

*Discover our
neighbourhood*



ANNUAL REPORT 2016

Contents

Message from the Chair3

Message from the President and CEO4

Rotary House Wildfire Evacuation.....5

Recovering After The Wildfire.....8

Stronger. Committed. Focused.....10

Consolidated Statement of Financial Position 11

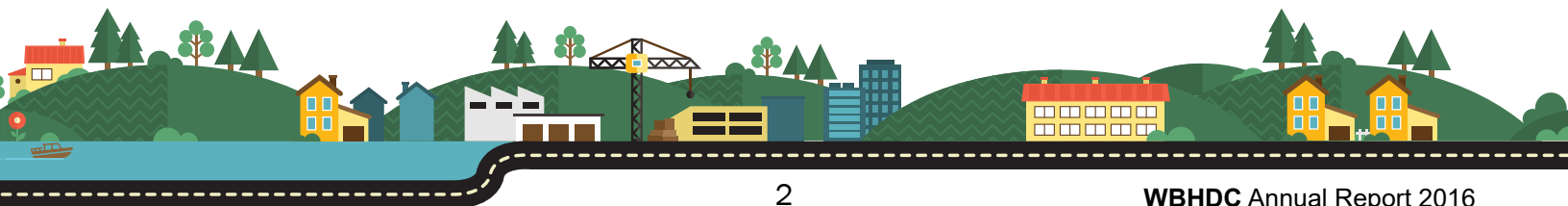
Consolidated Statement of Operations.....12

Consolidated Statement of Cash Flows13

Consolidated Statement of Changes in Net Assets.....14

Mission, Vision, Values.....15

Contact Us.....16



Message from the Chair



Dear Wood Buffalo Housing Community,

On behalf of the Board of Directors, it gives me great pleasure to write to you as we embark on Wood Buffalo Housing's 16th year and my second as Board Chair.

We are all well aware of the devastating impact of the Horse River Wildfire and the economic downturn, and that 2016 was a difficult and complicated year for both Wood Buffalo Housing and our community. No other community in Canada – and no other housing authority – has faced the type of unprecedented challenges these events created in the day-to-day life of those who live and work in our region.

I am inspired by the many stories of how Wood Buffalo Housing rose to the occasion. From those at Rotary House whose quick thinking and hard work got almost 70 seniors to safety during the evacuation, to the asset management staff who worked around the clock in the weeks following the fire so that our residents could come home. I am also proud of our successful track record of balancing the interests of our clients with a fiscally prudent approach to offering long-term, sustainable housing options for our region, even as the impact of these events continues to unfold.

There are many challenges ahead for our community during the ongoing rebuild. Throughout, Wood Buffalo Housing will continue to have an important role to play. By engaging with our community, listening to our many stakeholders, and providing excellent

Wood Buffalo Housing and Development Corporation Board of Directors

Maggie Farrington

Chief Executive Officer, Athabasca Chipewyan First Nation

Jennifer Best

Senior Director, Community Programs and Housing Initiatives
YMCA of Northern Alberta, Wood Buffalo Region

Roy Amalu

Controller, Norcan Electric Inc.

Connie Stevens

Owner, Highpoint Services Inc.

J. Ross Carruthers

Process Engineer, Suncor Energy

Peter Fortna

Owner, Willow Springs Strategic Solutions

Scott Garner

Senior Business Advisor, Strategic Projects and Maintenance
Syncrude Canada Ltd.

Derek Jensen

Director, Human Resources, Suncor Energy

Jason Schulz

Contracts Manager, Western Region Acuren

Allan Vinni

Councillor Representative, Regional Municipality of Wood Buffalo

customer service, we will play a key role as our community moves forward.

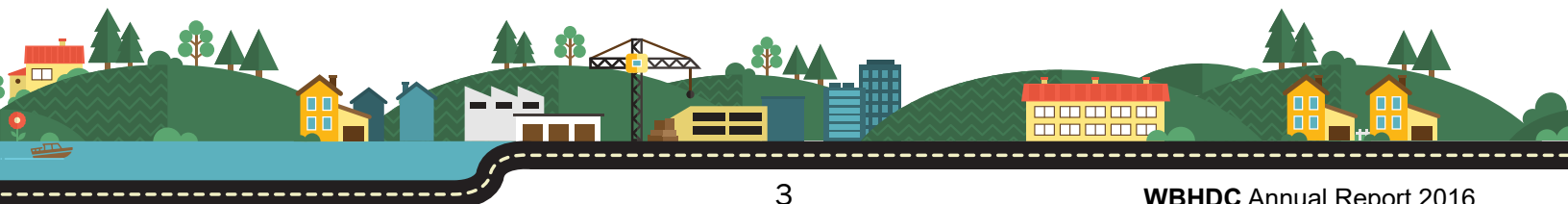
We have a strong tradition of public service and a resilient vision of a region where all citizens have access to affordable housing. This strong foundation allows us to provide our residents with housing options at every level of need in the local community, from homelessness to home ownership.

