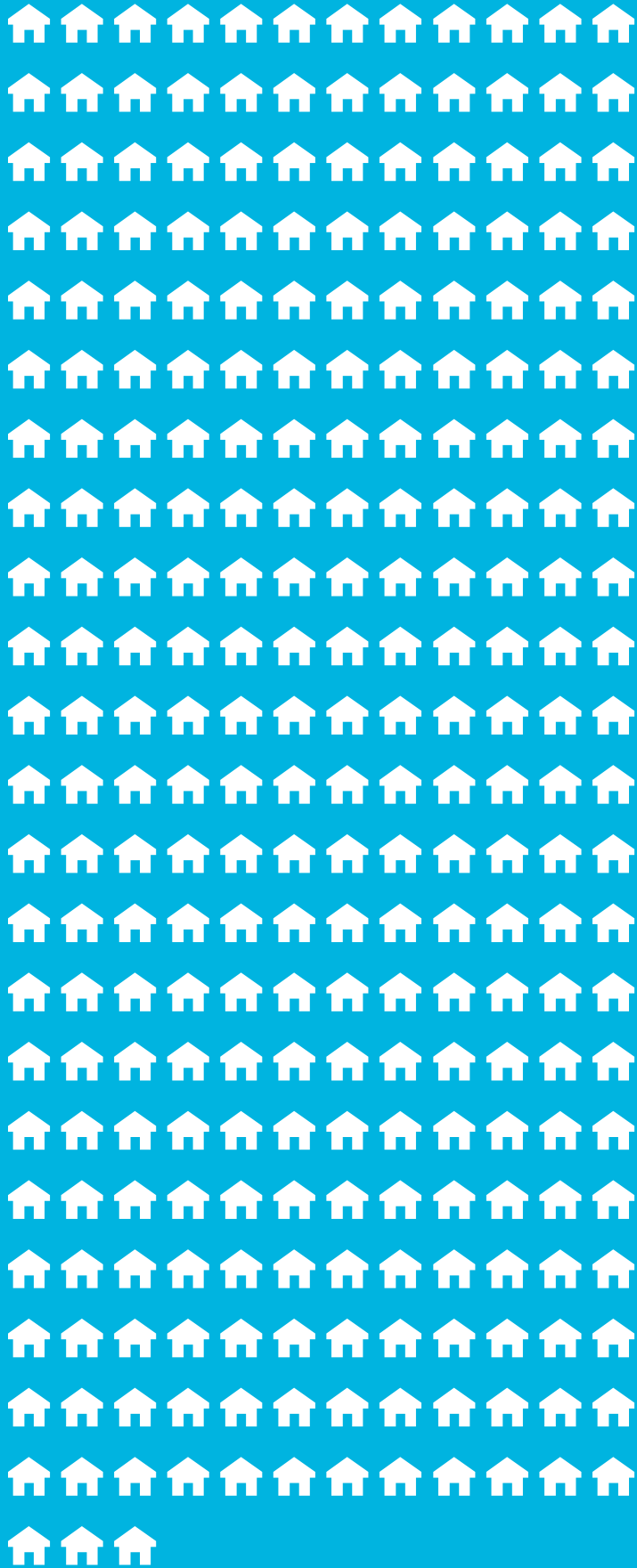




**build  
advocate  
empower**

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 = 1 family

# welcome home

We envision a world where everyone has a decent place to live. Last year, your support meant that 267 families in Canada and hundreds more around the world became a part of the Habitat family. Building strength, stability and independence through affordable homeownership.



# a solid foundation to build on

02—03

I joined Habitat for Humanity Canada as President and CEO on February 24, 2020 and have been excited to see first-hand the transformational impact that affordable homeownership has on families throughout Canada and the world. With your support, Habitat for Humanity Canada brings communities together to build strength, stability and independence through affordable homeownership. It's been a pleasure to reflect on all the great work that happened in 2019, and the strong foundation for continued impact that has been built.

Habitat truly is a community effort and one that shows the important power of people coming together to help one another. Last year, over 39,000 volunteers, including donors, built alongside hundreds of homeowners. Neighbours helped neighbours and people from all walks of life worked hand-in-hand to build a place to call home.

