

The Power of Place: Living Spaces, Thriving Lives

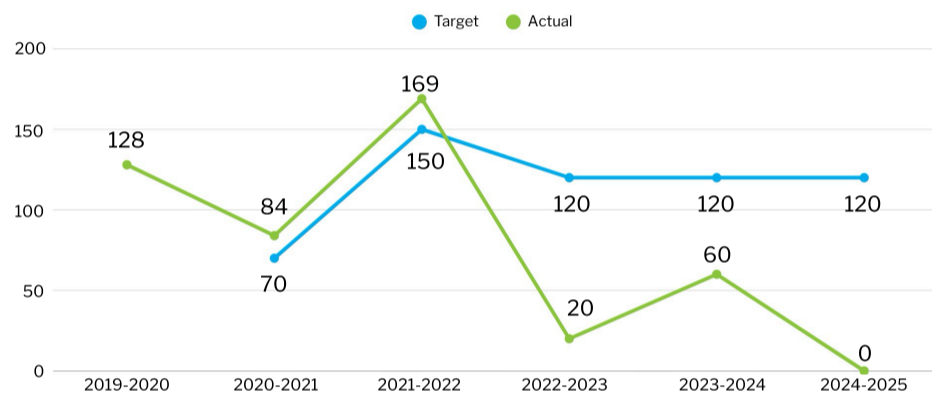
A Policy Proposal to Modernise Mortgage Policy in Canada to Expand Housing Options for People with Intellectual and Developmental Disabilities

PURPOSE

To modernise CMHC mortgage policy to allow a single mortgage to cover multiple, scattered condominium units, enabling not-for-profit organisations to deliver inclusive, community-based housing for people with intellectual and developmental disabilities (IDD).

Multi-Year Supportive Living Program - Community Waitlist

Number of individuals supported



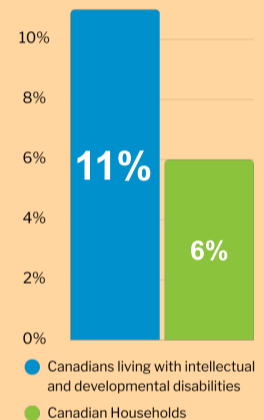
Source: Paul Dubé, Ombudsman of Ontario (2025, November), *Lost in Transition*, page #37

CONTEXT AND NEED

- Canada faces a severe housing crisis; underserved populations, including people with IDD, are disproportionately affected.
- Current CMHC mortgage rules treat each condo unit as a separate mortgage, limiting inclusive, mixed-use housing projects and unintentionally reinforcing institutional-style clustering.
- Condominiums now dominate urban housing stock, representing an opportunity for inclusive, integrated living solutions.

2x

Adults with Disabilities are nearly twice as likely than the general population to experience core housing need.



POLICY GAP

- No CMHC-insured financing mechanism currently exists for scattered, multiple condominium units owned by a single not-for-profit.
- Existing frameworks (**Multi-Unit Mortgage Loan Insurance (MLI)** and the **Rental Construction Financing Initiative (RCFI)**) focus on purpose-built rental or continuous multi-unit properties.
- Without reform, not-for-profits face administrative burdens, higher costs, and limited scalability in vertical, mixed-use condo developments.

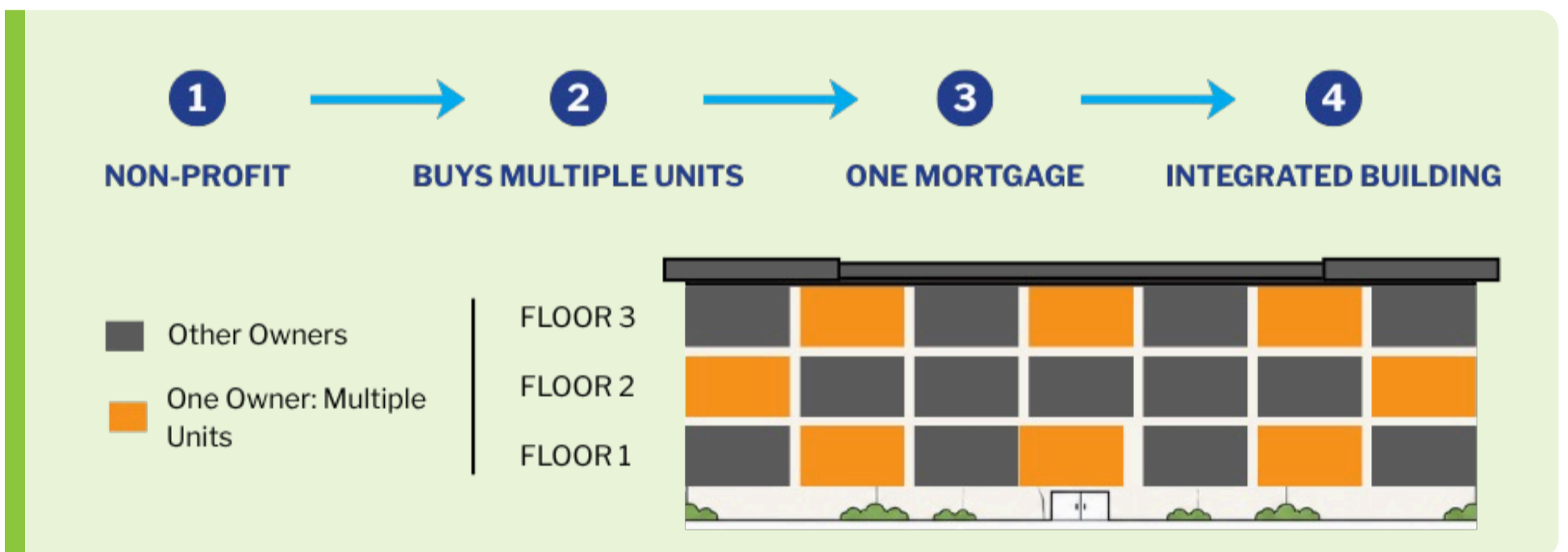


These images illustrate the changes in Toronto's skyline from 1985 to 2025, highlighting the rapid growth in the city and the need for more inclusive housing options.

PROPOSED SOLUTION

A Dedicated CMHC Bulk Condo Unit Mortgage Programme

- Single CMHC-insured mortgage covers multiple units under one not-for-profit entity, even if units are non-continuous.
- Supports “checkerboard” distribution of residents to promote inclusion and prevent clustering.
- Aligns with Build Canada Homes’ mandate for large-scale, mission-driven housing projects.
- Leverages existing assets and capacity of not-for-profits and existing and emerging housing stock in vertical, mixed-use condo developments, to help deliver inclusive, community-based housing at scale.



CONCLUSION

A dedicated bulk mortgage for condo units provides a stable, legally supported, and socially inclusive pathway for people with IDD to live independently in vibrant, mixed-use communities. By modernising CMHC mortgage policy, Canada can unlock vertical housing stock, reduce administrative and financial barriers for organisations and not-for-profits, and advance federal housing objectives.

“Enabling inclusive communities where people with disabilities live, belong, and thrive.”

Read the Full Green Paper

COMMUNITY LIVING Toronto
Supporting people with disabilities to live and be included in their communities

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