



Habitat
for Humanity®
Heartland Ontario

Genworth
Canada

**We build
strength, stability
and self-reliance.**

**2017
Annual
Report**



our vision:
a world where everyone
has a safe and decent
place to live.

A LETTER FROM OUR LEADERSHIP

making brighter futures a reality



Brian Elliot
CEO



Chuck Quintyn
Board Chair

In 2017, every partnership – both new ones and long-standing ones, played an instrumental role in increasing our build activity and helping to create momentum for years to come.

It was a year that saw us welcome new partnership with Community Living North Perth for our Listowel build in Perth County. A year where we worked in collaboration with our Steering Committee in St. Thomas to build a semi-detached home for two families in Elgin County and completed four homes in London as part of our Manor Park project. This was made possible with the help of over 1500 individuals who put aside other priorities to roll up their sleeves and give their time as volunteers at our builds, ReStores, office and events.

We had the privilege to turn over the keys to these families as they started their journey as new home owners. Those of you who have had the experience of home dedications know how incredibly moving these milestones can be. You have seen and heard the pride, joy, gratitude and optimism in the faces and words of our Habitat for Humanity Heartland Ontario families and their children.

As powerful as these occasions are, it is the hundreds of unseen moments that allow these life changing events to happen for the families. Every Habitat home is possible because of volunteers and sponsors who come to the job site early every day preparing to make a difference in the community. Our crew leaders who work tirelessly to make our sites safe and provide training, every welcome home moment relies on the hours spent by ReStore staff accepting, unloading and selling donated products. Every dedication requires countless hours by our team procuring products for builds and stewarding donors. Every parent who shared their story and never believed their dream of being a home owner and providing a safe and decent place to live for their children is benefiting from the efforts of all of these individuals, small businesses and corporations who went out of their way to make a difference in someone else's life.

On behalf of our Board of Directors and team at Habitat for Humanity Heartland Ontario, we extend our sincere thanks to everyone who helped us bring strength, stability and self-reliance to our families in 2017, and for building a stronger community and future for everyone.

Chuck Quintyn
Chairperson,,
Board of Directors

Brian Elliot
Chief Executive Officer

by the numbers



7

additional families began building strength, stability and self-reliance in a Habitat home in 2017.



73

families have accessed a safe and decent home by partnering with Habitat Heartland since 1993.



1,452

volunteers traveled with Global Village Canada to build homes in Canada and abroad in 2017.



6

Habitat for Humanity ReStores in Oxford, Middlesex, Elgin and Perth counties raised funds to support Habitat Heartland's work.



1,159

volunteers rolled up their sleeves to build with Habitat Heartland in 2017.



9,800,000

people worldwide have obtained a safer place to sleep at night, along with the strength, stability and independence to build better lives since 1976 through Habitat.

highlights from 2017



Learn more about our ReStores
at habitat4home.ca/restore/

January: Habitat activity in Listowel

Our newest ReStore location opened its doors January 1, 2017, joining our five existing stores in Stratford, St Thomas, Woodstock and London. In Listowel, Habitat Heartland completed the second half of a duplex for individuals supported by Community Living North Perth.

March: Dedication Day on Forbes Street in London

Habitat supporters, donors and partners gathered with friends and family to celebrate Dedication Day at 16 & 18 Forbes Street. The Solomon and Robitaille Families joined the growing Habitat Heartland community in this London neighbourhood.



Learn how families qualify at
habitat4home.ca/own-a-home/



April: National Volunteer Appreciation Week

We could not do the work of Habitat without the assistance of countless hours generously contributed by our volunteers on a regular basis. Every spring we take a moment to recognize the value of our volunteers and thank them for their efforts.

Learn more about volunteering at habitat4home.ca/get-involved/
We would love to have you on our team!



June: Book to Build Campaign with Choice Hotels

In the month of June, travelers had a chance to support Habitat by booking their rooms with Choice Hotels.



