

Housing Services Corporation

Who We Are. How We Work. What We Do.

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About HSC

The Housing Services Corporation (HSC) is a non-profit organization that delivers province-wide programs that benefit Ontario's affordable housing sector. Our value-added services help housing providers and Service Managers develop safe, affordable, people-centred homes and communities by:

- **Helping protect the building asset** through programs and services that support better capital asset and energy management
- **Delivering business value** through economies of scale with competitively procured province-wide programs in bulk purchasing, insurance and investments
- **Building and spreading knowledge** that supports effective decision-making with relevant research and training and by facilitating collaborative best practice sharing
- **Enabling greater resident engagement** and self-sufficiency by developing partnerships for social innovation with other organizations and networks

Our Goal: Communities that work

With its province-wide view and sector expertise, **HSC's aim is developing and sustaining communities that work.**

Communities that are:

- **Affordable** for residents and housing landlords
- **Socially connected** and safe
- **Energy efficient** and environmentally sustainable

These three attributes form a triple bottom line that drives the work of HSC and its approach.

HSC was created in January 2012 to address the evolving needs of its clients under the *Housing Services Act*. A successor to the Social Housing Services Corporation (SHSC), HSC builds on SHSC's 9 years of experience in delivering programs to social housing and working with different levels of government, the public and the private sector.

HSC is governed by a board of directors that is made up of key stakeholders in the housing community, including Service Managers, housing providers and provincial representatives.

HSC: Working in the Sector

Legislated Programs and Services

Under the *Housing Services Act*, 2011

Policy and Research

Produces and sponsors research papers from leading housing experts.

Training and Education

Creates and delivers training that addresses housing staff responsibilities and covers new or changing legislation that affect those who manage and administer housing on the front lines.

Performance Indicators

Develops and maintains tools that housing professionals can use to measure and compare key data province-wide.

Pooled Capital Reserve Investment Management

Offers investment vehicles that enable the effective investment of capital reserves and operating dollars for housing providers.

Group Insurance Program

Manages one of the largest group insurance programs in North America, delivering competitive premiums and guaranteed coverage that is tailored specifically to the needs of the housing sector.

Bulk Purchasing

Province-wide bulk purchasing for housing providers that delivers cost stability and competitive pricing.

Other Programs and Services

Social Innovation Opportunities

Facilitates and initiates social innovation partnerships and opportunities for housing professionals and residents.

Energy Management Services

Offers tools, resources and expert advice that help housing providers lower utility costs, increase resident comfort, and improve the efficiency and sustainability of their operations.

Maintenance Services

Provides turn-key maintenance and repair services that are eco-friendly and lower housing operating costs.

Technical Services

Helps housing providers deliver capital projects on budget and on time with end-to-end technical advisory and project management services.

Tenant Insurance

Delivers coverage designed exclusively to protect low-income tenants in non-profit housing.

Key Partners and Clients

- Housing Provider Boards and Staff
- Property Managers
- Municipal Service Managers and Politicians
- Local Housing Corporations (LHCs)
- Community-Based Associations
- Ontario Non-Profit Housing Association
- Co-operative Housing Federation of Canada - Ontario Region
- Co-Ops - Federal
- Ontario Municipal Social Services Association
- Province of Ontario
- Government of Canada
- Residents of Affordable Housing
- Canadian Housing & Renewal Association

How HSC Works

HSC is an independent non-profit corporation that receives no regular funding from the Province and does not levy municipalities for participation in its group programs. We sustain ourselves through the effective management of our legislated programs, new business lines and partnerships with other organizations.

All surplus revenues are reinvested with the goal of reducing costs for housing landlords and to improve the self-sufficiency and capacity of Ontario's affordable housing sector and its residents.

