



Annual Report 2021-22



Antigonish Affordable
Housing Society



Dedicated to the Memory of Justin Nicholas Liengme



The Antigonish Affordable Housing Society dedicates this report to our late friend and colleague Justin Liengme who passed away on June 30, 2022.

Justin was a Volunteer Director on our Board and served on our Building and Governance Committees. He not only worked tirelessly to see our housing development, Appleseed Court, come to life but also cared deeply for the people who would call it home. He strived to ensure it offered tenants as many opportunities as possible to live well in our community. Justin's contributions were great and will always be remembered.

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.

**AAHS VALUES: COMPASSION, HUMILITY, PRACTICALITY, TENACITY,
COMMUNITY FOCUS, RESPECT**



Message from the Chair

2021-22 year has proven to be another busy year for the Antigonish Affordable Housing Society as we successfully completed construction and welcomed tenants to their new homes in a new 12-unit complex on Appleseed Drive. As with our previous build of 14-units, it includes a community room, community gardens and solar panels, and was carried out with our three pillars of social, environmental and financial sustainability guiding us through the planning and implementation process. This new project has allowed us to continue to build on our mission to research and develop affordable housing while providing social support for our tenants.

AAHS continues to be a reflective learning organization and has spent much time and effort to share our knowledge and experience with small community organizations as well as provincial and national organizations. Recently, we participated in the Housing Forum hosted by the Municipality of the County of Antigonish, which brought together local, provincial and federal representatives together to discuss Housing in our community. Also, we contributed to, and learned a great deal from, the “Build Together: Strengthen the Community Housing Sector in Nova Scotia” a collaborative partnership with St. Francis Xavier University’s Extension Department and the Community Housing Transformation Centre”. This important project came together with the aim of defining sector priorities and determining a sustainable model for moving forward together. We also spent time reflecting and learning from our processes of the planning and construction of our developments in order to continue to improve our practices going forward.

Despite limitations on our fundraising activities due to the COVID-19 pandemic, the outstanding community support and partnership has been key to our success, including the invaluable financial support from all levels of government, local businesses, organizations and individuals from the Antigonish Community. This has contributed to our ability to be financially stable and work towards long-term financial sustainability.

At the beginning of the fiscal year, we welcomed Jaime Smith, our new Community Navigator and Property Manager. Central to our vision and mission, the Navigator is a crucial part of AAHS, providing much needed support to our tenants while fostering a sense of community. Throughout this past year, Jaime has developed a trusting relationship with the tenants and connected them to resources in the community to enable them to live well.

For our efforts to achieve environmental sustainability, we were grateful to receive funding through the “Green Municipal Fund’s Sustainable Affordable Housing initiative, delivered in partnership with the Government of Canada”. This funding is enabling us to purchase a sufficient number of solar panels to achieve net-zero emissions. Thanks to our partnership with the Town of Antigonish, we are able to place these extra solar panels in the Town’s solar park. A portion of this funding will be directed towards a social benefit study that will be conducted over the next two years. The purpose of this work is to assess the impact (gain insight and understanding) of AAHS’s social benefit mission; related staffing, programs and; infrastructure in order to inform

and improve future practice by AAHS, other affordable housing providers, municipalities, and funders.

All of this we have been able to achieve because of a remarkable group of dedicated, passionate and hardworking volunteers who make up our board of directors.

AAHS Board of Directors:

(For the period ending March 31, 2022)

Officers

Chair - Rachel MacFarlane

Vice Chair - Pauline MacIntosh

Secretary - Connie Clement

Treasurer - Angus MacGillivray

Past Chair - Colleen Cameron

Directors

Wayne Ezekiel

Connie Clement

Justin Liengme

Shawn Chisholm

Philip Girvan

Donnie MacDonald

Willie Cormier

Theresa MacNeil

Briana McCarron

Doreen Grant

Community Navigator and Property Management

Jamie Smith

Tenant Selection Subcommittee

Jennifer Desmond

Donnie MacDonald

Frank Gallant

Maria van Vonderen

Tenant Advisory Committee

Tenants of Riverside Estate

Doreen Grant

Jamie Smith

AAHS Committee Reports

Building Committee Report

At the beginning of June in 2021, Fowler Construction was framing in four buildings for AAHS on Appleseed Court. The doors opened in January 2022 and the completed buildings with 12 units are filled with very happy tenants. Landscaping is ongoing and tenants look forward to raised gardens in the rear of the buildings

Considering that construction took place during COVID-19 and despite increased prices for materials, supply problems and labour shortages the building was complete with only a two month delay. COVID-19 did provide AAHS with a valuable learning experience.

