

INFO SOURCE 2022

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* and the *National Housing Strategy Act*. As a Crown corporation, CMHC reports to Parliament through the Minister of Housing and Diversity and Inclusion. 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

At CMHC, we believe that everyone in Canada deserves a home that they can afford and that meets their 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, offers objective housing research and advice to the Government of Canada, consumers and the housing industry, and supports housing sector innovation. 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 to affordable housing and to contribute to financial stability through evidence-based policy advice, analysis and research as well as programs that support housing affordability, mortgage loan insurance, and securitization, all of which are supported by our infrastructure of people and processes.

CMHC's actions are guided by the principles of public accountability and transparency and a strong focus on continuous improvement, innovation 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 Website.



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.

Federal/Provincial/Territorial (F/P/T) – Social Housing Agreement (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 multilateral and 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 Retention Code: CO350

Note: Files arranged by province, municipality and project.

Federal/Provincial/Territorial (F/P/T) Agreements in Provinces Where a Social Housing Agreement (SHA) 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 under Federal Unilateral Contractual Commitments. This activity relates to the CMHC administration of loans and subsidies provided to social housing providers under long term agreements. 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 Retention Code: CO340 (Contribution Agreements) & CO355 (Draft Agreements)



Social Housing Programs – Class of Record

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

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

Record Retention Code CO370

Note: Management information are by agreement, project, and localization. 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 Retention Code: CO370

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 contains personal information on tenants residing in federally subsidized housing to audit, investigate or for statistical purposes. 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.

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: Permanent

RDA Number: 2015/029

Record Retention Code: CO370

TBS Registration: 003296

Bank Number: CMHC PPU 135



Rural and Native Programs FPT – Class of Record

Description: Includes records related to the provision of housing subsidies on a homeowner and rental basis for households in rural and remote areas.

Document Types: program policies and procedures, applications, eligibility assessments, financial/statistical/program monitoring, program files (correspondence, agreements, mortgage documents, federal/provincial/territorial and Native Association consultations, income/financial details, regulatory documentation, physical condition/maintenance reports, surveys) and legal documentation

Record Retention Code: CO381

Note: Files arranged by province, program type and loan numbers.

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

Description: This bank contains personal and financial information provided by applicants, tenants and government agencies including names, addresses, telephone numbers, email addresses, birthdates, Indigenous ancestry, gender, social insurance numbers, accessibility requirements, employer details and income verification.

Class of Individuals: Current and former program applicants and tenants.

Purpose: The purpose of this bank is to determine program eligibility, maintain tenant communications and determine rent amounts by verifying total household income.

Consistent Uses: Information in this bank is used for eligibility assessments, applicant and tenant communication, housing analysis, administrative and reporting purposes, as well as consultations with tenant support services, banking institutions and external program/property manager.

Retention and Disposal Standards: Program termination + 20 years

DA Number: 2015/029

Record Retention Code: CO381

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 units.

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

Record Retention Code: CO360

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 Retention Code: CO360

Note: Files arranged by province. Program has been terminated.

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-g 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 Retention Code: CO350

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-g 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 co-op to co-op; memoranda and briefings

Record Retention Code: CO350

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 Programs – Class of Record

Description: Includes records related to the programs that 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. These programs included; Proposal Development Funding that assisted with the development of Section 95 housing which was terminated in 2015. Canada Rental Supply Plan that were interest free, 15 year term loans to stimulate the development of rental housing which was terminated in 1999. The Assisted Home



Ownership Program that provided incentives for Canadians to purchase modestly priced home that was terminated in the 1970s. The Assisted Rental Plan that provided incentives to entrepreneurs to create new rental housing that was terminated in the 1970s. The Affordable Housing Centre that was replaced in 2017 by NHS program, and the Housing related infrastructure loans to municipalities. These programs also provide ancillary services to support CMHC's mandate.

Document Types: Applications, contribution agreements, correspondence, program policies, procedures, financial reports and knowledge mobilization products. Agreements, annual audited claims from the province, correspondence, records by address, memoranda, briefings and loan agreements

Record Retention Codes: CO250 (Direct Lending Loans), CO350 (CMHC-Governmental Agreements), CO360 (Subsidies) and CC200 (Co-investment Loans)

Note: These programs have all been terminated or replaced by new programs.

Market Housing Programs – Class of Record

Description: Includes records related to administration of Market Housing programs, which are 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, correspondence; memoranda and briefings

Record Retention Code: CO250

Note: Delivery of these programs has been dormant since 1984. The loans are amortization of between 35 and 50 years.

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 Retention Code: CC100

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, and personal income.

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.

DA Number: 2015/029

Record Retention Code: CC100

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 Retention Code: CC100

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 Retention Code: CO150

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: Permanent

DA Number: 2015/029

Record Retention Code: CO150



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: Permanent

DA Number: 2015/029

Record Retention Code: CO150

TBS Registration: 001914

Bank Number: CMHC PPU 010

Note: The program 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 Retention Code: CC100

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 Retention Code: CC200

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 Retention Code: CC200

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 Retention Code: CO350

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 Retention Code: CO350

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 Retention Code: CO350

Note: Files arranged by project name and file number.



National Housing Strategy Programs

Research and Innovation Programs involve Housing Research Awards Program, Housing Scholarship Program, Demonstrations Initiative, Solution Labs, Research and Planning Fund, Housing Supply Challenge, Expert Community on Housing and Collaborative Housing Research Network

Housing Research Awards Program – Class of Record

Description: Includes records related to the administration of the Housing Research Awards Program, which support research teams so that they can expand their work and share their knowledge. The awards recognize activities that are impactful and innovative in Canadian housing including housing research; research training; and knowledge mobilization and outreach. They are designed to build on and sustain Canada’s research-based knowledge culture across all fields related to housing.

Document Types: Applications, contribution agreements, correspondence, program policies, procedures, financial reports and knowledge mobilization products

Record Retention Code: CO250

- **NHS – Housing Research Awards - Personal Information Bank**

Description: This bank was created for administering the annual competition call for application for the administration of funds to those approved as recipients of the Awards. It contains personal information including applicant and research partner names, addresses, telephone number, email address, academic institution, gender identity, ethnicity, citizenship, research projects details, curricula vitae, reference name and contact information, letters of recommendation, CMHC preliminary reviews, Committee members’ comments on each proposal, and details on project ranking

Class of Individuals: Persons/organizations interested in submitting their independent research on housing-related topics for an Award

Purpose: The purpose of this bank is to determine recipients of Awards from applicants submitting their research for consideration.

