



Canada Mortgage and Housing Corporation

Jeremie LeBlanc,
Consultant, Research and Information Transfer

CMHC – Who we are



- Canada Mortgage and Housing Corporation (CMHC) is Canada's national housing agency.
- We help to create quality, affordable homes and vibrant, sustainable communities across the country.



- Mortgage Loan Insurance in all parts of the country
- Tools and information to help Canadians Make Informed home buying decisions
- Mortgage Loan Insurance for rental housing, nursing and retirement homes



- Provide support for Canadians whose housing needs are not met in the marketplace
- Technical and financial support for the development of affordable housing
- Help Aboriginal Canadians improve their living conditions



- Housing Market Analysis and Information
- Policy development
- Research and information transfer activities
- Improvement in the sustainability of Canadian Homes






- Improvement in the sustainability of Canadian Homes
- Addressing the changing needs of the aging population


- Insulating Your House
- Water-Saving Tips for Your Lawn and Garden
- Low-Maintenance Lawns
- Before You Start an Energy-Efficient Retrofit—
Mechanical Systems
- Energy Efficiency Building Envelope Retrofits for
Your House

- Energy- and Water-Saving Tips for Your Apartment
- Photovoltaic (PV) Systems
- Buying a Water-Efficient Toilet
- Setback Thermostats
- Maintaining Your Heat Recovery Ventilator (HRV)

CMHC Housing Research

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All the housing information you need in eight languages

Green Housing

CMHC provides information to help you understand green building and renovating practices, ways to save both energy and water and how to make your home a healthier place for your family.



Equilibrium™

- ▶ [Equilibrium™ Housing](#)
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Saving Energy at Home

- ▶ [Setback Thermostats](#)
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Saving Water at Home

- ▶ [Low-Maintenance Lawns](#)
- ▶ [Buying a Water-Efficient Toilet](#)
- ▶ [Rain Gardens: Improve Stormwater Management in Your Yard](#)
- ▶ [Water-Saving Tips for Your Lawn and Garden](#)

Healthy Indoor Environment

Looking for tips on how to save water & energy at home? [Watch these videos](#) to learn more.

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CMHC Housing Research

EQuilibrium™ Communities InSight

Green Infrastructure and Low-Impact Development

The EQuilibrium Communities Initiative is a sustainable community demonstration initiative jointly funded by Canada Mortgage and Housing Corporation (CMHC) and Natural Resources Canada (NRCan). It provided financial assistance to developers of selected projects for research and technical activities to improve, monitor and showcase their performance in the areas of energy and water consumption, protection of the natural environment, land use planning, transportation and financial viability. With multiple buildings and mixed land uses, the projects are designed to maximize integration across these sustainability themes, targeting measurable improvements over current practices.¹

This insight describes the green infrastructure features the teams chose to build in the projects, the feasibility analysis of options they considered and overall lessons learned. At the community scale, green infrastructure refers to stormwater management solutions that mimic natural hydrologic processes, also known as Low-Impact Development (LID). It also refers to landscape best practices, which, in combination with LID, aim to improve stormwater management, protect natural hydrology and habitat, as well as maximize diverse, low-maintenance plantings that make communities attractive and pedestrian-friendly.

Much of the feasibility and technical analysis as well as consultation and design work described below was funded through the EQuilibrium Communities Initiative.

To evaluate the feasibility of these innovative practices, the project teams conducted separate analysis taking into account the following criteria:

- initial and long-term costs,
- maintenance requirements,
- project site conditions and climatic factors, and
- regulatory approvals,
- marketability and practicality for occupants,
- environmental and other benefits.

Introduction

The conventional approach to stormwater management has focused on large-scale engineered systems, such as storm sewers and detention ponds. However, this approach alone has negative impacts at the watershed level, such as downstream flooding, stream bank erosion, degradation of aquatic habitats and adverse effects on water quality due to contaminants in the stormwater, such as metals and de-icing salt, as well as increased water temperatures. It also places stress and costs on municipal sewer and treatment infrastructure.



Figure 1 Extensive tree canopy coverage in Ampersand Green park

¹ For more information on the EQuilibrium Communities projects, go to http://cmhc.ca/en/insight/equilibrium/equilibrium_003.cfm. You can also contact Natural Resources Canada's CanmetENERGY Housing, Buildings and Communities research team at Equilibrium.Communities@NRCan-RNCan.gc.ca or visit the community energy section of the NRCan website.

