

Mission

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

ReStore



Habitat
for Humanity®
Heartland Ontario

www.habitat4home.ca

Vision

A world where everyone has a safe and decent place to live

HFH
International
Affiliate

www.habitat.org

HFH Canada
Affiliate Member
since 1993

www.habitat.ca

2014
Annual
Review

Building to end poverty.

a message from the chair



We are on the right track. Yes, the need for affordable housing is still a major issue for thousands of low income families in our region. However, we've now made a lasting difference in the lives of a significant number of families and are positioned to assist more each year. I'm so excited by the plans we have for the future!

I remain impressed by and committed to the Habitat for Humanity 'Hand up, not Hand out' role in breaking the cycle of poverty. We see the evidence...our partner families thriving in their homes and their children going on to higher education and better jobs. We see their pride in homeownership and their engagement in the community. And these changes are generational...a difference that lasts...forever!

Thank you to the great team of staff, volunteers, board members, donors, sponsors, trades, schools and service partners who continue to find ways to help us serve more families. I'm thrilled with plans to engage new communities across the region and expand ReStores to serve more customers.

Thank you to all who care about and have a role in assuring families have affordable homes. There's lots to be done but we're on the right track!

Linda Armstrong, Chairperson
Board of Directors

10

million dollars

of affordable housing built in 20 years



Habitat gives us an opportunity which is very difficult to find: to reach out and **work side by side** with those who never have had a decent home - but work with them on a completely **equal** basis. It's not a big-shot, little-shot relationship, it's a sense of equality.

Former US President,
Jimmy Carter

52,000

volunteer hours

donated in 2014

1,532

sweat equity hours

performed by our families

624,000

dollars saved

by using volunteer labour

Our reason for being.

Habitat for Humanity Heartland Ontario is a regional community based non-profit organization and registered charity that is dedicated to providing safe, decent and affordable home ownership opportunities as a means of breaking the cycle of poverty. We work with donors, community organizations, volunteers and others to help families realize their need for a stable and safe home environment.

Strategic planning has long been embraced by this affiliate as an important governance and management tool in moving the organization forward with direction and purpose. We now face many new challenges and opportunities in the four counties (Oxford, Middlesex, Elgin and Perth) that we serve.

Our focus will continue to be on finding unique and sustainable ways, with community engagement and collaboration with other affordable housing organizations, to bring safe, decent and affordable homeownership to more families.

Our Vision

A world where everyone has a safe and decent place to live

Habitat for Humanity Heartland is part of a broader international movement to bring opportunities and benefits to people who need affordable housing through homeownership. This scope covers local and broader regional geographies, and in some cases, where appropriate, supports affordable housing initiatives in high needs areas around the world.

The organization will support any family in need who qualifies, no matter their background or perspectives, in terms of assisting them in achieving affordable, sustainable home ownership.

The following pages indicate our progress and success in 2014.