Consistent Uses: The information contained in this bank is used to support program administration, and maintain statistics on program activities and applicants. The information is used in determining relevant reviewers and shared with committee members/reviewers. Some of the information may be provided to 3rd party consultants (Evaluation, Communications writers/interviewers).

Retention and Disposal Standards: Permanent

DA Number: 2015/029

Record Retention Code: CO250

TBS Registration: TBD

Bank Number: CMHC PPU 185



Housing Scholarship Program – Class of Record

Description: Includes records related to the administration of the Housing Scholarship Program, which supports academic research being done at the post-doctoral level. This is done in partnership with funding organizations who administer competitions on CMHC's behalf: Social Sciences and Humanities Research Council (SSHRC); Natural Sciences and Engineering Research Council (NSERC); and Canadian Institutes of Health Research's Institute of Population and Public Health (CIHR-IPPH).

Document Types: Applications are not stored at CMHC, agreements, correspondence, reports and project summaries

Record Retention Code: CC105

Demonstrations Initiative – Class of Record

Description: Includes records related to the administration of the NHS Demonstrations Initiative, which provides financial support for projects highlighting innovative solutions aiming to improve the performance, viability and effectiveness of affordable housing.

Document Types: Applications, contribution agreements, correspondence, reports, program policies, procedures, reviewer assignment and details on each, project ranking and recommendations, financial reports and knowledge mobilization products

Record Retention Code: CO350

- **NHS Demonstrations - Personal Information Bank**

Description: This bank was created for administering the annual competition of call for applications through the National Housing Strategy under Part IX of the *National Housing Act* and for the administration of funds to successful applicants for the Demonstrations Initiative. It contains personal information such as names, postal and email addresses, education and employment history, project summaries, references, reviewer details and project ranking.

Class of Individuals: Persons/organizations interested in submitting their best idea/proposal to the Program.

Purpose: The purpose of this bank is to help with program administration for supporting meritorious projects under Program eligibility.

Consistent Uses: The information contained in this bank is used to support program administration and maintain statistics on program activities and applicants. The information is used in determining relevant reviewers and shared with committee members/reviewers. Some of the information may be provided to 3rd party consultants (Evaluation, Communications writers/interviewers).

Retention and Disposal Standards: Permanent

DA Number: 2015/029

Record Retention Code: CO350

TBS Registration: 202200009

Bank Number: CMHC PPU 190



Solution Labs – Class of Record

Description: Includes records related to the administration of Solution Labs, which provides funding to successful projects that help solve complex housing problems using innovation methods and tools. Teams with diverse experience and knowledge will outline and identify: the housing problem they wish to examine in the lab; their strategy to co-develop and test possible solutions; and a roadmap that communicates a clear path for solution uptake and replication. The goal is to develop world-leading solutions to housing problems that can contribute to the National Housing Strategy's key priority areas.

Document Types: Applications, contribution agreements, correspondence, reports, program policies, procedures, reviewer assignment and details on each, project ranking and recommendations, financial reports and knowledge mobilization products.

Record Retention Code: CO250

- **NHS Solutions Labs - Personal Information Bank**

Description: This bank was created for administering the annual competition of call for applications (that contains personal information such as names, postal and email addresses) through the National Housing Strategy under the *National Housing Act* and for the administration of funds to successful applicants for the Solutions Labs Program.

Class of Individuals: Persons/organizations interested in submitting their best idea/proposal to the Program.

Purpose: The purpose of this bank is to help with program administration for supporting meritorious projects under Program eligibility.

Consistent Uses: The information contained in this bank is used to support program administration and maintain statistics on program activities and applicants. The information is used in determining relevant reviewers and shared with committee members/reviewers. Some of the information may be provided to 3rd party consultants (Evaluation, Communications writers/interviewers).

Retention and Disposal Standards: Permanent

DA Number: 2015/029

Record Retention Code: CO250

TBS Registration: 202200009

Bank Number: CMHC PPU 200

Research and Planning Fund – Class of Record

Description: Includes records related to the procurement and administration of the Research & Planning Fund, which provides support for the planning, performance and communication of housing research. The objectives of the fund are to build collaboration, engagement and alignment with stakeholders working to achieve common goals and support the housing community's research capacity development.

Document Types: Applications, agreements, correspondence, reports, program policies, and procedures.

Record Retention Code: CO250



- **NHS Research and Planning Fund - Personal Information Bank**

Description: This bank was created for administering the annual competition of call for applications through the National Housing Strategy under Part IX of the *National Housing Act* and for the administration of funds to those approved as recipients of the Fund. It contains applicant names, address, email address, educational history, research projects details, curricula vitae, references, CMHC preliminary reviews, selection committee members' comments on each proposal, and details on project ranking.

Class of Individuals: Persons/non-profit organizations/indigenous organizations that submit proposals to the Program.

Purpose: The purpose of this bank is to support program, procurement, proposal evaluation processes, program administration and communication with applicants.

Consistent Uses: The information contained in this bank is used to support program administration and maintain data and information on program activities and applicants. The information is used in determining relevant reviewers and shared with committee members/reviewers. Some of the information may be provided to 3rd party consultants (Evaluation, Communications writers/interviewers).

Retention and Disposal Standards: Permanent

DA Number: 2015/029

Record Retention Code: CO250

TBS Registration: TBD

Bank Number: CMHC PPU 205

Housing Supply Challenge – Class of Record

Description: Includes records related to the administration of the Housing Supply Challenge, which provides funding to successful projects that break barriers to housing supply across the areas of: data, development processes, northern housing, construction technology, public perception of housing.

Document Types: Applications, contribution agreements, correspondence, program policies, procedures, evaluation details, project funding recommendations, financial reports, and knowledge mobilization products

Record Retention Code: PO140

Expert Community on Housing (ECoH) – Class of Record

Description: Includes records related to the administration of the Expert Community on Housing (and its College of reviewers), which is a collaborative, virtual community of practice of housing experts. The Community has been created to share housing knowledge and to contribute to the development of housing solutions.

