

ANNUAL REPORT TO PARLIAMENT

PRIVACY ACT

**APRIL 1, 2017
MARCH 31, 2018**

Table of Contents

1. About the Corporation

- i. Introduction
- ii. Preparation and Tabling of the Annual Report
- iii. Mandate of Canada Mortgage and Housing Corporation
- iv. Administration
- v. Training and Education
- vi. Policies, Guidelines, Procedures and Initiatives
- vii. Monitoring Reports
- viii. Privacy Breaches
- ix. Information Holdings
- x. Reading Room

2. Report on the *Privacy Act*

- i. Requests under the Act
- ii. Other Requests
- iii. Disposition of Completed Requests
- iv. Completion Time and Extensions
- v. Exemptions Invoked
- vi. Complaints and Investigations
- vii. Disclosure under paragraph 8(2)(m) of the *Privacy Act*
- viii. Costs
- ix. Privacy Impact Assessments

Annex A: Statistical Report on the *Privacy Act*

Annex B: Delegation Order

1. About the Corporation

(i) Introduction

The *Privacy Act* protects the privacy of all Canadian citizens and permanent residents of Canada regarding personal information held by a government institution against unauthorized use and disclosure. The *Privacy Act* also gives Canadians the right to access personal information held by the government.

(ii) Preparation and Tabling of the Annual Report

Section 72 of the *Privacy Act* requires that the head of every government institution submit an annual report to Parliament on the administration of the *Act* during the financial year. This report describes how Canada Mortgage and Housing Corporation (CMHC) administered the *Privacy Act* throughout fiscal year 2017-2018.

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

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

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

(iv) Administration

The Corporation has approximately 1,900 employees on staff located in Ottawa and the Regional Business Centres in Halifax, Montréal, Toronto, Calgary and Vancouver.

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

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

From April 1, 2017, until March 21, 2018, the ATIP Office was part of the Public Affairs Division and the ATIP Coordinator was the Director, Outreach. The ATIP Coordinator was supported by one ATIP Officer and one ATIP Analyst. On March 21, 2018, the ATIP function was realigned to the Corporate Relations Office. The ATIP Officer was appointed as the ATIP Coordinator and the ATIP Analyst continues to support this function. They both report to the Director, Corporate Relations who is also the Chief Privacy Officer.

The President has delegated all of the responsibilities set out in the *Privacy Act* to the Director, Corporate Relations and to the ATIP Coordinator. The day-to-day responsibilities under the *Act* are delegated to the ATIP Analyst.

(v) Training and Education

During this reporting period the ATIP Office provided 3 English training sessions to a total of 75 employees in the Office of the Chief Risk Officer, the Insurance Quality Assurance and Business Analytics team as well as to the HR Business Partners. The training served to inform and, for many, enhance employee awareness of CMHC's access and privacy governance structure and accountability for access and privacy. It also provided information on existing Treasury Board Guidelines, Policies and Directives on the application of the *Access to Information Act* and the *Privacy Act* as well as CMHC's Policy Suite on Privacy (Privacy Policy, Privacy Impact Assessments and Breach Protocols).

Furthermore, the ATIP Office continued its efforts toward embedding a culture of ATIP excellence across CMHC. The ATIP Office began developing a joint Information Management and Privacy training and awareness program in collaboration with IT Security, Corporate Security, IT Risk Management and HR. This training will be mandatory for all current and incoming CMHC employees.

The ATIP Office also promoted Data Privacy Day (January 28) within CMHC, by posting an awareness ad on its CMHC TV. The focus of the awareness was preventing identity theft. A variety of other ATIP awareness campaigns were also planned and developed for execution in the 2018-2019 fiscal year.