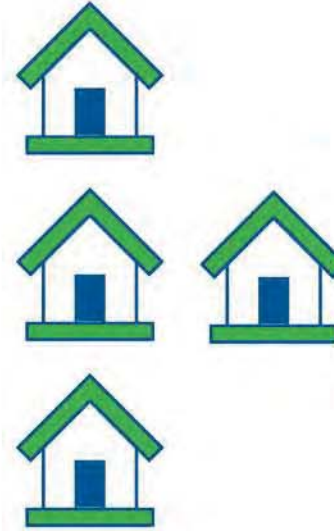
in 2014



4

families

moved into their homes



12

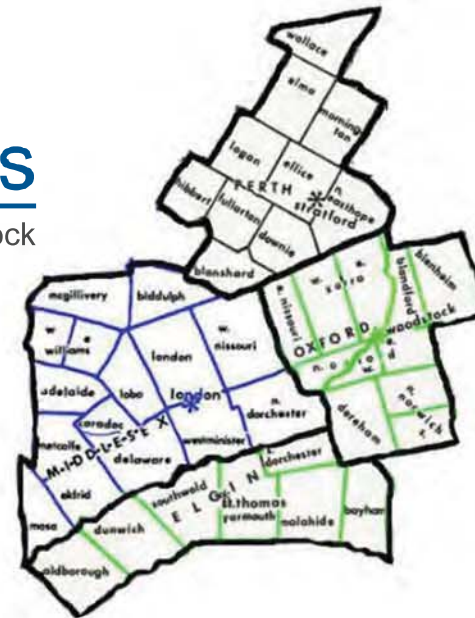
family members

served by our affiliate

4

ReStores

London (2), Woodstock and Stratford



4

counties

served

3

home starts

3

communities actively building - Woodstock, London, St. Thomas

3

families paid off their mortgages

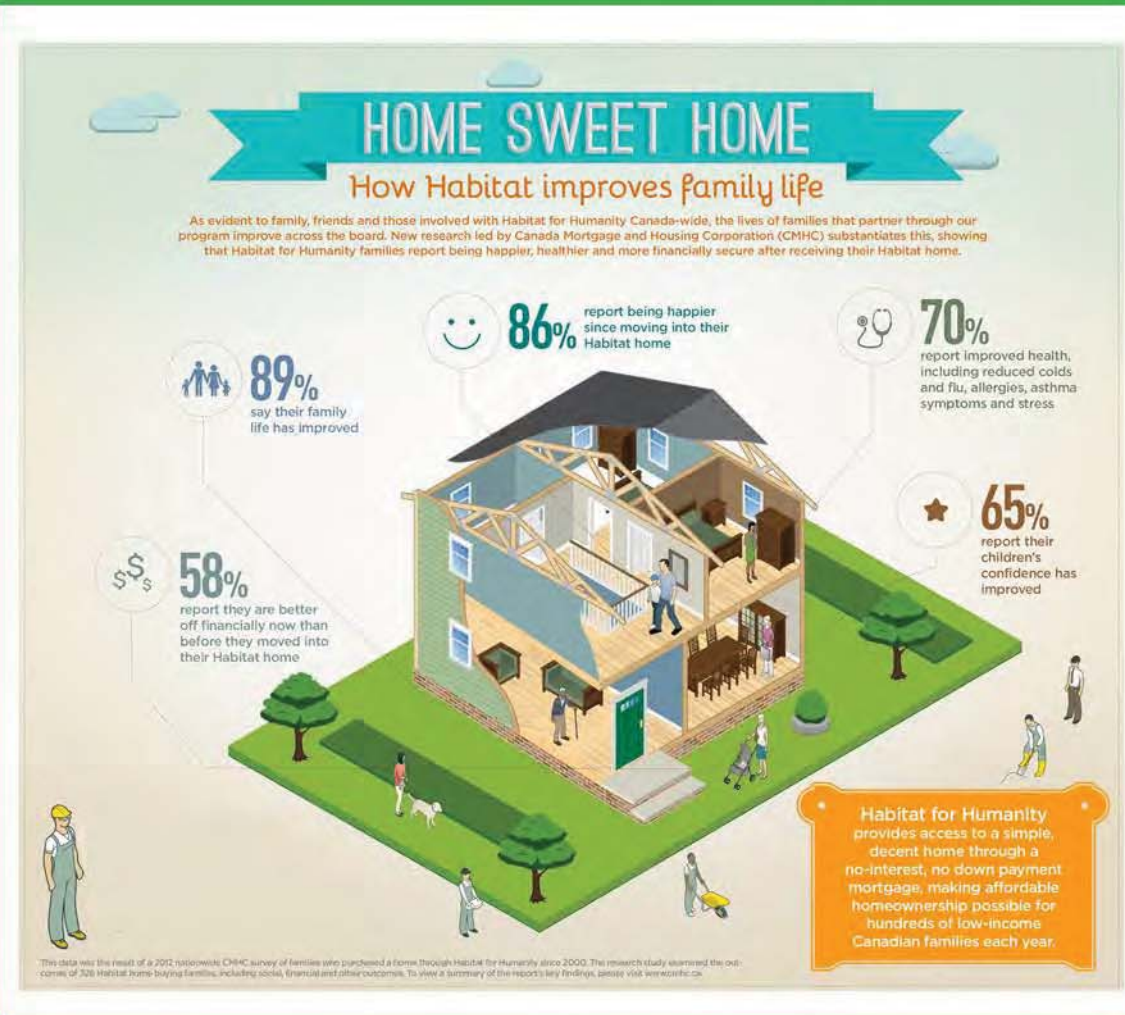
message from the ceo



1.3 Million Canadian families have to get by without a safe, decent and affordable place to live. Our region's population is about 629,000 with 62,000 people living this way. Low incomes combined with inadequate and substandard housing negatively impacts the health and quality of life for thousands of families. This legacy burdens taxpayers and affects our economic prospects and competitiveness. Habitat addresses this by building simple, modest, affordable and energy efficient homes in partnership with the community. Homes are sold to low income families who apply and meet three qualifying criteria - Need for housing; Adequate income to pay the mortgage; Willingness to partner. They also volunteer 500 hours of "sweat equity" in the community in lieu of a down payment. Mortgages are 0% interest, payments are based on 25% of income and include property taxes. Mortgage payments are reinvested in land and materials for homes. Habitat's social enterprise ReStore funds operations allowing us to designate fundraising to building homes for families. Habitat's homeownership program helps build stronger, sustainable families and communities by mobilizing businesses, organizations and individuals.

