CANADA MORTGAGE AND HOUSING CORPORATION

Annual Report to Parliament: *Privacy Act*

April 1, 2024 to March 31, 2025

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Introduction

As set out in Section 2 of the *Privacy Act* (PA), the purpose of this Act is "to extend the present laws of Canada that protect the privacy of individuals with respect to personal information about themselves held by a government institution and that provide individuals with a right of access to that information". This report is prepared and tabled in Parliament in accordance with section 72 of the PA.

Who We Are

Canada Mortgage and Housing Corporation (CMHC) is a financial institution. As Canada's housing agency, we are passionately committed to bringing people, resources and expertise together to contribute to a well-functioning housing system and to maximize the impact of government resources. We do this by providing housing finance solutions, delivering housing programs, and providing housing knowledge and insights.

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

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

Organizational Structure

We have approximately 2500 employees located across Canada. The Privacy Office is our centralized authority on all privacy-related matters, including training and overseeing compliance with the *Privacy Act* and the Corporation's Privacy Program. The Access to Information and Privacy Office (ATIP Office) is responsible for processing requests under the *Privacy Act* and for correction of personal information. CMHC has no service agreements described under section 73.1 of the *Privacy Act* or any non-operational subsidiaries during the reporting period.

Delegation of Authority

The President and Chief Executive Officer of CMHC has delegated authority and responsibility for the *Privacy Act* as per the Delegation Order in Annex A and designated the Director, Compliance and Governance the Delegated Privacy Officer to acts as the contact within the Privacy Office for internal privacy issues and as the external contact person in the context of privacy queries, complaints and regulatory investigations. The Privacy Office is comprised of the Director Compliance & Governance, an Advisor, a Senior Specialist and a Specialist. The Privacy Office is also supported by 2 privacy contingent workers who assist on an as needed basis with privacy assessments.

The Access to Information and Privacy Office (ATIP Office) is managed by three senior analysts, a junior analyst and a Coordinator with responsibilities split between ATIP and other functions. See Appendix B for the Delegation Order.

The ATIP Office is responsible for:

- Responding to all requests and inquiries in connection with a complaint submitted to the offices of the Information Commissioner and the Privacy Commissioner regarding the handling of requests submitted under the Access to Information Act (ATIA) and the PA;
- Providing training, advice and guidance to employees and senior management on Access to Information matters;
- Developing and implementing policies, procedures and guidelines in support of the ATI legislation;
- In collaboration with the Privacy Office, preparing the Annual Reports to Parliament on the administration of the ATIA and the PA.

Performance 2024-2025

Requests under the Act

During the reporting period, April 1, 2024, to March 31, 2025, we received 17 new requests under the PA from individuals to access information about themselves. Fifteen of these requests were completed during the reporting period and 2 carried over. Table I provides a comparison of requests received under the Act over the last three reporting periods.

Table I: Number of requests received under the Act

Fiscal Year	Outstanding	Received	Completed	Carried Forward
2022-2023	1	11	11	1
2023-2024	1	17	18	0
2024-2025	0	17	15	2

Disposition of Completed Requests

For the requests completed in 2024-2025, nine requests were disclosed in part, four where no records exist and two were abandoned by applicant. Table II provides a comparison of the requests' disposition under the Act.

Table II: Disposition of requests received under the Act

All Disclosed	Disclosed in Part	Exempted in Entirety	Abandoned	No Records Exist
0%	60%	0%	27%	13%

Completion Time and Extensions

For the requests completed in 2024-2025, six requests were complete between 1 to 15 days, eight requests were completed between 16 to 30 days and one was completed between 31 to 60 days. Table III illustrates the processing time taken for the PA requests.