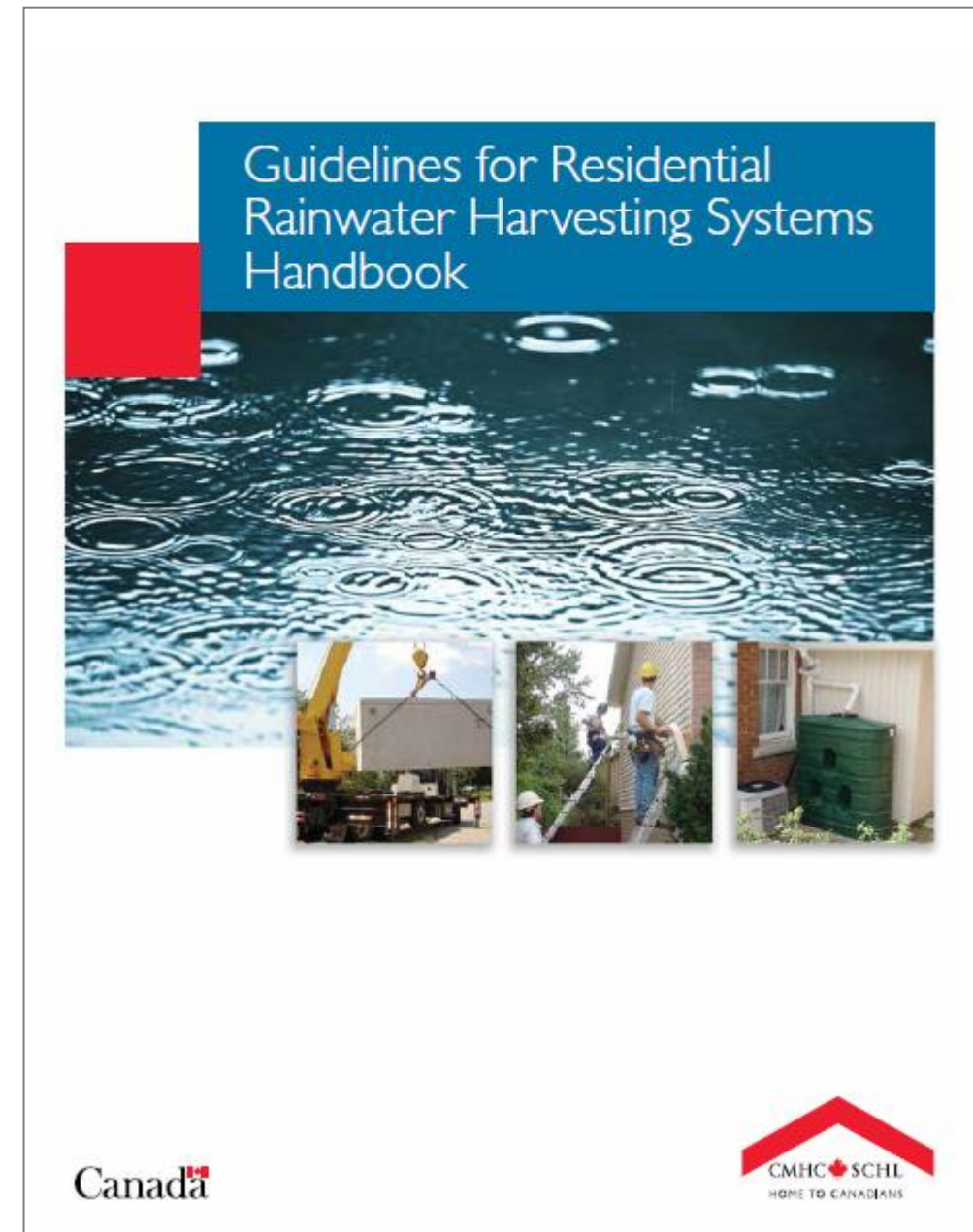
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Communities
HEALTHY COMMUNITIES FOR
A HEALTHY ENVIRONMENT

Canada

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HOME TO CANADIANS

Guidelines for Residential Rainwater Harvesting Systems Handbook



Housing for Older Canadians

The Definitive Guide to the Over-55



Housing for Older Canadians

The Definitive Guide to the Over-55

Five volumes

1. Understanding the market
2. Responding to the Market
3. Planning a Project
4. Designing a Project
5. Services and Amenities

CMHC's flagship publication

- Published annually
- Detailed review of housing conditions, trends & key underlying factors



