



**Together,
building strength,
stability and
independence**



Habitat
for Humanity®
Canada

2017 Annual Report

Welcome home

People in your community and all over the world partner with Habitat for Humanity to build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. With your help, Habitat homeowners achieve the strength, stability and independence they need to build a better life for themselves and their families.

Our vision is a world where everyone has a decent place to live.



A strong year, a stronger future

When Bernadette first moved to a new province to leave behind an abusive alcoholic husband, she remembers rolling pennies with her kids for groceries. Nineteen years later, she's remarried, has paid off the mortgage on her Habitat home, and her adult children have all graduated from university. Empowered with the foundation of a Habitat home, she's built strength, stability and independence for both herself and her children.

It is families like Bernadette's that demonstrate the extraordinary impact of Habitat's model of affordable homeownership – it's the reason we're here. Last year, across Canada, we provided 248 families with the same opportunity to experience the long-term, positive impact that comes of partnering with Habitat for Humanity.

Our vision, a world where everyone has a decent place to live, is a global one. As the housing crisis continues to grow around the world, we believe that we have an opportunity and an obligation to help. Through our global work, we served over 1,000 people through new or improved housing, sanitation solutions or training last year. Part of the power of our program is our ability to scale and customize it depending on the unique needs of the community, whether that community is at home or abroad.

This is also true of our partnerships with Indigenous communities. For us, our work in this area is more than building homes, it's about bringing action to reconciliation. Our Indigenous Housing Partnership continues to grow, as local Habitats and Indigenous communities connect to build sustainable housing solutions.

Reflecting on 2017, this year's most notable achievement was Habitat's 34th Jimmy and Rosalynn Carter Work Project, with the return of former U.S. President and Habitat humanitarian Jimmy Carter to Canada. Thousands of people came together to build homes across the country for families in need of an affordable home. It provided us with an important platform to draw attention to the issue of affordable housing, and how our work is a critical part of the solution.

As the national voice on affordable homeownership, we also worked with the federal government on the development of the National Housing Strategy that was released in November. This strategy is an historic achievement that sets the foundation for work that will improve access to safe and decent affordable housing – including affordable homeownership – for some of the most vulnerable people in Canada.

To reach our goal of serving more families, we face both opportunities and challenges. Land and building costs continue to increase, and in some communities land availability for building homes can be scarce. Habitat ReStores are expanding across the country, and proceeds from this innovative social enterprise help fund more local homebuilding projects. We need to continue to innovate in this area in the face of increasing competition from discount retailers as well as local and national liquidators.

A key challenge in the year ahead will also be how to keep Canadians focused on transforming the lives of more families through affordable homeownership. It is a challenge we're more than prepared to take on. We're grateful for your support as we look forward to accomplishing even greater things in the year ahead. To all our supporters and partners, thank you for working alongside us to help families build strength, stability and self-reliance.



A handwritten signature in black ink, appearing to read 'Greg Stewart'.

Greg Stewart, Board Chair



A handwritten signature in black ink, appearing to read 'Mark Rodgers'.

Mark Rodgers, President and CEO

Our impact in 2017

248

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

3,386

families in Canada have accessed a safe and decent home by partnering with Habitat since 1985.

1,001

people in Ethiopia, Malawi, Cambodia, Nepal, Nicaragua, El Salvador and Dominican Republic now have new or improved housing, sanitation or training because of Habitat Canada's work in 2017.

1,579

volunteers travelled with Global Village Canada to help families build all over the world in 2017.

25

Indigenous families realized homeownership by partnering with Habitat in 2017.

140

Indigenous youth and women obtained trade skills and construction training.

50,000+

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



Families served in 2017

ON.....	87
MB.....	19
SK.....	23
AB.....	74
BC.....	17
NU.....	1
YK.....	2
NT.....	1
QC.....	5
NS.....	1
NL.....	4
PEI.....	4
NB.....	10
TOTAL.....	248

**Research
shows that:**

**\$43
million**

in societal benefits
were generated
through our
work in 2017.



The children of families that partner with Habitat achieve greater educational outcomes and parents' employment prospects improve.

78%

of families that
partner with Habitat
report improved
health after
moving into their
Habitat home.

70%

of families that partner
with Habitat return the
favour and volunteer
or donate to
charitable causes.