In closing, I would like to thank our clients, our stakeholders, our staff, and my fellow board members. It is a privilege for us to be part of this community. Together, our future is bright.

A blue ink handwritten signature, appearing to read 'Maggie Farrington', with a long horizontal flourish extending to the right.

Maggie Farrington
Chair of the Board of Directors

*Wood Buffalo Housing and Development Corporation.
June 2017*



Message from the President and Chief Executive Officer



Dear Wood Buffalo Housing Community,

My first few months as President and Chief Executive Officer of the Wood Buffalo Housing and Development Corporation have passed very quickly. It

has been a pleasure getting to know our staff, board members, and the many stakeholders of our organization. Personally, I am truly humbled to lead the incredibly talented and dedicated people who work for our organization.

It has also been a time of great personal learning as I have talked with many of you about the challenges facing our organization as a result of the ongoing impact of the Fort McMurray wildfire and the local economic downturn. It is clear that 2017 is going to be a year of transition as our community continues to adjust to life in the post-fire environment.

We have already started making solid progress on many fronts with our new Key Performance Indicators focusing on Customer Service, Finance, and Stakeholder Relations. I am looking forward to working with each of you to implement programs and policies related to these key areas.

Throughout 2017, stakeholder relations and ongoing engagement will continue to be a priority as we work with our clients, our neighbours, our partner organizations, and various levels of government to ensure we understand the wide-ranging needs of our

region. From this engagement, we will work on the continuous improvement of customer service in both our day-to-day operations and our long-term planning. We will do all of this with a firm understanding of the bottom line so that our work is fiscally sustainable for the long term.

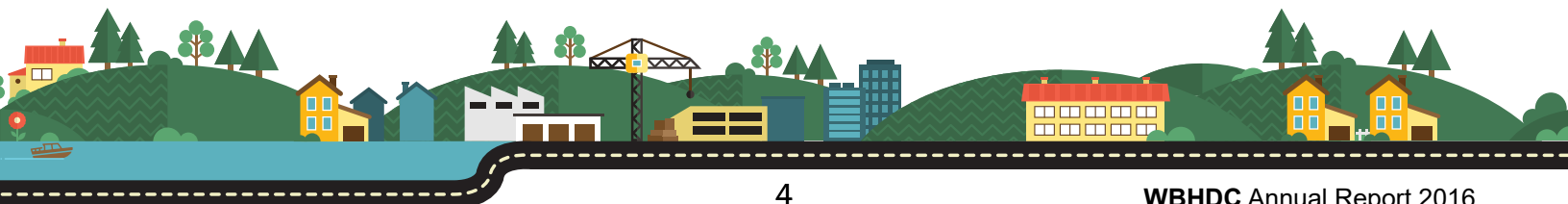
At Wood Buffalo Housing, we are committed to helping people in our community find the right home. Since 2001, we have helped more than 7,000 residents find the right apartment, the right townhouse, or the right way to achieve their goal of home ownership. Those looking for a new home or a new start in our community can contact us to find out about a wide range of affordable and reasonably priced housing options. I am committed to continuing this important work in providing affordable housing alternatives to citizens in need within the Regional Municipality of Wood Buffalo.

I am honored to be the Wood Buffalo Housing CEO during this challenging time for our organization, and I want to thank you all for your hard work and support. I firmly believe there is no local organization better positioned to make an important and long-standing contribution to the recovery of our community.

A handwritten signature in black ink, appearing to read 'H Hunter', written over a white background.

Henry Hunter
President and Chief Executive Officer

June 2017





Rotary House evacuation

Ingrid Blasius was enjoying the beautiful morning when she reported to work at Rotary House Seniors Lodge on May 3, 2016. A 12-year employee of Wood Buffalo Housing, she had taken a long weekend to run in an eight-kilometre race in Vancouver, B.C. Flying home late the night before, Ingrid did not have time to unpack her suitcase before she headed in to her job as Assistant Manager of Seniors Housing. It would be another month before she was able to unpack it.