(vi) Policies, Guidelines, Procedures and Initiatives

(a) Privacy Policy

During the reporting period, The ATIP Office revised its Privacy Policy as a result of applying its Policy Governance Framework (PGF) to the senior management level Privacy Policy and Privacy Accountability Framework that were implemented in 2014 in order to ensure compliance with the *Privacy Act*. These contained policy content which has been combined to create one policy. This revised Privacy Policy includes a new policy structure with additional details on related monitoring, reporting and roles & responsibilities. The Privacy Policy takes into account Treasury Board of Canada policies, as well as guidelines set out by the Privacy Commissioner of Canada with respect to privacy accountability.

This Privacy Policy has two supporting documents:

- The Privacy Breach Protocol: a guide in the event that an employee discovers, or is made aware of, the occurrence of any action or activity that could constitute a Privacy Breach or potential Privacy Breach.
- The Privacy Impact Assessment Protocol: addresses the process and associated responsibilities for ensuring that PIAs are carried out at CMHC when there are new or substantially modified programs or activities which involve the use of personal information and that any potential impacts on privacy or risks are appropriately mitigated.

This policy was approved by CMHC's Executive Committee on August 15, 2017. The policy and the protocols were communicated to all employees through CMHC's intranet and they were provided with the link to the CMHC Policy database where the document and protocols can be accessed when required. This intranet communiqué also highlighted some of the responsibilities of employees under this policy such as reporting any suspected privacy breaches to the ATIP Office and advising the ATIP Office as soon as a request for personal information is made.

(b) Compliance

Operational compliance of the *Privacy Act* is managed by the ATIP Office, with support from the Compliance Office. In 2017-2018, all recent major IT agreements were reviewed to ensure proper language was provided in relation to the protection of privacy in the IT activities including the outsourcing arrangements. This control assessment determined CMHC's overall suite of controls for compliance with the *Privacy Act* as strong.

(c) Retention and Disposition Schedule

Establishing appropriate retention periods for records is good risk management and the ATIP Office obtained approval to revise the retention period for all ATIP files from 5 years to 2 years. This change was implemented to align with Library and Archives Canada's recommended 2-year retention period for ATIP files and to be consistent with industry standards. The ATIP Office began reviewing its information holdings for eligibility for destruction in accordance with the new retention schedule in 2017-2018.

(vii) Monitoring Reports

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

(viii) Privacy Breaches

No material privacy breaches occurred during the reporting year.

(ix) Information Holdings

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

<https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/cmhc/pdfs/content/en/info-source-2017.pdf>

(x) Reading Room

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

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

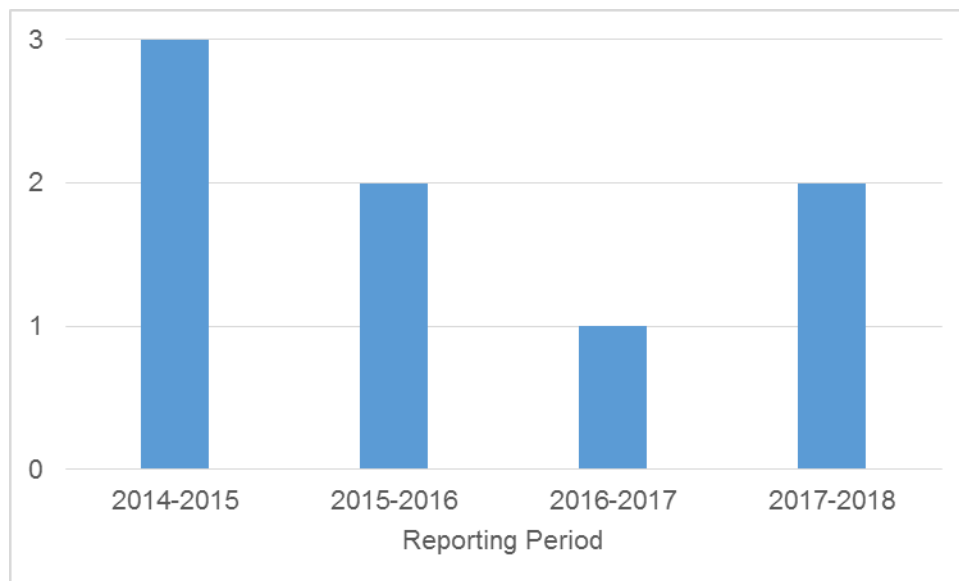
Additional reading rooms are available at each of CMHC's Regional Business Centres.

