



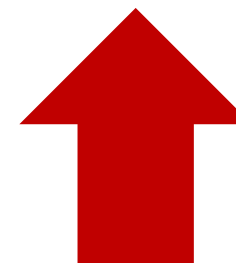
Housing Models to Grow Communities

Arlene Etchen, CMHC Knowledge Transfer

Canada 



Population Changes in Ontario



55+



Newcomers to Canada





Building Conversions

McCarthy Street Residence – Powassen (Trout Creek) Ontario



Oxford Manor - Tavistock, Ontario



Harvey Woods – Woodstock, Ontario



SEED Funding

Contributions or loans to assist with planning costs of building new affordable housing project or preserving existing community housing project.

New Construction support costs for completing pre-development activities

Preservation – Support costs for completing preservation activities



SEED Funding

ELIGIBILITY

- Community housing sector (non-profit housing organizations & rental co-ops)
- Municipal, provincial and territorial governments and their agencies
- Indigenous governments / organizations
- Private entrepreneurs / builders / developers

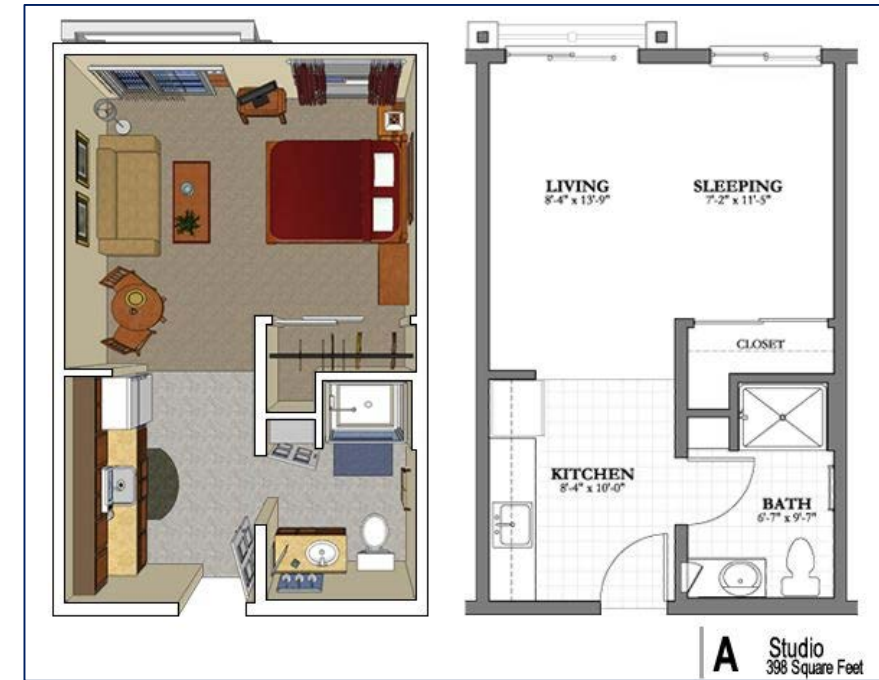
ELIGIBLE PROJECTS

- Community and affordable housing
- Mix-use market/affordable rental
- Shelters, transitional & supportive housing
- Conversion of non-residential buildings to affordable multi-unit residential
- Renovation of existing affordable units at risk of being abandoned or demolished
- Indigenous community housing

SEED Funding

ELIGIBLE ACTIVITIES

- Analysis of need and demand for proposed project
- Special purpose surveys
- Preliminary financial feasibility
- Business plans
- Incorporation
- Professional appraisal
- Site Surveys
- Preliminary Design
- Site drawings and specifications
- Contract documents
- Development permits
- Construction cost estimates, etc.



Affordable Housing - Strathroy, Ontario



Affordable Housing Options – Elgin, Ontario



Housing Incentives

- Waive fees or taxes or conversion fees
- Below-market land leases
- Housing fund
- Loan guarantees and forgivable loans
- Land banking
- Modification of development standards
- Donations of land or facilities
- Exemption from parking requirements
- Expedited approval process



F. M Walker - Alliston

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

Home Sharing

Introducing the
Smart Housing Solution
for Students and 50+

HOME SHARE

HE'S
QUITE THE
KNITTER

SHE'S
ON THE
TWITTER



Three small squares (blue, orange, orange) are visible at the bottom left of the image.

