

INFO SOURCE 2017

Sources of Federal Government and Employee Information
Canada Mortgage and Housing Corporation

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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 Social 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

CMHC helps Canadians meet their housing needs. As Canada's authority on housing, CMHC contributes to the stability of the housing market and financial system, provides support for Canadians in housing need, and offers objective housing research and advice to Canadian governments, consumers and the housing industry. 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 delivers on its mandate to facilitate access and to contribute to financial stability through four business activities - Market Analysis and Research, Assisted Housing, Mortgage Loan Insurance, and Securitization - all of which are supported by its infrastructure of people and processes. CMHC has three strategic directions to guide decisions over the medium term. These strategic directions are: *Achieve Better Outcomes by Managing Risk*, *Lead Through Innovation and Insight* and *Be a High-Performing Organization*.

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 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 all provinces and territories except Quebec and Prince Edward Island.

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

Description: Includes records related to the administration of the federal-provincial-territorial interdepartmental agreements and other intergovernmental contractual agreements. The records also contain information on meetings of F/P/T officials and ministers, the results of collaborative efforts (e.g., working groups) as well as information on bilateral issues and meetings.

Document Types: Federal-provincial/territorial social housing agreements, P/T reporting on expenditures and program performance, miscellaneous agreements under various sections of the National Housing Act; CMHC subsidies; correspondence and briefings

Record Number: CMHC PSO 050

Note: Files arranged by province, municipality and project.

Federal/Provincial/Territorial (F/P/T) Agreements in Provinces Where a Social Housing Agreement Has Not been Signed - Class of Record

Description: Includes records related to the payments made under longer long-term agreements with Quebec and Prince Edward Island for the administration of social housing operating agreements with social housing providers. 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.

Document Types: Includes agreements with Quebec and PEI; contribution agreements with social housing providers; audited financial statement; project files (administration, difficulties, annual budgets, letters); loan administration files (mortgage contract/renewal); correspondence; memoranda and briefings

Record Number: CMHC PSO 355

FEDERAL UNILATERAL CONTRACTUAL COMMITMENTS: This activity relates to the CMHC administration of loans and subsidies provided to social housing providers under long term agreements as Corporate Owned Real Estate (CORE) is also included.

Social Housing Programs - Class of Record

Description: Includes records related to the delivery and administration of Social Housing Program. The records contain financial information for each project administered by CMHC.

Document Types: Includes contribution agreements; reports as audited financial statement; project files (administration, difficulties, annual budgets, letters, etc); loan administration files (mortgage contract/renewal); contact for the project); correspondence; memoranda and briefings

Record Number: CMHC PSO 055-1

Note: Management information are by agreement, project, and localisation.

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

Co-operative Housing Programs Federal Unilateral - Class of Record

Description: Includes records related to the administration of the Co-operatives Housing Programs for housing co-operatives that provide housing for low-and moderate-income members/tenants.

Document Types: Project operating agreements; subsidy agreements; co-operative housing administration files (annual financial statement, subsidy use, physical condition review, replacement reserve authorization, etc); insured loan administration files (mortgage contract/renewal); contact for the project

Record Number: CMHC PSO 055-2

Note: 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 055-2, CMHC PSO 055-3

TBS Registration: 003296

Bank Number: CMHC PPU 135

Rural and Native Programs FPT- Class of Record

Description: Includes records related to the administration of housing subsidies provided 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; correspondence; applications; agreements; claims by agreement and by project; percentage of cost share

Record Number: CMHC PSO 065

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

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

Description: The Program provided assistance to Indigenous I and non-Indigenous I households in need in rural areas. This bank is used to maintain files on homeowner clients, Rural and Native Housing Program. It contains personal and financial information, including client characteristics, social insurance number 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: Includes records related to the Rural and Native Demonstration Program, which delivered approximately 500 demonstration housing unit.

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

Record Number: CMHC PSO 236

Note: Retrievable by project or activity. Program terminated in 1990.

Rural and Native Housing Training Funds Program - Class of Record

Description: Includes records related to the administration and disbursement of funds provided for studies and training in support of Rural and Native Housing programs.

Document Types: Policy proposals; annual claim and report on training activities and correspondence

Record Number: CMHC PSO 060-1

Note: Files arranged by province.

