

CMHC ANNUAL REPORT TO PARLIAMENT
ACCESS TO INFORMATION ACT
APRIL 1, 2018 to MARCH 31, 2019

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1. About the Corporation

(i) Introduction

The *Access to Information Act* (ATIA) 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 ATIA complements but does not replace other procedures for obtaining Government information. It is not intended to limit in any way access to Government information that is normally available to the public upon request.

(ii) Preparation and Tabling of the Annual Report

The ATIA requires that the head of every government institution submit an annual report to Parliament on the administration of the ATIA during the financial year. This report describes how Canada Mortgage and Housing Corporation (CMHC) administered the ATIA throughout the 2018-2019 fiscal year.

(iii) Mandate of Canada Mortgage and Housing Corporation

CMHC derives its authorities from the *Canada Mortgage and Housing Corporation Act* (CMHC Act) and the *National Housing Act* (NHA). The CMHC Act established CMHC as a Crown corporation and sets 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

CMHC has approximately 1,900 employees located in Ottawa, the Regional Business Centres in Halifax, Montréal, Toronto, Calgary and Vancouver, as well as working elsewhere remotely.

The Access to Information and Privacy (ATIP) Office is located in Ottawa. The main activities of the ATIP Office 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.

During the reporting period of April 1, 2018 to March 31, 2019, the ATIP Office was part of the Corporate Relations Office. The ATIP Office was supported by an ATIP

Coordinator and 1-2 ATIP Analysts. The Director of Corporate Relations was the Chief Privacy Officer.

The President delegated all of the responsibilities set out in the ATIA to the Director, Corporate Relations and to the ATIP Coordinator. The day-to-day responsibilities under the ATIA are delegated to the ATIP Analysts.

Organizational changes implemented in 2019-2020 that impact the ATIP Office and the Delegation Order will be reflected in the report for 2019-2020.

(v) Training and Education

During this reporting period the ATIP Office developed an online training resource for employees containing links to Treasury Board Guidelines, Policies and Directives on the application of the ATIA and the PA as well as CMHC's internal Privacy policy suite, publications, reporting requirements and Frequently Asked Questions (FAQs).

CMHC continues to see an increase in the complexity of requests and volume of records requested under the ATIA and recognizes the importance of employee training to ensure accurate and timely responses to requests. Throughout 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.

The ATIP Office also continued efforts towards embedding a culture of ATIP excellence across CMHC. These efforts included promoting Privacy Week within CMHC in May, by posting privacy awareness ads relating to safe use of social media and technology on both CMHC TV and in CMHC's daily newsletter, Agora.

(vi) Policies, Guidelines, Procedures and Initiatives

(a) Proactive Disclosure

In keeping with Government's commitment to raise the bar on openness and accountability and in CMHC's commitment to transparency as a "cornerstone of our operations", CMHC continues to proactively publish its contracts over \$10,000 as well as the travel and hospitality expenses of senior officials on its website.

(b) Retention and Disposition Schedule

Establishing appropriate retention periods for records is good risk management and the ATIP Office has been working with Corporate Records Management group to improve our document retention and disposition schedule, by implementing a two-year retention period for all ATIP files (down from five-years) This change was implemented to align with Library and Archives Canada's recommended two-year retention period for ATIP files and with industry standards. The ATIP Office began reviewing its information holdings for eligibility for destruction in accordance with the new retention schedule in 2018-2019. We expect this work to be completed by end of 2019.

(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 secure, flexible and user-friendly 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 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 2018 - Sources of Federal Government and Employee Information – Canada Mortgage and Housing Corporation](#), available on [CMHC's website](#).

(ix) Reading Room

The CMHC Library is a designated public reading room and is available to individuals wanting to review CMHC publications and other public materials. The CMHC Library is located 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.