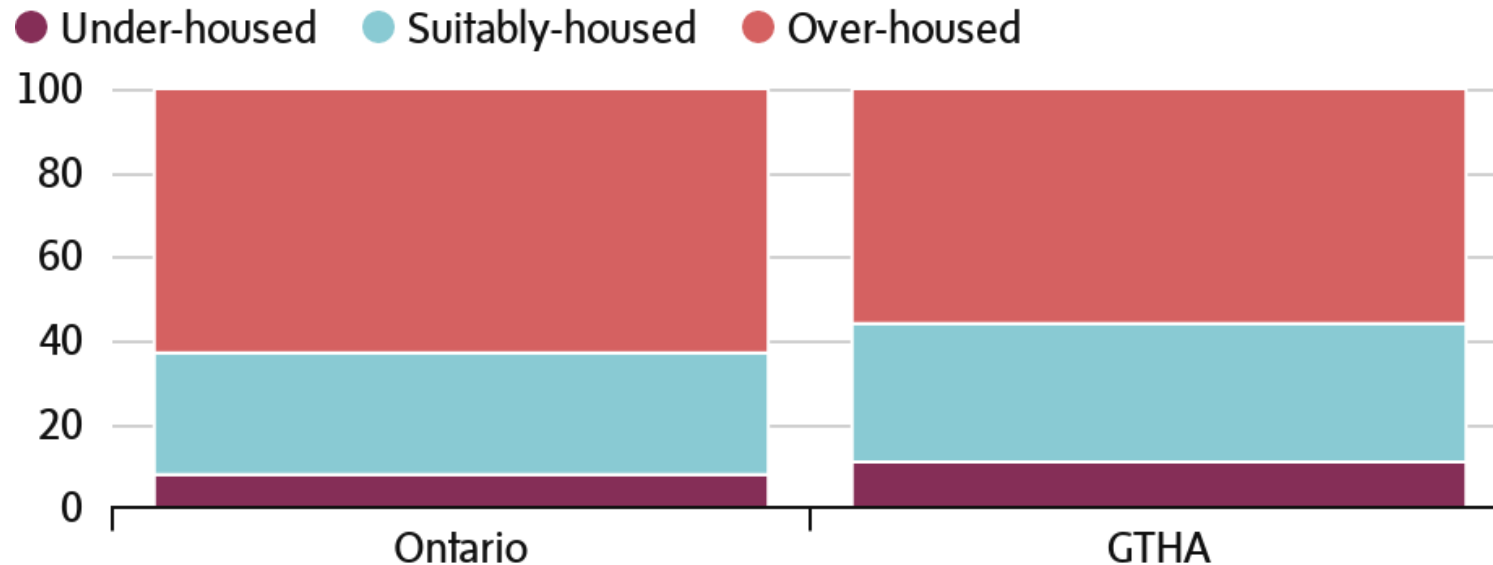
Northumberland Home Share



Housing Suitability – CCEA Data

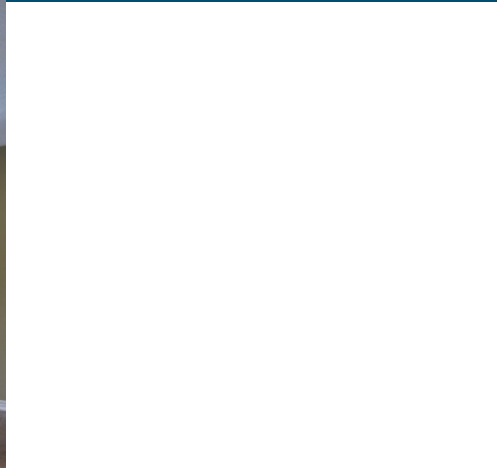
Housing suitability

Nearly two-thirds of Ontario residents are living in homes too big for their needs, leaving 5 million bedrooms empty. Even in Toronto, where the housing market is especially tight, there are two million empty bedrooms. Most of the people living in too-large homes are seniors. Percentage of households.



