

# CMHC TRAINING



CMHC assists mortgage professionals in expanding their knowledge and expertise to offer clients choice, advice and service. As Canada's national housing agency and backed by 75 years of experience in the housing market, CMHC helps brokers stay on top of the latest housing trends, be a trusted advisor to clients and a referral source on all things related to housing.

## NATIONAL TRAINING SESSIONS

Your CMHC team offers regular webinars on CMHC products and industry topics throughout the year. Please contact your CMHC Account Manager for upcoming session information.

## MORTGAGE LOAN INSURANCE PROGRAMS

\*Training sessions in this category qualify for MPC Professional Development Credits - 0.5 CEU per hour of learning\*

### CMHC PURCHASE

CMHC Purchase can help open the doors to homeownership by enabling homebuyers to buy a home with a minimum down payment of 5% from flexible sources, such as savings, the sale of a property or a gift from a relative.

[Visit our CMHC Purchase page](#)

### CMHC IMPROVEMENT

CMHC Improvement allows the purchase of an existing residential property with improvements and new construction financing. Features include flexible financing options with the option for CMHC to manage up to 4 advances at no cost to the borrower.

[Visit our CMHC Improvement page](#)

## CMHC NEWCOMERS

CMHC Newcomers program is available to borrowers with permanent and non-permanent residence status. The program helps them access housing they can afford.

[Visit our CMHC Newcomers page](#)

## CMHC SELF-EMPLOYED

CMHC Self-Employed enables qualified self-employed borrowers to access CMHC mortgage loan insurance.

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

## CMHC ECO PLUS

CMHC Eco Plus offers a partial premium refund of 25% directly to borrowers who either buy or build climate-friendly housing using CMHC-insured financing.

[Visit our CMHC Eco Plus page](#)

## CMHC PORTABILITY

CMHC Portability feature saves money for repeat users of mortgage loan insurance by reducing or eliminating the premium payable on the new insured loan for the purchase of a subsequent home.

[Visit our CMHC Portability page](#)

## CMHC INCOME PROPERTY

CMHC Income Property 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 Compulsory Credits - 1.0 CEU per hour of learning\*

## 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.

[Visit the webpage](#)

## Fraud information, prevention and reporting procedures

Mortgage fraud is an industry-wide problem requiring an industry-wide response. CMHC is committed to being a partner in fraud prevention, working with mortgage professionals as well as others in the industry to combat mortgage fraud. CMHC proactively works with mortgage professionals to prevent fraud at initiation.

[Visit the webpage](#)

## 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.

[See the latest report](#)

# FIRST-TIME HOME BUYER INCENTIVE

The First-Time Home Buyer Incentive helps people across Canada purchase their first home. The program offers 5 or 10% of the home's purchase price to put toward a down payment. This addition to your down payment lowers your mortgage carrying costs, making homeownership more affordable.

[Get more information](#)