Rent Supplement Program (PRE-86 Regular) FPT - Class of Record

Description: Includes records related to the administration of the Rent Supplement Program, which 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. Management is under the provincial responsibilities and claimed annually by address.

Document Types: Agreements; annual audited claims from the province; correspondence; records by address; memoranda and briefings

Record Number: CMHC PSO 126

Note: Files arranged by province, address, and program. There have not been any new commitments since 1993. However, the existing agreements are for durations ranging from 35 to 50 years.

Rent Supplement Program (POST 85 Co-op) - Class of Record

Description: Includes records related to the administration of the Rent Supplement Program, which 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.

Document Types: Agreements; annual audited claims from the province; correspondence; reports by project and transfer to coop to coop; memoranda and briefings

Record Number: CMHC PSO 127

Note: Files arranged by project, program and province. There have been no new commitments since 1993. However, the existing agreements are for durations ranging from 35 to 50 years.

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: Includes records related to administration of Market Housing programs, 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.

Document Types: Project operating agreements; program administration information as financial statement, budget, etc.; correspondence; memoranda and briefings

Record Number: CMHC PSO 128

Note: 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 Ottawa [National Office].

Grant Assistance - Class of Record

Description: Includes records related to the information on Grant Assistance under the Canadian Homeownership Stimulation Plan and the Canada Mortgage Renewal Plan.

Document Types: Applications; grant administration files and reports

Record Number: CMHC IAA 140

Note: 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: Includes records related to the applications for and approvals of assistance for mortgage renewal.

Document Types: Loan applications; correspondence and administration files;

Record Number: CMHC IAA 135

Note: 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: Includes records related 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

Note: 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

Note: System terminated on August 6, 1997

Community Services Programs - Class of Record

Description: Includes records related to the administration of the Community Services Programs which provided ancillary services to support CMHC's mandate.

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

Record Number: CMHC PSO 129

Note: No new commitments have been made since 1973.

Land - Class of Record

Description: Includes records related to the administration of loans provided to municipalities and provincial/territorial agencies for the acquisition, planning and servicing of Land. Records contain information on the planning, developing or redeveloping of 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. It also includes 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 and correspondence

Record Number: CMHC IAA 085

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

Municipal Infrastructure Lending Program - Class of Record

Description: Includes records related to the administration of municipal infrastructure loans delivered by CMHC under Canada's Economic Action Plan, from April 1, 2009 to March 31, 2011.

Document Types: Loan agreements; reports such as weekly progress to CMHC Management and Quarterly Stimulus to Government; correspondence; memoranda and briefings

Record Number: CMHC PSO 205

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

Affordable Housing Initiative – Class of Record

Description: Includes records related to the federal funding provided through agreements with provinces and territories to increase the supply of affordable housing.

Document Types: Includes bilateral agreements with provinces and territories; spending plans; project details in claims for CMHC funding; P/T reporting; correspondence and briefing notes

Record Number: CMHC PSO 360

Investment in Affordable Housing – Class of Record

Description: Includes records related to the federal funding provided through agreements with provinces and territories to build, renovate or improve affordability of housing for low income households.

Document Types: Includes bilateral agreements with provinces and territories; spending plans; project details in claims for CMHC funding; P/T reporting; correspondence and briefing notes

Record Number: CMHC PSO 365

Affordable Rental Innovation Fund - Class of Record

Description: Includes records related to the administration of the Affordable Rental Innovation Fund, which encourages new funding models and innovative building techniques in the affordable rental housing sector.

Document Types: Project files and details; project reports; agreements; monitoring and reporting and correspondence

Record Number: CMHC PSO 370

Note: Files arranged by project name and file number.

ON-RESERVE HOUSING PROGRAMS

Financial assistance is offered to First Nations and First Nation members 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, the creation and renovation of shelters for victims of family violence, and an investment in skills development for First Nation people living on-reserve.

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 for First Nation members living on-reserve.

