



# Leveraging National Housing Strategy Funding and Resources for your Communities:



Tuesday, December 4<sup>th</sup>, 2018



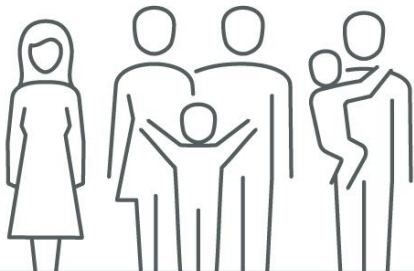
# Our Transformation to Better Serve Canadians



# A Vision for Inclusive Housing

Housing is more than just a roof over our heads

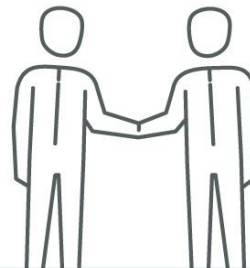
**People**



**Communities**



**Partnerships**



# 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 →

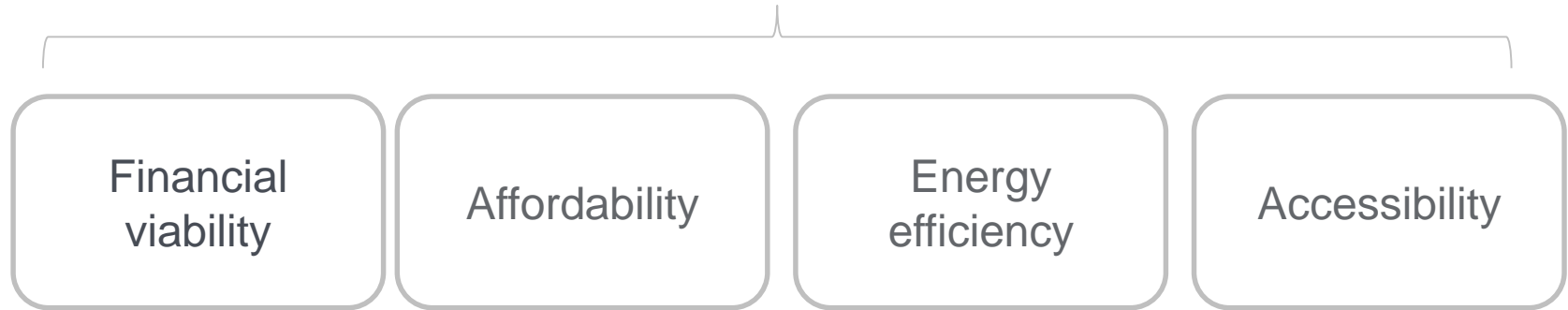
	Pre-development	Construction	Rent up/ stabilization
<b>Affordable Housing Solutions</b>	Seed Funding (for soft costs)		
		Co-Investment Fund	
		Innovation Fund	
		Federal Lands Initiative	
		Rental Construction Financing initiative (loan + insurance)	
		Mortgage Loan Insurance for Affordable Housing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

# Project types and CMHC product offerings

Project Type	Programs/Initiatives		Products	
	Seed Funding Co-Investment Innovation Fund Lands	Rental Construction Financing initiative	Affordable Housing MLI - Flexibilities	Commercial MLI
Standard apartment	✓	✓	✓	✓
Student housing				✓
Single room occupancy (SRO) housing	✓		✓	✓
Retirement housing (basic & assisted needs)	✓		✓	✓
Supportive housing	✓		✓	✓

## Minimum Eligibility requirements

# SOCIAL OUTCOMES





# National Housing Co-Investment Fund

- ✓ Three intake windows completed
- ✓ Must meet accessibility, energy efficiency, and affordability requirements

Launched:  
**May 2<sup>nd</sup> 2018**

First 2 windows:  
**130 applications**



# Rental Construction Financing Initiative

- ✓ Budget 2018 added \$1.25 billion
- ✓ New projects are accessible, energy efficient, and affordable.
- ✓ 40 projects, 5500 units since 2017



K-W Habilitation Services project in  
Kitchener (22 units)

# Which Program Works for Your Project?

## Rental Construction Financing Initiative

- ✓ Low-cost insured loans
- ✓ To encourage construction of rental housing
- ✓ Middle Class Canadians

## National Housing Co-Investment Fund

- ✓ Loans, Contributions
- ✓ To create or repair a broad range of housing
- ✓ Targets vulnerable groups



# Affordable Housing Innovation Fund

- ✓ Innovation Fund projects announced in Victoria, BC and Banff, Alberta.
- ✓ Innovation Fund Student Challenge