Sources:

Building Families' Futures and Opportunities through Habitat Homeownership, CMHC, 2013

Transforming Lives: The Social Return on Habitat's Work in Canada, Boston Consulting Group, 2015



Creating a legacy for Canada's 150th year

"When we get through this build, we'll look back and say this was one of the best we ever had."

- Former President Jimmy Carter



2017 marked Canada's 150th year since confederation, and we celebrated in the most impactful way we could imagine – by building 150 homes alongside 150 families across the country. It was all part of Habitat for Humanity's Jimmy and Rosalynn Carter Work Project, a week-long event that former President Carter and his wife, Rosalynn, began more than 30 years ago. Over the last three decades, the couple has inspired millions as they've travelled around the world to build, renovate and repair homes with Habitat, and in 2017, they brought this extraordinary event to Canada.

From July 9 to 14, nearly 50 local Habitat for Humanity organizations across Canada participated in the Carter Work Project, building homes, hosting community events, and celebrating home dedication ceremonies. Habitat for Humanity Edmonton and Habitat for Humanity Manitoba hosted President and Mrs. Carter, who swung hammers alongside future Habitat homeowners and thousands of volunteers, which included mayors, provincial and federal leaders, HGTV star Scott McGillivray and country music stars Garth Brooks and Trisha Yearwood.



Collectively, we made an indelible mark on the country. Thanks to the project, more than 150 families began building strength, stability and self-reliance through affordable homeownership. But the impact of each home stretches far beyond the new Habitat homeowners and their families. On average, each Habitat home generates \$175,000 in societal benefits. That means the 34th Jimmy and Rosalynn Carter Work Project will result in \$26 million worth of benefits for communities across Canada, proving that we aren't simply helping families build houses – we are leaders building a nation.

What some had to say about the Carter Work Project:



Garth Brooks and Trisha Yearwood building in Edmonton:

“You can come here expecting to help somebody else,” said Garth Brooks, country superstar and Habitat Humanitarian. “But you’re going to walk away the beneficiary.”

“My reason to build is because I love to meet the families, I love to swing a hammer, and I love to use a new power tool,” said Trisha Yearwood, country superstar and Habitat Humanitarian. “It’s all about love, all about giving back.”



Scott McGillivray building in Winnipeg:

“I’ve worked on a lot of renovation sites in my day, but from the moment I arrived I knew this was going to be different. Never have I seen such energy, such enthusiasm, and such genuine gratitude to be a part of something so important,” said Scott McGillivray, HGTV star. “I want to thank Habitat for Humanity, the Jimmy and Rosalynn Carter Work Project, and the many volunteers who took the time to make it happen.”



Honourable Amarjeet Sohi, Minister of Infrastructure and Communities and Member of Parliament, Edmonton Mill Woods:

“The Habitat for Humanity Carter Work Project brought out the very best of Edmonton’s community spirit. It was my pleasure to work alongside the hundreds of volunteers who came together to provide 75 Alberta families with a safe and affordable place to call home. Thank you to all those who lent a hand to make this event such a success and to President and Mrs. Carter for their incredible leadership.”



Honourable Jean-Yves Duclos, Minister of Families, Children and Social Development, Member of Parliament for Québec:

“It was a privilege to work alongside President Carter and all the volunteers to help families achieve their dream of homeownership. The Government of Canada is a proud partner of Habitat for Humanity. We will continue to support affordable housing across the country through the new investments and programs that will result from the National Housing Strategy.”

Highlights & milestones



February 14

Launch of our refreshed brand

In close collaboration and consultation with Habitat for Humanity International, we launched a new brand platform with all local Habitats in Canada. This new shared platform and unified messaging helps us drive deep engagement in our mission not just here in Canada, but also globally.



March 10

Writing contest winner selects Habitat for Humanity Iqaluit for \$50,000 grant

The winning entry to Genworth Canada's 2017 Meaning of Home writing contest was submitted by Bensen Wilmer, an 11-year-old student from Victoria, British Columbia. Bensen selected Habitat for Humanity Iqaluit as the beneficiary of the \$50,000 grand prize grant in order to help an Indigenous family access affordable homeownership.



May 13

Launch of our #150ReasonsToBuild campaign

In celebration of Canada's 150th and our audacious plan to build 150 homes for 150 families over the course of a week, we launched an integrated advertising and public relations campaign to unify Canadians around their *reasons to build*. Celebrities, politicians and many others shared their reasons using #150ReasonsToBuild.



