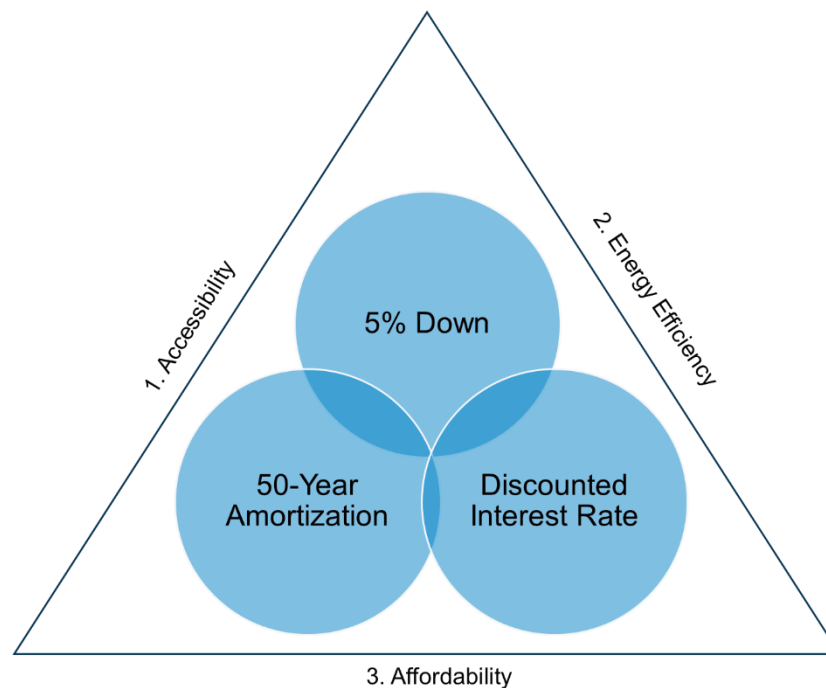




CMHC MLI Select



The CMHC MLI Select program is a significant initiative designed to encourage the development of affordable, accessible, and energy-efficient rental housing in Canada. Here's a breakdown of how it can benefit Canadian investors:

Key Objectives and Features

- **Focus on Social Outcomes:** The program prioritizes affordability, accessibility, and energy efficiency in rental housing projects.
- **It uses a points-based system,** where projects earn points based on their commitment to these social outcomes. Higher point totals unlock more favorable financing terms.
- **Enhanced Financing Options:**
 - Investors can access higher loan-to-value ratios (up to 95%), allowing for lower down payments.
 - Extended amortization periods (up to 50 years) can significantly reduce monthly payments, improving cash flow.
 - The program offers discounted mortgage loan insurance premiums.
- **Benefits for Investors:**
 - **Improved Cash Flow:** Longer amortization and lower insurance premiums can lead to better cash flow for investors.
 - **Increased Investment Potential:** Higher loan-to-value ratios mean investors can potentially acquire more properties with less upfront capital.
 - **Attracting Tenants:** Providing affordable, accessible, and energy-efficient housing can make properties more attractive to potential tenants.

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- Long term investment stability: By investing in properties that adhere to the CMHC MLI select rules, investors are investing in properties that are designed to be relevant for a longer period of time.
- Supporting Sustainable Housing:
 - The program aligns with Canada's goals for sustainable and inclusive housing.
 - It encourages the development of environmentally friendly and socially responsible rental properties.

How it Benefits Investors:

- Financial Advantages:
 - The program offers financial incentives that can improve the profitability of rental housing projects.
 - Reduced financing costs can increase the return on investment.
- Risk Mitigation:
 - CMHC mortgage loan insurance reduces the risk for lenders, which can lead to more favorable loan terms for investors.
- Alignment with Social Values:
 - For investors who prioritize social impact, the program provides an opportunity to align their investments with their values.

Important Considerations:

- Eligibility Criteria:
 - Projects must meet specific criteria related to affordability, accessibility, and energy efficiency to qualify.
 - Investors must also meet certain financial requirements.
- Program Requirements:
 - There are specific requirements that need to be met during the application process.
 - It is very important to understand the points system, and how to maximize the amount of points received.

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