It was then decided that for future builds we would generate a list of successes and failures as a way to improve and increase our knowledge base. Pauline MacIntosh organized an “Action Review Finding” tool for this very purpose. This plan produced a very useful and complete checklist of items to consider before and during the next build.

Appleseed is designed to meet the current highest efficiency standards and the aim is to achieve net zero status. The solar panels covering the roofs should produce 47,000 kW of electricity per year. This is 1/3 of the required need for this build. Our aim is to achieve the remainder of requirements from our investment through the Antigonish Town Solar Park.

Members: Shaun Chisholm (Chair), Angus MacGillivray, Willie Cormier, Justin Liengme, and Rachel MacFarlane

Communications Committee

Facebook continues to be the key AAHS communications platform. This year the Antigonish Affordable Housing Facebook topped over 1000 likes. This is an increase of almost twenty-five percent from March 2021. Several posts reached a far wider audience than just those who have “liked” the page.

The vast majority of our Facebook audience lives in the Antigonish Region.

Popular posts included announcements regarding the November 28, 2021 Open House Event at Appleseed Court, our “Home for Christmas” Auction, StFX Extension’s Build Together project, and information around board recruitment.

In addition to Facebook posts and announcements, Facebook's Messenger service has become a key communications tool for the public. Via Messenger, AAHS has responded to a number of inquires. We have fielded questions concerning housing applications, directed people to

appropriate supports, and responded to people donating items to the Home for Christmas Auction.

Other media organizations including CBC Information Morning and XFM highlighted the work of the AAHS this year.

We have launched the AAHS Google Workspace for Nonprofits. This space will soon serve as our content management system, and collaborative workspace.

In addition to building our Facebook presence, revitalizing the AAHS website is a focus for the upcoming year. Work is currently underway to make the site more accessible and more attractive to visitors.

Members: Philip Girvan (chair), Briana McCarron, and Rachel MacFarlane

Fundraising, Events and Proposal Development Committee

This past fiscal year has been a busy one for the Fundraising, Events and Proposal Development Committee. While public events did not happen due to COVID-19, the committee was kept busy with developing proposals for funding and reporting to our funders. We also held a funding strategic planning session in February 2021 to plan our funding strategy.

In January 2022, we welcomed tenants into our new 12-unit Appleseed Court buildings. This was made possible with the financial support of the Sisters of St. Martha, the Town and Councils, Housing NS and the Canadian Housing and Mortgage Corporation and the generous support of the residents and business of this community. With Green Municipal Fund's Sustainable Affordable Housing initiative, delivered in partnership with the Government of Canada we were able to install solar panels on the roofs of these buildings and install solar panels at the Town of Antigonish solar park, with the aim is to achieve net zero emissions. We continue to receive pledged capital donations of \$20,000 per year for five years from the Town and County and \$1000 per year from the East Coast Credit Union.

Over this past year, we were successful in accessing funding to provide extra support for the tenants and help us achieve our social, environmental and financial sustainability goals. Building Vibrant from Communities Nova Scotia, Building Vibrant Communities program, we received \$43,000.00 to support our Community Navigator Position.

In addition, from Communities Nova Scotia, Community Access and Food Literacy Project, we received \$4,295.00 for garden supplies, garden boxes that are being installed at Appleseed Court.

In partnership with the Antigonish Food Security Association, we received Canada Summer Job funding for a community garden coordinator position.

We were fortunate to receive \$2000 Emergency Community Support Funds, distributed through the Pictou County United Way. This money was distributed to the tenants to help with the extra costs incurred during COVID-19.

