



2016 annual **REPORT**



A Letter from Our Chair and CEO

2016 was a milestone year for HSC in terms of the revitalization of our programs. By completing and launching our gas program redesign, HSC had concluded the review, reorientation and redesign of **all of our core mandated programs** – a process that started several years ago with our insurance program.

But our work to better serve our clients and help them house people better continues. In 2016 we also focused on developing further enhancements to our services that support better asset management. Building out these non-mandated, value-added services is of critical importance. Over time, they are helping us reduce our dependency on our mandated programs and improve our financial sustainability. More importantly, they are delivering on key sector needs, as portfolios get older and decisions need to be made on how to proceed with them; as providers and Service Managers are required to do more with less; and as businesses both within and beyond the sector increasingly require hard data to support business decision-making and to secure financing.

The updates in this report tangibly demonstrate how we work to improve social housing across Ontario in partnership with housing providers; Service Managers; key stakeholder organizations; different levels of government; and our program delivery partners. They illustrate how we have been continuing with our transformation in 2016 as we achieve the goals of our 2015-2017 Strategic Plan. HSC staff continues to work hard on all of these initiatives and we greatly appreciate their dedication to making HSC a sector innovator and a business partner of choice for our clients.

Finally, we would also like to thank the HSC Board for their commitment, passion and hard work on behalf of our clients, our sector and our organization. Their confidence in our organization and leadership has enabled us to be bold in how we've re-engineered our business and meet future challenges and opportunities.



Howie Wong, Chief Executive Officer



Gary Scipnick, Board Chair

HSC: Who We Are

HSC is committed to ensuring that Ontario residents have access to safe and affordable housing that improves their quality of life.

We support this by focusing on the long-term health and sustainability of Ontario's social housing asset.

HSC Corporate Structure

In April 2016, Housing Services Corporation filed Articles of Dissolution for two of three wholly-owned inactive subsidiaries, **g3** (2242392 Ontario Inc.) and **Green Light on A Better Environment** (GLOBE).

HSC continues to have one wholly owned subsidiary, **HSC Insurance Inc.** (formerly SoHo Insurance).

HSC Insurance Inc. is a RIBO-licensed broker that collects premiums from the prescribed social housing providers, acts as sub-broker for the mandated insurance program and earns a sub-brokerage fee. It also manages claims to the mandated insurance program's Property Claims Trust Fund on behalf of HSC and acts as an administrator to provide tenant insurance for residents of social housing.

Related Organizations

Encasa Financial administers Ontario's Social Housing Investment Program on behalf of HSC and is an Investment Fund Manager licensed by the Ontario Securities Commission. Encasa is a joint venture between HSC and the Co-operative Housing Federation of Canada, the Co-operative Housing Federation of British Columbia and the British Columbia Non-Profit Housing Association. HSC holds 40% of Encasa's issued and outstanding shares.

CIH Canada is focused on developing educational programs for new and experienced housing professionals across Canada. It is a joint venture between the UK-based Chartered Institute of Housing and HSC, in which HSC holds a 49% interest in the organization. HSC supports the promotion of CIH Canada in Ontario, alongside strategic partners in British Columbia, Alberta and Manitoba.

Mandated Objects:

1. To improve the operation and efficiency of housing providers
2. To improve the long-term sustainability and viability of the physical assets
3. To improve the quality of life of residents

Procurement Policy

HSC is committed to open, fair and transparent procurement processes. In keeping with provincial and municipal best practices, HSC's procurement policies require that:

- Contracts valued between \$10,000 and \$24,999 utilize a competitive process that requires a minimum of three quotes
- Contracts valued at \$25,000 or more must use an open and formal request for proposals (RFP) process
- Open competitive procurements of \$25,000 or more are advertised by HSC [on its website](#) and on electronic tendering systems, such as MERX
- HSC employees managing procurements and contracts do not receive benefits of any kind, directly or indirectly, from any vendor. Vendors must not have any conflict of interest that may give them an unfair advantage in bidding on HSC contracts.

HSC's Procurement and Contract Management Protocol Policies apply equally to HSC and all of its wholly-owned or controlled subsidiaries.