Table III: Completion time of requests received under the Act

30 days or less	31 to 60 days	31 to 120 days	121 to 180 days	181 to 365 days	More than 365 days
93%	7%	0%	0%	0%	0%

Other Requests

The Privacy Office also acted as a resource for CMHC staff and offered advice and guidance on the provisions of the legislation. The Privacy Office was consulted on issues relating to a range of privacy matters that include: consent, safeguarding, retention, limiting use, accountability, accuracy and identifying purpose of personal information (PI) as well as matters that border on the Privacy Act. The Privacy Office also provided information upon request from TBS and OPC following submission of PIAs and answered questions specific to programs and personal information banks.

Complaints

No complaints regarding requests for personal information under the PA were filed against CMHC with the Privacy Commissioner during the reporting period.

Table IV: Number of complaints received under the Act

Fiscal Year	Outstanding	Received	Completed	Carried Forward
2022-2023	0	0	0	0
2023-2024	0	2	1	1
2024-2025	1	0	1	0

Costs

During 2024-2025, we incurred an estimated $541,663 in salary costs to administer the PA.

Exemptions Invoked

In 2024-2025, we invoked only one exemption under the PA, in applying redactions. The exemptions were as follows:

- Section 26: Exempting personal information about individuals other than the requester (9).

Training and Awareness

The Privacy Office continued to proactively embed a culture of privacy awareness and excellence via various training and awareness initiative during the reporting period.

The Privacy Office has regular Privacy Leads Meeting and uses it as an opportunity to train and educate the Privacy Leads. Privacy Leads are the privacy representatives from each sector at CMHC and support a privacy-by-design model where privacy is considered early in the development of initiatives or changes. The training of Privacy Leads generally focusses on privacy principles, personal information banks, their roles and responsibilities including how to support the completion of Privacy Impact Assessments, privacy-by-design assessments, emerging trends including recent incidents and control assessment. The Privacy Office assists with the onboarding of Privacy Leads and supports them on an ongoing basis.

In 2024-2025 fiscal year, the Privacy Office deployed the mandatory privacy training on “Managing Personal Information”. This awareness training was also offered to contingent workers and vendors who are using CMHC’s network. New trainings were also launched on personal information banks and privacy-by-design assessments for privacy leads and other impacted stakeholders. The list of the new trainings are as follows:

1. Introduction to the CMHC Info Source
2. Privacy-by-design Assessments at CMHC
3. Privacy Questionnaire in IT Intake Process
4. Privacy Assessment in Third Party Risk Management Process

The Privacy Office has developed tailored privacy training for teams in Operations, Data & Analytics, IT and Security and Privacy Leads that are available through our Learning Platform.

We continue to provide employee training about the Act and provide additional resources to help our colleagues identify, retrieve, and process records.

Throughout the 2024-2025 fiscal year, we delivered formal training sessions to 28 internal sectors, providing ATIP guidance to approximately 720 employees. These sessions focused on the administration of the ATIA and the PA. Additionally, CMHC has been posting monthly information memos up to December 2024, then quarterly from the ATIP Office for all employees, which have led to an increase in training requests (a 60% increase in sector training compared to the last reporting period) and questions on ATIP-related topics.

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

Policies, Guidelines, Procedures and Initiatives

Privacy Policy

The Privacy Office at CMHC continued to manage a Privacy suite of policy, procedures, and protocols to enhance process and knowledge of key principles to remain in compliance with the PA. Elements of this suite include:

- Privacy Policy
- Third Party Privacy Risk Management Procedure
- Privacy-By-Design Procedure
- Evaluation Services Privacy Risk Management Procedure Privacy Incident Management Protocol
- Know Your Customer – Safeguarding Personal Information Procedure

Compliance and Governance

Our attention during this reporting period was focused on continuing to increase privacy maturity, enhance the program by introducing and implementing control testing to ensure our compliance with the *Privacy Act*. Actions included:

- Reviewed the delegation order as part of the annual report process.
- Reviewed and updated the Info Source and related Personal Information Banks to add more clarity on the purpose, consistent uses, class of individuals and third parties.
- Develop a mapping of requirements with associated CMHC controls and commenced control testing.
- Reviewed and updated our suite of privacy policies and Protocols in line with the review cycles.
- We have responded to Treasury Board Secretariat (TBS) and OPC questions promptly.
- We relay to the Board on a quarterly basis our assessment of all risks, including privacy.
- Continued to deploy effective privacy trainings to upskill all employees.
- Performed our annual tabletop exercise to ensure that we have a tight and prompt response to incidents.

