



# Annual Report 2018-19



Antigonish Affordable  
Housing Society





## About Us

The Antigonish Affordable Housing Society (AAHS) became a registered Canadian charity in 2014, and since then our active Board of Directors have been working hard to bring our vision to reality.

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

Our mission 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.

# Message From The Chair

As I reflect on the past year I have a deep sense of amazement and gratitude. Amazement about how much we have accomplished, and gratitude for all the support and encouragement we have received to help us with these achievements.

The opening of Phase 2 of Riverside Estates in October 2018 was the realization of a dream for many people who have worked diligently for over 25 years to create affordable housing in Antigonish Town and County. It is a tangible demonstration of the success of AAHS in achieving its mission of researching and developing affordable housing and providing social support for our tenants. It also demonstrates our vision to have sufficient environmentally, socially and financially sustainable, community-supported affordable housing for people living on low incomes.

The Board of Directors has worked extremely hard to ensure we are financially responsible and sustainable. For both phases of the building we were able to identify cost savings to come in under budget. We were successful in securing funding from all levels of government, private donors, businesses and community members to achieve our fundraising Capital Campaign goal of \$250,000 within 12 months. Taking the time to do financial planning contributed to this achievement and helped us to develop strategies for future financial sustainability.

Our commitment to environmental sustainability is clearly demonstrated at Riverside Estates. Only three wheelbarrows of waste for the landfill was generated from the Phase 2 build. The units were constructed above standard insulation with heat pumps, a heat recovery ventilation system, energy star rated appliances and windows resulting in low electrical costs to the tenants. Solar panels will be installed in the near future, as well as exterior clotheslines. There are also garden boxes for all tenants to use.

The tenants at Riverside Estates say this is their home where they feel safe, happy and are building a sense of community. The Community Room has contributed significantly to this new sense of community. It is a place where they can come together to discuss issues or ideas, share food and take part in new learning opportunities. Key to this success is the role the Community Navigator plays in building this community and supporting the tenants to acquire the resources they need to live well.

Contributing to our success is our commitment as a Board to be a learning organization that takes the time to reflect, learn, share and co-learn with others. We will be co-hosting another People's School in May 2019, this time focusing on Housing Needs: From Research to Action. These People's Schools provide open spaces for innovation and collaboration, building networks and linkages that can inspire action for affordable housing in Nova Scotia. AAHS is now seen as a leader in enriching the affordable housing discussion.

I am grateful for the passion and commitment of so many people who have contributed to our success. The directors have spent countless hours to make sure we have a strong organization that is able to achieve success. We also rely on many community volunteers who share their time, expertise and resources, and on our financial contributors. They are all helping us to make our vision become a reality. Thank you all.



# Community Navigator Report

“Hard to believe,” is how I would describe the fact I am already submitting my third report to an Antigonish Affordable Housing Society (AAHS) AGM.

Riverside Estates is measuring up to the goals and vision of AAHS. Although there are many facts available to back that up, I will offer the following as evidence of how the residents feel:

- One resident recently commented, “If someone came to my door and offered me a million dollars and a new home to go to, I would say no thanks, I am living in the best home I have lived in my whole life. I am never leaving here.”
- Two other residents, in a show of their appreciation of being selected as residents, have made donations to our Community Room slush fund, which is normally funded through the recycling of refundable containers.

Residents continue to realize the value of the Community Room, not only for holding Tenant Advisory Group meetings and in-house events, but also as a gathering place for extended family/friends events.

The tenants are very pleased that resident, Doreen Grant, was recently appointed to be their representative on the AAHS Board of Directors.

On behalf of the residents and myself, I take this opportunity to thank the hard-working volunteer Board and committees for their untiring commitment to affordable housing. We also wish to express our gratitude for the support of the greater Antigonish community and the contributing stakeholders who provide invaluable support to AAHS.

Finally, I thank the residents of Riverside Estates for the support they have for me and my role. You are indeed, building a community, and I am honoured to be helping you accomplish that.