THE GLOBE AND MAIL, SOURCE: CANADIAN CENTRE FOR ECONOMIC ANALYSIS,
NOTE: GTHA=GREATER TORONTO AND HAMILTON AREA

Co-housing – Solterra and Abbeyfield - Canada



Pre-Built Secondary Suites – Kingston, ON



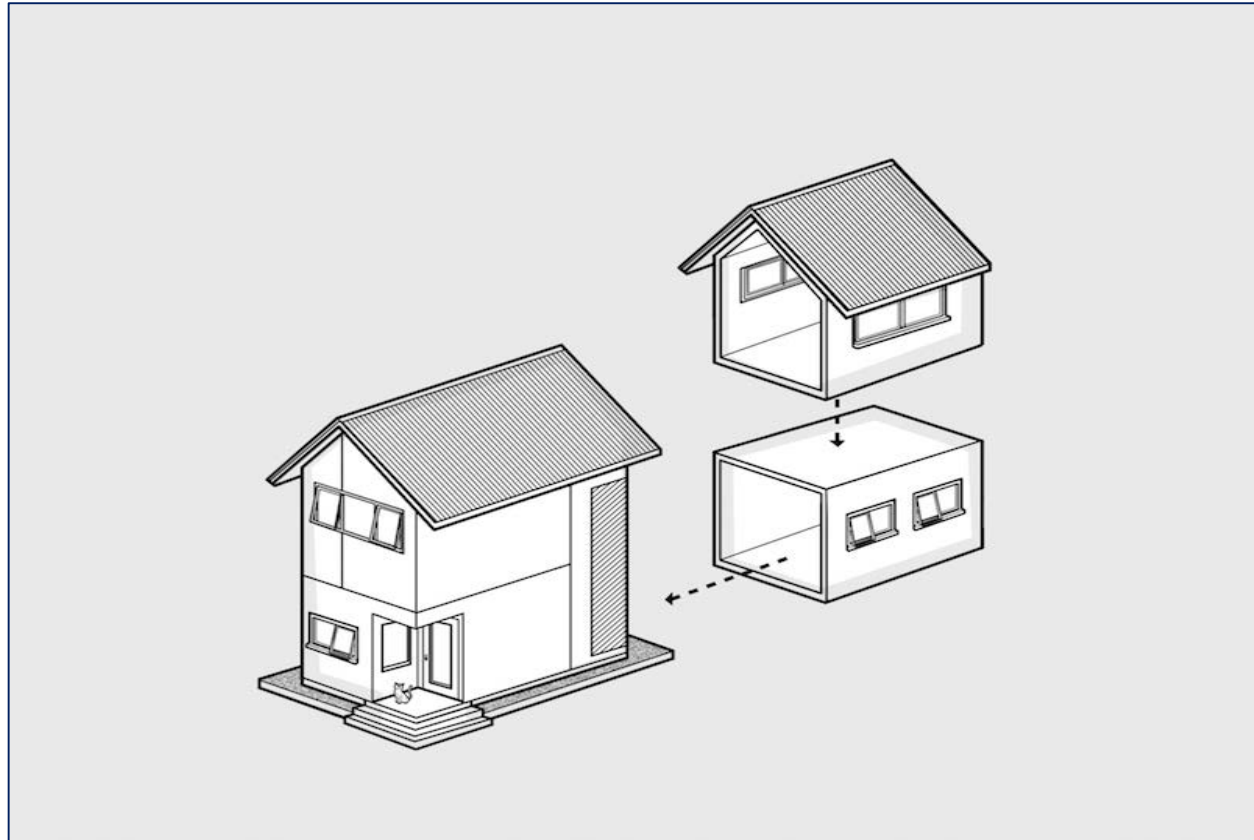
Secondary Suites - Coach House Innovation



Top 50 Housing Ideas - Dweller – Pre-Fab



Top 50 Housing Ideas: Module Homes



NHS Innovation fund: VAHA




CMHC Housing for Newcomers


CANADA MORTGAGE AND HOUSING CORPORATION - WWW.CMHC.CA Français | Contact Us | Home



HOUSING FOR newcomers

CMHC is the Government of Canada's national housing agency and the go-to resource to better help you settle in Canada. We are providing you with housing information to help you make decisions and find a safe, affordable home for your family.