The Town of Antigonish also provided AAHS with \$5000 for our operation costs.

We continue to be grateful for all the support received from community members, business, organizations and all levels of government for enabling AAHS to provide good quality, safe, affordable housing for the residents of the Town and County.

Committee Members: Colleen Cameron (chair), Angus MacGillivray, Rachel MacFarlane, Donnie MacDonald, Doreen Grant, Briana McCarron.

Governance Committee

During the past year, the Governance Committee met exclusively via Zoom.

The Governance Committee held an orientation session in October for incoming AAHS Director Justin Liengme. Justin joined the Committee in October.

This year we successfully complemented and strengthened the composition of the Governance Committee; worked with all AAHS committees to strengthen Committee ToRs; and identified recruitment priorities.

An in-person Strategic Thinking Retreat was held Sunday, December 5 at the Royal Canadian Legion in Antigonish. All directors, save one, attended. Community Navigator, Jamie Smith, 3 tenant representatives, and a former board member, Marion Sheridan, CSM, also participated.

To plan the day, a Subcommittee of the Governance Committee was formed. Members included Philip, Connie, and Pauline MacIntosh, who, with Connie, represented 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.

A key action item arising from the Retreat was the development of Committee Action Plans. Several of these are finalized. These promote transparency, identify opportunities for collaboration, and establish priorities.

Governance also spent time completing reports on the rotation of Board Members and composition of Board Committees.

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

Members: Philip Girvan (chair), Connie Clement, Justin Liengme & Rachel MacFarlane

Tenant Community Building Committee (TCBC)

The TCBC continued to meet throughout the year to discuss everyday routines, challenges, and achievements at the Riverside community. We enjoy a collaborative relationship with our Navigator, who contributes to our meetings. Through her and the Tenant Advisory Group, we are kept informed of tenants' concerns and community building initiatives. The TCBC seeks to gain tenants' perspectives and interests that will enhance individual and community life and is a

source of information to the Board of Directors.

Challenges, achievements and initiatives are reported on a monthly basis. We accessed community resources to support mental health and through the Community Health Promotion Fund, was able to purchase recreational equipment for tenants of all ages. COVID-19 restrictions prevented gatherings to take place for many months, but when able, tenants met in the Community Room for card games on a weekly basis.

Presently, our committee is in the process of establishing a Tenants Advisory Group and a representative to the Board, at the new development on Appleseed Drive. With increased tenant involvement, experiences we have gained from Riverside, funding support from various sources and the desire to live in a healthy community; our committee is committed to providing social support for the tenants of The Antigonish Affordable Housing Society.

Members: Theresa MacNeil (Chair), Doreen Grant, Wayne Ezekiel, Briana McCarron & Rachel MacFarlane

Tenant Selection Sub Committee

The Committee met in May, July and in August of 2021, to interview applicants for vacancies at Riverside Estates. Applications for the 12 units at the Appleseed Drive location went out in September with a closing date of September 24, 2021. We received sixty applications. Move in date is January 1, 2022.

The TSSC recruited and welcomed Jennifer Desmond to the Sub Committee in October 2021.

In early October, the committee began the process of reviewing and triaging the 60 applications. The main criteria for selection were precarious housing, income, diversity and unit availability.

There were eight applicants for the one three-bedroom unit. Four were selected for an interview.

Nineteen applicants for the six two-bedroom units. Eight applicants were selected for an interview. Three applicants for the two one-bedroom barrier free unit. Twenty-five applicants for the two one-bedroom units. Five were selected for an interview.

For the three, two and one bedroom units, applicants were selected for back up interviews in case of withdrawal of applications.

The Department of Community Services was contacted to provide names for the 1 three-bedroom barrier free unit. For the one two-bedroom unit there was a request for a transfer from Riverside Estates, therefore opening up a barrier free unit at Riverside estates.