Initiatives and Projects to Improve Privacy

The Privacy Office deployed many tools and trainings to strengthen the privacy-by-design approach. This involved:

- Introducing a privacy assessment in third-party risk management process
- Introducing a privacy assessment in intake for IT initiatives
- Introducing a privacy assessment in the model validation process
- completing a privacy protocol for Evaluations
- adoption of the new PIA template introduced by the TBS as part of the rollout of Directive on Privacy Practices in October 2024
- introducing a process to link personal information in our Data Lake to the personal information banks

Summary of Key Issues and Actions Taken on Complaints or Audits

CMHC's Privacy Office received an internal complaint from an employee questioning the handling of personal information in connection with a medical accommodation request. Following an investigation, the institution determined that personal information was handled appropriately and in accordance with applicable legislation and internal policies.

Monitoring Compliance

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

CMHC assesses and monitors privacy compliance as part of the Director, Compliance and Governance's Annual Opinion, which is provided to the Board on yearly basis.

In addition, our ATIP Office circulates a weekly report of requests, including the legislated due dates for the requests, to our senior management and key OPIs.

Privacy Breaches

No material privacy breaches were reported to the Office of the Privacy Commissioner and to the Treasury Board of Canada Secretariat during the reporting period.

Privacy Impact Assessments

Privacy Impact Assessment (PIA) were completed during the reporting period and submitted to the Office of the Privacy Commissioner of Canada and the Information and Privacy Policy Division of the Treasury Board of Canada Secretariat in March 2025.

The PIA was for the following program:

- PIA for In-person work monitoring

This PIA was for a new HR initiative to ensure compliance and reporting on CMHC's new Workplace Hybrid Directive and was conducted using the new PIA templated launched by TBS through the Directive on Privacy Practices in October 2024.

Public Interest Disclosures

We did not disclose personal information during the 2024-2025 reporting period pursuant to paragraph 8(2) (m). The detailed Statistical Report and Supplemental Statistic Report is at Annex "A" of this report.

Information Holdings

A description of institutional classes of records and personal information banks for CMHC can be found in the publication Info Source 2024[1] – Sources of Federal Government and Employee Information – Canada Mortgage and Housing Corporation, available on CMHC's website[2].

[1] https://assets.cmhc-schl.gc.ca/sites/cmhc/about-cmhc/corporate-reporting/transparency/access-to-information-and-privacy-protection/info-source-2024-en.pdf

[2] https://www.cmhc-schl.gc.ca/about-us/corporate-reporting/transparency/access-to-information-and-privacy-protection

Annex A – Statistical Report on the *Privacy Act*

Government of Canada | Gouvernement du Canada

Statistical Report on the *Privacy Act*

Name of institution: Canada Mortgage and Housing Corporation

Reporting period: 01/04/2024 to 31/03/2025

Section 1: Requests Under the *Privacy Act*

1.1 Number of requests received

Fiscal Year		Number of Requests
Received during reporting period		17
Outstanding from previous reporting periods		0
• Outstanding from previous reporting period	0	
• Outstanding from more than one reporting period	0	
Total		**17**
Closed during reporting period		15
Carried over to next reporting period		2
• Carried over within legislated timeline	2	
• Carried over beyond legislated timeline	0	

1.2 Channels of requests

Source	Number of Requests
Online	17
E-mail	0
Mail	0
In person	0
Phone	0
Fax	0
Total	**17**

