

Building Homes Building Hope



Habitat
for Humanity®
Heartland Ontario

2022 ANNUAL REPORT



VISION

We envision a world where everyone has a safe and decent place to live.

Mission

To mobilize volunteers and partners in providing opportunities for families to achieve affordable and sustainable homeownership as a means of breaking the cycle of poverty and strengthening communities.



2022 was truly a transitional year for Habitat Heartland requiring some difficult decisions and working through some tough issues.

However, even with the continuing transition and issues, our team was able to support three new Habitat families. In Brant County, we are proud to have completed the first Habitat for Humanity home built to passive standards in Canada with a reduced carbon footprint of 50 percent and substantially reduced operating costs. While these results were consistent with our previous years, they fell short of our strategic growth goals due to the residual headwinds of the pandemic, an unprecedented period of construction activity, and increased construction costs. As you may have heard, the housing industry is in crisis, costs have been spiraling and Heartland is in the middle of that crazy whirlwind, buffeted from all sides.

This year, we introduced a new mortgage model for our families that allows us to address the substantial increase in demand for affordable housing in the communities we serve with the ability to provide opportunities for more families to achieve affordable and sustainable homeownership.

As we enter 2023, we are poised to achieve our substantial growth plans and are excited ... to serve many more families in the coming years.

In 2022, we also invested time and energy into evolving our strategic community partnerships and dedicated volunteers to build our skills and capacity. Our dedicated and amazing staff have been working hard to make Heartland as good as they can make it, given the many transitions that they have been experiencing. The board continues to express our thanks and gratitude to all involved and trust that we understand the difficulties over the past year and are here to support in any way we can.

Habitat Heartland ReStores continue to show strong growth as we maintain our focus on exceptional value, remarkable customer experience, and quality products from our wide array of corporate and individual donors. The ReStore will continue to evolve and provide the fuel that propels our mission!

As we enter 2023, we look forward to the team stepping up and helping out however they can, as we are poised to achieve our substantial and sustainable growth plans and are excited for the opportunity to serve many more families in the coming years.

- Steve Roorda - Board Chair,
Habitat for Humanity Heartland Ontario



future
homeowner

ANSUPPLYWHOLESALE.CA

IMPACTS

117 families

have partnered with Habitat Heartland to achieve affordable homeownership since 1993

3 families

moved into their Habitat homes this year

40,383 volunteer

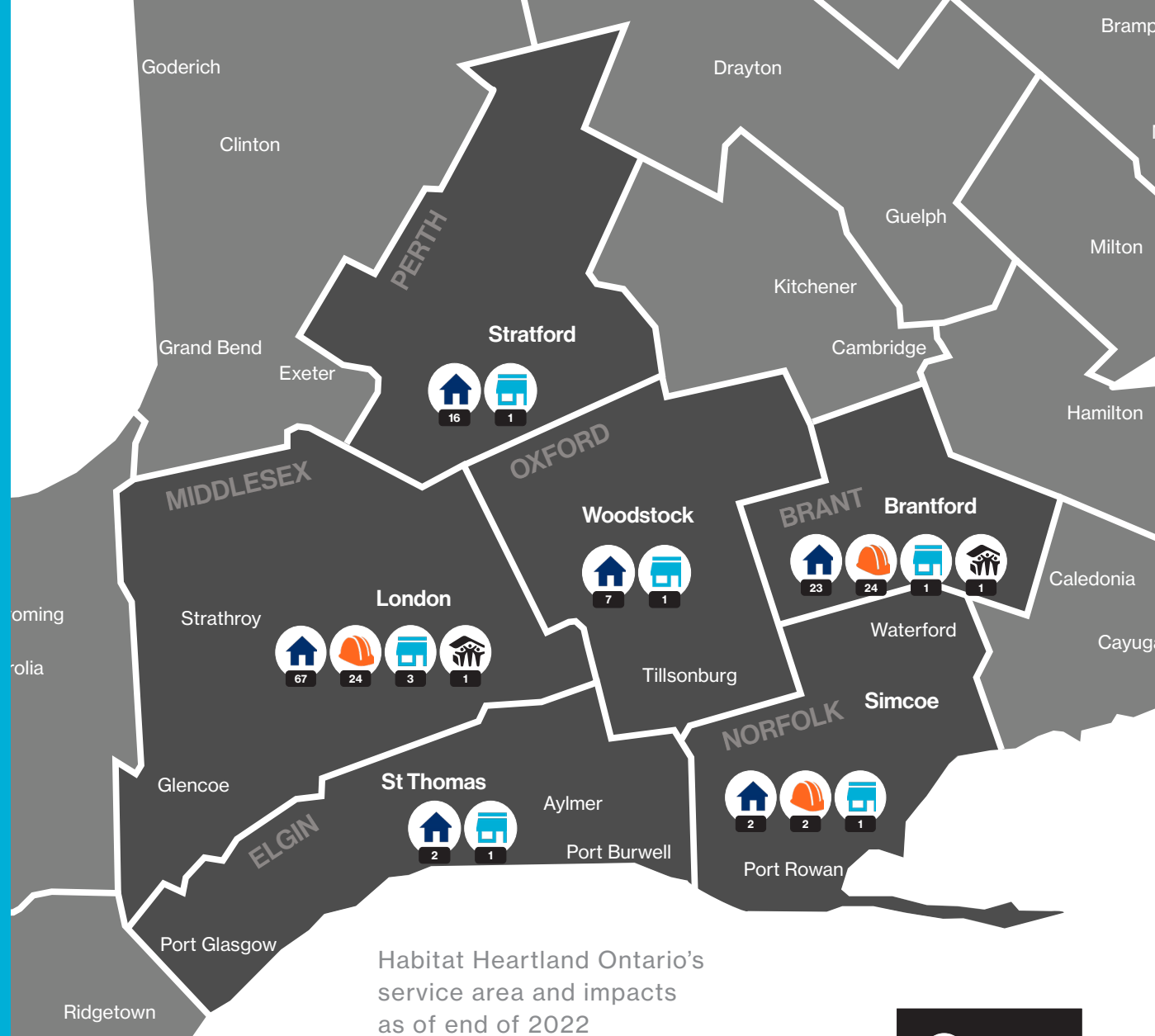
hours contributed by our outstanding volunteers in 2022 (increase of 2,957 hours from 2021)