July 9 to 14

The 34th Jimmy and Rosalynn Carter Work Project

From July 9 to 14, former President Jimmy Carter and former First Lady Rosalynn Carter came to Canada for Habitat for Humanity's 34th Jimmy and Rosalynn Carter Work Project. During the week, over 6,000 volunteers worked with almost 50 local Habitat organizations and alongside future Habitat homeowners to build 150 homes across the country for Canada's 150th anniversary of confederation – Habitat's biggest ever build project in Canada!



August 12

Even more ReStores serving our communities

In 2017, we surpassed 100 Habitat for Humanity ReStores in Canada. On August 12, the doors opened at a new store in Grimsby, Ontario, to help raise funds for Habitat's program in the Niagara area. In 2017, new ReStores also opened in British Columbia, Alberta and Ontario.



November 1

Habitat Canada achieves Imagine Canada accreditation

Gaining Imagine Canada Standards Program accreditation, we joined a growing community of organizations dedicated to excellence in board governance; financial accountability and transparency; fundraising; staff management; and volunteer involvement.



November 10 to 18

Big Build in Cambodia

More than 40 Canadians and 200 international volunteers landed in Cambodia's Battambang province in early November to build alongside 23 local families living in informal urban settlements without secure land titles. Now living in their newly built Habitat homes, these families have escaped the constant threat of forced eviction.



November 22

New National Housing Strategy released by federal government

A historic moment in Canada, the federal government released its first ever National Housing Strategy, a 10-year, \$40 billion investment. We participated in consultations while the strategy was being developed, advocating for affordable homeownership to be included as one of the solutions to improve housing conditions for low-income families and Indigenous communities.

Building at home



A clean start for Sabrina and Madison

“I was diagnosed with cancer when Madi was a baby,” says Habitat homeowner Sabrina.

Her daughter was just 18-months-old when she found out she had Hodgkin’s Lymphoma, a form of cancer that originates in your white blood cells. She needed to take time off work to undergo treatment, and the loss of income forced her and her husband to move their young family from their comfortable rented house to a tiny apartment that was difficult to heat.

“We were literally piling blankets on top of Madison at night, hoping the space heaters didn’t give out so she wouldn’t freeze at night,” Sabrina says. But with her off work to focus on recovering, they couldn’t afford to move. A few months after finishing her chemotherapy treatments, just as “things were looking up,” Madison’s father took his own life and Sabrina was thrust into being a single parent and providing for her daughter on her own.

“The universe had a path that I was not prepared to take,” Sabrina says.

To make matters worse, Madison had been diagnosed with ADHD, and their small apartment provided nowhere for her to release her energy. “The doctor is literally telling you, ‘she needs to be somewhere she can get this out,’” says Sabrina, who was left feeling exhausted, stressed and, perhaps worst of all, as though she was failing her daughter.

After a co-worker recommended Habitat for Humanity, Sabrina looked up the homeowner application online and decided to apply. It wasn’t long before she received a call from Habitat for Humanity Peterborough & Kawartha Region. They had a property available and wanted her to fill out more paperwork to assess her eligibility to become a Habitat homeowner.

“I cried on the phone,” says Sabrina, who admits there were even more tears when she was selected for a home. “There was a lot of crying, and just so much excitement,” she says with a laugh. The partnership involved contributing 500 volunteer hours to Habitat, which Sabrina completed working in the office and ReStore of her local Habitat, and paying the fair market value of the home through an affordable mortgage geared to her income.

Now that they’re in their new Habitat home, Madison can run out the front door to play with friends, who live just down the street, or go out the back door to play in their fenced-in yard. “She’s able to expend the energy she wasn’t able to before,” Sabrina says.

The home has also provided a fresh start for Sabrina. Because her mortgage is geared to her income, she’s able to support her daughter while working part-time and pursuing a career in health management.

“Because of the security the house has given us, I can actually go back to school and feel like I’m going to be able to do this,” she says.

“Being able to come into this house, and being taken into that Habitat family, it had gone from, ‘my life has completely fallen apart’ to ‘hey there’s hope.’”

“Being able to **come into this house**, and being taken into that **Habitat family**, it had gone from, ‘my life has completely fallen apart’ to ‘**hey there’s hope.**’”

- Sabrina



Building abroad



Empowering families around the world to build better lives

“We struggled for so long,” says Habitat homeowner Lucy.