Document Types: User information form (including personal information), CVs, correspondence, reports, terms of reference, forms and policies, procedures, conflict of interest information (when assigned applications to review).

Record Retention Code: CA150



- **NHS Expert Community on Housing - Personal Information Bank**

Description: This bank was created for administering the virtual community of practice of housing experts. It contains personal information on applicants, including names, email and post addresses and educational history.

Class of Individuals: Persons interested in joining community of practice and offering their housing expertise talents.

Purpose: The purpose of this bank is to help with program administration of ECoH, particularly with supporting its function of identifying housing experts to help make connections and review applications for funding.

Consistent Uses: The information contained in this bank is used to support program administration, support review of applications for Solutions Labs, Awards and Demonstrations (via its College of Reviewers function) and maintain statistics on program activities.

Retention and Disposal Standards: 40 years

DA Number: 2015/029

Record Retention Code: CA105

TBS Registration: TBD

Bank Number: CMHC PPU 210

Collaborative Housing Research Network (CHRN) – Class of Record

Description: Includes records related to the administration of the Collaborative Housing Research Network, which is as a joint initiative between CMHC and the Social Sciences and Humanities Council. The Collaborative Housing Research Network is an independent, Canada-wide collaboration of academics and community partners. The Network focuses on researching housing conditions, needs and outcomes. This will provide objective, recognized, and high-quality research that supports housing policy decision-making and inform future program development.

Document Types: Applications are not stored at CMHC (partner is responsible), agreements (MOU with SSHRC), correspondence, reports, project summaries.

Record Retention Code: PO140

Social and Affordable Rental Housing Buildings Survey – Class of Record

Description: Includes records related to the administration of the Expert Community on Housing.

Document Types: Applications, agreements, correspondence, reports, program policies, and procedures.

Record Retention Code: CM170

- Housing Surveys - List of Contacts - Personal Information Bank



National Housing Council – Class of Record

Description: Includes records related to the administration of the National Housing Council. The Council provides advice to the Minister responsible for housing on the effectiveness of the Nation Housing Strategy. The Council conducts Review Panels on systemic housing issues at the request of the Federal Housing Advocate. CMHC provides the administrative services and facilities to assist the National Housing Council to perform its duties and functions.

Document Types: applications, correspondences, meeting documents, contracts, statement of work, operational policies, procedures, governance documents, research reports, recommendations to the Minister, terms of reference, public announcements, communiqués, social media content, newsletters, news releases, recordings, testimonials, transcripts.

Record Retention Code: CA105

- **NHS National Housing Council - Personal Information Bank**

Description: Personal information about individuals who wish to participate in National Housing Council research or engagement activities (including Review Panels), as well as individuals who applied and/or were appointed to the National Housing Council. Including: Name, date of birth, gender, diversity aspects, citizenship status, membership to an Indigenous group, and/or membership to a vulnerable group, marital status, number of dependents, phone number, personal address, email address, experience with homelessness, housing insecurity, affordability problems, and systemic housing issues, income and/or income supports. Also information is used to review and score the applications of potential Council members in order to prepare a shortlist of potential candidates for the Minister to consider and appoint to the Council. Name and contact information of Council members is used to communicate with them on the day-to-day operations of the Council.

Class of Individuals: Housing experts and practitioners, human rights experts, and individuals with lived expertise of housing need, homelessness, housing insecurity, affordability problems and systemic housing issues.

Purpose: The purpose of this bank is to collect information on potential Council members, to collect testimonials from experts and persons with lived experience of housing needs or homelessness to inform the Council's advice to the Minister responsible for housing, and to collect information required for the administration of the Council.

Consistent Uses: The information contained in this bank is used to review and score the applications of potential Council members in order to prepare a shortlist of potential candidates for the Minister to consider and appoint to the Council. Also, information can be used by Council members to inform their advice to the Minister responsible for housing. Personal Information collected for the Council's activities, either by CMHC or by third party vendors, will always be collected directly from individuals.

Retention and Disposal Standards: 40 years

DA Number: 2015/029

Record Retention Code: CA105

TBS Registration: TBD

Bank Number: CMHC PPU 215



First-Time Home Buyer Incentive Program – Class of Record

Description: Includes records related to the administration of the First-Time Home Buyer Incentive Program, which helps qualified first-time homebuyers reduce their monthly mortgage carrying costs by allowing them to finance a portion of their home purchase through a form of shared equity mortgage with the Government of Canada.

Document Types: applications, eligibility assessments, mortgage documents, legal documentation, contact information for applicants, information on funding, property information, and property valuation information including appraisals or sale documents.

Record Retention Code: CO180

Note: Files arranged by account numbers.

- **NHS First-Time Home Buyer Incentive Program - Personal Information Bank**

Description: This bank contains information on individuals applying for and repaying the First-Time Home Buyer Incentive Program, collected under the *National Housing Act*.

Includes records related to the analysis, administration and monitoring of the First-Time Home Buyer Incentive provided by the Program. Records also include details on applicants name, address, phone number, email address, income, mortgage loan, downpayment amount, occupation of owner, language codes, property characteristics and property valuation for repayment purposes.

Class of Individuals: Homeowners who apply for and set up repayment of the First-Time Home Buyer Incentive Program, which enables qualified first-time homebuyers to reduce their monthly mortgage payment without increasing the amount they must save for a down payment, by providing the Homebuyer with an Incentive amount of 5% or 10% of the original home value through a shared equity mortgage agreement with the Government of Canada.

Purpose: To assess the Property Owner's eligibility under the FTHB Initiative program., To assess the application, including eligibility assessment of applications received. For any purpose related to the provision, servicing, administration, assignment, funding and enforcement of any applicable loan to be advanced under the FTHB Initiative program. For Information verification and due diligence purposes, including to detect and protect CMHC from errors and fraud. For analytics, policy analysis, data analysis, auditing, monitoring and research by CMHC. For evaluation and efficient administration of the FTHB Initiative program. For use by CMHC and the Government of Canada for any purpose related to the *National Housing Act*.