*Carleton MacNeil, AAHS Community Navigator*

# AAHS Board of Directors

## **Officers**

Chair: Colleen Cameron  
Co-Chair: Pauline MacIntosh  
Secretary: Rachel MacFarlane  
Treasurer: Angus MacGillivray

## **Directors**

Janet Becigneul  
Shaun Chisholm  
Willie Cormier  
Olga Gladkikh  
Doreen Grant  
Monica Lent  
Donnie MacDonald  
Teresa MacNeil  
Sr. Marion Sheridan  
Joanne Tompkins

## **Community Navigator and Property Management**

Carleton MacNeil

## **Tenant Selection Committee**

Frank Gallant  
Donnie MacDonald  
Mary Saunders  
Maria Van Vonderen  
Carleton MacNeil

## **Tenant Advisory Group**

Residents of Riverside Estates  
Carleton MacNeil

# AAHS Committee Reports

## Building Committee Report

This was a very productive year for the Antigonish Affordable Housing Society (AAHS) at 12 Hope Lane. At this time last year Phase 2 was at the insulation and gyprock stage and the Community Room foundation was being poured.

In large part, due to our very professional and competent contractor and workforce, the building was completed on schedule in September 2018, except for a one-month delay finishing two of the 10 new units and the Community Room. The delay was caused by a provincial shortage of building materials.

With the final touches complete, Phase 2 of Riverside Estates, and the Community Room were officially opened in October 2018.

Since then, with the cooperation of Canada Post, an on-site accessible community mailbox was installed. In addition, to ensure ground floor accessibility to all units, concrete sidewalks were laid and the parking spots for each unit were paved.

In January 2019, two storage sheds built by Nova Scotia Community College (NSCC) students in Port Hawkesbury were completed and delivered on site. This is the second year AAHS has partnered with NSCC on the project. There are now 15 exterior storage units for each of the 14 units at Riverside Estates, including one for facility equipment storage.

Tenants and volunteers are now in the process of landscaping, maintaining the on-site community garden, and adding to the beautification of the multi-family affordable housing complex.

*Members: Shaun Chisholm (chair), Colleen Cameron, Angus MacGillivray, Carleton MacNeil*

## Communications & Community Outreach Committee

During the past year, the committee continued to enhance the social media presence of AAHS through our website, Facebook page and YouTube accounts. We also introduced a new way of communicating with our supporters through Constant Contact e-newsletters. Ongoing updates to these various media channels attracted new visitors and contributed to building the public profile of AAHS locally and beyond.

In total, 10 press releases on various topics were distributed to local and provincial media. The releases received extensive local media coverage (radio, print). CJFX Radio and 101.5 The Hawk, as always, have been particularly supportive, airing PSAs for our fundraising events and conducting interviews to follow up the releases.

The committee submitted a successful proposal to Aviva's Getting Together Fund to host a community dinner for residents and Board members in the new Community Room in October 2018. This was the first event to be held in the newly completed room. A two-minute video of the dinner was produced for Aviva.

In addition, three other new videos were produced this year and posted on the AAHS website. They focused on the need for affordable housing; the role of the Community Navigator; and the purpose of the Community Room and Tenants Advisory Group.

Over the past year, the committee created a total of 33 posts, six of them drawing attention to new videos produced by our video team. An April 2018 post announcing we were accepting applications for Phase 2 had the biggest reach (2,400 people). We also created six Facebook events which reached more than 22,000 individuals with over 850 event responses. The Facebook pages of other local organizations featured our videos and posts, for example, 100 Women Who Care, The Casket and 989XFM. We also enjoyed post shares and tags from Facebook groups such as Sustainable Antigonish, Imagine Antigonish, the Extension Dept., Theatre Antigonish, and MP Sean Fraser.

In addition to coordinating the official opening of Phase 2 of Riverside Estates, committee members worked closely with the Fundraising Committee to publicize and support our fundraising efforts. Members organized Home for Christmas, a holiday concert which showcased a wide variety of local talent. The event raised over \$7,000. More importantly, it raised awareness of the continued need for affordable housing and generated a great deal of goodwill in the community, prompting a \$10,000 donation to AAHS.

The committee also collaborated with staff of the StFX Extension Department to promote, design and co-host another People's School in Port Hawkesbury in May 2019. The upcoming People's School will focus on how communities can research their housing needs.

In the coming year, the committee will continue to build the profile of the Society, engage our followers, and support the work of other AAHS committees.

*Members: Olga Gladkikh (chair), Janet Becigneul, Rachel MacFarlane*

## Fundraising Committee

After a year of hosting a wide range of fundraising events, we successfully achieved our Housing for Hope fundraising goal of \$250,000 at the end of February 2019, one year after launching the capital campaign.

The funds raised will be put towards the cost of building Phase 2 of Riverside Estates.