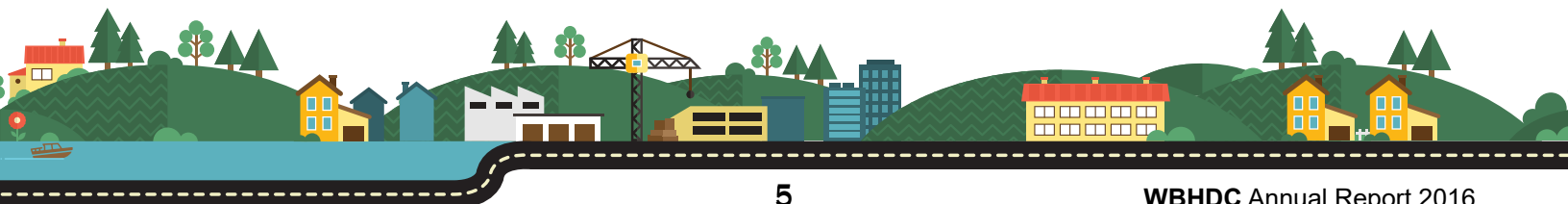
“It started out as a perfectly ordinary day,” said Ingrid. “There is no way we could have guessed that before it was over every one of our seniors would be on their way out of town.”

Rotary House Lodge, which opened in downtown Fort McMurray in June of 1999, is a retirement home for local seniors. It,

and the nearby affordable seniors apartment units of Araubasca House and Legion Manor, are operated by Wood Buffalo Housing and Development Corporation. During the wildfire evacuations in May of 2016, Ingrid and Terry Richardson, the Manager, Seniors Housing, were responsible for making sure all of their seniors made it out of town safely.

Then a 13-year employee of Wood Buffalo Housing, Terry was eating lunch at 12:30 p.m. when she got the first of the hundreds of fire-related phone calls she was to answer that week. “We looked out the window of Rotary House at Abasand Hill and we could see smoke and the orange flames. It was clear that even though the order had not yet been issued, we needed to prepare for an evacuation.”

Many of the 38 residents of Rotary House were playing bingo in the well-appointed kitchen area of the dining room as staff began the work



of moving them and the 30 residents in the nearby self-contained apartments. Less than four hours later, the buildings were empty and all of the residents on the move towards safety.

“We have an emergency plan in place for evacuating the building,” said Ingrid. “The challenge was that all of the locations that we usually move to were also being evacuated.”

While Ingrid and her team started helping residents pack up enough clothing and medication for the three days called for in the emergency plan, Terry worked on logistics. That included staff calling family members to update them on the situation and find out who could come pick up their loved ones.

“We were calling family members but traffic was gridlocked everywhere,” said Ingrid. “People just couldn’t get here.”

Two RCMP officers were assisting on the scene in front of the Fraser Street building when two young men driving past pulled over and volunteered help – an offer gratefully accepted, especially as they continued on to help at the self-contained units.

“I don’t know who they were,” said Ingrid. “We thanked them and they got back in their car and went on their way.”

Some relatives were able to make it downtown and collect their family members. In the end, 27 Rotary House residents and seven seniors from the nearby apartments ended up on two buses travelling the evacuation route north on Highway 63 with Terry and staff members

Abelia Dalapo, Fungai Jani, Jesus Sta. Maria, and Chantelle McClelland. Ingrid, and two other staff members, Barb Sampson and Elizabeth Kelly, were following in a car, and were separated from the group and forced to continue travelling north after the buses turned into Noralta Lodge, already filled with evacuees.

The seniors pulled over for a meal and a rest stop before heading further north. While they ate, volunteers gave up their rooms, opting to drive further north themselves so that the seniors could rest for the night.

“We don’t know the names of those people either,” said Terry. “People just did it. Everyone was willing to help. It was amazing.”

The next day, it took two hours to round up the seniors, who were spread all over the lodge in the volunteered rooms.

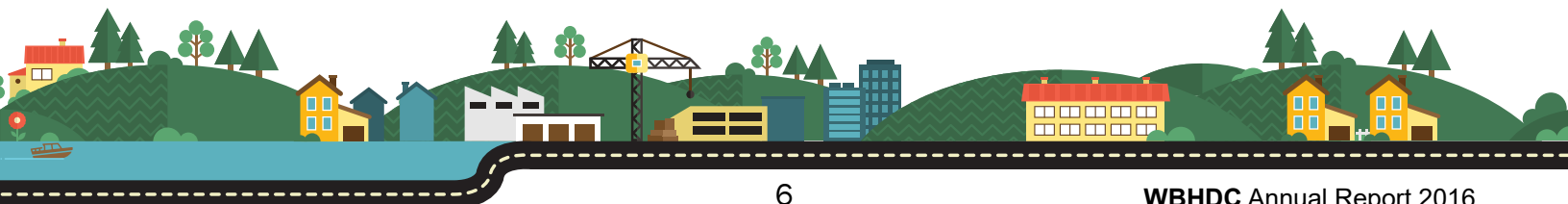
During that time, some were reunited with family members and the two busloads dropped to one on the road heading south to accommodations that would last throughout the extended evacuation period.

