



Starting with the Foundation:  
Opportunities under the National Housing Strategy

## **Canadian Alliance to End Homelessness Conference 2018**

**November 7, 2018 - 2:00 - 3:30 p.m.**

Canada 



# Agenda

Starting with the Foundation: Opportunities under the National Housing Strategy

**Canadian Alliance to End Homelessness Conference 2018**

**November 7, 2018**

**2:00 - 3:30 p.m.**

*Presenters & Subject Matter Experts:*

- **Anthony Adrien** – Affordable Housing Consultant, CMHC
- **Graham Cubitt** – Indwell & NHS Partner
- **Janet Kreda** – Manager, Housing Needs Research, CMHC



## Agenda - continued

- **2:00 PM**      **Welcome**
- **2:05 PM**      **Context Setting**
- **2:15 PM**      **Interactive discussion: Co-Investment Fund, Federal Lands, Solutions Labs and Demonstration projects**
  - Presentation & Demonstration
  - NHS Partner
- **3:10 PM**      **Dialogue on key research questions:**
  - Open floor on gaps & opportunities
- **3:30 PM**      **Wrap-up**







# CMHC Housing Solutions

Canada 



# Housing Continuum



# A Vision for Inclusive Housing



Housing is more than just a roof over our heads

**People**

**Communities**

**Partnerships**



# Continuum of housing solutions

## ← 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	✓		✓	✓

\*Student housing not eligible for Seed Funding & Co-Investment







# SEED Funding

# Overview

**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

Community housing providers

Municipalities, provinces & territories

Indigenous governments & organizations

Private sector groups



## Preservation stream

Those previously under an operating agreement or transferred under a Social Housing Agreement



# Benefits

## New construction stream

Pre-development  
activities for new  
affordable  
housing



## Preservation stream

Preservation  
activities for  
existing housing







# National Housing Co-Investment Fund



# National Housing Co-Investment Fund

CREATE OR REPAIR

**4,000**

SHELTER SPACES  
FOR VICTIMS OF  
FAMILY VIOLENCE

CREATE

**2,400**

NEW AFFORDABLE  
UNITS FOR  
PEOPLE WITH  
DEVELOPMENTAL  
DISABILITIES

CREATE

**60,000**

NEW UNITS

CREATE

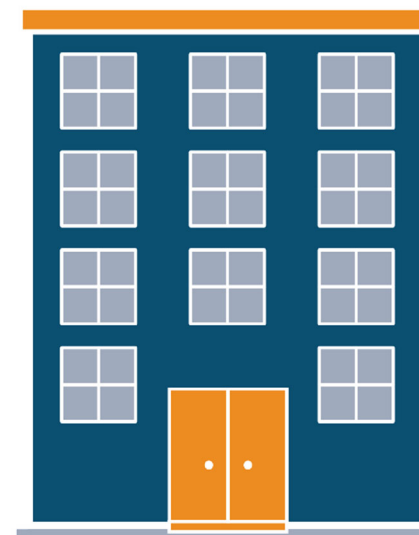
**7,000**

NEW AFFORDABLE  
UNITS FOR SENIORS

REPAIR

**240,000**

EXISTING UNITS



## Projects

Urban Indigenous  
community housing

Mixed-use market  
and/or affordable  
rental housing

New construction  
and/or conversion  
from a non-  
residential use to  
affordable multi-unit  
housing

Shelters

Transitional and  
supportive housing

# Project requirements



**Have at least 5 units or beds.**



**Ensure primary use is residential.**



**Meet minimum requirements for:**

Partnerships, financial viability, affordability, energy efficiency, and accessibility.





# Rental Construction Financing





# Affordable Housing Innovation Fund



## Transformational

creates a **new model** that eliminates or totally transforms existing approaches

## Breakthrough

**meaningful change** resulting in a demonstrably new approach, producing a substantial competitive edge

## Incremental

**“new and improved”** reflecting small, yet meaningful improvements in existing approach

# Eligibility

Individuals, corporations and organizations wanting to address a demonstrated community need by:

- building affordable housing; or
- repairing and renewing existing housing.



Indigenous governments & organizations, Municipalities, private sector developers and builders, and non-profit housing providers (as well as community housing organizations).







# Federal Lands Initiative





# Mortgage Loan Insurance Flexibilities for Affordable Housing





# Research Priorities

## Under the National Housing Strategy



# Research, Demonstration & Innovation

## Thought Leadership

- Housing Needs Data & Analysis
- Research & Planning Fund
- Internal Research (Part IX, PERD)

## Enabling / Connecting

- Expert Community on Housing
- National Housing Conference

## Capacity Building

- Awards
- Scholarships
- Collaborative Research Network

## Innovation

- Demonstrations
- Solutions Labs



# Research Planning for 2019-2020

## **Solicitation**

of input on our  
key research  
questions

## **Identification**

of information  
gaps

## **Better**

**understanding** of  
research priorities  
and activities  
of others

## **Opportunities**

for collaborate  
research



# Research Theme Areas

Housing Needs  
and Conditions

**Aligned with the  
National Housing  
Strategy and focused  
on the most  
vulnerable**

Financial System  
and Market Stability

**Focus on supply  
and demand as  
well as systemic risk  
in Housing Finance  
and Markets**

Sector Innovation  
and Evolution

**Government  
investments aimed  
at encouraging  
sector innovation  
and evolution**



# Key Research Questions?

## **Vulnerable populations**

- housing needs and conditions of vulnerable populations?
- successful strategies and tools to address needs?

**What challenges and opportunities do indigenous organizations face in meeting their housing needs?**

**How can we better respond to the housing needs and conditions in the North?**

**How do we measure the impacts of investments in affordable housing?**

**How can housing contribute to sustainable, inclusive communities?**

# Feedback or Questions?

**For questions or more information**

## **RESEARCH PLAN:**

Janet Kreda, Senior Manager Research, Housing Needs

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## **NHS RESEARCH PROGRAMS:**

[Innovation-research@cmhc-schl.gc.ca](mailto:Innovation-research@cmhc-schl.gc.ca)

## **GENERAL:**

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