunities, and disseminate best practices in project management, fostering a new generation of socially conscious business leaders.
- **City of Montreal:** As a key governmental partner, the City of Montreal facilitates critical zoning and permit processes, streamlining our project implementations. They provide in-depth insights into

local housing needs and offer potential land parcels for affordable housing projects, enabling us to align our efforts with the city's urban development goals.

- **NewMarket Fund:** This financial partner brings a wealth of expertise in real estate finance. They offer potential funding streams and provide insights into innovative financing models for affordable housing, helping us navigate the complex landscape of real estate finance and maximize our financial resources.
- **University Faculty Members:** These academic partners contribute specialized knowledge across various disciplines including social work, urban studies, and public policy. Their involvement facilitates cutting-edge research collaborations and provides mentoring opportunities for students, bridging the gap between theoretical knowledge and practical application.
- We also benefit from the support of **many other organizations** that will join us at a later point, past this Demonstration Initiative.

To solidify these partnerships and ensure clear communication and accountability, we are establishing comprehensive Memoranda of Understanding (MOUs) with each partner organization. These MOUs will outline specific roles, responsibilities, and expectations, creating a robust framework for collaboration. Additionally, we are implementing a schedule of regular meetings and interactive workshops to facilitate ongoing interaction and knowledge transfer among all stakeholders. These sessions will serve as platforms for brainstorming, problem-solving, and sharing of best practices, fostering a culture of continuous improvement and innovation.

This structured approach to partnership management significantly enhances our capacity to deploy, scale, and replicate our innovative housing solutions. By creating a network of synergies, we aim to leverage existing subsidies more effectively and create meaningful work opportunities for university students. These opportunities are further enriched by the support of faculty expertise and access to institutional resources, providing a holistic learning experience for the next generation of housing professionals.

As we continue to nurture and expand these relationships, we are witnessing an encouraging trend: an increasing number of faculty members are aligning with our cause. This growing academic support further strengthens our partnerships within the educational sector and exponentially expands our access to cutting-edge research and expertise. The amplification of our academic network enhances our capacity to address the multifaceted challenges of affordable housing for at-risk young adults, bringing fresh perspectives and innovative solutions to the table.

It is important to emphasize that these partnerships are not just integral to the current phase of the project, but are also crucial for the future deployment and scaling of our innovative solutions. As we demonstrate success in Montreal, our partners will play pivotal roles in replicating and adapting our model to other contexts across Canada. Their diverse expertise and resources will be instrumental in navigating the unique challenges and opportunities presented by different regions, ensuring our model remains effective and relevant as it expands.

Moreover, the potential impact of these partnerships extends beyond national borders. As we refine our approach and build a robust evidence base for its effectiveness, our network of partners will be invaluable in exploring opportunities for international expansion. Their global connections and insights will help us adapt our model to diverse cultural, economic, and regulatory environments, potentially transforming affordable housing solutions on a global scale.

In conclusion, our strategic partnerships form the bedrock of the NHS Demonstration/BoudaaGOP initiative. By harnessing the collective strengths of academia, government, private sector, and community organizations, we are not just building houses; we are constructing a sustainable, scalable ecosystem of support for at-risk young adults. This collaborative approach positions us at the forefront of innovative affordable housing solutions, ready to make a lasting impact on communities in Montreal and beyond.

## Project Cost & Contributions

The NHS Demonstration/BoudaaGOP initiative passionately advocates for the maximum financial allocation of \$250,000 from the NHS Demonstrations Initiative (CMHC). This critical funding is not merely a request; it's an investment in a groundbreaking solution to the pressing issue of affordable housing for at-risk young adults aged 18-32. By granting this allocation, CMHC will empower us to fully deploy our innovative strategy, which promises to dramatically alleviate residential unaffordability for young adults facing unprecedented eviction rates while enhancing the sustainability and cost-effectiveness of our housing units for all stakeholders.

To maximize the impact of this transformative project, we urge the immediate disbursement of funds at the project's commencement. Our meticulously planned 36-month timeline will allow us to not only demonstrate our innovative housing solutions but also to showcase their scalability, gather and analyze crucial data, refine our approach, and document best practices. This comprehensive approach will undoubtedly contribute significantly to the body of knowledge in affordable housing solutions, potentially revolutionizing the sector.

