

2001 Participation and Activity Limitation Survey: Issue 5—Profile of the Housing Conditions of Canadians Aged 15 Years and Older with a Learning Disability

INTRODUCTION

This *Research Highlight* is one in a series which examines the housing conditions and characteristics of Canadian with disabilities who are aged 15 years and older. It focuses on those with a learning disability. Data used in this highlight are from the 2001 Participation and Activity Limitation Survey (2001 PALS). PALS is Canada's principal national survey focusing on people with disabilities. It provides information on the prevalence and severity of certain types of disability, on the use of and unmet need for supports, and on participation in various everyday activities.

DEFINITIONS

Population with Disabilities Examined in this Highlight

This highlight examines the population 15 years of age and older only. The data presented here and in subsequent highlights will differ from the first issue in this series which was based on the 2001 Census because of some key differences between the 2001 Census and 2001 PALS with respect to identifying people with disabilities. The 2001 PALS identifies an estimated 945,000 fewer people aged 15 years and older with a disability than did the 2001 Census. This is because some individuals who responded "Yes" to the Census disability questions responded "No" to the more detailed questions on the 2001 PALS related

to specific types of disabilities. It is also due to differences in the geographic coverage—the 2001 Census includes the people living in the territories and in First Nations communities but these areas and their populations are excluded from the 2001 PALS.

Disability in the 2001 PALS

The 2001 PALS asks about specific domains of functioning in which one may experience ongoing difficulties doing activities and identifies 10 specific types of disabilities (as well as an "unknown"¹ category):

- Mobility
- Agility
- Seeing
- Hearing
- Speaking/communicating
- Developmental
- Learning
- Memory
- Emotional/psychological
- Pain

¹ People who answer "Yes" to one of the questions on general limitations and "No" to the specific disability-type questions are classified as having "nature of disability unknown."

The 2001 PALS includes three ways to look at disability characteristics: type(s) of disability that an individual reports, number of types of disabilities that an individual reports, and a severity measure that includes the nature and extent of the individual's disability across all the types of disabilities reported by the individual.

Learning Disability

In the 2001 PALS, an individual with a learning disability is someone who has difficulty in general with his/her ability to learn and/or has been told by a teacher, doctor or other health professional that he/she has a learning disability.

The term “learning disability” was first applied in the early 1960s within the education system. The early educational focus of identification has led to sparse documentation for older Canadians who had already left the school system.

The definition of disability used in PALS differs from the definition embraced by the Learning Disabilities Association of Canada (LDAC).² According to the LDAC definition, an individual cannot have a learning disability and a developmental disability. PALS does not make this distinction and accepts the responses given by the individual concerning the nature and extent of his/her disability. Of the 442,000 who have a learning disability, 93,400 or 21.1% of persons with a learning disability also report that they have a developmental disability.

Core Housing Need

Households³ are considered to be in core housing need if they do not live in and do not have sufficient income to access acceptable housing. The term “acceptable housing” refers to housing that is in adequate physical condition, of suitable size and affordable.

- Adequate dwellings are those reported by their residents as not requiring any major repairs.
- Suitable dwellings have enough bedrooms for the size and make-up of resident households, according to the National Occupancy Standard (NOS) requirements.⁴
- Affordable dwellings cost less than 30% of before-tax household income.⁵

A household is said to be in core housing need if its housing falls below at least one of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median rent of alternative local housing.

When discussing core housing need, household data exclude farm, band and reserve households (for which shelter costs are not collected by the census). It also excludes households with shelter costs that equal or exceed their income, or incomes of zero or less.

² <http://www.pacfold.ca/download/Supplementary/Definition.pdf>

³ Refers to all private households. People living in collective dwellings (see Statistics Canada, 2001 Census Dictionary, Cat. No. 92-378-XIE, pages 190-193) are excluded by definition.

⁴ According to the NOS, enough bedrooms means one bedroom for each cohabitation adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite-sex siblings under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e., a unit with no bedroom).

⁵ Shelter costs include the following:

- For renters, rent and payments for electricity, fuel, water and other municipal services; and
- For owners, mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services. Costs associated with maintenance and repairs are not considered part of shelter costs.

Income data collected by the 2001 Census refer to the calendar year preceding the Census, while shelter cost data are for 2001.

