

Canada Mortgage and Housing Corporation

ANNUAL REPORT TO PARLIAMENT

ACCESS TO INFORMATION ACT

APRIL 1, 2015

MARCH 31, 2016

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1. About the Corporation

(i) Introduction

The *Access to Information Act* gives Canadian citizens, as well as people and corporations present in Canada, the right to access federal government records that are not of a personal nature. The Act complements but does not replace other procedures for obtaining Government information. It is not intended to limit in any way the access to Government information that is normally available to the public upon request.

(ii) Preparation and Tabling of the Annual Report

This report is prepared and tabled in Parliament in accordance with section 72 of the *Access to Information Act*.

(iii) Mandate of Canada Mortgage and Housing Corporation (CMHC)

Canada Mortgage and Housing Corporation (CMHC) derives its authorities from the *Canada Mortgage and Housing Corporation (CMHC) Act* and the *National Housing Act* (NHA). The *CMHC Act* established CMHC as a Crown corporation and set out the various powers and functions of the Corporation.

The NHA provides CMHC with its mandate which, pursuant to section 3, is “to promote housing affordability and choice, to facilitate access to, and competition and efficiency in the provision of housing finance, to protect the availability of adequate funding for housing at low cost, and generally to contribute to the well-being of the housing sector in the national economy.”

(iv) Administration

The *Access to Information and Privacy* (ATIP) Office, located at CMHC's National Office in Ottawa, processes all formal requests under the *Access to Information Act* and the *Privacy Act*. The Corporation has approximately 1,900 employees on staff located at National Office, the Regional Business Centres in Halifax, Montréal, Toronto, Calgary and Vancouver, and in the field offices.

The Assistant Corporate Secretary and Director, ATIP is the *Access to Information and Privacy* Coordinator. The day to day responsibilities under the Acts are delegated to the ATIP Officer which supports this function.

(v) Training and Education

During this reporting period the ATIP Office provided 3 English and 1 French customized training sessions to a total of 70 employees in Insurance Servicing, First Nation Housing and Human Resource Business Partnership. The training served to inform and, for many, enhance employee awareness of CMHC's access and privacy governance structure and accountability for access and privacy. It also provided information on existing Treasury Board Guidelines, Policies and Directives on the application of the *Access to Information Act* and the *Privacy Act* as well as CMHC's Policy Suite on Privacy (Privacy Framework, PIA and Breach Protocols).

CMHC continues to see an increase in the complexity of requests as well as in the volume of records requested under the *Access to Information Act* and recognizes the importance of employee training to ensure accurate and timely responses to requests. Furthermore, through the year, the ATIP Office has been active in providing advice and opinions with respect to informal requests for information and on various ATIP-related matters.

(vi) Implementation of Institution-Specific Policies

During the reporting period, in compliance with Treasury Board of Canada Secretariat's "*Info Source* Decentralized Publishing Requirements", CMHC self-published, in both official languages, an updated *Info Source* Chapter on the Canada Mortgage and Housing Corporation website.

Finally, in accordance with subsection 7.13 of the *Directive on the Administration of the Access to Information Act*, CMHC continued to publish completed Access to Information (ATI) request summaries on its website.

(vii) Monitoring Reports

The ATIP Office uses an automated case management solution to monitor the time to process *Access to Information* requests. This software provides CMHC with a flexible and easy-to-use system to manage requests for information and record project details in a secure environment.

In addition, weekly status reports which include the legislated due dates to the requesters, are prepared and submitted to Senior Management and the Corporate Relations office at the end of every week.

(viii) Information Holdings

A description of institutional classes of records and personal information banks for CMHC can be found in the publication *Info Source - Sources of Federal Government and Employee Information – Canada Mortgage and Housing Corporation*, situated on CMHC's website at:

http://www.cmhc.ca/en/corp/about/upload/Info_Source_2015_EN_w_ACC.pdf

(ix) Reading Room

The Legal Library has been designated as a public reading room and is available to individuals wanting to review CMHC publications and other public materials. The Legal Library is located at National Office at:

Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario K1A 0P7
Telephone Number: (613) 748-2501

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

2. Report on the Access to Information Act

(i) Requests under the Act

During the reporting period, April 1, 2015 to March 31, 2016, CMHC's ATIP Office received a total of 53 new requests under the *Access to Information Act* which is only one less request than in 2014-2015. In addition to the new requests, only 2 requests were carried over from 2014-2015.