Non-Revenue Generating Support Activities

- Research
- Training & Education
- Tenant Insurance
- Performance Indicators
- Energy Maintenance Services
- Social Innovation Opportunities
- Sponsorships

HSC is able to achieve positive social outcomes by reinvesting in the housing sector through its revenue generating activities:

Revenue Generating Activities

- Bulk Purchasing
- Group Insurance
- Pooled Capital Reserve Investment Management
- Technical Services

Positive Sector Outcomes

- Capacity building
- Innovation
- Better Social Policy
- Data Collection & Best Practices
- Sustainable Asset Management

Leveraging the Power of the Group

Insurance

HSC is legislated by the Province of Ontario to design and manage a group program specially designed for social housing landlords. These landlords need insurance to keep or obtain their mortgages. Some, due to poor claims histories, cannot obtain insurance on their own. The HSC group program guarantees coverage to all housing providers.

Recognizing that building insurance is only one tool in protecting provider operations, HSC aims to support effective risk management by:

- **Developing 'hands-on' risk management training** and subsidizing the cost of training for housing staff
- **Regularly publishing informational tools and resources** on effective practices, including tenant risk awareness materials
- **Offering low-cost tenant insurance to social housing residents** who would typically be rejected by other insurers because of their income and place of residence (via HSC subsidiary SoHo Insurance) – the first program of its kind in North America
- **Offering, via HSC subsidiary SoHo Insurance, complementary coverages** like home & auto insurance for housing staff and board members; builder's risk insurance; rural & native housing provider insurance; insurance for rooming houses

In 2012, HSC is undertaking consultations with clients of its group insurance program towards ensuring that it continues to meet sector needs.

One of the largest group insurance programs in North America, HSC's Program guarantees coverage for landlords province-wide, negotiating comprehensive coverages and competitive premiums overall.

- **Core premium rates reduced overall by nearly 30% from 2003 to 2008**
- **Since 2003, landlords have saved more than \$4.5 million** in investigation and legal defense costs
- **Insurance commissions negotiated by HSC are approximately 50% lower** than those available to individual clients

"As a non-profit focused exclusively on housing, we work for the sector - not for an insurance company or a for-profit shareholder. Our goal is simple: to connect housing providers and tenants with expert risk management advice and outstanding insurance products at cost-effective prices."

Daryl Carre, SoHo Managing Director

Bulk Purchasing

Buying in bulk enables landlords to stretch operating dollars further and stabilize costs that might otherwise be highly variable. As part of its mandated responsibilities, HSC coordinates a province-wide natural gas purchasing program. Due to its strategic hedging and purchase plan, it delivers the lowest possible price at the greatest possible cost stability.

Because of its sector-wide reach, HSC and its subsidiaries have been able to competitively procure and negotiate bulk discounts on a wide range of products and services that assist clients in their day-to-day operations, including:

- Electrical safety services for providers with less than 1,000 units
- Green cleaning products
- Asset planning software for Service Managers
- Kitchen appliances, windows and sliding doors (2009-2011)

Investments

Like bulk purchasing and group insurance, investing as a group produces greater economies of scale than investing alone as well as gaining access to professional investment management and advice. HSC coordinates an investment program for the pooling of capital reserve funds for Ontario housing providers and created SHSC Financial Inc. (SHSCFI) to deliver the program. SHSCFI is an Ontario Securities Commission registered Investment Fund Manager that offers access to professional investment expertise and educational support as well as three mutual funds (Social Housing Canadian Short-Term Bond Fund; Social Housing Canadian Bond Fund and Social Housing Canadian Equity Fund) designed to meet housing provider investment horizons.

Since 2002, HSC's natural gas program has saved providers more than \$8 million when compared to market prices. When HSC generates surpluses on the program, the money flows back to providers.

The Social Housing Investment Program offers housing providers a range of investment vehicles designed to meet their needs and enable the effective investment of capital reserves as well as operating dollars; a complimentary education program helps providers take an active role in maximizing their investments.

As of September 30, 2011, over 850 housing providers invested more than \$410 million in the Social Housing Investment Funds.

Enhancing the Sector

Policy and Research

The housing sector needs up-to-date, relevant information to make the best business decisions.

