May 3, 2013 

Dear [redacted], 

Re: Your request for access to information under Part II of the Access to Information and Protection of Privacy Act [Our File #: SNL-007-2013].

On March 8, 2013, Service NL received your request for access to the following records:

"Under the ATIPPPA Act, I am requesting briefing notes, information notes, etc compiled/updated on or after October 1, 2012 to present."

I am pleased to inform you that your request for access to these records has been granted in part.

In particular, access is granted to the following records:
- Vital Statistics Update
- Medical X-Ray Audit of Labrador Mining Properties
- Monitoring of Credit Unions
- Pooled Registered Pension Plans
- Rent Control and Affordable Housing

Access to some information contained within these records and to some records, has been refused in accordance with the following exceptions to disclosure, as specified in the Access to Information and Protection of Privacy Act (the Act):

<table>
<thead>
<tr>
<th>Page</th>
<th>ATIPP Act Section</th>
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| 21 – 22, 33 – 38, 41 - 54 | s. 18(1)(a)(i)  
18. (1) In this section  
(a) "cabinet record" means  
(i) advice, recommendations or policy considerations submitted or prepared for submission to the Cabinet, |
| 21 – 22, 33 – 38, 41 - 54 | s. 18 (2)(c)  
(2) The head of a public body shall refuse to disclose to an applicant a Cabinet record, including  
(c) a supporting Cabinet record. |
| 6, 8 – 9, 11 | s. 23(1)(a)(i)  
Disclosure harmful to intergovernmental relations or negotiations  
23. (1) The head of a public body may refuse to disclose information to an applicant if the disclosure could reasonably be expected to  
(a) harm the conduct by the government of the province of relations between that government and the following or their agencies:  
(i) the government of Canada or a province, |
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<th>Page</th>
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| 8, 9, 12, 13, 15, 17 – 20, 23 – 32, 39 - 40 | s. 20(1)(a)  
*Policy advice or recommendations*  
20. (1) The head of a public body may refuse to disclose to an applicant information that would reveal  
   (a) advice, proposals, recommendations, analyses or policy options developed by or for a public body or minister; |
| 12 | 24(1)(b)  
*Disclosure harmful to the financial or economic interests of a public body*  
24. (1) The head of a public body may refuse to disclose to an applicant information which could reasonably be expected to disclose  
   (b) financial, commercial, scientific or technical information that belongs to a public body or to the government of the province and that has, or is reasonably likely to have, monetary value; |

As required by subsection 7(2) of the Act, we have severed information that is excepted from disclosure and have provided you with as much information as possible.

In accordance with your request for a copy of the records, the appropriate copies have been enclosed.

Section 43 of the Act provides that you may ask the Information and Privacy Commissioner to review this partial refusal of access or you may appeal the refusal to the Supreme Court Trial Division. A request to the Information and Privacy Commissioner shall be made in writing within 60 days of the date of this letter or within a longer period that may be allowed by the Commissioner.

The address and contact information of the Information and Privacy Commissioner is as follows:

Office of the Information and Privacy Commissioner  
34 Pippy Place  
P. O. Box 13004, Stn. A  
St. John’s, NL. A1B 3V8  

Telephone: (709) 729-6309  
Facsimile: (709) 729-6500  

In the event that you choose to appeal to the Trial Division, you must do so within 30 days of the date of this letter. Section 60 of the Act sets out the process to be followed when filing such an appeal.

If you have any further questions, please feel free to contact Susanna Duke at 709-729-2544.

Sincerely,

DAVID NORMAN  
Deputy Minister  
Service NL
BRIEFING NOTE

TITLE: Vital Statistics Update

ISSUE:

Backlog of work related to Native Status applications.

BACKGROUND:

This is a comparison of what Vital Statistics produced on an annual basis in 2011 and what changed since the Native Status applications started in 2012.

VITAL STATISTICS UPDATE
FOR 2011-2013

<table>
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<tr>
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<th>2011</th>
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</table>

BOTH LEGAL NAME CHANGES AND AMENDMENTS ARE VERY TIME CONSUMING AND A LOT OF MANUAL WORK IS REQUIRED.

In 2011 our mail service had a turnaround time of anywhere from 1 day to 1 week unless issues with the application.

Our counter service turnaround times were averaging around 10 - 15 minutes.

Our phone calls on a daily basis where approximately 50-60 calls a day.