The single mother of two is a beneficiary of a Habitat homebuilding project in Malawi, supported by Habitat for Humanity Canada in partnership with cbm Canada. The project’s goal is to improve the living conditions of more than 60 families living with disabilities in Malawi’s Salima District by providing them with fully subsidized homes and ventilated washrooms in their existing communities.

As one of the smallest and least-developed countries in the world, Malawi is suffering from a severe housing shortage. Ninety percent of the country’s population lives in rural areas where typical homes are built with mud bricks, dirt floors, and thatched roofs. The substandard living conditions put many families at risk of contracting life-threatening diseases like malaria, and those living with disabilities are particularly vulnerable.

“My children will grow up in a better house than I did,” says Habitat homeowner Enifa, another beneficiary of the project in Malawi. “This has motivated me to ensure that they complete their education so they can help others who are needy.”

Like many of the women supported by this project, Lucy is a single mother who struggled to provide a safe, decent home for her family, and specifically her youngest son, Sileni, who is unable to speak due to intellectual disabilities.

He also has physical disabilities which means he is unable to walk but has adapted to getting around for

short distances by crawling on his knees. Not only was it impossible for them to sleep during the rainy season, because their thatched roof leaked so much, but their previously inaccessible house made it difficult for Sileni to complete everyday tasks, like opening the front door or using the toilet, making him even more dependent on his mother Lucy.

Their new Habitat home was also built with her son’s disabilities in mind, which has already dramatically improved their day-to-day lives. Her son’s physical disabilities meant Lucy never thought her son would be able to open a door on his own. The day she first saw Sileni open the door of their Habitat home was one of her most memorable.

“I am glad my son can now move around the house and open doors without help, which was a challenge in our old house, since he cannot speak – this left him frustrated but now he is happier,” says Lucy. Thanks to the design of their new latrine, which has a raised seat, Sileni can use the toilet on his own as well.

Now that her son is more independent in their home and she doesn’t have to worry about fixing her roof every few months, Lucy will have more time to focus on her hand-made mat business, which she plans to grow. For Lucy, her new Habitat house is much more than a home – access to safe, decent shelter has given her a solid foundation to care for her son, operate her business, and build a better future.

“My children will grow up in a
better house than I did.”

- Enifa



In 2017, Habitat for Humanity Canada partnered with families and communities in Ethiopia, Malawi, Cambodia, Nepal, Nicaragua, El Salvador and Dominican Republic. These efforts resulted in 100 families moving into new homes, 29 families in improved homes, 120 families with access to improved sanitation and 233 people empowered through training.

Building with Indigenous families

Lending a helping hand in Canada's North

Caroline Ipeelie-Qiatsuk, born and raised in Iqaluit, knows all about Nunavut's housing crisis first-hand. She and her husband Tiivi, who have three boys, sat patiently on the Iqaluit Housing Authority's wait list for 13 years. And for over a year, Caroline, Tiivi and their three children lived in one bedroom of her mother's house. But their lives changed drastically just before Christmas when the family moved into a brand new four-bedroom house.

That's thanks to Habitat for Humanity Iqaluit, numerous donors and seven teams of volunteers that travelled north with Habitat for Humanity Global Village to help build the home.

"If I get sick, I don't have to worry about whether we're going to have a home or not, about all that stress, which carries on to your children, you know? My children will be healthy, they'll have their own home," said Caroline.

Caroline and her family welcomed each of the building teams to Iqaluit over the summer, helping to host an elder's feast, traditional games and a qulliq-lighting for the visitors. "We learn a lot from them, and they learn from us. It's a really great opportunity for everyone," she said.

That sentiment is echoed by Sophia Chaudhery, who travelled to Iqaluit in July for her fifth build with Habitat for Humanity. Over incessant banging of hammers and droning of saws, Sophia explained she knew very little about Nunavut. But as a high school teacher from Toronto, she came to Iqaluit eager to learn. "One of my goals was to get resources to take back home



to incorporate more non-European history into my curriculum," she said.

Forging unique experiences is a desire that Sophia said links many of those who choose to spend their vacation time or retirement years travelling to a community to lend a hand. "Some people like the all-inclusive beach type holiday, but for myself, and I think a lot of my team, we want more than that – a way to give back and help."

Melanie Abbott is the chair of the Global Village committee of Habitat Iqaluit. She said the 84 volunteers who travelled from all across Canada to Iqaluit this summer have been welcomed with open arms by community members.