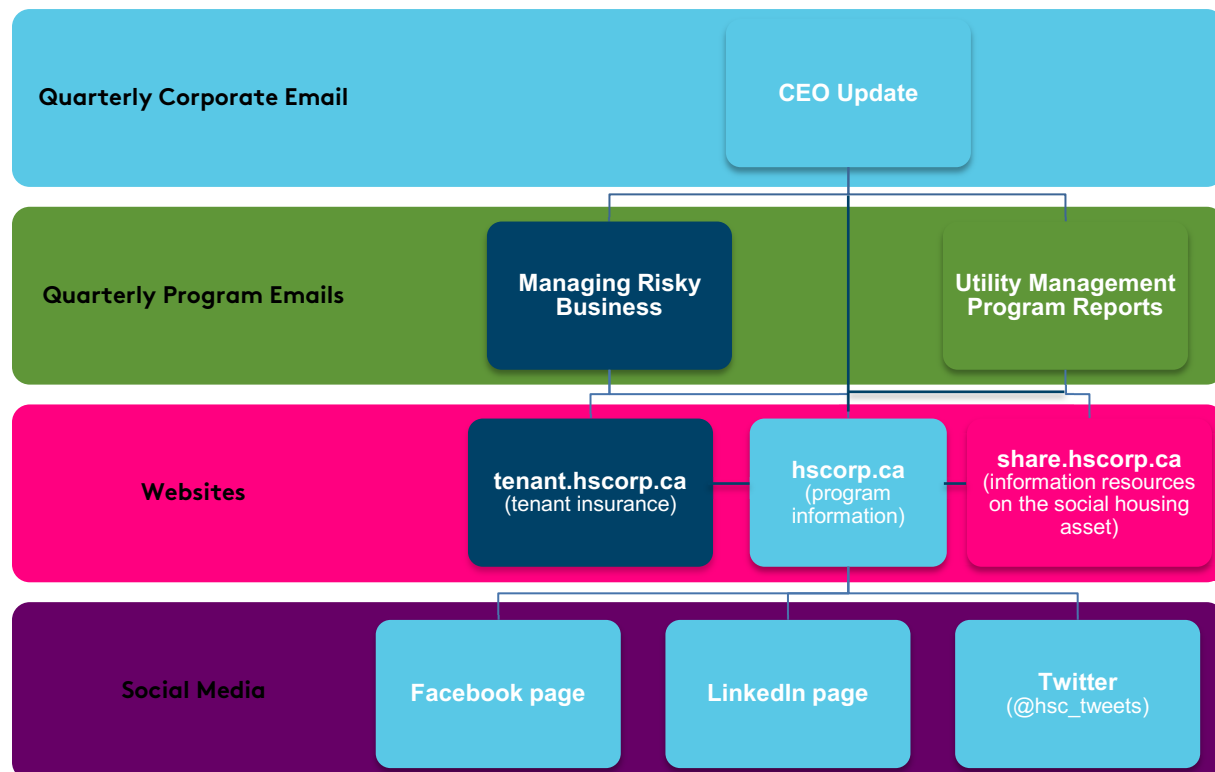
2016 Independent Review Follow-Up

In 2015, HSC invited the Ministry of Municipal Affairs and Housing to bring in an independent third party to review changes to HSC remuneration and expense policies, look closely at its efforts to improve organizational efficiencies and identify any additional opportunities for improvement. As part of its action plan, HSC also committed to inviting a third-party reviewer back in 2016 to verify the comprehensiveness and suitability of the actions it had taken.

The follow-up review, submitted in March 2016, confirmed the progress HSC has made and its renewed focus on fiscal responsibility and client service. Copies of both the original and follow-up review are available on our website or by contacting feedback@hscorp.ca.

Reaching Clients and Stakeholders

HSC, its subsidiaries and related businesses employ a variety of methods and tools to inform clients and sector stakeholders about their activities on an ongoing basis. The table below summarizes the main communications systems and tools we use:



Related Business Outreach

Encasa Financial publishes quarterly email updates for participants in the capital reserves investment program and also hosts a website at www.encasa.ca.

CIH Canada publishes quarterly email updates for opt-in subscribers, member updates, maintains Twitter, Facebook and Instagram accounts and hosts a website at www.cihcanada.ca

Events & In Person Outreach

HSC program leads and executives perform extensive in-person outreach to the sector at scheduled and ad hoc meetings, webinars, conferences and events.

On May 9 and 10, 2016 we held our third **Regeneration Forum, Defining A New Future**. Distinctly Canadian in focus, the 2016 Forum built on the momentum of the past two forums and demonstrated how housing organizations across the country are using innovation and creativity to meet their present and future challenges.

