

Homeowner

CMHC Training



Get one step ahead with CMHC

As Canada’s first mortgage loan insurance provider, we bring the knowledge and experience to ensure you stay well-informed. Visit cmhc.ca/mlipproducts for more information.

REGIONAL TRAINING SESSIONS

CMHC regional teams offer year-round training sessions on mortgage loan insurance products and key industry topics. For details on upcoming sessions, please contact your CMHC account representative or email us at clientrelations@cmhc.ca.

MORTGAGE LOAN INSURANCE PRODUCTS

Training sessions in this category qualify for MPC continuous education credits (0.5 CEU per hour of learning).

CMHC PURCHASE

Enables buyers to purchase a home with a minimum down payment of 5%.

Link to
[CMHC Purchase](#)
page

CMHC HOME START

30-year mortgage for first-time homebuyers and new builds.

Link to
[CMHC Home Start](#)
page

CMHC IMPROVEMENT

Access more financing options for new construction and home improvements.

Link to
[CMHC Improvement](#)
page

CMHC ECO PLUS

Borrowers who buy newly built climate-friendly housing using CMHC-insured financing can apply for a 25% partial premium refund.

Link to
[CMHC Eco Plus](#)
page

CMHC ECO IMPROVEMENT

Offers a Eco Improvement 25% partial premium refund to borrowers who buy existing homes and make energy-efficient improvements.

Link to
[CMHC Eco Improvement](#)
page

CMHC NEWCOMERS

Improves housing choice for newcomers to Canada.

Link to
[CMHC Newcomers](#)
page

CMHC SELF-EMPLOYED

Facilitates access to mortgage loan insurance for business owners.

Link to
[CMHC Self-Employed](#)
page

CMHC REFINANCE

Helps homeowners fund the building of a secondary suite.

Link to
[CMHC Refinance](#)
page

CMHC PORTABILITY

Provides flexibility and financing choice for borrowers who are relocating.

Link to
[CMHC Portability](#)
page



CMHC SECOND HOME

Provides financing options for borrowers purchasing a second home.

Link to
[CMHC Second Home](#)
page

CMHC INCOME PROPERTY

Provides financing options for investors in all markets.

Link to
[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 DEFAULT MANAGEMENT

Tools and insurance options to manage loan situations effectively. Homeowners sometimes run into problems that can affect their ability to make their mortgage payments. By working together, we can help you design a plan and create a solution that works for everyone.

Visit the [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 work with mortgage professionals and other industry partners to prevent mortgage fraud at initiation and throughout the life of a loan.

Visit the [CMHC Mortgage Fraud Awareness](#) page



CMHC MORTGAGE CONSUMER SURVEYS

Stay on top of housing issues and trends with the latest consumer surveys. Since 1999, these surveys have offered valuable insights into the behaviours, attitudes, and expectations of homebuyers, refinancers, and renewers, enabling industry experts to better understand the mortgage market from a consumer perspective.

Visit the [CMHC Mortgage Consumer Surveys](#) page

CMHC HOUSING MARKET REPORTS

Get reliable, impartial and up-to-date housing market reports, analysis and knowledge. Access housing, mortgage and rental market trends, forecasts and insights at the local, provincial and national levels through these publications:

- Housing Market Outlooks (semi-annual)
- Housing Supply Report (semi-annual)
- Residential Mortgage Industry Reports (semi-annual)
- Rental Market Report (annual)

Visit the [CMHC Housing Markets](#) page
