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## About the Corporation



The *Access to Information Act* (the Act) gives Canadians, permanent residents, or any person or entity present in Canada the right to obtain certain information that is under the control of a government institution. As a Crown Corporation, Canada Mortgage and Housing Corporation (CMHC) is subject to the Act and we are required to submit an annual report to Parliament on the administration of the Act during the fiscal year. This report describes how we administered the the Act throughout the 2020-2021 fiscal year.

This year, we saw a significant increase in the number of access to information requests (89% increase) and pages under review (300% increase) over the previous reporting period, a trend that continues to grow as we enter the 2021-2022 reporting period.

In March, 2021, we made it easier for Canadians to submit requests by adopting a digital request portal offered through the Treasury Board of Canada. There, Canadians can first browse previously released releases, submit requests and pay their application fees digitally.

While the global pandemic caused by COVID-19 impacted operations across government, our release trends remained stable. This is the result of our early, pre-pandemic investment in technology and business transformation that digitized our operations and included strong records retention policies, and our work culture shift to a Results Only Work Environment™ that helped our teams remain operational across the country.



We exist for a single reason: to make housing affordable for everyone in Canada. We know that housing helps people stay employed, do better in school and participate more fully in society. Housing affordability and a stable housing finance system support a stronger, safer Canada where everyone can live with dignity.

### OUR ASPIRATION

**By 2030, everyone in Canada  
has a home that they can afford  
and that meets their needs**

We derive our authorities from the *Canada Mortgage and Housing Corporation Act* (CMHC Act) and the *National Housing Act* (NHA). The CMHC Act established us as a Crown Corporation and sets out the various powers and functions of the corporation.

The NHA provides us with our 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.”

## Administration of the *Access to Information Act*



Corporately, we have approximately 2,350 employees located across Canada. The Access to Information and Privacy Office (ATIP Office) has a complement of two senior analysts and an administrative assistant as well as a senior manager with split responsibilities between ATIP and Ministerial Briefings.

The President & Chief Executive Officer delegates their powers and duties to the Chief of Staff, the Senior Manager, ATIP and Senior ATIP Analysts to allow us to meet our legislated requirements. See Appendix B for the Delegation Order’s structure.

The ATIP Office’s main responsibilities include:

- Responding to all requests and enquiries under the ATIA and the *Privacy Act* (PA);
- Providing advice and guidance to employees and senior officials on Access to Information and Privacy matters;
- Delivering training and awareness on Access to Information and Privacy;
- Developing and implementing policies, procedures and guidelines in support of the ATIP legislation;
- Preparing the annual reports to Parliament on the administration of the ATIA and the PA; and
- Coordinating updates to the Info Source publication.



In line with the Government of Canada’s committed to making it easier for Canadians to access government information and personal information held by the federal government, we adopted the Treasury Board of Canada Secretariat’s (TBS) easy to use, central website where Canadians can submit access to information and personal information requests to any government institution in March, 2021.

The online service complies with TBS Standard on Web Accessibility, offers Canadians the ability to submit access to information and personal information requests and payment, and to have those requests automatically sent to us. This results in a better user experience for Canadians and shorter turnaround times from paper-based requests sent by mail.



As we continue to see an increase in complexity of requests and volume of records requested, we're working to improve employee training about the Act and providing additional resources to help our colleagues identify, retrieve, and process records.

This year, we developed helpful tip sheets, record retrieval aids, and support documents to support all employees in responding to requests timely manner. Throughout the year, we provided training, advice and opinions to a total of 8 teams, and 233 employees in respect to requests for information and on various ATIP-related matters.



## Proactive Disclosure

In keeping with the Government of Canada's commitment to openness and accountability and our commitment to transparency, we continue to proactively publish contracts over \$10,000 as well as the travel and hospitality expenses of senior officials on our website. We now also publish Briefing Note titles monthly on our website, Question Period cards, and ministerial transition material. In addition, all completed request titles that are eligible are published on [open.canada.ca](https://open.canada.ca).