Before moving in, Caroline already knew the first thing she was going to do when her family moved into their new home: "We're going to have a big dinner, have all our friends and family over – whether we have furniture yet or not – so that we can make a good, lasting memory."

Caroline's was just one of 25 homes constructed in 2017 through Habitat for Humanity Canada's Indigenous Housing Partnership, a program focused on partnering with Indigenous families and communities to help create safe, decent and affordable places to live.



Indigenous Housing Partnership: 2017 highlights



Donna, her son and granddaughter in their new Habitat home.

A new home and new possibilities for the Chippewas of the Nawash Unceded First Nation

The Chippewas of the Nawash Unceded First Nation, an Ojibwe community 60 kilometres north of Owen Sound, Ontario, first reached out to Habitat for Humanity Grey Bruce in 2015 when band member Donna Akiwenzie's home was condemned and torn down.

The widow, who was forced to move in with other members of the community, serves as the primary caregiver for her granddaughter Chase and needed help to find a new home while her son worked out of province.

A former band council member reached out to their local Habitat for Humanity and invited them to tour the reserve. Habitat for Humanity Grey Bruce then entered negotiations with the community's Chief and his council before signing a memorandum of understanding.

Later, in July 2017, ground was broken on a single dwelling house for Donna and Chase. It would be the first Habitat for Humanity house built on First Nations territory in Ontario.

The project has been regarded a successful pilot. The Band had not been able to provide new housing in over eight years, resulting in overcrowding and preventing others from returning to live in their community. The success of this project is leading to plans to build with another 10 families over the next two years.

The story on the adjacent page was published in the October/November issue of *Up Here* magazine.



25 Indigenous families moved into their new Habitat homes, also receiving homeownership and financial literacy training.



22 new Habitat homeowners in homes completed in urban areas.



3 new Habitat homeowners in homes completed on Indigenous communities.



140 Indigenous youth and women were engaged in training and skills opportunities.



10 home renovations providing running water and sanitation completed on Pikangikum First Nation.

Clean, safe water for Pikangikum First Nation

A lack of access to clean drinking water is a significant health and quality of life issue for many Indigenous communities across Canada. The Indigenous people of Pikangikum First Nation, a remote fly-in Ojibwe community in northern Ontario, know what it's like not to be able to drink water directly from the tap – they have been under a boil water advisory for more than a decade. Close to 90 percent of homes in the community lack running water and adequate sanitation.

To change this, Habitat for Humanity Manitoba, in partnership with the Anglican Church of Canada's Primate's World Relief and Development Fund, worked with the community to retrofit 10 homes with enhanced water and sanitation systems. Through the project, youth from the community were provided with the tools and experience needed to help improve their community by continuing the work and retrofitting more homes.

Thank you to our partners

Legacy



Platinum



Gold



Silver



Bronze

3M Canada
Ace Canada
ADH Fine Hardware
All Weather Windows Ltd.
Anatolia Tile
Aps Hardware
Benefit Cosmetics Canada
Canadian Tire Corporation
Cossette
Cowan Insurance Group and
The Cowan Foundation
Decor Grates

Travelers Canada
Enbridge Gas Distribution Inc.
Gordon Food Service
Honta Trading International Inc.
Mapei Inc.
Mason's Masonry Inc.
McGillivray Group
Overseas Container Forwarding Inc.
Owens Corning Canada Inc.
Princess Auto
RBC Wealth Management
Reliance Home Comfort

The Salvation Army
Siemens Canada Limited
The Silver Hotel Group Ruparell
Foundation
Smith Recycling
Sustainable Forestry Initiative
Tilemaster
Umbra Ltd.
Wine Rack
Wolseley Canada Inc.

Some of the ways our partners support us:



Making Habitat houses feel like home

Hunter Douglas provided 100 percent of the window coverings for all Habitat homes built in Canada in 2017. Thanks also for the energy, spirit and hard work of over 100 Hunter Douglas employees who came out to build on Habitat build sites across Canada during the Jimmy and Rosalynn Carter Work Project.



In-store fundraising and employee volunteerism

Wine Rack, combined with their customers, reached \$1 million donated since 2013. Over 400 Wine Rack employees have also given in excess of 3,000 hours of their time volunteering on Habitat for Humanity build sites across Ontario.



Helping us create impact in new ways

Cowan Insurance Group and The Cowan Foundation joined Habitat as the founding partner of our Every Youth Initiative, empowering hundreds of youth across Canada to build skills and strengthen communities while creating future advocates for affordable housing.