Interviews began on October 13 and were completed on November 18. Thank you to Donnie

MacDonald for organizing all the interviews. Committee members share the work of contacting the successful applicants' references; once the references were completed, the names of the successful applicants were sent to the AAHS Board. A written record of the successful candidates' interview highlights along with notes during the reference checks have been added to our record keeping files as of May 2021.

Unsuccessful applicants were contacted within 2 to 3 days after the successful candidates confirmed the offer of residency.

Committee members attended the open house on Appleseed Drive on November 27, 2021.

Interviews were held in January and March of 2022 for units at Appleseed and Riverside estates.

TSSC reports were completed and given to the AAHS Board on November 22, 2021 and April 18, 2022.

Over the course of the past year, the Tenant Selection Sub Committee completed interviews both in person and via Zoom, given Public Health protocols related to the COVID-19 pandemic.

There were times when applicants did not show for their scheduled appointments, citing transportation, childcare or other personal challenges. These applicants were offered other appointment times.

Other challenges included references that were incomplete or not up to date. Thank you to the Tenant Selection Committee for your guidance and support.

Members: (Chair) Maria van Vonderen, Jennifer Desmond, Donnie MacDonald & Frank Gallant

ANTIGONISH AFFORDABLE HOUSING SOCIETY

Balance Sheet

(As at March 31, 2022)

With comparative figures for the previous year)

Angus MacGillivray - Treasurer

Rachel MacFarlane - Chair

ASSETS	31-Mar-21	31-Mar-22
Current Assets		
Cash	\$ 149,617	\$ 180,924
Investments	\$ 156,637	\$ 426,069
Rent Receivables	\$ 376	\$ 1,642
Other Receivables	\$ 135,828	\$ 103,000
Prepaid	\$ 10,525	\$ 25,467
Total Current Assets	\$ 452,983	\$ 737,102
Capital Assets		
Property & Equipment		
Note 1	\$ 2,376,880	\$ 4,696,477
Total Capital Assets	\$ 2,376,880	\$ 4,696,477
TOTAL ASSETS	\$ 2,829,863	\$ 5,433,579
LIABILITIES		
Current Liabilities		
Accounts Payable	\$ 34,918	\$ 92,159
Accruals	\$ 2,500	\$ 39,685
Security Deposits	\$ 3,978	\$ 8,155
Holdback Payable	\$ 38,941	\$ 1,500
HST Paid on Purchases - Refundable	-\$ 33,832	-\$ 84,407
Unearned Revenue	\$ -	\$ 3,137
Total Current Liabilities	\$ 46,503	\$ 60,228
Long Term Liabilities		
Deferred Grants	\$ 6,255	\$ 36,304
Deferred Contributions	\$ 53,900	\$ 36,000
CEBA Loan	\$ 40,000	\$ 60,000
Loans - CMHC	\$ 150,828	\$ 2,231,595
Loans - Housing Nova Scotia	\$ 493,334	\$ 803,334

Note Payable	\$ 47,500	\$ -
Mortgages	\$ 682,195	\$ 656,782
Total Long Term Liabilities	<u>\$ 1,474,012</u>	<u>\$ 3,824,014</u>
TOTAL LIABILITIES	\$ 1,520,515	\$ 3,884,243
NET ASSETS/EQUITY		
Unrealized Gains and Losses	\$ 24,076	-\$ 11,919
Restricted Funds Note 2	\$ 300,036	\$ 582,651
Restricted Capital Asset	\$ 944,083	\$ 891,940
Unrestricted	<u>\$ 41,153</u>	<u>\$ 86,664</u>
TOTAL NET ASSETS/EQUITY	\$ 1,309,348	\$ 1,549,336
LIABILITIES AND NET ASSETS/EQUITY	\$ 2,829,863	\$ 5,433,579

ANTIGONISH AFFORDABLE HOUSING SOCIETY

Income Statement
(For the period ending March 31, 2022)
(With comparative figures for the previous year)