Our staff member who takes care of the GSC’S usually had a turnaround time of 1-2 days.

Corner Brook office had same day service in 2011.

STATUS:

As of October 11, 2012, we have a total of approximately 2,700 pieces of mail in Vital Statistics. Vault 1300, Mail 900, and GSCs 500. This is broken down into three areas. Vault work which consists of old records and problem applications. Mail which we are
either sending out certificates or letters to explain the issue with their application. GSC’s which are the applications that are faxed to our office on a daily basis from Harbour Grace, Marystown, St. Anthony, Stephenville, Happy Valley-Goose Bay and Labrador City for a turnaround time of three days. Clarenville, Gander and Grand Falls-Windsor also send faxes to check on problem applications for our staff to check or fax so they can print the certificates in their office. At this time, Corner Brook is printing certificates on a daily basis and on a weekly basis mailing all problem applications to Vital Statistics to complete and send out. Our counter service at Vital Statistics has an average of approximately 140 applications per day.

Our turnaround time for our counter applications are approximately 45 minutes. Mail turnaround time for straight forward applications we are working on September 10-14 mail. Vault mail with problems or old records we are working on August 1 forward. GSC turnaround times are approximately 4-5 days for straight forward applications and we are working on August applications for old and problem applications.

Our phone service has increased to a maximum of approximately 150+ calls a day.

At this time, we have five 13 weekers as extra resources to help with the backlogs. This has really helped out but training has been a challenge with the workload which has slowed down production at times.

Clarenville office at present are feeling the pressure with 128 “problem” applications from September 13th to present returned from St. John’s which they need to discuss with clients prior to issuing and 26 “new” applications not receipted or processed.

In addition, to this they have the following backlog:

1. Electrical applications, reports, etc. from September 28th to present to be processed.
2. Faxes – MRD and other miscellaneous GSC items Sept. 13 to present.
3. Marystown MRD – September 14th to present.

They are down one clerk which leaves the three clerks covering off the counter and priority work. The GSC phones are constantly taking clerks off the counter dealing with Vital Statistics calls on the status applications.

Grand Falls-Windsor have approximately 125 applications and they are working on September 6th to present.

Corner Brook have approximately 120 applications and are working on October 9-10. They have one 13 weeker and utilizing someone from tele-services to help out. They have a 2 week turnaround reduced from 8 weeks. They are still not providing same day service at this point in time.
Gander is current on their applications with no issues. The Gander office has agreed to have one staff come to St. John’s office starting October 22\textsuperscript{nd} to help with the backlog.

Action Required: To be discussed.

Drafted by: Ken Mullaly

Date: October 11, 2012
Title: Medical X-Ray Audit of Labrador Mining Properties

Issue: To provide an update on the awarding of a contract to Morneau Shepell for the purpose of conducting a medical x-ray audit of Labrador mining properties.

Background and Current Status:
- Iron ore mining has been carried out in Labrador West by the Iron Ore Company of Canada (IOCC) and Wabush Mines since the early 1960s. Silicosis, a type of pneumoconiosis, was initially diagnosed in the mining workforce in the mid 1970s. There have been a number of studies conducted over the last several decades to assess the adverse health effects of silica exposure on IOCC and Wabush Mines workers. An early 1980s study concluded that silicosis was present in 43 workers at IOCC and 14 workers at Wabush Mines.

- A Medical Audit was completed in 1994 which identified that due to a short latency period, only workers hired prior to 1981 exhibited signs of pneumoconiosis.

- In 2000, OHS representatives met with stakeholders to discuss the type and extent of follow up required. The union representatives preferred a comprehensive study similar to that undertaken in the early 1980s while management representatives felt that existing programs were adequate and further studies were not needed. The Steering Committee commissioned an external agency to complete a study to determine the need and extent of follow up action above and beyond existing dust management programs.

- This study found that the true risk of silicosis and pneumoconiosis from previous studies may be an underestimate as it rarely occurs earlier than 20 years from start of exposure. A full epidemiological study was not advised as a study based on reading x-rays would provide the necessary information concerning the extent of the problem at a lower cost.

- The Silica Code of Practice (the Code), a standard which outlines precautionary measures to safely work around silica dust, was revised in consultation with stakeholders around 2006 and is currently in force at both properties. Section 9 of the Code deals with health surveillance requirements. The current workforce at IOCC and Wabush Mines, deemed to be employed in a dust exposure operation, are participating in a silica related medical surveillance program which may require a chest x-ray on an annual basis, as required by the Silica Code of Practice.