Section 2: Informal Requests

2.1 Number of informal requests

		Number of Requests
Received during reporting period		0
Outstanding from previous reporting periods		0
• Outstanding from previous reporting period	0	
• Outstanding from more than one reporting period	0	
Total		**0**
Closed during reporting period		0
Carried over to next reporting period		0

2.2 Channels of informal requests

Source	Number of Requests
Online	0
E-mail	0
Mail	0
In person	0
Phone	0
Fax	0
Total	**0**

2.3 Completion time of informal requests

Completion Time							
0 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
0	0	0	0	0	0	0	0

2.4 Pages released informally

Less Than 100 Pages Released		100-500 Pages Released		501-1,000 Pages Released		1,001-5,000 Pages Released		More Than 5,000 Pages Released	
Number of Requests	Pages Released	Number of Requests	Pages Released	Number of Requests	Pages Released	Number of Requests	Pages Released	Number of Requests	Pages Released
0	0	0	0	0	0	0	0	0	0

Section 3: Requests Closed During the Reporting Period

3.1 Disposition and completion time

	Completion Time							
Disposition of Requests	0 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	8	1	0	0	0	0	9
All exempted	0	0	0	0	0	0	0	0
All excluded	0	0	0	0	0	0	0	0
No records exist	4	0	0	0	0	0	0	4
Request abandoned	2	0	0	0	0	0	0	2
Neither confirmed nor denied	0	0	0	0	0	0	0	0
Total	**6**	**8**	**1**	**0**	**0**	**0**	**0**	**15**

3.2 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	9
19(1)(f)	0	22.1	0	27	0
20	0	22.2	0	27.1	0
21	0	22.3	0	28	0
		22.4	0		

3.3 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

3.4 Format of information released

Paper	Electronic				Other
	E-record	Data set	Video	Audio	
0	9	0	0	0	0

3.5 Complexity

3.5.1 Relevant pages processed and disclosed for paper, e-record and dataset formats

Number of Pages Processed	Number of Pages Disclosed	Number of Requests
697	527	11

3.5.2 Relevant pages processed per request disposition for paper, e-record and dataset formats by size of requests

	Less Than 100 Pages Processed		100-500 Pages Processed		501-1,000 Pages Processed		1,001-5,000 Pages Processed		More Than 5,000 Pages Processed	
Disposition	Number of Requests	Pages Processed	Number of Requests	Pages Processed	Number of Requests	Pages Processed	Number of Requests	Pages Processed	Number of Requests	Pages Processed
All disclosed	0	0	0	0	0	0	0	0	0	0
Disclosed in part	6	191	3	506	0	0	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	2	0	0	0	0	0	0	0	0	0
Neither confirmed nor denied	0	0	0	0	0	0	0	0	0	0
Total	**8**	**191**	**3**	**506**	**0**	**0**	**0**	**0**	**0**	**0**

3.5.3 Relevant minutes processed and disclosed for audio formats

Number of Minutes Processed	Number of Minutes Disclosed	Number of Requests
0	0	0

3.5.4 Relevant minutes processed per request disposition for audio formats by size of requests

	Less Than 60 Minutes Processed		60 - 120 Minutes Processed		More than 120 Minutes Processed	
Disposition	Number of Requests	Minutes Processed	Number of Requests	Minutes Processed	Number of Requests	Minutes Processed
All disclosed	0	0	0	0	0	0
Disclosed in part	0	0	0	0	0	0
All exempted	0	0	0	0	0	0
All excluded	0	0	0	0	0	0
Request abandoned	0	0	0	0	0	0
Neither confirmed nor denied	0	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**	**0**