	Actual 31-Mar-21	Actual 31-Mar-22	Budget 31-Mar-22
REVENUE			
Rental Operation - Riverside Estates			
Rental Income	\$ 105,169	\$ 107,154	\$ 105,660
Grants - Operating	\$ 37,158	\$ 5,000	\$ 5,000
Amortization - Deferred Contributions Nav.	\$ 14,000	\$ 6,000	\$ 6,000
Loan Forgiveness - HNS	\$ 40,000	\$ 40,000	\$ 40,000
Total	\$ 196,327	\$ 158,154	\$ 156,660
Deduct			
Rental Expenses Note 3	\$ 193,313	\$ 193,542	\$ 179,850
Rental Income (Loss)	\$ 3,014	-\$ 35,388	-\$ 23,190
Rental Operation - Appleseed Court			
Rental Income	\$ -	\$ 25,355	\$ 26,100
Grants - Operating	\$ -	\$ -	\$ -
Investment Income	\$ -	\$ 4,000	\$ 3,153
Amortization - Deferred Contributions Nav.	\$ -	\$ -	\$ -
Loan Forgiveness - CHMC	\$ -	\$ 2,917	\$ -
Loan Forgiveness - HNS	\$ -	\$ -	\$ -
Total	\$ -	\$ 29,355	\$ 32,170
Deduct			
Rental Expenses Note 3	\$ -	\$ 42,991	\$ 33,275
Rental Income (Loss)	\$ -	\$ 13,636	-\$ 1,105
Other Revenue			
Contributions/Donations	\$ 25,042	\$ 38,348	\$ 23,595
Grants - Capital	\$ 207,192	\$ 160,000	\$ -
Grant - Operating	\$ -	\$ 32,866	\$ -
Investment	\$ 71,887	\$ 4,014	\$ 3,000
Fundraising	\$ 550	\$ 2,290	\$ 13,000
Amortization - Deferred Contr. Board Deve.	\$ 2,100	\$ 1,900	\$ 1,000
Amortization - Deferred Grants Appleseed	\$ 50,541	\$ -	\$ -
Amortization - Tenant Special Needs Fund	\$ 1,370	\$ 222	\$ 6,000
Misc.	\$ 8,608	\$ 395	\$ -
Total Other Revenue	\$ 367,290	\$ 240,035	\$ 46,595
TOTAL REVENUE	\$ 370,304	\$ 191,011	\$ 22,300

ANTIGONISH AFFORDABLE HOUSING SOCIETY
Income Statement
(For the period ending March 31, 2022)
(With comparative figures for the previous year)

	Actual 31-Mar-21	Actual 31-Mar-22	Budget 31-Mar-22
General and Admin Expenses			
Insurance - Board	\$ 1,612	\$ 1,773	\$ 1,800
Office	\$ 510	\$ 40	\$ 250

Executive Committee	\$ 900	\$ 2,937	\$ 4,000
Human Resource Committee	\$ -	\$ -	\$ 500
Communication Committee	\$ 817	\$ 687	\$ 2,000
Tenant Committee Building Committee	\$ 1,566	\$ 222	\$ 6,500
Board Development	\$ 2,065	\$ 1,953	\$ 1,000
Fund Raising Committee	\$ 170	\$ 52	\$ 500
Misc.	\$ -	\$ -	\$ 250
TSC/TSSC	\$ -	\$ -	\$ 500
Tenant/Community Modelling	\$ -	\$ -	\$ 5,000
Special Grant PNS	\$ 5,190	\$ -	\$ -
Wages Summer Student	\$ 4,644	\$ 9,231	\$ -
Soft Cost Construction	\$ -	\$ 1,126	\$ -
Total General and Admin. Expenses	\$ 17,475	\$ 18,021	\$ 22,300
NET INCOME	\$ 352,829	\$ 172,989	\$ -

ANTIGONISH AFFORDABLE HOUSING SOCIETY
Notes to the Financial Statement

Note 1

Property and Equipment

	Cost	Acc. Deprec	Net Book
Value			
Land	\$ 226,000	\$ 226,000	\$ -
Equipment	\$ 103,574	\$ 33,936	\$ 69,638
Building - Riverside	\$ 1,905,742	\$ 241,268	\$ 1,664,474
Building - Appleseed	\$ 2,736,365	\$ -	\$ 2,736,365
	\$ 4,971,681	\$ 275,204	\$ 4,696,477