On-Reserve Non-Profit Housing - Class of Record

Description: Includes records related to the assistance provided to 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 (includes ongoing subsidy for each project and changes to subsidy based on loan renewal); monitoring and advertising files (may include expression of interest in the program and monitoring of number of applicants); reports (i.e. progress of project and funds advanced); insured loan administration files (loan commitment, loan agreement etc.); land leases and funding development proposals

Record Number: CMHC PSO 055-3

Note: 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: Includes records related to the financial assistance provided 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. On-Reserve RRAP also includes the Rental RRAP, RRAP Secondary and Garden Suites, and RRAP Conversion.

Document Types: Application files (application and all information related to the application); program administration files (correspondence to the FN, final costs and financial information, forgivable loan documentation); memoranda and briefings to upper management and Minister, as required; reports (i.e. progress of project and funds advanced); policies and guidelines

Record Number: CMHC PSO 131

Note: 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 contributions for residential rehabilitation and renovation under RRAP, the Canada Home Renovation Plan (CHRP), the Rural and Native Housing Emergency Repair Program (currently known as the Emergency Repair Program (ERP); the Home Adaptation for Seniors' Independence (HASI) Program, the Shelter Enhancement Program (SEP) and the Retrofit Initiative.

Class of Individuals: Recipients of housing rehabilitation assistance.

Purpose: The purpose of this bank is to assess applicants' eligibility, and to administer loans and contributions.

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: 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 054, CMHC PSO 052, CMHC PSO 110, 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: Includes records related to the help provided to First Nations and First Nation members on-reserve to pay for minor home adaptations to extend the time low-income seniors can live in their own homes independently.

Document Types: Application files (application and all information related to support the application); program administration files correspondence to the FN, final costs and financial information, forgivable loan documentation); to upper management and Minister, as required; reports (i.e. progress of project and funds advanced) policies and guidelines

Record Number: CMHC PSO 132

Note: 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: Includes records related to the administration of the Shelter Enhancement Program (SEP) which 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 (application and all information related to support the application); program administration files correspondence to the FN, final costs and financial information, forgivable loan documentation); to upper management and Minister, as required; reports (i.e. progress of project and funds advanced) policies and guidelines

Record Number: CMHC PSO 133

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

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

On-Reserve Retrofit Initiative- Class of Record

Description: Includes records related to the creation of new affordable housing and renovation and retrofit of existing social housing. Records also contain information on the contributions that were provided to eligible social housing units on-reserve, funded and administered by CMHC, to undertake renovations and energy retrofits. Records may

also include information on On-reserve federally-funded social housing units currently subject to an operating agreement under *National Housing Act* Section 95 as they were eligible to qualify.

Document Types: Agreements; Application files (application and all information related to support the application); program administration files correspondence to the FN, final costs and financial information, forgivable loan documentation); to upper management and Minister, as required; reports (i.e. progress of project and funds advanced) policies and guidelines and development proposals

Record Number: CMHC PSO 044

Note: Loan files arranged by province and locality as well as by account numbers.

EMERGENCY REPAIR PROGRAM (ERP) ON-RESERVE: The Emergency Repair Program provided financial assistance to First Nations and their members to make emergency repairs required for the continued safe occupancy of their houses. Financial assistance is in the form of a contribution. ERP was offered to First Nations and its' members on April 1, 2016.

Emergency Repair Program On-Reserve - Class of Record

Description: Includes records related to the financial assistance provided to low-income occupants to undertake emergency repairs required for the continued safe occupancy of their homes.

Document Types: Application files (application and all information related to support the application); program administration files correspondence to the FN, final costs and financial information, forgivable loan documentation); to upper management and Minister, as required; reports (i.e. progress of project and funds advanced) policies and guidelines

Record Number: CMHC PSO 054

Note: Files arranged by province and by individual files, as well as by account numbers.

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

SKILLS DEVELOPMENT PROGRAM: First Nation Skills Development Program provides training, advice, coaching and organization and professional development which contributes to ensuring that housing will last a long time and serve occupants well.

First Nation Skills Development - Class of Record

Description: Includes records related to the acquisition of tools in terms of knowledge, skills, training and resources that assists First Nations to work towards self-sufficiency in housing. Records also contain information on assistance is provided to First Nation members, housing institutions and individual housing providers and members to acquire the skills and knowledge to design, build, inspect, finance, maintain and manage housing on-reserve. Also includes records related to on-the-job training and mentorship of First Nation community housing staff.