3.5.5 Relevant minutes processed and disclosed for video formats

Number of Minutes Processed	Number of Minutes Disclosed	Number of Requests
0	0	0

3.5.6 Relevant minutes processed per request disposition for video formats by size of requests

	Less Than 60 Minutes Processed		60 - 120 Minutes Processed		More than 120 Minutes Processed	
Disposition	Number of Requests	Minutes Processed	Number of Requests	Minutes Processed	Number of Requests	Minutes Processed
All disclosed	0	0	0	0	0	0
Disclosed in part	0	0	0	0	0	0
All exempted	0	0	0	0	0	0
All excluded	0	0	0	0	0	0
Request abandoned	0	0	0	0	0	0
Neither confirmed nor denied	0	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**	**0**

3.5.7 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**

3.6 Closed requests

3.6.1 Number of requests closed within legislated timelines

Number of requests closed within legislated timelines	Percentage of requests closed within legislated timelines (%)
15	100

3.7 Deemed refusals

3.7.1 Reasons for not meeting legislated timelines

Number of requests closed past the legislated timelines	Principal Reason			
	Interference with operations/Workload	External Consultation	Internal Consultation	Other
0	0	0	0	0

3.7.2 Request closed beyond legislated timelines (including any extension taken)

Number of days past legislated timelines	Number of requests past legislated timeline where no extension was taken	Number of requests past legislated timeline where an extension was taken	Total
1 to 15 days	0	0	0
16 to 30 days	0	0	0
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**	**0**	**0**

3.8 Requests for translation

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

Section 4: Disclosures Under Subsections 8(2) and 8(5)

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

Section 5: Requests for Correction of Personal Information and Notations

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

Section 6: Extensions

6.1 Reasons for extensions

	15(a)(i) Interference with operations				15 (a)(ii) Consultation			
Number of extensions taken	Further review required to determine exemptions	Large volume of pages	Large volume of requests	Documents are difficult to obtain	Cabinet Confidence (Section 70)	External	Internal	15(b) Translation purposes or conversion
1	0	1	0	0	0	0	0	0

6.2 Length of extensions

	15(a)(i) Interference with operations				15 (a)(ii) Consultation			
Length of Extensions	Further review required to determine exemptions	Large volume of pages	Large volume of requests	Documents are difficult to obtain	Cabinet Confidence (Section 70)	External	Internal	15(b) Translation purposes or conversion
1 to 15 days	0	0	0	0	0	0	0	0
16 to 30 days	0	1	0	0	0	0	0	0
31 days or greater								
Total	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**

Section 7: Consultations Received From Other Institutions and Organizations

7.1 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
Carried over within negotiated timelines	0	0	0	0
Carried over beyond negotiated timelines	0	0	0	0

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

	Number of Days Required to Complete Consultation Requests							
Recommendation	0 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
Disclose entirely	0	0	0	0	0	0	0	0
Disclose in part	0	0	0	0	0	0	0	0
Exempt entirely	0	0	0	0	0	0	0	0
Exclude entirely	0	0	0	0	0	0	0	0
Consult other institution	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

7.3 Recommendations and completion time for consultations received from other organizations outside the Government of Canada

	Number of Days Required to Complete Consultation Requests							
Recommendation	0 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
Disclose entirely	0	0	0	0	0	0	0	0
Disclose in part	0	0	0	0	0	0	0	0
Exempt entirely	0	0	0	0	0	0	0	0
Exclude entirely	0	0	0	0	0	0	0	0
Consult other institution	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Section 8: Completion Time of Consultations on Cabinet Confidences

8.1 Requests with Legal Services

	Fewer Than 100 Pages Processed		100-500 Pages Processed		501-1,000 Pages Processed		1,001-5,000 Pages Processed		More Than 5,000 Pages Processed	
Number of Days	# of Requests	Pages Disclosed	# of Requests	Pages Disclosed	# of Requests	Pages Disclosed	# of Requests	Pages Disclosed	# 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**

8.2 Requests with Privy Council Office

Number of Days	Fewer Than 100 Pages Processed		100-500 Pages Processed		501-1,000 Pages Processed		1,001-5,000 Pages Processed		More Than 5,000 Pages Processed	
	# of Requests	Pages Disclosed	# of Requests	Pages Disclosed	# of Requests	Pages Disclosed	# of Requests	Pages Disclosed	# 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**