Consistent Uses: Personal information will be collected and stored for the program in order to determine eligibility to the shared equity program and for the making and administration of the equity security which includes servicing and repayment of the security and will be shared with an external loan service provider FNF to permit: transmission and eligibility assessment of the application; provide borrower with equity loan information indicating equity loan repayment amount based on property valuation; funding of the FTHB initiative equity portion at closing; provide yearly equity statement; provide a variety of reports on activities performed.

Retention and Disposal Standards: 40 years

DA Number: 2015/029

Record Retention Code: CO180

TBS Registration: TBD

Bank Number: CMHC PPU 175



Shared Equity Mortgage Provider Fund – Class of Record

Description: Includes records related to the administration of the Shared Equity Mortgage Provider Fund, which helps eligible Canadians achieve affordable home ownership by offering repayable loans to support existing shared equity mortgage providers, which should encourage additional housing supply and help attract new providers of shared equity mortgages.

Document Types: Includes applications, project files (including financial statements and building designs), contracts and agreements, contact information for projects, information on partners and other CMHC programs, information on funding, analysis of projects and correspondence with various parties.

Record Retention Code: CO160

- **NHS Shared Equity Mortgage Providers Fund - Personal Information Bank**

Description: This bank was created for administering the loans provided to shared equity mortgage providers as recipients of SEMP funds as part of the National Housing Strategy. It contains information on the proponents and some personal information on any individuals receiving share equity mortgages from these proponents. The following information will be collected from these individuals: address, purchase price, SEM amount, mortgage registration number, name of the borrower/co-borrower of the first time home buyer.

Class of Individuals: Person/organizations interested in submitting their loan agreement and loan security reporting details.

Purpose: The purpose of this bank is to report to the government of Canada on program outcomes and administering the underlying loan for any purpose related to the *National Housing Act*.

Consistent Uses: The information contained in this bank is used to support loan administration purposes throughout the life of the loan. The information may also be used in providing the government of Canada outcomes of the program.

Retention and Disposal Standards: 40 years

DA Number: 2015/029

Record Retention Code: CO160

TBS Registration: TBD

Bank Number: CMHC PPU 180

Housing Solutions Programs – Class of Record

Description: The National Housing Strategy features complementary initiatives working together to address challenges across the housing continuum and spectrum of housing needs. The strategy initiatives will build new affordable housing and renew the existing affordable housing stock, provide technical assistance, tools and resources to build capacity in the community housing sector and funds to support local organizations and support research, capacity-building, excellence and innovation in housing research. The strategy will promote partnerships and the alignment of efforts in order to achieve ambitious outcomes. CMHC is leading and delivering the National Housing Strategy federal initiatives. In some cases, CMHC will work with other federal departments or agencies to deliver the programs. In other cases, services may be contracted out to third parties.



Document Types: Includes applications, project files (including financial statements and building designs), contracts and agreements, contact information for projects, information on partners and other CMHC programs, information on funding, analysis of projects and correspondence with various parties.

Record Retention Code: CO250

- **National Housing Strategy Program - Personal Information Bank**

Description: This bank describes information pertaining to personal information collected for use by the NHS Programs. Personal information may include applicant name, business contact information, preferred language, previous CMHC account numbers, financial details related to the project, information related to recipients of awards, and type of request. Information collected through interfaces with other government and private organizations include credit scores and details, validation of information provided, and enrollment in other similar programs. Information generated through administration of the program includes assessment of ability to service debt and level of individual risk. Personal information without any personal identifiers attached may be rolled-up to provide management reports on the effectiveness of the program, or for promotional publication purposes.

Class of Individuals: Individual developers, non-profit and cooperative housing providers engaged in providing Affordable Housing in Canada (including their affiliates, officers, employees or authorized agents), as well as recipients of innovation awards.

Purpose: Personal information is collected under the authority of Part 1 of the *National Housing Act* and is used by CMHC to further the NHS objectives of providing funding and loan insurance for Affordable Housing Projects. The administration of the program requires the verification of the accuracy of information submitted by the applicant throughout the process.

Consistent Uses: Information may be used for other purposes consistent with its collection such as statistical analysis, research, program evaluation, marketing and new program development. Information may be shared with the CMHC Payment Centre and CMHC Fraud Program in order to reduce duplicate requests for information, and other CMHC divisions for audit and oversight purposes. Information may also be shared with the Minister's office (Families, Children and Social Development), and the Provincial and Territorial governments in relation to housing repair, development and funding. See *National Housing Act* (NHA) Insured Loans Files Personal.

Retention and Disposal Standards: Permanent (CO250 and CO350), 60 years (CO220).

DA Number: 2015/029

Record Retention Code: CO250 (Direct Lending Loans), CO220 (Co-investment Loans), CO350 (CMHC-Governmental Agreements).

TBS Registration: TBD

Bank Number: CMHC PPU 220



National Housing Co-Investment Fund – Class of Record

Description: Includes records related to the administration of the National Housing Co-Investment Fund, which provides low-cost loans and/or financial contributions to support and develop mixed-income, mixed-tenure, mixed-use affordable housing.

Document Types: Includes applications, project files (including financial statements and building designs), contracts and agreements, contact information for projects, information on partners and other CMHC programs, applicant and/or builder resume, tenant profiles, ownership documents, beneficial owners names, guarantor information when applicable, searches on each applicant's PPSA, corporate registration and title on the land, purchase agreement, lease agreements, property ID number, property tax statement, ministerial loan guarantee, rent roll, information on funding, analysis of projects and correspondence with various lenders and other government departments.

Record Retention Code: CO220

- [National Housing Strategy Program - Personal Information Bank](#)

SEED and Preservation Fund – Class of Record

Description: Includes records related to the administration of the SEED and Preservation programs, which provides interest-free loans and/or non-repayable contributions to help with costs related to pre-development activities (SEED) or to support the costs of preservation activities.

Document Types: Includes applications, project files (including financial statements and building designs), contracts and agreements, contact information for projects, identification of priority groups, proponent education history, information on partners and other CMHC programs, information on funding, ownership details, analysis of projects and correspondence with housing providers.