HSC addresses this need by:

- **Producing policy papers**, research reports and legislative updates on housing and housing-related topics both in-house and in partnership with organizations that include the United Way, the Association of Municipalities of Ontario, the Canadian Housing & Renewal Association and the Ontario Municipal Social Services Association
- **Sponsoring a Housing Internship and Scholar Program**, in partnership with CPNet, a social policy think tank based at the University of Western Ontario, that produces original housing research and is creating the next generation of housing professionals
- **Designing and conducting surveys**, analysis and evaluations on topics relevant to the housing sector
- **Facilitating and guiding sector working committees and participating in information exchanges** with subject matter experts in related disciplines at the national and international level
- **Following through with support and action on findings where relevant**, leveraging its province-wide network to share findings and developing scalable and transferable solutions

HSC is one of Canada's biggest contributors to affordable housing research and a leader in information exchange.

Our research has informed recent developments in housing including:

- \$2 billion for social housing repairs (Canada & Ontario)
- Renewal of \$1.9 billion for affordable housing (Canada & Ontario)
- \$100 million for social housing repairs (Ontario)
- \$500 million loan fund (Ontario)

"Through consultations, commissioning policy research at the provincial and national level and by working with our international partners, we are able to supply the Province with comprehensive advice on building a long-term strategy. In addition, the resource groups that we facilitate can take more immediate steps towards addressing current challenges and priorities – while serving in the longer term as an ongoing forum to develop made-in-the-sector solutions."

Merv Hughes, Manager, Social Housing for the County of Norfolk and HSC Board Member

Training

Housing professionals at all levels need to keep up with best practices, emerging trends and regulatory and legislative developments. HSC Training helps people do their jobs better by delivering practical, hands-on training. From preparing for an emergency and building condition assessments, to knowing how to get rid of mould and engaging tenants, the courses are geared to meet the housing sector's needs and everyday realities. Courses are delivered at venues across the province or hosted by providers or Service Managers through a partnership arrangement.

"Awesome session. Hands-on. Great walk-through of property, very informative. Learned a lot of new things."

Jorge Rivas, Senior Co-ordinator, Homestarts Inc.

"We manage buildings ourselves and what we're sharing in our stories are real experiences."

*Tony Mandarin, AMC Preventive Maintenance
Virtual Tour Training Guide*

Social Innovation & Partnerships

Supporting Ontario's affordable housing sector is about much more than improving buildings. It's also about creating meaningful opportunities for people, neighbourhoods and communities to succeed. HSC is committed to this goal and addressing quality of life issues for residents, neighbourhoods and the broader community, as relayed within Ontario's Long-Term Affordable Housing Strategy and new *Housing Services Act*.

Social Innovation & Partnerships at HSC is focused on developing partnerships and leveraging new funding sources for social innovation for the housing sector; and generating innovative, value-added programs and services for providers and tenants. It is catalyzing the unrealized potential for prosperity in low-income communities through:

- **START: Saving To Achieve Real Transformation**, a pilot project with Social and Economic Development Innovations (SEDI) that will help up to 500 people living in social housing (or on its waiting list) build personal assets
- **School for Social Entrepreneurs – Ontario**, an educational program that helps entrepreneurs launch their own social venture; developed in partnership with Social Innovation Generation at MaRS, SEDI and ACCESS Community Capital Fund with support from the Ontario Trillium Foundation
- **YourSay**, a new two-way multimedia communication tool that facilitates communication, engagement and idea-sharing between tenants, housing providers, service managers and beyond, currently being piloted in locations across the province

Technical, Energy Management and Maintenance Services

Technical Services

Much of Ontario's affordable housing stock is aging and at a stage where major capital repairs are required. But many providers do not have the expertise or resources to plan and deliver these projects. HSC Technical Services helps housing operators deliver the right projects for the right budgets at the right time with end-to-end advisory services - covering capital project prioritization, procurement and project management. The Technical Services team has experience with a range of project types – including renewable energy, roofing, mechanical/electrical – as well as the regulations and building code requirements that go along with them. They offer in person support across Ontario.

HSC Technical Services has delivered cost savings of between 5 and 40% on total project budgets through its project management expertise on procuring professional consulting and construction services at bulk rates.

During the Social Housing Renovation and Retrofit Program, HSC Technical Services provided support on projects that served over 42,000 units and 370 housing providers across Ontario.

"The Technical Services project manager was very knowledgeable and highly skilled. He organized and conducted meetings with bidders and other stakeholders. Perhaps more importantly, he gained the trust of both staff and board members."