FINDINGS

Persons with a Learning Disability Aged 15 Years and Older

Among persons who report having a disability, an estimated 442,000 or 13% have a learning disability (see Table 1).

The incidence of learning disability varies among the ten provinces with Quebec showing the highest rate at about 14% and New Brunswick, the lowest rate at about 10% (see Table 2).

Table 1 Number and percent of persons aged 15 years and older, by type of disability, 2001

	Number	(%)*
All types of disabilities	3,352,300	100.0%
Hearing	1,013,700	30.2%
Seeing	586,800	17.5%
Speaking/Communicating	356,300	10.6%
Mobility/agility	2,692,800	80.3%
Pain	2,332,300	69.6%
Learning	442,000	13.2%
Memory	414,900	12.4%
Developmental	117,000	3.5%
Emotional / Psychological	517,700	15.4%
Unknown	94,400	2.8%
*Percentages add to more than 100% because people can report more than one disability. Source: 2001 PALS		

Table 2 Number of persons aged 15 years and older with a learning disability and relative to any type of disability, Canada and the provinces, 2001

Geography	Persons aged 15 years and older		% with a learning disability
	with any type of disability	with a learning disability	
CANADA	3,352,300	442,000	13.2%
Newfoundland and Labrador	57,500	7,500	13.0%
Prince Edward Island	17,500	2,200	12.6%
Nova Scotia	144,300	16,600	11.5%
New Brunswick	97,500	10,100	10.4%
Quebec	560,100	79,400	14.2%
Ontario	1,413,900	193,400	13.7%
Manitoba	133,400	15,800	11.8%
Saskatchewan	110,100	14,600	13.8%
Alberta	320,200	37,300	11.6%
British Columbia	497,700	65,200	13.1%
Source: 2001 PALS			

Age and Gender

The average age of persons with a learning disability (at 46 years) is much younger than those reporting any type of disability (at 59 years)⁶. The average age of females is slightly older than males for those with a learning disability (47 compared to 46). The percentage of persons with a disability who have a learning disability decreases with age and this holds true for both males and females. While 44% of persons with a disability aged 15-24 have a learning disability, only 5% of persons 65 or older have a learning disability (see Table 3).

The percentage of males with disabilities who report a learning disability is higher than for females (16% compared to 11% respectively). Males report a higher percentage than females in all age groups, a finding that is consistent with the literature that indicates that males are more likely to have a learning disability than females.⁷ The largest difference is reported in the 15 to 24 age group.

⁶ Housing conditions cannot be assessed for households that report shelter costs that equal or exceed their income or households that have incomes of zero or less. An estimated 837,500 people aged 15 or older are excluded from the data.

⁷ Badian, N. (1999). "Reading disability defined as a discrepancy between listening and reading comprehension: A longitudinal study of stability, gender differences and prevalence." *Journal of Learning Disabilities* 32(2): 138-148.

Table 3 Number of persons aged 15 years and older with a learning disability and relative to any type of disability, by sex and age group, 2001

Sex	Age group	Persons aged 15 years and older with		% with a learning disability
		any type of disability	a learning disability	
Both sexes	15 years and older	3,352,300	442,000	13.2%
	15 - 24 years	148,000	65,400	44.2%
	25 - 44 years	618,300	142,600	23.1%
	45 - 64 years	1,162,700	161,300	13.9%
	65 years and older	1,423,200	72,600	5.1%
Male	15 years and older	1,487,800	242,900	16.3%
	15 - 24 years	73,000	38,900	53.3%
	25 - 44 years	283,900	78,300	27.6%
	45 - 64 years	541,400	85,800	15.8%
	65 years and older	589,500	39,800	6.8%
Female	15 years and older	1,864,500	199,100	10.7%
	15 - 24 years	75,000	26,500	35.3%
	25 - 44 years	334,400	64,300	19.2%
	45 - 64 years	621,300	75,600	12.2%
	65 years and older	833,700	32,800	3.9%

Source: 2001 PALS

Severity of Disability

About 73% of persons with a learning disability have a severe or very severe disability, compared to 41% of persons reporting any type of disability (see Table 4).