“ We have the know-how in the world to house everyone. We have the resources in the world to house everyone. All that's missing is the will to do it. ”

Habitat for Humanity Founder, Millard Fuller



leadership

board of directors

2014/15

Linda Armstrong - Chairperson
David Marr - Treasurer
Phil Squire – Past Chair
Chuck Quintyn – Vice Chair

Directors

Solomon Asantey
Paul Benedict
David Bunce
Rebecca Cambridge
Lance Ceaser
Mary Hay
Gregory A. Priamo

Ex-Officio Members

Jeff Duncan - CEO
Mary Ellen Khan
Catherine McInerney
Kathy Fox

2013/14

Phil Squire - Chairperson
John Rozeluk - Treasurer
Linda Armstrong - Vice Chair

Directors

Catherine McInerney
Chuck Quintyn
Philippe Morin
Mary Ellen Khan
Solomon Asantey
Paul Benedict
David Marr
Gregory A. Priamo



staff

Jeff Duncan, CEO

Gerry Pieroni, VP ReStore Operations
Sharon Brennan, VP Affiliate Development & Programs
Duncan MacIntosh, Finance Manager
George De Vlugt, Construction Manager
Fran Deschamps, Office Administrator
Mary Anne Wainright, Fundraising Coordinator (to Oct 2014)
Carrie Culloden, Fundraising Coordinator (beginning Dec 2014)
Deb Adams, Bookkeeper
Rob Spencer, ACCC Coordinator
Jamie Lee Arseneau, Volunteer Coordinator
Allison Kampman, Regional Development Coordinator
Chelsey Gordon-Edmonds - Family Services and Outreach Coordinator
John General, Site Supervisor

Peter Myts, Senior Manager, Regional ReStore Operations.
Steve Hadskis, Manager, London ReStores
Barb Ransome, Manager, Stratford and Woodstock ReStores
Dale Wright, Assistant Manager, Pacific Court ReStore
Dave Hohendorf, Assistant Manager, Stratford ReStore
Dave Wall, Assistant Manager, Woodstock ReStore
Ron Hodgins, Warehouse Supervisor, Salvage Operations Coordinator
Cindy Dewar, ReStore Administrative Assistant – Cashier