844 volunteers

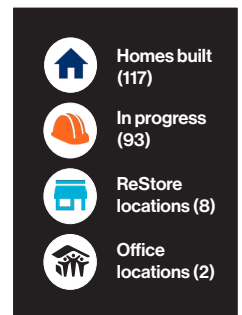
donated their time in 2022 (increase of 144 volunteers from 2021) to help in our ReStores, on our build sites, and in our offices

\$1,128,660

in donations and gifts in kind, from 2596 donors. Thank you to all of our generous donors and community partners.



Homeownership extends beyond equity, instilling pride and responsibility, and yielding immediate and lasting impact. Habitat homeowners experience increased happiness, improved health, and enhanced financial stability, empowering them to pursue education and advance farther in their careers.





HOMES BUILT

140 Volunteers on build sites

3,946 Volunteer hours on build sites

3 Families Served

93 Homes in development

25% more energy efficient than building code regulations

5 Indigenous housing builds underway in collaboration with Habitat Hamilton



Oakhill, Brant County

Energy efficient passive-house design principles were incorporated into the construction of this beautiful Brant County home. An airtight building envelope in combination with other design features, resulted in a +80% reduction in energy cost compared to a standard home. We also reduced the build cost, the construction timeline and environmental impacts by using prefabricated panelized walls.



Drumbo, Oxford County

Habitat for Humanity Heartland Ontario celebrated the Key Ceremony for Ian, Kristen and family on August 30, 2022 in Oxford County. Thanks to Toyota Motor and Manufacturing Corporation, CMHC, and Oxford County for their commitment to affordable, and sustainable homeownership for local families.

In addition to helping three families find stable and secure housing, Habitat Heartland continued to work diligently throughout 2022 on further developing the design and permitting requirements on four project sites:

1. Highbury Ave, London – 20 two-bed units
2. Brantwood Ave, Brantford – 56 stacked townhomes
3. Queens Pl, London – 12 detached homes
4. Sherman Street, Simcoe – site under review to determine number of units

HOMEOWNERS

“We cannot even begin to describe how this [home] has changed our lives ...”

- Ian

“All I have ever wanted is for my daughter to feel at home, stable and secure, and now for the first time, I will be able to provide her that.”

- Melissa



Debbie, a single parent to an adult daughter with a disability, faced challenges after a 29-year marriage ended. Debbie pursued a diploma as a personal support worker and, now, her dream of owning a home will come true, thanks to Habitat for Humanity. She and her daughter will have security in their lives, transforming Stephanie’s outlook for the future.