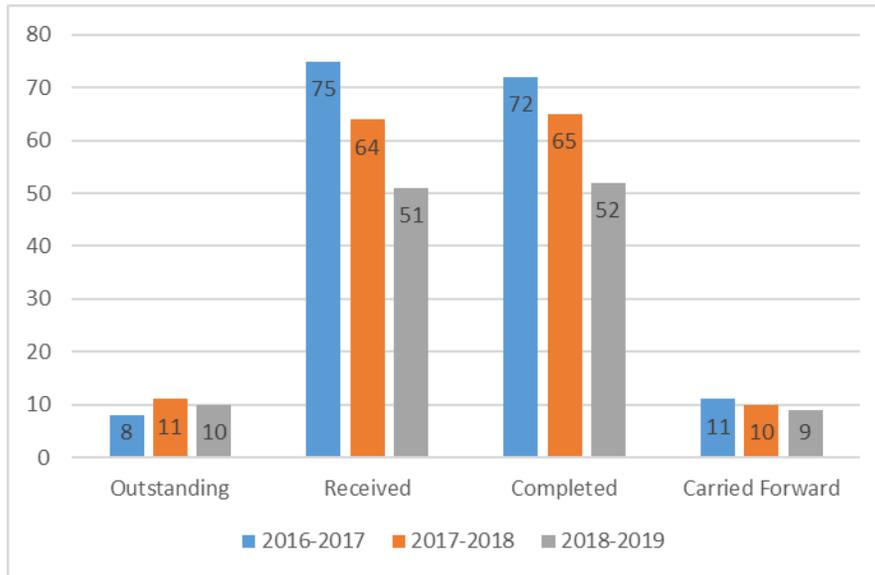
2. Report on the ATIA

(i) Requests under the ATIA

During the reporting period, April 1, 2018, to March 31, 2019, CMHC's ATIP Office received 51 new requests under the ATIA. In addition to the new requests, 10 requests were carried over from 2017-2018.

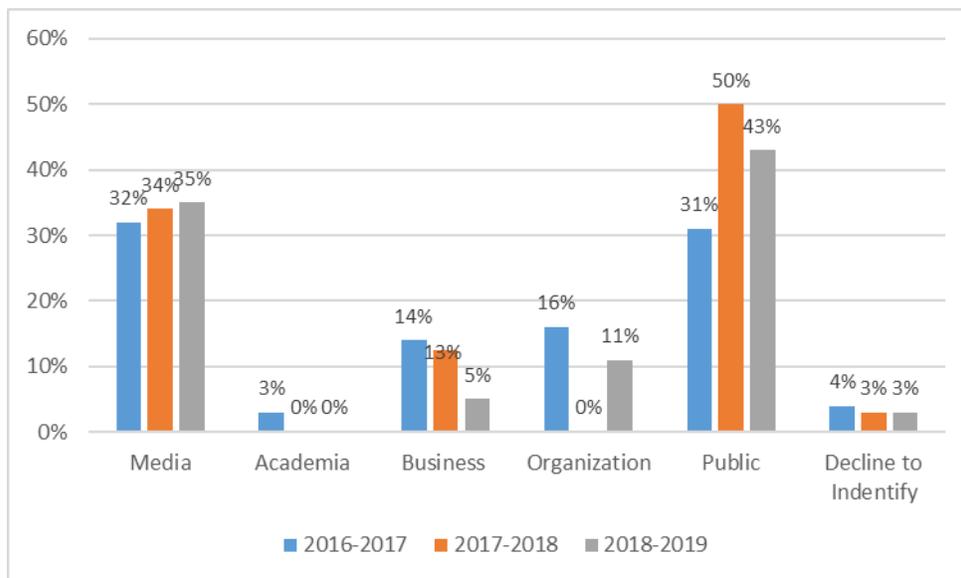
Fifty-two requests were completed during the reporting period and nine requests will be carried forward to the next reporting period. Chart I provides the request processing trends of the past three reporting periods.

Chart I: Processing Trends of Requests Under the Act



The public was the main source of requests, which accounted for a total of 22 requests, or 43% of all requests. This was followed by media for a total of 18 requests (35%) received by CMHC. Business accounted for 3 requests (5% of all requests), 6 requests (11%) came from organizations, and for 2 requests (3%) the applicant declined to identify. Finally, no requests were received from academia. Chart II provides a comparison of the sources of the requests received over the last three reporting periods.

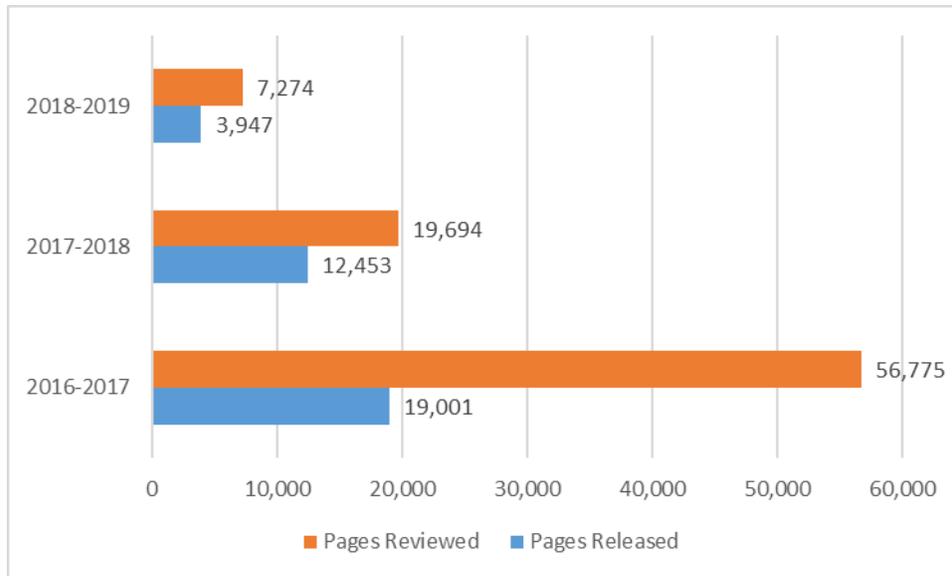
Chart II: Requests Received Under the Act by Source