Document Types: Contribution agreements and contracts; program administration files including progress of initiative, applications for mentorships and on the job training;

training material; correspondence; memoranda and briefings to upper management and Minister, as required; reports (i.e. progress of project, interim and final reports from the First Nation, and funds advanced), evaluations/surveys; reports; policies and guidelines

Record Number: CMHC PSO 130

Note: Files arranged by province and by client need.

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

Description: Includes records related to the administration of this youth employment initiative which provides work experience and on-the-job training for First Nation and Inuit youth to assist them in pursuing long-term employment in the housing industry. Records also contains information on the housing internships that are available to First Nation and Inuit youth who have an eligible sponsor.

Document Types: Subsidy administration files (including application, correspondence etc.); memoranda and briefings; reports (including: number of internships in each region, funds committed; expenditures) and agreements

Record Number: CMHC PSO 075

Note: Files arranged by program year, province/territory and participants.

■ **Housing Internship Initiative for First Nations and Inuit Youth**

Description: This bank describes information related to the administration of the Housing Internship Initiative for First Nations and Inuit Youth (HIIFNIY), part of the federal government's Youth Employment Strategy. Personal information may include: name, contact information (mailing address, home phone, cellular phone, email address), date of birth, biographical information such as gender and employment equity details, aboriginal status, residency status, work and education history, languages spoken (English/French), employment status (including participation in the ESDC Employment Insurance program), personal opinions and views about the individual.

Class of Individuals: First Nation Band Council or Tribal Council or Inuit Community or business organization applying to participate as a Sponsor in the HIIFNIY Program, as well as Aboriginal youth recruited to the HIIFNIY program by their respective Sponsor.

Purpose: Personal information is collected under the authority of Section 75 of the *National Housing Act* and will be used to validate credentials, assess eligibility, and provide funding under the HIIFNIY Program, and obtain feedback from program participants.

Consistent Uses: Information is shared between CMHC Regions and Headquarters to determine program eligibility, and funding to program participants. Information will be shared with Employment and Social Development (ESDC) Canada for their evaluation of the Youth Employment Strategy initiative, Reference Employment Benefits, Support Measures and Other Programs (HRSDC PPU 293). Aggregate information may be used for program evaluation and briefings to CMHC senior management.

Retention and Disposal Standards: Under development; expected to be completed by end of 2016.

RDA Number: 96/027
Related Record Number: CMHC PSO 075
TBS Registration: TBD
Bank Number: CMHC PPU 170

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: Includes records related to the administration and delivery of the Neighbourhood Improvement Program (NIP) and the Residential Rehabilitation Assistance Programs.

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

Record Number: CMHC PSO 090

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

RESIDENTIAL REHABILITATION ASSISTANCE PROGRAMS OFF-RESERVE: CMHC's Residential Rehabilitation Assistance Programs (RRAP) provided 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.

Rehabilitation Skills Training Centre - Class of Record

Description: Includes records related to the Rehabilitation Skills Training Centre which provided technical skills training to inspectors, and covered topics such as the inspection process, specification writing and cost estimating. Course material was used for the training of RRAP Delivery Agents with courses delivered through community colleges.

Document Types: Policies; educational material and correspondence

Record Number: CMHC PSO 100

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

RRAP Homeowner Class of Record

Description: Includes records related to the financial assistance offered 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; claims for CMHC funding, PT financial and program reporting; guidelines; procedures; memoranda and briefings; application forms, applicants' evidence of income; property inspection reports and rent rolls

Record Number: CMHC PSO 134

Note: Loan files arranged by province and loan numbers.

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

RRAP for Persons with Disabilities - Class of Record

Description: Includes records related to the financial assistance offered to homeowners and landlords to pay for modifications to make their property more accessible to persons with disabilities.

Document Types: F-P/T agreements; correspondence; claims for CMHC funding, PT financial and program reporting; guidelines; procedures; memoranda and briefings; application forms, applicants' evidence of income; property inspection reports and rent rolls

Record Number: CMHC PSO 135

Note: 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: Includes records related to the 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; claims for CMHC funding, PT financial and program reporting; guidelines; procedures; memoranda and briefings; application forms, applicants' evidence of income; property inspection reports and rent rolls

Record Number: CMHC PSO 136

Note: 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: Includes records related to the funding for the conversion of non-residential properties into affordable, self-contained rental housing units or bed-units.