A total of 47 requests were completed during the reporting period and 8 requests will be carried forward to the next reporting period.

The total number of requests received during the reporting period is equal to the total number of sources of requests. The Media were the main source of requests which accounted for 28 or 53% of all requests. This was followed by Organization for 9 requests or 17%. Finally, the Public and Business accounted for 8 requests each or 15%. The substance of the requests covered the entire range of programs and business activities of CMHC. Requests for information were received on the various products and services CMHC delivers to Canadians through the following key business areas: Assisted Housing and Aboriginal Housing, Insurance, Capital Markets, Securitization and Corporate Development, Research and Policy.

As well, information was requested on the following functions which support CMHC: Financial Operations, Human Resources, Office the Chief Risk Officer as well as requests for information regarding briefings to the Minister.

Responses to formal *Access to Information* requests involved a page-by-page review of over 12,618 pages (6,079 more pages than last year). This represents a significant increase of 48% year-over-year. Of the 12,618 pages reviewed, 9,834 relevant pages were recommended for release. All of the requesters wished to receive copies of the information requested either on paper, on a CD or electronically.

(ii) Other Requests

During this same period, the ATIP Office also received 32 consultations from other departments regarding *Access to Information* requests involving CMHC records or issues with one additional consultation being carried over from the previous reporting year. Year over year, this represents an increase of almost 38% more consultations treated in 2015-2016. CMHC's ATIP Office was asked to review 632 pages of information, also an increase from last year of 349 pages. In addition, CMHC processed and completed 27 informal requests compared to 15 the previous year, which represents 44% more informal requests year-over-year. These numbers do not include the numerous e-mails or telephone calls fielded by the ATIP Office from potential applicants.

Moreover, the ATIP Office acted as a resource for CMHC officials and offered advice and guidance on the provisions of the legislation and its application to various CMHC activities.

(iii) Disposition of Completed Requests

The disposition of the 47 requests completed in 2015-2016, was as follows:

- 11 fully disclosed;
- 29 partially disclosed;
- 0 excluded in entirety;
- 0 exempted in entirety;
- 0 transferred to another institution;
- 1 abandoned by applicant; and
- 6 unable to process (no records).

(iv) Completion Time and Extensions

The 47 requests completed in 2015-2016 were responded to within the following time frames:

- 32 within 30 days or less;
- 10 within 31 to 60 days;
- 2 within 61 to 120 days; and
- 3 within 121-180 days.

In 10 instances, the ATIP Office found it necessary to seek an extension to the prescribed time limit to search through a large volume of records or to consult other government institutions or third parties.

(v) Exemptions Invoked

In 2015–16, the CMHC ATIP Office invoked a total of 88 exemptions pursuant to specific sections of the [Access to Information Act](#). The exemptions were as follows:

- Section 14: exempting records expected to be injurious to the conduct of the Government of Canada of federal-provincial affairs (2);
- Section 18 : exempting records expected to prejudice the economic interests of Canada (24);
- Section 19: exempting records containing personal information (15);
- Section 20: exempting records containing third-party business information (16);
- Section 21: exempting records information related to the internal decision-making processes of government (29);
- Section 23: exempting records related to solicitor-client privilege (1); and
- Section 26: refusal of access where information to be published (1).

(vi) Exclusions Cited

Only 1 request had exclusions cited under section 69 for Confidences of the Queen's Privy Council for Canada.

(vii) Complaints and Investigations

There were 3 new complaints filed against CMHC with the Information Commissioner during the reporting period and all dealt with responses to requests. This is one more complaint than the previous reporting period. In 2015-2016, 1 complaint investigation was completed and the conclusion was “not well-founded”.

