



# Info Source

## Sources of Federal Government and Employee Information

Canada Mortgage and Housing Corporation

### Table of Contents

#### General Information

- [Info Source](#)
- [Background](#)
- [Responsibilities](#)

#### Institutional Functions, Programs and Activities

- [Assisted Housing Programs](#)
- [Affordable Housing Initiative](#)
- [On-Reserve Housing Programs](#)
- [Housing Repair and Improvement Programs](#)
- [Canadian Housing Market Research and Analysis](#)
- [International Activities](#)
- [Emergency Planning](#)
- [Insurance](#)
- [Securitization](#)
- [Canadian Registered Covered Bonds](#)
- [Corporate Marketing](#)
- [CMHC Legal Agents](#)
- [CMHC Internal Services](#)
- [Classes of Personal Information](#)

#### Manuals

#### Additional Information

- [Reading Room](#)

## General Information

### Info Source

*Info Source: Sources of Federal Government and Employee Information* provides information about the functions, programs, activities and related information holdings of government institutions subject to the [Access to Information Act](#) and the [Privacy Act](#). It provides individuals and employees of the government (current and former) with relevant information to access personal information about themselves held by government institutions subject to the *Privacy Act* and to exercise their rights under the *Privacy Act*.

The [Introduction](#) and an [index of institutions](#) subject to the *Access to Information Act* and the *Privacy Act* are available centrally.

The *Access to Information Act* and the *Privacy Act* assign overall responsibility to the President of Treasury Board (as the designated Minister) for the government-wide administration of the legislation.

### [Background](#)

Canada Mortgage and Housing Corporation (CMHC) was established as a Crown corporation in January 1946, by an Act of Parliament. CMHC derives its authority from the *Canada Mortgage and Housing Corporation Act*, the *National Housing Act* and is also governed by the *Financial Administration Act*. As a Crown corporation, CMHC reports to Parliament through the Minister of Employment and Skills Development. Its affairs are managed by a Board of Directors comprised of the Chairperson, the President and Chief Executive Officer, and eight other directors all appointed by the Minister with Governor in Council approval.

### [Responsibilities](#)

For over 65 years, CMHC has been Canada's national housing agency. Established as a federal Crown corporation in 1946 to help address post-war housing shortages, its role has evolved as Canadians' needs have changed. Today, CMHC works closely with provinces, territories and the private and not-for-profit sectors to help Canadians in need access an affordable, quality home. Significant federal investments in assisted housing and strong oversight of Canada's housing system have led to Canada being recognized as a country with one of the best housing systems in the world. CMHC's three corporate objectives and eight strategic priorities provide the framework within which CMHC plans its activities, allocates its resources and measures its performance. Under Objective 1 – Support access to affordable housing for Canadians in need – CMHC's activities are intended to help Canadians in need access affordable, sound and suitable housing, as well as to help Aboriginal Canadians to improve their living conditions. Under Objective 2 – Facilitate access to a range of housing options for Canadians, and promote and contribute to the stability of the financial system and the efficient functioning and

competitiveness of the housing finance market, with due regard to the Corporation's exposure to loss – CMHC provides mortgage loan insurance products and tools to Canadians and contribute to the stability of the housing market; ensures an adequate supply of funds for mortgage lending through mortgage securitization, while considering the competitiveness, efficient functioning and stability of the housing finance system; and supports financial stability through a robust market for Canadian covered bonds, thereby facilitating funding for the Canadian housing market. Under Objective 3 – Promote and contribute to a stable, competitive and innovative housing system – CMHC undertakes policy development, research and information transfer activities to enable Canadian consumers and the housing sector to make informed decisions and provides comprehensive, timely and relevant market analysis information. CMHC's actions are guided by the principles of public accountability and transparency and a strong focus on continuous improvement and renewal. Evidence of prudent risk management, specifically with respect to CMHC's commercial activities, is made public through the Annual Report, Quarterly Financial Statements, Corporate Plan Summary and Web site.

## **Institutional Functions, Programs and Activities**

### **ASSISTED HOUSING**

Business areas within Assisted Housing include: Community Development, Aboriginal Housing, and Portfolio and Agreement Administration. The programs and activities managed by the sector include, but are not limited to, contractual commitments under Federal/Provincial/Territorial (F/P/T) Social Housing Agreements; contractual commitments in provinces where a Social Housing Agreement has not been signed (Social Housing Programs, Co-operative Housing Programs, Rural and Native Programs, Rent Supplement Program); Loans Administration and Direct Lending; On-Reserve Housing Programs; the Affordable Housing Initiative, the Investment in Affordable Housing 2011-2014, Canada's Economic Action Plan (CEAP); and, CMHC's Affordable Housing Centre (previously known as the Partnership Centre), which delivers Proposal Development Funding and Seed Funding.

### **ASSISTED HOUSING PROGRAMS**

Assisted Housing programs and activities help Canadians in need to access affordable, sound and suitable housing. A number of these programs are delivered and administered by provinces and territories under various agreements.

The majority of programs and activities relate to the federal funding provided for existing social housing units developed off-reserve between 1945 and 1993, under long-term operating agreements, with various terms and conditions. Social Housing programs funded include Public Housing, Non-Profit Housing, Rent Supplement, Rural and Native Housing and Co-operative Housing. Financial assistance is provided to individuals and groups, primarily under long-term agreements, which helps to provide suitable, adequate and affordable housing to low- and moderate-income Canadians. This includes funding

provided to provinces/territories under Social Housing Agreements, where CMHC transferred the administration of the federally-funded housing. Approximately 80% of the existing social housing portfolio is under provincial/territorial administration.

## CONTRACTUAL COMMITMENTS UNDER F-P/T SOCIAL HOUSING AGREEMENTS

This activity relates to payments made to provinces and territories under existing Social Housing Agreements (SHA). The Government of Canada announced in the 1996 Budget that it would offer provinces and territories the opportunity to take over the ongoing administration of the existing off-reserve federally-funded social housing portfolio. Provinces and territories signing an SHA with the Government of Canada are subject to an accountability framework that ensures that targeted federal subsidies are used for housing low-income households. CMHC has signed agreements with Saskatchewan, New Brunswick, Newfoundland and Labrador, Northwest Territories, Nova Scotia, Yukon, Manitoba, Nunavut, British Columbia and Ontario.

### **Federal/Provincial/Territorial (F/P/T) Housing - Class of Record**

**Description:** Information on federal-provincial-territorial interdepartmental agreements and other intergovernmental contractual agreements; meeting of F/P/T officials and ministers; the results of collaborative efforts (e.g., working groups); information on bilateral issues and meetings.

**Document Types:** Federal-provincial/territorial social housing agreements; miscellaneous agreements under various sections of the *National Housing Act*; CMHC subsidies; correspondence; briefings

**Record Number:** CMHC PSO 050

**Notes:** Files arranged by province, municipality and project.

## CONTRACTUAL COMMITMENTS IN PROVINCES WITHOUT SOCIAL HOUSING AGREEMENTS

This activity relates to payments made to provinces and project sponsors under long-term agreements where a Social Housing Agreement (SHA) has not been signed. In addition, it includes payments made to a number of off-reserve projects, excluded from the SHAs. Corporate Owned Real Estate (CORE) is also included in this program activity. CORE includes properties acquired from the Government of Canada, constructed by the Corporation and acquired through default on uninsured loans and are not subject to transfer under the SHAs.

### **Social Housing Programs - Class of Record**

**Description:** This program relates to payments made to provinces and off-reserve housing project sponsors under existing agreements where a Social Housing Agreement (SHA) has not been signed. It includes payments made to a number of off-reserve social housing projects associated with First Nations, excluded from the SHAs. Corporate Owned Real Estate (CORE) is also included. CORE includes properties acquired from the Government of Canada, constructed by the Corporation and acquired through default on uninsured loans are not subject to transfer under the SHAs.

**Document Types:** Federal-provincial/territorial agreements and other agreements; reports; project administration files; loan administration files; correspondence, reports; memoranda and briefings.

**Record Number:** CMHC PSO 055-1

**Notes:** Loan files arranged by province and locality. New project commitments terminated December 31, 1993.

### **Co-operative Housing Programs - Class of Record**

**Description:** Information on housing corporations' operating co-operatives that provide housing for low- and moderate-income members/tenants.

**Document Types:** Project operating agreements; subsidy agreements; reports; co-operative housing administration files; insured loan administration files

**Record Number:** CMHC PSO 055-2

**Notes:** Loan files arranged by province and locality. New project commitments to the Federal Co-operative Housing Indexed Linked Mortgage Program were terminated on December 31, 1991, and for other Co-operative Housing Programs on December 31, 1993.

#### ■ **Tenant Information from Projects Subsidized by CMHC - Personal Information Bank**

**Description:** This bank was created for tenant information collected by CMHC in the limited situations where it is necessary to collect personal information on tenants residing in federally subsidized housing to audit or investigate or for statistical purposes by CMHC. This information consists of any record related to tenant income collected by the project.

**Class of Individuals:** Individuals who are tenants in projects receiving subsidies from CMHC.

**Purpose:** This information is used to determine and verify tenant income for the purpose of allocating subsidies either to the tenant or the project and investigate misuses of subsidies or fraud.

**Consistent Uses:** The information is used for statistical, audit and investigative purposes.

**Retention and Disposal Standards:** The records are kept for seven years and then destroyed.

**RDA Number:** 96/027

**Related Record Number:** CMHC PSO 110, CMHC PSO 055-2, CMHC PSO 055-3

**TBS Registration:** 003296

**Bank Number:** CMHC PPU 135

### **Rural and Native Programs - Class of Record**

**Description:** The program subsidizes housing on a homeownership, lease-to-purchase or rental basis for households in rural and remote areas with population under 2,500.

**Document Types:** Provincial/territorial and Native Associations consultation files; correspondence; applications; agreements

**Record Number:** CMHC PSO 065

**Notes:** Program terminated on December 31, 1993. Files arranged by province.

- **Rural and Native Housing Program/Client - Information Personal Information Bank**

**Description:** The Program provided assistance to Aboriginal and non-Aboriginal households in need in rural areas. This bank is used to maintain files on homeowner clients of CMHC's Rural and Native Housing Program. It contains personal and financial information, including client characteristics and repayment patterns.

**Class of Individuals:** Native and rural residents requiring housing assistance.

**Purpose:** The purpose of this bank is to monitor and administer the program and its delivery.

**Consistent Uses:** The information in this bank is used for statistical and accounting purposes and to monitor demographic changes. It is also used to investigate cases of suspected fraud.

**Retention and Disposal Standards:** Direct loan files are retained for two years and then destroyed; multiples, rentals and condominium projects are retained for five years following full payment of mortgage and then destroyed.