Lac La Biche was a staging area where, working with the province, appropriate longer-term accommodation was found in two different seniors lodges — Eagle View Lodge in Myrnam and East Hill Lodge in Willingdon.

“We finally got there at 6 p.m.” said Terry. “It was a very, very long day.”

It was a long month for the Rotary House staff. Unable to get home for a bag, they had no

“It started out as a perfectly ordinary day”





Volunteer Lavern Blasius pictured at Noralta Lodge, he had transported the mobility aides (walkers, wheelchairs, etc.) for the evacuated residents.

change of clothes, no night clothes, no supplies such as contact lens solution. “The hard part is that we were not able to look after our own families that day,” said Ingrid. “But of course, our focus was the seniors.”

Terry agreed. Focused on getting the seniors out safely, she was not aware of how large the fire was. “It wasn’t until we got to the camp and all the television sets were on that I realized the scale of what was going on,” she said.

“You try to turn your brain off but you can’t,” said Terry. “In the back of your mind you are

aware that you don’t know what you will be coming back to.”

*“We did well,
and we can
take a lot of
pride in that”*

Re-entry brought further challenges for the staff at Rotary House, including health inspections and meeting government regulations for reopening. Staff members were offered mental health counselling as they got on with the work of

reopening the facility and making the seniors welcome.

“We did well,” said Ingrid, “and we can take a lot of pride in that.”





Manager Operations Ed Shirran took photos of the devastation as he led the recovery team for Wood Buffalo Housing. “It looked like a war zone,” he recalled.

register at the command post along Highway 63 on the southern outskirts of town, and quickly moved on to survey the loss.

“We were among the first wave,” said Ed. “It was a very eerie feeling. There were no people on the street, just empty neighborhoods with a few service trucks here and there. We were driving past burned out shells of cars with the aluminum grilles melted into puddles that flowed down the driveway like lava.”

“It looked like a war zone. I can’t describe it any other way,” said Ed. “We couldn’t enter any neighborhoods or get off the highway without going through a roadblock and showing identification. It gives you a very spooky feeling. For days and days it felt like that. It took a couple of weeks as people returned before that lessened.”

The tally of damage for Wood Buffalo Housing was significant, including the loss of ten townhouses in Stone Creek, part of a 175-unit development in which the apartment building also sustained external damage to the siding. However, another 16 townhouses managed for the province in Beacon Hill were also completely destroyed. “Other than the melted siding our apartment buildings in Stone Creek didn’t burn at all,” added Ed. “How the fire went around them I will never know.”

There were concerns at every property in the Wood Buffalo Housing portfolio. “We found lights flashing and fire alarms ringing everywhere because people had pulled the fire alarms when they left to make sure everyone got out of the building.”

Recovering after the Wildfire

It was May 12, 2016, and Wood Buffalo Housing’s Ed Shirran was expecting the worst. It had been nearly a week since the raging Horse River Wildfire destroyed 10 per cent of Fort McMurray and forced more than 80,000 residents -- the entire population -- to evacuate.

Even as the fire continued to rage across northeastern Alberta, hundreds of critical support providers were allowed back into the battered city to restore essential services. Among them were Wood Buffalo Housing’s Ed Shirran, Manager Operations and Maintenance, and Kacper Obrzazgiewicz, Assistant Manager Operations and Maintenance, and their small crew of contractors, joining others helping prepare for the return of the general population.

“We brought our own contractors because we knew there were none to be had up here,” said Ed. The group arrived early on the first day to





This was the scene in the Stone Creek neighbourhood in the week following the wildfire. Wood Buffalo Housing lost ten townhouses in Stone Creek, part of a 175-unit development in which the apartment building also sustained external damage to the siding.

“Because people left in a hurry, we were very concerned about the plumbing,” added Ed. “We thought there might be water running in the buildings. The sprinklers, waterlines, anything that might have been damaged in the fire.”

“We shut off the water and power, that was job one. Then we got in swiftly to assess and our internal systems were robust enough to help us get up and running fairly quickly.”

After returning to Edmonton to regroup and plan, by mid-May Ed and Kacper were back at work full-time, working through the facilities provided at MacDonald Island. “They had cots, food services, fuel,” said Ed. “It was all organized for the recovery.”

A lot of work in the Wood Buffalo Housing properties was needed before the return of

residents. “We had to rekey the front doors of every building,” said Ed. “We had to add security and barricade everything while we were working on the buildings. Then we worked through the night to rekey every single building entrance so everyone could get back in on that first day the tenants were allowed back.”

“In a way, it was a very smooth opening,” said Ed. “The insurance company cleaned every building we owned. They looked like ants going through the buildings from one thing to the next. People were going 20 hours a day, seven days a week, to get residents back in.”

A year later there is still work to be done but it is progressing well. “We are in different stages in the process and working well with our insurers,” said Ed. “Things are working out.”





Stronger. Committed. Community-focused.

After a challenging year dealing with the aftermath of the Horse River wildfire, the evacuation of Fort McMurray, and the resulting remediation and recovery efforts, Wood Buffalo Housing has emerged a stronger organization committed to enhancing its community relationships while eliminating its current deficit over a three-year period.

In 2017, we expect a deficit of \$3.9 million. In 2018, we are projecting that deficit will decrease to \$1.6 million. By 2019, we are projecting a further reduction to \$200,000.

With this goal of deficit reduction at the forefront, the Wood Buffalo Housing Board of Directors is emphasizing the following strategic priorities related to key results in its 2017-19 Business Plan:

Strategic Relationships:

This priority involves ensuring that Wood Buffalo Housing has a positive reputation and profile with the public and other key stakeholders. It also includes improving and enhancing relationships with key stakeholders such as the Regional Municipality of Wood

Buffalo, rural communities, other levels of government, and community partners. This also reflects our social responsibility mandate with its emphasis on community development. We will work closely with other levels of government and community agencies to ensure that vulnerable people in our region have access to safe and affordable housing.

Customer Service:

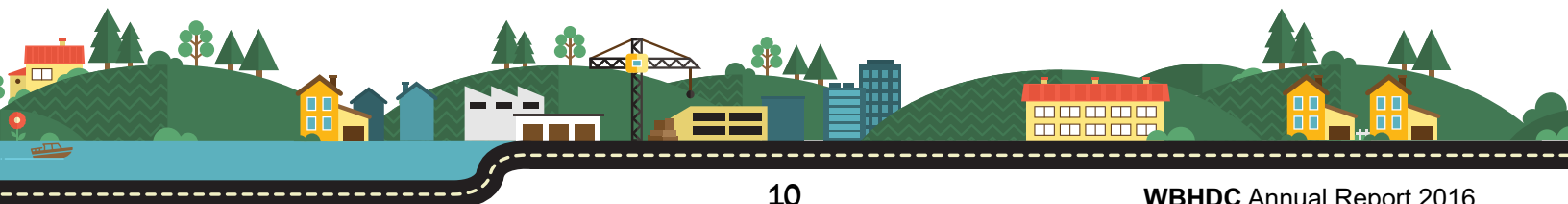
This priority involves ensuring the delivery of high-quality services for tenants as well as developing and maintaining a corporate culture focused on positive and productive tenant service.

Financial sustainability:

This involves ensuring the long-term financial sustainability of Wood Buffalo Housing with the key objective of reaching a balanced budget within three years. This is reflected in our fiscally responsible approach to achieving our financial goals.

By focusing on these strategic priorities, our plan calls for a concentration on increasing revenues through reducing overall vacancies from the current level of 20 per cent to an average of 8 per cent by 2019. In addition, management has undertaken a full review of all costs to find savings from the approved 2016 budget levels totalling \$5.2 million by 2019. This will include \$2.6 million savings in wages and benefits to be achieved through attrition and reviewing service levels.

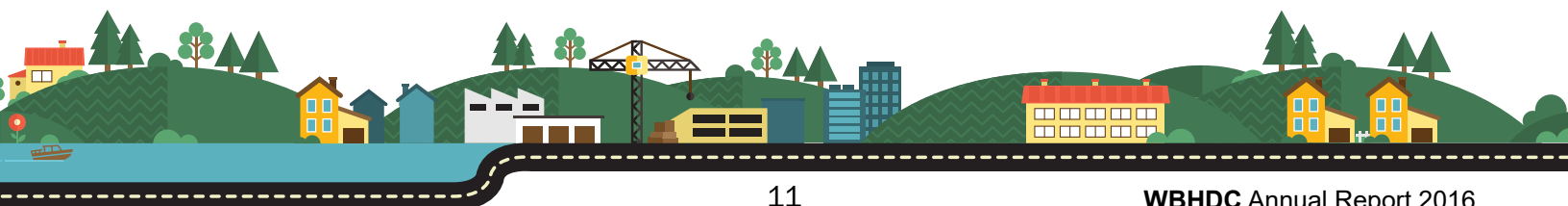
Plans have also been put into place to closely monitor forecasted revenues and variances to allow further review and adjust spending as required. Work on our operating plan for 2018-2020 will begin early, to produce a zero-based service level budget, providing justification for all costs. We expect to present this to the board for approval in the fall of 2017.



Consolidated Statement of Financial Position

As at December 31, 2016.

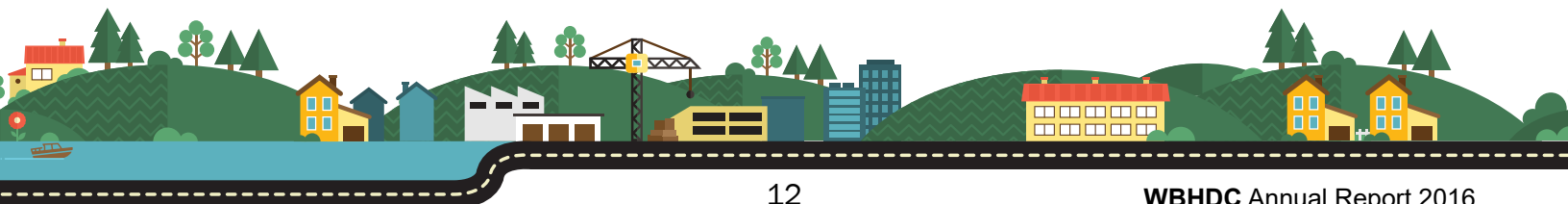
	2016	2015
Assets		
Current assets:		
Cash and cash equivalents	\$ 10,701,568	\$ 13,592,302
Portfolio investments	33,096,565	37,650,742
Accounts receivable	4,892,163	839,028
Contributions receivable	425,216	3,181,317
Prepaid expenses and deposits	1,184,031	1,330,592
Real property inventory	2,831,821	2,004,830
	53,131,364	58,598,811
Non-current assets:		
Mortgages, notes, and other receivables	7,995,349	8,113,772
Property and equipment (net)	260,467,425	268,808,553
Restricted cash	33,184,270	31,001,122
	\$ 354,778,408	\$ 366,522,258
Liabilities and Net Assets:		
Current liabilities:		
Demand loans	\$ -	\$ 23,907,701
Accounts payable and accrued liabilities	7,189,529	8,313,908
Prepaid rent and deposits	1,371,005	1,381,260
Current portion of deferred contributions	3,244,352	3,146,411
Current portion of right holder agreements	99,200	99,200
Current portion of long-term debt	3,773,692	2,817,146
	15,677,778	39,665,626
Non-current liabilities:		
Deferred contributions	19,600,687	19,382,962
Rights holder agreements	1,371,200	1,470,400
Long term debt	103,300,356	79,547,444
Unamortized external capital contributions	84,750,515	87,140,056
	224,700,536	227,206,488
Net assets:		
Unrestricted	51,335,693	54,892,202
Invested in property and equipment	68,640,136	75,396,210
Restricted	10,102,043	9,027,358
	130,077,872	139,315,770
	\$ 354,778,408	\$ 366,522,258



Consolidated Statement of Operations

Year ended December 31, 2016.

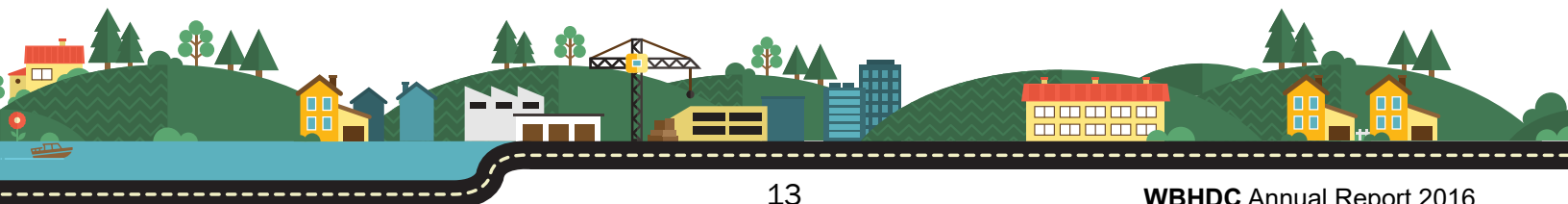
	Budget	2016	2015
Revenues:			
Property sales	\$ -	\$ 2,723,773	\$ 5,784,065
Costs of sales	-	1,411,141	5,048,779
	-	1,312,632	735,286
Rental properties revenues	16,065,594	13,394,130	16,350,383
Rent supplement revenue	5,185,985	4,189,045	4,801,698
Other income	1,119,871	916,279	1,048,064
Operating grants, contributions, donations	3,705,236	3,375,226	3,291,714
Municipal requisitions	2,229,456	1,924,194	2,130,789
Interest income	559,181	742,497	877,400
Amortization of external capital contributions	2,573,332	2,394,581	2,091,459
Amortization of right holder agreements	99,200	99,200	99,200
	31,537,855	28,347,784	31,425,993
Expenses:			
Rental properties operating expenses	2,334,802	1,854,214	2,402,189
Rent supplement transfers to other landlords	1,992,000	1,240,576	1,498,207
Other operating expenses	-	128,607	586,710
Wages and benefits	7,413,170	6,552,814	6,984,976
Repairs and maintenance	1,738,112	2,239,872	2,247,476
Office and administrative	691,304	822,180	741,292
Utilities	2,006,066	1,577,477	1,533,859
Property taxes	1,986,486	1,656,753	1,638,727
Insurance	866,676	944,593	830,534
Amortization	6,782,577	6,595,086	5,860,065
Interest on long-term debt	4,216,226	3,692,536	3,345,153
	30,027,419	27,304,708	27,669,188
General and administration:			
Wages and benefits	4,162,841	4,638,437	4,261,875
Office and administrative	1,687,407	1,152,934	1,044,723
Insurance	32,776	35,619	33,343
Amortization	303,055	294,869	247,589
Gain on disposal of property and equipment	-	(3,843)	(1,000)
Insurance proceeds for property loss due to fire	-	(3,344,493)	(3,046,372)
Impairment loss due to property fire	-	3,344,493	-
Insurance proceeds for wildfire remediation and recovery	-	(12,106,060)	-
Expenses for wildfire remediation and recovery	-	16,269,018	-
Transfer to property and equipment	-	-	(1,090,045)
	6,186,079	10,280,974	1,450,113
(Deficiency) excess of revenues over expenditures	\$ (4,675,643)	\$ (9,237,898)	\$ 2,306,692



Consolidated Statement of Cash Flows

Year ended December 31, 2016.

	2016	2015
Operating:		
(Deficiency) excess of revenues over expenditures	\$ (9,237,899)	\$ 2,306,692
Items not involving cash:		
Gain on disposal of property and equipment	(3,843)	(1,000)
Impairment loss due to property fire	3,344,493	-
Insurance proceeds on property fire	(3,344,493)	(3,046,372)
Amortization of property and equipment	6,889,956	6,107,657
Amortization of external capital contributions	(2,394,581)	(2,091,456)
Amortization of right holder agreements	(99,200)	(99,200)
Investment income	(461,826)	(506,347)
Change in non-cash operating working capital	2,399,220	1,201,204
	(2,908,173)	3,871,178
Financing:		
Proceeds from demand loan and long term debt	3,671,671	8,452,491
Deferred capital contributions	228,964	108,170
External capital contributions	5,040	5,040
Repayment of demand loan and long-term debt	(2,869,914)	(3,499,764)
	1,035,761	5,065,937
Capital:		
Proceeds from disposal of property and equipment	3,843	1,000
Insurance proceeds for property loss due to fire	3,344,493	3,046,372
Purchase of property and equipment	(7,317,934)	(13,140,687)
	(3,969,598)	(10,093,315)
Investing:		
Advances of mortgages, notes and other receivables	(376,200)	(578,132)
Repayments of mortgages, notes and other receivables	494,624	2,218,495
Proceeds on sale of portfolio investments	7,641,000	3,125,000
Purchase of portfolio investments	(2,625,000)	-
Increase in restricted cash	(2,183,148)	(1,040,348)
	2,951,276	3,725,015
Increase (decrease) in cash and cash equivalents	(2,890,734)	2,568,815
Cash and cash equivalents, beginning of year	13,592,302	11,023,487
Cash and cash equivalents, end of year	\$ 10,701,568	\$ 13,592,302
Supplemental cash flow information:		
Interest paid	\$ 3,692,536	\$ 3,345,153
Interest received	\$ 742,497	\$ 877,400

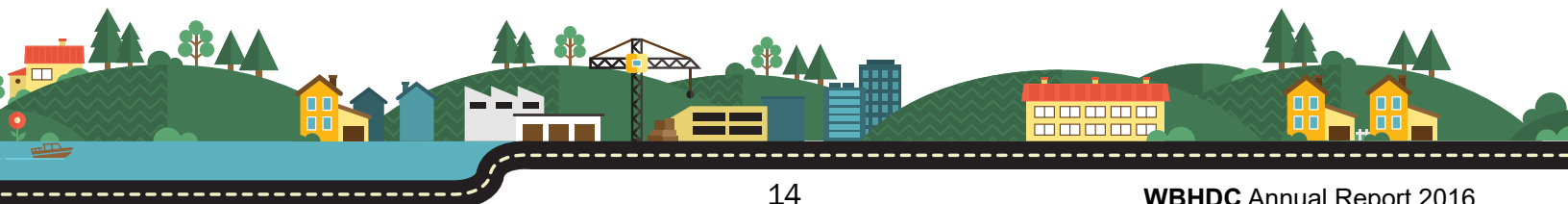


Consolidated Statement of Changes in Net Assets

As at December 31, 2016.