On October 26 and 27, HSC held back-to-back **Risk Management and Energy Forums**. The **2016 Risk Management Forum** was HSC's first conference of this kind, featuring sessions on the global insurance market; risk management best practices and claims management. The **2016 Energy Forum** was HSC's third such event and provided an opportunity to share ideas and strategies to reduce energy consumption in Ontario's social housing buildings. Attendees examined the role of resident engagement, readiness for funding opportunities and new innovations in energy efficiency and greenhouse gas emissions reduction.

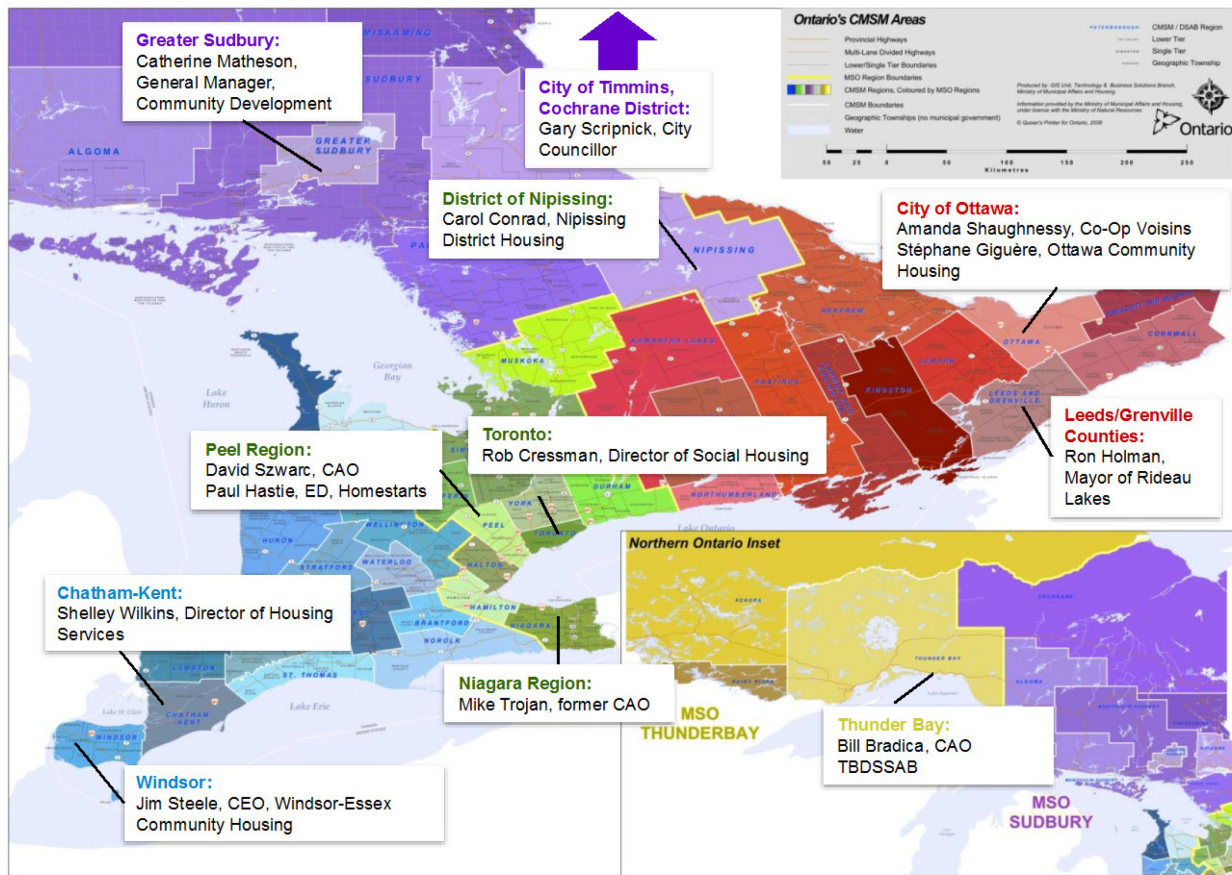
We also continued our SHARE event series. These events enable in-depth discussions on topics focused on the long-term sustainability of housing, featuring experts and practitioners from housing organizations across Ontario and Canada.

