Canadian Fixed-Income Forum

CMHC: Housing Data Exchange

April 2021

Canada

CMHC ● SCHL

Housing Data Exchange & MIDAA*

> ## OUR ASPIRATION
>
> By 2030, everyone in Canada has a home that they can afford and that meets their needs

How to achieve this aspiration	Key Milestones

To reach our **2030 aspiration**, CMHC must continue to contribute to financial stability while exploring and launching transformational approaches to **improve housing affordability in Canada**.

Part of our strategy is to build a Housing Data Exchange to **drive sound housing decisions**. We will target our insights to the specific needs of housing market participants.

In 2020, we launched the first Housing Data Exchange application, the Mortgage Industry Data Analytics Application* (*MIDAA*) to approved lenders with the first **Mortgage 360*** report of CMHC-insured loans and **Securitization Analytics***.

Next, we will provide greater access to market insights with two new *Mortgage 360* reports.

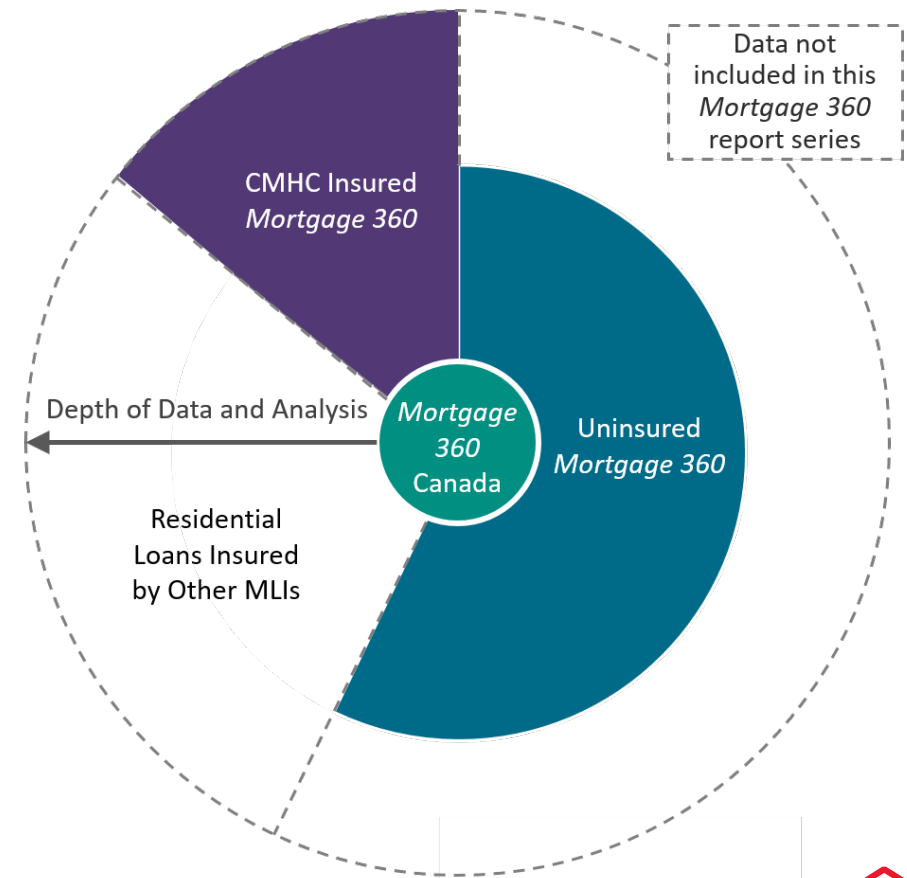*An official mark of the Canada Mortgage and Housing Corporation

Our Vision for *MIDAA*

The *Mortgage 360* Power BI reports promote housing affordability by reducing risk and increasing transparency with comprehensive national data on residential mortgage lending in Canada.

Current report: CMHC Insured *Mortgage 360* provides approved lenders in-depth benchmarking on CMHC insured residential loans against their peer groups and other lenders on performance and quality metrics.

In-progress report: *Mortgage 360* Canada will provide an aggregate view of all mortgages in Canada. OSFI and Survey of Non-Bank Mortgage Lenders data on stock, flow, performance, and arrears rates will provide market-level insights to housing decision-makers.

Future report: Uninsured *Mortgage 360* will provide an interactive breakdown of uninsured mortgages in Canada. Data from the uninsured book of business will provide insights on the performance and quality of these mortgages to approved NHA MBS issuers.

Our Vision for *MIDAA*

Securitization Analytics facilitates streamlined and centralized access to data related to secondary mortgage market fundi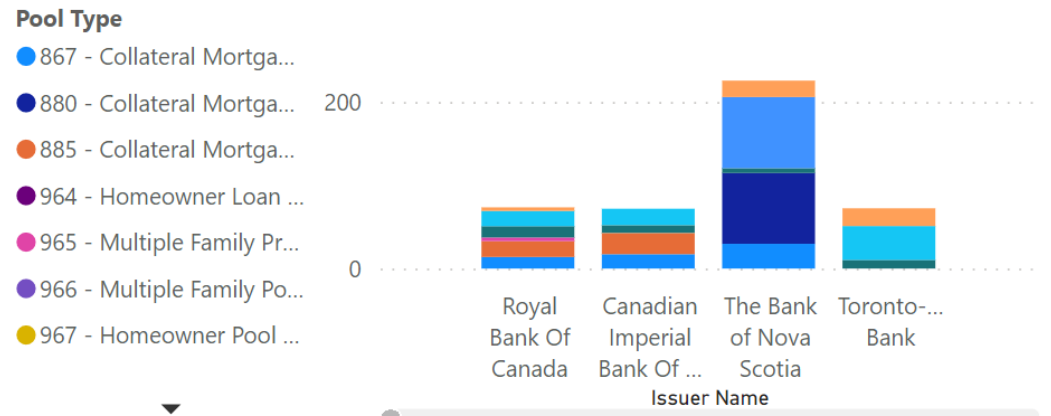ng, creating greater transparency and liquidity.