Table 4 Number of persons aged 15 years and older with a learning or any type of disability, by severity of disability, 2001

Severity of disability	Persons aged 15 years and older			
	with any type of disability		with a learning disability	
	(#)	(%)	(#)	(%)
Total	3,352,300	100.0%	442,000	100.0%
Mild	1,134,800	33.9%	49,800	11.3%
Moderate	838,800	25.0%	69,600	15.7%
Severe	903,500	27.0%	140,100	31.7%
Very severe	475,100	14.2%	182,500	41.3%

Source: 2001 PALS

There are differences when the data is examined by age group. Among persons aged 15 to 24 years, 49% of persons with a learning disability have a severe or very severe disability. Among persons in the same age group who report any type of disability, 30% are classified as having a severe or very severe disability.

Housing Characteristics of Persons with a Learning Disability who are Living in a Household in Core Housing Need

At the Canada level, 22% of persons aged 15 years and older with a learning disability live in a household in core housing need, higher than the incidences of people without disabilities (9%), and with any type of disability (17%) (see Table 5). The rate varies among the ten provinces, with the lowest incidence in New Brunswick at 14% and the highest in British Columbia at 32%.

Urban/Rural

The probability of living in a household in core housing need is higher in urban areas than in rural areas for persons reporting any type of disability (17% versus 13% respectively) and for persons without disabilities (10% versus 6% respectively). However, for persons with a learning disability, there is little difference between those living in rural areas versus those living in urban areas (both at approximately 22%).

Tenure

More than one-third (37%) of persons with a learning disability who live in rental accommodations are living in a household in core need compared to 11% of persons with a learning disability who live in dwellings owned by a member of the family (see Table 6).

Table 5 Persons aged 15 years and older living in households in core housing need, by disability status, Canada and the provinces, 2001

Geography	Persons aged 15 years and older living in a household in core housing need					
	with any type of disability		with a learning disability		without disabilities	
	(#)	(%)	(#)	(%)	(#)	(%)
CANADA	563,900	16.8%	95,700	21.7%	1,757,000	9.1%
Newfoundland and Labrador	10,700	18.5%	1,600	21.3%	35,900	10.3%
Prince Edward Island	2,500	14.5%	400	18.2%	6,600	7.8%
Nova Scotia	25,100	17.4%	3,400	20.5%	55,000	9.6%
New Brunswick	11,700	12.0%	1,400	13.9%	31,800	6.7%
Quebec	89,200	15.9%	19,500	24.6%	376,300	7.4%
Ontario	247,800	17.5%	34,400	17.8%	772,900	10.5%
Manitoba	17,300	13.0%	3,500	22.2%	40,600	6.6%
Saskatchewan	12,400	11.3%	2,500	17.1%	31,100	6.4%
Alberta	45,100	14.1%	7,900	21.2%	124,800	7.1%
British Columbia	102,000	20.5%	21,100	32.4%	282,100	11.2%

Source: 2001 PALS

Table 6 Persons aged 15 years and older living in a household in core housing need, by disability status and tenure, 2001

Tenure	Persons aged 15 years and older living in a household in core housing need					
	with any type of disability		with a learning disability		without disabilities	
	(#)	(%)	(#)	(%)	(#)	(%)
Canada total	563,900	16.8%	95,700	21.7%	1,757,000	9.1%
Owned by a member of the family	202,300	8.9%	30,300	11.4%	673,500	4.8%
Rented	361,600	33.6%	65,400	37.2%	1,083,400	21.1%

Source: 2001 PALS

Demographic and Socio-Economic Characteristics of Persons Aged 15 Years and Older with a Learning Disability Living in a Household in Core Housing Need

Age and Gender

People with a learning disability who are living in a household in core housing need are almost evenly split between males and females (see Table 7). This compares to those in core housing need who report any type of disability (where 62% are female) and who report no disabilities (where 58% are female).

Males with a learning disability who live in a household in core need are likely to be younger than females: more than half (55%) of such males are under 45 years of age while among such females this proportion is 48%. The largest difference between males and females with a learning disability who live in a household in core housing need occurs among seniors aged 65 years and older, where only 8% of such males are seniors, compared to 15% of such females (see Table 7).