July: Carter Work Project

In honour of Canada's 150th year, Habitat Heartland participated in the Carter Work Project which succeeded in building over 150 homes across Canada in 2017.

Former U.S. President and First Lady Jimmy and Rosalynn Carter visited Winnipeg and Edmonton build sites to show their continuing support for Habitat's mission. Habitat Heartland added four homes to the total with two in London for the Kassa and Cooper families and two in St. Thomas for the Wilson and Dunn families.



October 2: World Habitat Day

It was a beautiful autumn day for a family-style celebration of World Habitat Day held outside our administrative office at 40 Pacific Court. Partner families, supporters of Habitat and well wishers from the community gathered to enjoy a barbeque with food provided by Lubnow Restorations and some warm sunshine. It was great to see how many local people agree that every one deserves a decent place to live.



November: St. Thomas Dedication Day

Tina Wilson and Melanie Dunn spoke with great emotion about how much it meant to own their own homes. Both mothers looked forward to the ways it would touch the lives of their children. Studies have shown that children raised in Habitat homes go on to live happier, healthier, more successful lives.

December: Home for the Holidays

22 Forbes Street was full to overflowing on Dedication Day for the Cooper and Kassa families. The five Cooper children happily ran up and down the length of the open concept main floor, enjoying the space. Awatash Kassa smiled warmly at all the well wishes from everyone including friends of her daughter Lemlem from Hutton House.



Financial Literacy:

Habitat for Humanity is committed to preparing our partner families for successful home ownership through mandatory education sessions covering topics ranging from home maintenance tasks to being a good neighbour. Also included is training in budgeting and money management. Habitat believes that financial literacy is an important part of being a home owner.



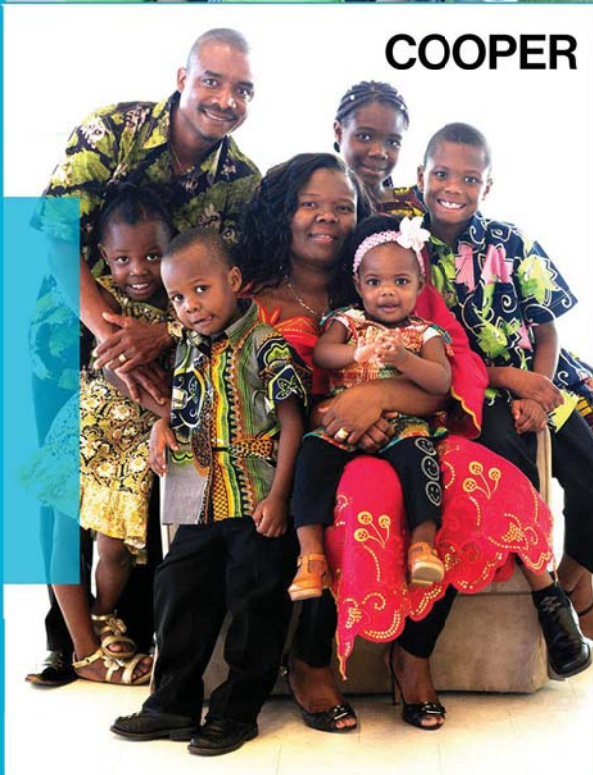
Environmental Impact:

Habitat Heartland works at or above the standards required for energy efficient home construction in Ontario. In addition, the donations made through our ReStores prevent needless over-filling of the landfill sites, keeping furniture, fixtures and household items in use. In 2017, our 6 affiliate ReStores collected 110,000 lbs of scrap metal (over 55 tons), diverted into recycling. Together they also collected over 130,000 lbs of electronic waste (over 65 tons), diverted into recycling.