Working with Ontario's Affordable Housing Community

To meet the needs of Ontario's social housing sector, HSC works closely with clients and stakeholders from across the Province in the design, development and evolution of its programs. We also work with like-minded organizations at the national and international level to share best practices and advance Ontario's housing sector.

HSC is governed by a board of directors that is made up of members of Ontario's housing community, including Service Managers, housing providers and provincial representatives. In January 2016, the Board said goodbye to **Giorgio Mammoliti (Toronto)**. Aside from this, membership remained the same as in 2015. We thank our valued board members for their hard work and support during 2016.

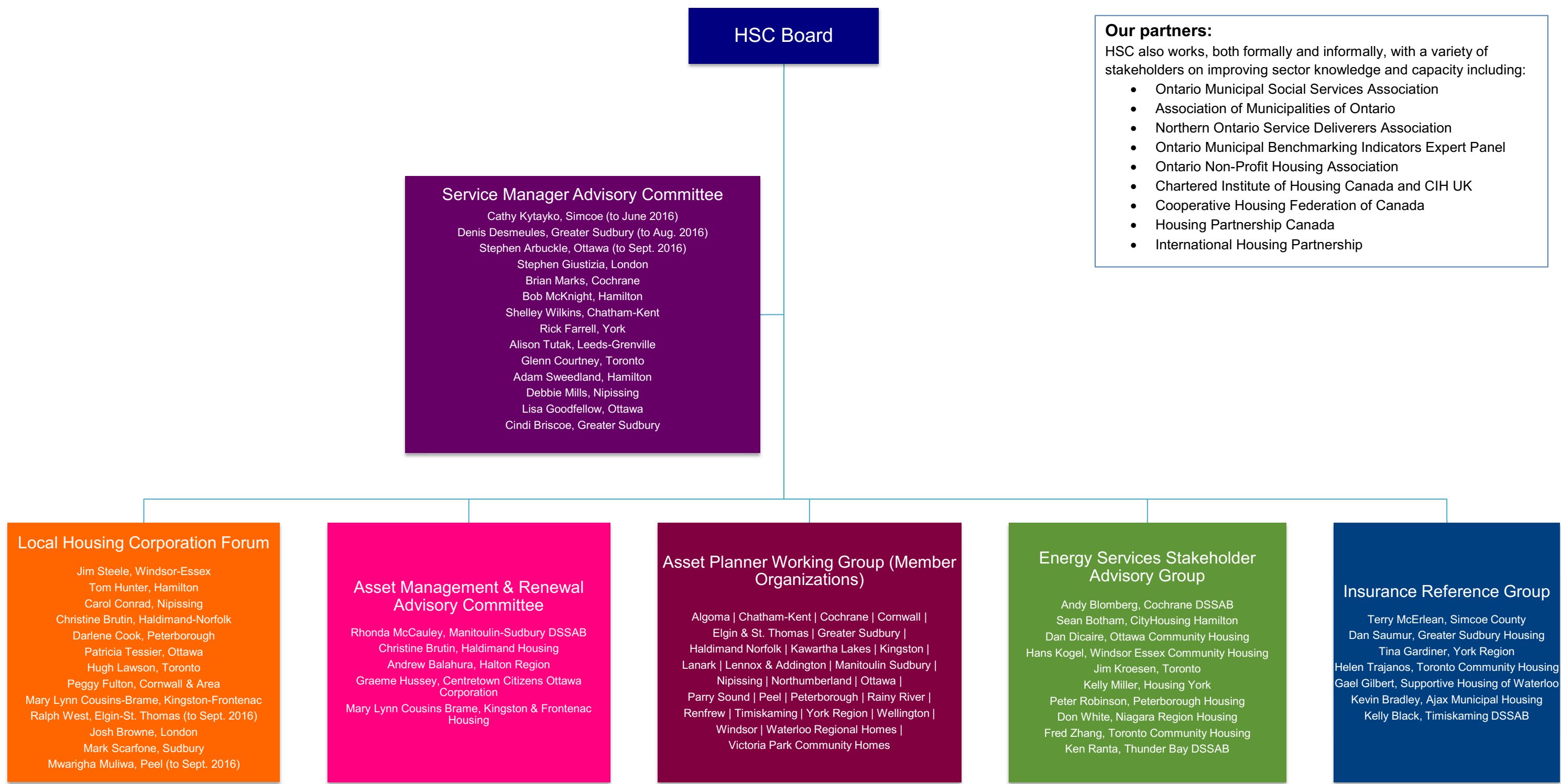
Our Board: February 1 to December 31, 2016