2. Report on the *Privacy Act*

(i) Requests under the Act

During the reporting period, April 1, 2017, to March 31, 2018, the ATIP Office received a total of 2 new requests under the *Privacy Act*. These requests were completed during the reporting period. Chart I provides a comparison of requests received under the *Act* over the last 4 reporting periods.

Chart I: Number of requests received under the Act



Year	Request Received
2014-2015	3
2015-2016	2
2016-2017	1
2017-2018	2

(ii) Other Requests

The ATIP Office also acted as a resource for CMHC officials and offered advice and guidance on the provisions of the legislation. The ATIP Office was consulted and provided opinions on issues relating to a range of privacy matters, such as human resource issues and the sharing of information with other government agencies.

In addition, numerous e-mails and telephone calls from applicants were redirected to informal routes in order to obtain the information requested.

(iii) Disposition of Completed Requests

For the requests completed in 2017-2018, the dispositions were as follows:

- 1 all disclosed
- 1 disclosed in part

(iv) Completion Time and Extensions

The first request received was responded to within 16 to 30 days. The second request received was responded to within 61 to 120 days with an extension.

(v) Exemptions Invoked

In 2017–2018, the ATIP Office invoked only 1 exemption pursuant to specific sections of the *Privacy Act*. The exemption was as follows:

- Section 26: Exempting personal information about individuals other than the requester

(vi) Complaints and Investigations

No complaints were received for the 2017-2018 reporting period.

(vii) Disclosure under 8(2)(m) of the *Privacy Act*

CMHC did not disclose personal information during the 2017-2018 reporting period pursuant to paragraph 8(2)(m).

No data matching activities were undertaken.

(viii) Costs

During 2017-2018, an estimated \$8,407 in salary costs and \$2,535 in administrative costs were incurred by the ATIP Office to administer the *Privacy Act*.

(ix) Privacy Impact Assessments

During 2017-2018, CMHC completed 2 Privacy Impact Assessments to ensure that it meets its obligations under the *Privacy Act* and the Treasury Board of Canada Secretariat's (TBS) policies, directives, standards and guidelines regarding privacy, information management and security; as well as the factors set out by the Office of the Privacy Commissioner of Canada (OPC) in *Expectations: A Guide for Submitting Privacy Impact Assessments*. The following 2 PIAs were sent to the Office of the Privacy Commissioner and the Information and Privacy Policy Division of the Treasury Board of Canada Secretariat in 2017-2018:

- **Housing Internship Initiative for First Nations and Inuit Youth**

The Housing Internship Initiative for First Nations and Inuit Youth (HIIFNIY) provides funding to First Nation Band Councils, Tribal Councils, Inuit communities or business organizations in order to provide housing-related work experience with on-the-job training to out of school and unemployed Aboriginal youth between the ages of 15 – 30, living on reserve or in Inuit communities. The program is part of the Youth Employment Strategy (YES); a horizontal initiative involving eleven federal departments and agencies, which CMHC is one. Employment and Social Development Canada (ESDC) is the lead department of the YES initiative and has set out terms and conditions to establish a horizontal framework of standard criteria for making contributions and reporting under the YES.

- **Lender File Review and Operational Compliance Program**

The Lender File Review and Operational Compliance Program is responsible to conduct reviews for assessing the accuracy of insured mortgage loan information in applications. Under the authority of the *National Housing Act* (NHA), CMHC's *Approved Lender Designation Policies*, the *emili Automated Approval Agreement* and the *Office of the Superintendent of Financial Institutions (OSFI) B-21 Guidelines*, the Program collects personal information submitted by lenders via *emili*; and uses that information to verify that the lender submitted accurate information via *emili* at the time of loan approval and had sufficient documentation on file to substantiate the data submitted.