Document Types: F-P/T agreements; correspondence; claims for CMHC funding, PT financial and program reporting; guidelines; procedures; memoranda and briefings; application forms, property inspection reports and rent rolls

Record Number: CMHC PSO 137

Note: Loan files arranged by province and loan numbers.

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

EMERGENCY REPAIR PROGRAM: The Emergency Repair Program provided 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 was in the form of a grant.

Emergency Repair Program - Class of Record

Description: Includes records related to the financial assistance provided 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: F-P/T agreements; correspondence; claims for CMHC funding, PT financial and program reporting; guidelines; procedures; memoranda and briefings; application forms, applicants' evidence of income and property inspection reports

Record Number: CMHC PSO 051

Note: Files arranged by province and by individual files.

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

HOME ADAPTATION FOR SENIORS' INDEPENDENCE: The program provided 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 could qualify for assistance as long as the occupant of the dwelling where the adaptations were made met the eligibility criteria.

Home Adaptations for Seniors' Independence - Class of Record

Description: Includes records related to the financial assistance for minor home adaptations to extend the time low-income seniors can live in their own homes independently.

Document Types: F-P/T agreements; correspondence; claims for CMHC funding, PT financial and program reporting; guidelines; procedures; memoranda and briefings; application forms, applicants' evidence of income; property inspection reports and rent rolls

Record Number: CMHC PSO 052

Note: 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 assisted 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.

Family Violence Initiatives - Class of Record

Description: Includes records related to the funding provided for the creation or renovation of family violence shelters and second stage housing.

Document Types: F-P/T agreements; correspondence; claims for CMHC funding, PT financial and program reporting; guidelines; procedures; memoranda and briefings; application forms and property inspection reports

Record Number: CMHC PSO 110

Note: Files arranged by province and by loan case file.

- [Housing Rehabilitation and Renovation - 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 of Social Housing – Provinces/Territories - Class of Record

Description: Includes records related to the contributions for the renovation or retrofit of social housing units for low-income Canadians.

Document Types: Federal-provincial/territorial agreements; records of commitments including project details; correspondence; briefings; as financial and program performance reports; guidelines and procedures

Record Number: CMHC PSO 050-1

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

Renovation and Retrofit of Social Housing CEAP – Federal Unilateral - Class of Record

Description: Includes records related to the contributions provided to social housing units funded and administered by CMHC to undertake renovations and energy retrofits.

Document Types: Applications; program description, physical condition report; records of commitments; correspondence; mortgage documents briefings; guidelines; procedures and agreements

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

Record Number: CMHC PSO 055-4

SUPPORTING ENERGY AND WATER EFFICIENCY RETROFITS AND RENOVATIONS TO EXISTING SOCIAL HOUSING: Budget 2016 provides \$573.9 million over two years (2016-2018) to help address the increasing demand for repairs as social housing units age, and improve efficiency and reduce energy use. Off-reserve, federally-funded social housing units currently subject to an operating agreement under a National Housing Act social housing program qualify.

Energy and Water Efficiency Retrofits and Renovations to Existing Social Housing – Provinces & Territories - Class of Record

Description: Includes records related to the federal funding provided through agreements with provinces and territories for the renovation, energy and water efficiency retrofits to social housing under provincial/territorial administration.

Document Types: Bilateral agreements with provinces and territories; spending plans; project details in claims for CMHC funding; P/T reporting; correspondence and briefing notes

Record Number: CMHC PSO 375

Energy and Water Efficiency Retrofits and Renovations to Existing Social Housing – Federal Unilateral - Class of Record

Description: Includes records related to the federal funding for the renovation, energy and water efficiency retrofits to social housing under CMHC administration.

Document Types: Applications for funding; contribution and mortgage agreements; inspection reports; project financial assessments; guidelines; procedures and briefing notes

Record Number: CMHC PSO 380

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 including the new home construction market, rental markets, and seniors' housing.