Responses to formal Access to Information requests involved a page-by-page review of 7,274 pages, which is 11% fewer pages reviewed than in the previous fiscal year. Of the pages reviewed, 3,947 relevant pages were recommended to be disclosed (in full or in

part). Chart III provides the trends related to relevant pages reviewed and released by CMHC over the last three reporting periods.

Chart III: Relevant Pages Reviewed and Released



The substance of the requests covered the entire range of CMHC’s programs and business activities, including Assisted Housing and Aboriginal Housing, Insurance, Securitization, Research and Policy.

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

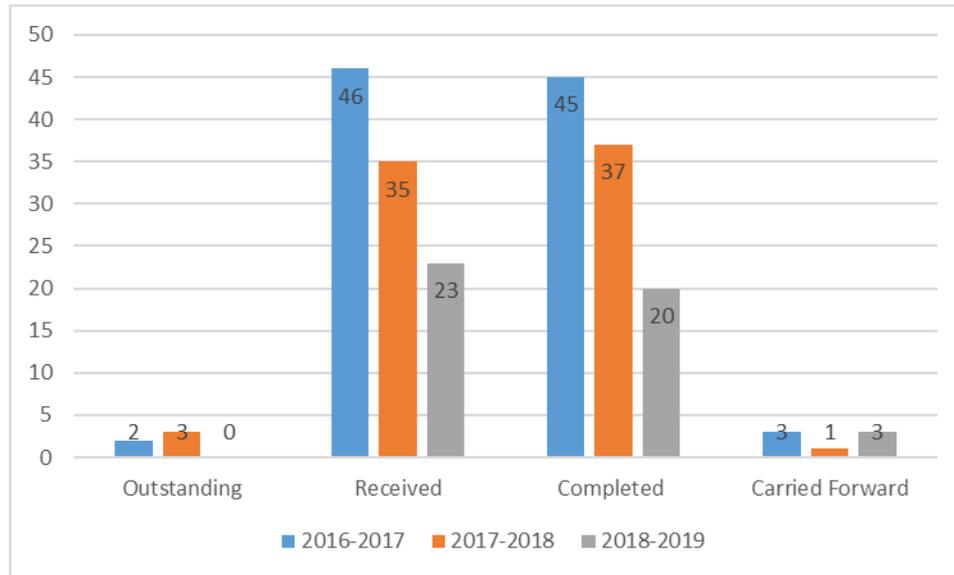
Requesters asked for and received paper or electronic (via email or on a CD) copies of requested information.

(ii) Other Requests

During this same period, the ATIP Office also received 23 consultation requests from other Government of Canada Institutions. In addition to these 23 consultations received, 3 consultations from other Government of Canada Institutions were outstanding from 2017-2018. No consultation requests were received from other organizations.

The ATIP Office completed 20 of these 23 total consultations, and 3 consultations from other organizations are 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



CMHC's ATIP Office was asked to review 1,050 pages of information, compared to 555 pages in total during the 2017-2018 reporting period.

CMHC processed and completed 34 informal requests, which is approximately 64% less than the previous reporting period.

These numbers do not include the numerous e-mails or telephone calls received by the ATIP Office from potential applicants.

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.

