



Antigonish Affordable Housing Society (AAHS) Annual Report 2016—2017



Vision Statement

The Antigonish Affordable Housing Society envisions having sufficient environmentally, socially and financially sustainable, community-supported affordable housing available to residents of Antigonish Town and County who are living on a low income.

Mission Statement

The Antigonish Affordable Housing Society researches and develops opportunities to create, i.e., build new or renovate existing, affordable housing and provide social support for the residents of our developments.

Message from the Chair – Colleen Cameron



(above) Colleen Cameron

As we reflect back on this past year, since our last AGM in June 2016, we have been working very hard and have achieved a great deal. Perhaps the most significant achievement was the welcoming of our new tenants on March 28th, 2017. As we heard from the tenants, they felt a sense of relief and safety living in these new, comfortable units. This event reaffirmed our commitment to our vision of “having sufficient environmentally, socially and financially sustainable, community-supported affordable housing available to residents of Antigonish Town and County who are living on low income”.

Also, unique and significant to the social and physical sustainability of these quality units is our community navigator who has been able to lead our tenant selection process and guide the tenants through the challenges of moving into a new residence and making them feel at home. Similarly, the construction of garden boxes for each of the units will contribute to the sense of home and community.

The construction of Phase 1 of the Riverside Estates provided us with many lessons including communication, public awareness of the need for affordable housing, design and constructions of the units; all of which will be invaluable as we move forward. Not only did we construct 4 new units, we also designed and constructed a fabulous website. We also realized the importance of working with partners in the community and will continue to develop partnerships. Perhaps the greatest lesson that we learned is that despite all odds “together we can do this”.

The message that we must move forward on Phase II now when we have the momentum, was made clear when the Sisters of Saint Martha pledged another \$100,000 towards this end. Also, with the work of some of the board members, we were able to secure a \$20,000 donation and a \$61,000 interest free loan from the Canadian Mortgage and Housing Corporation as seed money to prepare for our Phase 2.

Now is the time for us to invite our wider Antigonish community to participate with us building a healthy community. We have already received private donations from community members for this phase as well as some members of the Sisters of Saint Martha who raised some funds through their own efforts. Board members are now engaged in developing strategies to raise capital and operational funds. This will be followed by a proposal for funding to Housing Nova Scotia.

Many of our achievements can be attributed to the commitment of the board members who bring their own knowledge, skills and beliefs to the table, enriching the board with this diversity. Board development and strategic planning is key to our success. We just recently committed a day to developing our plans for the coming year as well as how we will move forward in the future. In closing I would like to thank each member of the board for their commitment, time and effort to achieve our mission and vision.



(left) PHASE 1: Cutting the Ribbon for the Opening: (from left to right) Laurie Boucher, Mayor, Donnie MacDonald, County Councillor, Vaughn Chisholm, County Councillor, Colleen Cameron, Chair, Darlene and Mike MacIntosh, Riverside Estate residents, Randy Delorey, MLA, Sister Brendalee Boisvert (CSM)



*(right) PHASE 2: Funding Announcement: (back row) Sean Fraser, MP, Jean-Yves Duclos, MP, Cabinet Minister, Angus MacGillivray, Brian MacLeod, Carleton (front row, from left to right) Colleen Cameron, Rachel MacFarlane, Pauline MacIntosh, Olga Gladkikh, Lise de Villiers, Joanne Tompkins, Janet Becigneul, working on **financial sustainability***



*(above) Garden boxes, newly installed at Riverside Estates, are one way to be **environmentally sustainable**.*

Message from the Community Navigator – Carleton MacNeil



(above) Carleton MacNeil

It is indeed an honor to have been selected as the first Community Navigator for Antigonish Affordable Housing Society (AAHS). Interesting, challenging and rewarding are the terms I use to describe working with the AAHS Board to bring the vision, mission and goals of the Society to reality. The successes experienced in developing Riverside Estates Phase1 are proof AAHS is well on its way to creating an affordable housing community that will thrive and become home to many who, otherwise, haven't been able to find the housing experience being offered by AAHS.

The Tenant Selection Committee has played a significant role in the success being experienced at Riverside Estates. The committee members were very committed to their role. While keeping the goals of AAHS in the forefront, they exercised a great measure of compassion while reviewing and scoring the tenancy applications, as well as selecting finalists for interviews, interviewing and ultimately recommending tenancy offers. After completing their task of tenant selection, the Committee met to review the process. They recommended minor changes to the Residency Application Form and Scoring Sheet. An expression of gratitude is being extended to the Tenant Selection Committee from those who are benefitting because of their dedication and wisdom.

I also take this opportunity to recognize the residents of Riverside Estates. All of whom informed me that they are truly delighted to have been selected to establish their homes at Riverside Estates. As pioneers of the Riverside Estates community, they are fully engaged in the supports being offered by AAHS. All adult residents of the community are automatic members of the Tenants Advisory Group (TAG). Meeting at Peoples Place Library, TAG held their first meeting on April 25, 2017 and now meet bi-weekly. The group are very engaged in their meetings. Many thanks to the residents for their engagement in Riverside Estates community life, the support and respect they show each other and me in my role.

Again, I would like to thank AAHS for this opportunity to serve our community in this capacity. Particularly I wish to thank the Building and Governance Committees for the support they grant to me.

Financially Sustainable Partners

Sisters of Saint Martha
Municipality of the County of Antigonish
Antigonish Town
Canadian Mortgage and Housing
Housing Nova Scotia
Canadian Alternative Investment Foundation
Private Community Donors

Environmentally/Socially Sustainable Partners

Antigonish Community Energy Coop
Antigonish Women's Resource Centre

Thank-you to the Sisters of Saint Martha for their support

(below) Sister Marion Sheridan, long-time board member and advocate for those in need (below) Sister Lillian Gaudet giving Angus a cheque from the proceeds of her last concert



(above) Sister Elizabeth Riopelle and Canadian Mortgage and Housing Corporation representative



(above) Rachel MacFarlane, Sister Stella Chafe, Pauline MacIntosh and Sister Elizabeth Riopelle



Antigonish Affordable Housing Society (AAHS)

Board of Directors: 2016 - 2017

Colleen Cameron (Chair)
Pauline MacIntosh (Vice Chair)
Rachel MacFarlane (Secretary)
Angus MacGillivray (Treasurer)
Janet Becigneul
Virginia Cameron
Jeff Dee (resigned)
Olga Gladkikh
Greg Hull
Dave Lawrence
Donnie MacDonald
Brian MacLeod
Bob Madden (resigned)
Sr. Marion Sheridan
Joanne Tompkins
Lise de Villiers

AAHS Community Navigator

Riverside Estates Property Manager

Carleton MacNeil

AAHS Tenant Selection Committee

Frank Gallant
Mary van Vonderen
Mary Saunders
Donnie MacDonald

Tenant Advisory Group – Riverside Estates

Residents
Carleton MacNeil

Treasurer's Report - Angus MacGillivray



*(above) Angus MacGillivray,
keeping us financially
sustainable*

Balance Sheet

As At March 31, 2017

ASSETS

Current Assets

HISA - Def. Grant & Def. Contributi	93,474.23	
Chequing Bank Account BCU	37,860.36	
S/A BCU - Trust Funds	305.00	
BCU Common & Surplus Shares	179.15	
Total Cash		131,818.74
Total Receivable		0.00
Other Receivables		70,000.00
Total Current Assets		201,818.74

Capital Assets

Equipment - Riverside	17,307.50	
Accum. Amort. - Equip. - Riverside	0.00	
Net - Equipment - Riverside		17,307.50
Building - Riverside	474,802.38	
Accum. Amort. - Build. - Riverside	0.00	
Net - Building - Riverside		474,802.38
Land - Riverside		70,000.00
Total Capital Assets		562,109.88

TOTAL ASSETS		763,928.62
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LIABILITIES

Current Liabilities	
Accounts Payable	83,273.49
Accruals	21,808.10
Security Deposits	570.00
Holdback Payable	40,355.15
Receiver General Payable	0.00
HST Paid on Purchases - Refundable	(27,397.59)
HST Owing (Refund)	(27,397.59)
Unearned Revenue	610.00
Bid Security - Archibald Gen Const	41,625.80
Total Current liabilities	160,844.95

Long Term Liabilities	
Deferred Grant - Navigator	6,308.86
Deferred Grants - Phase II	71,428.57
Deferred Contributions - Navigator	5,000.00
Deferred Contributions - Phase II	72,928.57
Housing Nova Scotia - Loan	100,000.00
Credit Union - Demand Loan	0.00
DMSF - Demand Loan	13,000.00
Credit Union - Mortgage	200,000.00
Total Long Term Liabilities	468,666.00

TOTAL LIABILITIES	629,510.95
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EQUITY

Net Assets	
Restricted - Endowments	0.00
Restricted - Invest. Capital Assets	36,797.78
Int. Rest. Contingency Reserve Fund	0.00
Unrestricted	0.00
Current Earnings	97,619.89
Total Net Assets	134,417.67

TOTAL EQUITY	134,417.67
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LIABILITIES AND EQUITY	763,928.62
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Income Statement

REVENUE	Actual to 2017-03-31	Budget
Rental Income		
Rental Income - Riverside	0.00	0.00
Total Rental Income	0.00	0.00
Contributions		
Contributions - Tax Receipt	500.00	0.00
Contributions - No Tax Receipt	70,080.00	0.00
Contributions - Charities & Found.	95.10	0.00
Total Contributions	70,675.10	0.00
Other Revenue		
Grants	41,914.57	0.00
Investments	985.60	0.00
Fundraising Events	0.00	0.00
Amortization - Defer. Contributions	0.00	0.00
Amortization - Deferred Grants	3,700.00	0.00
Misc.	1,100.31	0.00
Total Other Revenue	47,700.48	0.00
 TOTAL REVENUE	 118,375.58	 0.00
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EXPENSE		
Rental Expenses - Riverside		
Vacancies	0.00	0.00
Taxes	0.00	0.00
Utilities	0.00	0.00
Insurance	0.00	0.00
Water & Sewer	0.00	0.00
Snow Removal	0.00	0.00
Maintenance & Repairs	0.00	0.00
Property Management Fee	0.00	0.00
Landscaping	0.00	0.00
Professional Fees	0.00	0.00
Replacement Reserve	0.00	0.00
Misc.	0.00	0.00
Bad Debts	0.00	0.00
Interest	0.00	0.00
Depreciation	0.00	0.00
Total Rental Expenses - Riverside	0.00	0.00



General & Administration Expenses			
Navigator	3,200.00	3,200.00	
Navigator - Administration	497.15	500.00	
Total Expenses Navigator		3,697.15	3,700.00
Professional Fees		0.00	0.00
Wages - Summer Student		4,031.13	0.00
Advertising & Promotions		38.91	0.00
Insurance - Board		570.00	570.00
Interest & Bank Charges		606.89	0.00
Office		0.00	0.00
Communication Committee		2,060.46	2,000.00
Misc.		31.15	0.00
Soft Cost Construction Phase I		9,720.00	0.00
Total General & Admin. Expenses		20,755.69	6,270.00
TOTAL EXPENSE		20,755.69	6,270.00
NET INCOME		97,619.89	(6,270.00)

The Need for Affordable Housing in Antigonish

“More than 600 people in the Antigonish area live on social assistance.”

- *Katherine Reed, past AAHS Project Coordinator (2012)*

“The local food bank served 1,223 clients between January-May 2016, with an increase in the number of single parents.”

- *Christine Johnson, Health Equity Lead (2016)*

Competition is stiff for secure, affordable housing between university students and community members living on low incomes. The waiting list includes single mothers and their children, seniors and people living with disabilities.

No new public housing apartments have been built in the Antigonish area since 1996.
Private rentals are often insecure; sometimes forced moves occur.

There are 237 applications for social housing on file.

Nadine Frazer-Bates, Director of Eastern Mainland Housing Authority (August, 2016)

The ongoing housing shortage perpetuates the cycle of poverty and insecurity

- *Housing and Health Research Summary Report*, VicHealth (2016)



Reports from Standing Committees:

Communications and Community Outreach Committee

Janet Becigneul, Olga Gladkikh and Rachel MacFarlane

The committee was officially created at the AGM in June 2016 to address the communications and community outreach needs of the AAHS now that construction of the first phase of Riverside Estates was going ahead.

The first task of the committee was to develop the terms of reference for its operation. These were guided by the existing external communications policy.

In the past year, the committee has created a presence on social media through a new AAHS website, Facebook page and YouTube account. Through ongoing updates these sites are gradually attracting more visitors and building the public profile of AAHS.

The committee also co-ordinated three special events including: two funding announcements in co-operation with federal and provincial government authorities, and the official opening of Phase 1. These special events received extensive local and regional media coverage (radio, print), usually appearing on the front page or in the lead story.

News releases were sent to local media to announce the hiring of the community navigator the availability of applications, and the extension of the deadline for applications.

The committee plans to continue building the profile of the organization through upcoming feature stories about residents at Riverside Estates and our community partners.

Governance (Human Resource) Committee

Joanne Tompkins, Sr, Marion Sheridan, Lise de Villiers

The committee served as the human resource committee and achieved the following: developed a hiring policy, created a job description for new Community Navigator position, interviewed and provided orientation for new position, with the help of the executive, drew up employee contract, and found suitable work spaces, met with Carleton on a bi-weekly basis, clarified the reporting structure to the board, worked with Carleton to create community awareness of the mission and vision of AAHS and Riverside Estates as a community asset.



The committee established the Tenant Selection Committee (TSC) and process of tenant selection by: drawing up the guidelines for the TSC, recruiting personnel for the TSC, and providing an orientation session for the TSC.

The committee created documents for the new tenants of Riverside Estates by: creating the application form and process, creating the *Tenant Resident Guide*, creating the lease, and creating the guidelines for the Tenant Advisory Group and other social supports.

The committee provided materials pertaining to the above policies of AAHS for the website and created and posted the Confidentiality Agreement to the website.

The committee promoted and advocated for the social sustainability described in AAHS Mission and Vision Statement, and worked with community navigator to gather data to create an accurate scan of housing needs for people living on low income in Antigonish Town and County.

The committee acted as the nominating committee to recruit new board members based on the guidelines they established concerning board composition.

Future plans include a review of AAHS policies, procedures and terms of reference and continued advocacy to ensure respect for social and environmental sustainability.

Riverside Estates:

Building Committee Report

Dave Lawrence, Angus MacGillivray, Colleen Cameron, Pauline MacIntosh

This has been a very busy but successful year for the building committee. After our funding was approved for the Phase 1 build, things kicked into high gear. The building progressed more or less on schedule. We had a target date of January 1 for tenant move in, but delays led us to have the upstairs units ready for March 1 and the downstairs barrier free units ready for April 1. We had a great ribbon cutting ceremony before the downstairs tenants moved in.

A partnership with NSCC instigated by Colleen resulted in the construction of a beautiful well-built storage shed, for which the labour was donated. This was a great partnership that benefitted all involved. As of June 10, the finished landscaping and ground work had been completed. The driveway has been appropriately named "Hope Lane" and the property looks beautiful. Angus and other members of the committee have been discussing Phase 2 with the contractor to get an estimate on the cost.

It has been a great pleasure being a part of this building process this year. The board has put a lot of time and energy into making this vision happen. We can all be proud of this well built, energy efficient, attractive, safe and comfortable building.



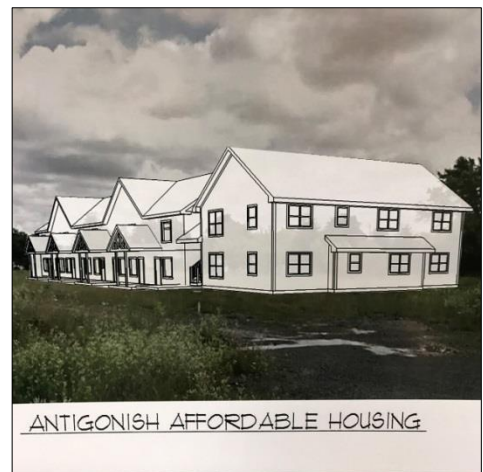
(top left) Riverside Estates, Phase 1, front view,

(above) Side view with heat pumps (**environmentally sustainable**) and shed, built by NSCC students (insert)

(left) Back view and view from the street



(below) Architect's drawing showing the completed Riverside Estates building. Phase 2



What's Next?

Fundraising for Riverside Estates

The completion of Riverside Estates is one step towards the creation of affordable housing that is secure, sustainable and energy-efficient, and provides a sense of community for the residents. The initiative consists of 14 one- and two-bedroom units developed in two phases. Four units were completed in Phase 1; another 10 are

planned in Phase 2. In total three units will be wheelchair accessible and barrier-free (two were completed in Phase 1). Construction costs for Phase 1 came in just under budget at \$575,066. Another \$1,600,000 is needed to complete Phase 2. Riverside Estates is an important beginning, but more needs to be done to address the need for affordable housing in our community. The Tenant Selection Committee received 28 applications which met the criteria from potential resident households, but we were only able to accept four of these. The rest are now on file.

Strategic Planning

On June 12, 2017, members of the AAHS Board of Directors, held a strategic planning session facilitated by Debbie Castle. The purpose of the session was to recognize past accomplishments and current realities, and to highlight the future goals of AAHS.



(above) Colleen thanking Debbie

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