And in August, we were thrilled that the federal government announced a three-year financial commitment of \$32.4 million to Habitat for Humanity in Canada. This is a significant contribution, an important new partnership, and will allow local Habitats across the country to scale up their building efforts to serve even more families in the future.

The year ended on a bittersweet note as we said farewell to Mark Rodgers, who resigned as President and CEO after five years as president and almost 18 years with Habitat for Humanity in Canada. I'd like to thank him for his tremendous contribution to our work, and for creating a brighter future for countless Canadian families and their children.

Strength, stability, independence – your support makes those words a reality for Habitat homeowners across Canada and around the world.

Thanks to you, Brianne gained more independence when she was able to buy an affordable, accessible home where her son Brayden could live safely. Your support helped Laura and Shane build more financial stability – spending less on hydro bills in a drafty apartment and saving more for their children's post-secondary education.

In this year's annual report, you'll read their stories and more about how our work, and our model of affordable homeownership, continues to have a lifelong impact on families at home and around the world. We look forward to serving even more families in 2020 and beyond, with your continued support. Thank you.

  
**Julia Deans**  
President and CEO  
Habitat for Humanity Canada





**"Our government is dedicated to helping those in need, which is why we are proud to be investing in Habitat for Humanity Canada. Through their efforts hundreds of families across Canada will realize the dream of homeownership."**

**— Honourable Maryam Monsef**

Minister of International Development and Minister for Women and Gender Equality





# the Government of Canada's unprecedented commitment to affordable housing



We were thrilled to join federal representatives on two Habitat build sites last year as they announced a \$32.4 million three-year (2019-2021) financial commitment to Habitat for Humanity Canada and local Habitat organizations across Canada as part of the National Housing Co-Investment Fund.

This funding will help local Habitats build approximately 414 new homes, supporting lower-income families in communities across Canada. These homes will meet National Housing Co-Investment Fund accessibility and energy efficiency targets and will serve a range of vulnerable populations including single mothers, Indigenous peoples, people with disabilities and seniors.

“We are proud partners of this project and the many others that will be funded under this agreement. Because we believe everyone deserves an opportunity to succeed – and that safe and affordable housing is key to that success...We believe a home makes Canadians feel more secure and leads to a more prosperous future,” said Adam Vaughan, Parliamentary Secretary to the Minister of Families, Children and Social Development and Member of Parliament for Spadina-Fort York at the Habitat Greater Toronto Area announcement in August.

We are looking forward to continuing our partnership with CMHC and Minister Ahmed Hussen, the Minister of Families, Children and Social Development and responsible for the implementation of the National Housing Strategy, to change more lives through decent and affordable homeownership.



## ▶ Youth represent Habitat for Humanity at the first-ever Canada Youth Summit

Anna Orisko, Elizabeth Gaudet, Fanoos Nafez, Jarrett Earl, and Natasha Ing, who are all deeply involved with Habitat for Humanity in their communities, represented Habitat for Humanity at the Government of Canada's first-ever Canada Youth Summit in Ottawa in May 2019. The Summit, hosted by Prime Minister Justin Trudeau, launched Canada's first youth policy and discussed key issues identified by youth.



## Recognizing the outstanding contributors to our cause

During our national conference held in St. John's, Newfoundland and Labrador in May 2019, we recognized nine local Habitats and one individual for their outstanding and innovative contributions to Habitat for Humanity's mission.

The Kenneth J. Meinert Leadership Award, established to honour individuals who advance the mission of Habitat for Humanity Canada through exceptional leadership, was presented to Cathy Borowec. Cathy has dedicated nearly two decades to Habitat for Humanity's mission and is a Habitat for Humanity advocate known for her gracious, compassionate and respectful style of leadership. As well as working for Habitat for Humanity Canada, Cathy has led a number of local Habitat organizations and is currently the executive director of Habitat for Humanity Kingston Limestone Region.





## ▶ Habitat Canada's Terry Petkau is the President's choice

Terry Petkau, Habitat for Humanity Canada's Director of Safety Awareness and Construction, has not only made an impact on the Habitat mission, he has made an impact on anyone he's had the chance to cross paths with over the last 20 years he's worked with Habitat.