220 Terminal Avenue, Vancouver

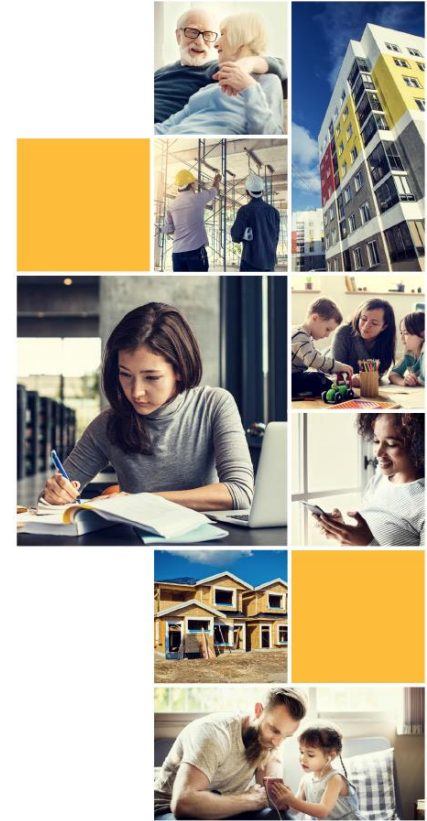
# Tiny home team balances green technologies and affordability

- ✓ 30-35 permanent homes, ranging from 380-600 square feet in size.
- ✓ Goal is a replicable model that could produce similar communities across Canada
- ✓ Vagabond's custom mobile unit was built to demonstrate the tiny home concept.



# Partnerships

- ✓ **May 9, 2018** – Multilateral Framework Launched
- ✓ Bilateral agreements signed with British Columbia, Ontario and New Brunswick
- ✓ New partnerships with non-profit, private sector, and philanthropic groups to maximize investments.



# Indigenous Housing

CMHC	Provincially delivered	Indigenous Services Canada
New NHS Initiatives	New Bilateral Agreements with Provinces	Distinctions Based Housing Strategies

# Human Rights-Based Approach to Housing

- ✓ In-person consultations with Canadians from March 2018 to June 2018.
- ✓ Several hundred online submissions received from Canadians.





# Human Rights-Based Approach to Housing

## More to come

- ✓ National Housing Council
- ✓ Federal Housing Advocate
- ✓ Legislation
- ✓ Community Based Tenant Initiative
- ✓ Public Engagement Campaign



# Looking ahead to 2019

## Provincially Delivered (Part of Bilateral Agreements under negotiation)

- ✓ Canada Community Housing Initiative
- ✓ Canada Housing Benefit
- ✓ PT Priority Funding

## Federally Delivered

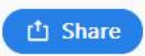
- ✓ Technical Resource Centre and Sector Transformation Fund (RFP completed; provider selected).



# Application In Take Periods

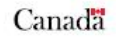


- Continuous Intake – every 30 days
- Online Portal or Regional Consultants
- Based on Achievement of outcomes
- Community Housing Applicants Prioritized
- Financial Sustainability
- Achievement of outcomes



# National Housing Co-Investment Fund

## APPLICATION GUIDE



- Comment
- Fill & Sign
- More Tools

Convert and edit PDFs with Acrobat Pro DC  
[Start Free Trial](#)





# Federal Lands Initiative

# Federal Lands Initiative

Support the transfer surplus federal lands and buildings to eligible participants at discounted to no cost to encourage the development of affordable homes.

The discount on the land will depend on the maximization of socio-economic and environmental outcomes achieved.

Once transferred, the property will be developed into affordable, sustainable, accessible and socially inclusive developments