Research Highlight

2001 Participation and Activity Limitation Survey: Issue 5—Profile of the Housing Conditions of Canadians Aged 15 Years and Older with a Learning Disability

Table 7 Persons aged 15 years and older living in a household in core housing need, by disability status, sex and age group, 2001

Sex	Age group	Persons aged 15 years and older living in a household in core housing need					
		with any type of disability		with a learning disability		without disabilities	
		(#)	(%)	(#)	(%)	(#)	(%)
Both sexes	15 years and older	563,900	100.0%	95,700	100.0%	1,757,000	100.0%
	15 to 24	26,500	4.7%	11,800	12.3%	386,100	22.0%
	25 to 44	120,700	21.4%	37,400	39.1%	755,200	43.0%
	45 to 64	199,200	35.3%	35,500	37.1%	402,000	22.9%
	65 and older	217,500	38.6%	11,000	11.5%	213,700	12.2%
Males	15 years and older	211,800	100.0%	47,700	100.0%	745,100	100.0%
	15 to 24	11,500	5.4%	6,800	14.3%	182,200	24.5%
	25 to 44	51,900	24.5%	19,300	40.5%	317,200	42.6%
	45 to 64	90,300	42.6%	17,700	37.1%	181,200	24.3%
	65 and older	58,100	27.4%	3,900	8.2%	64,600	8.7%
Females	15 years and older	352,000	100.0%	48,100	100.0%	1,011,800	100.0%
	15 to 24	15,100	4.3%	5,100	10.6%	204,000	20.2%
	25 to 44	68,700	19.5%	18,100	37.6%	438,000	43.3%
	45 to 64	108,900	30.9%	17,800	37.0%	220,800	21.8%
	65 and older	159,400	45.3%	7,100	14.8%	149,100	14.7%

Source: 2001 PALS

Living Arrangements

About 40% of people with a learning disability who live in a household in core housing need live alone, lower than the

proportion of those with any type of disability (46%) but considerably higher than for those without disabilities (21%) (see Table 8).

Table 8 Persons aged 15 years and older living in a household in core housing need, by disability status and living arrangements, 2001

Living arrangements	Persons aged 15 and older who are living in a household in core housing need					
	With any type of disability		With a learning disability		Without disabilities	
	(#)	(%)	(#)	(%)	(#)	(%)
All types of living arrangements	563,900	100.0%	95,700	100.0%	1,757,000	100.0%
Living alone	261,900	46.4%	37,800	39.5%	370,300	21.1%
Non family person, living with others	38,500	6.8%	8,000	8.4%	125,800	7.2%
Lone parent family	89,300	15.8%	19,500	20.4%	407,400	23.2%
Couple families without children	103,200	18.3%	9,000	9.4%	241,000	13.7%
Couple families with children	70,900	12.6%	21,500	22.5%	612,300	34.8%

Source: 2001 PALS

Immigrant Status

Among persons aged 15 and older with a learning disability living in a household in core housing need, 13% are immigrants compared to 37% of persons without disabilities (see Table 9).

Table 9 Persons aged 15 years and older living in a household in core housing need, by disability status and immigrant status, 2001

Immigrant status	Persons aged 15 and older who are living in core housing need					
	with any type of disability		with a learning disability		without disabilities	
	(#)	(%)	(#)	(%)	(#)	(%)
Canada total	563,900	100.0%	95,700	100.0%	1,757,000	100.0%
Non-immigrant	426,500	75.6%	82,900	86.6%	1,106,900	63.0%
Immigrant	134,400	24.4%	14,800	13.4%	650,100	37.0%

Source: 2001 PALS

Household Income

For the purpose of this analysis, the pre-tax household income of Canadian households with at least one person aged 15 years and older were assessed and divided into five equally sized income groups or quintiles ranging from low- income to high-income.

High Income:	\$96,936 or more
Upper Income:	\$67,812 - 96,935
Middle Income:	\$46,896 - \$67,811
Moderate Income:	\$27,418 - \$46,895
Low Income:	Less than \$27,418

Regardless of disability status, the great majority of persons living in core housing need are in households in the lowest income quintile: 90% of persons with a learning disability are in the lowest quintile compared to 77% of those without disabilities (see text box and Table 10).