One of those people is former U.S. President Jimmy Carter.

For the past four years, President Carter has chosen Terry as his personal House Leader for Habitat for Humanity's Jimmy and Rosalynn Carter Work Project, one of Habitat's most highly anticipated annual events. In 2019, Terry led President Carter's house in Nashville, Tennessee, one of 21 homes built as part of the Carter Work Project that year.

## Wine Rack's Cuve for a Cause tops fundraising goal

On October 14, Wine Rack (Ontario) began its annual Cuve for a Cause campaign. During the campaign, which ran until November, Wine Rack donated \$2 from the proceeds of each bottle of Jackson-Triggs Cuve for a Cause sold. Not only did Wine Rack meet their goal of \$80,000, they exceeded it to donate over \$100,000 to help families build strength, stability and independence through affordable homeownership.



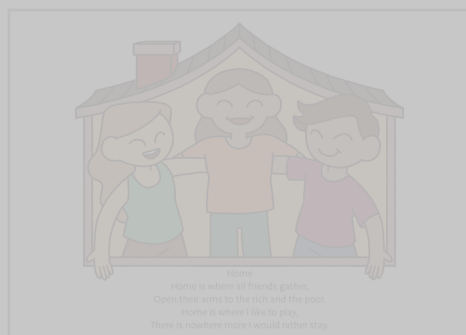




## New year, new start for two families on the Tyendinaga Mohawk Territory

April and her kids, Trinity, CJ and Kira, moved into their new home in time to celebrate the holidays and usher in a new year. And on January 10, their new neighbours, Amy and her children, four-year-old Cameron and eight-year-old Kaylen, took possession of their new home just in time to celebrate Amy's 35th birthday. The two Habitat homes were built as part of a partnership between the Mohawks of the Bay of Quinte and Habitat for Humanity Prince Edward-Hastings on the Tyendinaga Mohawk Territory in Ontario near Belleville.





# building strength, stability & self-reliance across Canada

In 2019, 267 families became new homeowners by partnering with Habitat for Humanity in communities across Canada. With the help of volunteers and donors, these families and many more were able to build strength, stability and independence through affordable Habitat homeownership.

***Family Stories***





# Saying 'hello' to a brighter future

***Mold and sky-high hydro bills left Laura and Shane's family fighting illness and financial stress. Despite sometimes holding down four jobs and working 16-hour days, Shane couldn't stay ahead of hydro bills that regularly topped \$600, sometimes \$800, a month.***

"It was like trying to pay off a second mortgage," Shane says. Turning down the baseboard heaters, putting blankets across doorways and covering windows with plastic failed to make a dent in the heating bills of their rental.

At the same time, Shane was having trouble breathing because of mold. No amount of cleaning seemed to make things better. His son Zachery, now 13, faced even greater health issues, including vomiting, that often confined him to bed forcing him to miss school.

The couple applied to partner with Habitat for Humanity Greater Ottawa. If accepted, they would be required to volunteer 500 hours of their time, pay an affordable mortgage for the fair market value of the home, and take classes in home maintenance and financial management to equip them with the skills to manage a house of their own.

When Laura got a phone call telling her she'd been selected to partner with Habitat to buy a home, she had trouble

processing the news. The positive changes quickly came, one after another.

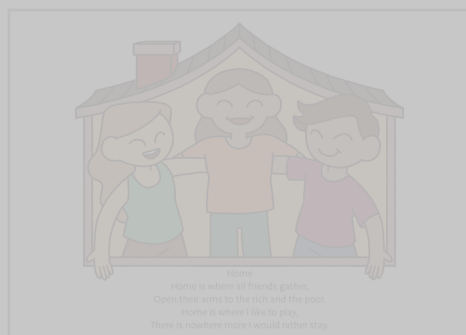
After moving into their new home in Carleton Place, a town outside Ottawa, Shane and Laura noticed a dramatic improvement in their kids' health and happiness. Zachery's health issues disappeared and he and his sisters were more confident and performed better in school.