No new court cases were filed in 2015-2016.

(viii) Fees

During the reporting period, the fees collected for application fees for 39 requests amounted to \$195.00 and the fees were waived or refunded on 7 requests. One other request was filed and subsequently abandoned by the requester and for which no fees were collected. In 2015-2016, fees were not assessed for searching, volume or preparation.

(ix) Costs

During 2015-2016, an estimated \$220,232 in salary costs and \$47,228 in administrative costs were incurred by the ATIP Office to administer the *Access to Information Act*.

The detailed Statistical Report is at Annex "A" of this report.

Annex A: Statistical Report on the *Access to Information Act*



Statistical Report on the *Access to Information Act*

Name of institution: Canada Mortgage and Housing CorporationReporting period: 2015-04-01 to 2016-03-31

Part 1: Requests Under the *Access to Information Act*

1.1 Number of requests

	Number of Requests
Received during reporting period	53
Outstanding from previous reporting period	2
Total	55
Closed during reporting period	47
Carried over to next reporting period	8

1.2 Sources of requests

Source	Number of Requests
Media	28
Academia	0
Business (private sector)	8
Organization	9
Public	8
Decline to Identify	0
Total	53

1.3 Informal requests

Completion Time							Total
1 to 15 Days	16 to 30 Days	31 to 60 Days	61 to 120 Days	121 to 180 Days	181 to 365 Days	More Than 365 Days	
25	2	0	0	0	0	0	27

Note: All requests previously recorded as “treated informally” will now be accounted for in this section only.

Part 2: Requests Closed During the Reporting Period

2.1 Disposition and completion time

Disposition of Requests	Completion Time							Total
	1 to 15 Days	16 to 30 Days	31 to 60 Days	61 to 120 Days	121 to 180 Days	181 to 365 Days	More Than 365 Days	
All disclosed	4	6	1	0	0	0	0	11
Disclosed in part	3	14	8	2	2	0	0	29
All exempted	0	0		0	0	0	0	0
All excluded	0	0	0	0	0	0	0	0
No records exist	2	3	0	0	1	0	0	6
Request transferred	0	0	0	0	0	0	0	0
Request abandoned	0	0	1	0	0	0	0	1
Neither confirmed nor denied	0	0	0	0	0	0	0	0
Total	9	23	10	2	3	0	0	47

2.2 Exemptions

Section	Number of Requests	Section	Number of Requests	Section	Number of Requests	Section	Number of Requests
13(1)(a)	0	16(2)	0	18(a)	14	20.1	0
13(1)(b)	0	16(2)(a)	0	18(b)	9	20.2	0
13(1)(c)	0	16(2)(b)	0	18(c)	0	20.4	0
13(1)(d)	0	16(2)(c)	0	18(d)	1	21(1)(a)	9
13(1)(e)	0	16(3)	0	18.1(1)(a)	0	21(1)(b)	18
14	0	16.1(1)(a)	0	18.1(1)(b)	0	21(1)(c)	2
14(a)	2	16.1(1)(b)	0	18.1(1)(c)	0	21(1)(d)	0
14(b)	0	16.1(1)(c)	0	18.1(1)(d)	0	22	0
15(1)	0	16.1(1)(d)	0	19(1)	15	22.1(1)	0
15(1) - I.A.*	0	16.2(1)	0	20(1)(a)	0	23	1
15(1) - Def.*	0	16.3	0	20(1)(b)	13	24(1)	0
15(1) - S.A.*	0	16.4(1)(a)	0	20(1)(b.1)	0	26	1
16(1)(a)(i)	0	16.4(1)(b)	0	20(1)(c)	2		
16(1)(a)(ii)	0	16.5	0	20(1)(d)	1		
16(1)(a)(iii)	0	17	0				
16(1)(b)	0						
16(1)(c)	0						
16(1)(d)	0						