**RDA Number:** 95/018

**Related Record Number:** CMHC PSO 065

**TBS Registration:** 001918

**Bank Number:** CMHC PPU 030

**Rural and Native Demonstration Program - Class of Record**

**Description:** This program involved the delivery of approximately 500 demonstration housing units.

**Document Types:** Correspondence; agreements; tender documentation; general information about the program's objectives and approval process

**Record Number:** CMHC PSO 236

**Notes:** Retrievable by project or activity. Program terminated in 1990.

**Rural and Native Housing Training Funds Program - Class of Record**

**Description:** Studies and training in support of Rural and Native Housing programs, funding continues since 1994, the use of these funds for Aboriginal Housing Liaison Committees and capacity development funding for off-reserve housing.

**Document Types:** Policy proposals; grant administration files; correspondence; training plans

**Record Number:** CMHC PSO 060-1

**Notes:** Files arranged by province.

**Rent Supplement Program (Regular) - Class of Record**

**Description:** The Rent Supplement Program helps individuals and families in need by setting the rent they pay on a percentage of their income. Program subsidies for eligible households make up the difference between the rent-geared-to-income payment and the actual cost of the rental accommodation. There have not been any new

commitments since 1993. However, the existing agreements are for durations ranging from 35 to 50 years.

**Document Types:** Agreements; program administration files; correspondence; reports; memoranda and briefings

**Record Number:** CMHC PSO 126

**Notes:** Files arranged by project, program and province.

### **Rent Supplement Program (Co-op) - Class of Record**

**Description:** The Rent Supplement Program helps individuals and families in need by setting housing charges based on a percentage of their income. Program subsidies for eligible households residing in co-operative housing projects make up the difference between the rent-geared-to-income payment and the actual cost of the rental accommodation. There have been no new commitments since 1993. However, the existing agreements are for durations ranging from 35 to 50 years.

**Document Types:** Agreements; program administration files; correspondence; reports; memoranda and briefings

**Record Number:** CMHC PSO 127

**Notes:** Files arranged by project, program and province.

## **OTHER CONTRACTUAL COMMITMENTS FOR HOUSING AND MUNICIPAL INFRASTRUCTURE**

The programs help to reduce affordability problems for low- and moderate-income households, to provide accommodation for students and to provide production of moderately priced rental housing. The programs also provide ancillary services to support CMHC's mandate.

### **Market Housing Programs - Class of Record**

**Description:** Information on market housing, which is comprised of the following programs: Assisted Home Ownership Program, Student Housing Program, Canada/Ontario Rental Supply Plan, Canada Rental Supply Plan, Assisted Rental Program, Homeowner – Existing and New Housing. Depending on the program, Market Housing was delivered from 1960 until 1984. Delivery of these programs has been dormant since 1984. The loans, which have an amortization of between 35 and 50 years, are currently being administered by CMHC in three locations (in Ottawa [National Office], and the Toronto and Montreal business centres).

**Document Types:** Project operating agreements; program administration files; reports; correspondence; memoranda and briefings

**Record Number:** CMHC PSO 128

### **Grant Assistance - Class of Record**

**Description:** Information on Grant Assistance under the Canadian Homeownership Stimulation Plan and the Canada Mortgage Renewal Plan.

**Document Types:** Applications; grant administration files; reports

**Record Number:** CMHC IAA 140

**Notes:** Grant case files arranged by individual. Programs terminated on December 31, 1983.

- **National Housing Act Mortgage Assistance - Personal Information Bank**  
**Description:** The Canadian Homeownership Stimulation Plan (CHOSP) and the Canada Mortgage Renewal Plan (CMRP) files contain personal information provided by applicants on their financial and loan details, personal income, etc.  
**Class of Individuals:** Homeowner applicants for CHOSP and CMRP.  
**Purpose:** The purpose of this bank is to determine eligibility for grant assistance and to administer CHOSP and CMRP programs.  
**Consistent Uses:** Information contained in this bank is used for analytical, reporting and research purposes.  
**Retention and Disposal Standards:** CMRP and CHOSP files are kept for 10 years after programs are terminated and then destroyed.  
**RDA Number:** 95/018  
**Related Record Number:** CMHC IAA 140  
**TBS Registration:** 001917  
**Bank Number:** CMHC PPU 025

#### **Interest Deferral - Class of Record**

**Description:** Information on the application for and approval of assistance for mortgage renewal.

**Document Types:** Loan applications; correspondence; administration files; reports

**Record Number:** CMHC IAA 135

**Notes:** Files arranged by individual, certification number and Canada Mortgage Renewal Plan (CMRP) number. Program terminated on December 31, 1983.

#### **Loans Administration - Class of Record**

**Description:** Information relating to the loan servicing and administration of loan activity under the *National Housing Act*, including loan advances, loan amortization and repayment, renewals and discharges.

**Document Types:** Agreements; mortgages; applications; title searches; amortization and repayment schedules; reports; mortgage renewals; discharges; partial discharges; correspondence; etc.

**Record Number:** CMHC IAA 115

**Notes:** Files arranged by loan case file.

- **National Housing Act Mortgage Loan Administration Files - Personal Information Bank**  
**Description:** The *National Housing Act* (NHA) loan files include information such as employment, salary, dependents, financial statements, and copies of correspondence relating to the repayment and ongoing administration of the mortgage loan.  
**Class of Individuals:** Individual borrowers under the NHA.  
**Purpose:** The purpose of this bank is to determine eligibility and administer loans.

**Consistent Uses:** Information in this bank is used for administrative, analytical and reporting purposes.

**Retention and Disposal Standards:** Records are retained for two years after the loan is terminated and then destroyed.

**RDA Number:** 95/018

**Related Record Number:** CMHC IAA 115

**TBS Registration:** 001915

**Bank Number:** CMHC PPU 015

■ **Federal Housing Action Program System - Personal Information Bank**

**Description:** This bank maintains information on the current status of the Assisted Rental Program (ARP) accounts.

**Class of Individuals:** Borrowers eligible to receive assistance under the ARP.

**Purpose:** The purpose of this bank is to administer the ARP and to produce automated monthly cheques for eligible borrowers.

**Consistent Uses:** The information is used to provide analysis and statistical reports.

**Retention and Disposal Standards:** Direct loans files are retained for two years and then destroyed; multiples, rentals and condominium projects are retained for five years following full payment of mortgage and then destroyed.

**RDA Number:** 95/018

**Related Record Number:** CMHC IAA 115

**TBS Registration:** 001914

**Bank Number:** CMHC PPU 010

**Notes:** System terminated on August 6, 1997

**Community Services Programs - Class of Record**

**Description:** The objective of the Community Services Programs was to provide other ancillary services to support CMHC's mandate. Prior to 1978, under Land Assembly (Federal-Provincial-Territorial Land Holdings), CMHC and the provinces/territories shared 75-25 per cent, respectively, in the capital costs of acquiring and servicing vacant land, and in the profits/losses incurred upon disposal. Since December 31, 1978, no new land has been acquired and the only activity is the disposal of a small number of properties. The Corporation also administers loans made to municipalities in previous years or projects related to the Urban Renewal Program. No new commitments have been made since 1973.

**Document Types:** Agreements; program administration files; correspondence; memoranda and briefings; reports

**Record Number:** CMHC PSO 129

**Land - Class of Record**

**Description:** Information on loans provided to municipalities and provincial/territorial agencies for the acquisition, planning and servicing of Land. This Program terminated on April 21, 1998. Information on CMHC planning, developing or redeveloping its Lands that are under-utilized or surplus to its needs, as well as Lands owned in partnership with municipalities and provincial/territorial agencies on a cost-sharing basis to provide

Land for market and affordable housing. Information on CMHC offering its Land development expertise on a fee and cost recovery basis to other federal departments and agencies with the objective of developing/disposing of Lands within the federal guideline of maximizing returns.

**Document Types:** Agreements, title documents (e.g., deeds, easements, leases, etc.), studies, surveys, plans, requests for proposals, correspondence

**Record Number:** CMHC IAA 085

**Notes:** This program terminated on April 21, 1998. Files arranged by project, province and municipality.

### **Municipal Infrastructure Lending Program - Class of Record**

**Description:** Information on municipal infrastructure loans delivered by CMHC under Canada's Economic Action Plan, from April 1, 2009 to March 31, 2011. The loans have an amortization period of between 10 and 30 years and are administered by CMHC in Ottawa (National Office).

**Document Types:** Loan agreements; reports; correspondence; memoranda and briefings

**Record Number:** CMHC PSO 205

**Notes:** Files are arranged by date for all documents, except for loan approvals, which are organized by municipality.

## **PUBLIC-PRIVATE AFFORDABLE HOUSING PARTNERSHIPS**

CMHC provides support and assistance to groups and individuals from the private and non-profit sector, as well as municipalities interested in developing affordable housing. Through its Affordable Housing Centre, CMHC assists proponents in the early stages of developing an affordable housing project proposal by providing expertise and assistance through its Seed Funding and Proposal Development Funding (PDF) loans programs. Seed Funding consists of a grant and an interest-free loan of up to \$20,000 when combined, to support activities carried out in the early stages of developing affordable housing project proposals. PDF is offered in the form of an interest-free loan of up to \$100,000 to support activities in the early stages of the project's development.

## **AFFORDABLE HOUSING INITIATIVE**

The Affordable Housing Initiative (AHI) was introduced to help increase the supply of affordable housing for low-income households through programs that included construction, renovation, rehabilitation, conversion, homeownership, new rent supplements and supportive housing programs. Funding for the AHI was provided in the form of a contribution, and provinces and territories cost-matched the federal funding and designed and delivered the programs. In 2008, the Government of Canada announced a five-year investment from 2009 to 2014 of more than \$1.9 billion in housing and homelessness to address the needs of low-income Canadians, those at risk of homelessness, and the homeless. This five-year investment, which began in 2009, included a two-year renewal to 2011 of the AHI, federal renovation programs and the Homelessness Partnering Strategy.

## AFFORDABLE HOUSING PROGRAM

The Affordable Housing Programs are aimed at increasing the supply of affordable housing for low- to moderate-income households. Affordable housing may include interventions such as construction, renovation, rehabilitation, conversion, homeownership, new rent supplements and supportive housing programs. The provinces and territories deliver and administer the programs financed by this initiative. The funding for this program is in the form of a contribution and is provided for provincially/territorially-designed programs. Included in this activity is the Affordable Housing Initiative (Phases I & II, and two-year extension) above, Canada's Economic Action Plan initiatives provided over two years (2009-2011) for the creation of new affordable housing and renovation and retrofit of existing social housing (new housing component only), and the Investment in Affordable Housing 2011-2014. Economic Action Plan (EAP) 2013 announced the Government of Canada's continued commitment to working with provinces and territories to develop and implement solutions to housing by investing more than \$1.25 billion in federal funding over five years to renew the Investment in Affordable Housing to 2019. In recognition of the distinctive needs of Nunavut, the Government also announced \$100 million, over two years, to support new affordable housing in Nunavut.

