



Co-operative Housing Federation of Canada
Fédération de l'habitation coopérative du Canada

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ADJUSTMENT FACTORS: MORTGAGE PAYMENT AND CMHC ASSISTANCE
FOR ILM LOANS WITH INTEREST ADJUSTMENT DATES (IADs) BETWEEN
APRIL 2026 AND SEPTEMBER 2026

IAD Month	CPI 6 Months Earlier	CPI 18 Months Earlier	Annual CPI % Change	% Adjustment (CPI -2%)	Adjustment Factor
April 2026	165.3 (Oct. '25)	161.8 (Oct. '24)	2.16316 %	0.16316 %	1.001632
May 2026	165.4 (Nov. '25)	161.8 (Nov. '24)	2.22497 %	0.22497 %	1.002250
June 2026	165.0 (Dec. '25)	161.2 (Dec. '24)	2.35732 %	0.35732 %	1.003573
July 2026	165.0 (Jan. '26)	161.3 (Jan. '25)	2.29386 %	0.29386 %	1.002939
August 2026	165.9 (Feb. '26)	163.0 (Feb. '25)	1.77914 %	- 0.22086 %	0.997791
September 2026	167.4 (Mar. '26)	163.5 (Mar. '25)	2.38532 %	0.38532 %	1.003853

Monthly mortgage payment adjustment

The monthly principal and interest payment is adjusted once yearly by the actual rate of change in the Consumer Price Index (CPI) less two percentage points. For example, if inflation were 5%, the monthly payment would go up 3%. If inflation were 1.5%, the monthly payment would go down by 0.5%. To allow co-ops to budget and provide proper notification of housing charge increases, the annual inflation rate for the year ending six months prior to the anniversary of the co-op's interest adjustment date (IAD) is used. The new adjusted mortgage payment can be calculated by multiplying the current payment by the adjustment factor.

Source: Statistics Canada, The Consumer Price Index of Canada,
All items (not seasonally adjusted)

April 21, 2026