Record Retention Code: CO250

- [National Housing Strategy Program - Personal Information Bank](#)

Affordable Housing Innovation Fund – Class of Record

Description: Includes records related to the administration of the Affordable Housing Innovation Fund program, which supports the development of innovative approaches to affordable housing.

Document Types: Includes applications, project files (including financial statements and building designs), contracts and agreements, contact information for projects, personal ID numbers, driver's license, personal net worth statements, information on partners and other CMHC programs, information on funding, analysis of application, analysis of projects and correspondence with housing providers.

Record Retention Code: CO220

- [National Housing Strategy Program - Personal Information Bank](#)

Rental Construction Financing Initiative – Class of Record

Description: Includes records related to the administration of the Rental Construction Financing Initiative, which provides low-cost loans to encourage the construction of rental housing across Canada, where there is a demonstrated need for additional rental supply.



Document Types: Includes applications, project files (including financial statements and building designs), contracts and agreements, contact information for projects, information on partners and other CMHC programs, information on funding, analysis of projects and correspondence lenders and borrowers.

Record Retention Code: CO190

- National Housing Act (NHA) Insured and Uninsured Loans Files - Personal Information Bank

Federal Lands Initiative – Class of Record

Description: Includes records related to the administration of the Federal Lands Initiative, which supports the transfer of surplus federal lands and buildings to eligible proponents, at discounted or no cost, to support the development or affordable housing.

Document Types: Includes applications, project files (including financial statements and building designs), contracts and operating agreements, contact information for projects, information on partners and other CMHC programs, information on funding, analysis of projects and correspondence with other government departments, insured lenders and housing committees.

Record Retention Code: CA100

The Federal Community Housing Initiative (FCHI) Phase 1 and 2 – Class of Record

Description: Includes records related to the administration of the Federal Community Housing Initiative, which provides funding to federally administered community housing projects.

Document Types: Includes applications, project files including financial statements and building designs, contracts and operating agreements including contact information for projects, CMHC account number, housing provider name, mailing address, household composition, funding amount and number of household receiving funding.

Record Retention Code: CO350

- National Housing Strategy Program - Personal Information Bank

Rapid Housing Initiative – Class of Record

Description: The Rapid Housing Initiative (RHI) will provide capital contributions to facilitate the rapid construction of new modular housing and/or acquisition of existing buildings for the purpose of conversion and repurposing to permanent affordable, supportive or transitional housing. The objective is to create new units of permanent affordable housing for people and populations who are vulnerable targeted under the National Housing Strategy (NHS), especially people experiencing homelessness or living in temporary shelters as a result of the COVID-19 pandemic. The data collected under this initiative will allow CMHC to determine the number of people and populations who are vulnerable that have been assisted through this initiative.

Document Types: Data will be obtained from applications, contracts, and annual reporting by the Provinces, Territories, and Municipalities, Indigenous governing bodies and organizations, and non-profit organizations.

Record Retention Code: CO350



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.

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 Retention Code: CO360

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

- Housing Rehabilitation and Renovation - 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-D for persons with disabilities, 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 Retention Code: CO360

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

- **Residential Rehabilitation Assistance Program (RRAP) On Reserve - Personal Information Bank**

Description: The bank contains data on each applicant and property for National Housing Act loans for residential rehabilitation and renovation under RRAP. Personal information may include: name, contact information (mailing address), financial information (income details), medical information (physical disabilities), proof of ownership.

Class of Individuals: Recipients of housing rehabilitation assistance.

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



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: Permanent

DA Number: 2015/029

Record Retention Code: CO360

TBS Registration: CMHC PPU 035

Bank Number: CMHC PPU

Note: The Canada Home Renovation Plan (CHRP) was terminated in 1983.

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 Retention Code: CO360

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

- **Home Adaptations for Seniors' Independence (HASI) - Personal Information Bank**

Description: The bank contains data on each applicant and property for National Housing Act loans for the Home Adaptation for Seniors' Independence (HASI) Program. Personal information may include: name, contact information (mailing address), financial information (income details), date of birth, medical information (physical disabilities), proof of ownership.

Class of Individuals: Recipients of housing adaptation.

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

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: Permanent

DA Number: 2015/029

Record Retention Code: CO360

TBS Registration: TBD

Bank Number: CMHC PPU 260



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 Retention Code: CO360

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

- **Shelter Enhancement Program (SEP) - Personal Information Bank**

Description: The bank contains data on each applicant and property for National Housing Act loans and contributions for the Shelter Enhancement Program (SEP). Personal information may include: organization information such as name, contact information (office address, business phone, cellular phone, email address), proof of ownership, proof of financial viability (audited financial statements).

Class of Individuals: First Nations applying for the repair, rehabilitation and improvement of existing shelters on-reserve.

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: Permanent

DA Number: 2015/029

Record Retention Code: CO360

TBS Registration: TBD

Bank Number: CMHC PPU 265

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, energy retrofits and to make emergency repairs required for the continued safe occupancy of their houses. 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 First Nation, 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 Retention Code: CO360

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

Emergency Repair Program (ERP) 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 First Nation, 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 Retention Code: CO360

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

- **Emergency Repair Program (ERP) On-Reserve - Personal Information Bank**

Description: The bank contains data on each applicant and property for National Housing Act contributions for the Emergency Repair Program (ERP). Personal information may include: name, contact information (mailing address), financial information (income details), proof of ownership.

Class of Individuals: Recipients of emergency housing repairs.

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: Permanent

DA Number: 2015/029

Record Retention Code: CO360

TBS Registration: TBD

Bank Number: CMHC PPU 225

Indigenous Skills Training – Class of Record

Description: Includes records related to the acquisition of tools in terms of knowledge, skills, training, advice, coaching, organization and professional development 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 Retention Code: CO360

Note: Files arranged by province and by client need.

- **Indigenous Skills Training - Personal Information Bank**

Description: This bank describes information related to the acquisition of tools in terms of knowledge, skills, training, advice, coaching, organization, professional development, and resources that assists First Nations to work towards self-sufficiency in housing. Records also contain information collected from First Nation members, housing institutions and individual housing providers to assist them in acquiring the skills and knowledge to design, build, inspect, finance, maintain and manage housing on-reserve. Records related to on-the-job training and mentorship of First Nation community housing staff is also included here.