we build strength, stability and self-reliance

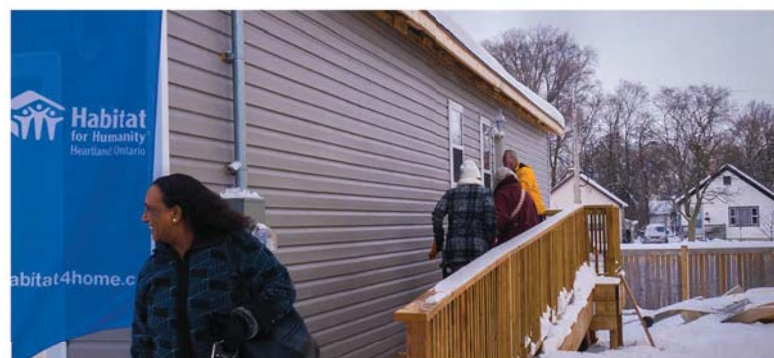
READ FOUR STORIES ABOUT FAMILIES WHOSE
LIVES HAVE BEEN CHANGED FOREVER BY HABITAT
FOR HUMANITY HEARTLAND ONTARIO



we build strength

For [Awatash Kassa](#), a home with accessibility features including an entrance ramp, ceiling-mounted bedroom lift and walk-in shower means a whole new quality of life for daughter LemLem and for herself and son, Mennor as they provide continuing daily care.

One of the most life-changing features of the Kassa family's Habitat home is the laundry room. In the past, Awatash had to take laundry out to a laundromat while paying someone to stay with LemLem. This one thing that most of us take for granted has significantly improved this family's quality of life. Habitat Build Day volunteers were often treated to elaborate and delicious meals provided by Awatash and Mennor on the build site. The honest gratitude and generosity that inspired each dish was encouraging to the corporate teams who were giving their time and support to build the Kassa family's home.





Today the Kassas live in a safe and energy efficient home that was build to suit their needs. LemLem continues to enjoy her program at Hutton House and Mennor is pursuing his education at Western University.

The **Kassa family** is a wonderful addition to the Habitat Forbes Street neighbourhood.

Broad positive impacts of the new Habitat home were noted, with 86% of the Habitat homebuyers indicating they were **happier** in their new housing and 89% indicating that their **family life** had improved.

CMHC: Building Families Futures Through Habitat Homeownership



we build stability

THE COOPER FAMILY



George and Viola Cooper were living with their three daughters and two sons in an 800 square foot apartment. They met in a refugee camp in Ghana in 2000 after both fleeing Liberia with their families. In 2005 George immigrated to Canada with his parents, then three years later traveled back to Ghana to marry Viola. It was 2010 before George and his family could all live together in Canada due to costly delays during the immigration process. In 2015 the family was met with another challenge when their two year old son Timothy was diagnosed with lung cancer and required surgery. Like all Habitat families, the Coopers completed 500 Volunteer hours in order to qualify to be homeowners in the program. They purchased their home with no down payment, and through a zero-interest mortgage.

The Coopers' daughter Alice and son George Jr. enjoy the Boys and Girls Club and take part in music and sports programs in school, while Viola and George are active in the London Liberian Association and their church. Viola has been attending school to obtain her G.E.D. and will continue with her education. Little Timothy has recovered well from his surgery.

The Coopers are extremely grateful for your help. A decent home gives them the strength, stability and independence they need to create a better life for themselves and their families.



When asked what having a Habitat home will mean to them, the Coopers told us, “We will borrow an expression from the Mary Poppins movie - Supercalifragilisticexpialidocious.”

we build self-reliance

THE WILSON FAMILY & THE DUNN FAMILY - ST. THOMAS

Tina Wilson and her sons are happy to have a place to call their own.

Melanie Dunn and her daughter are also proud new home owners.



Tina Wilson and her family are so excited to be part of the Habitat for Humanity Heartland Ontario program! Tina has two teenage sons, Heath and Reed, both attending high school in St. Thomas. Tina has always worked in customer service. She looks forward to the ways her new home will assist in caring for Heath who has autism.

The family manages to get by, but were frustrated with their living situation which was a small, rented two bedroom apartment. There was no space to enjoy any privacy or for the boys to gain any independence.

