

Homeowner CMHC Training



Get one step ahead with CMHC

CMHC has a wide range of mortgage insurance products to meet your clients' needs. As Canada's first mortgage loan insurance provider, we bring the knowledge and experience to ensure you stay well-informed. Beyond insurance, we have products, services and insights into the Canadian market that will keep you one step ahead.

REGIONAL TRAINING SESSIONS

Your CMHC team offers regular webinars on CMHC products and industry topics throughout the year. Please contact your CMHC account representative for information on upcoming sessions.

MORTGAGE LOAN INSURANCE PRODUCTS

Training sessions in this category qualify for MPC Continuous Education Credits – 0.5 CEU per hour of learning.

CMHC PURCHASE

CMHC Purchase can help open the doors to homeownership. It enables homebuyers to purchase a home with a minimum down payment of 5% from flexible sources.

[Visit our
CMHC Purchase
page](#)

CMHC HOME START

CMHC Home Start offers mortgage loan insurance with 30-year amortizations for borrowers who are either first-time homebuyers or purchasing newly built homes.

[Visit our
CMHC Home Start
page](#)

CMHC REFINANCE

CMHC Refinance allows homeowners to refinance their existing properties and access insured financing to fund the construction of self-contained secondary suites.

[Visit our
CMHC Refinance
page](#)

CMHC IMPROVEMENT

CMHC Improvement is for homebuyers purchasing an existing home that requires some work or those building a new home from the ground up.

[Visit our
CMHC Improvement
page](#)

CMHC ECO PRODUCTS

CMHC Eco Plus and Eco Improvement offer a 25% partial premium refund when purchasing and building a home or making eligible energy-efficient improvements.

[Visit our
CMHC Eco Products
page](#)

CMHC SELF-EMPLOYED

CMHC Self-Employed allows self-employed borrowers to access CMHC mortgage loan insurance with flexible income and employment requirements at no extra cost.

[Visit our
CMHC Self-Employed
page](#)

CMHC NEWCOMERS

CMHC Newcomers is for permanent and non-permanent residents who need mortgage loan insurance to secure financing for their homes.

[Visit our
CMHC Newcomer
page](#)



CMHC PORTABILITY

CMHC Portability lets your clients transfer their existing mortgage loan insurance to a new property, avoiding the need for new coverage and saving on associated costs.

[Visit our CMHC Portability page](#)

CMHC INCOME PROPERTY

CMHC Income Property is a mortgage loan insurance product for 2-to-4-unit rental properties. It provides investors with more housing finance choice when purchasing a rental property.

[Visit our CMHC Income Property page](#)

INDUSTRY KNOWLEDGE

Training sessions in this category qualify for MPC Continuous Education Credits – 1.0 CEU per hour of learning.

CMHC Mortgage Consumer Survey

Since 1999, we've conducted our Mortgage Consumer Survey to help industry experts better understand the dynamics of the mortgage market from the consumer's perspective. The survey explores the behaviours, attitudes and expectations of homebuyers, mortgage refinancers and renewers.

[Visit our CMHC Mortgage Consumer Survey page](#)

CMHC Housing Market Insights

This presentation offers valuable regional insights into the key drivers shaping the housing market, including essential data on population trends, migration patterns, employment rates, new housing starts, the rental market and the resale market.

[Visit our CMHC Housing Data page](#)

CMHC Default Management

Some borrowers may face unforeseen financial circumstances that may impact their ability to maintain ownership of their home. With early intervention, cooperation and a well-executed default management plan, lenders and borrowers can work together to find winning solutions to many financial problems.

CMHC's Default Management Tool Selector can help lenders to determine what CMHC default management tools are most appropriate given the borrower's circumstances.

[Visit our CMHC default management page](#)

CMHC Mortgage Fraud Awareness

Mortgage fraud is an industry-wide problem requiring an industry-wide response. CMHC is a committed partner in fraud prevention. We working with mortgage professionals and other in the industry partners to prevent mortgage fraud at initiations and throughout the life of a loan.

[Visit our CMHC fraud awareness page](#)