Class of Individuals: First Nations applying to build housing capacity such as asset management, housing needs assessments, educational support or hiring a new staff resource.

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 IST 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: Permanent

DA Number: 2015/029

Record Retention Code: CO360

TBS Registration: 001919

Bank Number: CMHC PPU 170

Housing Internship for Indigenous 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 Indigenous 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 Indigenous 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 Retention Code: CO360

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



- **Housing Internship for Indigenous Youth - Personal Information Bank**

Description: This bank describes information related to the administration of the Housing Internship for Indigenous Youth (HIY), 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 HIY Program, as well as Aboriginal youth recruited to the HIY 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 HIY 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: Permanent

DA Number: 2015/029

Record Retention Code: CO360

TBS Registration: 20220013

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 (NIP) 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 (RRAP).

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

Record Retention Code: CC100 (TBD) and CC105 (TBD)

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

Residential Rehabilitation Assistance Programs Off-Reserve – Class of Record

Description: 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.

Document Types: historic bilateral funding agreements with provinces and territories that include the program design details, treasury board submission for the funding and design of the program, reporting from provinces and territories on the use of the funds, and related correspondence.

Record Retention Code: CO370

Note: RRAP off reserve program is no longer delivered in this method. Current federal funding-under the National Housing Strategy (NHS) that flows to provinces and territories for delivery of affordable housing programs provides flexibility for provinces and territories to design and deliver programs that address local needs. Thus, delivery of the RRAP off reserve program was no longer required to be delivered in this specific form after 2011.

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 Retention Code: CC100

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 Retention Code: CO360

Note: Loan files arranged by province and loan numbers. This program has been terminated.

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 Retention Code: CO360

Note: Loan files arranged by province and loan numbers. This program has been terminated.

RRAP Rental Housing – 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 Retention Code: CO360

Note: Loan files arranged by province and loan numbers. This program has been terminated.



Residential Rehabilitation Assistance Program (RRAP) Conversion – Class of Record

Description: Includes records related to the funding for the conversion of nonresidential 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 Retention Code: CO360

Note: Loan files arranged by province and loan numbers. This program has been terminated.

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 Retention Code: CO360

Note: Files arranged by province and by individual files. This program has been terminated.

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. 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.

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 Retention Code: CO360

Note: Loan files arranged by province and locality as well as by loan numbers. This program has been terminated.

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. 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.



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 Retention Code: CO360

Note: Files arranged by province and by loan case file. This program has been terminated.

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 Retention Code: CO350

Note: Files arranged by province, and where applicable, by 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.

Record Retention Code: CO350

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

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 Retention Code: CO350



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 Retention Code: CO350

Canada Greener Home Loan (CGHL) Initiative program – Class of Record

Description: Includes records related to the evaluation, analysis, administration and monitoring of interest free loan applications that complements a home retrofit grant program offered by Natural Resources Canada (NRCan).

Document Types: applications, eligibility assessments, loan documents, legal documentation, contact information for applicants, information on loan funding, property EnerGuide information, and property valuation ratings.

Record Retention Code: TBD

- **Canada Greener Home Loan (CGHL) Initiative - Personal Information Bank**

Description: The energy efficient rating of the house will be saved along with personal information of the current owner.

Class of Individuals: Homeowners who wish to obtain an interest free loan to complement a home retrofit grant offered by Natural Resources Canada (NRCan).

Purpose: To assess the Property Owner's eligibility under the CGHL Initiative program; To assess the Application, including for prioritization of applications received; For any purpose related to the provision, servicing, administration, assignment, financing and enforcement of any applicable loan to be advanced under the CGHL Initiative program; For Information verification and due diligence purposes, including to detect and protect CMHC from errors and fraud; For analytics, policy analysis, data analysis, auditing and research by CMHC; For evaluation and efficient administration of the CGHL Initiative program; and For use by CMHC and the Government of Canada for any purpose related to the *National Housing Act* (Canada).

Consistent Uses: Personal information will be collected and stored for the program in order to determine eligibility and making of as well as administration of the loan which includes servicing and collections of the loan and will be shared with an external loan service provider to permit: transmission and underwriting of loan application from borrower, provide borrower with pre-approval letter indicating estimated loan amount available based on EnerGuide pre-assessment release the loan money in two advances (first advance after the loan pre-approval and the remainder after completion of the retrofit and the post-audit, provide a variety of reports on activities performed.

Retention and Disposal Standards: TBD

DA Number: 2015/029

Record Retention Code: TBD

TBS Registration: TBD

Bank Number: CMHC PPU 245



Canadian Housing Research and Analysis

CMHC collects, analyzes and disseminates housing information that facilitates informed housing-related decisions by those in the industry, all levels of government, the public at large and CMHC. CMHC undertakes, or supports others to undertake research to maintain a system view of housing needs and conditions, particularly for groups that are vulnerable. Our research is directed at accelerating housing affordability and supporting stability of the housing finance system. CMHC disseminates data, information and insights from this research to inform decision making in the formulation and deployment of housing policies, programs, technologies and practices.

Housing Survey Data – Class of Record

Description: Includes records related to the housing-related data acquired through monthly, quarterly and annual surveys. Housing surveys covering residential construction, primary and secondary rental markets, as well as rental structures related to social and affordable housing. They are entitled; the Starts and Completions Survey, the Market Absorption Survey, the Rental Market Survey, the Condominium Apartment Survey, and Social and Affordable Survey – Rental Structures.

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

Record Retention Code: CM170

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 from businesses and companies from whom data is collected, the contact's name, business address, business telephone number, and business e-mail.

Class of Individuals: Contact persons at businesses or companies who can provide responses to the surveys.

Purpose: The list of contact persons is used to obtain data on structures that are surveyed.

Consistent Uses: The information is used to conduct surveys.

Retention and Disposal Standards: 5 years

DA Number: 2015/029

Record Retention Code: CM170

TBS Registration: 003136

Bank Number: CMHC PPU 130

Market Data and Insights – 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, Rental Market Statistics, Housing Information Monthly; presentation material and housing industry information.