* I.A.: International Affairs Def.: Defence of Canada S.A.: Subversive Activities

2.3 Exclusions

Section	Number of Requests	Section	Number of Requests	Section	Number of Requests
68(a)	0	69(1)	0	69(1)(g) re (a)	0
68(b)	0	69(1)(a)	1	69(1)(g) re (b)	0
68(c)	0	69(1)(b)	0	69(1)(g) re (c)	0
68.1	0	69(1)(c)	0	69(1)(g) re (d)	0
68.2(a)	0	69(1)(d)	0	69(1)(g) re (e)	0
68.2(b)	0	69(1)(e)	0	69(1)(g) re (f)	0
		69(1)(f)	0	69.1(1)	0

2.4 Format of information released

Disposition	Paper	Electronic	Other Formats
All disclosed	8	1	2
Disclosed in part	27	0	2
Total	35	1	4

2.5 Complexity

2.5.1 Relevant pages processed and disclosed

Disposition of Requests	Number of Pages Processed	Number of Pages Disclosed	Number of Requests
All disclosed	455	353	11
Disclosed in part	12163	9481	29
All exempted	0	0	0
All excluded	0	0	0
Request abandoned	0	0	1
Neither confirmed nor denied	0	0	0

2.5.2 Relevant pages processed and disclosed by size of requests

Disposition	Less Than 100 Pages Processed		101-500 Pages Processed		501-1000 Pages Processed		1001-5000 Pages Processed		More Than 5000 Pages Processed	
	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed
All disclosed	9	60	2	293			0	0	0	0
Disclosed in part	21	477	4	870	0	0	4	8134	0	0
All exempted	0	0	0	0	0	0	0	0	0	0
All excluded	0	0	0	0	0	0	0	0	0	0
Request abandoned	1	0	0	0	0	0	0	0	0	0
Neither confirmed nor denied	0	0	0	0	0	0	0	0	0	0
Total	31	537	6	1163	0	0	4	8134	0	0

2.5.3 Other complexities

Disposition	Consultation Required	Assessment of Fees	Legal Advice Sought	Other	Total
All disclosed	0	0	0	0	0
Disclosed in part	6	0	0	0	6
All exempted	0	0	0	0	0
All excluded	0	0	0	0	0
Request abandoned	0	0	0	0	0
Neither confirmed nor denied	0	0	0	0	0
Total	6	0	0	0	6

2.6 Deemed refusals

2.6.1 Reasons for not meeting statutory deadline

Number of Requests Closed Past the Statutory Deadline	Principal Reason			
	Workload	External Consultation	Internal Consultation	Other
15	5	5	0	5

2.6.2 Number of days past deadline

Number of Days Past Deadline	Number of Requests Past Deadline Where No Extension Was Taken	Number of Requests Past Deadline Where An Extension Was Taken	Total
1 to 15 days	5	1	6
16 to 30 days	0	4	4
31 to 60 days	0	1	1
61 to 120 days	0	4	4
121 to 180 days	0	0	0
181 to 365 days	0	0	0
More than 365 days	0	0	0
Total	5	10	15

2.7 Requests for translation

Translation Requests	Accepted	Refused	Total
English to French	0	0	0
French to English	0	0	0
Total	0	0	0

Part 3: Extensions

3.1 Reasons for extensions and disposition of requests

Disposition of Requests Where an Extension Was Taken	9(1)(a) Interference With Operations	9(1)(b) Consultation		9(1)(c) Third-Party Notice
		Section 69	Other	
All disclosed	0	0	0	0
Disclosed in part	3	0	1	5
All exempted	0	0	0	0
All excluded	0	0	0	0
No records exist	0	0		1
Request abandoned	0	0	0	0
Total	3	0	1	6

3.2 Length of extensions

Length of Extensions	9(1)(a) Interference With Operations	9(1)(b) Consultation		9(1)(c) Third-Party Notice
		Section 69	Other	
30 days or less	1	0	0	2
31 to 60 days	0	0	1	2
61 to 120 days	2	0	0	2
121 to 180 days	0	0	0	0
181 to 365 days	0	0	0	0
365 days or more	0	0	0	0
Total	3	0	1	6