Linda Pastuchak, Administrator, Cara Community Corporation

"We work anywhere from Northwestern Ontario right into Eastern Ontario and down to Lake Erie and Lake Ontario. The services could be anything from technical advice to writing a proposal to project-managing an entire capital project."

Gerry Lichty, Director of HSC Technical Services

Maintenance Services by g3 Repair & Renew

How providers maintain their buildings also can affect the bottom line, financially and environmentally. HSC created g3 to specialize in turn-key maintenance and repair services to help providers reduce their utility costs and their building's environmental footprint. Managed by contracting and business experts with solid track records in social housing, g3's eco-friendly contracting practices, backed by a rigorous renovation and construction standard, mean that providers save on operating costs and improve resident comfort while contributing to a healthier environment.

Energy Management Services

Providers need to manage rising utility costs and make smart choices about conservation, efficiency and green sustainable practices. To help them do so, HSC created GLOBE to act as a portal to expertise, education and to government and utility programs/incentives that are available to the affordable housing community. GLOBE's products and services connect housing providers, Service Managers, property managers and tenants with the tools and services they need to improve the performance of buildings and produce a more liveable environment.

"It's been a reality check. It's made me aware of who I am, my role in society. It's made me conscious of my daily habits, made me want to learn more, get better. Now everything has to be green!"

*Nicole Waldron, Community Champion,
Atahualpa Co-Op*

- **Community Champions is an award-winning**, nationally acclaimed program that educates, engages and supports staff and residents in reducing utility costs by using water and energy mindfully and driving positive, local solutions to environmental and economic issues.
- **REDY: Reducing Energy Demand with Youth** is a green jobs program that will train 120 people in 6 cities; offered in partnership with HSI Solutions, the Ontario Association of Youth Employment Centres, with support from the Ontario Trillium Foundation.
- **The Green Cleaning Program** offers green cleaning products, product support and training at competitive bulk purchasing rates, in partnership with the Ontario Non-Profit Housing Association and the Cooperative Housing Federation of Toronto (Co-op Cost Cutters).
- **The GLOBE Sustainability Toolbox** is an online, interactive resource that focuses on no-cost and low-cost solutions that give social housing providers the tools they need to improve the sustainability of their operations.

For more information on GLOBE, visit www.globeservices.ca

GLOBE's Community Champion Program has been recognized by:

- World Habitat Awards
- Green Toronto Awards
- Natural Resources Canada
- Canada Mortgage and Housing Corporation
- Canadian Electricity Association
- Environmental Commissioner of Ontario and the Ontario Non-Profit Housing Association

Its network is now active in over 56 communities across Ontario.

Through its work with local energy distribution companies and other energy sector partners, **GLOBE has reduced electricity demand by almost 8 MegaWatts.**

Through other partner-based initiatives, **HSC has provided energy saving incentives of close to \$5 million**, resulting in gas savings of more than 500,000 m³, water savings of more than 100,000 m³ and hydro savings of close to 14 million kilowatt hours.

Access HSC Services, Expert Housing Advice and Support

To help you get the advice and support you need, HSC has a toll-free Customer Care line that gives you one portal through which you can access housing-related resources, including information about any HSC service or program, toll-free, from anywhere in Ontario.

P: 1.877.733.7472

E: customer-care@hscorp.ca

HSC Online

www.hscorp.ca

Your source for the latest news, events, resources and tools to help those working in Ontario's housing sector do their jobs better.

Highlights of www.hscorp.ca include:

Sector Resources

Find the latest updates and resources on legislation, codes, templates, 'how-to' guides, tips and more

How We Can Help You

Learn about HSC services and resources for Purchasing and Procurement, Energy Management Advice and Services, Insurance, Investment, Policy and Research, Social Innovation Opportunities, Technical Services and Training

News

Get the latest news and opinion on developments relating to Ontario's housing sector from news outlets across Ontario

Job Postings

Post or browse for housing-related jobs on our popular job board

Sign Up

For training courses such as "Liability and Property Loss Prevention," "Preventive Maintenance," "Ontario Human Rights & Accessibility" (visit us online to view all currently available courses)

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