We affirm, with unwavering commitment to transparency and integrity, that this proposal stands alone in its potential for impact. It has not been submitted to or approved by any other initiatives or funding organizations. The NHS Demonstration/BoudaaGOP initiative's project feasibility is entirely self-contained, requiring no pending confirmation from any other funding sources. While we welcome additional partnerships within the community sector, our project's success is not contingent upon them. This independence ensures we can launch this vital demonstration project without delay upon receiving funding from the NHS Demonstrations Initiative.

In strict adherence to the application requirements, we have rigorously completed the Budget section of the Statement of Work (SOW) and Knowledge Mobilization (KM) with Budget template. This comprehensive document offers a transparent and detailed breakdown of costs for each activity, demonstrating our

commitment to financial accountability. We invite thorough scrutiny of this template, along with supplementary materials that further illuminate our project's expansive scope and potential impact, all of which have been uploaded under the "Attachments" section.

Our budget document clearly delineates the total project cost and specific costs requested from CMHC for each activity. To facilitate easy identification and comply with CMHC requirements, we have prominently marked cells highlighting NHS Demonstrations Initiative funding in yellow. This meticulous and transparent budget not only underscores our fiscal responsibility but also emphasizes the tremendous potential for sector-wide impact through our innovative approach to affordable housing.

In conclusion, we firmly believe that granting this funding request will catalyze a substantial transformation in addressing the critical issue of affordable housing for at-risk young adults. By supporting the NHS Demonstration/BoudaaGOP initiative, the NHS Demonstrations Initiative will be investing in more than just a project - it will be investing in transformed lives, informed policy, and a replicable model for affordable housing solutions across Canada. We stand poised and eager to commence this vital work immediately upon receiving the requested funding, leveraging our expertise and unwavering dedication to create lasting, positive change in the affordable housing sector. Together, we can reshape the future of housing for our most vulnerable young adults.

### **Demonstration Project Risks**

The NHS Demonstration/BoudaaGOP initiative has implemented an exceptionally proactive and comprehensive risk management strategy, demonstrating unwavering commitment from the project's inception. This early and intensive dedication has facilitated thorough identification and effective mitigation of potential risks across multiple domains, establishing a robust foundation for the demonstration project. While conventional risk assessments often reveal numerous concerns that can impede progress, this initiative's innovative approach has significantly mitigated potential issues, setting a new standard for risk management in the affordable housing sector.

Regarding technical risks, the team's steadfast commitment has enabled thorough development and rigorous testing of innovative solutions, including the proprietary heating-free system. This focused approach has minimized complexity challenges typically associated with novel technologies in the construction and housing industry. The initiative's capacity to deploy and maintain the demonstration has been substantially enhanced through continuous refinement and empirical knowledge gained over an extensive five-year period. This long-term dedication has allowed the team to iterate on designs, troubleshoot potential issues, and optimize systems for maximum efficiency and reliability.

In terms of dependency risks, the initiative's early commitment has facilitated the cultivation of essential resources and expertise critical for project success. The team has developed a comprehensive understanding of the affordable housing sector, fostering robust relationships with key stakeholders and strategic partners. This proactive approach has effectively mitigated potential issues related to resource inadequacy or expertise deficits, ensuring a steady supply of materials, labor, and knowledge throughout the project lifecycle. Moreover, the initiative's remarkable success in maintaining stable rent rates over a five-year period, despite significant inflationary pressures, demonstrates exceptional proficiency in financial risk management and long-term planning.

Operational and business risks have been systematically addressed through the team's immersive, hands-on approach to the project. By assuming all risks early and committing full-time resources, they have gained invaluable insights into the operational challenges of affordable housing management. This experiential knowledge has informed strategies for minimizing tenant disruptions, addressing potential community opposition, and successfully navigating complex policy and regulatory barriers. The initiative's unwavering focus on benefiting the entire sector further mitigates reputational risks, as their work aims to create positive outcomes for all stakeholders involved in affordable housing for at-risk young adults.

