



Co-operative Housing Federation of Canada  
Fédération de l'habitation coopérative du Canada

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**ADJUSTMENT FACTORS: MORTGAGE PAYMENT AND CMHC ASSISTANCE  
FOR ILM LOANS WITH INTEREST ADJUSTMENT DATES (IADs) BETWEEN  
AUGUST 2010 AND JANUARY 2011**

<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>
August 2010	115.6 (Feb. '10)	113.8 (Feb. '09)	1.58172 %	- 0.41828 %	0.995817
September 2010	115.6 (Mar. '10)	114.0 (Mar. '09)	1.40351 %	- 0.59649 %	0.994035
October 2010	116.0 (Apr. '10)	113.9 (Apr. '09)	1.84372 %	- 0.15628 %	0.998437
November 2010	116.3 (May '10)	114.7 (May '09)	1.39494 %	- 0.60506 %	0.993949
December 2010	116.2 (June '10)	115.1 (June '09)	0.95569 %	- 1.04431 %	0.989557
January 2011	116.8 (July '10)	114.7 (July '09)	1.83086 %	- 0.16914 %	0.998309

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)

August 23, 2010