



Annual Report 2020-21



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 has 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 to provide social support for the residents of our developments.

Message from the Chair

AAHS began 2020-2021 with great expectations. We were reviewing and learning from our success in opening and operating Riverside Estates for a year and decided to launch our new Appleseed Dr. building initiative. Then, like everyone else we, we were hit with the reality and challenges of the Covid-19 pandemic and had to rethink the way we operate and how we would move forward toward our vision.

Our model of supportive housing with our Community Navigator enabled us to immediately assess and support tenants who were facing challenges due to the pandemic. With funds received from the United Way, Pictou Co., we were able to buy cleaning supplies, hand sanitizers, masks and bus passes for tenants, to ease some of the financial burden they were facing.

The Community Room is equipped with a large monitor which was purchased by the tenants. This allowed us to hold a blended model of meetings, with some people joining on-line and some social distancing in the Community Room. We also managed to have a very successful strategic thinking and planning session in-person at the Legion, while following appropriate social distancing guidelines.

We faced a significant drop in fundraising since we were unable to hold our regular events. We held a successful online auction for one of the stained-glass windows from Bethany. To help address the shortfall in fundraising, we were able to access some federal and provincial funding to cover a portion of our operating and Community Navigator costs.

Three areas of focus for us this year was on the Appleseed Dr. building initiative, the internal working of the society, and reflection and learning from our experience.

As has been the case in the past, we received immediate financial support from the Sisters of St. Martha, the Town of Antigonish, and the Municipality of the County of Antigonish, who also donated the land for this building initiative. We have also been working very closely with Housing Nova Scotia and the CMHC: Canada Mortgage and Housing Corporation to help finance this project. The tender was awarded to Fowler Construction of Truro in September 2020.

Our strategic thinking and planning session together helped us reaffirm our vision and plan for the future. A significant amount of time was spent reviewing and changing our internal operating documents. This process has helped us to reflect, learn and strengthen our organization, putting us in good stead as we move forward.

Building community is very much part of our mission, and we have done this by listening, reflecting and learning from our relationship with the tenants of Riverside Estates. It is rewarding to see the Tenant Advisory Group coming together as a group and taking on initiatives to enhance the community's wellbeing.

Over this past year we have shared our learnings and model with many other community organizations individually as well as in conferences and workshops. Networking with other groups at the national, provincial, and regional levels has expanded and increased our knowledge of the issues in the community housing sector, and of available opportunities.

Working through this pandemic has provided many challenges and opportunities for AAHS. We have successfully met these challenges and taken advantage of opportunities through the countless hours board members dedicate to this society. The openness and willingness of the tenants to work with the board to build community has been remarkable, as has the countless hours the Community Navigator spent supporting the tenants to live well. Thank you to all for what you have done and continue to do for AAHS.

Colleen Cameron

AAHS Board of Directors

Officers

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

Directors

Janet Becigneul
Shaun Chisholm
Willie Cormier
Phillip Girvan
Doreen Grant
Donnie MacDonald
Briana McCarron
Theresa MacNeil
Sr. Marion Sheridan
Eric Smith
Joanne Tompkins (to August 2020)
Connie Clement

Community Navigator and Property Management

Carleton MacNeil

Tenant Selection Committee

Frank Gallant
Donnie MacDonald
Maria Van Vonderen

Tenant Advisory Group

Tenants of Riverside Estates
Doreen Grant
Carleton MacNeil

AAHS Committee Reports

Building Committee Report

The first spring project at Riverside Estates was the design and construction of a hard-packed walkway enabling all tenants' access to over eight very productive garden boxes.

2020 was a bumper crop year and the gardens were enjoyed by many. The Riverside facilities continue to accommodate the needs of tenants.

By mid-summer 2020 we received the plans from Archibald and Fraser Architects for a new 12-unit building. This is being erected on land on Appleseed Drive, which was generously donated by the Municipality of the County of Antigonish.

The initial design was to have all units in one building, but this was subsequently changed due to drainage lines and sewer right of way on the property. The new design includes four buildings. This enabled an adjustment to the roof design to accommodate solar panels. It is anticipated that this will allow the new property to be a net zero complex.

In August, Fowler Construction of Truro was selected through a tendering process to construct the buildings at a cost of \$2,336,880.00, with an anticipated start of October 2020. There was however a delay in building approval which prevented initial construction until March of 2021. Ian Smith was hired by the board as an overseer acting for AAHS. The project is now going full speed ahead and we are looking forward to a December 2021 opening!