Record Retention Code: PO105

Note: Files arranged by geographical area.

- **Housing Policy and Research Information Distribution - Personal Information Bank**

Description: This bank comprises client names, addresses, e-mail addresses of individuals, firms and agencies who provide insights on Canadian housing markets or contribute to CMHC's understanding of housing markets.

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 notify interested parties on the availability of housing market publications.

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

Retention and Disposal Standards: 5 years

DA Number: 2015/029

Record Retention Code: PO105

TBS Registration: 003683

Bank Number: CMHC PPU 085

Consolidated Research Program – Class of Record

Description: Includes records related to engagement with housing stakeholders, including those with lived experience, procurement of research, data development, product development and dissemination, education and the provision of input, advice and information on current and emerging housing issues, including enhanced research funding such as the funding allocated through the National Housing Strategy.

Document Types: Research reports; research papers; case studies; factsheets/insights; best practice guides; consumer and industry advisory documents; Web content; planning and technical performance assessments; agreements and correspondence with researchers, contractors and government entities.

Record Retention Code: PO140

- **Research - External and Internal - Personal Information Bank**

Description: This bank maintains data related to housing needs and conditions, including expertise and experience of individuals and organizations. The bank may contain the following types of information: contact information (name, phone number and email) and housing related information including household composition, past and current housing needs and conditions.

Class of Individuals: The information in the bank relates to persons, including those who are vulnerable with respect to housing, and organizations in the housing sector.

Purpose: The information is obtained to explore housing related issues and to improve housing affordability in Canada.



Consistent Uses: The information in this bank is used for qualitative and quantitative research and reporting to address housing affordability in Canada. Information may be used for secondary interviews, focus groups, surveys, and consultations.

Retention and Disposal Standards: 30 years

DA Number: 2015/029

Record Retention Code: PO140

TBS Registration: TBD

Bank Number: CMHC PPU 225

- **Housing Policy and Research Information Distribution - Personal Information Bank**

Description: This bank comprises mailing lists containing the names, and 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 notify interested parties on the availability of housing market publications.

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

Retention and Disposal Standards: 30 years

DA Number: 2015/029

Record Retention Code: PO140

TBS Registration: 003683

Bank Number: CMHC PPU 085

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

Description: This bank maintains data on individuals and organizations suitable for consideration to conduct CMHC-directed research in housing. The bank contains the following types of information: contact information, name, address, phone number and areas of expertise and experience.

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: 30 years



DA Number: 2015/029

Record Retention Code: PO140

TBS Registration: 001928

Bank Number: CMHC PPU 080

Note: This database was decommissioned in 2013

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.

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 Retention Code: CC100

Note: Files arranged by international organization and country. This program was terminated.

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 comprises 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.



Corporate Insurance & Claims Management Program – Personal Information Bank

Corporate Insurance & Claims Management Program – Personal Information Bank

Description: This bank includes records related to the administration & management of the Corporate Insurance and Claims Management Program. Personal information may include but not limited to first and last name, address, date of birth, drivers license number, income and tax returns, employment information, marital status, health/medical information such as hospital reports, ambulance reports, dental reports, doctors' reports (historical & current), medical expert (neuro, psychiatric to name a few it all depends on the injury head or limb) and police records. Personal information may also be provided to CMHC by adjusters and third party's legal counsel to form the evidentiary basis for claimed injuries and damages.

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

Purpose: Any personal information obtained or compiled under the Corporate Insurance & Claim Management Program is solely intended for procurement of automobile insurance and for the benefit of adjudicating and settling claims under the insurance program.

Consistent Uses: Personal information is only collected where necessary for the procurement of automobile insurance and the intended purpose of investigating, assessing, and resolving claims. Personal information may also be disclosed to external counsel(s), adjuster(s) and insurer(s).

Retention and Disposal Standards: Event + 10 years. Personal information may be retained for 10 years following the expiration of all applicable appeal periods or following its last administrative use, whichever is later, or for any other time necessary to satisfy the purpose of collection.

RDA Number: Records Disposition Authority LG155 & LG156.

Related to Program Number: TBD

TBS Registration: TBD

Bank Number: TBD

Client Relationship Management (CRM) – 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, correspondence, announcements and advices.

Record Retention Code: PO151

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 the Mortgage Loan Insurance program. Personal information may include company name, contact name, title, department, business contact information, language of preference, appraisal photos, and other identification numbers.



Class of Individuals: Approved lenders and mortgage professionals

Purpose: The purpose of this bank is to administer the Mortgage Loan Insurance program.

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 insurance products and services; and, to disseminate information on changes to insurance products, policies and services.

Retention and Disposal Standards: 60 years

DA Number: 2015/029

Record Retention Code: CO220

TBS Registration: 20130059

Bank Number: CMHC PPU 155

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 EcoPlus, Affordable Housing (AHP) and First Nation Market Housing Fund (FNMHF) and correspondence with lenders appraisers, and inspection firms.

Record Retention Code: CO115

Note: Files arranged by loan case file.

- **National Housing Act (NHA) Insured and Uninsured Loans Files - Personal Information Bank**

Description: This bank comprises all loans insured and uninsured or made since 1961 under sections 8, 13 and 57 of the NHA and their predecessor sections. Records include details on applicants, name, address, email address, date of birth, assets and liabilities, direct deposit banking information, credit card number, loan number, SIN number, 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, net worth statements, borrower's resume, beneficiary names 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. CMHC receives uninsured mortgage loan data from OSFI through a formalized information sharing agreement (ISA). And the privacy of the data is managed through a privacy protocol.

Retention and Disposal Standards: 5 years after completion of amortization period

DA Number: 2015/029



Record Retention Code: CO115 (Underwriting Loans), CO155 (Default Loans), CO250 (Direct Lending Loans), CO220 (Co-investment Loans), CO190 (Multi-Units Loans).

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 and non-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 Retention Code: CO155

Note: Arrears reports arranged chronologically by lender.

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

Mortgage Rate Protection Program (MRPP) – Class of Record

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

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

Record Retention Code: CC100

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: 10 years following termination of program

DA Number: 2015/029

Record Retention Code: CC100

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 from the lenders and legal organizations; memoranda and briefings.

