

Canada Mortgage and Housing Corporation

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Canada Mortgage and
Housing Corporation

CMHC General Information

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We help Canadians meet their housing needs.

CMHC – What do we do?

- We are committed to helping Canadians access a wide choice of quality, affordable homes, while making vibrant, healthy communities and cities a reality
- How do we do this?
 - Innovative Financing Options
 - Affordable Housing
 - Housing Expertise and Advice

What are some of CMHC's resources?

- [Affordable Housing Centre](#)
- [Market Analysis Centre](#)
- [Research Highlights](#)
- [Canadian Housing Observer](#)
- [Canadian Housing Information Centre \(CHIC\)](#)

What is the Affordable Housing Center (AHC)?

- The AHC is a team of affordable housing experts who ...
 - Reliable, unbiased information and advice
 - Canada's broadest range of information, tools and resources
 - Financial incentives and assistance
 - **Mortgage loan insurance**
 - Housing Information

How can CMHC help?

- CMHC helps to facilitate the creation of affordable housing...
 1. Seed funding
 2. Proposal Development Funding
 3. Investment in Affordable Housing (IAH) program
 4. **Mortgage Loan Insurance Flexibilities**

- The CMHC Affordable Housing Centre's website provides you with some of the most comprehensive housing resources available in Canada

CANADA MORTGAGE AND HOUSING CORPORATION

CMHC + SCHL

Type your search here... **search**

Business / Government / Housing Organizations **+** Switch Entry Page

- > Mortgage Loan Insurance
- > Housing Market Information
- > Affordable Housing in Canada
- > Building and Design
- > Sustainability
- > Research Highlights
- > Mortgage-Backed Securities
- > Investments
- > CMHC International
- > Canadian Registered Covered Bonds
- Events Calendar
- Publications and Reports
- CMHC Events

[Affordable Housing in Canada](#) > Affordable Housing Centre

Affordable Housing Centre

With a team of experts throughout Canada, the Affordable Housing Centre works with private and non-profit developers to facilitate the creation of new affordable housing without federal subsidy.

In this section you will find information on financial assistance available for the development of affordable housing and some of the most comprehensive inventory of housing resources available in Canada.

- ▶ **Project Development**
Grants, interest-free loans, and resources are available to potential developers to develop housing proposals.
 - ▶ [Seed Funding](#)
Up to \$20,000 in grants and interest-free loans to cover some of the up-front costs of a housing proposal.
 - ▶ [Proposal Development Funding](#)
Up to \$100,000 as an interest-free loan to bring the proposal to the financing stage.
 - ▶ [Mortgage Loan Insurance Flexibilities](#)
Flexibilities available for home buyers as well as developers of rental projects, beyond those available for the financing of market housing.
 - ▶ [Project Profiles](#)

Making a Difference in the Lives of Canadians

[Habitation Canadienne Val Bélar QC](#)

"With CMHC's Seed Funding, we could study the site, make plans and estimate these plans to see if the project would be viable or not."

Patrick Thériault, President

[View vignettes](#) [Watch video vignettes](#)

Additional Information on our website

- Homebuying Step by Step
- Investing in a Home – Programs available to help you.
- Information on Home Maintenance

Homebuying Step by Step

The screenshot shows a web browser window with the URL <http://cmhc.ca/en/co/buho/index.cfm>. The page header features the CMHC logo (CMHC SCHL) and the text "CANADA MORTGAGE AND HOUSING CORPORATION". A search bar is located in the top right corner with the placeholder text "Type your search here..." and a "search" button. Below the header is a green navigation bar labeled "Consumers".

The main content area is titled "Buying a Home" and includes a photograph of a smiling woman holding a baby. The text reads: "For over 65 years, CMHC has helped millions of Canadians meet their housing needs. CMHC provides mortgage loan insurance that enables you to buy a home sooner with a minimum down payment of 5%. And CMHC is there with you every step of the way — with information before, during and after your home purchase. Everything you need to open new doors."