Members: Shaun Chisholm (Chair), Angus MacGillivray, Colleen Cameron

Communications & Community Outreach Committee

Over the past year, Briana assumed the role of chair and the group discussed how it would utilize multiple media networks and various aspects of communication through the website, Facebook, Instagram, Twitter and file-sharing systems.

Throughout the year, the AAHS Facebook page gained almost 100 new likes, 786 by March 2021. The communications committee maintained a presence on Facebook with a wide variety of posts. The first post of the year was sharing a story from 989 XFM about the County approving a donation of land on Appleseed Drive.

A second series of posts were created for the auction of a stained-glass piece from Bethany in December. The committee worked on the details of the Bethany stained-glass auction, including a poster, and created the listing on 32Auctions website. The promotion of the auction reached over 2,000 people and contributed to the success of the online auction.

The committee posted the Community Navigator and Property Manager position on NS Works website, the Government Job Bank, the Women's Resource Centre and at St. Martha's Hospital. The posting was also shared on the AAHS Facebook page and on the local radio stations, where it gained lots of interest.

Other posts included an announcement that AAHS was accepting applications for a vacant unit, an invitation for donations at the end of December, and a post sharing a donation from East Coast Credit Union. There was also a series of posts made on November 22 around National Housing Day, reaching more than 1,700 people.

As the Society continues to grow, so has the need for larger data and storage systems between committees and board members. The committee investigated file sharing systems, which included Google Workspace for Nonprofits. This online hub will assist the committee's efforts of building a digital workplace that enhances the content management system, collaborate and share digital rich assets related to building developments, fundraising, and website programming.

The AAHS website underwent minor updates throughout the year, however larger website updates are planned for the upcoming year, which will include the addition of a volunteer recruitment page.

In the coming year, the committee will continue to work with other AAHS committees to tell the Society's story, activate supporters, encourage volunteers, and engage the community.

Members: Briana McCarron (chair), Rachel MacFarlane, Janet Beigneul, Eric Smith, and Phil Girvan

Fundraising, Events Planning and Proposal Writing Committee

The 2020-2021 fiscal period's fundraising efforts were greatly affected by the Covid-19 pandemic. The Fundraising Committee customarily hosts three main community events to raise funds for our ongoing operations: a curling bonspiel, the Dooly's Pool Challenge, and a dance. The last time we had a "normal" year, these three events raised close to \$10,000, which we could put toward operating costs. We look forward to resuming these successful events once the pandemic has passed.

We moved some fundraising online, including the on-line auction of a stained-glass piece from Bethany, which was completed in December 2020. With promotion, the auction reached over 2000 people and raised \$1250.

Many grant applications were written to support our ongoing operating costs and capital projects. Completing these applications requires a huge commitment of time for the members of the committee. Some of these applications are successful and many are not.

We are pleased to report that we did receive grants to help with the Appleseed Build, solar panel installation and ongoing operating costs.

Members: Colleen Cameron (Chair), Angus MacGillivray, Janet Becigneul, Donnie MacDonald, Theresa MacNeil, Doreen Grant, Briana McCarron, Eric Smith

Our Funders

The Antigonish Affordable Housing Society would like to thank the following major supporters for their generosity:

- Congregation of the Sisters of St. Martha
- Antigonish Community Energy Cooperative
- Municipality of the County of Antigonish
- Town of Antigonish
- Canada Mortgage and Housing
- Housing Nova Scotia
- Efficiency Nova Scotia
- Province of Nova Scotia
- Federation of Canadian Municipalities
- Bishop Power Foundation
- Government of Canada
- DJMI Legal Services Limited
- Archibald & Fraser Architects Ltd.
- & the people of Antigonish Town and County

Governance Committee

During this past year, the Governance Committee met frequently, typically via Zoom. Joanne Tompkins left the Committee in June 2020 and Connie Clement joined the Committee in February 2021.

The Governance Committee held an orientation session in February for incoming AAHS Directors Connie Clement and Wayne Ezechiel.

An in-person Strategic Thinking Retreat was held Saturday, September 26, 2020 at the Royal Canadian Legion in Antigonish. All directors, save one, were in attendance.

To plan the day, a Subcommittee of the Governance Committee was formed. Members included Philip, Sr. Marion, and Pauline MacIntosh, board member and representing the Executive Committee. The Subcommittee planned the agenda with input from the Board and in consultation with the facilitator. The Subcommittee handled logistics and ensured that the Retreat was held safely and in adherence to COVID-19 public health protocols.