Chapter 6

Sustainable Housing and Communities - Flexible Housing



Fast Facts

- CMHC's FlexHousing™ is based on four basic principles of flexible design: adaptability, accessibility, affordability and occupant health.
- The number of households headed by seniors is expected to rise through 2036. Flexible housing meets the needs of an aging population by facilitating seniors' comfort, security, independence, well-being and preference for aging-in-place.
- The percentage of adults living with disabilities increases with age. In 2006, about 4.4 million Canadians (about 14% of the population) were living with disabilities; about 56% of those aged 75 and older were living with disabilities. Flexible housing designed for accessibility is ideally suited to meet the needs of people with mobility and agility disabilities.
- In 2006, about 34,000 people aged 15 or older with a mobility/agility disability lived in a household in core housing need and reported that they had unmet needs for special features required to assist them with their daily life activities. Such features include grab bars or a bath lift in the bathroom, a ramp or street level entrance, easy-to-open doors, elevators and lift devices, widened doorways or hallways, lowered kitchen counters and visual alarms or audio warning devices.
- In 2006, about 515,000 grandparents aged 45 and older lived in a home shared with grandchildren, and just over half of these were three-generation households where the children's parents also lived in the home. Flexible housing design offers options for better accommodating multi-generational and extended families.
- In 2006, about 60% of Canada's housing stock was at least 30 years old. Repairs and renovations to older housing offer a cost-effective opportunity to build flexible housing features into existing homes that can better meet the changing needs of the population.

Canadian Housing Observer



Housing Market Information

Housing Market Information

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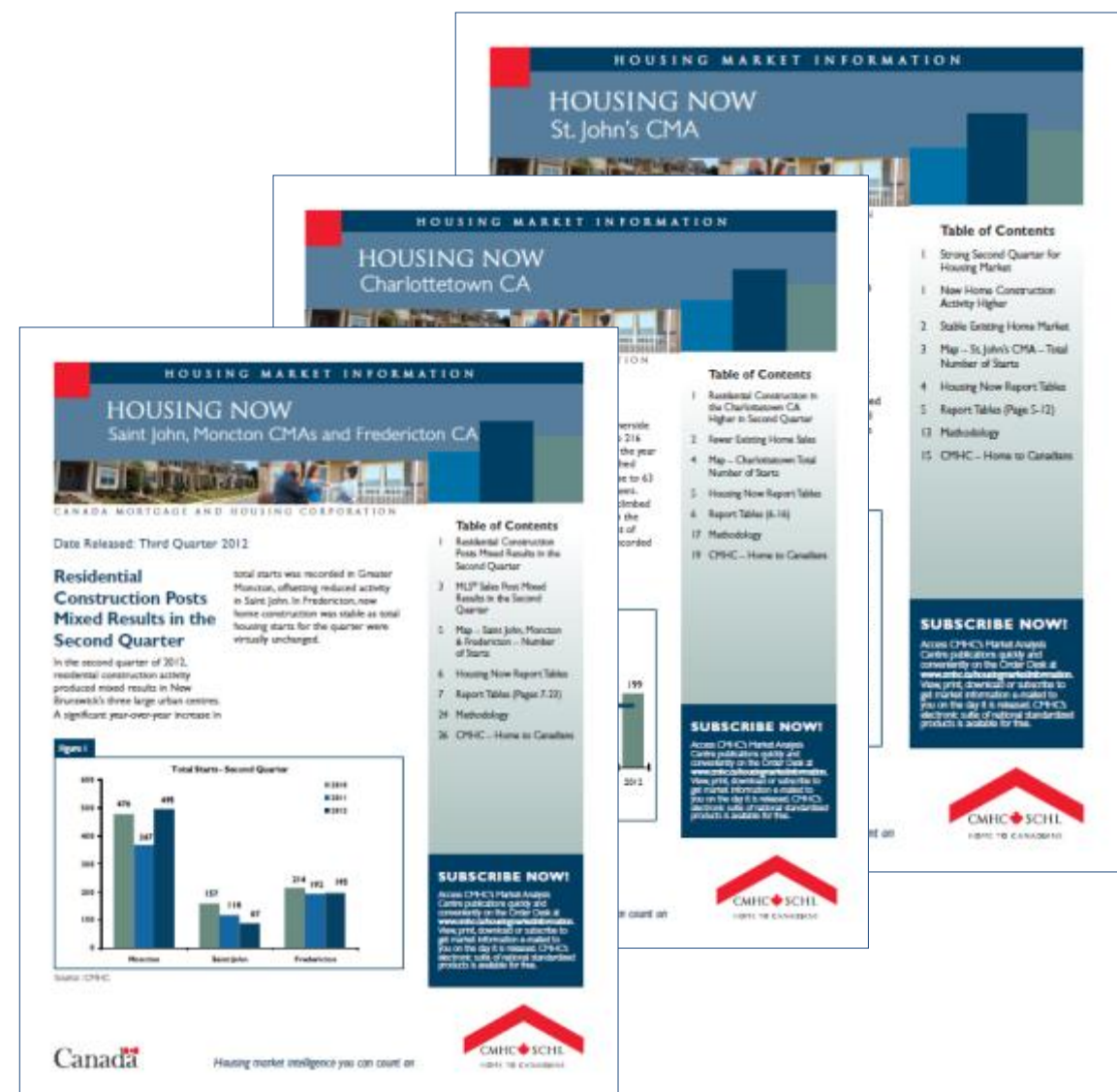
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- Trends in new, resale and rental housing markets
- Factors affecting local economy and housing market