Debra, following a painful divorce and 15 years in a challenging old apartment, contends with mobility issues and recurring mouse problems. The uncertainty of her landlady selling looms over her affordable rent. Habitat for Humanity offers hope—stable costs aligned with pensions, a permanent home, and the promise of a supportive community.



Melissa will forever cherish the moment when she was offered the chance to become a Habitat for Humanity homeowner. Her life had been marked by housing instability, a challenging upbringing, and the birth of her beloved daughter, Brooklynn. With Habitat’s support, the dream of affordable, stable homeownership will become a reality.

RESTORES

STORE LOCATIONS

Brantford
London (3)
Simcoe
St. Thomas
Stratford
Woodstock

32,616 ReStore volunteer hours

502 ReStore Volunteers

4900+ donation pickups

504,000+ items sold

\$5,249,095 in sales

177,000+ customer transactions



Habitat ReStore is a social enterprise retailer that accepts and resells donations of new and used furniture, appliances, décor, and home improvement building materials. All profits from our operations fund Habitat for Humanity. ReStore is a Canadian idea; five volunteers from Winnipeg, Manitoba opened Habitat for Humanity's first-ever ReStore in 1991. Today, there are over 100 Habitat ReStores across Canada and more than 1,000 worldwide, all raising funds to enable more families to partner with us and access affordable homeownership.

Shopping at a Habitat ReStore is a socially conscious decision, as funds generated are used to fund local Habitat for Humanity homebuilding projects. It is also an environmentally conscious decision, as much of what is sold is product that is new, gently used or customer returns that would otherwise end up in a landfill.

In 2022, Habitat Heartland closed its Listowel ReStore, leaving eight ReStores across the six counties in our service area.



Put Your
Heart
Into It.
Volunteer.



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SPONSORS

Title sponsor



Financial Foundations partner



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SPONSORS

Bronze hammer sponsors

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Budget Carpet & Tiles
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Iron hammer sponsors

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	Knox Presbyterian Church		Serendipity Home Décor & More

SPONSORS

Iron hammer sponsors (cont.)

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Wayne Barker

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XO Homes Inc.

National sponsors



FINANCIALS

One Habitat home reflects
\$200,000 in community benefits

Statement of Financial Position

As at December 31, 2022

Assets

Cash	\$	863,210
Accounts receivable	\$	406,729
HST recoverable	\$	137,697
Prepaid expenses and deposits	\$	184,182
Inventory	\$	4,390,084
Current portion of first mortgages receivable	\$	393,261
Capital assets	\$	54,631
Mortgages and loans receivable	\$	5,055,894
	\$	11,485,688

Liabilities

Accounts payable and accrued liabilities	\$	1,080,985
Deferred contributions	\$	1,474,873
Leasehold improvement loan	\$	291,756
CEBA loan	\$	40,000
Lease inducements	\$	92,327
	\$	2,979,941

Net Assets

Liabilities and Net Assets

\$	8,505,747
\$	11,485,688

Statement of Operations

For the year ended December 31, 2022

Revenue

ReStore operations	\$	5,249,095
Home sales	\$	2,234,412
Gifts in kind	\$	97,694
Donations, grants, fundraising	\$	1,030,966
	\$	8,612,167

Direct Expenses

ReStore operations	\$	4,561,902
Gifts in kind	\$	97,694
Direct building costs	\$	1,385,642
	\$	6,045,238

Excess of revenue over direct expenses

General administrative expenses	\$	1,565,084
Discount (accretion income) on mortgages	\$	739,785
Mortgage valuation allowance	\$	300,761
Inventory valuation allowance	\$	70,740

(Deficiency) excess of revenue over expenses

\$	(109,441)
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GET INVOLVED

Community Leaders

Municipalities, gift municipal land to Habitat to increase the number of affordable housing units available in your community.

Community groups, sponsor a Habitat family/homeowner; help us build a life-changing home.

Builders/developers, consider a Habitat affordable homeownership partnership on your next build/development site.

Manufacturers, ask us how your building products can become part of a Habitat home.

Students/Youth

Fulfill your community involvement (volunteer) requirements.

Gain practical work experience.

Businesses

Realtors, tell your clients about our free kitchen salvage program and donation pick-up.

Financial institutions, do your sustainable investment offerings support affordable homeownership?

Advertising and marketing venues, consider gifting advertising space to Habitat.

Estate planners, ask us about Habitat legacy giving opportunities.

Everyone

Contact Habitat for free donation pickup and ask about eligibility for a charitable donation tax receipt.

Shop for furniture, building materials, and much more at one of our eight ReStores.

Contact us

**Habitat for Humanity
Heartland Ontario**

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