One action item arising from the Retreat was to ensure consistency among all Committee ToRs. This is currently underway. Other priorities arising from the retreat include performing a skills and gaps analysis of the Board, reviewing AAHS Policies & Procedure, and the development of an AAHS Statement of Values.

Governance also spent time completing reports on the rotation of Board Members and composition of Board Committees. The Governance Committee also acts as the Nominating Committee.

All the work of the Governance Committee is done referencing the AAHS Vision and Mission Statements.

Members: Phil Girvan (Chair), Marion Sheridan, csm, Joanne Tompkins (to June, 2020), Connie Clement (from February, 2021)

Tenant Community Building Committee (TCBC)

In November 2020 the Board approved the separation of the Human Resources and The Tenant Community Building Committee. Each has its own Terms of Reference. Members of the TCB Committee are: Theresa MacNeil, chair, Doreen Grant, Board Member representing the Tenants, Briana McCarron, and Sister Marion Sheridan. Joanne Tompkins was on this Committee but left the Board in August 2020. Her contributions to the committee are much appreciated by the Board. This Committee works with the Community Navigator on the social aspect of that position.

Despite the Pandemic, the TCBC and the Community Navigator were active in fulfilling many social responsibilities to the tenants at Riverside Estates. The priority was placed on ensuring all tenants felt safe and had access to medical necessities and cleaning-sanitation products. Funding through The Pictou County United Way allowed for purchasing these supplies, at no cost to the tenants. Transportation issues were also met through funding from The Pictou County United Way.

In collaboration with tenants, TCBC submitted a proposal to the Community Health Board for a Wellness Grant. This was successful and we were awarded \$10,000 for our ongoing wellness and community building initiatives. This proposal was based on the social determinants of health, taking into consideration the various age groups within the Riverside Community.

In 2019, a tenant survey was conducted which had 100 percent responses. The results of this survey were delayed until June 2020, due to the pandemic. Then, the results were presented to tenants in the community room, with feedback and discussion about various tenant priorities.

The TCBC along with the Tenant Advisory Group (TAG) initiated several of these priorities in the following months, as much as Covid-19, restrictions would allow.

An 8-week Mindfulness Program was offered; exercise equipment was purchased and set up for the use of adult tenants; a children's backyard rink was constructed; and an information session on Community Policing was offered. There was ongoing outreach to community agencies to improve health and security for tenants.

The community garden boxes were found to enhance the backyard, contribute to food security, and to support community building.

Tenants who moved out of units and those moving in, were supported and welcomed. Discussion is ongoing on the needs of our tenants, as well as future tenants of the new units on Appleseed Drive.

The TCBC accessed funding from the Tenants' Special Needs Fund. As per the donor's intentions (as outlined in policy) this fund is used when no other personal or community resources are available to meet the tenants' needs.

Despite the limitations of the pandemic, working with the Community Navigator and the Tenants Advisory Group, this committee has contributed to strengthening community building and social sustainability, and to the vision of The Antigonish Affordable Housing Society.

Members: Theresa MacNeil (Chair), Doreen Grant, Briana McCarron, Sister Marion Sheridan, Joanne Tompkins (to August 2020).

Human Resources Committee

The Human Resources committee was formed in November 2020 when the former Human Resources and Tenant Community Development committee was split into two separate committees.

It was decided that it would be beneficial to have a committee that deals with human resource aspects separate from the tenant community building piece. New terms of reference for the committee were drawn up, and part of that process was to look at the make-up of the committee, which included the chairs of the building and former HRTCD committees, along with two members of the executive.

In the past year, the HR committee helped to move forward the mission and vision of AAHS. The committee created tools, including a time tracking program for the community navigator/ property manager that will allow the committee to gauge the percentage of time spent on both the social and property management tasks.

Performance evaluations were conducted, and constructive feedback provided, in order to enhance supports to residents. The employment contract was sharpened, and advertising, hiring and training for the community navigator position was undertaken.

The HR committee will continue to work closely with the community navigator / property manager to ensure the employee is supported and goals are reached as they work to help fulfil the mandate of AAHS, which is to offer safe affordable housing to those living on low income in Antigonish.