2016 HSC Insurance Board:

Carol Conrad (Chair)
Amanda Shaughnessy
Howie Wong
Brian Laur

HSC Sector-Based Resource and Advisory Groups in 2016



2016 Key Achievements

Energy Services

In 2016, the redesign of HSC's gas program was implemented as clients were introduced to a new suite of purchasing options for 2017, which featured a **20% reduction in administration fees** as well as variable and fixed price options. As a result of the redesign, most clients will see savings of up to 11% in their gas bills in 2017. Customers will continue to realize further savings in 2018 and 2019.

We also took action to respond to client calls for improved communications. We created a new, client-based advisory committee to help drive its service offerings and program features. We also began planning for a quarterly newsletter to supplement our regular Energy Forums to improve broader sector knowledge and awareness of key energy issues and relevant policy/program developments. The newsletter is launching in January 2017.

Finally as part of its program changes, HSC also took to mobilizing the group to advocate on provincial policy – working with our clients to submit feedback on Ontario's long-term energy plan; the Ontario Rebate for Electricity Consumers Act; the Ontario Climate Change Action Plan (relating specifically to cap and trade); and a summary report of housing provider feedback on the SHARP and SHEEP programs

Response to the program changes has been overwhelmingly positive.

Community Champions Program

HSC's Community Champion Program educates residents and housing staff on the importance of conserving energy and water and inspiring action. In 2016, we conducted a **record-breaking number of sessions**, working with providers and residents in Niagara, Peel, York, Toronto, Thunder Bay, Timmins and Dufferin County.

	2015	2016
Total Number of Workshops Delivered	16	33
Total Number of Buildings	18	27
Total Number of Participants	300	504

2016 Energy Forum

On October 27, 2016 nearly 100 housing professionals from across Ontario participated in the 2016 HSC Energy Forum. The event provided an opportunity to share ideas and strategies to reduce energy consumption in Ontario's social housing buildings. Through support from our sponsors and speakers, attendees examined new innovations in energy efficiency and the role of resident engagement, readiness for funding opportunities and greenhouse gas emissions reduction strategies.

Feedback on the Energy Forum

"Lots of ideas in reducing energy use/suggestions on fuel options re: GHG"

"More good ideas on energy management. Lots of questions to ask ourselves."

"Glad to get a lot of necessary high level information terms of trends in the energy sector and how it relates to housing providers."

"Enjoyed hearing others' hands on experience"

Insurance & Risk Management

HSC's Insurance & Risk Management program offers guaranteed, affordable coverage, regardless of a provider's claims history and hands-on support to control insurance costs and the safety of their communities.

While providers work hard to manage risk in their buildings and maintain community safety, in 2016 approximately **15% of the housing providers in our program** had loss ratios in excess of 100%. This means that for every dollar in insurance these 90+ providers paid, insurers paid out more than that in claims costs.

To mitigate this ongoing issue, HSC's program relies on the "power of the group." It is one of the largest of its kind in North America. The supportive nature of the program acts as a buffer for these high-loss providers – allowing them to continue to offer affordable housing while supporting them to improve their day-to-day risk management. Without our program, private insurers would likely require prohibitively high premiums or decline the risk altogether.

In 2016, our accomplishments included:

- No premium increases since 2014
- Negotiating improved coverage for mould and additional living expenses
- Continued overall decline in liability claims third year running
- Lowered cost for providers with mandatory tenant insurance
- Introducing premium financing for providers who wish to spread out their insurance payments
- Trained 300+ providers on contingency planning and day-to-day risk management

Tenant Insurance

In 2016, 56% of group program participants reported that they had implemented mandatory tenant insurance. We were pleased with the increasing numbers of providers who are adopting mandatory tenant insurance – since it signals that this sector is serious about management of risk.

For both residents and providers, tenant insurance mitigates risk by supporting their financial stability when things go wrong. Since 2014, HSC's Tenant Insurance Program -- which offers low-cost tenant insurance to social housing residents in Ontario, Alberta and Manitoba -- has paid out more than \$1.53M in tenant claims – to providers for accidental damage incurred by residents and to residents themselves who have lost property in fires and floods. At the end of 2016, we had almost 11,000 active clients.