- Although not required by legislation, a medical x-ray audit is a quality assurance measure. Given the strong advocacy by the union to conduct this audit, it is anticipated that the union will strongly encourage member participation. The union has already committed to contacting its members to stress the importance of becoming involved in this process, as the audit is a voluntary process.

- A Tripartite Labrador West Dust Study (LWDS) Phase 2 Steering Committee (the Steering Committee) was established in 2009. The committee was comprised of representatives from the IOCC, Wabush Mines, the United Steelworkers Union and the OHS Branch of the
Department of Government Services (now Service NL). Officials of the Workplace Health, Safety and Compensation Commission (WHSCC) concluded they had no role on this committee. The Steering Committee prepared a RFP for a medical audit of workers x-rays for the IOCC and Wabush Mines properties.

- In November of 2010, the Department received authority to issue a RFP for a Medical X-Ray Audit of the Iron Ore Company of Canada and Wabush Mines in Labrador.

- The Department received one proposal from Morneau Shepell in January of 2011. Morneau Shepell is one of North America’s leading providers of integrated health and productivity solutions that address the mental, physical and social health issues affecting the workplace and has experience in examining and completing Miners’ medicals for workers in environments where silica is present.

**Action Being Taken:**

- In January of 2013, Service NL sought authority to enter into a contract with Morneau Shepell for the purpose of conducting a medical x-ray audit of Labrador mining properties. It has taken a significant amount of time to seek approval to enter into a contract with Morneau Shepell due to the time required to determine that a statistically significant sample of the target population was maintained while balancing and minimizing the cost of the project; and, negotiating and drafting the contract.

- A significant amount of preliminary work has been done by Morneau Shepell to date and they have been engaged by the OHS Branch since the request for proposals deadline expired.

- Service NL, through the OHS Branch, is committed to building safer workplaces and a culture of safety in this province and investigating and reviewing all aspects related to occupational disease hazards. It is anticipated that all major media outlets, particularly those in Labrador, will report on this issue given the sensitivities of the issues to be discussed and because of recent calls to get this project underway by the NDP and the Steelworkers Union.

Prepared /Approved by: Danny Barrett, Manager (A)
Megan Collins, Director (A)
Kim Dunphy, ADM

Approved by: David Norman, DM

Date: February 1, 2013
Title: Pooled Registered Pension Plans (PRPPs)

Issue: Current status of FPT officials’ discussions/collaborations on establishing PRPPs.

Background

- For the past 3 years FPT officials have been holding discussions on how to improve retirement income adequacy for Canadians based on direction given by FPT Finance Ministers. One option being explored was pension innovation through the establishment of a new retirement savings vehicle that would assist Canadians, including individuals working for companies that don’t provide a pension plan and the self-employed, in meeting their retirement objectives by providing access to a new, low-cost pension option.

- At the December 2010 FPT Finance Ministers meeting, finance ministers agreed on a framework for a new retirement savings vehicle, PRPPs, to be designed by governments in consultation with industry and stakeholders to be delivered by the private sector.

- The intent of PRPPs was to provide large scale defined contribution type pension arrangements that would be administered by eligible administrators, such as insurance and trust companies (instead of an employer that sponsors a pension plan) in which employees of many companies, individuals and the self-employed could participate in. PRPPs were intended to be simple to implement, to have low investment and administrative fees and be highly harmonized across jurisdictions to reduce cost and administrative burdens.

- FPT officials were tasked to work collaboratively to come back to ministers with a plan to implement PRPPs, taking into account the perspectives of employers, employees and those who may offer PRPPs when developing implementation legislation. The federal government also committed to changing the income tax rules to accommodate PRPPs. NL officials included Department of Finance and Service NL.

- Throughout the winter and spring of 2011 FPT officials, led by federal officials, held extensive consultations with interested stakeholders on the key issues and concerns in the proposed framework. Stakeholder participants included: insurance companies, trust companies, banks, industry associations, pension plan consulting firms, employers, employer associations, pension plan sponsors and the legal community. Labour groups refused to participate as they felt the framework would not work and were promoting an increase in CPP benefits. Consensus was not reached.

- The federal government’s PRPP-enabling legislation was introduced in the federal parliament on November 17, 2011, as Bill C-25, the Pooled Registered Pension Plans Act (PRPPA).
Minister Ted Menzies said: "If you invest in a PRPP you will benefit from lower investment management costs associated with the large scale of these funds. Essentially, you will be buying in bulk. This will leave you with more cash in your pocket when you retire."