Furthermore, the NHS Demonstration/BoudaaGOP initiative has implemented a multi-faceted approach to risk mitigation that encompasses:

- Regular risk assessment workshops involving all team members and key stakeholders
- Development of detailed contingency plans for various potential scenarios
- Implementation of a robust monitoring and evaluation system to track project progress and identify emerging risks
- Continuous engagement with local communities and government agencies to ensure alignment with regulatory requirements and community needs
- Ongoing training and capacity building for team members to enhance their risk management skills

The initiative has also developed specific strategies to address potential liabilities and costs associated with removing, recalling, or canceling implemented innovations. These strategies include:

- Establishing a dedicated fund for potential remediation measures
- Creating detailed protocols for the safe and efficient removal or modification of implemented systems
- Developing comprehensive communication plans to manage stakeholder expectations in the event of necessary changes
- Maintaining strong relationships with alternative suppliers and service providers to ensure quick pivots if needed

In addition to these measures, the initiative has prioritized addressing potential disruptions to tenants by implementing a comprehensive tenant communication and support program. This program includes regular updates on project developments, temporary relocation assistance if required, and a dedicated support team to address tenant concerns promptly. To mitigate local opposition, the team has engaged in extensive community outreach, hosting informational sessions, and incorporating community feedback into project plans.

The initiative has also proactively addressed policy and regulatory barriers by maintaining open lines of communication with relevant government agencies and actively participating in policy discussions related to affordable housing and innovative construction techniques. This approach has allowed the team to anticipate potential regulatory challenges and work collaboratively with authorities to find solutions that align with both project goals and regulatory requirements.

In conclusion, the NHS Demonstration/BoudaaGOP initiative's comprehensive risk management strategy, coupled with its long-term commitment and innovative approach, has positioned the project for success. By proactively addressing technical, dependency, operational, and business risks, the initiative has not only safeguarded its own objectives but has also set a new benchmark for risk management in the affordable housing sector. This approach ensures the project's resilience in the face of challenges and reinforces its potential for widespread positive impact on at-risk young adults and the broader community.

## Summary

### Part C Summary

The NHS Demonstration/BoudaaGOP initiative presents a revolutionary approach to tackle the affordable housing crisis for young adults at risk of homelessness. Part C of the plan focuses on the project's comprehensive strategy, encompassing its innovative methodology, ambitious objectives, expert team composition, strategic alliances, financial considerations, and risk mitigation strategies. This entrepreneurial venture aims to transform the affordable housing sector through the implementation of cutting-edge technologies and sustainable practices while providing holistic support services to residents.

At the heart of the project's methodology lies the development and demonstration of a proprietary heating-free system, seamlessly integrating Internet of Things (IoT) and Building Information Modeling (BIM) technologies. This technological innovation is complemented by comprehensive support services for

residents, ensuring a holistic approach to housing solutions. To gauge success, key performance indicators have been established, including:

- Maintaining rent rates below 30% of household income
- Achieving high resident retention rates
- Improving residents' financial literacy
- Enhancing career advancement prospects for residents

The initiative's leadership team, spearheaded by co-founders Oussama Boudaa and Hagop Sarian, brings a wealth of diverse expertise in construction, real estate, innovative finance development, and architecture to the project. This multidisciplinary approach ensures innovative problem-solving and a well-rounded perspective on the challenges faced in the affordable housing sector. To further enhance the project's capacity for innovation and scalability, strategic partnerships have been forged with academic institutions, artificial intelligence organizations, and governmental bodies.

To support its implementation, the project is seeking substantial funding from the NHS Demonstrations Initiative over a defined project timeline. The anticipated outcomes are far-reaching, including increased awareness and adoption of innovative housing solutions among community housing providers. The initiative's scalability potential is significant, with projections to expand to millions of units across hundreds of communities within a 36-month period, demonstrating its potential for rapid and widespread impact.

A proactive risk management strategy has been meticulously crafted, addressing technical, dependency, operational, and business risks. This comprehensive approach, refined through empirical knowledge accumulated over a five-year period, positions the project for success and establishes a new benchmark for risk management in the affordable housing sector. By leveraging this extensive experience, the initiative aims to mitigate potential obstacles and ensure smooth implementation of its innovative solutions.

The NHS Demonstration/BoudaaGOP initiative aspires to create a sustainable and scalable model that will have a lasting positive impact on at-risk young adults and the broader community. By combining technological innovation, holistic support services, and strategic partnerships, the project is poised to contribute significantly to the advancement of affordable housing solutions on a national scale. This pioneering approach not only addresses immediate housing needs but also empowers residents with the tools and resources necessary for long-term stability and success, potentially reshaping the landscape of affordable housing for generations to come.

# RIGHT NOW

## Summary

### Conclusion

The NHS Demonstration/BoudaaGOP initiative represents a groundbreaking advancement in providing affordable housing solutions for at-risk young adults. This "Right Now" section showcases our ongoing projects and initiatives, serving as compelling evidence of the transformative potential inherent in our approach. Our unwavering dedication to creating sustainable and impactful housing solutions is demonstrated through these active endeavors.