## Retention and Disposition Schedule

Establishing appropriate retention periods for records is good risk management and the ATIP Office has been working with the Corporate Records Management group to improve our document retention and disposition schedule through the modernization of our technology. We continue to implement the retention period for all ATIP records of two years following their last administrative use. This aligns with Library and Archives Canada's recommended retention period for ATIP files and with industry standards.



We use an automated case management solution to monitor the time to process Access to Information requests. This software provides us with a secure and flexible system to manage requests for information and record project details.

In addition, weekly status reports which include the legislated due dates to the requesters are prepared and submitted to the President's Office, senior management and the Corporate Relations Office on a weekly basis.



A description of institutional classes of records and personal information banks for CMHC are found in the publication Info Source 2019 - Sources of Federal Government and Employee Information – Canada Mortgage and Housing Corporation, available on CMHC's website.

## Report on the *Access to Information Act*



During the reporting period, April 1, 2020, to March 31, 2021, we received 134 new requests under the ATIA. This is an 89% increase over the previous reporting period and a 163% increase from 2018-2019. In addition, 19 requests that were carried over from 2019-2020.

One hundred and forty-two requests were completed during the reporting period and 11 requests will be carried forward to the next reporting period. Chart I provides the request processing trends of the past three reporting periods.

### **Chart I: Processing Trends of Requests under the Act**

<i>Fiscal Year</i>	Outstanding	Received	Completed	Carried Forward
<i>2018-2019</i>	10	51	52	9
<i>2019-2020</i>	9	71	61	19
<i>2020-2021</i>	19	134	142	11

The public was the main source of requests, which accounted for 103 requests. Chart II provides a comparison of sources of the requests received over the last three reporting periods.

### **Chart II: Requests Received Under the Act by Source**

<i>Fiscal Year</i>	Academia	Business	Decline to Identify	Media	Organization	Public
<i>2018-2019</i>	0	3	2	18	6	22
<i>2019-2020</i>	4	4	3	13	14	33
<i>2020-2021</i>	4	3	0	17	7	103

Responses to formal Access to Information requests involved in large a page-by-page review of 152,419 pages, representing a 301% increase in pages reviewed over the previous fiscal year and a 1,995% increase from 2018-2019. Of the pages reviewed, 103,538 relevant pages (full or partial) were recommended for disclosure. Chart III provides the trends related to relevant pages reviewed and released by CMHC over the last three reporting periods.

### **Chart III: Relevant Pages Review and Released**

<i>Fiscal Year</i>	<b>Pages Released</b>	<b>Pages Reviewed</b>
<i>2018-2019</i>	3,947	7,274
<i>2019-2020</i>	27,281	38,011
<i>2020-2021</i>	103,538	152,419

The substance of the requests covered the entire range of our programs and business activities, including the National Housing Strategy (NHS), First Time Home Buyer Incentive (FTHBI), and Rapid Housing initiative (RHI), Innovation, Research and Policy. The President and CEO's e-mails were also targeted along with phone call logs and employee calendars.

Requests touched on the following support functions: Office of the President and Corporate Governance, Client Operations, Client Services and Policy as well as, requests for information on Ministerial Briefings.

Requesters asked for and received paper or electronic copies (via email, on a CD or USB) of the requested information.



We also received 30 consultation requests from other Government of Canada Institutions. In addition, one consultation from another Government of Canada Institution was outstanding from 2019-2020, for a total of 31 consultations. We did not receive any consultation requests from other organizations.

We completed 26 of these 31 total consultations, and five consultations were carried over to the next reporting period. Chart IV outlines the consultation request processing trends of the last three reporting periods.

### **Chart IV: Processing Trends for Consultations**

<i>Fiscal Year</i>	<b>Outstanding</b>	<b>Received</b>	<b>Completed</b>	<b>Carried Forward</b>
<i>2018-2019</i>	0	23	20	3
<i>2019-2020</i>	3	46	48	1
<i>2020-2021</i>	1	30	26	5

We were asked to review 679 pages of information, compared to 1,538 pages in total during the 2019-2020 reporting period.