## HOUSING FOR LOW-INCOME SENIORS

In 2008, the Government of Canada announced a one-time federal investment of more than \$2 billion over two years (to March 31, 2011) under Canada's Economic Action Plan for the creation of new affordable housing and renovation and retrofit of existing social housing. This initiative was part of the 2009 federal budget. The Housing for Low-Income Seniors initiative provided \$400 million in federal funding for the new construction of affordable units for low-income seniors. Provinces and territories cost-matched the federal investment and delivered the funding through amendments to existing AHl agreements.

## HOUSING FOR PERSONS WITH DISABILITIES

In 2008, the Government of Canada announced a one-time federal investment of more than \$2 billion over two years (to March 31, 2011) under Canada's Economic Action Plan for the creation of new affordable housing and renovation and retrofit of existing social housing. This initiative was part of the 2009 federal budget. Through the Housing for Persons with Disabilities initiative, \$75 million in federal funding was provided for the new construction of affordable units for persons with disabilities. Provinces and territories cost-matched the federal investment and delivered the funding through amendments to existing AHl agreements.

## NORTHERN HOUSING NEW CONSTRUCTION

In 2008, the Government of Canada announced a one-time federal investment of more than \$2 billion over two years (to March 31, 2011) under Canada's Economic Action Plan for the creation of new affordable housing and renovation and retrofit of existing social housing. This initiative was part of the 2009 federal budget. Through the Northern Housing initiatives, \$200 million in federal funding was provided for initiatives in the three territories, including the construction of affordable units. The funding was delivered through amendments to existing AHI agreements. New construction includes new rental housing or acquisition with significant repairs, including conversion of non-residential buildings.

## INVESTMENT IN AFFORDABLE HOUSING 2011-2019

The objective of the Investment in Affordable Housing (IAH) is to improve the living conditions of Canadians in need by improving access to affordable, sound, suitable and sustainable housing. Under the IAH, provinces and territories cost-match the federal investment and have responsibility for designing and delivering programs that address their local needs and priorities. Provinces and territories have the flexibility, under the new bilateral agreements, to support P/T housing responses in one or more of the following areas:

- Increase the supply of affordable housing;
- Improve housing affordability for vulnerable Canadians;
- Improve and preserve the quality of existing affordable housing; and,
- Foster safe independent living.

## INVESTMENT IN NUNAVUT HOUSING

This initiative recognized that Nunavut faces unique challenges in providing affordable housing due to its climate, geography and dispersed population. Funding provided to Nunavut flows through the IAH bilateral agreement. The Nunavut Housing Corporation is responsible for program design and delivery (in accordance with the terms of the IAH agreement) including project selection.

## ON-RESERVE HOUSING PROGRAMS

Financial assistance is offered to First Nations under various programs, which help to provide suitable, adequate and affordable housing in reserve communities. CMHC's on-reserve programs support the construction of new social housing, renovation of existing houses, ongoing subsidies for the existing social housing portfolio that is administered by CMHC, and an investment in capacity building for First Nations people living on-reserve.

## ABORIGINAL CAPACITY PROGRAMS

Aboriginal Capacity Programs provide training, advice, coaching and organization and professional development important to ensuring that housing will last a long time and serve occupants well.

### **Aboriginal Capacity Development - Class of Record**

**Description:** The Aboriginal Capacity Development Program facilitates the acquisition of tools in terms of knowledge, skills, training and resources that will allow Aboriginal people to work towards self-sufficiency in housing and take on more responsibility for the functioning of their community. Assistance is provided to Aboriginal people, housing institutions and individual housing providers to acquire the skills and knowledge to design, build, inspect, finance and manage housing on-reserve.

**Document Types:** Agreements; program administration files; training material; correspondence; memoranda and briefings; reports; policies and guidelines

**Record Number:** CMHC PSO 130

**Notes:** Files arranged by province and by training topic.

### **Housing Internship Initiative for First Nations and Inuit Youth - Class of Record**

**Description:** This youth employment initiative provides work experience and on-the-job training for First Nations and Inuit youth to assist them in pursuing long-term employment in the housing industry. Housing internships are available to First Nations and Inuit youth who have an eligible sponsor.

**Document Types:** Subsidy administration files; correspondence; memoranda and briefings; reports; agreements

**Record Number:** CMHC PSO 075

**Notes:** Files arranged by program year and participants.

## HOUSING ON-RESERVE

CMHC provides financial assistance to First Nations and First Nation members to create and operate rental housing projects and to renovate existing homes. Housing programs on-reserve include the On-Reserve Non-Profit Housing Program (Section 95), which assists First Nations in the construction, purchase and rehabilitation, and administration of suitable, adequate and affordable rental housing on-reserve. CMHC provides a subsidy, for up to 25 years, to the project to assist with its financing and operation. All First Nations are eligible to apply. Assistance is also offered to First Nations and First Nation members for the renovation and adaptation of existing houses on-reserve. The on-reserve renovation programs include the Residential Rehabilitation Assistance Program (RRAP), Home Adaptations for Seniors' Independence (HASI), and Shelter Enhancement Program (SEP). Financial assistance is in the form of forgivable loans.

**Non-Profit On-Reserve - Class of Record**

**Description:** Information on the program that assists First Nations in the construction, purchase and rehabilitation, and administration of suitable, adequate and affordable rental housing on-reserve.

**Document Types:** Agreements; subsidy assistance administration files; monitoring and advertising files; reports; insured loan administration files; land leases; funding development proposals

**Record Number:** CMHC PSO 055-3

**Notes:** Loan files arranged by province and locality as well as by loan numbers.

- [Tenant Information from Projects Subsidized by CMHC - Personal Information Bank](#)

**Residential Rehabilitation Assistance Program (RRAP) On-Reserve - Class of Record**

**Description:** RRAP On-Reserve offers financial assistance to First Nations and their members to repair substandard on-reserve homes to a minimum level of health and safety and to improve the accessibility of housing for persons with disabilities.

**Document Types:** Application files; program administration files; correspondence; memoranda and briefings; reports; policies and guidelines

**Record Number:** CMHC PSO 131

**Notes:** Loan files arranged by province and locality as well as by the loan numbers.

- **Housing Rehabilitation and Renovation - Personal Information Bank**

**Description:** The bank contains data on each applicant and property for *National Housing Act* loans and grants for residential rehabilitation and renovation under the RRAP, the Canada Home Renovation Plan (CHRP), the Rural and Native Housing Emergency Repair Program (currently known as the Emergency Repair Program); the Home Adaptation for Seniors' Independence (HASI) Program and the Shelter Enhancement Program. HASI was a two-year demonstration program which terminated on March 31, 1994, but then was re-introduced as a program in April 1996.

**Class of Individuals:** Recipients of housing rehabilitation assistance.

**Purpose:** The purpose of this bank is to assess applicants' eligibility and financial capability, and to administer loans and grants.

**Consistent Uses:** The information in this bank is used for analytical and reporting purposes and to investigate cases of suspected fraud.

**Retention and Disposal Standards:** Homeownership-Documents received from local offices are retained on a microfiche at the National Office for two years following the term of the loan and then destroyed. In the local office, all loan documentation is retained for a period of six months following the approval of the application and then transferred to a commercial off-site storage facility for a period of seven years and then destroyed. HASI files are retained for five years after completion of project and then destroyed.

**RDA Number:** 95/018

**Related Record Number:** CMHC PSO 051, CMHC PSO 052, CMHC PSO 131, CMHC PSO 132, CMHC PSO 133, CMHC PSO 134, CMHC PSO 135, CMHC PSO 136, CMHC PSO 137  
**TBS Registration:** 001919  
**Bank Number:** CMHC PPU 035

### **Home Adaptations for Seniors' Independence (HASI) Program – On-Reserve - Class of Record**

**Description:** This program helps First Nations and First Nation members on-reserve pay for minor home adaptations to extend the time low-income seniors can live in their own homes independently.

**Document Types:** Application files; program administration files; correspondence; memoranda and briefings; reports; policies and guidelines

**Record Number:** CMHC PSO 132

**Notes:** Loan files arranged by province and locality as well as by loan numbers.

- [Housing Rehabilitation and Renovation - Personal Information Bank](#)

### **Shelter Enhancement Program (SEP) – On-Reserve - Class of Record**

**Description:** The Shelter Enhancement Program (SEP) assists in repairing, rehabilitating and improving existing shelters on-reserve for women and their children, youth and men who are victims of family violence; and in acquiring or building new shelters and second-stage housing on-reserve where needed.

**Document Types:** Application files; program administration files; correspondence; memoranda and briefings; reports; policies and guidelines.

**Record Number:** CMHC PSO 133

**Notes:** Loan files arranged by province and locality as well as by loan numbers.

- [Housing Rehabilitation and Renovation - Personal Information Bank](#)

### **First Nations Housing Retrofit - Class of Record**

**Description:** In 2008, the Government of Canada announced a one-time federal investment of more than \$2 billion over two years under Canada's Economic Action Plan for the creation of new affordable housing and renovation and retrofit of existing social housing. Retrofit was part of the 2009 federal budget involving Canada's Economic Action Plan and, as such, was available only until March 31, 2011. Contributions were provided to eligible social housing units on-reserve, funded and administered by CMHC, to undertake renovations and energy retrofits. On-reserve federally-funded social housing units currently subject to an operating agreement under *National Housing Act* Section 95 were eligible to qualify.

**Document Types:** Agreements; subsidy administration files; monitoring and advertising files; reports; insured loan administration files; leases; development proposals

**Record Number:** CMHC PSO 044

**Notes:** Loan files arranged by province and locality as well as by loan numbers.

## HOUSING REPAIR AND IMPROVEMENT PROGRAMS

CMHC's housing repair and improvement programs provide financial assistance for the repair and rehabilitation of existing affordable housing across Canada, including assistance to address major deficiencies or make accessibility modifications in housing occupied by low-income homeowners or renters and convert non-residential properties into affordable, self-contained rental housing units or bed-units, under the Residential Rehabilitation Assistance Programs (RRAP).

### **Neighbourhood Improvement Program and Residential Rehabilitation Assistance Programs - Class of Record**

**Description:** Information on the administration and delivery of the Neighbourhood Improvement Program (NIP), and CMHC-delivered Residential Rehabilitation Assistance Programs.

**Document Types:** Applications; inspection reports; standards and guidelines; training material; submissions; correspondence; agreements

**Record Number:** CMHC PSO 090

**Notes:** NIP ended December 31, 1994. Loan files were arranged by province and loan numbers.

## RESIDENTIAL REHABILITATION ASSISTANCE PROGRAMS

CMHC's Residential Rehabilitation Assistance Programs (RRAP) provide financial assistance to address major deficiencies or make accessibility modifications in housing occupied by low-income homeowners or renters and convert non-residential properties into affordable, self-contained rental housing units or bed-units. After March 31, 2014, federal funding will be provided under the Investment in Affordable Housing.