Members: Rachel MacFarlane (Chair), Theresa MacNeil, Colleen Cameron

AAHS - Balance Sheet as of 2021-03-31

Submitted by AAHS Treasurer Angus MacGillivray (With comparative figures for the previous year)

ASSETS	<u>31-Mar-20</u>	<u>31-Mar-21</u>
<u>Current Assets</u>		
Cash	\$ 204,812	\$ 149,617
Investments	\$ 122,631	\$ 156,637
Rent Receivables	\$ -	\$ 376
Other Receivables	\$ 124,549	\$ 135,828
Prepaid	\$ 7,909	\$ 10,525
Total Current Assets	\$ 459,901	\$ 452,983
<u>Capital Assets</u>		
Property & Equipment	\$ 1,962,541	\$ 2,376,880
Total Capital Assets	\$ 1,962,541	\$ 2,376,880
TOTAL ASSETS	\$ 2,422,442	\$ 2,829,862
LIABILITIES		
<u>Current Liabilities</u>		
Accounts Payable	\$ 32,290	\$ 34,918
Accruals	\$ 1,975	\$ 2,500
Security Deposits	\$ 3,909	\$ 3,978
Holdback Payable	\$ -	\$ 38,941
HST Paid on Purchases - Refundable	-\$ 8,260	-\$ 33,832
Unearned Revenue	\$ 3,510	\$ -
Total Current Liabilities	\$ 33,424	\$ 46,503
<u>Long Term Liabilities</u>		
Deferred Grants	\$ 53,541	\$ 6,255
Deferred Contributions	\$ 56,000	\$ 53,900
CEBA Loan	\$ -	\$ 40,000
CMHC Loan	\$ -	\$ 150,828
Loans - Housing Nova Scotia	\$ 533,334	\$ 493,334
Note Payable	\$ 125,000	\$ 47,500
Mortgages	\$ 706,924	\$ 682,195
Total Long Term Liabilities	\$ 1,474,799	\$ 1,474,012
TOTAL LIABILITIES	\$ 1,508,223	\$ 1,520,515
NET ASSETS/EQUITY		
Unrealized Gains and Losses	-\$ 11,818	\$ 24,076
Restricted Funds	\$ 313,725	\$ 300,036
Restricted Capital Asset	\$ 597,283	\$ 944,083
Unrestricted	\$ 15,029	\$ 41,152
TOTAL NET ASSETS/EQUITY	\$ 914,219	\$ 1,309,347
LIABILITIES AND NET ASSETS/EQUITY	\$ 2,422,442	\$ 2,829,862

AAHS - Income Statement 2020-2021

For the period ending March 31, 2021 (With comparative figures for the previous year)

	<u>Actual</u> <u>31-Mar-20</u>	<u>Actual</u> <u>31-Mar-21</u>	<u>Budget</u> <u>31-Mar-21</u>
REVENUE			
<u>Rental Operation - Riverside Estates</u>			
Rental Income	\$ 102,575	\$ 105,169	\$ 104,232
Grants - Operating	\$ 34,300	\$ 37,158	\$ 6,000
Amortization - Deferred Contributions Nav.	\$ 14,000	\$ 14,000	\$ 14,000
Loan Forgiveness - HNS	\$ 40,000	\$ 40,000	\$ 40,000
Total	\$ 190,875	\$ 196,327	\$ 164,232
Deduct			
Rental Expenses Note 3	\$ 180,712	\$ 193,313	\$ 186,095
Rental Income (Loss)	\$ 10,163	\$ 3,014	-\$ 21,863
<u>Other Revenue</u>			
Contributions/Donations	\$ 153,062	\$ 25,042	\$ 19,900
Grants - Capital	\$ 75,773	\$ 207,192	\$ -
Investment	\$ 3,555	\$ 71,887	\$ 1,500
Fundraising	\$ 6,623	\$ 550	\$ 12,000
Amortization - Deferred Contri. Board Deve.	\$ -	\$ 2,100	\$ -
Amortization - Deferred Grants Appleseed	\$ 9,459	\$ 50,541	\$ -
Amortization - Tenant Special Needs Fund	\$ 1,843	\$ 1,370	\$ 6,000
Misc.	\$ -	\$ 8,608	\$ -
Total Other Revenue	\$ 250,315	\$ 367,290	\$ 39,400
TOTAL REVENUE	\$ 260,478	\$ 370,304	\$ 17,537
<u>General and Admin Expenses</u>			
Insurance - Board	\$ 1,343	\$ 1,612	\$ 1,672
Office	\$ 286	\$ 510	\$ 565
Executive Committee	\$ 809	\$ 900	\$ 6,000
Human Resource Committee	\$ -	\$ -	\$ -
Communication Committee	\$ 594	\$ 817	\$ 2,000
Tenant Committee Building Committee	\$ 1,843	\$ 1,566	\$ 6,300
Board Development	\$ -	\$ 2,065	\$ -
Fund Raising Committee	\$ 387	\$ 170	\$ 500
Misc.	\$ 242	\$ -	\$ 500
Special Grant PNS	\$ -	\$ 5,190	\$ -
Wages Summer Student	\$ -	\$ 4,644	\$ -
Soft Cost Construction	\$ -	\$ -	\$ -
Total General and Admin. Expenses	\$ 5,503	\$ 17,475	\$ 17,537
NET INCOME	\$ 254,975	\$ 352,829	\$ -