***"They aren't missing as much school. They're happier. They're going outside more," says Laura. "They don't just want to sit inside and nap, they want to go out and do things. Their energy levels are up and there are less visits to the doctor."***

Peace of mind over their kids' health and happiness has added to the overall sense of stability the family has gained by purchasing their Habitat home. Along with making predictable and affordable monthly payments on their mortgage and utilities, the family is now able to

***Ottawa, ON***





save for the future and their children's post-secondary education to help them reach their full potential.

"I want them to be able to transition into college after high school smoothly, and not stressing about being able to pay tuition...I want them to be able to have all the things they want in life," says Laura. "Moving here gives us that opportunity to help them get to where they want to be in the future."





# Thanks to their new Habitat home, Audrey's kids have a safe space

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*Audrey describes her children as “explorers.” Like a lot of kids who have the opportunity to grow up in British Columbia, they’re drawn to the outdoors.*

“They don’t want to stay inside,” she says. On the rare occasion they do get the chance to go camping, she says “they’re gone,” off hiking through the nearby bush almost immediately after stepping foot on the site.

For the past three years, these camping trips have been some of the few opportunities that her kids — Angel, Anastasia and Averie — have had to safely roam outside. The four of them lived in a deteriorating subsidized housing complex in downtown Nanaimo, where many of the other tenants suffer from substance abuse.

Unfortunately, they couldn’t find sanctuary inside their home, either. Plumbing issues in the unit above led to countless water leaks in their place, and Audrey says that the resulting

damage was never properly addressed. In one instance, when a burst toilet line caused water to flow into her daughter’s bedroom through her light fixture, their landlords simply pulled out the fixture and drained the ceiling. When they attempted to fix other walls in her family’s unit, which were also ruined by water leaks, none of the drywall was replaced. Instead, she says they simply cut out the top layer, puttied over it and repainted, which led to patches of mold growing in at least four different rooms.

As a single mother of three, she simply couldn’t afford to move to a more suitable place. That’s when she decided — thanks to her father’s suggestion — to apply to partner with Habitat for Humanity, which would require volunteering 500 hours of her time, paying an affordable mortgage for the fair market value of the home,

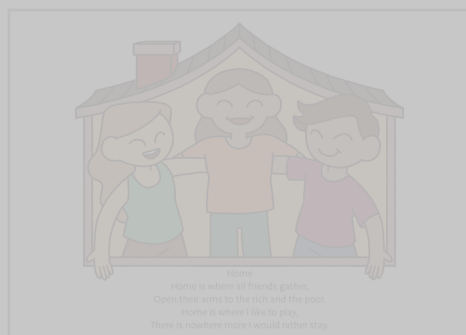
**Nanaimo, BC**

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and taking classes in home maintenance and financial budgeting to set her up for success in homeownership. When she later received a phone call from Habitat Mid-Vancouver Island telling her she'd been selected, she was overjoyed.

"I cried when I found out," she says, a little reluctant to admit. "Our living situation had gotten really bad at that point."

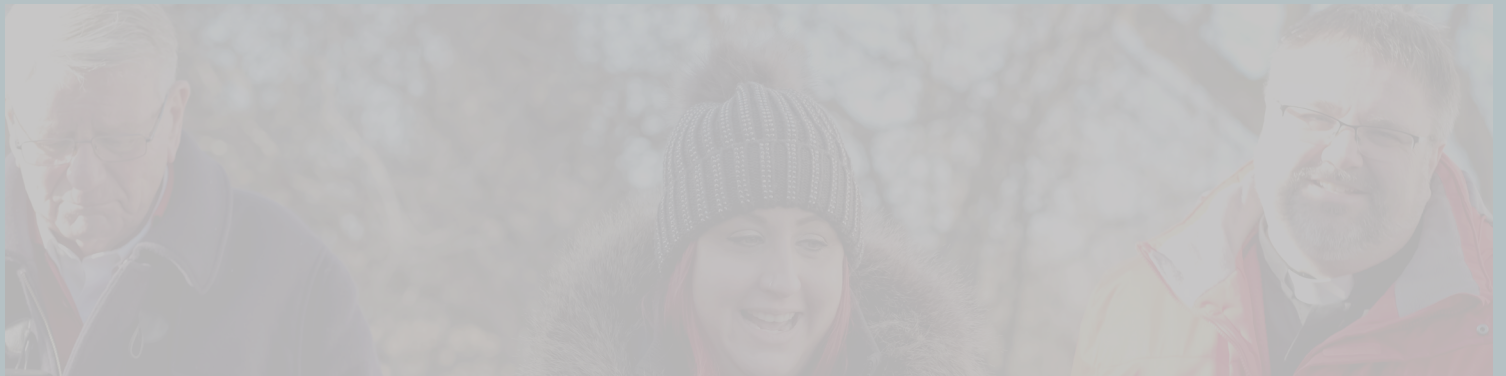
Her family's new Habitat home is located in a quiet subdivision on the outskirts of Nanaimo. When asked how the neighbourhood compares to where they were living before, Audrey says there is no comparison.