Insurance & Risk Management Forum

On October 26, 2016, HSC held its first-ever Insurance & Risk Management Forum. This small event, timed immediately prior to our Energy Forum, was a great success.

This Forum offered attendees with insight into the global insurance market and what informs their property premiums; strategies for preventing and reducing the financial impact of insurance claims; strategies for dealing with hoarding; how to develop a risk management plan; and how providers can support effective claims management.

Feedback on the Insurance & Risk Management Forum

"I learned about new ways to deal with hoarding situations and gained a sense of the global perspective on housing insurance."

"Good background information and many useful risk management tips"

"Lots of useful tools and resources available on risk management."

"Managing risk is proactive planning and should be part of housing providers day to day. The morning sessions were great!"

Asset Management & Renewal

Technical Services

HSC began to offer technical project management services to Ontario housing providers and service managers in 2009. Since that time, HSC has served as the owners-advocate on over 500 capital projects. HSC has expanded its service offerings over the years to include:

- BCA Update Services,
- Development of the Project Scope,
- Asset Planner data validation services
- Multi-year project management
- Initiating and managing procurements and tenders, and
- Site Administration/Project Management of the construction.

In 2016, HSC Technical Services had approximately 25 active projects across Ontario in Mississauga, Kirkland Lake, Ottawa, Kitchener, Cambridge, Toronto, Newmarket, Sudbury, Kincardine, Hanmer, Parry Sound, Chatham, North Bay, Rainy River and Temiskaming Shores. A portion of this work involved working in partnership with City of Toronto to help local providers start their Social Housing Apartment Retrofit Program (SHARP) projects.

We have also continued our project management work in Nova Scotia in partnership with the Cooperative Housing Federation of Canada and Housing Nova Scotia – providing services in 2016 to 11 cooperatives in Halifax, Dartmouth, Chester and Digby.

EOA Services

HSC EOA Services is focused on helping both providers and Service Managers in planning for the expiry of operating agreements, mortgages and debentures. We help them get a detailed understanding of how EOA will impact them by defining their present and post-EOA capital and funding needs and then testing out various opportunities that become available when projects reach EOA. HSC also provides training to help Service Managers and housing providers prepare for EOA.

In 2016, HSC worked with several Service Managers on portfolio planning after the expiry of operating agreements. We built sector capacity by:

- Providing training for housing providers in Niagara and Kawartha Lakes, Kenora District and the United Counties of Leeds and Grenville
- Participating in City of Toronto EOA Forum
- Publishing an EOA Planning Guide for Ontario's Former Federal Housing Programs
- Supporting the Service Manager Housing Network EOA Working Group to develop a Service Manager EOA Toolkit
- Delivering a SHARE webinar addressing EOA

Building Capacity: the 2016 Regeneration Forum and SHARE

On May 9 and 10, housing professionals, board members and politicians from across Canada gathered for our third Regeneration Forum. The theme of this year's Forum was **Defining a New Future**.

The event brought together almost 400 delegates focused on engaging in a dialogue about shaping the future of housing in Canada.

The forum offered three learning streams: Finance, Organizational Transformation and Entrepreneurship. It also:

- Showcased Canadian innovation and sector-based solutions that work
- Explored how organizations are developing capacity to foster entrepreneurship, find alternative financing and support new ways of thinking
- Offered resources and practical tools to replicate strategies locally
- Enabled sector professionals to build capacity by creating learning networks

In addition to this major event, HSC also held a number of SHARE event encouraged providers and Service Managers to think deeply about their asset management practices with sessions on:

- Affordable Housing Development: Built Form, Design and Partnerships (Ottawa, in-person)
- Managing Capital Projects: What YOU Need to Know (webinar)
- Establishing Benchmarks & Standards for Housing Provider Excellence (webinar)
- Evaluating Projects Reaching Expiry- The Service Manager EOA Toolkit (webinar)
- Directors' and Officers'- How are you Managing Risk? (webinar)

Feedback on the Regeneration Forum

"This is, without doubt, one of the best conferences for housing as it is focused, high-level and relatively intimate."

"HSC's outreach to others outside of Ontario was important to me....The perspective of housing regeneration from other areas helps reaffirm that we've got great models to learn from. Your forum also had an appropriate mix of high level and new operational strategies."

"I liked that many of the speakers are peers that you can easily contact and have comparable issues."