On the left side, there is a sidebar menu with the following items:

- > Buying a Home
- > Mortgage Loan Insurance
- > Renting a Home
- > Green Housing
- > Accessible and Adaptable Housing
- > Programs and Financial Assistance

Below the menu are three boxes:

- Publications & Reports
- Housing Market Information Portal
- @Home With CMHC [Subscribe now!](#)
- New to Canada?** All the housing information you need in eight languages
- Buying or building an Energy-Efficient Home?** You may be eligible for a premium refund

The "In this Section:" section contains the following links:

- > [Homebuying Step by Step](#)
Buying a home is one of the biggest financial and lifestyle decisions you will make, this guide will help you make an informed decision.
 - > [Step 1: Is Homeownership Right for You?](#)
 - > [Step 2: Are You Financially Ready?](#)
 - > [Step 3: Which Home is Right for You?](#)
 - > [Step 4: The Buying Process](#)
 - > [Step 5: Now That You're a Homeowner](#)
 - > [Words to Know When Buying a Home](#)
 - > [Worksheets](#)
- > [Condominium Buyer's Guide](#)

On the right side, there are three boxes with red arrows:

- Download our mobile app: [Ready Set Home](#)
- [Get House Smart](#) and make an informed decision
- Planning and managing [your mortgage](#)
- Easy-to-use [calculators](#)

On the far right, there are social media icons for Facebook, Twitter, LinkedIn, and Google+.

Worksheets available on our Website

The screenshot shows a web browser window displaying the Canada Mortgage and Housing Corporation (CMHC) website. The browser's address bar shows the URL http://www.cmhc-schl.gc.ca/en/co/buho/hostst/hostst_012.cfm. The page title is "Worksheets | CMHC".

The website header features the CMHC logo (a red house shape with "CMHC SCHL" below it) and the text "CANADA MORTGAGE AND HOUSING CORPORATION". A search bar is located on the right side of the header with the placeholder text "Type your search here..." and a red "search" button.

Below the header is a green navigation bar with the text "Consumers" and a dropdown arrow. A sidebar on the left lists various categories under "Consumers":

- > [Buying a Home](#)
- > [Mortgage Loan Insurance](#)
- > [Renting a Home](#)
- > [Green Housing](#)
- > [Accessible and Adaptable Housing](#)
- > [Programs and Financial Assistance](#)

Below the sidebar, there are two red square icons with text: "Publications & Reports" and "Housing Market Information Portal". There are also three promotional boxes: "@Home With CMHC Subscribe now!", "New to Canada? All the housing information you need in eight languages", and "Buying or building an Energy-Efficient Home?".

The main content area is titled "Homebuying Step by Step" and "Worksheets". It features a large image of a couple lying on their backs on a grassy field, with a house-shaped cloud in the sky. A red checkmark icon is overlaid on the image. To the right of the image, the text "HOMEBUYING STEP BY STEP" and "Worksheets" is displayed.

Below the image, there is a list of links:

- > [Net Worth](#)
- > [Current Household Budget](#)
- > [Home Purchase Cost Estimate](#)
- > [Your Team of Professionals](#)
- > [Checklist for Evaluating Real Estate Agents](#)
- > [Checklist for Selecting a Lawyer/Notary](#)
- > [Home Inspection Checklist](#)
- > [Household Budget as a Homeowner](#)
- > [Home Features Checklist](#)
- > [Moving to Your New Home — Change of address notification](#)
- > [Home Hunting Comparison Worksheet \(PDF\)](#)

On the right side of the main content area, there is a list of steps:

- [Step 1: Is Homeownership Right for You?](#)
- [Step 2: Are You Financially Ready?](#)
- [Step 3: Which Home is Right for You?](#)
- [Step 4: The Buying Process](#)
- [Step 5: Now That You're a Homeowner](#)

Below the steps, there are two blue square icons with text: "Words to Know When Buying a Home" and "Worksheets".

On the far right, there are social media icons for Facebook, Twitter, LinkedIn, and Google+.

The Windows taskbar at the bottom shows the system tray with the date and time: "12:56 PM 12/12/2014".

Thank you!