"First and foremost, it's a safe neighbourhood for the kids to play and have fun," she says. That's what she

believes will have the biggest impact on their day-to-day life.

***"Now that my children don't have to worry and they're able to just be kids, as they should be, I think there will be an astronomical change in their attitudes, their behaviour, their schooling," she says. "And that will make things easier and less stressful for me."***

"All they're going to want to do is head outside and explore," she says with a smile.



# Her Habitat home gives Brianne a chance to breathe

***When Brianne's son Brayden was about three months old, she noticed he wasn't reaching developmental milestones like sitting or holding his head up on his own. After being referred to London Children's Hospital he was diagnosed with a rare condition called cyclin-dependent kinase-like 5 (CDKL5), which requires care for the rest of his life.***

***Heartland, ON***

Now in his teens, Brayden is wheelchair-bound, non-verbal and entirely dependent on his mother and out of home programs for his day-to-day care.

As Brayden grew, Brianne realized caring for him in the rented four-level back split she shared with her sister would become increasingly difficult, and dangerous for them both.

"I was carrying him up the stairs going, 'Please don't drop him, please don't drop him,'" said Brianne. "We were getting to the point where I could not safely do this anymore."

But there were few accessible, single-floor homes available for rent and of those that were available and affordable, most would require retrofits. The cost of retrofits would likely have to come out of Brianne's pocket and they would require permission from the landlord. While there was a greater availability of

apartments, Brianne worried that if she were to rent a tenth-floor apartment she wouldn't be able to carry Brayden down the stairs in an emergency.

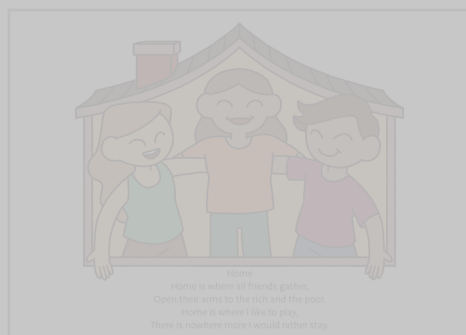
"You just got frustrated looking for something to suit your needs and never being able to find it."

Brianne had already started saving for her own house, but market prices had increased dramatically, putting her dream of a safe and accessible home for her and Brayden even further out of reach.

***When her stepdad suggested she apply to Habitat for Humanity, Brianne hesitated, unsure if she qualified and worried maybe someone else might need a home more. Finally realizing that the worst they could tell her was no, she decided to apply.***

Brianne and Brayden were approved to purchase a Habitat home in April 2019.





When they called her into the Habitat for Humanity Heartland Ontario office to tell her, she wasn't sure what to expect.

"I remember leaving and I got in my car and I drove out and I left. Then I pulled into the next parking lot and I called my mom and I'm like, 'Mom.' She's like, 'Yeah?' And I'm like, 'I got it.'"