### **Rehabilitation Skills Training Centre - Class of Record**

**Description:** The Rehabilitation Skills Training Centre provides technical skills training to inspectors, and covers topics such as the inspection process, specification writing and cost estimating. Course material is used for the training of RRAP Delivery Agents with courses delivered through community colleges.

**Document Types:** Policies; educational material; correspondence

**Record Number:** CMHC PSO 100

**Notes:** Program terminated on December 31, 1984. Files are arranged by subject.

### **RRAP Homeowner Class of Record**

**Description:** CMHC's Homeowner RRAP offers financial assistance to low-income homeowners for mandatory home repairs that will preserve the quality of affordable housing. The program helps people who live in substandard dwellings to pay for necessary repairs to their home.

**Document Types:** F-P/T agreements; correspondence; program administration files; guidelines; procedures; memoranda and briefings; reports

**Record Number:** CMHC PSO 134

**Notes:** Loan files arranged by province and loan numbers.

- [Housing Rehabilitation and Renovation - Personal Information Bank](#)

**RRAP for Persons with Disabilities - Class of Record**

**Description:** CMHC offers financial assistance to allow homeowners and landlords to pay for modifications to make their property more accessible to persons with disabilities. These modifications are intended to eliminate physical barriers and imminent safety risks, and improve the ability to meet the demands of daily living within the home.

**Document Types:** F-P/T agreements; correspondence; program administration files; guidelines; procedures; memoranda and briefings; reports

**Record Number:** CMHC PSO 135

**Notes:** Loan files arranged by province and loan numbers.

- [Housing Rehabilitation and Renovation - Personal Information Bank](#)

**RRAP Rental/Rooming House/Secondary/Garden Suites - Class of Record**

**Description:** The Rental/Rooming House/**Secondary/Garden Suites** Residential Rehabilitation Assistance Programs (Rental RRAP/**Secondary/Garden Suites**) offer financial assistance to landlords to pay for mandatory repairs to self-contained units occupied by low-income tenants and for the creation of a Secondary or Garden Suite for a low-income senior or adult with a disability.

**Document Types:** F-P/T agreements; correspondence; program administration files; guidelines; procedures; memoranda and briefings; reports

**Record Number:** CMHC PSO 136

**Notes:** Loan files arranged by province and loan numbers.

- [Housing Rehabilitation and Renovation - Personal Information Bank](#)

**Residential Rehabilitation Assistance Program (RRAP) Conversion - Class of Record**

**Description:** CMHC, through the RRAP-Conversion Program, assists in the creation of affordable housing for low-income households by providing financial assistance to convert non-residential properties into affordable, self-contained rental housing units or bed-units.

**Document Types:** F-P/T agreements; correspondence; program administration files; guidelines; procedures; memoranda and briefings; reports

**Record Number:** CMHC PSO 137

**Notes:** Loan files arranged by province and loan numbers.

- [Housing Rehabilitation and Renovation - Personal Information Bank](#)

## EMERGENCY REPAIR PROGRAM

The Emergency Repair Program provides financial assistance to low-income homeowners or occupants in rural areas to make emergency repairs required for the continued safe occupancy of their houses. Financial assistance is in the form of a grant. After March 31, 2014, federal funding will be provided under the Investment in Affordable Housing.

### **Emergency Repair Program - Class of Record**

**Description:** Information on the program, which provides financial assistance to low-income homeowners or occupants in rural areas with populations of 2,500 or less to undertake emergency repairs required for the continued safe occupancy of their houses.

**Document Types:** Correspondence; applications; agreements; statements of work; policies

**Record Number:** CMHC PSO 051

**Notes:** Files arranged by province and by individual files.

- [Housing Rehabilitation and Renovation - Personal Information Bank](#)

## HOME ADAPTATION FOR SENIORS' INDEPENDENCE

The program provides financial assistance to homeowners and landlords to pay for minor home adaptations to extend the time low-income seniors can live in their own homes independently. Homeowners and landlords may qualify for assistance as long as the occupant of the dwelling where the adaptations will be made meets the eligibility criteria. After March 31, 2014, federal funding will be provided under the Investment in Affordable Housing.

### **Home Adaptations for Seniors' Independence - Class of Record**

**Description:** This program helps homeowners and landlords to pay for minor home adaptations to extend the time low-income seniors can live in their own homes independently.

**Document Types:** Application files; program administration files; correspondence; memoranda and briefings; reports; policies and guidelines.

**Record Number:** CMHC PSO 052

**Notes:** Loan files arranged by province and locality as well as by loan numbers.

- [Housing Rehabilitation and Renovation - Personal Information Bank](#)

## SHELTER ENHANCEMENT PROGRAM

The Shelter Enhancement Program assists in repairing, rehabilitating and improving existing shelters for women and their children, youth and men who are victims of family violence; and in acquiring or building new shelters and second-stage housing where needed. After March 31, 2014, federal funding will be provided under the Investment in Affordable Housing.

### **Family Violence Initiatives - Class of Record**

**Description:** Information on the administration and delivery of the Family Violence Initiatives.

**Document Types:** Agreements; correspondence; applications; policy standards and guidelines; loan documents; reports

**Record Number:** CMHC PSO 110

**Notes:** Project Haven ended on March 31, 1992, and Next Step Program ended on March 31, 1995. Files arranged by province and by loan case file.

- [Tenant Information from Projects Subsidized by CMHC - Personal Information Bank](#)

### RENOVATION AND RETROFIT OF SOCIAL HOUSING

In 2008, the Government of Canada announced a one-time federal investment of more than \$2 billion over two years (to March 31, 2011) under Canada's Economic Action Plan for the creation of new affordable housing and renovation and retrofit of existing social housing. Contributions were provided to eligible social housing units to undertake renovations and energy retrofits. Off-reserve, federally-funded social housing units currently subject to an operating agreement under a *National Housing Act* social housing program qualified. Renovation and retrofit was part of the 2009 federal budget.

#### **Renovation and Retrofit of Social Housing – Provinces/Territories - Class of Record**

**Description:** The program was cost-matched and delivered by provinces and territories through amendments to existing Affordable Housing Initiative agreements. Contributions were provided for the renovation or retrofit of social housing units for low-income Canadians.

**Document Types:** Federal-provincial/territorial affordable housing agreements; records of commitments; correspondence; briefings; reports; program administration files; guidelines; procedures

**Record Number:** CMHC PSO 050-1

**Notes:** Files arranged by province, and where applicable, record of commitment numbers. The initiative ended on March 31, 2011.

#### **Renovation and Retrofit of Social Housing – Unilateral - Class of Record**

**Description:** Contributions were provided to eligible social housing units funded and administered by CMHC without provincial/territorial involvement to undertake renovations and energy retrofits. Off-reserve, federally-funded social housing units currently subject to an operating agreement under a *National Housing Act* social housing program qualify.

**Document Types:** Applications; program administration files; records of commitments; correspondence; briefings; guidelines; procedures; reports; agreements

**Notes:** Files arranged by province, program type and loan numbers. The initiative ended on March 31, 2011.

**Record Number:** CMHC PSO 055-4

## POLICY, RESEARCH AND INFORMATION TRANSFER

### **RESEARCH AND INFORMATION DISSEMINATION THAT ADDRESSES DISTINCT HOUSING NEEDS, INCLUDING THOSE OF ABORIGINAL PEOPLE**

CMHC conducts research and disseminates information on issues regarding specific populations with distinct housing needs, including Aboriginal people, homeless people, low-income people, newcomers (immigrants and refugees), people with disabilities and seniors.

### **CANADIAN HOUSING MARKET RESEARCH AND ANALYSIS**

CMHC collects, analyzes and disseminates housing market information that facilitates informed housing-related decisions by those in the industry, the public at large and CMHC. This includes the provision of housing market data, analysis and forecasts through publications, conferences, seminars, industry roundtables and custom data services. To meet client information needs, CMHC undertakes various surveys of starts and completions, market absorption, rental market, mortgage approvals and consumer intentions to buy or renovate a home.

#### HOUSING MARKET SURVEYS

The CMHC housing market surveys program contributes to more efficient and stable housing markets. CMHC undertakes various housing market surveys covering new construction, primary and secondary rental markets, seniors' housing and renovation activities. They include the following: the Starts and Completions Survey, the Market Absorption Survey, and the Rental Market Survey (RMS). In addition to the regular RMS, CMHC conducts three complementary surveys in specific urban centres to gain information on the secondary rental market. They are: the Condominium Apartment Vacancy Survey, the Condominium Apartment Rent Survey and the Household Rent Survey. The Seniors' Housing Survey targets private or non-profit residences where the majority of residents are seniors that have access to additional services not offered in traditional rental structures, and is carried out once a year. The Renovation and Home Purchase Survey is conducted once a year in selected Canadian centres and provides information on renovation projects undertaken, and intentions to buy or renovate.

#### **Housing Survey Data - Class of Record**

**Description:** Housing-related data is acquired through monthly, quarterly, bi-annual and annual surveys conducted by CMHC's Market Analysis Centre or from reports, datasets and other documents from Statistics Canada.

**Document Types:** Statistical and analytical reports; internal surveys; correspondence

**Record Number:** CMHC PDR 230

**Notes:** Files arranged by geographic location, date, frequency and survey.

- **Housing Surveys - List of Contacts - Personal Information Bank**  
**Description:** This bank contains a list of contact persons, the contact's address and telephone number.  
**Class of Individuals:** Contact persons who can provide responses to the surveys.  
**Purpose:** The list of contact persons is used to obtain structure data in order to monitor new constructions and housing market activity.  
**Consistent Uses:** The information is used to conduct surveys.  
**Retention and Disposal Standards:** The records are destroyed two years after the last administrative action.  
**RDA Number:** 96/027  
**Related Record Number:** CMHC PDR 230  
**TBS Registration:** 003136  
**Bank Number:** CMHC PPU 130

## HOUSING MARKET INFORMATION AND DISSEMINATION

CMHC's housing market analysis and forecasts program contributes to more efficient and stable housing markets by meeting the needs of industry, government and other clients. CMHC collects, analyzes and disseminates housing and mortgage market information that facilitates informed housing-related decisions by providing local, provincial and national housing market information through its Web site, publications, Housing Outlook Conferences, seminars, industry round tables and other speaking engagements, and providing housing market analysis, data and forecasts that meet the needs of industry and other clients.

### **Market Analysis Centre - Class of Record**

**Description:** CMHC collects, analyzes and disseminates information on the Canadian housing and mortgage market to the housing industry, other industry stakeholders, and the Canadian public. It provides data and analysis and forecasts for local, provincial and national housing markets through its Web site and publications. It also disseminates housing market information through Housing Outlook Conferences, seminars, industry round tables and other speaking engagements.