ReStore Retail Sales Clerks

Bob Watson, Dana Carlson, Harry Cuerden,
Haydn Carlyn, Rick Surowaniec, Scot Russell,
Sean Theiven

ReStore Drivers, Pickup and Delivery

Bong Leangvan, John Elliott, Mark Leger
John Johnson, Driver's Assistant

ReStore Retail Sales Clerk/Cashiers

Betty Barber, Brenda Osel-Boadi, Florence Daniels,
Leslye Glover, Miranda Connor

And a special thanks to all those who worked with us in 2014!



1 new county

In 2014 we added Stratford and Perth County to our affiliate and became Habitat for Humanity Heartland Ontario

11 Stratford-Perth homes

added to our mortgage book



Stratford ReStore

The Argyle Communities Career and Connect Project

(ACCC Project) is a partnership which focuses on the outreach to, and retention of, at-risk youth in the Argyle Community due to a rising demographic of at-risk youth residing within this neighbourhood. Forming the key partnership; Fanshawe College, the City of London and Habitat for Humanity Heartland Ontario laid out an ambitious plan to not only address and assist the target demographic, but also to strengthen the community as a whole. We are supporting renovation programs for those who may not be able to sustain themselves, as well as providing the framework for significant cooperation between numerous groups within the area itself.



Graduation day for ACCC



200 youth

supported
Habitat Heartland
projects



Our Women Build

...took place at 347 Edmonton St for the Young family. This improved the lives of a family of 5 and engaged women from all over the community as together they raised funds, awareness and a house for Habitat for Humanity.

you can help us build too

contact: jlarseneau@habitat4home.ca

100,000
dollars

raised through teams



400
women

fundraised and
participated in the
build



Successful ReStores build more homes and serve more families.

4

SHOP-DONATE-VOLUNTEER

Affiliate ReStores

on top **10** list
in the country

for sales in these categories:

\$344,580

in furniture



\$117,000

in toilets, tubs and sinks



\$145,600

in appliances



23,800
dollars

of e-waste processed in 4 stores



17,212
of which

was collected in the Stratford location making them

2nd
in the country

for the most e-waste processed of any individual ReStore location in all of Canada

453
volunteers

in 4 ReStores

=

38,000+
volunteer hours

in 2014

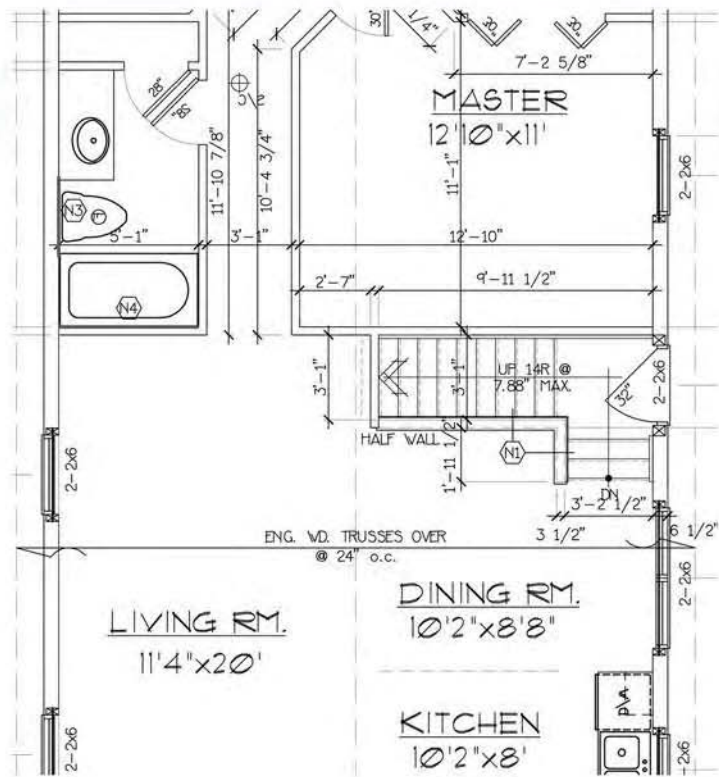


78,000
individual transactions

at our cash registers



ReStore



140,000
dollars

in property tax paid annually by our families



Yowin family

57
homes

built by our affiliate since 1993



Seven families
have paid off their mortgage

Building to end poverty.