- On June 12, 2012, the federal government passed Bill C-25 (Pooled Registered Pension Plans Act). Royal assent was received on June 28, 2012.

- On December 14, 2011 the federal government released draft legislative proposals for the Income Tax Act (Canada) and associated regulations to permit PRPPs to exist. Essentially PRPPs will have similar tax rules as defined contribution pension plans.

- In order to make PRPPs operational, Finance Canada is also working on regulations under the PRPPA.
  - Since the spring of 2012, Finance Canada has been holding consultations with other jurisdictions, including NL, and with other stakeholders.
  - The work on the regulations has been partially completed and on August 10, 2012, Minister Menzies pre-published, for public comment, proposed regulations under the PRPPA. These draft regulations included areas such as licensing, permitted investments, investment choices, permitted inducements, the definition of low cost, setting the contribution rate to zero, and rights to information.
  - The Pooled Registered Pension Plans Regulations were published in the Canada Gazette, Part II on October 24, 2012 and address these areas.
  - On October 26, 2012, a Regulatory Impact Analysis Statement was released on proposed amendments to the regulations related to the remaining areas, such as; disclosure requirements, notices, locking-in rules, transfer of funds and purchase of life annuities, variable payments from the PRPP after retirement, electronic communication, and termination/wind-up. However no regulations have yet been published.

- Finance Canada is working on a timeline of having PRPPs available for January 1, 2013. A general summary of the structure of PRPPs is provided in the appendix.

- The PRPPA is only applicable to employees covered by federal pension legislation. In order for the framework to become fully operational, PRPP-enabling legislation must also be introduced by each province. Further, in order to achieve the goal of PRPPs being "low cost", federal and provincial legislation should be harmonized to the greatest extent possible.

- One of the main objectives of PRPPs is to permit individuals (without employer participation) and the self-employed to join, however, federal legislation does not cover those individuals even if working in federally included employment. For pension purposes, an employee in a federally regulated industry is not covered under federal PRPP legislation unless the employer also participates in the PRPP.

- In a publication issued by the C.D. Howe Institute in August 2012, it was noted that PRPPs are not necessarily beneficial to low-income workers as, based on current tax rules, any income received from PRPPs would result in a reduction in government benefits (such as the means-tested Guaranteed Income Supplement). This is not to say that saving for retirement should be discouraged for this group of the population, but other vehicles such as Tax-Free Savings Accounts (TFSAs) allow tax-free accumulation of retirement income and the income received does not impact the eligibility for means-tested government programs such as the Guaranteed Income Supplement.
Provincial Positioning

- On the same day the federal government passed Bill C-25 (June 12, 2012), Quebec tabled Bill 80, an Act respecting Voluntary Retirement Savings Plans (VRSPs). If passed, Bill 80 comes into force on January 1, 2013.
  - VRSP are similar to PRPP, however, while the PRPP is optional, under the VRSP employers with five eligible employees and who do not offer other retirement savings arrangements must automatically register those employees in a VRSP. Such employees have the right to renounce membership in the plan.
  - Since Bill 80 was tabled, there has been a change in government in Quebec.

- In its Spring 2012 Budget, Ontario’s government said that it has several concerns with the federal model of PRPPs, as follows:
  - PRPPs, as currently proposed, may simply replace another form of retirement coverage rather than expanding retirement savings.
  - The budget also asks “whether compulsory employee contributions would be flexible enough to allow for various life events, such as divorce or periods of financial hardship”.
  - Ontario also expressed concern over the costs for regulating PRPPs, pointing to the fact that each province would need to establish an effective licensing and regulatory regime—and this cost would be passed on to PRPP participants.

- The remaining provinces and territories have yet to publicly express any significant concerns. However, with the exception of Quebec, which has introduced similar legislation, no province has released draft PRPP legislation but it is likely that some provinces, e.g. Saskatchewan, will table PRPP legislation in 2013.

