



# CMHC Housing Solutions

Canada 



# Housing Continuum



# Continuum of housing solutions

## FUNDING SOLUTIONS

- Seed Funding
- Co-Investment Fund
- Innovation Fund
- Federal Lands Initiative
- Rental Construction Financing



## MORTGAGE LOAN INSURANCE

- Flexibilities for affordable housing
- Mortgage loan insurance for market properties

# Phases of development and CMHC product offerings

		← Phases of development →		
		Pre-development	Construction	Rent up/ stabilization
Affordable Housing Solutions	Seed Funding (for soft costs)			
	Co-Investment Fund			
	Innovation Fund			
	Federal Lands Initiative			
		Rental Construction Financing initiative (loan + insurance)		
		Mortgage Loan Insurance for Affordable Housing		
	Commercial Products		Mortgage Loan Insurance for Market Rental Housing	





# National Housing Co-Investment Fund

# Co-Investment Fund – New Construction

**\$5.19  
BILLION**

AVAILABLE THROUGH  
**LOW-COST REPAYABLE  
LOANS** OVER 10 YEARS

**\$2.26  
BILLION**

AVAILABLE THROUGH  
**CAPITAL CONTRIBUTIONS**  
OVER 10 YEARS

**Combination of both** to offset higher costs of meeting or exceeding minimum requirements or where cash flow is insufficient to support additional financing





# Rental Construction Financing

# Rental Construction Financing initiative

**\$13.75B**

In low-cost loans to municipalities and housing providers for the construction of 42,500 new rental housing units in Canada

**13-year**  
initiative

**CMHC**  
insured from  
the onset

**\$1M / 5 units**  
minimum loan  
amount, minimum  
units



# Eligible borrowers



Municipalities



Private sector  
developers and  
builders



Non-profit housing  
providers



Partnerships



# Summary of Initiatives

## **National Housing Co-Investment Fund**

Low-cost loans and financial contributions to attract partnerships and investments to build new affordable housing projects.

## **Rental Construction Financing initiative**

Low-cost loans to encourage the construction of rental housing.