strategy

In January 2014, two affiliates merged to become HFH Heartland Ontario representing the counties of Oxford, Perth, Elgin and Middlesex. A new regional strategic plan was completed for 2015-2018.

Our Strategic Directions:

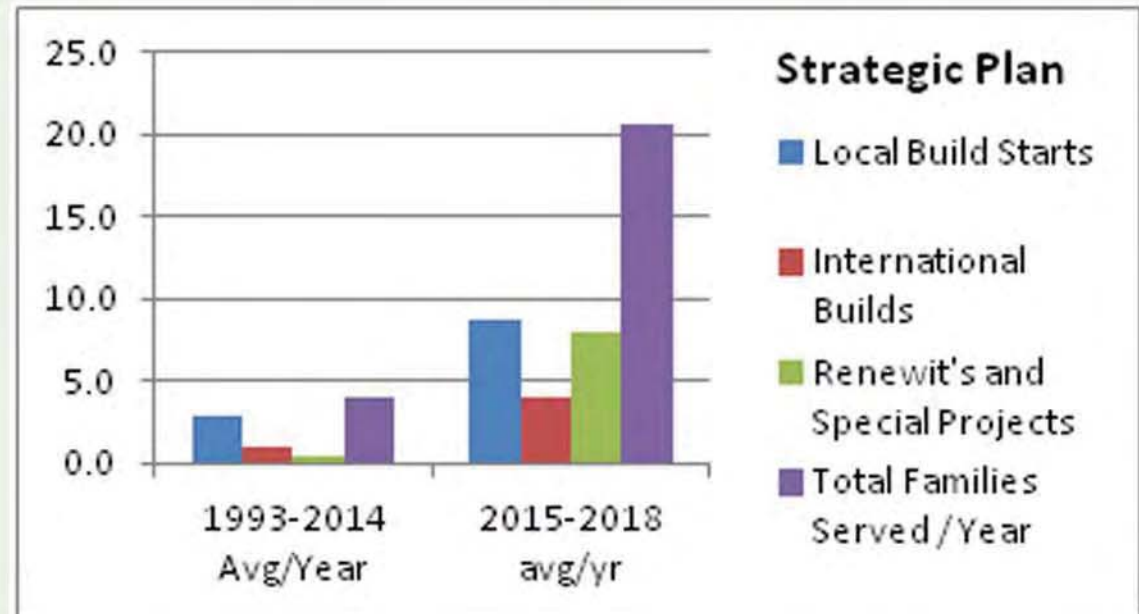
- To serve more families through growth and innovation
- Enhance our strategic relationships
- Build our capacity to serve

Our Goals:

- By the end of 2014- 60 home-starts recorded with 57 completed and 3 underway.
- Complete 26 more homes by 2018 for a total of 86 homes!
- Expand our International build activity and assistance to people through our home repair program.
- To serve 62 more families over the next 4 years.
- By our 25th anniversary in 2018 we will have served 148 families in total.

We are a leading developer and advocate of affordable homeownership for low income Canadians so that they can have a safe, decent place to live while building equity and financial security for the future. In the same way we work with partner families we follow responsible and sustainable business practices so that we can grow and serve more families and the community for many years.