Part 4: Fees

Fee Type	Fee Collected		Fee Waived or Refunded	
	Number of Requests	Amount	Number of Requests	Amount
Application	39	\$195	7	\$35
Search	0	\$0	0	\$0
Production	0	\$0	0	\$0
Programming	0	\$0	0	\$0
Preparation	0	\$0	0	\$0
Alternative format	0	\$0	0	\$0
Reproduction	0	\$0	0	\$0
Total	39	\$195	7	\$35

Part 5: Consultations Received From Other Institutions and Organizations

5.1 Consultations received from other Government of Canada institutions and organizations

Consultations	Other Government of Canada Institutions	Number of Pages to Review	Other Organizations	Number of Pages to Review
Received during reporting period	32	656	0	0
Outstanding from the previous reporting period	1	85	0	0
Total	33	741	0	0
Closed during the reporting period	31	632	0	0
Pending at the end of the reporting period	2	109	0	0

5.2 Recommendations and completion time for consultations received from other Government of Canada institutions

Recommendation	Number of Days Required to Complete Consultation Requests							
	1 to 15 Days	16 to 30 Days	31 to 60 Days	61 to 120 Days	121 to 180 Days	181 to 365 Days	More Than 365 Days	Total
Disclose entirely	8	4	0	0	0	0	0	12
Disclose in part	10	7	0	0	0	0	0	17
Exempt entirely	0	0	0	0	0	0	0	0
Exclude entirely	0	0	0	0	0	0	0	0
Consult other institution	0	0	0	0	0	0	0	0
Other	2	0	0	0	0	0	0	2
Total	20	11	0	0	0	0	0	31

5.3 Recommendations and completion time for consultations received from other organizations

Recommendation	Number of Days Required to Complete Consultation Requests							
	1 to 15 Days	16 to 30 Days	31 to 60 Days	61 to 120 Days	121 to 180 Days	181 to 365 Days	More Than 365 Days	Total
Disclose entirely	0	0	0	0	0	0	0	0
Disclose in part	0	0	0	0	0	0	0	0
Exempt entirely	0	0	0	0	0	0	0	0
Exclude entirely	0	0	0	0	0	0	0	0
Consult other institution	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

Part 6: Completion Time of Consultations on Cabinet Confidences

6.1 Requests with Legal Services

Number of Days	Fewer Than 100 Pages Processed		101-500 Pages Processed		501-1000 Pages Processed		1001-5000 Pages Processed		More Than 5000 Pages Processed	
	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed
1 to 15	0	0	0	0	0	0	0	0	0	0
16 to 30	1	55	0	0	0	0	0	0	0	0
31 to 60	0	0	0	0	0	0	0	0	0	0
61 to 120	0	0	0	0	0	0	0	0	0	0
121 to 180	0	0	0	0	0	0	0	0	0	0
181 to 365	0	0	0	0	0	0	0	0	0	0
More than 365	0	0	0	0	0	0	0	0	0	0
Total	1	55	0	0	0	0	0	0	0	0

6.2 Requests with Privy Council Office

Number of Days	Fewer Than 100 Pages Processed		101-500 Pages Processed		501-1000 Pages Processed		1001-5000 Pages Processed		More Than 5000 Pages Processed	
	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed
1 to 15	0	0	0	0	0	0	0	0	0	0
16 to 30	0	0	0	0	0	0	0	0	0	0
31 to 60	0	0	0	0	0	0	0	0	0	0
61 to 120	0	0	0	0	0	0	0	0	0	0
121 to 180	0	0	0	0	0	0	0	0	0	0
181 to 365	0	0	0	0	0	0	0	0	0	0
More than 365	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0

Part 7: Complaints and Investigations

Section 32	Section 35	Section 37	Total
3	0	0	3

Part 8: Court Action

Section 41	Section 42	Section 44	Total
0	0	0	0

Part 9: Resources Related to the Access to Information Act

9.1 Costs

Expenditures	Amount
Salaries	\$220,232
Overtime	\$0
Goods and Services	\$47,228
• Professional services contracts	\$0
• Other	\$47,228
Total	\$267,460

9.2 Human Resources

Resources	Person Years Dedicated to Access to Information Activities
Full-time employees	1.27
Part-time and casual employees	0.00
Regional staff	0.00
Consultants and agency personnel	0.00
Students	0.00
Total	1.27

Note: Enter values to two decimal places.