NL Position

s. 20(1)(a), s. 23(1)(a)(0)
APPENDIX

**PRPP Characteristics (under the Federal PRPPA)**

- PRPP administrator must be a corporation licensed by the federal pension regulator (Office of the Superintendent of Financial Institutions - OSFI) to act as PRPP administrator.
- PRPP must be registered with OSFI.
- Employer voluntarily chooses to implement PRPP for any class of employees. PRPP available for self-employed people as well. (As noted earlier, Quebec intends for PRPPs to be mandatory for employers with at least 5 employees and where no other retirement savings arrangement is offered. Such employees have the right to opt out of the PRPP.)
- All employees of class covered by PRPP automatically enrolled in PRPP. However, an employee has the right to terminate their membership, in writing, within 60 days of receiving notice that they have been enrolled.
- No employer contributions are required, but they are permitted.
- PRPP administrator sets member contribution level (but member can reset contribution level to zero).
- PRPP may (but is not required to) offer members investment choices. No more than six investment options may be offered.
- PRPP must be “low cost” which is defined as “at or below those incurred by members of defined contribution plans that provide investment options to groups of 500 or more members”.
- Employer may be provided an inducement to enter into a contract with the administrator in respect of a PRPP provided such inducement is either:
  - for the equal benefit of the employees of that employer who are eligible to be members of the PRPP; or
  - where an employer has switched PRPP administrator, the inducement is an amount no greater than the employer’s costs associated with the transfer of assets into that PRPP.
- The PRPP administrator may provide retirement eligible members with the option to receive variable payments. This option permits the member to make withdrawals from the PRPP as opposed to having funds transferred out to a prescribed vehicle. The minimum and maximum payment amounts would be calculated using a formula which is consistent with the formula used for calculating payment amounts for life income funds.
- Most other provisions are similar to pension legislation for defined contribution pension plans, as follows:
  - PRPP money is locked-in, with unlocking for prescribed disability, small amounts.
  - PRPP money can’t be given as security, pledged, assigned, etc.
  - Portability on termination of employment, membership, plan termination – transfer to other PRPP, a registered pension plan (if the plan accepts), prescribed account, life annuity.
  - Death benefit (unlocked account balance) payable to spouse, or designated beneficiary, or estate.
  - Provincial family property division rules apply on marriage breakdown. Up to 100% of member’s account can be transferred to spouse on a locked-in basis.
  - Administrator’s duties are similar to duties of RPP administrator (e.g. information disclosure to members, filing requirements with OSFI).
Information Note
Service NL

Title: Monitoring of Credit Unions

Issue: Federal Finance discussion on monitoring and oversight of Credit Unions at FPT finance ministers meeting

Background:

Over the past year the federal government has been very active in discussing financial stability of the banking system in Canada and has taken some steps to address areas of concern with regard to lending by banks. Specifically, it has reduced the maximum number of years for a mortgage insured by CDIC to 25 years, reduced the maximum percentage of insured mortgages by CDIC and capped home equity lines of credit (HELOC) to 65% of market value for banks. The federal government, however, has no oversight authority with regard to credit unions.

The federal government has been expressing concerns about how credit unions would be impacted in the event of a financial crisis, whether credit unions could handle a liquidity crunch and whether financial problems for credit unions could have an impact on the financial services industry as a whole.

The federal government has brought in legislation to permit credit unions to operate under federal credit union legislation. The main advantage for a credit union wanting to go federal would be the ability to operate in more than one province. It appears it may be some years in the future before a credit union would apply under this legislation given the legislated requirements and/or the lack of size of the majority of credit unions.

Currently, the federal government has no authority to regulate credit unions and is not aware of the monitoring and oversight carried out by individual jurisdictions on credit unions.
The federal government has been encouraging provincial regulators to follow the restriction it has placed on banks for HELOC loans as an example.

Just recently the federal government was quoted in national papers that it had no responsibility with regard to credit unions and would not provide any assistance to credit unions should there be a run on liquidity in the credit union system. Provinces would be responsible solely.

**NL Position:**

Credit Unions in this province are regulated and monitored by the Credit Union Deposit Guarantee Corporation (CUDGC) which reports to the Minister of Service NL.

Currently, credit unions in this province have approximately 800 million in insurable deposits.

There are currently 10 Credit Unions in the provinces. 9 of the 10 credit unions have met capital adequacy requirements and all 10 have meet liquidity standards and currently have significant excess liquidity.

System liquidity is provided through the various centrals in the country. System and provincial liquidity is monitored by all provincial regulators though various monthly reports.