Record Retention Code: CO113

Note: Files are arranged by insurance account number.

- **National Housing Act (NHA) Insured and Uninsured 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.

Record Retention Code: CO155

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: 5 years after completion of amortization period

DA Number: 2015/029

Record Retention Code: CO155

TBS Registration: 001922

Bank Number: CMHC PPU 050



Appraisal Services – Class of Record

Description: Includes various documents, analyses, reports, studies carried out by the appraisal service in support of programs delivered by the Corporation.

Document Types: Property files containing analyses of real estate transactions, external appraisal reports, presentations, training material, internal service level agreement, protocols.

Record Retention Code: FI175

Technical Services – Class of Record

Description: Includes records related to internal reports, analyses and third party service providers (on a fee-for-service basis) in support of programs delivered by the Corporation.

Document Types: Technical reports; training material; technical bulletins; industry information files; correspondence; protocols, internal service level agreements, vendor invoices.

Record Retention Code: FI175

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

Vendor Management – Class of Record

Description: Identifies the records created, collected and maintained by the institution as evidence of and information about a particular institutional program or activity. Must provide sufficient information for the public to understand the program/activity to which the records related.

Document Types: RFX Documents, Project Timelines, IT Security compliance, IT requirements, Business Continuity Plans, management plans, contingency plans, Certificates of Insurance coverage, Materiality and Risk Assessment, financial statements, service provider information, contract agreements, monitoring reports, conflict of interest reports, invoices and supporting documentation.

Record Retention Code: LG150

Real Estate – Title Transfer (1-4 units) – Class of Record

Description: Includes records related to the acquisition and disposal of real estate assets as a result of the claims process managed by the Operations Division.

Document Types: unit physical condition/environmental reports; appraisals, tax assessments/invoices, real estate listing agreements, agreements of purchase and sale, finance letters, statements of adjustment, conveyancing documents, PPSA registrations, commission statements, contracts, policies and procedures and legal opinions.

Record Retention Code: FA100



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 Retention Code: FI370

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 Retention Code: CO120 (Validation Forms) and CO125 (Mortgage Backed Security Loans)

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: 25 years (CO120) and permanent (CO125)

DA Number: 2015/029

Record Retention Code: CO120 (Validation Forms) and CO125 (Mortgage Backed Security Loans)

TBS Registration: 003696

Bank Number: CMHC PPU 125

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 Retention Code: CO140

Canada Emergency Commercial Rental Assistance Program (CECRA) – Class of Record

Description: Includes records related to the administration of the Canada Emergency Commercial Rental Assistance Program, which provided forgivable loans for commercial property owners to support small businesses experiencing financial hardship due to COVID-19.

Document Types: applications, eligibility assessments, legal documentation, contact information for applicants, information on funding, mortgage information, property information, banking information, ID.

Record Retention Code: FG100

- Canada Emergency Commercial Rental Assistance Program - Personal Information Bank



Description: This bank contains information on individuals applying for the Canada Emergency Commercial Rental Assistance Program (the “Program”). The Order-in-Council provides the legislative authority to administer the CECRA program pursuant to Section 28(1)(e) of the CMHC Act. It contains personal information on the applicants and some personal information on the tenants receiving funding from these applicants. The following information will be collected: applicant name, applicant address, date of birth, beneficial owner/co-owner name and contact information, guarantor name and contact information, bank and bank account information mortgage information, prior mortgage defaults (when and for how long), name of tenant.

Class of Individuals: Commercial property owners applying for the program

Purpose: The purpose of this bank is to administer the Emergency Commercial Rental Assistance Program.

Consistent Uses: The information contained in this bank is used to support loan administration purposes throughout the life of the loan. Information is shared with MCAP to deliver on this program. The information may also be used in providing the government of Canada outcomes of the program.

Retention and Disposal Standards: 20 years following termination of program

DA Number: 2015/029

Record Retention Code: FG100

TBS Registration: TBD

Bank Number: CMHC PPU 230

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 and documents containing personal health information.

Record Retention Code: LG100

- **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: Permanent

DA Number: 2015/029

Record Retention Code: LG100

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: 12 years after termination of appointment

DA Number: 2015/029

Record Retention Code: LG150

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 Retention Code: CO220

Note: These tools have been decommissioned as of May 31, 2018. 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.

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

Granville Island Volunteer Program – Class of Records

Description: Includes demographic information obtained through the application form filled out to join the Granville Island Volunteer Program.

Document Types: Contact information of volunteer applicants, including name, address, phone number, and email address.

Record Retention Code: CM125



- **Granville Island Volunteer Program – Personal Information Bank**

Description: This bank contains demographic information of volunteers in the Granville Island Volunteer Program, including First & Last name, home address, phone number(s), and email address.

Class of Individuals: Individuals who have completed the application form for the Granville Island Volunteer Program.

Purpose: The purpose of this bank is to administer the Granville Island Volunteer Program.

Consistent Uses: The bank is used for statistical purposes, evaluation of prospective volunteers, and to allow for timely contact between administration and volunteers.

Retention and Disposal Standards: Information is kept for 3 years from the time of leaving the Volunteer Program.

DA Number: 2015/029.

Related Retention Code: CM125

TBS Registration: TBD

Bank Number: CMHC PPU 195

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
- 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
- Granville Island Volunteer – 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](#)

Material Services

Material 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.



- Material 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
- Real Property Management Personal Information Bank

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
- 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
- Parking Information Bank
- Security Class of Record
- Identification and Building-Pass Cards Personal Information Bank
- Personnel Security Screening Personal Information Bank
- Security Incidents and Privacy Breaches 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 available in CMHC's Records Retention Schedule, which was published in November 2019.



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 Website)
- 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
- 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/about-cmhc/corporatereporting/transparency/access-to-information-and-privacy-protection/completed-accessto-information-requests>.

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: PrivacyOffice@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.cmhcschl.gc.ca/en/about-cmhc/corporate-reporting/transparency/access-to-informationand-privacy-protection/to-make-a-request-under-the-access-to-information-act>.

The request may be forwarded to:

Sabrina Ostler
Senior Manager, Briefings and ATIP
Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, ON K1A 0P7

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

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 Centers.