Notes to Financial Statements

(Year Ended March 31, 2021)

Note 1 - Property and Equipment

	<u>Cost</u>	<u>Acc. Deprec</u>	<u>Net Book Value</u>
Land	\$ 226,000		\$ 226,000
Equipment	\$ 42,011	\$ 23,912	\$ 18,099
Building - Riverside	\$ 1,905,742	\$ 183,788	\$ 1,721,954
Building - Appleseed	\$ 410,826	\$ -	\$ 410,826
	<u>\$ 2,584,580</u>	<u>\$ 207,700</u>	<u>\$ 2,376,880</u>

Note 2 - Funds

	<u>Balance</u>	<u>Investment Income,</u>	<u>Balance</u>
	<u>31-Mar-20</u>	<u>Contributions &</u>	<u>31-Mar-21</u>
		<u>Amortization</u>	
		<u>Net</u>	
General Endowment Fund	\$ 5,688	\$ 77,194	\$ 82,883
Tenant Endowment Fund	\$ 7,377	\$ 623	\$ 8,000
Tenant Special Needs Fund	\$ 19,035	-\$ 732	\$ 18,303
Appleseed Building Fund	\$ 215,617	-\$ 100,617	\$ 115,000
Int. Rest. Reserve Fund - Repair and Maint.	\$ 6,757	-\$ 6,757	\$ -
Board Designated Contingency Reserve Fund	\$ 51,000	\$ -	\$ 51,000
Int. Rest. Reserve Capital Replacement Fund	\$ -	\$ 12,400	\$ 12,400
Ext. Rest. Reserve Capital Replacement Fund	\$ 8,251	\$ 4,200	\$ 12,451
Total	<u>\$ 313,725</u>	<u>-\$ 13,689</u>	<u>\$ 300,036</u>

Note 3 - Rental Expenses

	<u>Actual</u>	<u>Actual</u>	<u>Budgeted</u>
	<u>31-Mar-20</u>	<u>31-Mar-21</u>	<u>31-Mar-21</u>
Vacancies	\$ 530	\$ 628	\$ 2,000
Taxes & Sewer	\$ 13,894	\$ 14,911	\$ 16,000
Utilities	\$ 1,725	\$ 4,769	\$ 2,500
Insurance	\$ 7,668	\$ 10,090	\$ 8,000
Water	\$ 1,979	\$ 1,666	\$ 2,200
Garbage Removal	\$ 2,504	\$ 3,285	\$ 3,300
Snow Removal	\$ 2,500	\$ 8,339	\$ 2,500
Maintenance & Repairs	\$ 7,895	\$ 12,642	\$ 4,000
Landscaping	\$ 700	\$ 200	\$ 1,000
Professional Fees	\$ 2,580	\$ -	\$ 500
Replacement Reserve	\$ 4,120	\$ 6,600	\$ 4,200
Misc.	\$ 412	\$ 131	\$ 250
Mortgage Interest & Bank S/C	\$ 22,887	\$ 21,025	\$ 24,200
Depreciation	\$ 66,843	\$ 63,943	\$ 66,400
Bad Debt	\$ -	\$ -	\$ 1,000
Navigator	\$ 39,490	\$ 41,239	\$ 43,145
Navigator - Administration	\$ 2,383	\$ 3,844	\$ 2,500
Navigator Office and Anex	\$ 2,601	\$ -	\$ 2,400
Total Rental Expenses	<u>\$ 180,712</u>	<u>\$ 193,313</u>	<u>\$ 186,095</u>

Contact Information

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**Antigonish Affordable Housing Society:
Community Building Community!**