Building to end poverty.



events

25
artists



displayed creative genius

Windows of Opportunity



Gord Depe of The Spoons

50+
volunteers

participated
in the event



32
auction
items

sold to benefit Habitat

JEANS' n Classics

4

concerts

in our first season



3000

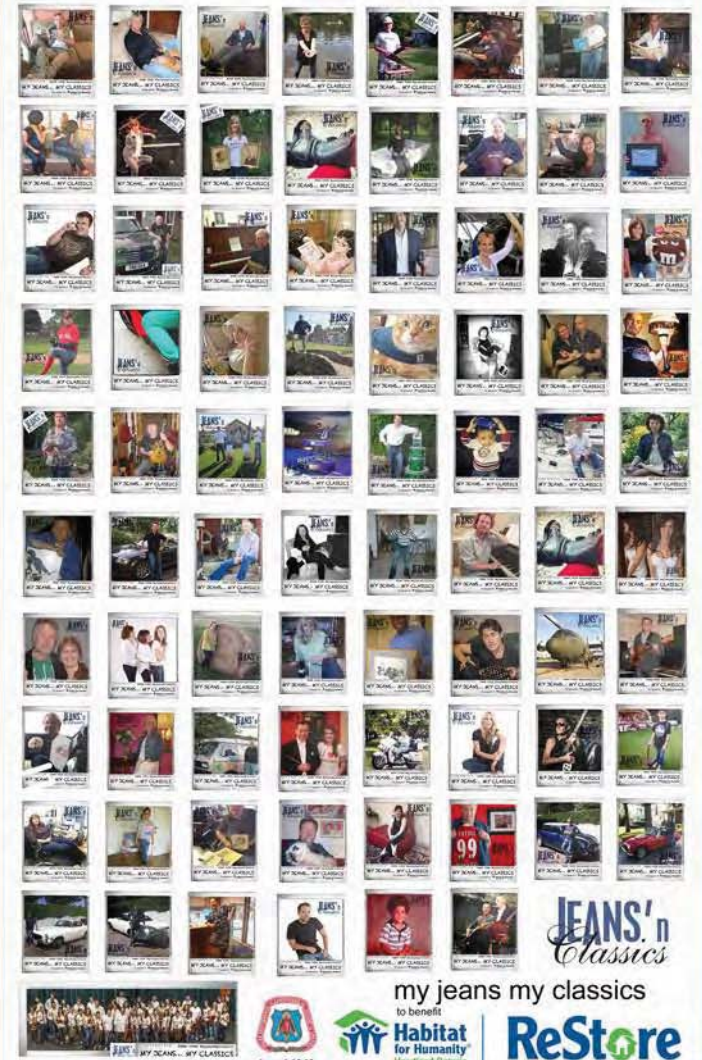
patrons

enjoyed the rock
symphony shows



200
pairs

of hanging
jeans in
London's
downtown



my jeans my classics

to benefit



partners

Habitat for Humanity
Habitat pour l'humanité | 360

With support from:



EVERYDAY ESSENTIALS

FCT State Farm

build



Local 1946



Toyota Motor
Manufacturing Canada



RBC Foundation
RBC Fondation



Women Build Teams and Individuals:

- Awesome Sauce
- Blister Sisters 1
- Blister Sisters 2
- Building Babes
- Building Powerful Women
- Chicks with Hammers
- Classic Rock Free 98-1
- Diamond HVAC Distributors Inc.
- Door Belles
- Framin' Dames
- Glen and Fawna Murray
- Habitat Western
- Hard Hat Ladies
- High Beams
- Hot Hammers
- IBM London Spirit
- Ivey Connects - Section 3
- Jackie Hammers
- LDCA Women In Construction Team 1
- LDCA Women In Construction Team 2
- McKenzie Lake Dream Builders
- New Beginnings
- Power of Pink
- Property Sisters
- Schulich School of Medicine Class of 2017
- Storybuilders
- Team Awesome
- Team Teach
- Team Teal
- Wall Broads
- Women in Motion
- Work in Progress