Annex B: Delegation Order

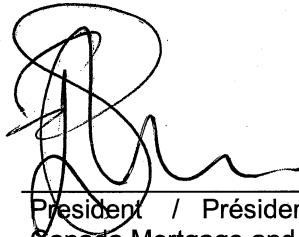
Delegation Order / Décret de délégation

Order Under Section 73 of the *Access to Information Act* and Section 73 of the *Privacy Act*

Pursuant to the authority conferred upon me by Section 73 of the *Access to Information Act* and Section 73 of the *Privacy Act*, I designate the persons holding the positions set out in the attached Schedule, including any person designated in writing to act in the place of the holder of such position, to exercise the powers, duties and perform the functions of the President as the head of a government institution under the Acts as set out in the Schedule opposite each position.

Arrêté en vertu de l'article 73 de la *Loi sur l'accès à l'information* et de l'article 73 de la *Loi sur la protection des renseignements personnels*

En vertu de l'autorité que me confère l'article 73 de la *Loi sur l'accès à l'information* et de l'article 73 de la *Loi sur la protection des renseignements personnels*, les personnes occupant des postes mentionnés à l'annexe ci-joint, y compris une personne désignée par écrit pour agir à la place du titulaire de tel poste, sont autorisées à exercer les pouvoirs et les fonctions ainsi qu'à assumer les attributions qui m'ont été confiés en ma qualité de responsable d'une institution fédérale aux termes des Lois, et énoncés dans l'annexe à l'égard de chaque poste.



President / Président
Canada Mortgage and Housing Corporation
Société canadienne d'hypothèques et de logement

1 JUNE 2015

Date:

Schedule**Access to Information Act****Position****Sections**

Senior Vice-President, General Counsel and Corporate Secretary	4(2.1); 7(a); 7(b); 8(1); 9; 11(2); 11(3); 11(4); 11(5); 11(6); 12(2); 12(3); 13; 14; 15; 16; 16.5; 17; 18; 18.1; 19; 20; 21; 22; 22.1; 23; 24; 25; 26; 27(1); 27(4); 28(1); 28(2); 28(4); 29(1); 33; 35(2); 37(4); 43(1); 44(2); 52(2); 52(3); 71; 77.
Access to Information and Privacy Coordinator (Assistant Corporate Secretary and Director, ATIP)	4(2.1); 7(a); 7(b); 8(1); 9; 11(2); 11(3); 11(4); 11(5); 11(6); 12(2); 12(3); 13; 14; 15; 16; 16.5; 17; 18; 18.1; 19; 20; 21; 22; 22.1; 23; 24; 25; 26; 27(1); 27(4); 28(1); 28(2); 28(4); 29(1); 33; 35(2); 37(4); 43(1); 44(2); 52(2); 52(3); 71; 77.
Access to Information and Privacy Officer	4(2.1); 7(a); 7(b); 8(1); 9; 11(2); 11(3); 11(4); 11(5); 11(6); 12(2); 12(3); 19; 25; 27(1); 27(4); 28(1); 28(2); 28(4).

Access to Information Act Regulations**Position****Sections**

Senior Vice-President, General Counsel and Corporate Secretary	6(1); 7(2); 7(3); 8
Access to Information and Privacy Coordinator (Assistant Corporate Secretary and Director, ATIP)	6(1); 7(2); 7(3); 8
Access to Information and Privacy Officer	6(1); 7(2); 7(3); 8