



**Co-operative Housing Federation of Canada**  
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**ADJUSTMENT FACTORS: MORTGAGE PAYMENT AND CMHC ASSISTANCE**  
**FOR ILM LOANS WITH INTEREST ADJUSTMENT DATES (IADs) BETWEEN**  
**FEBRUARY 2010 AND JULY 2010**

<b>IAD Month</b>	<b>CPI 6 Months Earlier</b>	<b>CPI 18 Months Earlier</b>	<b>Annual CPI % Change</b>	<b>% Adjustment (CPI -2%)</b>	<b>Adjustment Factor</b>
February 2010	114.7 (Aug. '09)	115.6 (Aug. '08)	- 0.77855 %	- 2.77855 %	0.972215
March 2010	114.7 (Sept. '09)	115.7 (Sept. '08)	- 0.86430 %	- 2.86430 %	0.971357
April 2010	114.6 (Oct. '09)	114.5 (Oct. '08)	0.08734 %	- 1.91266 %	0.980873
May 2010	115.2 (Nov. '09)	114.1 (Nov. '08)	0.96407 %	- 1.03593 %	0.989641
June 2010	114.8 (Dec. '09)	113.3 (Dec. '08)	1.32392 %	- 0.67608 %	0.993239
July 2010	115.1 (Jan. '10)	113.0 (Jan. '09)	1.85841 %	- 0.14159 %	0.998584

Monthly mortgage payment adjustment

The monthly principal and interest payment is adjusted once yearly by the actual rate of change in the Consumer Price Index (CPI) less two percentage points. For example, if inflation were 5%, the monthly payment would go up 3%. If inflation were 1.5%, the monthly payment would go down by 0.5%. To allow co-ops to budget and provide proper notification of housing charge increases, the annual inflation rate for the year ending six months prior to the anniversary of the co-op's interest adjustment date (IAD) is used. The new adjusted mortgage payment can be calculated by multiplying the current payment by the adjustment factor.

Source: Statistics Canada, The Consumer Price Index of Canada,  
All items (not seasonally adjusted)

February 26, 2010