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 and seniors' housing. They include the following: the Starts and Completions Survey, the Market Absorption Survey, the Rental Market Survey (RMS), and the Seniors' Housing Survey. In addition to conducting a survey of the primary/purpose-built rental structures in centres with population of 10,000 or more (regular RMS), CMHC also conducts two complementary surveys in specific urban centres to gain information on the secondary rental market. They are: the Condominium Apartment 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.

Housing Survey Data - Class of Record

Description: Includes record related to the housing-related data acquired through monthly, quarterly 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 and correspondence

Record Number: CMHC PDR 230

Note: 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, 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: Includes records related to the list of contacts to collect market intelligence from the housing industry and other industry stakeholders.

Document Types: Correspondence as well as data and analytical reports (e.g. Housing Market Assessment, Housing Market Outlook, Rental Market Report, Housing Now, Rental Market Statistics, Housing Information Monthly); presentation material and housing industry information

Record Number: CMHC PDR 101

Note: 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

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

Description: Information in this bank includes customer name and address, telephone number, email address, industry code, 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.

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 contact centre, CMHC regional offices, the CMHC's 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 immediately. Clients with no activity with CMHC for a two year period are removed from the database.

RDA Number: 96/027

Related Record Number: PRN 939, CMHC PDR 101

TBS Registration: 005382

Bank Number: CMHC PPU 145

Note: This bank was previously identified under Public Affairs Class of Record - CMHC PDR 315 and has now been moved Communications Class of Record - PRN 939. The Public Affairs Class of Record - CMHC PDR 101 was terminated since

all records are accounted for in the standard Communications Class of Record - PRN 939.

RESEARCH AND KNOWLEDGE DISSEMINATION TO FACILITATE ACCESS TO AFFORDABLE HOUSING FOR LOWER-INCOME CANADIANS AND DEVELOP SOLUTIONS FOR INDIGENOUS AND NORTHERN HOUSING CHALLENGES: Through this program, CMHC investigates ways to ensure Canadians can access affordable housing while supporting the development of responses to Indigenous and northern housing challenges.

Consolidated Research Program - Class of Record

Description: Includes records related to the research, data development, product development and dissemination, education and the provision of input, advice and information on current and emerging housing issues.

Document Types: Research reports; research papers; case studies; factsheets; 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 was 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: Includes records related to the support provided 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; consultant files; research reports, research highlights, fact sheets, case studies, Web content, presentations, contracts and correspondence

Record Number: CMHC PDR 235

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

External Research Program - Class of Record

Description: Includes records related to funding assistance that was offered to Canadian researchers to help them 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

Note: 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 and all research was completed with agreements paid in full by March 2013. 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: Includes records related to the 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

Record Number: CMHC PDR 195

Note: Files arranged by subject.

Housing Awards Program - Class of Record

Description: Includes records related to the administration of the Housing Awards Program, which identified, recognized, showcased and shared best practices that helped improve the quality, choice and affordability of housing in Canada.

Document Types: Program enquiries; applicant files; proposals; contracts; memoranda; mailing lists; advertising files, including promotional materials to encourage applications; selection committee files, including evaluation of applications and contact information for selection committee members; program policies; procedures and planning

Record Number: CMHC PDR 192

Note: Files arranged by year of competition and/or applicants. The Program was discontinued following the 2010 award cycle. As part of the Program, CMHC continued to sponsor winners to present their winning initiatives and housing-related events until March 2011.

■ 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: Includes records related to 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; advertising; selection committee; program policies, procedures and planning

Record Number: CMHC PDR 196

Note: 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: Includes records related to the technical and engineering services necessary to meet the current program delivery needs and objectives.

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

Record Number: CMHC IAA 170

Note: Program terminated. Files arranged by subject.

Housing Technology Incentives - Class of Record

Description: Includes records related to grants awarded to inventors and others to help pay for developing and testing innovative housing ideas and products.

Document Types: Program enquiries; policies; planning and administration documents and applications, evaluation results, membership lists; mailing lists; advertising material; consultation correspondence and selection committee documentation files

Record Number: CMHC PDR 200

Note: 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: Includes records related to the provision of graduate scholarships in support of advanced education in housing and community planning or awards in housing-related areas.