**Document Types:** Correspondence and reports; presentation material; housing industry information

**Record Number:** CMHC PDR 101

**Notes:** Files arranged by geographical area.

- **Housing Policy and Research Information Distribution - Personal Information Bank**  
**Description:** This bank is comprised of mailing lists containing the names, addresses and/or e-mail addresses of individuals, firms and agencies interested in obtaining information on CMHC housing market publications.

**Class of Individuals:** The information in the bank relates to persons, firms and agencies interested in housing market information.

**Purpose:** The information was obtained to mail housing market information on publications to interested parties.

**Consistent Uses:** The information is used to mail and distribute documentation to individuals, firms, companies, organizations, etc., and occasionally conduct CMHC marketing surveys to improve its products and services.

**Retention and Disposal Standards:** Records are destroyed two years after last administrative action.

**RDA Number:** 96/027

**Related Record Number:** CMHC PDR 180, CMHC PDR 101, CMHC PDR 192

**TBS Registration:** 003683

**Bank Number:** CMHC PPU 085

### **RESEARCH AND INFORMATION DISSEMINATION TO PROMOTE DESIRABLE HOUSING MARKET OUTCOMES AND IMPROVE BUILDING PERFORMANCE**

Through this program, CMHC investigates ways to ensure the supply of affordable housing finance, make housing finance more inclusive, encourage the supply of affordable housing and move the housing system forward. CMHC also conducts technical research to address moisture and the indoor environment, the durability performance of residential buildings and disasters.

#### **Consolidated Research Program - Class of Record**

**Description:** This program consists of research, data development, product development and dissemination, education and the provision of input, advice and information on current and emerging housing issues. The purpose of the program is: improving market effectiveness; strengthening community well-being; addressing distinct housing needs; improving building performance; and, developing housing data and exploring trends.

**Document Types:** Reports and research papers; agreements and correspondence with researchers, contractors and government entities

**Record Number:** CMHC PDR 180

#### **CMHC Research Service Provider Database - Personal Information Bank**

**Description:** This bank maintains data on candidates suitable for consideration to conduct CMHC-directed research in housing. The bank contains the following types of information: contact information (name, address, etc.), and areas of expertise and experience. (This database will be decommissioned in 2013.)

**Class of Individuals:** Professionals, consultants, research and technical firms and individuals.

**Purpose:** The purpose of this bank is to maintain an inventory of individuals capable of undertaking housing research.

**Consistent Uses:** The information contained in this bank is used in the selection

process in awarding research contracts.

**Retention and Disposal Standards:** Records are retained indefinitely and updated regularly by the candidates.

**RDA Number:** 96/027

**Related Record Number:** CMHC PDR 180

**TBS Registration:** 001928

**Bank Number:** CMHC PPU 080

- [\*\*Housing Policy and Research Information Distribution - Personal Information Bank\*\*](#)

**Demonstration Projects - Class of Record**

**Description:** CMHC provided support to private sector entities engaged in specific projects to test the **feasibility and cost of particular new and alternative housing designs, concepts and technologies.**

**Document Types:** Submissions and briefs; feasibility studies; planning and design documents; agreements; project files; consultant files; research reports, research highlights, fact sheets, case studies, Web content, presentations, contracts and correspondence.

**Record Number:** CMHC PDR 235

**Notes:** Program is terminated. Files are arranged by project or activity.

**External Research Program - Class of Record**

**Description:** The program offered funding assistance to help Canadian researchers carry out research investigations on topics related to housing.

**Document Types:** Program enquiries, administration, proposals, contracts, evaluation criteria, memoranda, mailing lists and advertising; selection committee; program policies, procedures and planning

**Record Number:** CMHC PDR 185

**Notes:** Files arranged by grant applicant file numbers. The Program was discontinued following the 2010 grant cycle. The final grant recipients were announced in April 2010. All reports published under the Program are available through the Canadian Housing Information Centre.

- **External Research - Personal Information Bank**

**Description:** This bank was created for administering the review of applications for funding under Part IX of the *National Housing Act* and for the administration of funds to those approved for External Research grants. It contains research projects, curricula vitae, proposals, references, CMHC preliminary reviews, Committee members' comments on each proposal, grant agreements and project reports.

**Class of Individuals:** Persons/organizations interested in undertaking independent research on housing-related topics.

**Purpose:** The purpose of this bank is to determine recipients of grants from applicants seeking financial support for independent research undertakings.

**Consistent Uses:** The information contained in this bank is used to announce

grant recipients, administer grant agreements, and maintain statistics on program activities and applicants. The information may also be used in connection with appointments to the Selection Committee.

**Retention and Disposal Standards:** Files are retained for six years after completion of the project and then destroyed.

**RDA Number:** 96/027

**Related Record Number:** CMHC PDR 185

**TBS Registration:** 001934

**Bank Number:** CMHC PPU 115

### **Housing Advisory Documents - Class of Record**

**Description:** Information on research and development on the technical performance of housing and innovative community planning.

**Document Types:** Reports; research highlights; best practice guides; consumer and industry advisory documents, fact sheets and Web content; planning and technical performance assessments and reports

**Record Number:** CMHC PDR 195

**Notes:** Files arranged by subject.

### **Housing Awards Program - Class of Record**

**Description:** The program identified, recognized, showcased and shared best practices that helped improve the quality, choice and affordability of housing in Canada. The awards competition was held every two years. The Housing Awards honoured the people and organizations creating affordable housing solutions across Canada and helped share their winning best practices with communities across the country. These initiatives included winning best practices with communities across the country. These initiatives included large and small projects and demonstrated various ways affordable housing was created that met the needs of the communities they serve (e.g., buildings, housing finance; neighbourhoods; and, housing with resident services). Winners were selected by an independent external committee.

**Document Types:** Program enquiries; administration files; proposals; contracts; memoranda; mailing lists; advertising files; selection committee files; program policies; procedures and planning

**Record Number:** CMHC PDR 192

**Notes:** Files arranged by year of competition and/or applicants. The Program was discontinued following the 2010 award cycle.

### **Housing Awards Program - Personal Information Bank**

**Description:** This bank was created for the administration and review of applications to the CMHC Housing Awards Program held every two years.

**Class of Individuals:** Architects; designers; developers; builders; manufacturers; planners; municipal, provincial or territorial housing and social service agencies; volunteer associations; community groups; non-profit housing groups and housing co-operatives; financial institutions, educational institutions.

**Purpose:** This bank was created for the administration and review of applications to the CMHC Housing Awards Program.

**Consistent Uses:** The information is used to identify, recognize and transfer housing initiatives, developed by and for Canadians that have been proven successful; and to promote the award winning housing initiatives across the country through both media and presentations by winners at selected housing-related events. The information is also used to announce winners and maintain statistics on program activities and applicants.

**Retention and Disposal Standards:** Records are retained for six years after completion of the awards program and then destroyed.

**RDA Number:** 96/027

**Related Record Number:** CMHC PDR 192

**TBS Registration:** 005383

**Bank Number:** CMHC PPU 150

- [Housing Policy and Research Information Distribution - Personal Information Bank](#)

#### **Housing Studies Achievement Award - Class of Record**

**Description:** Recognized and awarded completed Master's and Doctoral theses or major research papers (Master's level) that represent an important contribution to the understanding and advancement of housing in Canada. Academic work submitted addressed any aspect of housing, whether social, economic, design or technical

**Document Types:** Program enquiries, administration, proposals, contracts, evaluation criteria, memoranda, mailing lists and advertising; selection committee; program policies, procedures and planning.

**Record Number:** CMHC PDR 196

**Notes:** Files arranged by year of competition and/or applicants. The Program was discontinued effective March 2010.

- **Housing Studies Achievement Award - Personal Information Bank**

**Description:** This bank describes the information collected in support of CMHC's Housing Studies Achievement Award. The personal information collected includes: the full name, address, telephone number, email address, educational background, name of the university, a summary of the research indicating the academic program of the thesis or major research project/paper being submitted, academic assessment of completed research, reference letters, views, opinions and includes all correspondence related to the application.

**Class of Individuals:** Graduate students at the Master's and Doctoral levels who are Canadian citizens or permanent residents of Canada and who have completed their thesis/major research paper (Master's level) in a housing-related field and who have applied for this award. Also includes advisors, research assistants, referees and members of the Advisory Committee.

**Purpose:** To administer and review applications to the CMHC Housing Studies Achievement Award and to identify, recognize and award academic work at the Master's and Doctoral levels that contribute to the study of housing related issues in Canada, whether social, economic or technical

aspects of housing.

**Consistent Uses:** The information is also used to announce winners and maintain statistics on program activities and applicants. The winning entries are published on CMHC's Web site.

**Retention and Disposal Standards:** Records will be retained for six years after the end of the awards program and then destroyed.

**RDA Number:** 96/027

**Related Record Number:** CMHC PDR 196

**TBS Registration:** 007067

**Bank Number:** CMHC PPU 152

### **Housing Technology - Class of Record**

**Description:** Information on technical and engineering services necessary to meet the current program delivery needs and objectives.

**Document Types:** Technical bulletins; standards; guidelines; memoranda and correspondence; program monitoring files

**Record Number:** CMHC IAA 170

**Notes:** Program terminated. Files arranged by subject.

### **Housing Technology Incentives - Class of Record**

**Description:** Information and correspondence on grants to inventors and others to help pay for developing and testing innovative housing ideas and products.

**Document Types:** Program enquiries; policies; planning and administration files; mailing lists; advertising material; consultation correspondence; selection committee files

**Record Number:** CMHC PDR 200

**Notes:** Files arranged by activity. Program terminated in October 1995.

#### ■ **Housing Technology Incentives Program - Personal Information Bank**

**Description:** This bank was used to review applications for funding under the Housing Technology Incentives Program and to administer the funds to those approved. It contains: names, addresses, details of the proposals, grant agreements, requests for payments and project reports.

**Class of Individuals:** Inventors and product developers, firms and individuals.

**Purpose:** The purpose of this bank was to determine recipients of Housing Technology Incentives grants and to administer the grants.

**Consistent Uses:** The information contained in the bank was used to announce grant recipients, administer agreements and maintain statistics on program activities.

**Retention and Disposal Standards:** Records are destroyed five years after their submission to CMHC.

**RDA Number:** 96/027

**Related Record Number:** CMHC PDR 200

**TBS Registration:** 001929

**Bank Number:** CMHC PPU 090

### **Scholarship Program - Class of Record**

**Description:** Information and correspondence on the provision of graduate scholarships in support of advanced education in housing and community planning or awards in housing-related areas.