In addition, we processed 60 informal requests and completed 59 of them, which is a 36% increase than the previous reporting period.

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



The disposition of the 142 requests completed in 2020-2021 is as follows:

- 25 fully disclosed;
- 69 partially disclosed;
- 0 excluded in entirety;
- 3 exempted in entirety;
- 0 transferred to another institution;
- 18 abandoned by applicant; and
- 27 No records exist.

**Chart V: Percentages of Disclosures**

All Disclosed	Disclosed in Part	Excluded in Entirety	Exempted in Entirety	Transferred	Abandoned	No Records Exist
18%	49%	0%	2%	0%	13%	19%



We responded to 142 requests in 2020-2021. Chart VI compares the percentage of requests completed within the specified time frames over the last three reporting periods.

**Chart VI: Percentage of requests completed over the last three reporting periods.**

Fiscal Year	30 days or less	31 to 60 days	61 to 120 days	121 to 180 days	181 to 365 days	More than 365 days
2018-2019	52%	19%	17%	7%	0%	0%
2019-2020	46%	13%	25%	3%	11%	2%
2020-2021	51%	13%	30%	4%	1%	0%



In 69 instances, we 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.



In 2020-2021, we invoked 230 exemptions pursuant to specific sections of the [Access to Information Act](#). The exemptions were as follows:

- Section 13(1): Information obtained in confidence (1);
- Section 14: Federal-provincial affairs (2);
- Section 16(2): Security (16)
- Section 18 : Economic interests of Canada (33);
- Section 19(1): Personal information (41);
- Section 20(1): Third party information (68);
- Section 21: Operations of Government (62);
- Section 22: Internal audits (3); and
- Section 23: Solicitor-client privilege (4).



Four requests had exclusions cited under section 69 for Confidences of the Queen’s Privy Council for Canada.



A total of 18 new complaints were filed against us with the Information Commissioner during the reporting period stemming from 10 individual requests. Of these, thirteen complaints are ongoing, 3 have been not well founded and one well founded. There are 3 on-going complaints that remain from the 2018-2019 reporting period and 1 outstanding complaint investigation from the 2012-2013 fiscal year.

No court cases involving CMHC were filed in 2020-2021.

No audits in relation to our obligations under the Act were carried out during the reporting period.



During the reporting period, the application fees collected were \$635.00 for a total of 127 requests. The fees were waived or refunded on 10 requests.



During 2020-2021, we incurred an estimated \$253,859 in salary costs. No other costs were required by the ATIP Office to administer the ATIA.

The 2020-2021 Statistical Report is included as Annex A of this report.

















**Section 7: Completion Time of Consultations on Cabinet Confidences**

**7.1 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 Request	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
<b>Total</b>	0	0	0	0	0	0	0	0	0	0

**7.2 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 Request	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
<b>Total</b>	0	0	0	0	0	0	0	0	0	0

**Section 8: Complaints and investigations**

Section 32 Notice of intention to investigate	Subsection 30(5) Ceased to investigate	Section 35 Formal representations	Section 37 Reports of finding received	Section 37 Reports of finding containing recommendations issued by the Information Commissioner	Section 37 Reports of finding containing orders issued by the Information Commissioner
18	0	0	4	0	0

## Section 9: Court Action

### 9.1 Court actions on complaints received before June 21, 2019 and on-going

Section 41 (before June 21, 2019)	Section 42	Section 44
0	0	0

### 9.2 Court actions on complaints received after June 21, 2019

Section 41 (after June 21, 2019)				
Complainant (1)	Institution (2)	Third Party (3)	Privacy Commissioner (4)	Total
0	0	0	0	0

## Section 10: Resources Related to the *Access to Information Act*

### 10.1 Costs

Expenditures	Amount
Salaries	\$253,859
Overtime	\$0
Goods and Services	\$0
• Professional services contracts	\$0
• Other	\$0
<b>Total</b>	<b>\$253,859</b>

### 10.2 Human Resources

Resources	Person Years Dedicated to Access to Information Activities
Full-time employees	2.830
Part-time and casual employees	0.000
Regional staff	0.000
Consultants and agency personnel	0.000
Students	0.000
<b>Total</b>	<b>2.830</b>

Note: Enter values to three decimal places.