RBC Foundation

Supporting Indigenous housing

RBC Foundation has made a long-term commitment to our Indigenous Housing Partnership, generously contributing to help fund 140 training and skills opportunities for Indigenous youth and women.



Raising funds and awareness through cause marketing

Benefit Cosmetics Canada celebrated its second year supporting Women Build through their Bold is Beautiful Project, contributing funds and hundreds of volunteer hours on Habitat build sites in Toronto, Montreal and Vancouver.



Providing funds and logistical support

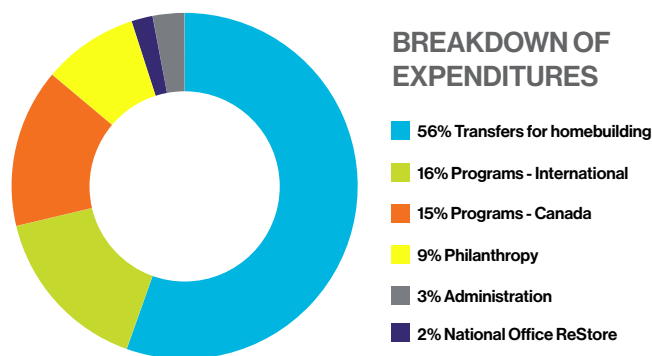
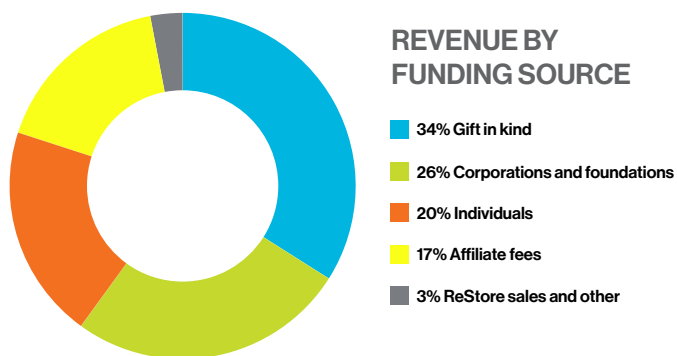
Gordon Food Service supported the Jimmy and Rosalynn Carter Work Project via sponsorship, attending and supporting events in Winnipeg and Edmonton, and lending a refrigerated truck to help feed hundreds of volunteers.



Empowering families beyond our borders

Through our partnership with Mastercard Foundation, we've mobilized more than \$30 million in capital for the advancement of incremental housing microfinance loans in Uganda and Kenya, helping more than 40,000 low-income families improve their living conditions.

Financial accountability



Statement of Financial Position

As at December 31, 2017
(stated in thousands of Canadian dollars)

Description	Unrestricted Funds		Designated Funds	Total	
	National Office	National ReStore	Affiliate and International	2017	2016
Assets					
Current assets					
Cash and cash equivalent	147	307	5,157	5,611	6,201
Temporary investments	-	-	533	533	528
Accounts receivable	1,628	57	472	2,157	2,665
Prepaid expenses	110	2	-	112	130
	1,885	366	6,162	8,413	9,524
Capital assets	184	132	71	387	264
Total assets	2,069	498	6,233	8,800	9,788
Liabilities					
Current Liabilities					
Accounts payable and accrued liabilities	567	25	900	1,492	1,557
Deferred revenue	15	-	-	15	-
Due to/(from) funds	(6)	302	(296)	-	-
	576	327	604	1,507	1,557
Fund balances					
Affiliate designated fund	-	-	2,826	2,826	4,064
International designated fund	-	-	2,803	2,803	2,570
Unrestricted fund	1,493	171	-	1,664	1,597
	1,493	171	5,629	7,293	8,231
Total liabilities and fund balance	2,069	498	6,233	8,800	9,788

Statement of Operations and Changes in Fund Balances

For the year ended December 31, 2017
(stated in thousands of Canadian dollars)