 **Select Your Language**

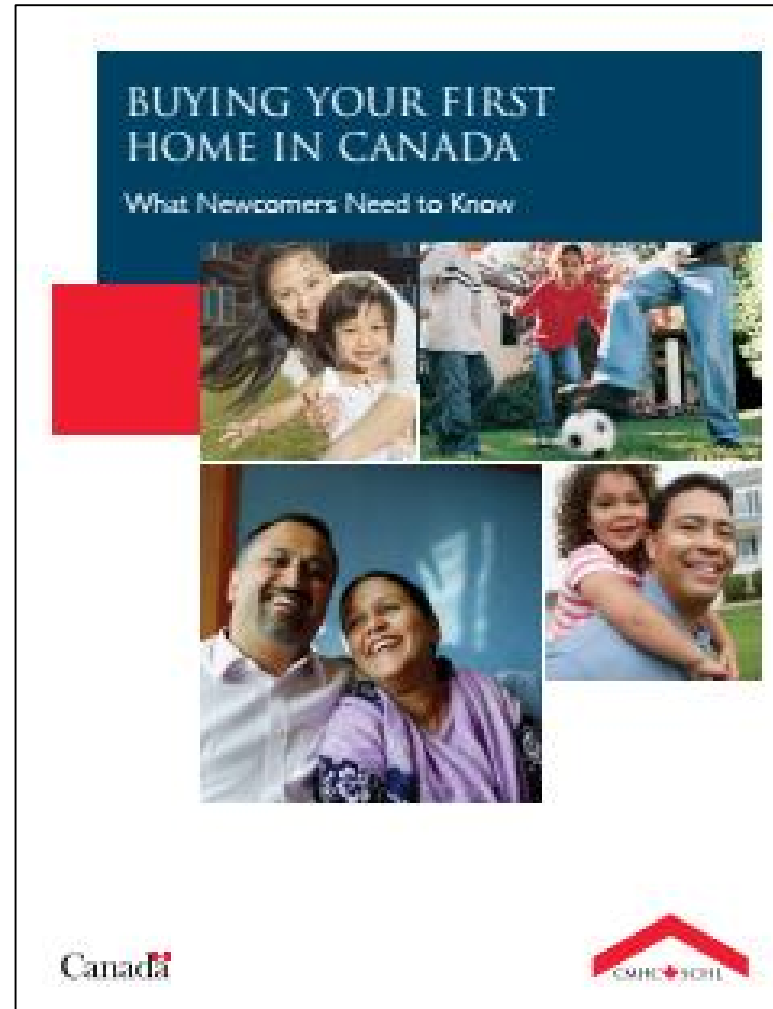
> English	> Français	> عربي
> 中文	> ਪੰਜਾਬੀ	> Español
> Tagalog	> اردو	



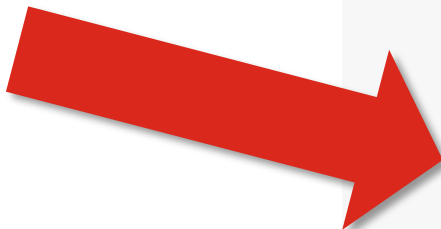
www.cmhc.ca/newcomers

Buying your First Home in Canada




Where to Find Resources


www.cmhc.ca




WHAT CAN WE HELP YOU WITH?




Buying
Tools and information to help you buy a house or condominium in Canada.




Managing and Maintaining
Tools and funding for housing management and sustainable maintenance.




Rental Housing
Rental rules and processes for building owners, landlords and tenants.



Developing and Renovating
Resources and funding for new builds, conversions and renovations.




Data and Research
The latest trends, insights and research on the Canadian housing market.




Finance and Investing
Mortgage insurance, securities, bonds and more for professionals.