In a press release AAHS Chair Colleen Cameron acknowledged the tremendous support the campaign received from Antigonish residents and local businesses over the past year. “They have generously contributed everything from goods and services to auction off at our curling and Dooly’s pool events, to volunteering their time and talents performing at our Christmas concert. We couldn’t have done it without them and the many people in the community who came out to support our events.”

Although AAHS has wound up its Housing for Hope campaign, the Board recognizes there is still a need to continue to raise funds to ensure we can continue to keep our rents below market value, and to provide social support for residents through our Community Navigator.

Committee members will be active in the coming year researching and writing grant proposals and planning special fundraising events.

*Members: Colleen Cameron (chair), Janet Becigneul, Rachel MacFarlane, Joanne Tompkins, Olga Gladkikh, Teresa MacNeil*

### Our Funders

We would like to thank the following major donors for their support:

- Congregation of the Sisters of Saint Martha
- Municipality of the County of Antigonish
- Town of Antigonish
- Housing Nova Scotia
- NS Department of Communities, Culture and Heritage

We would also like to thank the very generous individual donors, organizations and businesses who have contributed to our public and private fundraising campaigns in the past year.



## Housing Society receives provincial funding

The Antigonish Affordable Housing Society (AAHS) received \$40,400 in March 2019 from the Building Vibrant Communities Fund to support its efforts to create socially sustainable housing for people living on low incomes.

The funding comes from the Department of Communities, Culture and Heritage. In a letter confirming approval of the Society's proposal, Minister Leo Glavine said, "All Nova Scotians deserve the opportunity to grow and succeed. The Government is committed to supporting programs and initiatives that not only alleviate the effects of poverty, but also enable Nova Scotians to exit poverty entirely."

Colleen Cameron, AAHS Chair, said, "The Society is pleased to work in partnership with the province of Nova Scotia to provide social support for the tenants of Riverside Estates through the work of our Community Navigator Carleton MacNeil. The funds will enable us to continue to build community and the capacity of tenants to bring about change in their lives so they are able to break the cycle of poverty and live well."

In addition to providing salary support for the Community Navigator, the funds will be used to put in place a comprehensive monitoring system, including capturing stories of changes that occur when people living on low incomes are in safe, affordable, accessible housing. The Society will also do educational outreach, sharing its learnings with other affordable housing organizations, community groups and all levels of government.

The 14 one and two-bedroom apartments at Riverside Estates, the first affordable housing initiative of the Society, are now fully occupied. AAHS continues to explore new ways to achieve its vision of having sufficient socially, environmentally and financially sustainable affordable housing for residents of the town and county of Antigonish who live on low incomes.

## Governance Committee

For the past year, the focus of the Governance Committee's work has been on policy development, review and revision. As a result of this process, three new policies were established: Community Room Policy (governing the use of this room); Finance Policy #6 (governing the Tenant Endowment Fund); and Finance Policy #7 (governing the investment and distribution of the Tenant Special Needs Fund or TSNF). Upon reviewing the Society's bylaws, the Committee determined no changes were necessary. Updates to the Policies and Procedures Manual, however, were undertaken in response to the evolution and development of the Society's activities and the feedback received from various committees.

Additionally, the Governance Committee was engaged in other initiatives. These included updates and revisions to the Resident Guide and the Tenant Selection Plan, with input from the Community Navigator; review and revision of the Board Member Application and Recruitment Package; review of Board Composition and Needs; the determination and compilation of materials for a new Member Orientation Handbook; and the hosting of an orientation session for new Board members.

The development of the Board Continuity Plan is ongoing, with the Governance Committee acting as the Nominating Committee for the Society, utilizing our Vision and Mission Statements to underpin this work.

*Members: Joanne Tompkins, Sr. Marion Sheridan, Monica Lent*

## Human Resources & Tenant Community Development Committee Report

The Human Resources Committee was renamed the Human Resources and Tenant Community Development Committee (HRTCDC) in the past year. The Committee expanded its role when Phase 2 of Riverside Estates opened in October 2018, increasing the number of units from four to 14. Given the increase in tenants and the work for this committee, it was decided to add another member.

The scope of the committee continues to be supporting social inclusion by overseeing and supporting the role of the Community Navigator, as well as Tenant Community Development. To that end, the committee is gathering information, insights, and stories from tenants to demonstrate to governments and the wider community the enormous benefits that result from providing safe, clean, affordable housing. Additionally, the HRTCDC knows from the number of applicants who have applied to Riverside Estates that the demand for affordable housing outstrips the actual units available. We hope to use the data we are gathering to create a profile of the need for affordable housing that still exists.