Description	Unrestricted Funds		Designated Funds		Total	
	National Office	National ReStore	Affiliates	International	2017	2016
Revenue						
Affiliation & fundraising fees	5,010	-	-	-	5,010	5,492
Donations	1,673	1	6,950	314	8,938	8,414
Donations (gift-in-kind)	-	-	9,214	938	10,152	10,076
Global Village	880	-	-	2,073	2,953	2,765
International programs	104	-	-	1,636	1,740	2,002
ReStore sales	-	985	-	-	985	-
Other income	141	-	157	-	298	424
Total revenue	7,808	986	16,321	4,961	30,076	29,173
Expenses						
Administration and technology upgrade	688	483	-	-	1,171	656
Affiliate support and international programs	1,038	-	-	-	1,038	1,018
Global Village	740	-	-	938	1,678	1,572
Governance	215	7	-	-	222	200
Government relations	164	-	-	-	164	67
Marketing & communications	878	11	-	-	889	990
Philanthropy	2,610	-	-	-	2,610	2,114
ReStore and product development	1,106	109	-	-	1,215	1,237
Carter Work Project expenses	365	-	-	-	365	-
Other expenses	-	-	380	-	380	-
Total expenses	7,804	610	380	938	9,732	7854
Transfers						
Interfund transfers	-	-	-	-	-	(28)
Transfers for international projects	-	-	-	3,790	3,790	4,817
Transfers to Affiliates	150	163	17,179	-	17,492	15,353
Total transfers	150	163	17179	3790	21282	20142
Total expenses and transfers	7954	773	17559	4728	31014	27996
Net surplus/(deficit)	-146	213	-1238	233	-938	1177
Add: Fund balances, beginning of year	1639	-42	4064	2570	8231	7054
Fund balances, end of year	1493	171	2826	2803	7293	8231

These financial statements represent a subset of our full audited financial statements.
Full audited financial statements can be found on habitat.ca.



What we do

Everyone deserves a safe and decent place to live. We bring communities together to help families build strength, stability and independence through affordable homeownership locally and globally.

Affordable homeownership program

With the help of volunteers and generous donors, we build decent and affordable homes that provide a solid foundation for people to build better, healthier lives in Canada and around the world. Habitat homeowners volunteer up to 500 hours and pay an interest-free, affordable mortgage – geared to their income – to buy their home. All Habitat homeowners go through a rigorous application process so that we can determine their level of housing need, their ability to repay Habitat's interest-free mortgage, and their willingness to partner with us. The affordable mortgage payments go into a revolving fund that allows Habitat for Humanity to build more homes and provide more people with affordable homeownership opportunities.

Habitat for Humanity ReStores

Habitat for Humanity ReStores are home and building supply stores that accept and resell quality new and used building materials, as well as furniture, appliances and home accessories to the public. Shopping at a Habitat ReStore is a socially conscious decision, as the money generated is used to fund local Habitat for Humanity homebuilding projects and operations. It's also an environmentally conscious decision, as much of what is sold is product that is new, gently used or customer returns that might otherwise end up in a landfill.

Global Engagement

We believe everyone deserves a safe and decent place to live, both locally and globally. Our global work, supported by local Habitats, volunteers and donors in communities across Canada, helps people build better, healthier lives in a number of different ways: through the building of new homes, holistic community development projects, education and the improvement of existing shelters. We help empower vulnerable populations, including women, youth, and people with disabilities with the tools they need to improve their own lives – that includes providing people with education in areas such as financial literacy, basic construction and home maintenance, and land access or ownership rights.