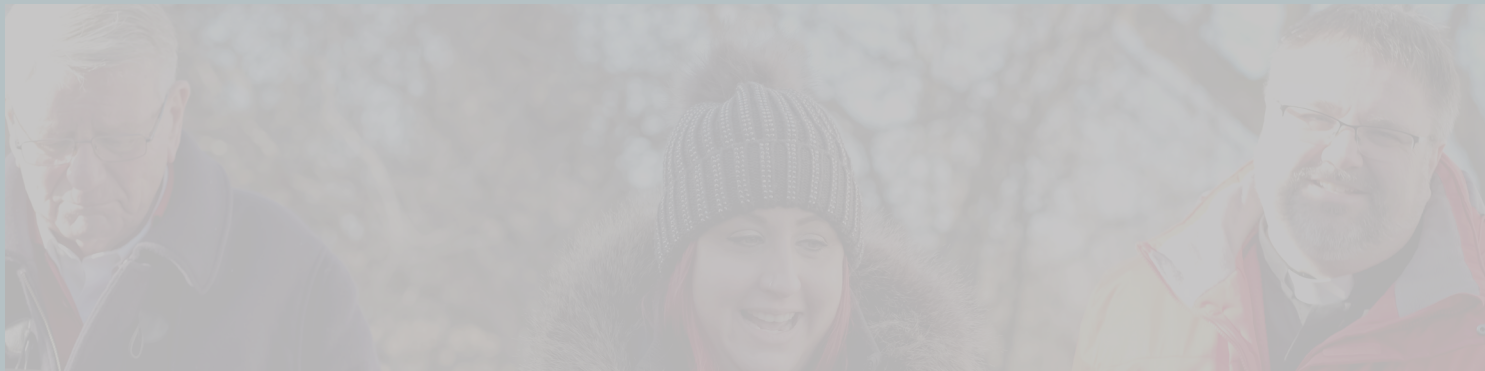
Partnering with Habitat Heartland Ontario meant Brianne was able to buy her home with a no down payment, affordable mortgage geared to be no more than 30 percent of her income. More importantly, Habitat Heartland Ontario worked with Brianne and accessibility experts to determine what changes needed to be made to the design of the house to better accommodate Brayden's needs. Brianne and Brayden's new Habitat home is a bungalow with a ramp up to the side door, and wider hallways and doors to accommodate Brayden's wheelchair.



It is also retrofitted with tracking that helps safely lift Brayden up and down in the living room and his bedroom.

The retrofits offer Brianne the peace of mind to know she won't be hurting herself or Brayden.

"I just feel like I'm happier. I'm not as stressed. I'm not as worried... I can breathe. Breathing is good."



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Since 1985, **3,886 families** in Canada have partnered with Habitat to buy their own home.

Globally, Habitat for Humanity International has helped more than **29 million people** build or improve the place they call home.

## contact us

### Habitat for Humanity Canada

477 Mount Pleasant Road, Suite 403  
Toronto, ON M4S 2L9

### Charitable Registration Number

118950120RR0001

**Phone:** (416) 644-0988

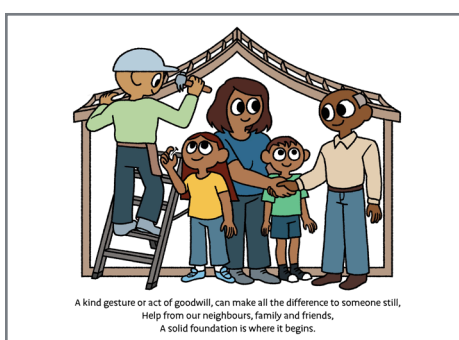
**Toll-free:** (800) 667-5137

**Email:** [habitat@habitat.ca](mailto:habitat@habitat.ca)

[www.habitat.ca](http://www.habitat.ca)

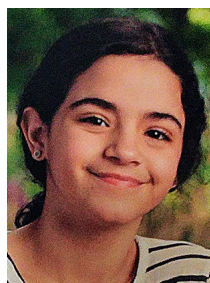
@habitatcanada   





## Meaning of Home Contest Winner Spotlight

The Meaning of Home is an annual writing contest for students in Grades 4, 5 and 6 that asks students to share what home means to them. Winners are awarded grants that will help local Habitat organizations build homes, and every submission results in a \$10 donation to a student's local Habitat. The Meaning of Home contest would not be possible without the generous support of founding sponsor Genworth Canada.