Section 9: Complaints and Investigations Notices Received

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

Section 10: Privacy Impact Assessments (PIAs) and Personal Information Banks (PIBs)

10.1 Privacy Impact Assessments

Number of PIAs completed	Number of PIAs modified
1	4

10.2 Institution-specific and Central Personal Information Banks

Personal Information Banks	Active	Created	Terminated	Modified
Institution-specific	25	9	5	7
Central	0	0	0	0
Total	**25**	**9**	**5**	**7**

Section 11: Privacy Breaches

11.1 Material Privacy Breaches reported

Number of material privacy breaches reported to TBS	Number of material privacy breaches reported to OPC
0	0

11.2 Non-Material Privacy Breaches

Number of non-material privacy breaches
7

Section 12: Resources Related to the *Privacy Act*

12.1 Allocated Costs

Expenditures		Amount
Salaries		$541,663
Overtime		$0
Goods and Services		$0
• Professional services contracts	$0	
• Other	$0	
Total		**$541,663**

12.2 Human Resources

Resources	Person Years Dedicated to Access to Privacy Activities
Full-time employees	2.830
Part-time and casual employees	0.000
Regional staff	0.000
Consultants and agency personnel	0.000
Students	0.000
Total	**2.830**

Note: Enter values to three decimal places.

Supplemental Statistical Report on the *Access to Information Act* and the *Privacy Act*

Government of Canada Gouvernement du Canada

Name of institution: Canada Mortgage and Housing Corporation

Reporting period: 2024-04-01 to 2025-03-31

Section 1: Requests Carried Over and Active Complaints Under the *Access to Information Act*

1.1 Requests carried over to next reporting period, broken down by reporting period received

Reporting Period Requests Carried Over Were Received	Requests Carried Over that are *Within* Legislated Timelines as of March 31, 2025	Requests Carried Over that are *Beyond* Legislated Timelines as of March 31, 2025	Total
Received in 2024-25	9	0	9
Received in 2023-24	0	0	0
Received in 2022-23	0	0	0
Received in 2021-22	0	0	0
Received in 2020-21	0	0	0
Received in 2019-20	0	0	0
Received in 2018-19	0	0	0
Received in 2017-18	0	0	0
Received in 2016-17	0	0	0
Received in 2015-16 or earlier	0	0	0
Total	**9**	**0**	**9**

1.2 Active complaints with the Information Commissioner of Canada, broken down by re-porting period received

Reporting Period Active Complaints Were Received by Institution	Number of Active Complaints
Received in 2024-25	1
Received in 2023-24	7
Received in 2022-23	0
Received in 2021-22	0
Received in 2020-21	1
Received in 2019-20	0
Received in 2018-19	0
Received in 2017-18	0
Received in 2016-17	0
Received in 2015-16 or earlier	0
Total	**9**

Section 2: Requests Carried Over and Active Complaints Under the *Privacy Act*

2.1 Requests carried over to next reporting period, broken down by reporting period received

Reporting Period Requests Carried Over Were Received	Requests Carried Over that are *Within* Legislated Timelines as of March 31, 2025	Requests Carried Over that are *Beyond* Legislated Timelines as of March 31, 2025	Total
Received in 2024-25	2	0	2
Received in 2023-24	0	0	0
Received in 2022-23	0	0	0
Received in 2021-22	0	0	0
Received in 2020-21	0	0	0
Received in 2019-20	0	0	0
Received in 2018-19	0	0	0
Received in 2017-18	0	0	0
Received in 2016-17	0	0	0
Received in 2015-16 or earlier	0	0	0
Total	**2**	**0**	**2**

