

Homeowner

# Rental Income



There are many reasons why Canadians consider investing in real estate or renting part of their home. CMHC recognizes that facilitating the availability of rental units offers Canadians more choice to help meet their housing needs.

This handy reference sheet will help clarify the use of rental income in the mortgage loan insurance (MLI) qualification process. Whether the property is owner occupied or non-owner occupied, subject to an MLI application or not, CMHC offers different approaches to rental income for qualification purposes.

For more information, please visit [cmhc.ca/mliproducts](https://cmhc.ca/mliproducts) or call **1-888 GO emili** (1-888-463-6454).

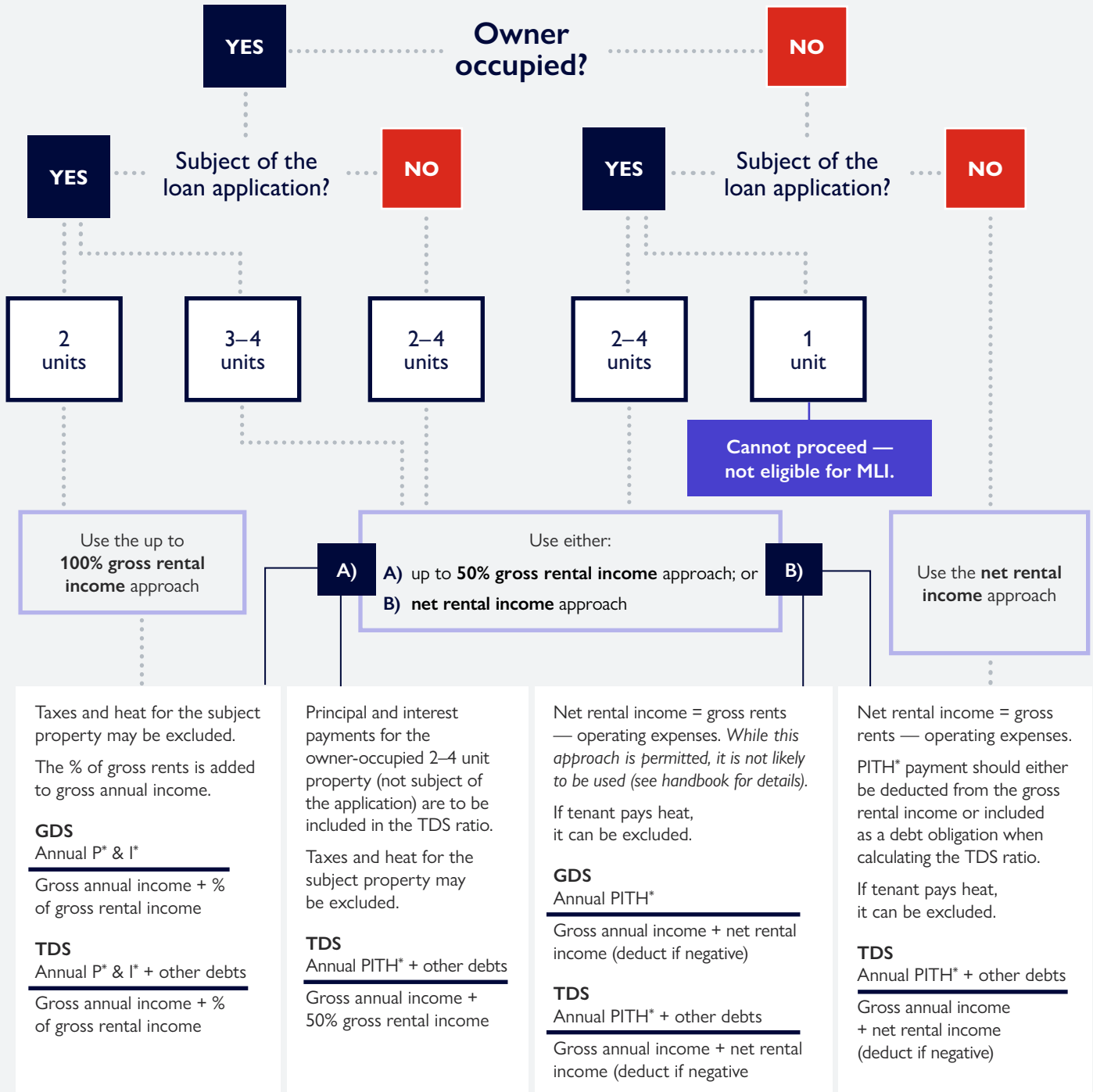
To request an alternate format, please contact us at:  
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[contactcentre@cmhc.ca](mailto:contactcentre@cmhc.ca) 700 Montreal Road,  
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# Rental Income and Calculating Debt Service Ratios

Use the diagram below to determine the approach(es) you can use to calculate rental income and the inputs to consider when calculating the debt service ratios.



\* P = principal I = interest T = taxes H = heat