Document Types: Program enquiries; applicant files; proposals; contracts; memoranda; mailing lists; advertising files, including promotional materials to encourage applications; selection committee files, including evaluation of applications and contact information for selection committee members; program policies; procedures and planning

Record Number: CMHC PDR 190

Note: 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 KNOWLEDGE 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: Includes records related to the administration of the housing and community design program.

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

Record Number: CMHC IAA 165

Note: Files arranged by project.

Energy Conservation – Class of Record

Description: Includes records related to the administration of 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 containing program information and guidelines

Record Number: CMHC IAA 340

Note: 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: Includes records related to CMHC's representation of 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

Note: Files arranged by international organization and country.

INSURANCE

CMHC's mortgage loan insurance activities help to ensure that Canadians across the country have access to housing financing options. CMHC's mortgage loan insurance activity is comprised of transactional homeowner insurance (high ratio and low ratio homeowner mortgage loans), portfolio insurance and multi-unit residential insurance. The Corporation's mortgage loan insurance activities are operated on a commercial basis, at no cost to Canadian taxpayers.

Client Relationship Management - Class of Record

Description: Includes records related to the management of client relationships and the positioning of CMHC mortgage loan insurance products, policies and services with clients.

Document Types: Mortgage insurance sales and product training material; reports such as client business activity reports; client contact information; business development activity details; memoranda and briefings and correspondence (announcements and advices)

Record Number: CMHC IAA 104

Note: 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, Lotus Notes Databases.

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 also collected and stored to communicate with CMHC-hosted client working groups and disseminate information to authorized clients regarding CMHC's products, policies and services. 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 analysis reports, updates on training seminars, meetings, staff changes; to promote and obtain feedback on CMHC's insurance products and services; and, to disseminate information on changes to CMHC insurance products, policies 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

Note: Record Number CMHC IAA 106 was previously under the institution-specific activity Public Affairs. This institution-specific activity has been removed since it is the same activity as Internal Services - Communications Services. All institution-specific classes of records and personal information banks previously identified under Public have been moved under Internal Services - Communications Services.

Underwriting - Class of Record

Description: Includes records related to the analysis, monitoring and evaluation of homeowner and multi-unit mortgage loan insurance applications.

Document Types: Underwriting policies and procedures; mortgage loan insurance applications; loan regulations; mortgage loan insurance underwriting training material; reports; memoranda and briefings; program administration files containing information and requirements of various programs such as Affordable Housing (AHP) and First Nation Market Housing Fund (FNMHF) and correspondence

Record Number: CMHC IAA 105

Note: 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 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. Multi-Unit properties: 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 nine 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 107 CMHC IAA 120, CMHC IAA 125

TBS Registration: 001920

Bank Number: CMHC PPU 040

Default Management - Class of Record

Description: Includes records related to management of defaults 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

Note: Arrears reports arranged chronologically by lender.

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

Mortgage Rate Protection Program - Class of Record

Description: Includes records related to the administration of the Mortgage Rate Protection Program (MRPP).

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

Record Number: CMHC IAA 160

Note: 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: Includes records related to administration of insurance claims and documentation of individual claims against the CMHC Insurance Activity.

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

Record Number: CMHC IAA 125

Note: Files are arranged by insurance account number.

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

Loans Administration - Class of Record

Description: Includes records related 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

Note: 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: Includes records related to the management of appraisal support services for CMHC program operations.

Document Types: Project management files such as property information, appraisal reports, and marketability reports; procedures; correspondence; briefings and memoranda

Record Number: CMHC IAA 175

CMHC Technical Services - Class of Record

Description: Includes records related to administration of internal inspections and external contracts (on a fee-for-service basis) to provide services such as housing inspections.

Document Types: Technical reports; training material; technical bulletins; industry information files; correspondence; contract administration files such as property information, loan amount, and special instructions

Record Number: CMHC IAA 350

Note: This class of record was previously titled CMHC Inspection Services.

SECURITIZATION

CMHC's Securitization Programs – National Housing Act Mortgage-Backed Securities (NHA MBS) and Canada Mortgage Bonds (CMB) – were established to ensure an adequate supply of mortgage funding to support a competitive mortgage lending and secondary mortgage market through the CMHC guarantee of timely payment to investors. By ensuring an adequate supply of mortgage funds, savings in the form of lower residential mortgage financing costs benefit borrowers, and improves competitiveness for existing mortgage financing participants and new entrants. CMHC has a mandate to operate its Securitization activities in a commercially viable manner without requiring tax dollars to operate those activities and with due regard to loss.