HOUSING MARKET INFORMATION

HOUSING MARKET OUTLOOK

Halifax CMA

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Spring 2012

Demand for Housing to Increase

Nova Scotia is expected to record positive economic growth over the forecast period at a rate exceeding the current ten-year average of 1.4 per cent. In 2012, expect the provincial economy to grow at 1.8 per cent and rise a further 2.2 per cent in 2013. The Halifax Regional Municipality (HRM) will be the main driver of economic activity in the province due to positive net-migration patterns, a diverse employment base and a variety of ongoing and upcoming projects and contracts.

The recent federal shipbuilding contract announcement will result in employment gains specifically in the manufacturing sector in both the HRM and, to a lesser extent, the

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Figure 1

New Construction by Type by Year, Halifax CMA



Source: and Forecast CMHC

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HOUSING MARKET INFORMATION

HOUSING MARKET OUTLOOK

Atlantic Region Highlights

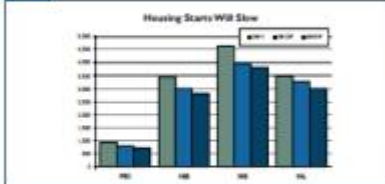
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Date Released: Third Quarter 2012

Housing Market Turns Positive

Figure 1

Housing Starts Will Slow



Source: CMHC

Figure 2

HLSF Sales Forecast



Source: Canadian Real Estate Association, CMHC forecast

Overview!

Atlantic: Canada housing starts increased close to seven per cent in the second quarter as a result of an 11 per cent increase in single starts. Multiple starts were up close to one per cent in the quarter. Total housing starts were up in Prince Edward Island (PE), New Brunswick (NB), and Newfoundland (NL). Declines in Nova Scotia (NS) were due to a decrease in multiple starts.

Overall GDP growth for Atlantic: Canada will remain below two per cent in 2012 and 2013 as a result of weak employment growth and a reduction in spending and investment activity by both the public and private sector.

Housing Market to Slow

The expectation is that housing activity for both single and multiple housing starts will slow in the second half of 2012. As a result, housing starts are expected to fall close to 1.2 per cent in 2012 and a further six per cent in 2013. Notwithstanding the decline, the level

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Housing market intelligence you can count on

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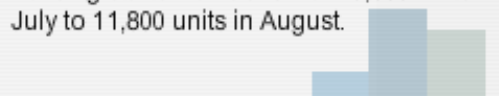
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Housing Starts — Atlantic Region, Urban Centres

The seasonally adjusted annual rate of housing starts increased from 8,000 units in July to 11,800 units in August.



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CMHC's Affordable Housing Centre

Advancing Affordable Housing Solutions



The Affordable Housing Center

The Housing Continuum						
Emergency Shelters	Transitional Housing	Social Housing	Affordable Rental Housing	Affordable Home Ownership	Rental Housing	Home Ownership
Subsidized Housing	Affordable Housing with subsidies			Affordable Market Housing		Market Housing

- ***A Team of advisors*** *with a diverse background of knowledge and expertise;*
- *Offer unbiased information and advice on affordable housing;*
- *Help navigate through the financial, operational and social challenges involved in creating affordable housing*

Financial Incentives

- Seed Funding
- Proposal Development Funding
- MLI Flexibilities

Networking

Networking possibilities through seminars and housing forums

Information Tools and Resources

- *Inventory of project profiles*
- *Housing development fact sheets*
- *Essential Steps Checklist*
- *Informative web-forums*
- *Market Analysis*