CMHC also initiated 3 PIAs for the National Housing Strategy, its Insurance program as well as its Assisted Housing program. As of March 31, 2018, these PIAs were in various stages of drafting or approval. It is expected that these 3 PIAs will be completed and submitted to the Office of the Privacy Commissioner and the Information and Privacy Policy Division of the Treasury Board of Canada Secretariat in 2018-2019.

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

Annex A: Statistical Report on the *Privacy Act*



Statistical Report on the *Privacy Act*

Name of institution: Canada Mortgage and Housing Corporation

Reporting period: 2017-04-01 to 2018-03-31

Part 1: Requests Under the *Privacy Act*

	Number of Requests
Received during reporting period	2
Outstanding from previous reporting period	0
Total	2
Closed during reporting period	2
Carried over to next reporting period	0

Part 2: Requests Closed During the Reporting Period

2.1 Disposition and completion time

Disposition of Requests	Completion Time							Total
	1 to 15 Days	16 to 30 Days	31 to 60 Days	61 to 120 Days	121 to 180 Days	181 to 365 Days	More Than 365 Days	
All disclosed	0	1	0	0	0	0	0	1
Disclosed in part	0	0	0	1	0	0	0	1
All exempted	0	0	0	0	0	0	0	0
All excluded	0	0	0	0	0	0	0	0
No records exist	0	0	0	0	0	0	0	0
Request abandoned	0	0	0	0	0	0	0	0
Neither confirmed nor denied	0	0	0	0	0	0	0	0
Total	0	1	0	1	0	0	0	2

2.2 Exemptions

Section	Number of Requests	Section	Number of Requests	Section	Number of Requests
18(2)	0	22(1)(a)(i)	0	23(a)	0
19(1)(a)	0	22(1)(a)(ii)	0	23(b)	0
19(1)(b)	0	22(1)(a)(iii)	0	24(a)	0
19(1)(c)	0	22(1)(b)	0	24(b)	0
19(1)(d)	0	22(1)(c)	0	25	0
19(1)(e)	0	22(2)	0	26	1
19(1)(f)	0	22.1	0	27	0
20	0	22.2	0	28	0
21	0	22.3	0		

2.3 Exclusions

Section	Number of Requests	Section	Number of Requests	Section	Number of Requests
69(1)(a)	0	70(1)	0	70(1)(d)	0
69(1)(b)	0	70(1)(a)	0	70(1)(e)	0
69.1	0	70(1)(b)	0	70(1)(f)	0
		70(1)(c)	0	70.1	0

2.4 Format of information released

Disposition	Paper	Electronic	Other formats
All disclosed	0	0	1
Disclosed in part	0	1	0
Total	0	1	1

2.5 Complexity

2.5.1 Relevant pages processed and disclosed

Disposition of Requests	Number of Pages Processed	Number of Pages Disclosed	Number of Requests
All disclosed	225	144	1
Disclosed in part	875	480	1
All exempted	0	0	0
All excluded	0	0	0
Request abandoned	0	0	0
Neither confirmed nor denied	0	0	0
Total	1,100	624	2

2.5.2 Relevant pages processed and disclosed by size of requests

Disposition	Less Than 100 Pages Processed		101-500 Pages Processed		501-1000 Pages Processed		1001-5000 Pages Processed		More Than 5000 Pages Processed	
	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed
All disclosed	0	0	1	144	0	0	0	0	0	0
Disclosed in part	0	0	0	0	1	480	0	0	0	0
All exempted	0	0	0	0	0	0	0	0	0	0
All excluded	0	0	0	0	0	0	0	0	0	0
Request abandoned	0	0	0	0	0	0	0	0	0	0
Neither confirmed nor denied	0	0	0	0	0	0	0	0	0	0
Total	0	0	1	144	1	480	0	0	0	0