- Owens Corning Canada
- AA Advantage Doors
- Advanced Tower Systems
- AGM Surveying & Engineering
- Armtec
- Bath Fitter
- Brent-Reg Construction Inc.
- Wolesey Canada
- Brisson & Massie Mechanical
- Callon Dietz
- Carrier Enterprises Canada
- Centreline Sanitation Ltd.
- Diamond Supply
- Cosella-Dorken Products
- Hunter Douglas Canada Inc.
- Dennis Maguire Slingers Ltd.
- Dietrich Steel Ltd.
- DuPont Canada
- 1st Choice Home Solutions
- Electrozad Supply
- EMCO
- Schneider Electric Ltd.
- Forest City Forming
- Mitten Vinyl
- Form & Build Supply Inc.
- Gibson Surveying
- Golder Associates Ltd.
- Halls Flooring Services
- Canadian Institute of Plumbing and Heating
- Home Depot
- International Union of Painters and Allied Trades Ontario Council
- Katharine Kostuk Family Fund
- London District Construction Association
- London Ferrell Brick & Stone
- London Hydro
- CGC Inc.
- London Stair & Railing
- Lubnow Restoration Inc.
- Royal Pipe
- Meter Mix Concrete
- MERCER
- Murray Currah
- Whirlpool Canada
- Olympic Tree Care
- Reliance Home Comfort
- Renewabilty Energy Inc.,
- Strik Baldinelli Moniz
- Super Save Group
- Tacit Brick & Stone
- Genworth
- TRS Components Ltd.
- Tim Hortons
- Tinworx Inc.
- Union Gas
- Williams Form Hardware & Rock Bolt
- Victory Sod

ReStore



windows of opportunity



- Delta London Armouries
- Free 98.1FM
- Libro Financial Group
- GoodLife
- Siskinds
- Duo Building Limited
- FJ Galloway Associates Inc.
- Stevenson & Hunt
- Goodwill Industries

JEANS' n Classics

Barry and Isobel Lonsdale

David and Judy Nolan

John and Susan Kennedy

CIBC WoodGundy - Larry Myny

CIBC Wood Gundy - One London Group

TD Wealth Private Investment Advice

John St Croix

IA Clarington Investments Inc.

Lewkowitz Financial

CEM Specialities

OTC Group

London Convention Centre

Budweiser Gardens

Sage Communications

Seed

Straight Street Event Services

with gratitude senior leadership

We would like to give our heartfelt thanks to members of our Board of Directors who have retired this year:
 Phil Squire
 Brian Rivers
 Greg Priamo
 Rebecca Cambridge
 Ken Lee & Keri Selkirk Family Services Committee Chairs



founders award

The Founders' Award is presented to a Habitat for Humanity volunteer that has shown dedicated, long-term service to the affiliate. This year we are pleased to present this award to George Smith of the Stratford ReStore. With over 10 years of service, George is the longest-serving ReStore volunteer from the Perth region, and he is highly committed to supporting Habitat! He faithfully volunteers in the ReStore for four full-time days each week, and he rarely ever takes a day off! We would like to take this opportunity to thank George for his loyalty and generous contributions to Habitat for Humanity. Without dedicated volunteers like George, we could not build homes for local low-income families.