(iii) Disposition of Completed Requests

The disposition of the 52 requests completed in 2018-2019 is as follows:

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

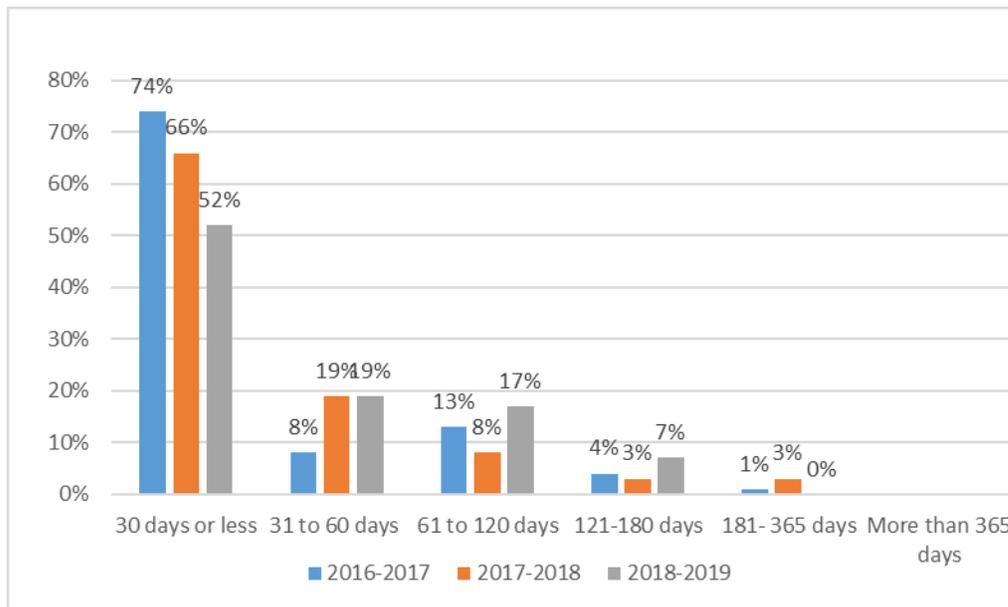
(iv) Completion Time and Extensions

The 52 requests completed in 2018-2019 were responded to within the following timeframes:

- 27 or 52% within 30 days or less;
- 10 or 19% within 31 to 60 days;
- 9 or 17% within 61 to 120 days;
- 4 or 7% within 121-180 days;
- 2 or 3% within 181-365 days; and
- 0 or 0% more than 365 days.

Chart V compares the percentage of requests completed within the specified timeframes over the last three reporting periods.

Chart V: Completion Time of Requests



In 17 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 2018–2019, the CMHC ATIP Office invoked 131 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 (22);
- Section 17: Safety of Individuals (1)
- Section 18 : exempting records expected to prejudice the economic interests of Canada (34);

- Section 19: exempting records containing personal information (15);
- Section 20: exempting records containing third-party business information (22);
- Section 21: exempting records information related to the internal decision-making processes of government (35); and
- Section 23: exempting records related to solicitor-client privilege (2)

(vi) Exclusions Cited

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

(vii) Complaints and Investigations

Two new complaints were filed against CMHC with the Information Commissioner during the reporting period. Both complaints allege, "improperly applied exemptions." Investigations into these two complaints are ongoing.

No court cases related to the ATIA, involving CMHC, were filed in 2018-2019.

(viii) Fees

During the reporting period, \$225 was collected in application fees for 45 requests. Application fees were waived or refunded on 6 requests.

(ix) Costs

During 2018-2019, an estimated \$215,801 in salary costs and \$76,329 in administrative costs were incurred by the ATIP Office to administer the ATIA.

The 2018-2019 Statistical Report is included as 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 Corporation

Reporting period: 2018-04-01 to 2019-03-31

Part 1: Requests Under the Access to Information Act

1.1 Number of requests

	Number of Requests
Received during reporting period	51
Outstanding from previous reporting period	10
Total	61
Closed during reporting period	52
Carried over to next reporting period	9

1.2 Sources of requests

Source	Number of Requests
Media	18
Academia	0
Business (private sector)	3
Organization	6
Public	22
Decline to Identify	2
Total	51

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	
15	15	4	0	0	0	0	34

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	2	6	1	1	0	0	0	10
Disclosed in part	2	10	9	8	4	1	0	34
All exempted	0	0	0	0	0	0	0	0
All excluded	0	0	0	0	0	0	0	0
No records exist	3	3	0	0	0	0	0	6
Request transferred	0	0	0	0	0	0	0	0
Request abandoned	1	0	0	0	0	1	0	2
Neither confirmed nor denied	0	0	0	0	0	0	0	0
Total	8	19	10	9	4	2	0	52