Tina is proud of her home and says, “We have a place to call our own, a place for both boys to live and thrive. A home will enrich their lives in a very positive manner. We feel extremely fortunate to be given this opportunity we would not otherwise have been able to obtain.”

Tina is a valued volunteer for Habitat Heartland, freely giving her time and voice to the organization. We are very excited to have built in St. Thomas with the Wilson family!



Melanie Dunn and her daughter, Daryan, have been living in a 2 bedroom apartment together for the past seven years after moving out of her parents' home. Never short on love for her daughter, Melanie worked hard to provide everything but found that a job loss meant Daryan would be missing out on some of the fun things other children were enjoying like going to camp. So, Melanie worked nights as a custodian for the school board, until recently switching to a new school with daytime shifts.

In her spare time she plays as much baseball as she can, while Daryan pursues her interest in technology and the arts.

Melanie says, "We have been in a rented place for so long and have never put any family pictures on the walls. It will be really nice to be able to do that now and really make the house feel like our own space."



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Mr Paul Feron
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HABITAT BUILD DAY TEAM

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in Leadership
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St Thomas Seventh-Day Adventist
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Tarion Warranty Corporation
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The deBakker Family
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The Tricar Group
Travelers Canada
Waste Connections of Canada
We the North Sport Club

our financial accountability



FUNDING SOURCES

ReStore Operations	\$3,007,870	61%
Home Sales	\$775,050	16%
Donations & Grants	\$385,685	8%
GIK for Builds	\$284,881	6%
Accretion Income on Mortgages	\$222,484	5%
Fundraising Revenue	\$209,888	4%
Other	\$37,953	1%

Total \$4,923,811



ALLOCATION OF OPERATING EXPENSES

ReStore operations	\$2,459,006	56%
Administration	\$895,252	20%
Building Costs	\$769,051	18%
Land Costs	\$260,606	6%

Total \$4,383,915

STATEMENT OF FINANCIAL POSITION

In Canadian Dollars

As of December 31, 2017	2017	2016
ASSETS		
CURRENT		
Cash	549,252	340,177
Accounts Receivable	116,394	235,831
HST Rebate recoverable	25,037	3,138
Prepaid Expenses & deposits	37,140	41,609
Inventory	1,029,850	1,102,704
Current portion of First Mortgages receivable	440,764	410,157
	2,198,437	2,133,616
Capital Assets	116,394	255,249
First Mortgages Receivable	3,614,502	3,486,486
	6,036,708	5,875,351
LIABILITIES AND NET ASSETS		
CURRENT		
Accounts Payable & Accrued Liabilities	243,868	208,026
Deferred Contributions	220,311	383,449
Demand Loans	382,380	622,380
	846,559	1,213,855
Deferred Contributions related to Capital Assets	43,758	68,738
	890,317	1,282,593
NET ASSETS	5,146,391	4,592,758
	6,036,708	5,875,351

UWO International Build

In 2017 the Habitat for Humanity Western Club traveled to Tuscaloosa, Alabama over their spring break to assist with building homes in that area. The trip gave them the opportunity to make new friends, work alongside the families they were helping, and make an impact in an area in great need. By all reports participants had an amazing time. Thank you to the Western Habitat Chapter for building toward a world where everyone has a safe and decent place to live!

"The International build was honestly an experience of a life time. It was a unique opportunity where I was able to volunteer my time with a group of people that had the same interests as me! I never expected to become so close to people in such a short amount of time." - Shannon Brady

20 **"My favourite part about the international builds is just meeting the families and hearing their stories. It personalizes the experience and allows me to really return to the purpose of these trips, which is ultimately to be of service to those who need a helping hand (literally!)" - Kirsten Bloomfield**



20 "During this week, I met so many beautiful, kind and caring souls (carpenters, volunteers, etc.) who varied very much in all aspects except for their mission: to help those in need. The amount of knowledge I have learned at the International Build from all the carpenters, elders, and co-volunteers was astonishing and I am going to MISS them very much indeed. " - Krithika Nathan

what we do

our 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.



