

# 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

## 01 INVESTOR PRE-QUALIFICATION

**1-2 Days**

Sales rep & mortgage broker confirm eligibility & objectives

## 02 RESERVATION DEPOSIT

Refundable lot/hold deposit submitted to builder as per schedule

## 03 AGREEMENT REVIEW PERIOD

**10 Days**

Purchase agreement issued, lawyer review & conditions

## 04 CONDITIONS REMOVED & DEAL FINALISED

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

## 05 CMHC MLI SELECT APPLICATION

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

## 06 FINANCING CONFIRMED & CONSTRUCTION START

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

## 07 PRE-LEASING & STABILIZATION

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

## 08 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



**SCAN ME !**

## 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

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

# **COST BREAKDOWNS for CMHC MLI SELECT**

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## **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:**

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