## Annex B: Delegation Order

### Delegation Order / Décret de délégation

<p>Order Under Section 73 of the <i>Access to Information Act</i> and Section 73 of the <i>Privacy Act</i></p> <p>Pursuant to the authority conferred upon me by Section 95(1) of the <i>Access to Information Act</i> and Section 73(1) of the <i>Privacy Act</i>, 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.</p>	<p>Arrêté en vertu de l'article 73 de la <i>Loi sur l'accès à l'information</i> et de l'article 73 de la <i>Loi sur la protection des renseignements personnels</i></p> <p>En vertu de l'autorité que me confère l'article 95(1) de la <i>Loi sur l'accès à l'information</i> et de l'article 73(1) de la <i>Loi sur la protection des renseignements personnels</i>, 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 confiées en ma qualité de responsable d'une institution fédérale aux termes des Lois, et énoncés dans l'annexe à l'égard de chaque poste.</p>
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*Romy Bowers*

President / Présidente

Canada Mortgage and Housing Corporation

Société canadienne d'hypothèques et de logement

Date: April 13, 2021

## Schedule

*Access to Information Act*

Position	Sections
Chief of Staff	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.
Senior Manager, Access to Information and Privacy	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.
Senior Analyst, Access to Information and Privacy	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).

***Access to Information Act Regulations***

Position	Sections
Chief of Staff	6(1); 7(2); 7(3); 8
Senior Manager, Access to Information and Privacy	6(1); 7(2); 7(3); 8
Senior Analyst, Access to Information and Privacy	6(1); 7(2); 7(3); 8

**Privacy Act**

Position Sections

Chief of Staff	8(2)(j); 8(2)(m); 8(4); 8(5); 9(1); 9(4); 10; 14; 15; 17(2)(b); 18(2); 19(1); 19(2); 20; 21; 22; 22.3; 23; 24; 25; 26; 27; 28; 31; 33(2); 35(1); 35(4); 36(3); 37(3); 51(2)(b); 51(3); 72(1); 77.
Senior Manager, Access to Information and Privacy	8(2)(j); 8(2)(m); 8(4); 8(5); 9(1); 9(4); 10; 14; 15; 17(2)(b); 18(2); 19(1); 19(2); 20; 21; 22; 22.3; 23; 24; 25; 26; 27; 28; 31; 33(2); 35(1); 35(4); 36(3); 37(3); 51(2)(b); 51(3); 72(1); 77.
Chief Risk Officer	8(2)(j); 8(2)(m); 8(4); 8(5); 9(1); 9(4); 10; 19(1); 19(2); 20; 21; 22; 23; 24; 25; 26; 27; 28; 33(2); 35(1); 35(4); 36(3); 37(3); 51(2)(b); 51(3); 72(1); 77.
Senior Specialist, Privacy / Delegated Privacy Officer	8(2)(j); 8(2)(m); 8(4); 8(5); 9(1); 9(4); 10; 19(1); 19(2); 20; 21; 22; 23; 24; 25; 26; 27; 28; 33(2); 35(1); 35(4); 36(3); 37(3); 51(2)(b); 51(3); 72(1); 77.
Senior Analyst, Access to Information and Privacy	8(2)(j); 8(2)(m); 8(4); 8(5); 9(1); 9(4); 10; 14; 15; 17(2)(b); 18(2); 19(1); 19(2); 20; 21; 22; 23; 24; 25; 26; 27; 28; 31; 33(2); 72(1).