Habitat for Humanity Canada Global Village

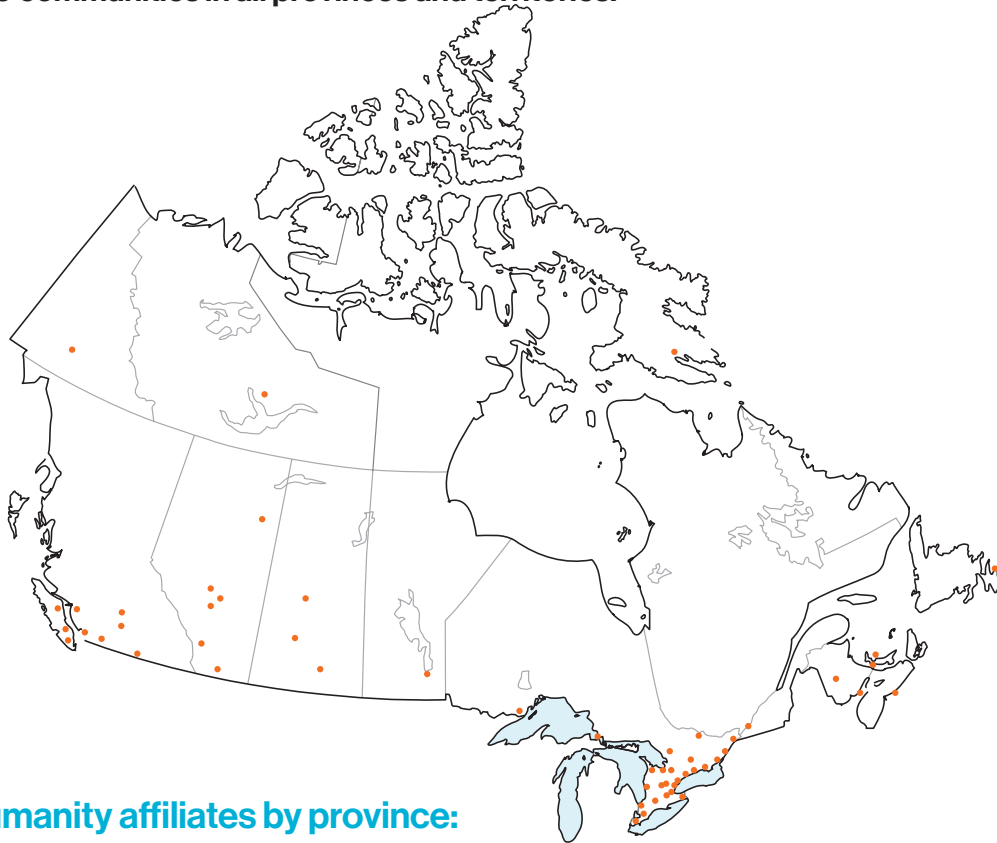
Part of our broader global work, Habitat for Humanity Canada Global Village is an international volunteer program that sends Canadians across Canada and around the world to build alongside families who lack a decent and affordable place to live. The experience offers many benefits to individuals and groups from corporations and educational institutions, including learning new skills, meeting new people and making friends – all while helping change someone's life.

Indigenous Housing Partnership

The Indigenous Housing Partnership connects Indigenous families and communities to help create safe and decent places to live through affordable homeownership. To make this program sustainable in the Indigenous communities we partner with, we also provide skills and training opportunities to Indigenous youth and women to equip them with the trade skills they need to maintain and/or build new homes in their communities. Since the inception of the Indigenous Housing Partnership in 2007, 191 Indigenous families have accessed affordable homeownership.

Our local Habitats

Habitat for Humanity homebuilding in Canada is delivered by 55 local Habitats (affiliates) serving over 300 communities in all provinces and territories.



Habitat for Humanity affiliates by province:

Alberta

- Camrose
- Edmonton
- Lethbridge
- Red Deer
- Southern Alberta
- Wood Buffalo

British Columbia

- Greater Vancouver
- Kamloops
- Mid-Vancouver Island
- Okanagan
- Southeast British Columbia
- Sunshine Coast
- Upper Fraser Valley
- Vancouver Island North
- Victoria

Manitoba

- Manitoba

New Brunswick

- Moncton Area
- Fredericton Area
- Saint John Region

Newfoundland

- Newfoundland & Labrador

Northwest Territories

- Northwest Territories

Nova Scotia

- Nova Scotia

Nunavut

- Iqaluit

Ontario

- Brant-Norfolk
- Chatham-Kent
- Cornwall & the Counties
- Durham
- Greater Ottawa
- Greater Toronto Area
- Grey Bruce
- Halton-Mississauga
- Hamilton
- Heartland Ontario
- Huron County
- Huronia
- Kingston Limestone Region

- Niagara
- Northumberland
- Ontario Gateway North
- Peterborough & Kawartha Region
- Prince Edward-Hastings
- Sarnia/Lambton
- Sault Ste. Marie and Area
- South Georgian Bay
- Thousand Islands
- Thunder Bay
- Waterloo Region
- Wellington Dufferin Guelph
- Windsor-Essex

Prince Edward Island

- Prince Edward Island

Québec

- Québec

Saskatchewan

- Prince Albert
- Regina
- Saskatoon

Yukon

- Yukon

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Thank you to our National Board of Directors for the dedication and leadership you provide to Habitat for Humanity Canada.



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Contact us

Habitat for Humanity Canada
477 Mount Pleasant Road, Suite 403
Toronto, ON M4S 2L9

Charitable Registration Number
118950120RR0001

Phone: (416) 644-0988
Toll-free: (800) 667-5137
Email: habitat@habitat.ca

 www.habitat.ca
   @habitatcanada



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