**Document Types:** Applications; advertising material; awards administration files; planning documents; correspondence

**Record Number:** CMHC PDR 190

**Notes:** Files arranged by activity. This program was terminated in March 1995.

- **Scholarship Program and Awards Programs - Personal Information Bank**

**Description:** This bank was created for the administration and review of applications under Part IX of the *National Housing Act* for university scholarships or awards in housing-related areas. It contains the following: curricula vitae, research or work proposals, references, letters of evaluation, and the review committee members' comments on each proposal. Social insurance numbers are collected pursuant to the *Income Tax Act*.

**Class of Individuals:** Individuals interested in pursuing graduate or postgraduate education in housing.

**Purpose:** The purpose of this bank was to maintain an inventory of applicants seeking a scholarship award for graduate or postgraduate study or a CMHC housing award.

**Consistent Uses:** The information in this bank was used to announce award winners, administer scholarship payments and maintain statistics on program activities and applicants.

**Retention and Disposal Standards:** Records are retained for six years after completion of the term of the projects and then destroyed. Program was terminated in March 1995.

**RDA Number:** 96/027

**Related Record Number:** CMHC PDR 190

**TBS Registration:** 001923

**Bank Number:** CMHC PPU 055

### **RESEARCH AND INFORMATION DISSEMINATION TO PROMOTE SUSTAINABLE HOUSING AND COMMUNITIES, AS WELL AS LEAD THE DEVELOPMENT AND IMPLEMENTATION OF FEDERAL HOUSING POLICY**

CMHC conducts research on energy and environmental solutions for residential buildings, residential water quality and use, unique technical problems of remote and northern housing, sustainable community planning and design, and housing and population health. As mandated, CMHC develops and implements federal housing policy in support of Government of Canada priorities and objectives.

**Housing and Community Design - Class of Record**

**Description:** Information on the housing and community design program.

**Document Types:** Standards; guidelines; graphics and presentations; correspondence

**Record Number:** CMHC IAA 165

**Notes:** Files arranged by project.

**Energy Conservation – Class of Record**

**Description:** Information on the Home Insulation Program (HIP), the Canadian Home Insulation Program (CHIP) and the National Energy Program prior to October 28, 1980, to assist homeowners in upgrading the insulation of older homes.

**Document Types:** Correspondence; program administration files

**Record Number:** CMHC IAA 340

**Notes:** Files arranged by province. HIP was terminated on December 31, 1981, and CHIP was terminated on December 31, 1986.

**INTERNATIONAL ACTIVITIES**

Housing sector well-being is further promoted through support to the industry, which enables Canadian companies to secure international business opportunities and diversify their share of housing export markets. CMHC seeks to increase Canadian housing exports by helping companies expand into promising markets, bring together key Canadian clients with pre-selected prospective buyers abroad, promote awareness and recognition of Canadian housing approaches, support foreign delegations seeking information on Canada's housing system and provide assistance to emerging economies to assess and improve their housing environment.

**International Housing Organizations - Class of Record**

**Description:** CMHC represents Canada's interests at international housing forums and conferences on housing matters.

**Document Types:** International agreements; memoranda of understanding; correspondence on bilateral and multilateral housing issues; memoranda and briefings

**Record Number:** CMHC PDR 310

**Notes:** Files arranged by international organization and country.

**EMERGENCY PLANNING**

CMHC ensures that Business Continuity Plans are in place and tested to ensure effective and timely continuity of normal business operations following a business interruption impacting the Corporation's operations and commitments to stakeholders, with particular emphasis on restoring mission-critical business functions first.

## INSURANCE

CMHC's mortgage loan insurance activities help to ensure that Canadians across the country have access to housing financing options. The Corporation's mortgage loan insurance activities are operated on a commercial basis, at no cost to Canadian taxpayers. CMHC Insurance is led by the Senior Vice-President Insurance and the Vice-President Insurance Operations. Business areas that provide strategic direction and analytics, develop and maintain technologies and conduct business development activities with clients report directly to the Senior Vice-President Insurance. Insurance Operations, reporting to the Vice-President Insurance Operations, develop and maintain Insurance policies and products, and oversee Insurance underwriting and servicing activities.

### **Business Development - Class of Record**

**Description:** Managing client relationships and positioning CMHC mortgage loan insurance products and services with clients.

**Document Types:** Mortgage insurance sales and product training material; reports; client contact information; business development activity details; memoranda and briefings; correspondence

**Record Number:** CMHC IAA 104

**Notes:** Documentation is arranged by client name.

- **Mortgage Loan Insurance Program - Client Contact Information - Personal Information Bank**

**Description:** This bank describes information that is related to contact information for clients of CMHC Mortgage Loan Insurance program. The personal information may include company name, contact name, title, department, business contact information, language of preference, photo, other identification numbers.

**Note:** Information may be stored in the following systems: RESOURCE, emiliTRACKER, CLASSROOM, OverQuota.

**Class of Individuals:** Approved lenders and mortgage professionals

**Purpose:** The personal information is used to administer the Mortgage Loan Insurance program through training and access to CMHC's mortgage loan insurance products and services. Through client registration, the RESOURCE, provides the individual with personalized access to customizable articles and fact sheets and an abundance of CMHC insurance products. Registration also provides mortgage professional clients access to the emiliTRACKER, a tool which permits clients to obtain information on the status of mortgage loan insurance applications they submitted. The CLASSROOM allows clients to obtain personalized training certificates relating to CMHC's insurance products. Personal information is collected pursuant to *National Housing Act* sections 7.1 and 8.

**Consistent Uses:** The information may be used for the following purposes: to provide clients with updates on training seminars, meetings, staff changes; to promote CMHC's insurance products and services; and, to obtain client

feedback on insurance products and services.

**Retention and Disposal Standards:** Under review.

**RDA Number:** Under review.

**Related Record Number:** CMHC IAA 104, CMHC IAA 106

**TBS Registration:** 20130059

**Bank Number:** CMHC PPU 155

### **Underwriting - Class of Record**

**Description:** Correspondence and documents on the analysis, monitoring and evaluation associated with mortgage loan applications.

**Document Types:** Underwriting policies and procedures; loan regulations; mortgage loan underwriting training material; reports; memoranda and briefings; program administration files; correspondence

**Record Number:** CMHC IAA 105

**Notes:** Files arranged by loan case file.

### ▪ **National Housing Act (NHA) Insured Loans Files - Personal Information Bank**

**Description:** This bank is comprised of all loans insured or made since 1961 under sections 8, 13 and 57 of the NHA and their predecessor sections.

Records include details on applicants, income, age, family composition, loan and property characteristics. Records also include information obtained through the process involved in the payment of a claim received due to a defaulting borrower, such as financial information, legal documentation, income verification, credit reports, and verification of down payment and deficiency judgment.

**Class of Individuals:** Applicants for NHA insured loans and defaulting borrowers.

**Purpose:** The purpose of this bank is to document both the underwriting and claims payment processes.

**Consistent Uses:** The bank is used for statistical purposes, for program evaluation, audit trails, to effect recovery action under deficiency judgment, and to investigate cases of suspected fraud.

**Retention and Disposal Standards:** Homeownership: In the local office, all loan documentation is retained for a period of six months following the issuance of a Certificate of Insurance and then transferred to a commercial off-site storage facility for a period of seven years and then destroyed. Multiples, rentals and condominium projects: In the regional business centres, all loan documentation is retained for a period of six months following the issuance of a Certificate of Insurance and then transferred to a commercial off-site storage facility for a period of 15 years and then destroyed. Any claims received/paid containing a judgment is held indefinitely. Documents received from local offices and regional business centres are retained on a micro format at the National Office for two years following the life of the mortgage and then destroyed. Information is also maintained on an electronic data processing system.

**RDA Number:** 95/018

**Related Record Number:** CMHC IAA 105, CMHC IAA 120, CMHC IAA 125  
**TBS Registration:** 001920  
**Bank Number:** CMHC PPU 040

#### **Default Management - Class of Record**

**Description:** Correspondence and information on default and claims from Approved Lenders' and CMHC direct-insured loans in arrears.

**Document Types:** arrears reports; correspondence; monthly statistical arrears reports and other reports; workout proposals; workout agreements; judgments assigned to CMHC; memoranda and briefings

**Record Number:** CMHC IAA 120

**Notes:** Arrears reports arranged chronologically by lender.

- [\*\*National Housing Act \(NHA\) Insured Loans Files - Personal Information Bank\*\*](#)

#### **Mortgage Rate Protection Program - Class of Record**

**Description:** Documentation for administration of Mortgage Rate Protection Program (MRPP).

**Document Types:** Lender certification; claims applications; benefit payment record; statistical and analytical reports; correspondence

**Record Number:** CMHC IAA 160

**Notes:** Program terminated in 1997. The files are arranged by individual, lender certification number and MRPP number.

- **Mortgage Rate Protection Plan - Personal Information Bank**  
**Description:** This bank contains information on individuals applying for assistance under the Mortgage Rate Protection Plan (MRPP).  
**Class of Individuals:** Individuals holding a mortgage under the plan.  
**Purpose:** The purpose of this file is to administer MRPP loans.  
**Consistent Uses:** The information in this bank was used for statistical and accounting purposes.  
**Retention and Disposal Standards:** Records are destroyed two years after the last administrative action.  
**RDA Number:** 95/018  
**Related Record Number:** CMHC IAA 160  
**TBS Registration:** 001932  
**Bank Number:** CMHC PPU 105

#### **National Housing Act Mortgage Insurance Claims - Class of Record**

**Description:** Information on insurance claims and documentation of individual claims against the CMHC Insurance Activity.

**Document Types:** Individual insurance claim files; claim forms; title documents, correspondence and other supporting documents; memoranda and briefings

**Record Number:** CMHC IAA 125

**Notes:** Files are arranged by insurance account number.

- [\*\*National Housing Act \(NHA\) Insured Loans Files - Personal Information Bank\*\*](#)

#### **Loans Administration - Class of Record**

**Description:** Information relating to the loan servicing and administration of loan activity under the *National Housing Act*, including loan advances, loan amortization and repayment, renewals and discharges.

**Document Types:** Agreements; mortgages; applications; title searches; amortization and repayment schedules; reports; mortgage renewals; discharges; partial discharges; correspondence; etc.

**Record Number:** CMHC IAA 115-1

**Notes:** Files arranged by loan case file.

- **List of Potential Purchasers of Housing Projects - Personal Information Bank**

**Description:** This bank contains a record of information on individuals and companies interested in purchasing projects owned by CMHC. The data includes general mailing information and the necessary information in determining if an individual or company would be interested in a property that CMHC is proposing to sell (i.e., location and size of project).

**Class of Individuals:** Individuals and companies submitting proposals for the purchase of real estate owned by CMHC and those showing an interest.

**Purpose:** The purpose of this bank is to provide a source of interested buyers for housing projects owned by CMHC.

**Consistent Uses:** The information in this bank is used to mail and distribute documentation to individuals.

**Retention and Disposal Standards:** The records of potential investors are retained until they wish no further correspondence from CMHC.