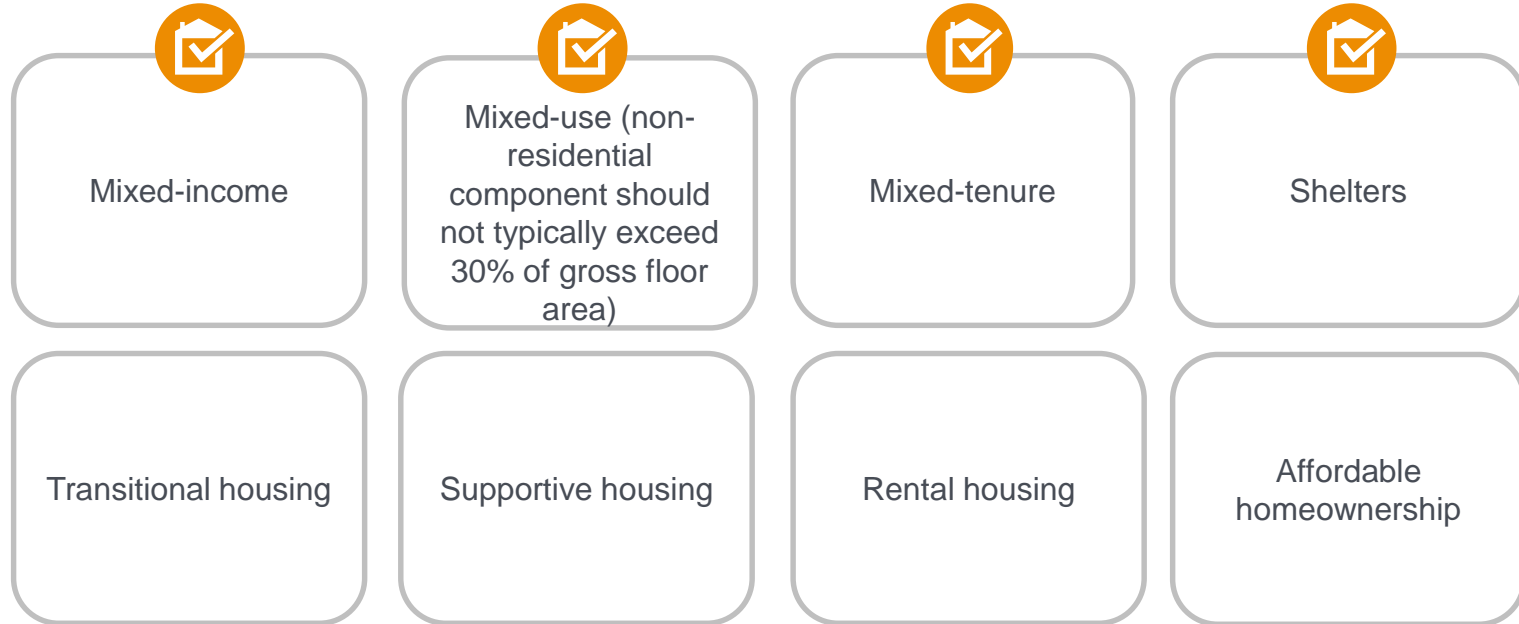
# Eligibility

## Groups



# Eligibility

## Projects





## Project Requirements

- ✓ **30%** of units must be less than **80%** of Median Market Rent
- ✓ **25%** decrease in energy consumption and greenhouse gas emissions
- ✓ **20%** of units must be accessible and access to project and common areas is barrier free
- ✓ Required length of affordability is **25 years**
- ✓ Minimum DCR of **1.10**



# Seed & Preservation Funding

**Non-repayable  
contributions**

\_\_\_\_\_ and/or \_\_\_\_\_

**Interest free loans**

**New construction stream**

a contribution of up to \$150K and/or  
an interest-free loan of up to \$350K

**Preservation stream**

up to \$50K per community housing project  
a contribution of up to \$75K in some cases

# Eligibility

## New construction stream



## Preservation stream



# Benefits

## New construction stream

Pre-development  
activities for new  
affordable  
housing



## Preservation stream

Preservation  
activities for  
existing housing

# A new website

[www.cmhc-nhs.ca](http://www.cmhc-nhs.ca)

- ✓ Award Winning
- ✓ User-Focused

[www.cmhc-nhs.ca](http://www.cmhc-nhs.ca)



The screenshot shows the National Housing Strategy website. At the top, there is a hero image of an elderly man and a young girl sitting on a couch, looking at a book together. Overlaid on this image is a white box containing the National Housing Strategy logo and a brief description of the plan: 'A 10-year, \$40-billion plan creating a new generation of housing in Canada giving more Canadians a place to call home.' Below this is a purple button that says 'WHAT IS THE STRATEGY?'. Below the hero image is a section titled 'NATIONAL HOUSING STRATEGY INITIATIVES' which contains four white boxes, each with a title and a brief description of an initiative.

**NATIONAL HOUSING STRATEGY**

A 10-year, \$40-billion plan creating a new generation of housing in Canada giving more Canadians a place to call home.

