



CANADA MORTGAGE AND HOUSING CORPORATION

ADVANCING AFFORDABLE HOUSING SOLUTIONS



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Facing the challenge of producing affordable housing in Canada



BC Housing Continuum



HOUSING CONTINUUM

GOVERNMENT-ASSISTED HOUSING

(Accounts for almost six per cent of the province's total housing)

DEPENDENT

INDEPENDENT

High Level
Support Services

Moderate Level
Support Services

Low Level
Support Services



Emergency Shelter and Housing for the Homeless

3,680 homeless individuals assisted



Traditional, Supported and Assisted Living

17,460 special needs individuals and frail seniors assisted



Independent Social Housing

43,760 low-income seniors and families assisted



Rent Assistance in the Private Market

19,020 households assisted (primarily seniors)



Private Market Rentals



Home Ownership

THE HOUSING FOUNDATION: building, safety and consumer protection program, policy, legislation and regulation



CMHC's affordability criteria -



Housing Award Program (HAP)



1. City of Langford Affordable Housing Strategy
2. Vancouver Performing Arts Lodge
3. Ucluelet First Nation Revisionary Housing Project
4. The Cornerstone Initiative, Victoria
5. Verdant @ UniverCity, Burnaby



Cornerstone – 2008 Housing Awards



- Historic neighborhood at the core of Victoria revitalized by community support



**A policy for smart growth builds on support from the
local development industry**



**An artistic community
rallies to bring affordable
housing to its senior
members**



- Partnership between the City, Habitat for Humanity, CMHC and a private developer
- 11 affordable ownership townhouse units
- 6 finishable suites as mortgage helpers & affordable rental housing for seniors/persons with disabilities
- CMHC seed funding, Proposal Development funding, RRAP secondary suites
- City owned land, sold below market value
- Private sector development partner

C Side at coal harbour



- 30 storey tower contains a total of 284 units, including 31 townhomes at the base of the concrete tower.
- 113 subsidized rental units for families on the first 11 floors.
- 171 market based rental units on the top 19 floors.



CMHC offers financial assistance to help cover some of the upfront costs incurred during the development of a housing project proposal.





CMHC's Seed Funding program offers financial assistance to groups who are in the very early stages of developing an affordable housing proposal.



Proposal Development Funding



CMHC's PDF program provides repayable interest-free loans to help with up-front expenses.



CMHC Mortgage Loan Insurance



To support the creation of affordable housing units, CMHC enables lenders to offer even more financing flexibilities to home buyers as well as developers of rental projects.





- Financial assistance is also available from CMHC to fund repairs, renovations and accessibility modifications for the creation of low-income rental units and home adaptations.

Residential Rehabilitation Assistance Program (RRAP)

- Rental (RRAP)
- RRAP Conversion
- RRAP Rooming House
- RRAP-Disabilities
- (RRAP) — Secondary/Garden Suite



- **Municipal Infrastructure Lending Program**
- **Support for Seniors, Persons with Disabilities and Northern Housing**
- **Renovation and Retrofit of existing Social Housing**



Your Key To Advancing Affordable Housing Solutions



Call on our experts. They want to help.

- **Contact your Corporate Representative**

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