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)	20	20.1	0
13(1)(b)	0	16(2)(a)	0	18(b)	11	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)	3	21(1)(a)	13
13(1)(e)	0	16(3)	0	18.1(1)(a)	0	21(1)(b)	20
14	0	16.1(1)(a)	0	18.1(1)(b)	0	21(1)(c)	2
14(a)	11	16.1(1)(b)	0	18.1(1)(c)	0	21(1)(d)	0
14(b)	11	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	2
15(1) - Def.*	0	16.3	0	20(1)(b)	21	24(1)	0
15(1) - S.A.*	0	16.4(1)(a)	0	20(1)(b.1)	0	26	0
16(1)(a)(i)	0	16.4(1)(b)	0	20(1)(c)	1		
16(1)(a)(ii)	0	16.5	0	20(1)(d)	0		
16(1)(a)(iii)	0	17	1				
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)	2	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)	1	69(1)(g) re (f)	2
		69(1)(f)	0	69.1(1)	0

2.4 Format of information released

Disposition	Paper	Electronic	Other Formats
All disclosed	5	5	0
Disclosed in part	23	11	0
Total	28	16	0

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	289	264	10
Disclosed in part	6,516	3,652	34
All exempted	0	0	0
All excluded	0	0	0
Request abandoned	469	31	2
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	11	264	0	0	0	0	0	0	0	0
Disclosed in part	23	512	6	763	2	904	2	1473	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	1	31	0	0	0	0	0	0
Neither confirmed nor denied	0	0	0	0	0	0	0	0	0	0
Total	35	776	7	794	2	904	2	1473	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	13	0	0	0	13
All exempted	0	0	0	0	0
All excluded	0	0	0	0	0
Request abandoned	1	0	0	0	1
Neither confirmed nor	0	0	0	0	0
Total	14	0	0	0	14

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
19	13	0	0	6

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	9	7	16
16 to 30 days	0	1	1
31 to 60 days	0	2	2
61 to 120 days	0	0	0
121 to 180 days	0	0	0
181 to 365 days	0	0	0
More than 365 days	0	0	0
Total	9	10	19

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	1	0	0	0
Disclosed in part	4	1	6	4
All exempted	0	0	0	0
All excluded	0	0	0	0
No records exist	0	0	0	0
Request abandoned	1	0	0	0
Total	6	1	6	4

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	2	0	2	1
31 to 60 days	1	1	2	3
61 to 120 days	2	0	2	0
121 to 180 days	1	0	0	0
181 to 365 days	0	0	0	0
365 days or more	0	0	0	0
Total	6	1	6	4

Part 4: Fees

Fee Type	Fee Collected		Fee Waived or Refunded	
	Number of Requests	Amount	Number of Requests	Amount
Application	45	\$225	6	\$30
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	45	\$225	6	\$30

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	23	1,050	0	0
Outstanding from the previous reporting period	0	0	0	0
Total	23	1050	0	0
Closed during the reporting period	20	872	0	0
Pending at the end of the reporting period	3	178	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							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	
Disclose entirely	6	8	2	0	0	0	0	16
Disclose in part	1	2	1	0	0	0	0	4
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	7	10	3	0	0	0	0	20

5.3 Recommendations and completion time for consultations received from other organizations

Recommendation	Number of Days Required to Complete Consultation Requests							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	
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	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

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
2	0	0	2

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		\$215,801
Overtime		\$0
Goods and Services		\$76,329
• Professional services contracts	\$0	
• Other	\$76,329	
Total		\$292,130

9.2 Human Resources

Resources	Person Years Dedicated to Access to Information Activities
Full-time employees	1.81
Part-time and casual employees	0.00
Regional staff	0.00
Consultants and agency personnel	0.00
Students	0.00
Total	1.81

Note: Enter values to two decimal places.

Annex B: Delegation Order

Schedule

Access to Information Act

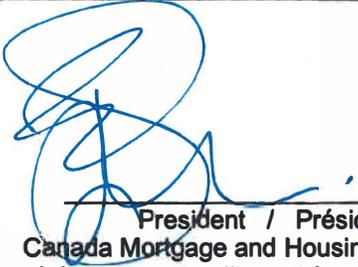
Position	Sections
Director, Corporate Relations and Chief Privacy Officer	4(2.1); 7(a); 7(b); 8(1); 9; 11(2); 11(3); 11(4); 11(5); 11(6); 12(2); 12(3); 13; 14; 15; 16; 16.5; 17; 18; 18.1; 19; 20; 21; 22; 22.1; 23; 24; 25; 26; 27(1); 27(4); 28(1); 28(2); 28(4); 29(1); 33; 35(2); 37(4); 43(1); 44(2); 52(2);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

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 73 of the <i>Access to Information Act</i> and Section 73 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 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>, 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.</p>
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President / Président
Canada Mortgage and Housing Corporation
Société canadienne d'hypothèques et de logement

5 April 2018
Date: _____