We invite stakeholders to examine our comprehensive strategic roadmap, which outlines our methodical approach to addressing the pressing need for affordable housing with a Canadian proptech startup angle. This detailed plan can be accessed via the following link: [NHS Demonstration/BoudaaGOP Initiative Roadmap](#). The roadmap delineates our step-by-step process, from initial concept to final implementation, ensuring transparency and accountability in our operations.

In addition to our long-term strategies, we are proactively addressing urgent housing concerns, such as the risk of student displacement. For a detailed analysis of our efforts in this critical domain, please refer to our comprehensive report on a property we are currently fundraising to acquire: [Building at Risk of Student Eviction Project](#). This document outlines our immediate response plans and preventative measures to safeguard vulnerable student populations from housing instability.

We are proud to present our Heritage Conservatorship Concept, an innovative building proposal that aligns with our mission of preserving cultural heritage while providing affordable housing solutions. This groundbreaking concept demonstrates our commitment to honoring historical significance and labor while addressing contemporary housing needs. The proposal is currently under review for a prestigious

competition, and we respectfully request that dissemination be withheld until the final results are announced. For further information, please consult our "Proposal" document, which provides an in-depth look at this revolutionary approach to urban development.

To facilitate a more comprehensive understanding of our initiative and our team's expertise, we encourage the exploration of the following resources:

- Primary website: [BoudaaGOP.com](https://BoudaaGOP.com) - Our main hub for information on current projects, mission statements, and future goals.
- Professional portfolio: [Hagopsarian.com](https://Hagopsarian.com) - Showcasing the diverse expertise and accomplishments of our team members.
- Urban Heritage Mapping Project: [Sauvons Montreal Interactive Map](#) - An innovative tool for visualizing and preserving urban heritage.

These resources exemplify our commitment to innovative, sustainable, and culturally sensitive approaches to affordable housing. Through thorough examination of these materials, stakeholders can gain a profound understanding of our vision and the concrete measures we are implementing to effect lasting change in the lives of at-risk young adults through thoughtful and accessible housing solutions.

Our approach is uniquely powerful, allowing us to identify potential inefficiencies in certain CMHC funding programs. For instance, we were able to determine the sunk cost of a particular program just before submission, thanks to our predictive model funded by the CMHC. Despite following all proper regulations, including geotechnical reports and environmental impact assessments, we identified a potential waste of [taxpayer funds](#). This was a new construction [4833-4837, rue Cazelais](#) (we invite you to check your internal database and you should find details on this project), which should have shown the highest level of positive outcome at this price point. This demonstrates the importance of our holistic approach in preemptively addressing systemic issues in affordable housing initiatives without viewing them in isolation.

As we move forward, the NHS Demonstration/BoudaaGOP initiative stands poised to transform the affordable housing landscape. Our multifaceted approach, combining heritage preservation, innovative design, and social responsibility, sets a new standard in the industry. We are not just building houses; we are creating homes, preserving communities, and fostering a sense of belonging for those who need it most.

In conclusion, our initiative represents more than just a housing project - it embodies a movement towards a more equitable, sustainable, and culturally rich urban future. Our vision is summarized in the additional documentation accompanying this submission, showcasing our in-depth research and approach to achieving a perfect equilibrium between for-profit good faith actors, the community sector, and enabling today's youth to enjoy their formative years as they should.

We invite all stakeholders, from community members to policymakers, to join us in this vital mission. Together, we can redefine affordable housing and create lasting positive change, one innovative solution at a time. The NHS Demonstration/BoudaaGOP initiative is not just a vision; it's a commitment to action, a testament to what can be achieved when innovation meets social responsibility in the realm of affordable housing.

### **Bibliography**

The NHS Demonstration/BoudaaGOP initiative draws upon a diverse range of academic and professional sources to support its innovative approach to affordable housing for young adults at risk. This bibliography summarizes key references that have informed the initiative's strategies and methodologies. The sources span various disciplines, including social entrepreneurship, sustainable urban development, housing policy, and technological innovation in the built environment. Crucially, our personal lived experience over the past five years has provided invaluable insights, which we have incorporated into the context of this work.