During the summer of 2018, the Tenant Selection Committee, under the guidance of Community Navigator Carleton MacNeil, spent many hours reviewing applications and interviewing prospective tenants. We thank that committee for its important and extensive work.

When Phase 2 opened, the population of Riverside Estates tripled as we welcomed a diverse group of tenants, including families with small children, couples, single people, and senior citizens. Two of the new units are barrier-free and, with some special effort by the Community Navigator and the HRTCDC, funds were made available to install a stair lift for one unit, making a third accessible unit available.

The Community Room, made possible through a successful community grant from AVIVA, opened in October 2018. The Community Room has an explicit mandate to foster social inclusion within Riverside Estates and with the larger community, and it has done just that. During the past year, the Community Room has been used by tenants to share Christmas and New Year's dinners with extended family, to attend community workshops, to hold formal meetings, and to be a place for tenants to meet informally, relax, play board games, or do puzzles.

The Community Room also hosts monthly meetings of the Tenant Advisory Group (TAG). TAG provides a structure for tenants to meet and creates opportunities to deepen the sense of community among tenants, discuss issues that may arise, and plan events for tenants and for the larger community. As summer approaches residents have begun growing plants indoors to transfer into garden boxes and are planning summer BBQs. Board members are invited to attend a TAG meeting once a year to learn more about the structure and to get to know the tenants.

Riverside Estates is unique in the world of affordable housing in Canada with its explicit focus on enhancing social inclusion. The Community Navigator, the Tenant Advisory Group, and the Community Room all contribute to the high degree of cooperation and goodwill noted by the tenants.

In addition to his role as Community Navigator, Carleton MacNeil also has duties for the property management of Riverside Estates. In this capacity, he collects rents and monitors lease renewals, engages in quarterly property inspections, and works with the Building Committee to ensure the property is in good repair.

The HRTCD Committee expresses its gratitude to Carleton MacNeil for the dedication and professionalism he demonstrates in his dual roles of Community Navigator and Property Manager. Carleton shows unwavering commitment to the mission and vision of AAHS and is tireless in his efforts to develop respectful and trusting relationships with the tenants. The high degree of social and financial success we witnessed this year is largely due to his excellent work and that of our Board.

*Members: Sr. Marion Sheridan and Joanne Tompkins*

# AAHS - Balance Sheet as of 2019-03-31

Submitted by AAHS Treasurer Angus MacGillivray

## ASSETS

### Current Assets

HISA - General	99,057.29	
HISA - Reserve Funds	30,922.10	
HISA - STN Fund	<u>3,000.00</u>	
HISA - ECCU		132,979.39
Chequing Account ECCU		6,742.51
S/A ECCU - Trust Funds		3,640.00
ECCU Common & Surplus Shares		182.53
Royal S/A - General		18,928.94
Inv. STN Fund	17,183.89	
Inv. General Endowment Fund	4,560.73	
Inv. Tenant Endowment Fund	6,917.55	
Inv. GIC Reserve Funds	25,500.00	
Inv. GIC General	<u>42,000.00</u>	
Investments		96,162.17
Rent Receivable		884.15
Prepaid Expense		<u>7,049.25</u>
Total Current Assets		266,568.94

### Capital Assets

Equipment - Hope Lane	42,011.00	
Accum. Amort. - Equip. - Hope Lane	<u>(11,863.72)</u>	
Net - Equipment - Hope Lane		30,147.28
Building - Hope Lane	1,870,393.93	
Accum. Amort. - Build. - Hope Lane	<u>(65,049.29)</u>	
Net - Building - Hope Lane		1,805,344.64
Land - Hope Lane		<u>95,000.00</u>
Total Capital Assets		1,930,491.92

**TOTAL ASSETS** **2,197,060.86**

## LIABILITIES

### Current Liabilities

Accruals		11,900.00
Security Deposits		3,640.00
Employee Remit.	909.30	
Employer's Portion Remit.	<u>285.54</u>	
Receiver General Payable		1,194.84
HST Paid on Purchases - Refundable	(11,422.43)	
HST Owing (Refund)		(11,422.43)
Unearned Revenue		<u>33,079.00</u>
Total Current Liabilities		38,391.41