**Privacy Act Regulations**

Position Sections

Chief of Staff	7, 9; 11(2); 11(4); 13(1); 14
Senior Manager, Access to Information and Privacy	7, 9; 11(2); 11(4); 13(1); 14
Chief Risk Officer	7; 9
Senior Specialist, Privacy / Delegated Privacy Officer	7; 9
Senior Analyst, Access to Information and Privacy	7, 9; 11(2); 11(4); 13(1); 14

## Annexe

**Loi sur l'accès à l'information**

Poste Articles

<p>Chef de cabinet</p>	<p>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.</p>
<p>Gestionnaire principal, Accès à l'information et protection des renseignements personnels</p>	<p>8(2)(j); 8(2)(m); 8(4); 8(5); 9(1); 9(4); 10; 14; 15; 17(2)(b); 18(2); 19(1); 19(2); 20; 21; 22; 22.3; 23; 24; 25; 26; 27; 28; 31; 33(2); 35(1); 35(4); 36(3); 37(3); 51(2)(b); 51(3); 72(1); 77.</p>
<p>Analyste principal, Accès à l'information et de la protection des renseignements personnels</p>	<p>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).</p>

Règlements sur la *Loi sur l'accès à l'information*

Poste Articles

<p>Chef de cabinet</p>	<p>6(1); 7(2); 7(3); 8</p>
<p>Gestionnaire principal, Accès à l'information et protection des renseignements personnels</p>	<p>6(1); 7(2); 7(3); 8</p>
<p>Analyste principal, Accès à l'information et de la protection des renseignements personnels</p>	<p>6(1); 7(2); 7(3); 8</p>

**Loi sur la protection des renseignements  
personnels**

Poste

Articles

<p>Chef de cabinet</p>	<p>8(2)(j); 8(2)(m); 8(4); 8(5); 9(1); 9(4); 10; 14; 15; 17(2)(b); 18(2); 19(1); 19(2); 20; 21; 22; 23; 24; 25; 26; 27; 28; 31; 33(2); 35(1); 35(4); 36(3); 37(3); 51(2)(b); 51(3); 72(1); 77.</p>
<p>Gestionnaire principal, Accès à l'information et protection des renseignements personnels</p>	<p>8(2)(j); 8(2)(m); 8(4); 8(5); 9(1); 9(4); 10; 14; 15; 17(2)(b); 18(2); 19(1); 19(2); 20; 21; 22; 23; 24; 25; 26; 27; 28; 31; 33(2); 35(1); 35(4); 36(3); 37(3); 51(2)(b); 51(3); 72(1); 77.</p>
<p>Chef de la gestion des risques</p>	<p>8(2)(j); 8(2)(m); 8(4); 8(5); 9(1); 9(4); 10; 19(1); 19(2); 20; 21; 22; 23; 24; 25; 26; 27; 28; 33(2); 35(1); 35(4); 36(3); 37(3); 51(2)(b); 51(3); 72(1); 77.</p>
<p>Spécialiste principal, Protection de la vie privée / Agent délégué, Protection des renseignements personnels</p>	<p>8(2)(j); 8(2)(m); 8(4); 8(5); 9(1); 9(4); 10; 19(1); 19(2); 20; 21; 22; 23; 24; 25; 26; 27; 28; 33(2); 35(1); 35(4); 36(3); 37(3); 51(2)(b); 51(3); 72(1); 77.</p>
<p>Analyste principal, Accès à l'information et de la protection des renseignements personnels</p>	<p>8(2)(j); 8(2)(m); 8(4); 8(5); 9(1); 9(4); 10; 14; 15; 17(2)(b); 18(2); 19(1); 19(2); 20; 21; 22; 23; 24; 25; 26; 27; 28; 31; 33(2); 72(1).</p>



Règlements sur la *Loi sur la protection des renseignements personnels*

Poste	Articles
Chef de cabinet	7, 9; 11(2); 11(4); 13(1); 14
Gestionnaire principal, accès à l'information et protection des renseignements personnels	7, 9; 11(2); 11(4); 13(1); 14
Chef de la gestion des risques	7; 9
Spécialiste principal, Protection de la vie privée / Responsable délégué de la protection de la vie privée	7; 9
Analyste principal, accès à l'information et protection des renseignements personnels	7, 9; 11(2); 11(4); 13(1); 14