2.5.3 Other complexities

Disposition	Consultation Required	Legal Advice Sought	Interwoven Information	Other	Total
All disclosed	0	0	0	0	0
Disclosed in part	0	0	0	0	0
All exempted	0	0	0	0	0
All excluded	0	0	0	0	0
Request abandoned	0	0	0	0	0
Neither confirmed nor denied	0	0	0	0	0
Total	0	0	0	0	0

2.6 Deemed refusals

2.6.1 Reasons for not meeting statutory deadline

Number of Requests Closed Past the Statutory Deadline	Principal Reason			
	Workload	External Consultation	Internal Consultation	Other
1	0	0	0	1

2.6.2 Number of days past deadline

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

2.7 Requests for translation

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

Part 3: Disclosures Under Subsections 8(2) and 8(5)

Paragraph 8(2)(e)	Paragraph 8(2)(m)	Subsection 8(5)	Total
0	0	0	0

Part 4: Requests for Correction of Personal Information and Notations

Disposition for Correction Requests Received	Number
Notations attached	0
Requests for correction accepted	0
Total	0

Part 5: Extensions

5.1 Reasons for extensions and disposition of requests

Disposition of Requests Where an Extension Was Taken	15(a)(i) Interference With Operations	15(a)(ii) Consultation		15(b) Translation or Conversion
		Section 70	Other	
All disclosed	0	0	0	0
Disclosed in part	1	0	0	0
All exempted	0	0	0	0
All excluded	0	0	0	0
No records exist	0	0	0	0
Request abandoned	0	0	0	0
Total	1	0	0	0

5.2 Length of extensions

Length of Extensions	15(a)(i) Interference with operations	15(a)(ii) Consultation		15(b) Translation purposes
		Section 70	Other	
1 to 15 days	0	0	0	0
16 to 30 days	1	0	0	0
Total	1	0	0	0

Part 6: Consultations Received From Other Institutions and Organizations

6.1 Consultations received from other Government of Canada institutions and other organizations

Consultations	Other Government of Canada Institutions	Number of Pages to Review	Other Organizations	Number of Pages to Review
Received during the reporting period	0	0	0	0
Outstanding from the previous reporting period	0	0	0	0
Total	0	0	0	0
Closed during the reporting period	0	0	0	0
Pending at the end of the reporting period	0	0	0	0

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

Recommendation	Number of Days Required to Complete Consultation Requests							Total
	1 to 15 Days	16 to 30 Days	31 to 60 Days	61 to 120 Days	121 to 180 Days	181 to 365 Days	More Than 365 Days	
All disclosed	0	0	0	0	0	0	0	0
Disclosed in part	0	0	0	0	0	0	0	0
All exempted	0	0	0	0	0	0	0	0
All excluded	0	0	0	0	0	0	0	0
Consult other institution	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

6.3 Recommendations and completion time for consultations received from other organizations

Recommendation	Number of days required to complete consultation requests							
	1 to 15 Days	16 to 30 Days	31 to 60 Days	61 to 120 Days	121 to 180 Days	181 to 365 Days	More Than 365 Days	Total
All disclosed	0	0	0	0	0	0	0	0
Disclosed in part	0	0	0	0	0	0	0	0
All exempted	0	0	0	0	0	0	0	0
All excluded	0	0	0	0	0	0	0	0
Consult other institution	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

Part 7: Completion Time of Consultations on Cabinet Confidences

7.1 Requests with Legal Services

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

7.2 Requests with Privy Council Office

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

Part 8: Complaints and Investigations Notices Received

Section 31	Section 33	Section 35	Court action	Total
0	0	0	0	0

Part 9: Privacy Impact Assessments (PIAs)

Number of PIA(s) completed	2
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Part 10: Resources Related to the *Privacy Act*

10.1 Costs

Expenditures		Amount
Salaries		\$8,407
Overtime		\$0
Goods and Services		\$2,535
• Professional services contracts	\$0	
• Other	\$2,535	
Total		\$10,942

10.2 Human Resources

Resources	Person Years Dedicated to Privacy Activities
Full-time employees	0.07
Part-time and casual employees	0.00
Regional staff	0.00
Consultants and agency personnel	0.00
Students	0.00
Total	0.07

Note: Enter values to two decimal places.