**RDA Number:** 96/027

**Related Record Number:** CMHC IAA 115-1

**TBS Registration:** 001922

**Bank Number:** CMHC PPU 050

#### **Appraisals - Class of Record**

**Description:** Information on appraisal support services for CMHC program operations.

**Document Types:** Project management files; procedures; correspondence; briefings and memoranda

**Record Number:** CMHC IAA 175

#### **CMHC Inspection Services - Class of Record**

**Description:** CMHC internal inspections and external contracts (on a fee-for-service basis) to provide services such as housing inspections.

**Document Types:** Inspection reports; training material; technical bulletins; industry information files; correspondence; contract administration files

**Record Number:** CMHC IAA 350

## SECURITIZATION

The Securitization Product Development and Policy Division and the Securitization Operations Division are responsible for the development of securitization products and policies, the promoting and delivery of the two existing securitization programs: the NHA MBS Program and the Canada Mortgage Bonds Program. As part of the Canada Mortgage Bonds Program, the sector is also responsible for Financial Services Advisory functions to the Canada Housing Trust.

### **CMHC Canada Mortgage Bonds Program - Class of Record**

**Description:** CMHC guarantees timely payment on Canada Mortgage Bonds (CMB) that are issued by the Canada Housing Trust (CHT) and backed by pools of insured residential mortgages.

**Document Types:** Correspondence, documents, and information on the delivery, administration and monitoring of the CMB Program.

**Record Number:** CMHC IAA 110

### **National Housing Act (NHA) Mortgage-Backed Securities - Class of Record**

**Description:** CMHC guarantees timely payment on NHA Mortgage-Backed Securities (NHA MBS) that are issued by approved issuers and backed by pools of insured residential mortgages.

**Document Types:** Correspondence; documents; information on the delivery, administration and monitoring of the NHA MBS Program; Issuer approvals; applications and approvals to issue NHA MBS; monthly accounting reports; analytical reports; policies and procedures

**Record Number:** CMHC IAA 107

**Notes:** Records maintained by MBS pool and by Issuer.

- **NHA Mortgage-Backed Securities Program - Personal Information Bank**

**Description:** Information on individual investors maintained by a central payer and transfer agent on behalf of the program and under contract to CMHC.

**Class of Individuals:** Investors (institutional and retail, i.e., individuals) who own an NHA Mortgage-Backed Security.

**Purpose:** The purpose is to record ownership of MBS certificates, permit payment to investors, allow dissemination of information to investors.

**Consistent Uses:** Information in this bank is used for administrative, analytical and reporting purposes.

**Retention and Disposal Standards:** Records will be retained for a period of seven years following payout of certificate or completion of all administrative action and then destroyed.

**RDA Number:** 95/018

**Related Record Number:** CMHC IAA 107

**TBS Registration:** 003696

**Bank Number:** CMHC PPU 125

## CANADIAN REGISTERED COVERED BONDS

The Covered Bonds Division is responsible for the management and administration of the legal framework for Canadian Registered Covered Bond Programs.

### Canadian Registered Covered Bond Program - Class of Record

**Description:** As part of the 2012 federal budget, amendments were made to the *National Housing Act*, making CMHC responsible for the administration of a legal framework for covered bonds. CMHC assesses applications based on criteria defined in the Canadian Registered Covered Bond Program Guide and maintains the Canadian Covered Bond Registry, which reflects registered issuers and registered programs, as well as suspended issuers.

**Document Types:** Issuer and program applications; recommendations for approval or decline of applications; correspondence; Canadian Registered Covered Bond Program Guide; Canadian Covered Bond Registry; monthly monitoring reports of registered programs; internal procedures

**Record Number:** CMHC IAA 111

## CORPORATE MARKETING

The Corporate Marketing Program is responsible for marketing activities of the Corporation, including the management of the corporate brand, advertising campaigns, marketing research studies, the corporate Web site and the corporate call centre that responds to public enquiries on CMHC products and services. The Canadian Housing Information Centre, the most comprehensive housing library in Canada, is also part of the Corporate Marketing function.

### Corporate Marketing - Class of Record

**Description:** Marketing activities of the Corporation include management of the corporate brand, advertising campaigns, marketing research studies, the corporate Web site and the corporate call centre that responds to public enquiries on CMHC products and services. The Canadian Housing Information Centre, the most comprehensive housing library in Canada, is also part of the Corporate Marketing function.

**Document Types:** CMHC publications; program administration files; research reports; advertising and marketing material; conference files

**Record Number:** CMHC PDR 315

- **Marketing and Sales/Order Processing Management System - Personal Information Bank**

**Description:** Information in this bank includes customer name and address, product and quantity ordered, amount and method of payment, payment identification number, address and method for shipping. This bank may be accessed by any of the following identifiers: customer name, customer number, order number, credit card number or postal code.

**Class of Individuals:** Individuals from the general public or those representing firms, companies, organizations, associations, groups, etc.

**Purpose:** The purpose of this bank is to administer the purchase, and distribution for products and services sold by the CMHC Web site, CMHC call centre, CMHC regional offices, the Canadian Housing Information Centre, etc.

**Consistent Uses:** The information is used to administer the purchase, billing and distribution of CMHC published material or material available for purchase by the public. Customer information is also used to provide information to improve the marketing and support of the Corporation's products and services to its customers.

**Retention and Disposal Standards:** Client information (name, address, email) is retained for marketing purposes when consent is obtained. Credit card information is masked after 30 days.

**RDA Number:** 96/027

**Related Record Number:** CMHC PDR 315, CMHC PDR 101

**TBS Registration:** 005382

**Bank Number:** CMHC PPU 145

### **The RESOURCE and the CLASSROOM for Mortgage Professionals - Class of Record**

**Description:** Through The RESOURCE, a content-sharing web-based tool and the CLASSROOM, a comprehensive suite of free training CMHC provides information to improve the marketing and support of the Corporation's products and services to its customers.

**Document Types:** CMHC Publications; training modules; advertising and marketing material.

**Record Number:** CMHC IAA 106

- [Mortgage Loan Insurance Program - Client Contact Information - Personal Information Bank](#)

### **CMHC LEGAL AGENTS**

Activities undertaken to enable CMHC to pursue policy, program and service delivery priorities and objectives within a legally sound framework. Includes the provision of policy and program advice, assistance in the identification, mitigation and management of legal risks, legal support in ensuring compliance and enforcement of standards, regulations, and guidelines, and representing the institutions interests in litigation may include information related to legal advice, preparation of legal documents, litigation services, and legislative drafting.

#### **Legal Services - Class of Record**

**Description:** Information relating to legal matters including legislation, litigation and the various business and program lines of the Corporation.

**Document Types:** The Corporation's governing Acts; legal aspects of business and program lines; claims and actions by and against the Corporation; legal agreements; legal documents and forms; legal agents

**Record Number:** CMHC CSS 030

- Claims and Action By or Against CMHC - Personal Information Bank**  
**Description:** This bank is established to record mandates to external legal counsel, legal opinions, decisions, information and judgements concerning claims by or against the Corporation.

**Class of Individuals:** Legal counsel and individuals involved in legal actions.

**Purpose:** The purpose of this bank is to effect satisfactory settlement of claims against or by CMHC or to present CMHC's case before the courts.

**Consistent Uses:** The information contained in this bank is used to report to CMHC's Board of Directors, to auditors and to the minister responsible for CMHC.

**Retention and Disposal Standards:** Records are retained for 10 years following the closure of the files and then destroyed.

**RDA Number:** 95/018

**Related Record Number:** CMH CSS 030

**TBS Registration:** 001927

**Bank Number:** CMHC PPU 075

- Lawyers and Notaries Appointed Agents of CMHC - Personal Information Bank**

**Description:** This bank contains information on lawyers and notaries appointed by the government as agents of CMHC.

**Class of Individuals:** Lawyers and notaries appointed to act as legal agents for CMHC.

**Purpose:** The purpose of this bank is for internal accounting and monitoring of activity.

**Consistent Uses:** The information contained in this bank is used for reports to the minister responsible for CMHC.

**Retention and Disposal Standards:** Records are retained for seven years after appointment is terminated and then destroyed.

**RDA Number:** 96/027

**Related Record Number:** CMHC CSS 030

**TBS Registration:** 001925

**Bank Number:** CMHC PPU 065

## RISK MANAGEMENT SERVICES

Reporting to CMHC's Chief Risk Officer (CRO), the Risk Management Sector is responsible for the independent oversight of the management of risks inherent in CMHC's activities, including establishing risk management strategy and CMHC's Enterprise Risk Management Policies to manage risk in alignment with the Corporation's risk appetite and business strategies. Together with other members of CMHC's Senior Management, the CRO is accountable for overall management of CMHC, the promotion of an effective risk culture, prudent ERM policies and processes, and creating an organization capable of sustainable value creation in the context of achieving its public policy mandate and objectives.

The Corporation's Risk Management Sector includes the following three groups:

- Risk Management Division
- Insurance & Securitization Activity Oversight
- ERM, Compliance and Model Vetting

Independent from CMHC's operational activities (funding, lending, hedging, investing, insurance and guarantee), this Sector works with CMHC's Corporate functions and operational sectors to oversee, develop and evolve the Corporation's ERM Policies, business strategies and capital management, and to provide model validation, risk management, performance and compliance analysis and reporting to Senior Management and the Board of Directors. This Sector is responsible for ensuring that effective processes are in place for: identifying current and emerging risks enterprise-wide; developing and implementing risk assessment and measurement systems, including stress testing; vetting and validating the use of internal models; establishing policies, practices and other control mechanisms to manage risks; developing risk metrics and risk tolerance limits for Senior Management and Board approval; monitoring positions against approved risk tolerance limits and capital levels; and reporting results of risk monitoring to Senior Management and the Board.

These activities are conducted in a manner consistent with the interests of the Government of Canada, customers, employees, regulators and the general public, adhering to applicable legal and regulatory requirements.

## CMHC INTERNAL SERVICES

Internal Services are groups of related activities and resources that are administered to support the needs of programs and other corporate obligations of an organization. These groups are: Acquisition Services; Communications Services; Financial Management Services; Human Resources Management Services; Information Management Services; Information Technology Services; Legal Services; Management and Oversight Services; Materiel Services; Real Property Services; Risk Management Sector; and Travel and Other Administrative Services. Internal Services include only those activities and

resources that apply across an organization and not to those provided specifically to a program.

### **Acquisition Services**

Acquisition services involve activities undertaken to acquire a good or service to fulfill a properly completed request (including a complete and accurate definition of requirements and certification that funds are available) until entering into or amending a contract.

- [Procurement and Contracting Class of Record](#)
  - [Professional Services Contracts Personal Information Bank](#)

### **Communication Services**

Communications Services involve activities undertaken to ensure that Government of Canada communications are effectively managed, well coordinated and responsive to the diverse information needs of the public. The communications management function ensures that the public – internal or external – receives government information, and that the views and concerns of the public are taken into account in the planning, management and evaluation of policies, programs, services and initiatives.

- [Communications Class of Record](#)
  - [Internal Communications Personal Information Bank](#)
  - [Public Communications Personal Information Bank](#)

### **Financial Management Services**

Financial Management Services involve activities undertaken to ensure the prudent use of public resources, including planning, budgeting, accounting, reporting, control and oversight, analysis, decision support and advice, and financial systems.

- [Financial Management Class of Record](#)
  - [Accounts Payable Personal Information Bank](#)
  - [Accounts Receivable Personal Information Bank](#)
  - [Acquisition Cards Personal Information Bank](#)
- [Hospitality Class of Record](#)
  - [Hospitality Personal Information Bank](#)

### **Human Resources Management Services**

Human Resources Management Services involve activities undertaken for determining strategic direction, allocating resources among services and processes, as well as activities relating to analyzing exposure to risk and determining appropriate countermeasures. They ensure that the service operations and programs of the federal government comply with applicable laws, regulations, policies, and/or plans.

- [Awards \(Pride and Recognition\) Class of Record](#)
  - [Recognition Program Personal Information Bank](#)
- [Classification of Positions Class of Record](#)
  - [Staffing Personal Information Bank](#)
- [Compensation and Benefits Class of Record](#)
  - [Attendance and Leave Personal Information Bank](#)
  - [Pay and Benefits Personal Information Bank](#)
- [Employment Equity and Diversity Class of Record](#)
  - [Employment Equity and Diversity Personal Information Bank](#)
- [Hospitality Class of Record](#)
  - [Hospitality Personal Information Bank](#)
- [Human Resources Planning Class of Record](#)
  - [Human Resources Planning Personal Information Bank](#)
  - [Workplace Day Care Personal Information Bank](#)
- [Labour Relations Class of Record](#)
  - [Canadian Human Rights Act – Complaints Personal Information Bank](#)
  - [Discipline Personal Information Bank](#)
  - [Grievances Personal Information Bank](#)
  - [Harassment Personal Information Bank](#)
  - [Internal Disclosure of Wrongdoing in the Workplace Personal Information Bank](#)
  - [Values and Ethics Code for the Public Service Personal Information Bank](#)
- [Occupational Health and Safety Class of Record](#)
  - [Employee Assistance Personal Information Bank](#)
  - [Occupational Health and Safety Personal Information Bank](#)
  - [Vehicle, Ship, Boat and Aircraft Accidents Personal Information Bank](#)
- [Official Languages Class of Record](#)
  - [Official Languages Personal Information Bank](#)
- [Performance Management Reviews Class of Record](#)
  - [Discipline Personal Information Bank](#)
  - [Performance Management Reviews Personal Information Bank](#)

- [Recruitment and Staffing Class of Record](#)
  - [Applications for Employment Personal Information Bank](#)
  - [Employee Personnel Record Personal Information Bank](#)
  - [Personnel Security Screening Personal Information Bank](#)
  - [Staffing Personal Information Bank](#)
- [Relocation Class of Record](#)
  - [Relocation Personal Information Bank](#)
- [Training and Development Class of Record](#)
  - [Training and Development Personal Information Bank](#)

### **Information Management Services**

Information Management Services involve activities undertaken to achieve efficient and effective life cycle management of information to support program and service delivery; foster informed decision making; facilitate accountability, transparency, and collaboration; and preserve and ensure access to information and records for the benefit of present and future generations.

- [Access to Information and Privacy Class of Record](#)
  - [Access to Information and Privacy Requests Personal Information Bank](#)
- [Information Management Class of Record](#)
  - [Automated Document, Records, and Information Management System Personal Information Bank](#)
  - [Library Services Personal Information Bank](#)

### **Information Technology Services**

Information Technology Services involve activities undertaken to achieve efficient and effective use of information technology to support government priorities and program delivery, to increase productivity, and to enhance services to the public.

- [Information Technology Class of Record](#)
  - [Electronic Network Monitoring Personal Information Bank](#)

### **Legal Services**

Legal services involve activities undertaken to enable government departments and agencies to pursue policy, program and service delivery priorities and objectives within a legally sound framework.

- [Legal services Class of Record](#)

## Management and Oversight Services

Management and Oversight Services involve activities undertaken for determining strategic direction, and allocating resources among services and processes, as well as those activities related to analyzing exposure to risk and determining appropriate countermeasures. They ensure that the service operations and programs of the federal government comply with applicable laws, regulations, policies, and/or plans.

- [Cooperation and Liaison Class of Record](#)
  - [Outreach Activities Personal Information Bank](#)
- [Executive Services Class of Record](#)
  - [Executive Correspondence Personal Information Bank](#)
- [Internal Audit and Evaluation Class of Record](#)
  - [Internal Audit Personal Information Bank](#)
- [Planning and Reporting Class of Record](#)

## Materiel Services

Materiel Services involve activities undertaken to ensure that materiel can be managed by departments in a sustainable and financially responsible manner that supports the cost-effective and efficient delivery of government programs.

- [Materiel Management Class of Record](#)
  - [Vehicle, Ship, Boat and Aircraft Accidents Personal Information Bank](#)

## Real Property Services

Real Property Services involve activities undertaken to ensure real property is managed in a sustainable and financially responsible manner, throughout its life cycle, to support the cost-effective and efficient delivery of government programs.

- [Real Property Management Class of Record](#)

## Travel and Other Administrative Services

Travel and Other Administrative Services include Government of Canada travel services, as well as those other internal services that do not smoothly fit with any of the internal services categories.

- [Administrative Services Class of Record](#)
  - [Parking Personal Information Bank](#)
- [Boards, Committees and Council Class of Record](#)
  - [Governor in Council Appointments Personal Information Bank](#)

- [Members of Boards, Committees and Councils Personal Information Bank](#)
- [Business Continuity Planning Class of Record](#)
  - [Business Continuity Planning Personal Information Bank](#)
- [Disclosure to Investigative Bodies Class of Record](#)
  - [Disclosure to Investigative Bodies Personal Information Bank](#)
- [Proactive Disclosure Class of Record](#)
- [Security Class of Record](#)
  - [Identification and Building-Pass Cards Personal Information Bank](#)
  - [Personnel Security Screening Personal Information Bank](#)
  - [Security Incidents Personal Information Bank](#)
  - [Security Video Surveillance and Temporary Visitor Access Control Logs and Building Passes Personal Information Bank](#)
- [Travel Class of Record](#)
  - [Travel Personal Information Bank](#)

### **Classes of Personal Information**

The personal information contained in this class is distributed across a wide range of subject files. It is not used for administrative purposes, and is normally neither arranged nor retrieved by personal identifiers. The most common types of personal information contained in this class are name, address, contact information and in some cases, affiliation, educational background and experience. The information was collected through general enquiries, complaints, requests for assistance and personal views and opinions submitted to the Canada Housing Information Centre and the Corporate Relations Office. Individuals wishing to access information relating to themselves should provide specific details regarding the program, sector or individual to whom the correspondence or enquiry was addressed; the approximate date of the correspondence or enquiry; the subject matter; the name of the program (if applicable); and the file reference number, if available.

The retention periods for this class of personal information vary and are provided in the records schedules of the general subject files in which the information is stored.

## Manuals

- Becoming an Approved Lender
- Bringing Home Ownership Within Reach with Mortgage Loan Insurance
- Canadian Registered Covered Bond Programs Guide
- CMHC Homeowner Mortgage Insurance Tool Kit
- CMHC Mortgage Loan Insurance Handbook Online Edition
- CMHC Pension Fund Investment Management Guidelines
- Computer Centre Users' Guide
- Corporate Management Structure
- Counselling Handbook -- Home-ownership
- Electronic Portfolio Insurance - Approved Lender's Guide
- Experts in Residence Program - Guidelines and Application
- External Research Program Guidelines and Application Form
- Guidelines and Procedures Manual (30 volumes)
- Instrument of Delegation of Financial Signing Authorities
- Management Information Services Practices
- NHA Mortgage-Backed Securities Program Guide (available on CMHC's Web site)
- Part IX Guidelines and Procedures
- Pension Plan Handbook
- Reference Guide - NHA Mortgage Loan Insurance for Rental, Licensed Care and Retirement Properties
- Residential Rehabilitation Assistance Program (RRAP)
- Rural and Native Housing Program Handbook
- Security of Information Classification Guide
- Social Housing Forecasting Model User Handbook
- Subject Classification Guide
- Urban Native Housing Operating Manual (OPIMS 61077)
- Urban Native Property Management Manual (OPIMS 64808 - not available in French)
- Urban Native Tenant Counsellor's Guide (OPIMS 61118)

## Additional Information

The Government of Canada encourages the release of information through requests outside of the ATIP process. You may wish to consult CMHC's completed Access to Information (ATI) summaries at <http://www.cmhc.ca/en/corp/about/core/coacinre/index.cfm>. To make an informal request, contact:

Canadian Housing Information Centre  
 700 Montreal Road  
 Ottawa, Ontario K1A 0P7  
 Telephone: 613-748-2367  
 Toll-free: 1-800-668-2642  
 Facsimile: 613-748-4069

Link: <http://www.cmhc.ca/en/corp/li/index.cfm>

Canada Mortgage and Housing Corporation conducts Privacy Impact Assessments (PIAs) to ensure that privacy implications will be appropriately identified, assessed and resolved before a new or substantially modified program or activity involving personal information is implemented. Summaries of completed PIAs are available upon request.

Please see the [Introduction](#) to this publication for information on formal access procedures under the provisions of the *Access to Information Act* and the *Privacy Act*. The following outlines how to make a formal ATIP request:

- Mail your letter or [Access to Information Request Form](#) (*Access to Information Act*) or [Personal Information Request Form](#) (*Privacy Act*), along with any necessary documents (such as consent or the \$5.00 application fee for a request under the *Access to Information Act*) to the following address:

Mr. Sébastien Gignac  
ATIP Coordinator  
Canada Mortgage and Housing Corporation  
700 Montreal Road  
Ottawa, On K1A 0P7

Please note: Each request made to Canada Mortgage and Housing Corporation under the *Access to Information Act* must be accompanied by an application fee of \$5.00, cheque or money order made payable to Canada Mortgage and Housing Corporation.

### **Reading Room**

In accordance with the *Access to Information Act* and *Privacy Act*, an area on the premises will be made available should the applicant wish to review materials on site. The address is:

CMHC National Office  
700 Montreal Road  
Ottawa, Ontario

Additional reading rooms are available at each of CMHC's Regional Business Centres.