Note 2

	Investment Income, Funds & Contributions		
	Balance 31-Mar-21	Amortization Net	Balance 31-Mar-22
General Endowment Fund	\$ 82,883	\$ 107,662	\$ 190,545
Tenant Endowment Fund	\$ 8,000	\$ 856	\$ 8,856
Tenant Special Needs Fund	\$ 18,303	\$ 365	\$ 18,668
Appleseed Building Fund	\$ 115,000	\$ 112,500	\$ 227,500
Board Designated Contingency Reserve Fund	\$ 51,000	\$ 2,574	\$
53,574			
Int. Rest. Reserve Capital Replace. Fund AS	\$ -	\$ 1,200	\$ 1,200
Ext. Rest. Reserve Capital Replace. Fund AS	\$ -	\$ 48,033	\$
48,033			
Int. Rest. Reserve Capital Replace. Fund RE	\$ 12,400	\$ 5,190	\$ 17,590
Ext. Rest. Reserve Capital Replace. Fund RE	\$ 12,451	\$ 4,233	
<u>\$16,684</u>			
Total	\$ 300,036	\$ 282,614	\$582,651

ANTIGONISH AFFORDABLE HOUSING SOCIETY
Notes to the Financial Statement

Note 3	Actual	Actual	Budgeted
	31-Mar-21	31-Mar-22	31-Mar-22
Rental Expenses - Riverside Estates			
Vacancies	\$ 628	\$ 237	\$ 1,000
Taxes & Sewer	\$ 14,911	\$ 15,057	\$
15,000			
Utilities	\$ 4,769	\$ 279	\$ 3,000
Insurance	\$ 10,090	\$ 11,729	\$ 9,500
Water	\$ 1,666	\$ 2,748	\$ 2,400
Garbage Removal	\$ 3,285	\$ 4,556	\$ 3,300
Snow Removal	\$ 8,339	\$ 10,666	\$
3,800			
Maintenance & Repairs	\$ 12,642	\$ 12,171	\$ 4,000
Landscaping	\$ 200	\$ 420	\$ 1,000
Professional Fees	\$ -	\$ -	\$ 500
Replacement Reserve	\$ 6,600	\$ 8,501	\$ 8,500

Misc.	\$ 131	\$ 31	\$ 250
Mortgage Interest & Bank S/C 20,500	\$ 21,025	\$ 20,280	\$
Depreciation	\$ 63,943	\$ 63,504	\$ 63,500
Bad Debt	\$ -	\$ -	\$ 500
Navigator	\$ 41,239	\$ 40,519	\$ 41,000
Navigator - Administration	<u>\$ 3,844</u>	<u>\$ 2,844</u>	<u>\$ 2,100</u>
Total Rental Expenses	\$ 193,313	\$ 193,542	\$ 179,850

Rental Expenses - Appleseed Court	31-Mar-21	31-Mar-22	31-Mar-22
Vacancies	\$ -	\$ -	\$ 783
Taxes & Sewer 2,700	\$ -	\$ 4,391	\$
Utilities	\$ -	\$ 3,524	\$ 2,100
Insurance	\$ -	\$ 3,893	\$ 3,000
Water	\$ -	\$ 206	\$ 825
Garbage Removal	\$ -	\$ 1,464	\$ 870
Snow Removal 2,000	\$ -	\$ 10,167	\$
Maintenance & Repairs	\$ -	\$ 1,210	\$ 690
Replacement Reserve	\$ -	\$ 2,315	\$ 1,066
Special Reserve - Capital	\$ -	\$ 7,500	\$ 2,500
G&A	\$ -	\$ -	\$ 135
Mortgage Interest & Bank S/C 11,400	\$ -	\$ 4,321	\$
Depreciation	\$ -	\$ 4,000	\$ 4,000
Navigator	\$ -	\$ -	\$ 1,206
Navigator - Administration	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
Total Rental Expenses	\$ -	\$ 42,991	\$ 33,275

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