Table 10 Persons aged 15 years and older living in a household in core housing need, by disability status and household income quintile, 2001

Household Income - Quintiles	Persons aged 15 years and older who are living in a household in core housing need					
	with any type of disability		with a learning disability		without disabilities	
	(#)	(%)	(#)	(%)	(#)	(%)
Canada total	563,900	100.0%	95,700	100.0%	1,757,000	100.0%
High, Upper, Middle (\$46,896 or more)	*	*	*	*	27,200	1.5%
Moderate (\$27,418-\$46,895)	59,000	10.5%	9,600	10.0%	383,100	21.8%
Low (less than \$27,418)	501,500	88.9%	86,100	90.0%	1,346,600	76.6%

* Number suppressed because of sample size.
Source: 2001 PALS

Sources of Personal Income

Only 18% of persons with a learning disability living in a household in core housing need report wages and salaries as a source of personal income compared to almost half (48%) of persons without disabilities (see Table 11). Similarly, persons with a learning disability and who are living in households in core housing need are less likely to report self-employment as a source of income than persons without disabilities (2% compared to 7%). The differences in the age

structure of the two populations contribute to these differences in income from employment.

A large percentage of individuals living in a household in core need report some income from government sources⁸. About 88% of people with a learning disability who are living in core housing need have income from government sources, compared to 82% for persons without disabilities living in core housing need (see Table 11).

⁸ This includes Old Age Security, Guaranteed Income Supplement, benefits from Canada or Quebec Pension Plan, benefits from Employment Insurance, and other income from government sources such as provincial income supplements and welfare payments.

Research Highlight

2001 Participation and Activity Limitation Survey: Issue 5—Profile of the Housing Conditions of Canadians Aged 15 Years and Older with a Learning Disability

Table 11 Persons aged 15 years and older living in a household in core housing need, by type of disability status and sources of personal income, 2001

Sources of personal income	Persons aged 15 years and older living in a household in core housing need					
	with any type of disability		with a learning disability		without disabilities	
	(#)	(%)	(#)	(%)	(#)	(%)
Canada total	563,900	100.0%	95,700	100.0%	1,757,700	100.0%
Wages and salaries	93,800	16.6%	17,500	18.3%	843,100	48.0%
Income from self-employment	20,500	3.6%	2,100	2.2%	128,400	7.3%
Income from Government	532,300	94.4%	83,700	87.5%	1,434,500	81.6%
Other income, such as retirement pensions, dividends and interest on bonds, deposits and savings, alimony, child support, scholarships, etc.	28,500	5.1%	3,500	3.7%	121,100	6.9%

Percentages add to more than 100% because people can report more than one source of income.
Source: 2001 PALS

Level of Education

Among persons with a learning disability living in a household in core housing need, 53% have not completed high school compared to 40% of persons without disabilities. Only 10% of persons with a learning disability in core housing need report their highest level of education as university, either with or without a degree, compared to 21% of persons without disabilities (see Table 12).

Among those aged 25 to 44 years, 42% of persons with a learning disability living in a household in core housing need have less than high school graduation compared to 29% of persons without disabilities.

The level of educational attainment has little impact on the incidence of living in a household in core need for people with a learning disability (see Table 12).

Health Status

More than half (54%) of persons with a learning disability who are living in a household in core housing need consider that their general health status is fair or poor, compared to 48% of individuals who report any type of disability (see Table 13).

Table 12 Persons aged 15 years and older living in a household in core housing need, by disability status and highest level of education, 2001

Highest level of education	Persons aged 15 years and older living in a household in core housing need					
	with a learning disability			without disabilities		
	(#)	(%)	Incidence of core housing need	(#)	(%)	Incidence of core housing need
Canada total	95,700	100.0%	21.7%	1,757,000	100.0%	9.1%
Less than high school graduation	50,500	52.8%	21.9%	708,000	40.3%	13.2%
Secondary school graduation certificate	10,500	11.0%	21.0%	247,400	14.1%	8.7%
Trades certificate or diploma	3,700	3.9%	22.3%	53,300	3.0%	8.0%
Other non-university	21,400	22.4%	22.3%	378,900	21.6%	7.5%
University but no degree	5,600	5.9%	19.4%	173,600	9.9%	8.3%
At least bachelor degree	4,100	4.3%	20.8%	195,800	11.1%	6.0%

Percentages add to more than 100% because people can report more than one source of income.
Source: 2001 PALS

Table 13 Persons aged 15 years and older with disabilities living in a household in core housing need, by type of disability and general health status, 2001