Habitat for Humanity ReStore

Habitat ReStores are home and building supply stores that accept and resell quality new and used building supplies, home furnishing, appliances and décor. A successful social enterprise, Habitat ReStores are an important partner in the community, providing retailers with a product solution for returned and end of line merchandise, and homeowners a place to donate their own quality, new or gently used home furnishings, appliances or décor to benefit a good cause. The funds generated by Habitat ReStores go towards building even more homes for families in need of safe and decent housing.

Habitat for Humanity Global Village

We believe everyone deserves a safe and decent place to live, both locally and globally. Through Habitat's Global Village program, we bring that belief to life, providing opportunities for thousands of Canadians to travel and work on Habitat for Humanity projects both abroad, and at home. A life-changing experience, volunteers work alongside members of the community, as well as the families, to make a lasting impact by building safe and decent housing for people in need.



Indigenous Housing Program

Recognizing that there are unique housing challenges faced by Indigenous peoples both on and off reserve, the goal of our National Indigenous Housing Program is to partner with Indigenous communities to provide housing solutions for low-income families. Through this program, Habitat for Humanity Canada have helped 166 Indigenous families build strength, stability and self-reliance through affordable home ownership, including 38 on First Nations and Metis settlements and reserves. Nationally we have also provided over 150 Indigenous youth with training and skills opportunities that they can use to help build or renovate more homes in their communities, or secure employment opportunities.

International Programs

Through our International Programs, Habitat brings its expertise and innovative approaches to shelter solutions to support families in their effort to achieve prosperity and a brighter future. In 2017, Canadians' support directly served 1,452 low-income families and more than 5,000 people through a variety of housing solutions, including new construction, home improvements and training programs.

