

CMHC Training Menu – For MPC CE Program 2019

All of CMHC's presentations can be customized to ensure they are of the utmost relevance to the given audience. The timing of all of the presentations can be customized and can range from 15 min – 1 hour+.

Industry Knowledge & Best Practices

CMHC Housing Market Update

This presentation provides housing industry professionals with valuable information (which can help them plan more effectively for client interactions) such as current market conditions and forecasts covering new home, resale and rental housing markets. Through this presentation, real estate professionals will develop a better understanding of local market conditions and the drivers behind them in order to be able to uncover opportunities within their housing market.

Understanding Mortgage Fraud and Misrepresentation and how to Protect Against It.

The purpose of this presentation is to advise mortgage professionals on how to identify potential indicators of misrepresentation that are most commonly associated with mortgage fraud. Throughout the presentation, messages regarding the importance of looking at an application from a holistic point of view and assessing any inconsistencies are reinforced.

Mortgage Consumer Survey

CMHC's annual flagship survey, the Mortgage Consumer Survey (MCS), is the largest and most comprehensive survey of its kind. Conducted since 1999, data collected from the survey provides key insights into the attitudes, behaviors, and expectations of recent mortgage consumers. Real estate professionals will learn how this data can promote a better understanding of their clients and ultimately help to grow their business.

Prospective Homebuyers Survey

In October 2017, CMHC completed an online survey of over 2,500 prospective home buyers, all prime household decision-makers who intend to purchase a home within the next two years. This first of its kind survey provides a comprehensive review of future Canadian homeowners' overall awareness and understanding of the home buying process by exploring the dynamics of consumer home buying intentions. During this presentation, real estate professionals will learn valuable insights on the attitudes, needs, and expectations of their future clients in order to be able to offer sound advice and help their clients make educated, informed and responsible home buying decisions.

CAT Formula

Retaining your clients is critical to success as a real estate professional. The CAT formula consists of the three main components to build client loyalty: contact, advice and trust. This presentation provides insights on these components using findings from our 2017 mortgage consumer survey and explores how to provide a powerful client experience that translates into client loyalty. Real estate professionals will learn how to focus on their best clients, further increasing the value of their services, which can lead to building their business through recommendations.

Social Media for Housing Finance Professionals

Through the lens of social media and powered by key findings from CMHC's annual Mortgage Consumer Survey (MCS), this presentation provides real estate professionals with insights into consumer behaviours during their most recent home buying and mortgage transactions. Real estate professionals will learn what social media resources and platforms are most commonly used and which ones consumers find most valuable, while enhancing social media reach to new and existing clients.

Understanding Credit Reports

The purpose of this presentation is to promote strategies on how a consumer can build or re-build a credit score. Through examining the actual characteristics of a credit report, this presentation provides an in-depth look at its various components. This presentation is designed for real estate and/or mortgage professionals in order to strengthen their understanding of the weighting, overall impact and myths surrounding credit scores.

CMHC-Specific Information & Products

Self Employed

This presentation provides mortgage professionals with information on CMHC's Self-Employed program, including an overview of product features, eligibility requirements and our recent enhancements that came into effect on October 1, 2018. Through these enhancements, mortgage professionals can provide guidance to self-employed borrowers to qualify for mortgage loan insurance with no additional cost, and therefore be seen as a trusted resource and ultimately grow their business.

Newcomer to Canada, New To Credit

This presentation familiarizes mortgage and/or real estate professionals with the newcomer market in their area and offers support with a vast array of tools and resources that CMHC has available to grow ones business within this consumer segment. This presentation explains the programs that CMHC offers to facilitate mortgage funding for newcomers and helps real estate and/or mortgage professionals tap into this important consumer segment.

Green Home

Energy efficiency and sustainable living is a top priority for consumers, for both its cost-savings benefits and positive social outcomes. This presentation is designed to help real estate professionals educate their clients on the benefits of CMHC's Green Home program, by learning how to assist borrowers in obtaining a potential premium refund of up to 25% when they either buy, build or renovate for energy efficiency using CMHC-insured financing.

Purchase with Improvements

The purpose of this presentation is to focus on the opportunities inherent in today's market to make the most of CMHC's Purchase with Improvements program. With almost a quarter of our Canadian housing stock over 55 years old, this presentation offers key market information and consumer benefits to help real estate professionals to effectively incorporate this program for potential sellers to position their home in the market and for potential buyers to achieve owning their dream home.

Portability

CMHC Portability makes porting a CMHC insured mortgage a cost effective option for homebuyers while helping real estate professionals retain business. This presentation provides an overview of CMHC's amortization and portability options. By learning how to deliver accurate and concise information and sales messaging on CMHC Portability, real estate professionals can enable their clients to port their CMHC Mortgage Loan Insurance from an existing home to their new home.

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Risk Management in the Housing Industry

Understanding risk is important for all professionals in the housing industry. This presentation provides an overview of how CMHC contributes to the stability of the industry through its risk management practices and tools. Real estate professionals will learn how they play a role in prudent risk management practices and how to apply these practices in their day to day interactions.

Borrower 101

When it comes to mortgage loan insurance, a comprehensive understanding of CMHC's borrower eligibility and assessment criteria is critical in order to ensure client satisfaction. This presentation walks you through CMHC's borrower eligibility criteria, enabling mortgage professionals to put together quality applications and offer sound advice, both of which may improve your client's overall experience.

Application Tips

This presentation highlights some of the common application error messages sent by CMHC, and provides detailed tips on how to address these errors. By learning how to identify and correctly enter important client details and avoid common mistakes, real estate professionals can improve efficiencies and help receive the best quality decisions in the shortest amount of time, both of which can improve the overall client experience.

Property 101

In order to be eligible for CMHC-insured financing, properties must meet certain eligibility criteria. In an effort to ensure that clients have a good understanding of this information, this presentation walks you through the fundamentals of these property eligibility and assessment criteria and highlights the responsibilities of mortgage professionals in determining the accuracy of the information provided to CMHC when submitting an application for mortgage loan insurance.

Default Management at a Glance

There are a variety of reasons which can contribute to borrower default. Some situations may require simple short-term solutions, while others may require longer-term and more complex solutions. Since no two situations are exactly alike, flexibility and knowledge of each borrower situation is required in identifying an effective solution. This presentation reviews the fundamentals of mortgage default, explains its potential causes and highlights the default management tools and resources available for real estate professionals. By promoting a flexible approach to default management, this presentation can help real estate professionals respond to their clients' needs quickly and efficiently while maintaining and enhancing the overall client experience.