General health status	Persons aged 15 and older who are living in a household in core housing need with			
	any type of disability		a learning disability	
	(#)	(%)	(#)	(%)
Canada total	563,900	100.0%	95,700	100.0%
Excellent	21,300	3.8%	5,300	5.5%
Very good	92,000	16.3%	11,400	11.9%
Good	157,100	27.9%	21,600	22.6%
Fair	174,300	30.9%	33,900	35.4%
Poor	95,400	16.9%	18,200	19.0%
Not stated, refusal or don't know	23,900	4.2%	5,300	5.5%

Source: 2001 PALS

SUMMARY OF FINDINGS

Persons Aged 15 and Older with a Learning Disability

General Characteristics

- About 13% of Canadians with disabilities aged 15 years and older report having a learning disability; the proportion varies among the provinces, with New Brunswick the lowest at 10% and Quebec the highest at 14%.
- In contrast to other disability types, the proportion of persons aged 15 and older reporting with a learning disability decreases with age and this is true for both males and females.
- The percentage of males with disabilities who report a learning disability is higher than for females (16% compared to 11% respectively).
- Almost three-quarters (73%) of persons with a learning disability have a severe or very severe disability.

Persons Aged 15 and Older with a Learning Disability Living in a Household in Core Housing Need

Housing Characteristics

- 22% of persons aged 15 years and older with a learning disability live in a household in core housing need compared to 9% of persons without disabilities. This proportion varies considerably among the provinces, with the highest (32%) reported in British Columbia and the lowest (14%) in New Brunswick.
- The incidence of living in a household in core housing need for persons with a learning disability who are living in rental housing is higher than the incidence for persons without disabilities (37% compared to 21% respectively).
- The incidence of core housing need is also higher for those living in housing that is owned: 11% for persons with a learning disability compared to 5% for persons without disabilities.

Demographic and Socio-Economic Characteristics

- Males with a learning disability living in a household in core need are likely to be younger than females: more than half (55%) of these males are under 45 compared to 48% of such females, and only 8% of males are seniors (65+) compared to 15% of females.
- 40% of persons aged 15 and older with a learning disability who live in a household in core housing need live alone compared to 21% of individuals without disabilities.
- 13% of persons with a learning disability who are living in a household in core housing need are immigrants compared to 37% of persons without disabilities.
- 90% of persons aged 15 and older with a learning disability who live in a household in core housing need had a household before-tax income in the lowest income quintile (less than \$27,418).

Research Highlight

2001 Participation and Activity Limitation Survey: Issue 5—Profile of the Housing Conditions of Canadians Aged 15 Years and Older with a Learning Disability

- 18% of persons aged 15 and older with a learning disability who live in a household in core housing need report wages and salaries as a source of personal income, compared to 48% of such persons without disabilities.
- 53% of persons aged 15 and older with a learning disability who live in a household in core housing need have not completed high school, compared to 40% of such persons without disabilities.
- 54% of persons aged 15 and older with a learning disability who live in a household in core housing need report a health status of fair or poor.

ACKNOWLEDGEMENTS

CMHC provides funding for housing content on the Census of Canada and on Statistics Canada surveys. Statistics Canada information is used with the permission of Statistics Canada. Users are forbidden to copy and disseminate data for commercial purposes, either in an original or modified form, without the express permission of Canada Mortgage and Housing Corporation and, where applicable, Statistics Canada. More information on Statistics Canada data can be obtained from its Regional Offices, at <http://www.statcan.gc.ca>, or at 1-800-263-1136.

CMHC Project Manager: Janet Kreda

Housing Research at CMHC

Under Part IX of the *National Housing Act*, the Government of Canada provides funds to CMHC to conduct research into the social, economic and technical aspects of housing and related fields, and to undertake the publishing and distribution of the results of this research.

This fact sheet is one of a series intended to inform you of the nature and scope of CMHC's research.

To find more *Research Highlights* plus a wide variety of information products, visit our website at

www.cmhc.ca

or contact:

Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario
K1A 0P7

Phone: 1-800-668-2642

Fax: 1-800-245-9274

©2010, Canada Mortgage and Housing Corporation
Printed in Canada
Produced by CMHC

03-11-10

Although this information product reflects housing experts' current knowledge, it is provided for general information purposes only. Any reliance or action taken based on the information, materials and techniques described are the responsibility of the user. Readers are advised to consult appropriate professional resources to determine what is safe and suitable in their particular case. Canada Mortgage and Housing Corporation assumes no responsibility for any consequence arising from use of the information, materials and techniques described.