*"A home is where everyone belongs. A place where dreams come true. Where you are loved and cared for. Where people put smiles on your face and help you. Where you belong no matter what race you are. A place to have memories and to remember them. Where people love you and where you find love."* — **Excerpt from Eva Marasa's winning entry.**



*"When I think of home I think of good choices  
I think of a place with all good voices,  
When I think of home I think of bright lights  
In my home there are wonderful sights,  
I wrote this poem for all to see  
Because my home is the most important  
thing to me."* — **Excerpt from Mallory Pitzner's winning entry.**



*"Home is where all friends gather,  
Open their arms to the rich and the poor.  
Home is where I like to play,  
There is nowhere more I would rather stay.  
When there is a storm,  
My mom is there to make me warm.  
And when I'm sad, my sister makes me glad,  
That I live in this peaceful home."* — **Excerpt from Hannah Brown's winning entry.**

# our global vision: a world where everyone has a decent place to live



## Dominican Republic

The Dominican Republic's lack of safe and decent housing has led to overcrowded living conditions for many families. In the San Juan and Azua provinces, families earn small incomes and the opportunities to purchase a decent and affordable home are very limited. Through a three-year project, 28 pre-fabricated homes were constructed by Habitat for Humanity Dominican Republic at a lower cost than other housing solutions. Through the program, supported financially by Habitat for Humanity Canada and local Habitats across Canada, the families that purchased the homes were provided with financial education to ensure that they will be successful in homeownership.







## Romania

The housing need in Romania is one of the direst in the European Union. In 2014, 25 homes in Vaideeni were completely destroyed as a result of severe flooding and some affected families have been living in container homes ever since. Others live with relatives, in informal settlements or in impoverished shelters. Over the next two years, 10 homes will be built for the 10 most vulnerable families. The Romania Big Build hosted over 200 volunteers, 25 of whom were Canadian volunteers, who worked hard alongside Habitat Romania and eight families to raise the walls of their homes.



## Cambodia

Almost two dozen Habitat for Humanity Canada Global Village volunteers travelled to Cambodia to support the construction of nine homes for families in Siem Reap. The Cambodia Big Build aims to provide holistic housing solutions for vulnerable populations including the homeless, informal settlers, those affected by HIV/ AIDS, people living with disabilities, older persons, street children, and orphans. Habitat Cambodia has made a multi-year commitment to provide housing to over 2,000 families as well as provide training on home maintenance, family development, financial literacy, water, sanitation, and hygiene. Donations to our global engagement program along with financial commitments from Habitat Canada and local Habitats across Canada are helping make access to decent and affordable housing a reality for many families.



# our impact in 2019

**267** low-income, working families (over 1,000 people) became new homeowners in 2019 by partnering with Habitat in Canada.

Of the **267** families that moved into a Habitat home in **2019**:

**47%**

were single-parent families

**24**

were Indigenous families

**53%**

were two-parent families

**23**

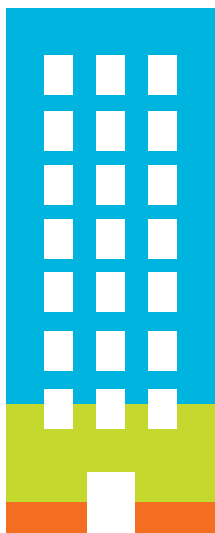
families included one or more newcomers to Canada

**591**

children moved into Habitat homes

**24%**

moved into homes designed with accessibility accommodations



**75%**

of families came from market rental housing

**18%**

of families came from social or subsidized housing

**7%**

of families came from other living arrangements



**Almost \$47 million in societal benefits were returned to communities.**

Research shows that for every dollar donated, \$4 in social benefits are returned to the community.

**\$74 million**

Almost \$74 million added to the affordable housing portfolio in Canada, representing the new Habitat homes bought by Habitat homeowners in 2019.



Through other Habitat for Humanity housing programs in 2019:



## 7,000 youth

Almost 7,000 youth, including Indigenous and at-risk youth, received on-the-job skills training and instruction, building confidence and leadership skills.



## 39,000 volunteers

Over 39,000 volunteers helped local Habitats across Canada build homes, operate Habitat ReStores and engage their communities in the work of Habitat for Humanity.



## 1,200 Global Village volunteers

Of the 39,000, over 1,200 Global Village volunteers helped build and repair homes in over 25 countries around the world.

In 2019, approximately

# 2,440 Canadian families

continued to benefit from their Habitat partnership, paying down their Habitat mortgage with affordable, geared-to-income payments.