2.2 Active complaints with the Privacy Commissioner of Canada, broken down by reporting period received

Reporting Period Active Complaints Were Received by Institution	Number of Active Complaints
Received in 2024-25	0
Received in 2023-24	0
Received in 2022-23	0
Received in 2021-22	0
Received in 2020-21	0
Received in 2019-20	1
Received in 2018-19	0
Received in 2017-18	0
Received in 2016-17	0
Received in 2015-16 or earlier	0
Total	**1**

Section 3: Social Insurance Number

Has your institution begun a new collection or a new consistent use of the SIN in 2024-25?	No

Section 4: Universal Access under the *Privacy Act*

How many requests were received from foreign nationals outside of Canada in 2024-25?	0

Annex B – Delegation Order

Delegation Order

Order Under Section 73 of the *Access to Information Act* and Section 73 of the *Privacy Act*

Pursuant to the authority conferred upon me by Section 95(1) of the Access to Information Act and Section 73(1) of the *Privacy Act*, 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.

President
Canada Mortgage and Housing Corporation

Date: May 14, 2025

Schedule

Privacy Act

Position	Sections
General Counsel and Corporate Secretary	8(2)(j); 8(2)(m); 8(4); 8(5); 14; 15; 16; 17(2)(b); 19(1); 19(2); 20; 21; 22; 22.3; 23; 24; 25; 26; 27; 28; 31; 33(2); 35(1); 35(4); 37(3); 51(2)(b); 51(3); 72(1); 77
Senior Manager, Corporate Governance and ATIP	8(2)(j); 8(2)(m); 8(4); 8(5); 14; 15; 16; 17(2)(b); 19(1); 19(2); 20; 21; 22; 22.3; 23; 24; 25; 26; 27; 28; 31; 33(2); 35(1); 35(4); 37(3); 51(2)(b); 51(3); 72(1); 77
Senior Analyst, Access to Information and Privacy	8(2)(j); 8(2)(m); 8(4); 8(5); 14; 15; 16; 17(2)(b); 19(1); 19(2); 20; 21; 22; 22.3; 23; 24; 25; 26; 27; 28; 31; 33(2); 35(1); 35(4); 37(3); 51(2)(b); 51(3); 72(1); 77
Senior Vice-President and Chief Risk Officer	8(2)(j); 8(2)(m);8(5); 9(1); 9(4); 10;18(2);19(2); 33(2); 35(1); 36(3); 37(3); 72(1)
Director, Compliance and Governance, Delegated Privacy Officer	8(2)(j); 8(2)(m);8(5); 9(1); 9(4); 10;18(2);19(2); 33(2); 35(1); 36(3); 37(3); 72(1)
Advisor, Privacy and Data Governance	8(2)(j); 8(2)(m);8(5); 9(1); 9(4); 10;18(2);19(2); 33(2); 35(1); 36(3); 37(3); 72(1)
Senior Specialist, Compliance and Quality Assurance	8(2)(j); 9(1); 9(4); 10; 19(2); 35(1); 36(3); 37(3); 72(1)
Specialist, Quality Assurance	8(2)(j); 9(1); 9(4); 10; 19(2); 35(1); 36(3); 37(3); 2(1)

Privacy Act Regulations

Position	Sections
General Counsel and Corporate Secretary	7, 9; 11(2); 11(4); 13(1); 14
Senior Manager, Corporate Governance and ATIP	7, 9; 11(2); 11(4); 13(1); 14
Senior Analyst, Access to Information and Privacy	7, 9; 11(2); 11(4); 13(1); 14
Senior Vice-President and Chief Risk Officer	7, 9; 11(2); 11(4); 13(1); 14
Director, Compliance and Governance, Delegated Privacy Officer	9; 11(2); 11(4); 13(1); 14
Advisor, Privacy and Data Governance	9; 11(2); 11(4); 13(1); 14
Senior Specialist, Compliance and Quality Assurance	11(2); 11(4)
Specialist, Quality Assurance	11(2); 11(4)

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