Annex B: Delegation Order

Privacy Act

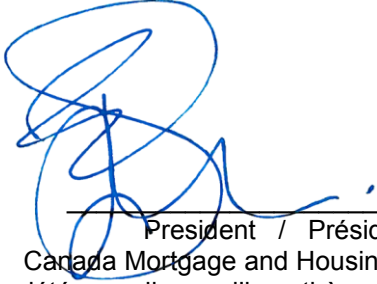
Position	Sections
Chief Privacy Officer and Director, Access to Information and Privacy	8(2)(j); 8(2)(m); 8(4); 8(5); 9(1); 9(4); 10; 14; 15; 17(2)(b); 18(2); 19(1); 19(2); 20; 21; 22; 22.3; 23; 24; 25; 26; 27; 28; 31; 33(2); 35(1); 35(4); 36(3); 37(3); 51(2)(b); 51(3); 72(1); 77.
Coordinator and Officer, Access to Information and Privacy	8(2)(j); 8(2)(m); 8(4); 8(5); 9(1); 9(4); 10; 14; 15; 17(2)(b); 18(2); 19(1); 19(2); 20; 21; 22; 22.3; 23; 24; 25; 26; 27; 28; 31; 33(2); 35(1); 35(4); 36(3); 37(3); 51(2)(b); 51(3); 72(1); 77.
Analyst, Access to Information and Privacy	8(2)(j); 8(2)(m); 8(4); 8(5); 9(1); 9(4); 10; 14; 15; 17(2)(b); 18(2); 19(1); 19(2); 20; 21; 22; 23; 24; 25; 26; 27; 28; 31; 33(2); 72(1).

Privacy Act Regulations

Position	Sections
Chief Privacy Officer and Director, Access to Information and Privacy	9; 11(2); 11(4); 13(1); 14
Coordinator and Officer, Access to Information and Privacy	9; 11(2); 11(4); 13(1); 14
Analyst, Access to Information and Privacy	9; 11(2); 11(4); 13(1); 14

Delegation Order / Décret de délégation

<p>Order Under Section 73 of the <i>Access to Information Act</i> and Section 73 of the <i>Privacy Act</i></p> <p>Pursuant to the authority conferred upon me by Section 73 of the <i>Access to Information Act</i> and Section 73 of the <i>Privacy Act</i>, I designate the persons holding the positions set out in the attached Schedule, including any person designated in writing to act in the place of the holder of such position, to exercise the powers, duties and perform the functions of the President as the head of a government institution under the Acts as set out in the Schedule opposite each position.</p>	<p>Arrêté en vertu de l'article 73 de la <i>Loi sur l'accès à l'information</i> et de l'article 73 de la <i>Loi sur la protection des renseignements personnels</i></p> <p>En vertu de l'autorité que me confère l'article 73 de la <i>Loi sur l'accès à l'information</i> et de l'article 73 de la <i>Loi sur la protection des renseignements personnels</i>, les personnes occupant des postes mentionnés à l'annexe ci-joint, y compris une personne désignée par écrit pour agir à la place du titulaire de tel poste, sont autorisées à exercer les pouvoirs et les fonctions ainsi qu'à assumer les attributions qui m'ont été confiés en ma qualité de responsable d'une institution fédérale aux termes des Lois, et énoncés dans l'annexe à l'égard de chaque poste.</p>
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President / Président
Canada Mortgage and Housing Corporation
Société canadienne d'hypothèques et de logement

5 April 2018

Date: