

Antigonish Affordable Housing Society (AAHS)



Annual Report 2017-2018



Community Building Community



About Us

In 2014, the Antigonish Affordable Housing Society (AAHS) became a registered Canadian charity with an active board of directors. We are a group of committed volunteers who bring with us a wealth of skills in accounting, building development and management, communications, and community development, as well as rich experience in connecting with people living on low incomes, and being in that situation. In 2017, we hired a community navigator, established a Tenant Selection Committee and created our first Tenant Advisory Committee.

AAHS **envisions** having sufficient environmentally, socially and financially sustainable, community-supported affordable housing available to residents of Antigonish Town and County who are living on low incomes.

The **mission** of the Society is to research and develop opportunities to create (i.e. build new or renovate existing) affordable housing and provide social support for the residents of our developments.

We broke ground on our first initiative, **Riverside Estates**, during the summer of 2016. The first four-unit building opened for occupancy in April 2017. Another 10 units are currently under construction, and we hope to open the doors to new tenants in September 2018.



Chair's Message

As I prepared to write this message, I reviewed last year's annual report and was immediately struck by how much we have accomplished in the past 12 months. At that time, we had just welcomed our first tenants to Riverside Estates and were making plans to build garden boxes for them, to submit a proposal to Housing Nova Scotia, to develop fundraising strategies, to spend a day together as a Board to plan for the coming year, and to engage the community in helping us achieve our mission. We can now check them all off of our "to do" list.

With four new garden boxes, our tenants appreciated the ability to grow some of their own food last



summer and to spend time socializing. Their Tenant Advisory Committee has been meeting every two weeks with our Community Navigator to discuss issues and make recommendations. The Community Navigator has been instrumental in connecting tenants to resources in the community that improve their well-being. One of our tenants completed her education and secured a job with a significant wage increase. She has now moved elsewhere and her adult son will move into one of our one-bedroom units as he is connected to resources in the community to help him live on his own. I believe this story highlights the importance of affordable housing as a strategy to reduce poverty.

The wider Antigonish community has responded positively to our invitation to help us build a healthy community. This is evident in the support we received during the AVIVA on-line competition that secured us \$100,000 towards the cost of the Community Room in Phase 2.

It was also evident when we went to the wider community with our public fundraising campaign



(above) Colleen Cameron, AAHS Chair, joined by board member, Ginny Cameron, celebrating the AVIVA win!

which included person-to-person appeals, special events and programs. The tremendous support we received from local governments, media, volunteers, businesses, community organizations, friends and families has enabled us to reach almost half of our fundraising goal in just six months. Both the AVIVA and fundraising campaigns have also significantly raised our profile and the awareness of the need for affordable housing in this community.

In addition, we were successful in our grant proposal to Housing Nova Scotia, securing the maximum allowable \$500,000, as well as rent supplements for two of the 10 new units in Phase 2. The funding enabled us to begin construction of Phase 2 this winter. It is progressing well and we expect to welcome new tenants on September 1, 2018.

In June 2017, we spent a day looking back at our challenges and successes and developing strategic proposals for the upcoming year. These included finances/fundraising, Board development, building AAHS profile, hosting an Affordable Housing Summit and learning from Phase 1 of Riverside Estates. Again I am amazed at how much we have been able to achieve in a year. In particular,

our People's School on Affordable Housing, in partnership with StFX Extension, was a success in many ways. The mix of people from government, community organizations, researchers and individuals who work on affordable housing issues around the province enabled up to generate some creative strategies for achieving a common vision of affordable housing for all Nova Scotians. The hosting and success of this People's School contributed to our legitimacy as a credible organization that is able to achieve its goals.

The words that I would use to describe this past year are learning, perseverance and collaboration. We have had many challenges and unexpected turns as we navigated the complex path of being a new landlord and developer of affordable housing. We have made mistakes and have learned from them. There were many times when it seemed like the challenges were too great to overcome, but we persevered. We developed new partnerships and friends who helped us in many different ways. I believe the most significant factor to our success was the passion, commitment and dedication of each board member to achieve the vision and mission of AAHS.

Thank You, Colleen



Community Navigator's Message—Carleton MacNeil

"Incredible" would be the single word to describe the fact that I am already submitting my second report to an Antigonish Affordable Housing Society (AAHS) Annual General Meeting (AGM).

Is Riverside Estates measuring up to the goals and vision of AAHS? My answer to that question is a resounding "yes", backed by the following facts:



(above) Carleton MacNeil

- * All original residents are still at Riverside Estates
- * All residents are proud of their new homes
- * All residents regularly engage the support of the Community Navigator
- One tenancy is in transition mode (explained below)
- Riverside Estates' building and site are complimentary to the surrounding neighborhood
- Phase 2 of Riverside Estates is currently under construction
- The Community Navigator is submitting his second AGM Report

I want to assure the board and stakeholders that the past year has proven the role of the Community Navigator to be crucial to the success of the housing model/concept being offered by AAHS.



(above) The civic **address** for all 14 units of Riverside Estates is 12 Hope Lane, Sylvan Valley, NS, B2G 0G4.

As noted above, we have a two bedroom tenancy in transition mode. This is a wonderful development, and further proof that the goals of the society are being met. The situation is: During the past year a primary tenant has been able to successfully engage in education programs to embark on a new career. As a result, the tenant is able to move out due to increased income, and location logistics for engaging in new employment. This fortunate event, however, will mean the secondary tenant will be over-housed. The Riverside Estates tenancy rules require that the tenant move into a one-bedroom unit, and thereby release the two-bedroom unit to address another multiple person housing need. The tenant is delighted to participate. in allowing this to unfold as intended.

This transition will conclude with the opening of Riverside Estates Phase 2 in September 2018.

Sincerely,
Carleton MacNeil



(above) Home at last!





The Antigonish Affordable Housing Society (AAHS) was awarded the \$100,000 grand prize in the 2017 national Aviva Community Fund competition in December 2017.

The Society's Housing for Hope initiative was one of 14 grand prize winners announced at a countdown event at the People's Place Library. During the online competition, two million votes were cast for 504 projects across the country.

AAHS Chair, Colleen Cameron, credits the people of Antigonish and others across Canada and beyond for the win. "We wouldn't have made it into the finals without their help," Cameron said. She also recognized the support of the town and county of Antigonish, Housing Nova Scotia, the Bergengren Credit Union and the Sisters of Saint Martha.



AAHS will use the award to create a Community Room in Phase 2 of Riverside Estates for residents to meet and to build relationships with the broader Antigonish community.

A Community Room is one of three key ingredients in the Society's vision of building community while creating affordable housing for people living on low incomes. The other two include the Community Navigator position and the Tenant Advisory Group.

(above) AAHS members and community supporters gather together for the December 5th announcement.!

(below) Riverside Estates' community room





AAHS Board of Directors

OFFICERS

Chair: Colleen Cameron

Vice Chair: Pauline MacIntosh Secretary: Rachel MacFarlane Treasurer: Angus MacGillivray

DIRECTORS

Janet Becigneul
Virginia Cameron
Shaun Chisholm
Olga Gladkikh
Greg Hull
Donnie MacDonald
Brian MacLeod
Sr. Marion Sheridan
Joanne Tompkins
Lise de Villiers

AAHS Staff and Commitees

COMMUNITY NAVIGATOR and PROPERTY MANAGER

Carleton MacNeil

TENANT SELECTION COMMITTEE

Frank Gallant
Donnie MacDonald
Mary Saunders
Maria van Vonderen

TENANT ADVISORY GROUP/COMMITTEE

Residents of Riverside Estates Carleton MacNeil



(above) Accepting the AVIVA Award—back row standing: Angus MacGillivray, Greg Hull, Donnie MacDonald, Shaun Chisholm; seated: Sr. Marion Marion Sheridan, Amy Brierley, Coordinator, Martha Justice Ministry, Colleen Cameron.

(below) Attending the People's School on Affordable Housingback row standing: Carleton MacNeil, Olga Gladkikh, Pauline MacIntosh, Rachel MacFarlane, Janet Becigneul, Angus Mac Gillivray; seated: Colleen Cameron, Sr. Marion Sheridan, Lise de Villiers, Joanne Tompkins



(below) Members of the Tenant Advisory Group/Committee, Faye with her mother, Eileen Power.





Funders

We wish to thank the following **major donors** for their support:

Housing Nova Scotia
Sisters of St. Martha
The Municipality of the County of Antigonish
Town of Antigonish
Canada Mortgage and Housing Corporation
Canadian Alternative Investment Fund (CAIF)
East Coast Credit Union (Bergengren)
DJMI Legal Services Limited (Danny MacIsaac)
Colette Chisholm, Chisholm Family Foundation
AVIVA
100 Women Who Care

Opportunity Shop, St. Ninians Catholic Women's League Royal Bank

We would also like to thank the very generous **individual donors and businesses and organizations** who have responded to our public and private campaigns to raise money for Phase 2 of Riverside Estates.



(above) Janet Becigneul and Angus MacGillivray accept a cheque from County Councillor Donnie MacDonald.



(above) Colleen Cameron and Yvonne Landry. AAHS wins the vote at the first 100 Women Who Care meeting in Antigonish!



Committee Reports

Communications and Community Outreach Committee

(Olga Gladkikh, Janet Beigneul, Rachel MacFarlane)

In the past year, the committee has focused its attention on supporting three major AAHS initiatives: the Aviva Community Fund online competition, the Housing for Hope capital campaign and the People's School on Affordable Housing. We also continued to build the Society's public profile and to promote the need for affordable housing.

Following a strong social media campaign in the fall which included a short video and profile about residents in Phase 1, committee members co-ordinated a special countdown event in December 2017 to announce AAHS as the winner of the \$100,000 Aviva Community Fund on-line competition.

Working with the fundraising team, the committee developed various communication materials to support our Housing for Hope capital campaign which was launched in February 2018. These materials included donation and thank you cards, buttons, posters, tickets, a vertical banner, and three short videos.

The committee collaborated with staff of the StFX Extension Department to promote, design and cohost a People's School on Affordable Housing in Antigonish in March 2018. The event drew more than 60 people from across the province.

During the year, a total of 12 press releases were distributed on various topics to the media. The releases received extensive local media coverage (radio, print). CJFX and 101.5 The Hawk have been particularly supportive, airing PSAs for AAHS and conducting interviews to follow up on the releases.

The committee continued to enhance the social media presence of AAHS through out website, Facebook page and YouTube accounts. Ongoing content updates to these social media channels have been attracting new visitors and building the public profile of AAHS. To date, we have had 3.055 visitors to our website.

In April 2017, we started the year with 190 Facebook followers (likes) and ended in March 2018 with 519 followers. The Facebook post with the biggest reach and public engagement was on December 5th when we announced the AVIVA win. The post reached 29,700 people and engaged 2,000 (i.e. liked, commented or shared the post). Another well performing post was on July 17 linked to an article on our website entitled, "Home at Last." The post reached 5,600 people and engaged 1,500.

In the coming year, the committee plans to continue building the profile of the organization and supporting the work of other AAHS committees.

- Olga Gladkikh



Governance and Human Resource Committee

(Sr. Marion Sheridan, Joanne Tompkins, Lise de Villiers)

We worked on AAHS' policies and procedures for tenant selection. With input from Carleton and the Tenant Selection Committee, we improved the Tenant Application form to make it clearer and more usable, and we reviewed policies in the Resident Guide concerning house rules such as rent payment, hardship exemptions, smoking and pet policies. In the fall, Sister Marion and Joanne were active members of the AVIVA Housing For Hope Campaign committee which gave us the funds to build the community room. We are now creating policies and procedures for the use of this room.

We met regularly to strengthen our effectiveness as a board. We are in the process of reviewing the by-laws and the terms of reference for the working committees. It is also our intention to make sure that as a society we address and meet all the goals outlined in AAHS' 2017 Strategic Planning Session. In addition, we function as the nominating committee, so we have recruited a number of new or returning board members with strong skillsets. As it is the role of our committee to insure the general health of AAHS and the fulfillment of our vision and mission, we continue to define the social role of the community navigator.

- Lise de Villiers

Human Resource Ad Hoc Committee

(Joanne Tompkins)

At present the Human Relations Committee is a sub-committee of the Governance Committee. The Human Resources Committee's role is involving in supporting social inclusion at Riverside Estates by overseeing and supporting the role of the Community Navigator.

The Community Navigator, Carleton MacNeil, was paid for 20 hours/week up until December 2017. These hours were divided among tenant support, community outreach and property management. Many times Carleton's actual hours exceeded the 20 hours per week. In December funding restraints caused the Community Navigator position to be rolled back to 10 hours a week. These 10 hours were spent mostly on tenant relations (approximately 7 hrs/week) with property management being allotted 3 hrs/week. This change was financially driven and it was clear the Community Navigator's role required more robust funding. Beginning in April 2017 the Community Navigator also assumed some responsibility in building management as the Construction Manager for the AAHS. It has since become a goal of the AAHS to engage in fundraising that will increase the Community Navigator's role to 37.5 hours when Phase 2 is completed in September. This year has underscored the importance of the role of the Community Navigator in realizing the goal of social inclusion which is one of the three pillars upon which the AAHS is built.

The Human Resources Committee maintained regular communication and oversaw the role of the Community Navigator. Communication was mostly on an informal, as needed basis, but we did have a regular monthly meeting between myself and Carleton. Carleton also frequently met to provide an update to the larger Governance Committee. The majority of the Community Navigator's work is with Tenant Relations and his ability to help tenants problem-solve and connect with supports has been impressive. Such work requires excellent communication and interpersonal skills, knowledge of community supports, and an ability to keep the mission and values of AAHS at the core of his work.



As construction of Phase 2 began, Carleton put the applications out into the community and has gathered them for review. As was the case with Phase 1, the number of applications for Phase 2 exceeds the number of units available. Carleton is gathering important data to document the number of people in need of affordable housing and create profiles of who is in need in the Antigonish Town and County area. This will be important data for AAHS to use in both fundraising and advocacy efforts. The Tenant Selection Committee will meet in early June to begin the Tenant Selection Process.

In keeping with good governance an evaluation tool was created in conjunction with the Building Committee in order to provide an annual review of the role of the Community Manager and Property Manager.

As the Human Resources Committee member, I would like to take this opportunity to thank Carleton for his tireless and excellent work supporting the residents at Riverside Estates. He has increased the visibility of Riverside Estates and AAHS in the local community, and through his efforts he has provided a vital role in building community within our organization.

- Joanne Tompkins

Building Committee Report

(Shaun Chisholm, Carleton MacNeil, Angus MacGillivray, Colleen Cameron)

2018 has been an interesting, productive and exciting year to date for AAHS. In the spring of 2017, the Town of Antigonish donated a small piece of property which allowed a revision in the original plan to now have a Community Room on a slab. This eliminated the need for a full foundation and assisted in providing accessibility for all tenants.

The process of making these properties into one lot meant delays in getting land titles settled in late fall of 2017. This resulted in the contractor suggesting that an early spring start to the project would then be necessary on Phase 2. However to avoid price increases on materials much was ordered in the fall and stored for several months.

During this time period the Board secured financing for Phase 2 from Housing Nova Scotia and East Coast Credit Union. Mother Nature smiled on us this year with a relatively easy winter. This allowed for pouring of the footings in March, followed by the floor in April, and erection of the premanufactured walls and roof in the same month.

Once again we have partnered with NSCC for tenant storage barns. There have been delays, but we have been assured they will be ready for installation in late September 2018. Due to the efficiency and strong work ethic of our contractor there have been very few problems and it is anticipated we will be renting the units in September 2018.

- Shaun Chisholm



(above) The foundation for the community room



Fundraising Committee and Volunteers



(above) Darlene Rushton

Members of the Special Events Fundraising Committee (Colleen Cameron, Janet Becigneul, Olga Gladkikh, Rachel MacFarlane and Joanne Tompkins) have organized and promoted a number of successful fundraising activities which include: a pool tournament at Dooley's, a curling bonspiel, a dance with the Working Class Band, a letter campaign, draws and raffles, and tables at the Farmer's Market and the liquor store.

The fundraising teams were helped by a dedicated group of volunteers: Darlene Rushton for all the fundraisers, Denise Davies, James Smeaton, and Amy Brierley for the AVIVA Campaign, Shanon Archibald, Janet MacDonald. Susan Walsh, James Becigneul, Kyle Benoit and other RBC volunteers, Tanya De Wolfe from Dooley's, James

Doiron and Clarita for the curling bonspiel, and Pam Chisholm



AAHS has a young champion!

Six-year-old Lilien Gilham set up a lemonade stand near her home on Brookside Way on Saturday, May 5th to raise funds "for people who need a place to live." With help from her sister, nine-year-old Franky, Lilien raised \$110.80. She brought her purse to AAHS filled with bills and coins and is already dreaming of other ways that she can help. Lilien and Franky are the (above) Lilien Gilham daughters of Rennae and Chris Gilham.

The Antigonish Affordable Housing Society thanks everyone who has contributed to our fundraising efforts for your generous support of our unique model of community-centred housing at Riverside Estates.

Your contribution helps us to create affordable housing for people living on low incomes that is secure, sustainable and energy efficient. It also enables us to provide social support to the residents of our developments through our Community Navigator, Tenant Advisory Group and Community Room, YOUR SUPPORT MAKES A BIG DIFFERENCE!

Research shows affordable housing:

- Helps families save money to meet unexpected needs or plan for the future \Rightarrow
- Improves educational outcomes for vulnerable youth \Rightarrow
- Frees up resources for better quality food and other basic needs
- Promotes increased mental and physical health \Rightarrow
- Promotes greater independence for seniors and people living with disabilities \Rightarrow
- Gives residents a sense of identity and pride



Balance Sheet As At 2018-03-31

Submitted by Treasurer: Angus MacGillivray

ASSETS		
Current Assets		
HISA - Reserve Funds	227,095.05	
HISA - Endowment Fund	0.00	
HISA - ECCU		227,095.05
Chequing Account ECCU		7,637.80
S/A ECCU - Trust Funds		1,140.00
ECCU Common & Surplus Shares		180.73
Accounts Receivable	300.00	
Total Receivable		300.00
Rent Receivable		480.00
Other Receivables		121,000.00
Prepaid Expense		1,938.00
Total Current Assets		359,771.58
Capital Assets		
Equipment - Phase 1	17,307.50	
Accum. Amort Equip Phase 1	(3,461.52)	
Net - Equipment - Phase 1		13,845.98
Equipment Phase 2	0.00	
Accum. Amort Equip Phase 2	0.00	
Net - Equipment - Phase 2		0.00
Building - Phase 1	478,039.13	
Accum. Amort Build Phase 1	(3,933.48)	
Net - Building - Phase 1		474,105.65
Building - Phase 2	226,039.83	
Accum. Amort Build Phase 2	0.00	
Net - Building - Phase 2		226,039.83
Land - Riverside		95,000.00
Total Capital Assets		808,991.46
TOTAL ASSETS		1,168,763.04



LIABILITIES		
Current Liabilities		
Accounts Payable		2,221.04
Accruals		8,157.47
Security Deposits		1,140.00
Holdback Payable	1	.8,150.84
Receiver General Payable		0.00
HST Paid on Purchases - Refundable	(13,902.12)	
HST Owing (Refund)	(13	3,902.12)
Total Current liabilities	1	.5,767.23
Long Term Liabilities		
Deferred Contributions - Navigator		2,000.00
Phase 1 - Loan Housing Nova Scotia	9	4,444.50
Phase 1 - Demand Loan ECCU	5	0,000.00
Phase 1 - Mortgage ECCU	19	2,488.08
Phase 2 - Loan Housing Nova Scotia		0.00
Phase 2 - Note Payable	20	0,000.00
Phase 2 - Mortgage ECCU		1,000.00
Total Long Term Liabilities	53	9,932.58
TOTAL LIABILITIES	55	5,699.81
EQUITY		
Net Assets		
Restricted - Endowment Fund		500.00
Restricted - Capital Asset	12	7,417.67
Int. Rest. Res. Fund - R&M	500.00	
Int. Rest. Res. Fund - Tenant Rel.	500.00	
Board Design.Contingency Res Fund	500.00	
Ext. Rest. Res. Capital Repl. Fund	1,127.04	
Total Reserve Funds		2,627.04
Unrestricted		5,000.00
Current Earnings	47	7,518.52
Total Net Assets	61	3,063.23
TOTAL EQUITY	61	3,063.23
LIABILITIES AND EQUITY	1,16	 8,763.04



Income Statement 2018

Submitted by Treasurer: Angus MacGillivray

REVENUE	А	ctual to 2018 -03-31		Budget
Rental Income				
Rental Income - Phase 1		27,360.00		27,360.00
Rental Income - Phase 2		0.00		0.00
Total Rental Income		27,360.00		27,360.00
Contributions				
Contributions Capital - Tax Rec.	143,705.00		0.00	
Contributions Capital - No Tax Rec.	26,000.00		0.00	
Contributions Capital - Char.& Foun	3,089.68		0.00	
Total Contributions Capital		172,794.68		0.00
Contributions Oper Tax Rec.	3,270.00		2,160.00	
Contributions Oper No Tax Rec.	1,471.50		0.00	
Contributions Oper Char. & Foun	20,558.17		0.00	
Total Contributions Operational		25,299.67		2,160.00
Contributions Nav Tax Rec.	775.00		0.00	
Contributions Nav No Tax Receipt	300.00		0.00	
Contributions Nav Char. & Foun	0.00		0.00	
Contributions Nav Pledges	525.00		0.00	
Total Contributions Navigator		1,600.00		0.00
Total Contributions		199,694.35		2,160.00
Other Revenue				
Grants		37,904.00		0.00
Investments		1,173.11		0.00
Fundraising Events		5,498.54		0.00
Amortization - Def. Contr. Nav.		5,000.00		5,000.00
Amortization - Def. Grants Nav.		6,308.86		6,308.00
Amortization - Def. Contr. Phase 2		72,928.57		0.00
Amortization - Def. Grants Phase 2		71,428.57		0.00
Loan Forgiveness HNS		5,555.50		0.00
AVIVA Award		100,000.00		0.00
Misc.		1,650.00		0.00
Total Other Revenue		307,447.15		11,308.00
TOTAL REVENUE		534,501.50		40,828.00



Rental Expenses - Phase 1		
Vacancies	0.00	0.00
Taxes & Sewer	4,301.81	4,500.00
Insurance	1,691.00	2,000.00
Water	525.54	800.00
Garbage Removal	1,814.67	0.00
Snow Removal	1,100.00	1,100.00
Maintenance & Repairs	2,609.14	700.00
Property Management Fee	3,120.00	3,120.00
Landscaping	350.00	500.00
Professional Fees	0.00	137.00
Replacement Reserve	1,127.04	1,127.00
Misc.	122.93	100.00
Mortgage Interest & Bk S/C	5,886.86	5,879.00
Depreciation	7,395.00	7,395.00
Total Rental Expenses - Phase 1	30,043.99	27,358.00
Operational Expenses		
Navigator	10,080.00	10,480.00
Navigator - Administration	849.97	1,200.00
Navigator Office - Annex	0.00	0.00
Wages - Summer Student	858.18	0.00
Insurance - Board	825.00	570.00
Interest & Bank Charges	1,537.52	520.00
Office	134.37	100.00
Executive Committtee	0.00	0.00
Communication Committee	512.34	300.00
Misc.	531.15	0.00
Fund Raising Committee	7,385.92	300.00
Research Report - Needs & Demand	4,224.54	0.00
Total Operational Expenses	26,938.99	13,470.00
TOTAL EXPENSE	56,982.98	40,828.00
NET INCOME	 477,518.52	0.00



People's School a Success



More than 60 people gathered in Antigonish on March 24th for a People's School on Affordable Housing (facilitated by Pauline MacIntosh and Olga Gladkikh). Co-hosted by the Extension Department at StFX and the Antigonish Affordable Housing Society (AAHS), the People's School brought together community groups and concerned citizens, as well as service providers, elected officials, and researchers/educators from across the province.

The aim of the People's School was to build awareness about the current state of affordable housing in Nova Scotia, and to initiate a broader conversation about what communities can do collectively to make a real difference in the lives of people living on low incomes.

Participants had high praise for the gathering and the approach used by the organizers to share information, experiences and to explore various approaches to affordable housing. On their evaluation forms, participants identified their most significant learning. This included:

"I love the idea of a People's School – it was new to me and I think it really works, so I will talk to others about this event, and about affordable housing."

"I learned about lots of interesting strategies, websites, and people to help us move forward."

Others commented on the diversity of the group: "Hearing the voices of African NS, First Nations and people's lived experience! Seeing the connections with health and poverty and how marginalized communities are more impacted by the lack of affordable housing."

Several participants identified the need to be unified around the issue and to continue gathering and building on the momentum created during the People's School. As one put it, "There was a great synergy in the room ... small groups making connections and becoming aware of a bigger emerging movement or perhaps a movement whose time has come again."

CONTACT INFORMATION

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