CMHC Canada Mortgage Bonds Program - Class of Record

Description: Includes records related to the delivery, administration and monitoring of CMB that are issued by the Canada Housing Trust (CHT) and backed by pools of insured residential mortgages, Government of Canada bonds and Asset-Backed Commercial Paper.

Document Types: The policies and parameters governing the CMB Program are contained in a formal CMB Program User Guide, as well as in established CHT legal agreements; CMHC management approvals covering the program and in the underlying NHA MBS Program Guide. Other documents include seller and counterparty applications and approvals, as well as other correspondence and operational documents.

Record Number: CMHC IAA 110

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

Description: Includes records related to the delivery, administration and monitoring of NHA MBS that are issued by approved issuers and backed by pools of insured residential mortgages.

Document Types: The NHA MBS Program policies and parameters are contained in the NHA MBS Guide, which is a legal document that NHA MBS issuers are required to comply with. Other documents include issuer application and approvals; applications and approvals to issue NHA MBS; monthly accounting reports; analytical reports; policies and procedures.

Record Number: CMHC IAA 107

Note: 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 pay or 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

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

CANADIAN REGISTERED COVERED BONDS

CMHC is responsible for administering the Canadian Covered Bond Framework and maintaining the registry, for approving registered issuers and their covered bond guarantors. The legislative framework provides increased certainty to investors of the continuity of payment and the recovery of their investment in the event of default of the issuer. CMHC's role in administering the legal framework established under the National Housing Act is undertaken on a cost recovery basis through the annual fees paid by Covered Bond issuers to CMHC to cover its costs.

Canadian Registered Covered Bond Program - Class of Record

Description: Includes records related to the administration of the legal framework for Canadian Registered Covered Bond Programs. Records also contains information on applications which are assessed by the criteria defined in the Canadian Registered Covered Bond Program Guide and records related to the maintenance of 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 and internal procedures

Record Number: CMHC IAA 111

PUBLIC AFFAIRS

Note: This institution-specific activity has been removed since it is the same activity as Internal Services - Communications Services. All institution-specific classes of records and personal information banks previously identified under this activity have been moved under Internal Services - Communications Services.

Public Affairs - Class of Record

Note: This institution-specific class of record - CMHC PDR 315 was terminated since all records are accounted for in the standard class of record Communications - PRN 939.

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: Includes records related 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 and 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 indefinitely.

RDA Number: 95/018

Related Record Number: CMHC 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

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; 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](#)

Communications 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](#)
 - [Marketing and Sales/Order Processing Management System - Personal Information Bank](#)

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

Description: Includes records related to The RESOURCE, a content-sharing web-based tool and the CLASSROOM, a comprehensive suite of free training which CMHC uses to 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

Note: These records were previously under the institution-specific activity Public Affairs. This institution-specific activity has been removed since it is the same activity as Internal Services - Communications Services. All institution-specific classes of records and related personal information banks previously identified under Public Affairs have been moved under Internal Services - Communications Services.

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

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](#)
- [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](#)
 - [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](#)
 - [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](#)
 - [Evaluation 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](#)
 - [Occupational Health and Safety Personal Information Bank](#)
 - [Vehicle, Ship, Boat and Aircraft Accidents 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
- 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 <https://www.cmhc-schl.gc.ca/en/tran/atip/completed-ati-requests.cfm>.

To make an informal request, please send your request to:

Via mail to:

CMHC National Office

700 Montreal Road

Ottawa, Ontario K1A 0P7

or via e-mail to: ATIP-AIPRP@cmhc.ca

For information on formal access procedures under the provisions of the *Access to Information Act* and the *Privacy Act*, please visit our website at <https://www.cmhc-schl.gc.ca/en/tran/atip/make-request-under-ati-act.cfm>. The request may be forwarded to:

Mrs. Teresa Amoroso
ATIP Coordinator
Canada Mortgage and Housing Corporation
700 Montreal Road, A3-102
Ottawa, Ontario 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.

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.

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 K1A 0P7

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