

CMHC Housing Solutions



National Housing Strategy

A Vision for Inclusive Housing

Housing is more than just a roof over our heads

People

Communities

Partnerships





New Construction and Modernized Housing Supply

\$48.3B



Support for the Community Housing Sector

\$1.892B



Reducing Chronic Homelessness

\$4.1B



System changes to increase housing supply

\$4B

A \$82+ billion 10-year plan

The NHS is a toolkit of complementary initiatives that address needs across the entire housing continuum



Improved Homeownership Options

\$1.35B



One-time direct support payments to lower income renters

\$1.2B



Existing community housing programs

\$11.7B



Initiatives Delivered with Provinces and Territories

\$15.7B



Data, Innovation and Research

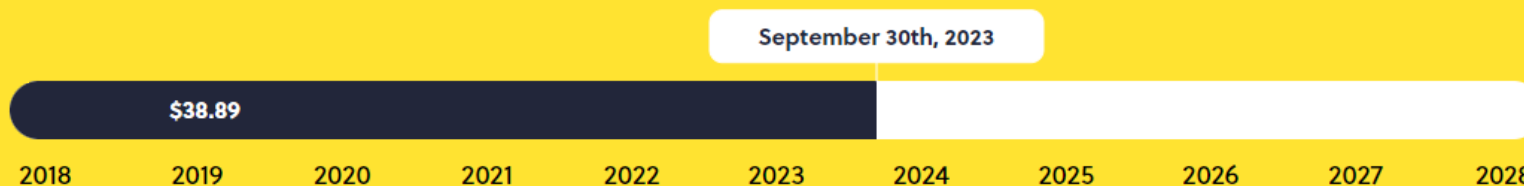
\$541M



Human Rights-Based Approach to Housing

\$63M

The Strategy's Total Funding Commitments in Billions



National Housing Strategy

- Build new affordable housing
- Renew & repair existing affordable housing
- Support social housing providers
- Research & Innovation



CMHC Solutions along the Housing Continuum

MLI Select

MLI

Apartment Construction Loan Prog.

Affordable Housing Fund

Seed Funding

Affordable Housing Innovation Fund



Financial incentives for social outcomes

Social outcomes

- **Affordability**
- **Energy Efficiency**
- **Accessibility**
- **Proximity to Amenities***
- **Partnerships**

Incentives

- **Lower interest rates**
- **Low equity requirement**
- **Longer amortization**
- **Lower Debt Coverage Ratio**
- **Longer loan terms**

Criteria and Priorities

Intended residents
(serving a priority population)

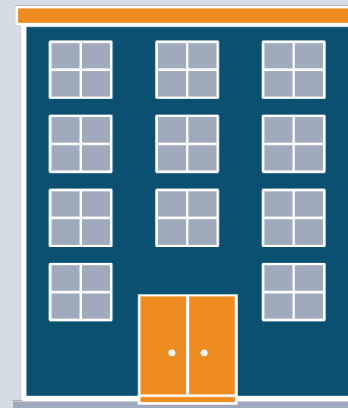


5+ affordable units or beds **5+**

Affordability: degree & duration



Access to transit & amenities



Financially viable



Energy efficiency



Accessibility features

Partnerships



Priority Groups

The NHS prioritizes projects that target:

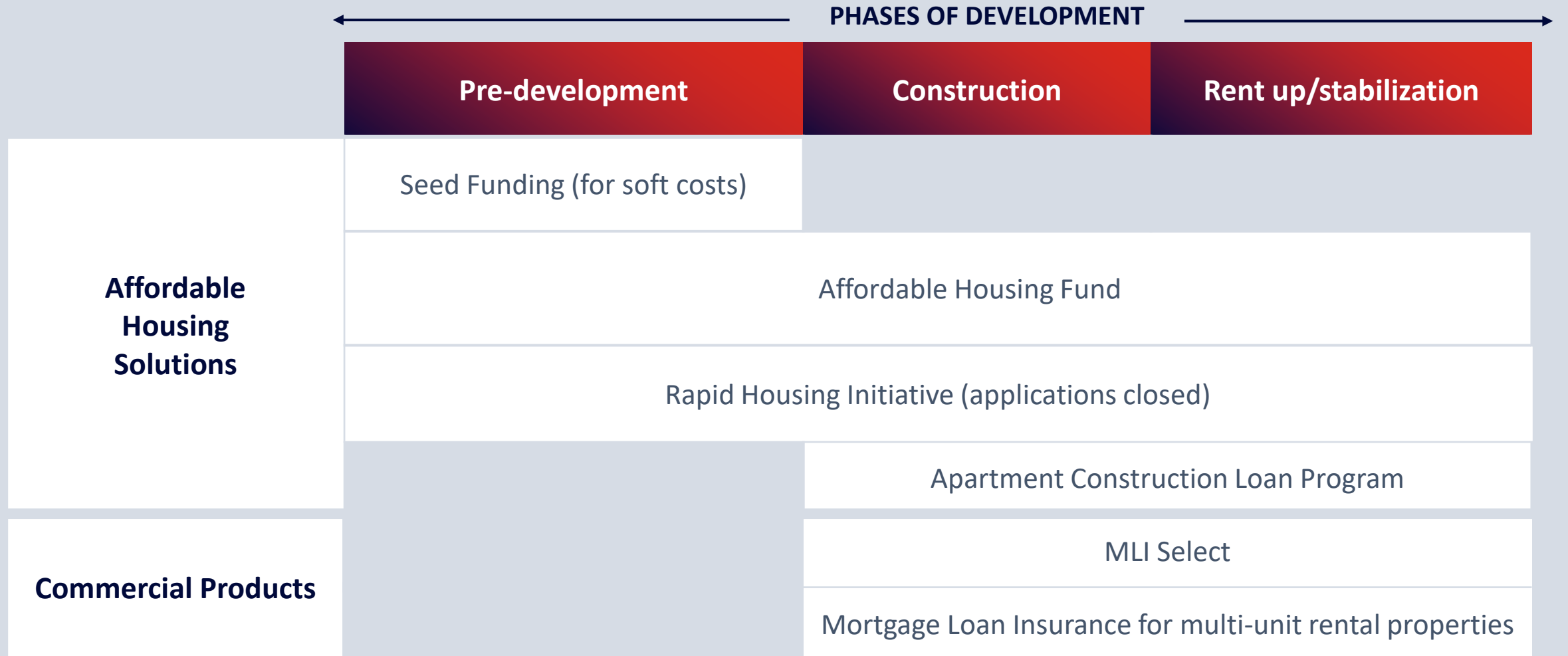
- Women and children fleeing domestic violence
- Seniors
- Young adults
- Indigenous peoples
- People with disabilities
- People dealing with mental health and addiction issues
- Veterans
- LGBTQ2+
- Racialized groups
- Recent immigrants, especially refugees
- People experiencing homelessness



Project types and CMHC product offerings

Project Type	Programs/Initiatives			Products	
	Seed Funding	Rapid Housing Initiative (applications closed)	Apartment Construction Loan Program	MLI Select	MLI for market rental
	Affordable Housing Fund				
	Canada Greener Affordable Housing				
Standard apartment	✓	✓	✓	✓	✓
Student housing					✓
Single room occupancy (SRO) housing	✓	✓		✓	✓
Retirement housing (basic & assisted needs)	✓	✓		✓	✓
Supportive housing	✓	✓		✓	✓

Phases of development and CMHC product offerings





Stackability

Proponents may apply for multiple CMHC products, programs or services

Funding from other sources and partnerships is accepted, encouraged, and can be incentivized.

Minimum eligibility requirements

Partnerships



To make federal investments go further, applicants to the Affordable Housing Fund must have **additional sources of funding**



Projects **must have support from another level of government** and can be in the form of investment of resources and/or the form of a letter of endorsement



Contributions from collaborators can be **monetary or in-kind**

Announced Projects

13 Sanders St. - Tillsonburg, ON

- Tillsonburg Non-Profit Housing Corporation
- 16 units for modest income seniors
- All units accessible
- All units affordable for 25 year
- 32% energy & GHG reduction
- \$1.54M insured loan from CMHC
- \$1.08M forgivable loan from Oxford County



Announced Projects

Hunt Terrace - Peterborough, ON

- 85 mixed-market units (incl. on-site supports by Victorian Order of Nurses)
- \$19.8M AHF & \$50k SEED Funding from CMHC
- \$1.4M City of Peterborough & \$3.2M Peterborough Housing Corp.
- \$2.4M Canada-Ontario Community Housing Initiative (COCHI) & \$1M+ Ontario Priorities Housing Initiative (OPHI) & \$177,958 Ontario Homeless Prevention Program (HPP)



Expert Community on Housing

ECoH is an open community where members with a wide range of housing experience can collaborate, share knowledge, contribute to the development of housing solutions, and network with leaders within and outside of the traditional housing ecosystem to address common challenges. Visit [CMHC.ca/ECoH](https://www.cmhc.ca/ECoH) today!



Webinar Series



Task Teams & Discussions



Community Events

Task Teams

Members can form a Task Team on Microsoft, which is a channel dedicated to supporting a specific impact project, region or area of practice.

The ECoH team helps to set up the hub and supports the leader with programming that will help move the community towards its goals.

Examples of Task Teams on ECoH:



Alternative and disruptive housing models



CLTs and Land Assembly Solutions



Research Open House



Innovation Space



Atlantic Community of Practice

Join ECoH!

Join ECOH:



Thank you!

For questions and more information

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