

# The CMHC MLI Select Program Investor Guide



**5% DOWN PAYMENT  
50-YEAR AMORTIZATION  
CASH FLOW**



**Multi-IQ**

# What is the CMHC MLI Select Program?

The MLI Select Program by CMHC is a federal initiative designed to support housing development by providing mortgage insurance for multi-unit residential properties (5 or more units). This program helps developers access favorable financing terms, encouraging the construction of new apartment buildings across Canada.

The CMHC MLI Select Program provides a **strategic opportunity for investors** to leverage government-backed financing for new multi-residential developments. By participating in this program, investors can **reduce upfront costs and long-term expenses**, making multiplex ownership more attainable, profitable, and sustainable.

## Program Benefits



### Higher Loan-to-Value Ratios

Up to 95% LTV financing with lower down payment requirements - as little as 5% down payment required



### Extended Amortization

Up to 50 years amortization periods and 10 year mortgage terms for increased cash flow stability



### Below Prime Interest Rates

Access competitive interest rates below prime, reducing your financing costs significantly



### Reduced Coverage Ratios

Reduced minimum debt coverage ratios make qualifying easier for investors



### Decreased Premiums

Lower insurance premiums compared to traditional financing options



### Multi-Unit Properties

Designed specifically for properties with 5+ units to support housing development

# Qualifying Criteria

To qualify as a buyer under the CMHC MLI Select Program, individuals need to demonstrate financial stability. Investors must meet three key requirements:



## 5-10% Deposit Ready

5-10% of project cost as deposit needs to be readily available



## 10% Liquid Assets

An additional 10% of project cost in liquid assets as a contingency



## 25% Net Worth

Personal net worth totaling at least 25% of the project cost



## Positive Cash Flow Guaranteed

CMHC conducts its own analysis of costs, rents etc., based on benchmarks to determine the project's cash flow.

1.1

Minimum Debt Coverage  
Ratio

Only projects with projected net income of at least 110% of projected debt cost qualify

## Our Track Record

MultiIQ Consortium is the premier expert in providing turnkey multi-residential investment solutions, backed by CMHC through the MLI Select Program. To date, MultiIQ Consortium has effectively leveraged its expertise and network to successfully sell over \$200 million in MLI Select inventory.

**\$200M+**

MLI Select Inventory  
Sold

**450+**

Housing Units Built

**\$2M+**

Cash Flow  
Secured

**Truly Turnkey  
Solution**

# We Handle **Everything**

Keep in mind that the MLI Select Program only offers the financing solution whereas

MultiIQ Consortium provides the purchaser with a truly turnkey investment package.

**Don't worry about cumbersome application & approval processes — we handle all of that for the buyer!**

## What Exactly is **Handled**?

Our team of experienced professionals includes analysts, brokers, builders, and developers

**01**

**Land Acquisition**

**02**

**Entitlements**

**03**

**Site Plan and Design**

**04**

**CMHC Application**

**05**

**Construction**

**06**

**Lease Up and  
Stabilization**

**07**

**Ongoing Property  
Management**

# Multifamily New Build Investment Roadmap

O1

## INVESTOR PRE-QUALIFICATION

1-2 Days

Sales rep & mortgage broker confirm eligibility & objectives

O2

## RESERVATION DEPOSIT

Refundable lot/hold deposit

submitted to builder as per schedule

O3

## AGREEMENT REVIEW PERIOD

10 Days

Purchase agreement issued, lawyer review & conditions

O4

## CONDITIONS REMOVED & DEAL FINALISED

Once all conditions are satisfied,  
remaining deposit is paid per builder timeline

O5

## CMHC MLI SELECT APPLICATION

60-90 Days to receive Certificate of Insurance (COI) from CMHC

O6

## FINANCING CONFIRMED & CONSTRUCTION START

Lender secured, construction period approx, **8-12 months** (varies by scope/permits)

O7

## PRE-LEASING & STABILIZATION

Start **180 days** before completion,  
property management market units,  
lease-up & building commissioning

O8

## PROJECT COMPLETION

Keys and handover, occupancy, final inspections, and building stabilization



# Scan for FAQs about CMHC MLI SELECT

Scan the QR code to instantly access the complete CMHC MLI Select Program details on your mobile device



## Quick Access Features

- Instant access to complete program details
- View investment requirements on any device
- Share package with partners & advisors
- Download PDF for offline reference
- Get real-time updates on available units

Having trouble scanning? Contact us directly for immediate assistance

# COST BREAKDOWNS for CMHC MLI

## SELECT

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Email: [info@multi-iq.com](mailto:info@multi-iq.com) / Phone: 905-781-7664

## HUGE DEMAND FOR CMHC MLI Projects

Demand for these properties is very high, but new inventory is readily available. Qualified investors are encouraged to reach out, and we'd be happy to share the available and upcoming opportunities.

**Projects typically range from \$2M to \$120M+**

### Scan to see our Current Projects



**"WE WIN WHEN YOU WIN"**

# Join Our Exclusive Whatsapp Group



## CMHC MLI Select WhatsApp group



**FOR FURTHER QUESTIONS, PLEASE CONTACT DIRECTLY:**

Phone: 905-781-7664

Email: [info@multi-iq.com](mailto:info@multi-iq.com)

Website: [www.multi-iq.com](http://www.multi-iq.com)