Credit unions in this province are tightly regulated and monitored by CUDGC and CUDGC takes a very proactive approach to doing examinations on and monitoring of credit unions. Examinations are done at least ever 2 years, more often if necessary, and monitoring is done on a monthly basis. CUDGC works with, monitors and imposes strict conditions on credit unions that are not following sound lending and business practices and takes control when necessary.

**Prepared by and Approved by:** Julian McCarthy, ADM

**Date:** December 13, 2012
Information Note
Service NL

Title: Rent Control and Affordable Housing

Issue: To inform on issues which may come up during the budget consultation process as a result of public consultations held on this topic in October, 2012.

Background and Current Status:

• Public consultations on the Residential Tenancies Act, 2000 were conducted in October, 2012

• Consultations were held in Marystown, Clarenville, Gander, Grand Falls-Windsor, Stephenville, Labrador City, Happy Valley-Goose Bay and St. John’s.

• The provision of affordable housing is not a responsibility of Service NL, but is rather a responsibility of NL Housing which falls under the mandate of the Department of Transportation and Works.

Action Being Taken:

• Departmental officials have reviewed all written submissions as well as a review of verbal information gathered at the public sessions.

• Staff are in the process of compiling these submissions into a ‘What we Heard’ document titled which will be posted to the Department’s website.

Prepared by: Gerald Burke, Director
Julian McCarthy, ADM

Approved by: David Norman, DM

Date: February 1, 2013

/Attachment
What is Rent Control?

- Rent control is a government undertaking to control increases in the amount tenants are charged for renting residential properties.

- Rent control involves two components:
  ➢ it provides a restriction on how often rent can be increased; and
  ➢ it provides a restriction on how much the rent can be increased.

- Typically, rent control regulations allow for rent to be raised each year with a set maximum percentage increase.

Jurisdictions without Rent Control:

- Nine jurisdictions do not have rent control legislation—NL, NS, NB, QC, SK, AB, NT, YK and NU. (NL, NS, SK and AB had rent control legislation in place previously but abolished it.)

- Seven of these jurisdictions contain a restriction on how often a rent increase can occur.

- All nine jurisdictions contain a restriction on the amount of notice that must be given for a rent increase.

Jurisdictions with Rent Control:

- Four jurisdictions have rent control legislation - PE, ON, MB and BC (ON has permanently exempted new construction from rent control. It is only offered to existing and new tenants in rental premises that current have rent control agreements.)

- None of these jurisdictions have conducted evaluations of their rent control regulations, therefore the impact of rent control on the availability of affordable rental housing is not known.

- In the case of Ontario:
  
  o A rent increase guideline is announced annually.

  o Landlords can appeal the restriction on how much they can charge by making application to the authority responsible for rent control.

  o Tenants have the right to appeal the amount of a rent increase.

  o Exemptions from rent control are provided for issues such as: the rehabilitation of complexes, new construction, between tenancies, federal or provincial housing developments, capital expenditures, new or additional services and buildings never used for residential premises before a specified date.
Advantages of Rent Control:

Disadvantages of Rent Control:

Current Rent Increase Provisions in NL:

- Where units are rented for a fixed term, rent cannot be increased for the term.

- Where units are rented week to week or month to month, rents cannot be increased during the initial 12 month period or more than once for every 12 month period thereafter.

- 8 weeks notice required where rented week to week.
• 3 months notice required where rented month to month.

**Notice of Termination of Rental Agreement Requirements:**
• week to week rental - 4 weeks notice.
• month to month rental - 3 months notice.
• fixed term - 3 months notice.
• mobile home site - 6 months notice.

**Current Rental Market in St. John's, NL:**
• St. John's area vacancy rate was 2.8% in October 2012 compared to 1.5 per cent in 2011.*

• Average two bedroom rent in St. John's was $798 in October 2012. This is expected to rise to $825 in 2013 as landlords attempt to recover the increased operating and maintenance costs.*

• With market rents for new apartments now at levels where large scale project development has become feasible, it is expected that multi-unit rental construction activity will increase rental supply in the coming years and add upside pressure to the vacancy rate. *

**Current Rental Market in NL:**
• The overall provincial vacancy rate was 2.2 per cent in October 2012, up from 1.3 per cent a year ago.**

• Gander had the lowest vacancy rate at 0.5 per cent.**

• The average two-bedroom rent was $725 across the provincial urban centres surveyed. **

*Source: CMHC, *Rental Market Report, St. John's Census Metropolitan Area, Fall 2012*  

**Source: CMHC, *Rental Market Survey, Fall 2012*