Key academic works that have shaped the initiative's approach include:

- Arnett, J. J. (2000). Emerging adulthood: A theory of development from the late teens through the twenties. *American Psychologist*, 55(5), 469-480. This seminal work explores the unique developmental stage of young adulthood, providing crucial insights into the needs and challenges faced by our target demographic. Arnett's theory emphasizes the distinct period between adolescence and full adulthood, characterized by identity exploration, instability, self-focus, and a sense of possibilities.
- Collins, P. H. (2015). Intersectionality's definitional dilemmas. *Annual Review of Sociology*, 41, 1-20. Collins' work on intersectionality has informed our approach to addressing the complex, overlapping factors that contribute to housing insecurity among young adults. This paper examines the various ways intersectionality has been conceptualized and applied in social science research, highlighting its importance in understanding multifaceted social inequalities.
- Crenshaw, K. (1989). Demarginalizing the intersection of race and sex: A Black feminist critique of antidiscrimination doctrine, feminist theory and antiracist politics. *University of Chicago Legal Forum*, 1989(1), 139-167. Crenshaw's foundational work on intersectionality has guided our understanding of how multiple forms of discrimination can compound housing challenges. This article introduces the concept of intersectionality, demonstrating how the experiences of women of color are often the product of intersecting patterns of racism and sexism.
- Dees, J. G. (2017). The meaning of social entrepreneurship. In *Case studies in social entrepreneurship and sustainability* (pp. 34-42). Routledge. Dees' definition of social entrepreneurship has been instrumental in shaping our innovative, impact-driven approach to affordable housing solutions. This chapter outlines the key characteristics of social entrepreneurs and their role in creating and sustaining social value.

Reports and policy documents that have informed the initiative's understanding of the housing landscape include:

- United Nations Environment Programme (UNEP). (2019). 2019 Global Status Report for Buildings and Construction. This report provides critical insights into sustainable building practices and their potential impact on affordable housing solutions. It highlights global trends in building sector emissions, energy use, and policy developments, emphasizing the need for sustainable and efficient construction practices.
- UN-Habitat. (2016). Urbanization and Development: Emerging Futures. World Cities Report 2016. This comprehensive report has been invaluable in understanding global urban trends and their implications for young adult housing. It examines the patterns of urbanization and their impact on people, the economy, and the environment, offering a framework for a new urban agenda.
- World Bank. (2020). Urban Development Overview. The World Bank's analysis has informed our approach to integrating affordable housing solutions within broader urban development contexts. This overview provides insights into sustainable urban development strategies, emphasizing the importance of inclusive, resilient, and low-carbon cities.

The initiative has also drawn insights from various organizations and programs, including:

- Canada Mortgage and Housing Corporation (CMHC) reports and guidelines, which have provided a solid foundation for understanding the Canadian housing market and policy landscape. These resources offer valuable data on housing trends, market analysis, and policy recommendations specific to the Canadian context.
- National Housing Strategy (NHS) priority areas and objectives, aligning our initiative with national goals for affordable housing. The NHS outlines Canada's vision for housing, focusing on reducing homelessness and improving access to affordable housing for vulnerable populations.
- Mitacs program resources for student engagement and research collaboration, enabling us to leverage academic partnerships and foster innovation in our approach. Mitacs supports research-based innovation through collaborative projects between academia and industry.

- Youth employment programs and social service organizations focusing on at-risk young adults, providing valuable insights into the specific needs and challenges of our target demographic. These programs offer practical perspectives on the barriers faced by young adults in securing stable housing and employment.

This bibliography reflects the interdisciplinary nature of the NHS Demonstration/BoudaaGOP initiative, combining insights from social sciences, urban planning, technology, and policy to create innovative and sustainable affordable housing solutions for young adults at risk. By synthesizing academic research, policy documents, and practical experiences, we have developed a holistic approach that addresses the complex challenges of housing insecurity among young adults.

Our initiative's strength lies in its comprehensive foundation, drawing from diverse fields to inform our strategies. We recognize that successful affordable housing solutions require not only an understanding of housing policy and urban development but also insights into the unique challenges faced by young adults, the intersectionality of social issues, and the principles of social entrepreneurship. This multifaceted approach positions us to create impactful, sustainable solutions that truly address the needs of our target population.

As we move forward, we remain committed to ongoing learning and adaptation, continuously integrating new research and best practices into our work. We are open to collaboration and knowledge-sharing with other organizations working towards similar goals. Should our initiative not be selected, we extend our best wishes to those chosen, recognizing that our shared objective is to improve housing accessibility and stability for the most vulnerable.