"You know it's been an amazing conference when no one wanted to leave on Tuesday afternoon because the conversations could not seem to end."

"[HSC was] committed to the Forum being the start of a discussion. My favourite part was the SHARE follow-ups which reflected a commitment to ongoing learning and deeper dives into topics of interest."

Information & Technology Services

In early 2016, HSC released an upgraded InSite system – a comprehensive property management solution for non-profit providers. HSC also bolstered its focus on the people side of implementing the information technology – working in partnership with clients so employees can manage the transition to a new system, which often impacts how they do their jobs on a day-to-day basis.

By the end of 2016, clients included:

- Durham Region Non Profit
- Georgian Bay Native Non-Profit Homes/Parry Sound Non Profit Housing
- Gloucester Housing Corporation
- London-Middlesex Housing Corporation
- Nipissing District Housing Corporation
- PHARA North Bay
- St. Paul's L'Amoreaux Centre
- Summit Housing and Outreach Programs

HSC also continued to provide technology and user support in 2016 to Ontario housing organizations using Asset Planner and the Rent Arrears database.

Community & Business Partnerships

2015 built incrementally on our efforts to increase sector capacity and sustain sector financial viability through community and business partnerships.

- **CHF Canada:** HSC continued to work in partnership with CHF Canada to deliver Technical Services to co-ops in Nova Scotia and Ontario under its Asset Management Services banner
- **CIH Canada:** We provided advisory, marketing and operational support to help CIH Canada deliver its accreditation programs and events
- **Housing Partnership Canada (HPC)/International Housing Partnership (IHP):** HSC continued to support HPC and IHP by delivering governance and a variety of administrative, marketing and research services. In 2016, we coordinated and provided support for HPC meetings and as well as the 2016 IHP meeting in Ottawa, attended by the Honourable Jean-Yves Duclos, Minister of Families, Children and Social Development. We also took a leading role in the completion of the first phase of HPC's study on the feasibility of the Canada Housing Finance Authority and raising awareness of its findings among relevant Ontario stakeholders.

HOUSING SERVICES CORPORATION
Summary Consolidated Financial Statements
Year Ended December 31, 2016



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London ON N6B 2V3 Canada

INDEPENDENT AUDITOR'S REPORT

To the Members of Housing Services Corporation

We have audited the accompanying consolidated financial statements of Housing Services Corporation, which comprise the consolidated statement of financial position and the consolidated insurance trust fund statement of financial position as at December 31, 2016 and the consolidated statements of changes in net assets, revenue and expenditures and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the consolidated financial statements present fairly, in all material respects, the financial position of Housing Services Corporation as at December 31, 2016 and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

London, Canada
June 12, 2017

BDO Canada LLP

Chartered Professional Accountants
Licensed Public Accountants

HOUSING SERVICES CORPORATION
Summary Consolidated Statement of Financial Position
December 31, 2016

	2016	2015
ASSETS		
Cash	\$ 1,004,027	\$ 668,822
Investments	6,875,212	5,812,336
Accounts receivable	1,692,976	3,110,978
Gas inventory	378,000	316,000
Taxes other than income taxes recoverable	52,566	-
Prepaid expenses	189,728	158,025
Capital assets	267,166	318,375
Loan receivable	-	9,162
Due from trust fund	1,432,134	1,629,633
Investment in CIH Canada Inc.	68,715	64,010
Investment in Encasa Financial Inc.	200,000	200,000
	\$ 12,160,524	\$ 12,287,341
LIABILITIES AND NET ASSETS		
Accounts payable	\$ 3,159,721	\$ 5,083,186
Taxes other than income taxes payable	-	117,243
Deferred revenue	86,649	178,485
	3,246,370	5,378,914
NET ASSETS		
Accumulated surplus	2,679,985	1,920,541
Reserve funds	6,234,169	4,987,886
	8,914,154	6,908,427
	\$ 12,160,524	\$ 12,287,341

See accompanying notes to the financial statements.

HOUSING SERVICES CORPORATION**Summary Consolidated Insurance Trust Fund Statement of Financial Position****As at December 31, 2016**

	2016		2015	
ASSETS				
Cash and investments	\$	21,520,392	\$	18,588,180
Accounts receivable		1,408,445		1,644,635
Deposit with insurance companies		591,428		-
	\$	23,520,265	\$	20,232,815
LIABILITIES				
Accrued claims payable	\$	47,900	\$	47,900
Due to insurance companies		1,517,435		953,211
Balances available for the payment of future claims		20,522,796		17,602,071
Due to general fund		1,432,134		1,629,633
	\$	23,520,265	\$	20,232,815

See accompanying notes to the financial statements.