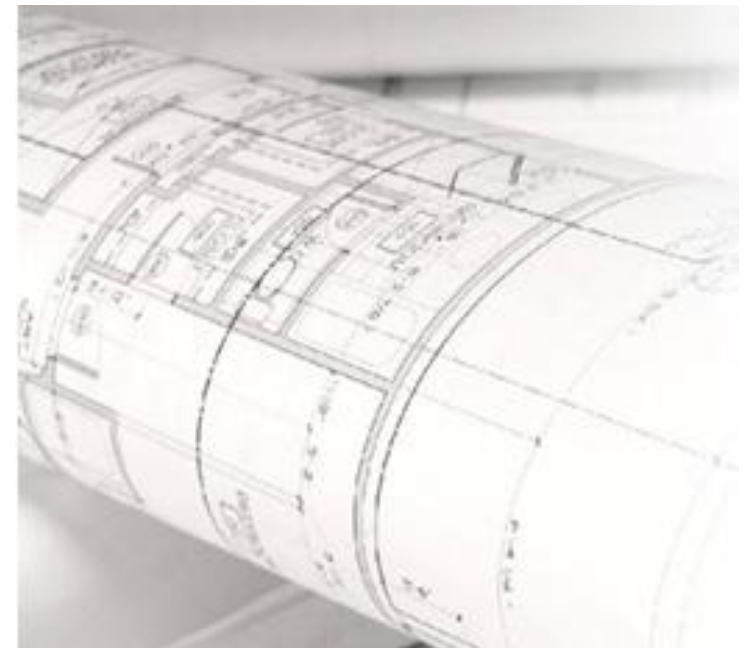
Financial Incentives: Up to \$20,000 in SEED Funding

**SEED
Funding
Grant**

**SEED
Funding
Loan**

**Proposal
Development
Funding
(loan)**

- For projects that are in the very early stages of development
- Up to \$10,000 in Seed Funding Grant
- Up to \$10,000 in Seed Funding Loan – no interest



Financial Incentives: Up to \$20,000 in SEED Funding

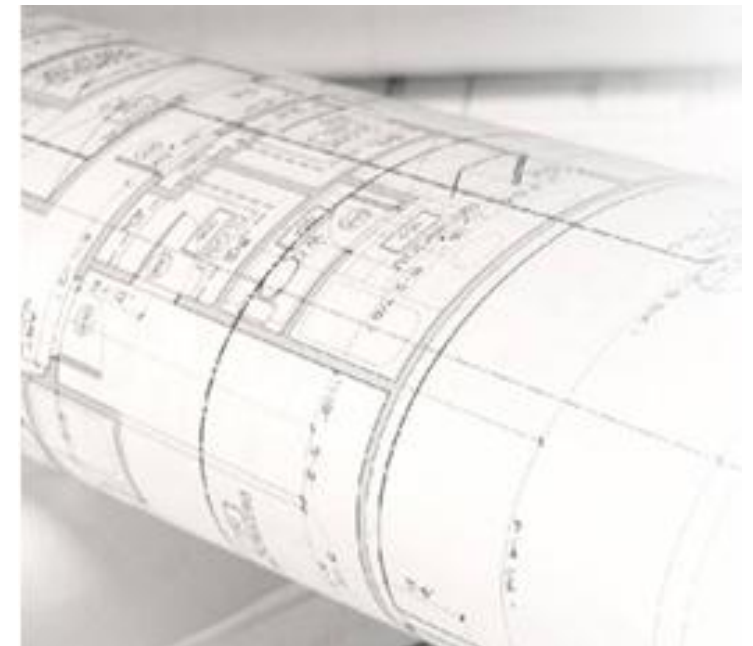
**SEED
Funding
Grant**

**SEED
Funding
Loan**

**Proposal
Development
Funding
(loan)**

Eligible activities:

- Need and demand studies
- Preparation of a business plan
- Preliminary financial viability analysis
- Preliminary design
- Incorporation



Financial Incentives: Up to \$100,000 in PDF

SEED
Funding
Grant

SEED
Funding
Loan

Proposal
Development
Funding
(loan)

- Interest free loan up to \$100,000
- To support activities during the early stages of development of an affordable housing project to the point where financing can be obtained
- A portion of the loan may be forgiven (up to 35%) if the project meets CMHC's *Affordability Criteria*
- PDF is not available for projects that receive federal government subsidies



Financial Incentives: Up to \$100,000 in PDF

SEED
Funding
Grant

SEED
Funding
Loan

Proposal
Development
Funding
(loan)

Eligible Activities:

- Soil load bearing tests
- Environmental site assessments
- Project drawings and specifications
- Professional fees
- Cost estimates
- Management plan
- Option to purchase
- Development permits
- Contract documents and application fees



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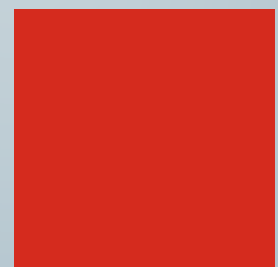
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Thank You

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