				2016
	Unrestricted	Invested in property and equipment	Restricted	Total
Balance, beginning of year	\$ 54,892,202	\$ 75,396,210	\$ 9,027,358	\$ 139,315,770
Deficiency of revenues over expenditures	(9,237,898)	-	-	(9,237,898)
Invested in property and equipment (net)	6,756,074	(6,756,074)		-
Restricted	(1,074,685)	-	1,074,685	-
Balance, end of year	\$ 51,335,693	\$ 68,640,136	\$ 10,102,043	\$ 130,077,872

				2015
	Unrestricted	Invested in property and equipment	Restricted	Total
Balance, beginning of year	\$ 36,525,053	\$ 92,603,880	\$ 7,880,145	\$ 137,009,078
Excess revenues over expenditures	2,306,692	-	-	2,306,692
Invested in property and equipment (net)	17,207,670	(17,207,670)		-
Restricted	(1,147,213)	-	1,147,213	-
Balance, end of year	\$ 54,892,202	\$ 75,396,210	\$ 9,027,358	\$ 139,315,770



WBHDC has helped over 7,000 families, individuals and seniors to establish a home in Wood Buffalo that is appropriate to their personal financial circumstances. We provide social housing, affordable housing, and low cost seniors' housing to individuals, families, couples, and shelter to the homeless.

WBHDC also provides accommodations and building management services to a range of social profit clients at below-market rates that strengthens their ability to serve those in need in our community.

Corporate Mission

Vision

A region where all citizens have access to affordable housing.

Mission

We will provide housing alternatives to citizens in need within the Regional Municipality of Wood Buffalo. Specifically:

- Provide affordable housing and related services to Wood Buffalo residents, including seniors, low and middle income families, and the homeless.
- Administer provincial housing subsidy programs.
- Provide people the opportunity to establish themselves on “a more solid economic footing” within the community.
- Opportunistically develop and manage projects that are aligned with our expertise and capacity, and supported by sound fiscal accountability.

Values

Accountability Taking responsibility for our actions.

Collaboration Working in partnership with others to achieve common goals.

Innovation Fostering creativity and taking reasonable risks.

Integrity Being honest and ethical in all that we do.

Learning Promoting opportunities for continued growth.

Respect Treating all employees and stakeholders with dignity and respect and recognizing excellence.

Safety Ensuring a healthy and safe environment for tenants and employees.

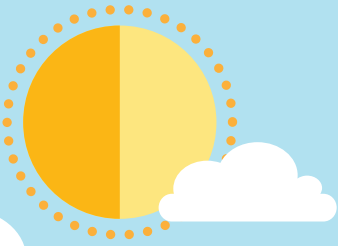
Transparency Being open about our business practices.



Operating Principles

- Recognize and reward loyalty, commitment and contributions to the Corporation.
- Clearly define roles, responsibilities, decision-making authority and accountabilities.
- Expect leaders to lead by example and make informed, principle-based and timely decisions that are in the best interests of the Corporation.
- Encourage leaders to build on strengths and to celebrate successes and accomplishments.
- Use a strategic management approach to lead the organization, including a shared vision, clear strategic goals, measurable outcomes and supporting strategies.
- Make decisions about products, services and other deliverables based upon sound business principles.
- Keep informed relative to our market place and trends that may affect our business.
- Use accurate and timely information management and reporting systems to support all aspects of the business.
- Align the allocation of resources with strategic business plan priorities and measure organizational performance against the plan.





Applications & Corporate Office

Suite 9011, 9915 Franklin Avenue
Fort McMurray, AB T9H 2K4

Phone: 780-799-4050

Toll-free in Wood Buffalo: 1-888-799-4050

Office hours: Monday through Friday,
8:30 a.m. to 4:30 p.m.

info@wbhadc.ca

Rotary House Seniors' Lodge

10116 Fraser Avenue
Fort McMurray, AB T9H 5E9

Phone: 780-791-1164

Office hours: Monday through Friday,
8:00 a.m. to 4:00 p.m.

WBHADC.CA