### Long-Term Liabilities

Def. Contri. - Navigator		70,000.00
Loan 1 - Hope Lane - HNS		86,112.45
Loan 2 - Hope Lane - HNS		486,111.15
Note Payable - Hope Lane		125,000.00
Mortgage 1 - Hope Lane - ECCU		184,842.89
Mortgage 2 - Hope Lane - ECCU		<u>550,953.68</u>
Total Long Term Liabilities		1,503,020.17

**TOTAL LIABILITIES** **1,541,411.58**

## EQUITY

Net Assets		
Rest. - General Endowment Fund		4,560.73
Rest. - Tenant Endowment Fund		6,917.55
Rest. - STN Fund		20,183.89
Rest. - Capital Asset		497,471.75
Int. Rest. Res. Fund - R&M	1,523.00	
Board Design. Contingency Res Fund	51,000.00	
Ext. Rest. Res. Capital Repl. Fund	<u>3,899.10</u>	
Total Reserve Funds		56,422.10
Unrestricted		61,941.44
Current Earnings		<u>8,151.82</u>
Total Net Assets		655,649.28

**TOTAL EQUITY** **655,649.28**

**LIABILITIES AND EQUITY** **2,197,060.86**



## AAHS - Income Statement 2018-2019

<b>REVENUE</b>	<b>Actual to 2019-03-31</b>	<b>Budget</b>
<b>Rental Income</b>		
Rental Income - Hope Lane	70,060.00	70,060.00
Total Rental Income	70,060.00	70,060.00
<b>Contributions</b>		
Contributions Capital - Tax Rec.	55,934.68	0.00
Contributions Capital - No Tax Rec.	6,975.40	0.00
Contributions Capital - Char.& Foun	2,570.52	0.00
Contributions Oper. - Tax Rec.	11,728.00	30,965.00
Contributions Oper. - No Tax Rec.	4,015.00	0.00
Contributions Oper. - Char. & Foun	1,150.52	0.00
Contributions Nav. - Tax Rec.	0.00	5,000.00
Total Contributions	82,374.12	35,965.00
<b>Other Revenue</b>		
Grants	14,100.00	12,000.00
Investments & Misc.	1,525.20	8.00
Fundraising Events	17,389.04	8,050.00
Amortization - Tenant Endow. Fund	3,850.00	3,850.00
Amortization - Def. Contr. Nav.	5,000.00	5,000.00
Amortization - STN Fund	0.00	3,000.00
Loan Forgiveness HNS	22,220.90	0.00
Misc.	5,636.55	0.00
Total Other Revenue	69,721.69	31,908.00
<b>TOTAL REVENUE</b>	<b>222,155.81</b>	<b>137,933.00</b>

# Expenses

## EXPENSES

Rental Expenses - Hope Lane		
Vacancies	3,925.00	3,990.00
Taxes & Sewer	15,864.65	19,200.00
Utilities	641.11	1,400.00
Insurance	4,605.75	6,500.00
Water	1,188.48	1,400.00
Garbage Removal	2,359.58	4,680.00
Snow Removal	800.00	2,700.00
Maintenance & Repairs	2,301.46	3,000.00
Landscaping	300.00	1,600.00
Professional Fees	0.00	373.00
Replacement Reserve	2,772.06	2,771.00
Misc.	0.00	200.00
Mortgage Interest & Bk S/C	14,457.59	15,217.00
Depreciation	69,518.01	17,052.00
Bad Debt	0.00	0.00
Navigator	34,914.03	33,900.00
Navigator - Administration	1,403.57	1,200.00
Navigator Office - Annex	1,877.51	2,400.00
Total Rental Expenses - Hope Lane	156,928.80	117,583.00
<b>Operational &amp; Admin. Expenses</b>		
Insurance - Board	1,197.00	2,500.00
Office	385.49	200.00
Executive Committee	1,000.00	1,500.00
Communication Committee	1,562.86	2,200.00
HRTCD Committee	3,850.00	6,850.00
Misc.	1,067.83	600.00
Special Grant PNS	4,796.25	0.00
Fund Raising Committee	922.38	1,000.00
Soft Cost Construction	42,293.38	0.00
Total Operational Expenses	57,075.19	14,850.00
<b>TOTAL EXPENSE</b>	<b>214,003.99</b>	<b>132,433.00</b>
<b>NET INCOME</b>	<b>8,151.82</b>	<b>5,500.00</b>

## **Contact Information**

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## **Community Building Community!**