**WHAT IS THE STRATEGY?**

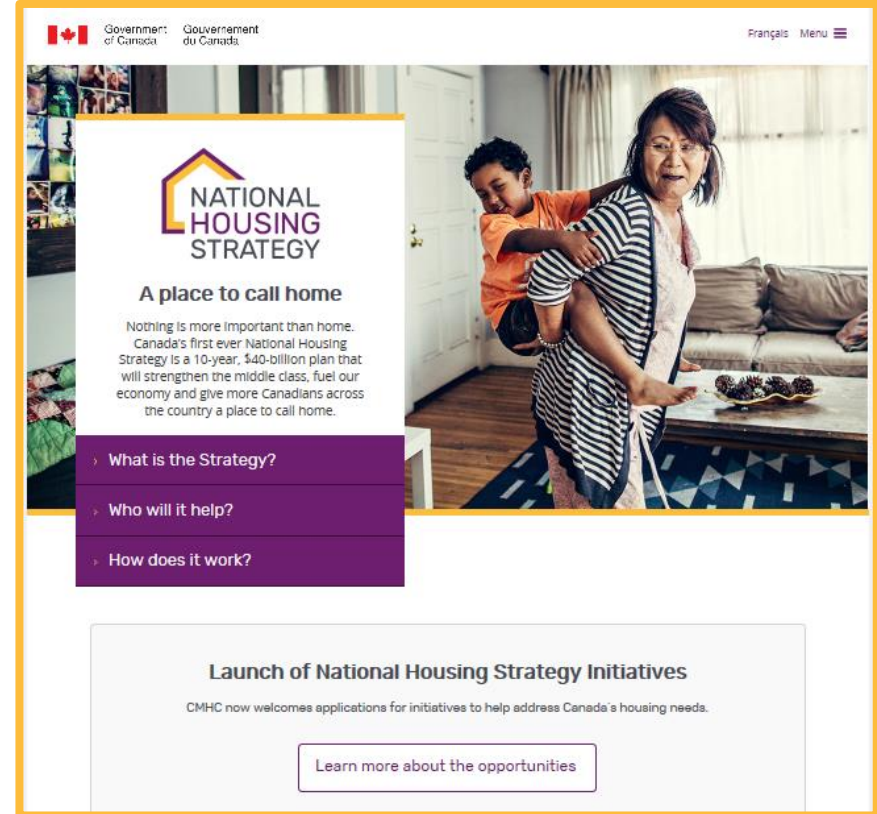
**NATIONAL HOUSING STRATEGY INITIATIVES**

- › Create New Housing Supply**  
Funding and financing opportunities to build new affordable housing in Canada.
- › Modernize Existing Housing**  
Funding and financing opportunities to renew and/or renovate the existing affordable housing stock.
- › Resources for Community Housing Providers**  
Technical assistance, tools and funding opportunities to increase capacity and support the community housing sector.
- › Innovation & Research**  
Promoting excellence, innovation and funding opportunities, in the housing research and data sector.

# A new website

[www.placetocallhome.ca](http://www.placetocallhome.ca)


[www.cmhc-nhs.ca](http://www.cmhc-nhs.ca)



The screenshot shows the homepage of the National Housing Strategy website. At the top, there is a navigation bar with the Canadian flag, the text "Government of Canada / Gouvernement du Canada", and language options "Français" and "Menu". The main content area features a large image of a woman holding a young child. Overlaid on this image is a white box containing the National Housing Strategy logo and the heading "A place to call home". Below the heading is a paragraph of text: "Nothing is more important than home. Canada's first ever National Housing Strategy is a 10-year, \$40-billion plan that will strengthen the middle class, fuel our economy and give more Canadians across the country a place to call home." To the left of this text is a vertical list of three purple buttons with white text: "What is the Strategy?", "Who will it help?", and "How does it work?". Below the main content area is a light gray box with the heading "Launch of National Housing Strategy Initiatives" and the text "CMHC now welcomes applications for initiatives to help address Canada's housing needs." At the bottom of this box is a white button with the text "Learn more about the opportunities".

Government of Canada / Gouvernement du Canada

Français Menu

  
NATIONAL  
HOUSING  
STRATEGY

**A place to call home**

Nothing is more important than home. Canada's first ever National Housing Strategy is a 10-year, \$40-billion plan that will strengthen the middle class, fuel our economy and give more Canadians across the country a place to call home.

- › What is the Strategy?
- › Who will it help?
- › How does it work?

**Launch of National Housing Strategy Initiatives**

CMHC now welcomes applications for initiatives to help address Canada's housing needs.

[Learn more about the opportunities](#)

Thank You

Anthony Adrien  
CMHC Affordable Housing Consultant  
Tel: 416 605-9290  
Email: [aadrien@cmhc.ca](mailto:aadrien@cmhc.ca)