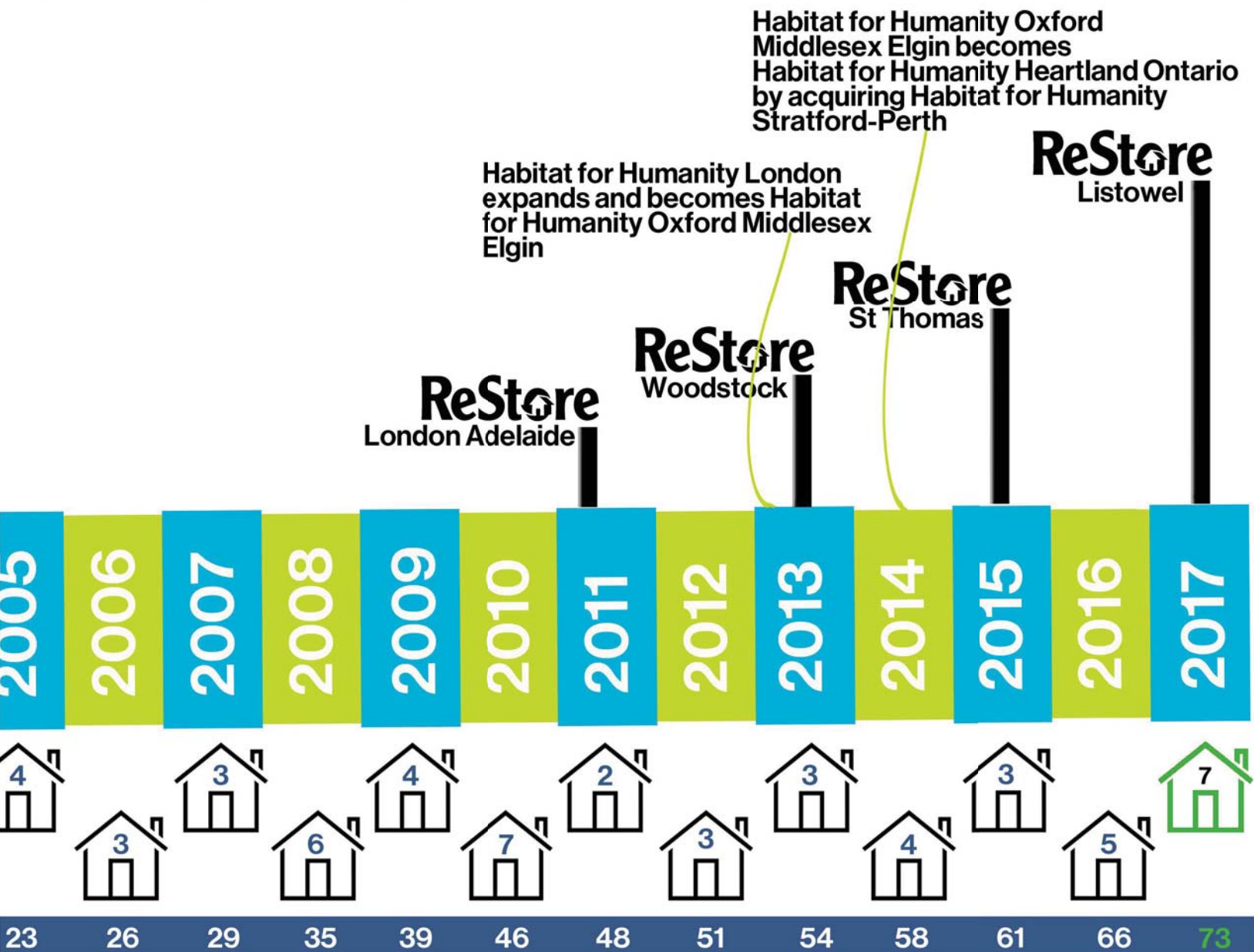


Habitat Heartland Milestone



timeline
of activity

es 1993-2017



our locations

London North

5-40 Pacific Court
London ON N5V 3K4
(519) 659-1949

St Thomas

5-280 Edward Street
St Thomas ON N5P 4C2
(519) 631-6868

Stratford

598 Lorne Avenue
Stratford ON N5A 6S5
(519) 273-7155

London South

317 Adelaide Street South
London ON N5Z 3L3
(519) 659-1949

Woodstock

1058 Parkinson Road
Woodstock ON N4S 7W3
(519) 421-0003

Listowel

1-500 Rocher Road
Listowel ON N4W 0B2
(519) 815-8158



when you shop, donate and
volunteer at the ReStore,
you support the work of
Habitat for Humanity
Heartland Ontario

our board of directors

Thank you to the members of our Board of Directors for the leadership you provide to Habitat for Humanity Heartland Ontario.

Chuck Quintyn (Chairperson)

Adam Campbell (Director)
Adel Fortin (Director)
Alan MacKinnon (Director)
Chris Kirwin (Director)
Dave Bunce (Director)

Dave Marr (Treasurer)
Dee-Ann Vickers (Director)
Kristina Stankevich (Director)
Paul Benedict (Director)
Paul Feron (Vice Chair)
Scott Louch (Director)

our management team

Brian Elliot
Chief Executive Officer

Duncan MacIntosh
General Manager,
Finance and Administration

Sharon Brennan
General Manager,
Community Partnerships

George De Vlught
General Manager, Construction

Gerry Pieroni
General Manager, ReStore

Barb Ransome
Regional ReStore Manager

Jamie Gilliland
West Region ReStore Manager

Cathy McCue
East Region ReStore Manager

Sean Thievin
Assistant Manager, Adelaide ReStore

Dana Erickson
Assistant Manager, St Thomas ReStore

Dave Wall
Assistant Manager, Woodstock ReStore

Steve DeBruyn
Assistant Manager, Pacific ReStore

Florance Daniels
Assistant Manager, Stratford ReStore

Veronica Burrows
Assistant Manager, Listowel ReStore

For a full staff listing go to habitat4home.ca

building strength, stability,
self-reliance *and* shelter



Habitat for Humanity®
Heartland Ontario

habitat4home.ca

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