Build the world you want to live in, one house at a time

financial information

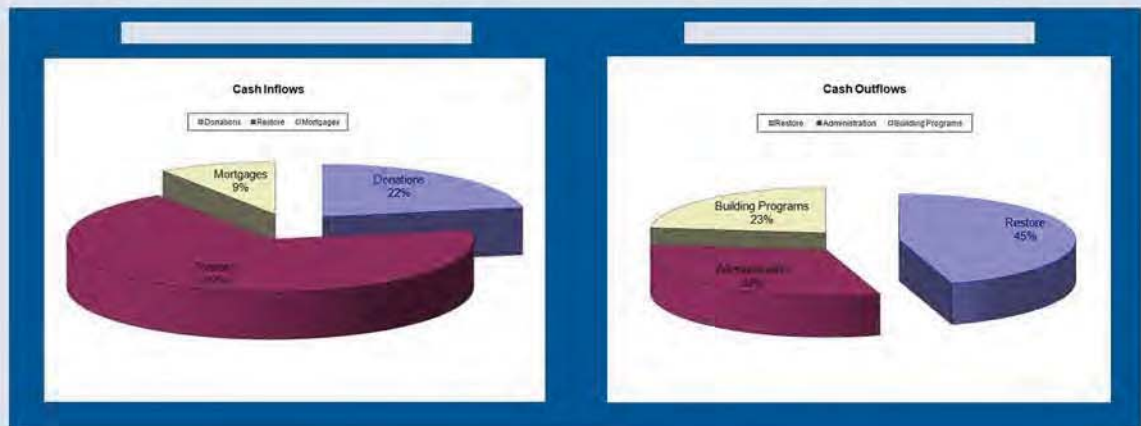
These Financial Summaries are not audited.
2014 audited statements are available on request.

Habitat for Humanity Heartland Ontario Statement of Financial Position	As at December 31	2014	2013
ASSETS			
Cash		444,888	481,970
Accounts receivable		41,920	47,507
Inventory, refundable deposits and prepaid expenses		739,249	505,284
Mortgages receivable (note 1)		3,173,763	1,953,633
Capital assets		248,305	90,360
TOTAL ASSETS		4,648,125	3,078,754
LIABILITIES			
Bank indebtedness		-	-
Accounts payable and deferred revenue		1,162,771	741,570
TOTAL LIABILITIES		1,162,771	741,570
NET ASSETS			
Invested in capital assets		37,500	52,500
Unrestricted (note 1)		#####	2,284,684
		#####	2,337,184
TOTAL LIABILITIES AND NET ASSETS		4,648,125	3,078,754

Habitat for Humanity Heartland Ontario Statement of Operations	For the year ending					2014
	Capital	Build	Restore	Admin	Total	Total
REVENUES						
Build revenue		470,133	7,822			477,955
Donations, special events, grants, sundry		580,565		177,321		757,886
Habitat London ReStore (Net Income)			1,904,442			1,904,442
	-	1,050,698	1,912,264	177,321		3,140,283
EXPENSES						
Administration costs & amortization	7,546		1,293,674	863,455		2,164,675
Program costs		663,691				663,691
Tithe for international efforts		-				-
	7,546	663,691	1,293,674	863,455		2,828,366
EXCESS REVENUE BEFORE THE FOLLO'	(7,546)	387,007	618,590	(686,134)		311,917
Interest on long term debt			(6,034)			(6,034)
Income adjustments re: fair valuation (note 1)		107,805				107,805
Habitat for Humanity Canada affiliation fees			(21,568)	(7,500)		(29,068)
Net Assets Re Stratford Deed of Gift	#####					778,550
EXCESS OF REVENUE OVER EXPENSES	771,004	494,812	590,988	(693,634)		1,163,170

Note 1: These lines include a significant Personal Valuation Factor due to the required depletion of our operating stock for the full year ending January 1, 2017.

2014 Annual Report



Envisioning
a world where
everyone has
a safe and
decent place
to live

values

We believe in:

Housing for All
Human Dignity
Family Engagement
Partnerships
Inclusion
Strengthening of Family and Citizenship
Accountability

ReStore Locations:

London North
5-40 Pacific Ct
London, ON
N5V 3K4

London South
317 Adelaide St. S
London, ON
N5Z 3L3

Woodstock
1058 Parkinson Rd
Woodstock, ON
N4S 7W3

Stratford-Perth
245 Griffith Rd
Stratford, ON
N5A 6S4

Affiliate Office
2-40 Pacific Ct
London, ON
N5V 3K4

Charitable #: 136473717RR0001

Building to end poverty.