HOUSING SERVICES CORPORATION**Summary Consolidated Statement of Changes in Net Assets****Year Ended December 31, 2016**

	Accumulated Surplus	Reserve Funds	2016	2015
NET ASSETS - BEGINNING OF YEAR	\$ 1,920,541	\$ 4,987,886	\$ 6,908,427	\$ 4,696,456
Excess of revenue over expenditures	2,005,727	-	2,005,727	2,211,971
Fund transfers	(1,246,283)	1,246,283	-	-
NET ASSETS - END OF YEAR	\$ 2,679,985	\$ 6,234,169	\$ 8,914,154	\$ 6,908,427

See accompanying notes to the financial statements.

HOUSING SERVICES CORPORATION**Summary Consolidated Statement of Revenue and Expenditures****Year Ended December 31, 2016**

	2016	2015
REVENUE		
Bulk purchasing program	\$ 20,833,031	\$ 25,027,750
Energy program	136,568	248,111
Group insurance program	1,350,186	1,227,388
Other sector programs	1,991,211	890,812
Management fees	110,540	190,397
Investment income	123,434	61,182
Equity gain on investment in CIH Canada Inc.	4,705	15,452
	24,549,675	27,661,092
EXPENDITURES		
Bulk purchasing program	19,151,567	22,819,398
Energy program	241,045	307,109
Group insurance program	839,286	1,036,523
Other sector programs	2,311,960	1,286,091
	22,543,960	25,449,121
Excess of revenue over expenditures for the year	2,005,737	2,211,971

See accompanying notes to the financial statements.

HOUSING SERVICES CORPORATION

Notes to the Summarized Consolidated Financial Statements

Year Ended December 31, 2016

Housing Services Corporation (HSC or Organization) was created by the Social Housing Reform Act, 2000 and continued under the Housing Services Act (2011) on January 1, 2012. Its membership includes all Service Managers, Local Housing Corporations and all prescribed Non Profit and Co-operative Housing Providers. HSC's mandate includes:

- Establish and manage insurance programs for members prescribed;
- Establish and manage schemes to pool capital reserve funds for members that are housing providers;
- Establish and manage schemes for the joint purchase of natural gas by members that are housing providers;
- Undertake research and provide advice to the Province of Ontario, service managers and housing providers with respect to the establishment and use of performance measures and good practices to achieve the efficient and effective provision and long term sustainability and viability of housing for moderate and low income households; and
- Undertake such other activities as are prescribed.

1. SUMMARY FINANCIAL STATEMENTS:

The summary consolidated financial statements are derived from the complete audited consolidated financial statements, prepared in accordance with Canadian accounting standards for not-for-profit organizations, as at and for the year ended December 31, 2016. The subsidiaries include:

- HSC Insurance Inc.
- Green Light on a Better Environment (GLOBE) Inc. (dissolved March 22, 2016),
- 2242392 Ontario Inc. (dissolved March 22, 2016)

All intercompany transactions and balances have been eliminated upon consolidation.

The preparation of these summary consolidated financial statements requires management to determine the information that needs to be reflected in the summary financial consolidated statements so that they are consistent, in all material respects, with or represent a fair summary of the audited consolidated financial statements.

These summarized consolidated financial statements have been prepared by management using the following criteria:

- (a) whether information in the summary consolidated financial statements is in agreement with the related information in the complete audited consolidated financial statements; and
- (b) whether, in all material respects, the summary consolidated financial statements contain the information necessary to avoid distorting or obscuring matters disclosed in the related complete audited consolidated financial statements, including the notes thereto.

The complete audited consolidated financial statements of the Housing Services Corporation are available upon request by contacting the Housing Services Corporation.

REMUNERATION AND EXPENSES

As part of its provincially mandated reporting requirements, HSC reports on the remuneration and reimbursed expenses of board members, officers as well as the expenses of the five employees who have the highest expenses.

The expense reports as well as the expense policy for the HSC Board of Directors are available on our website, www.hscorp.ca



HOUSING SERVICES CORPORATION

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