COMMON TASKS FOR **Buying**




Homebuying Step by Step



Mortgage Consumer Survey



Mortgage Payment Calculator



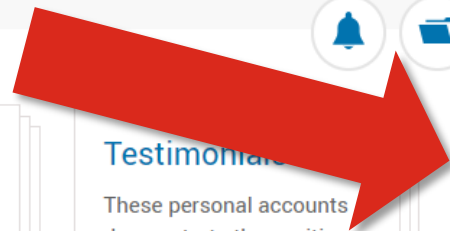
Research, Market and Housing Data

CANADA MORTGAGE AND HOUSING CORPORATION

Where to Find Resources

Developing and Renovating

Resources and funding for new builds, conversions and renovations.



Funding Opportunities

Seed Funding, First Nation development funding and on-reserve renovation programs.

Testimonials

These personal accounts demonstrate the positive impact that affordable housing solutions have made in the lives of Canadians.

Develop New Affordable Housing

Tools and funding to help you create affordable housing without long-term federal subsidies.

First Nation Housing

Partnership overview, housing internships and funding opportunities.

Developing Sustainable Housing

Information and case studies for new and renovated resource- and energy-efficient and...

Accessible and Adaptable Housing

Accessible and adaptable housing enables people of all ages and abilities to stay in their community...

Provincial/Territorial Agreements

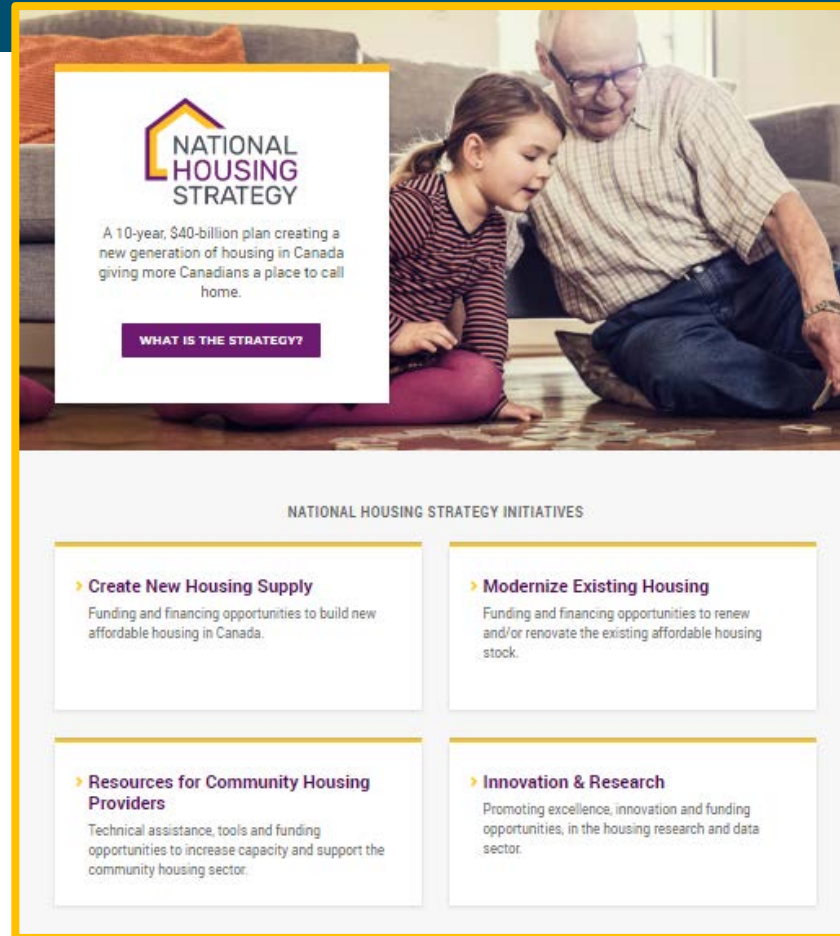
Investment in Affordable Housing (IAH) overview, public reporting and funding tables.

External Links

A selection of external websites for more affordable housing ideas, resources and inspiration.



NHS Website



www.Placetocalhome.ca

CANADA MORTGAGE AND HOUSING CORPORATION



Connect with us!

Arlene Etchen
aetchen@cmhc.ca



www.cmhc.ca

CANADA MORTGAGE AND HOUSING CORPORATION