Through our international support



# 380

people in Malawi, Vietnam and Dominican Republic were served through new home construction, home renovations, as well as homeownership, property rights, financial education and care for people with disabilities.



# thank you to our generous partners

## legacy



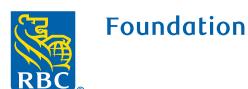
## platinum



## gold



## silver



## bronze

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[Benefit Cosmetics Canada](#)  
[BentallGreenOak](#)  
[Camilla House Imports Ltd.](#)  
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[Foremost International Ltd.](#)  
[goeasy Ltd.](#)  
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[Wine Rack](#)





\*\*\*  
CELEBRATING  
**25**  
YEARS  
AS PARTNERS

**Canadian Institute of Plumbing and Heating** (CIPH) has been partnering with Habitat for Humanity Canada since 1994 and has provided support in a number of ways, including home sponsorships and Habitat for Humanity ReStore product donations. In 2019, CIPH and its members sponsored the construction of new Habitat homes in Calgary and Halifax, and have donated over \$1 million in cash and product over their two-year fundraising campaign.

# how they support us



**Lowe's Canada**, which services over 600 corporate and affiliated stores under the Lowe's, RONA, Réno-Dépôt, Dick's Lumber, Contractor First, and Ace banners, began partnering with Habitat for Humanity Canada in 2017. The company has donated almost \$1 million in product to Habitat ReStores and has engaged their employees on Habitat build sites. On March 8, 2019, Lowe's celebrated International Women's Day by spotlighting homeownership challenges and achievements by women. The event saw hundreds of Lowe's employees volunteering on Habitat build sites in the United States, Canada and India.



\*\*\*  
CELEBRATING  
**20**  
YEARS  
AS PARTNERS

**Whirlpool Canada** has generously donated a refrigerator and stove for every Habitat home built in Canada since 1999. For many years Whirlpool Canada has also sponsored a home with Habitat for Humanity Halton-Mississauga, providing funds and volunteering countless hours on the build site. In 2019, Whirlpool Canada celebrated 20 years of partnership with Habitat for Humanity in Canada, helping many families build strength, stability and self-reliance through affordable homeownership.



Since 2012, **Gordon Food Service** (GFS) has provided over \$1.5 million in support to Habitat for Humanity in Canada. This partner has sponsored more than 15 home builds in Ontario, Alberta, Quebec, British Columbia, Manitoba, Nova Scotia, New Brunswick and Prince Edward Island. Always willing to roll up their sleeves, GFS employees are a regular sight on Habitat build sites, lending a hand in the communities they serve.



In 2019, **Cox Automotive** selected Habitat for Humanity Canada as its national charity of choice, sponsoring a Habitat for Humanity Halton-Mississauga home. They launched the first Canadian Automotive Industry Build, bringing together nine automotive industry partners to donate and volunteer for 10 days. In their first year of partnership, Cox Automotive brought out 155 automotive industry volunteers who contributed over 1,000 hours to help build a home for a family in need of a safe and affordable place to live.



Since 2010, **Tachane Foundation** has donated over \$1 million to support Habitat Canada's Indigenous Housing Partnership. The support offered by Tachane has helped local Habitats provide Indigenous youth with on-the-job training as well as build homes for Indigenous families in urban areas and on First Nations and Métis settlements and Traditional Territories. On November 23, 2019, Tachane celebrated six new houses built as a partnership between the Chippewas of Nawash Unceded First Nation and Habitat for Humanity Grey-Bruce at a home dedication ceremony near Owen Sound.



Habitat for Humanity Canada's Global Village program offers individuals and groups the opportunity to travel around the globe and across Canada to build alongside families in need of a decent and affordable place to live. Since 2015, **goeasy** has organized an annual Global Village trip for its employees. goeasy employees have contributed resources and time to improve the shelter of families in Nicaragua, India, Guatemala and Cambodia. In 2019, goeasy employees participated in a build in Bolivia, raising \$84,000 to contribute to Bolivia's efforts to serve more families.

# financials

## Statement of Financial Position

| December 31                               | 2019             | 2018             |
|---|------------------|------------------|
| <b>Assets</b>                             |                  |                  |
| <b>Current</b>                            |                  |                  |
| Cash                                      | 3,046,822        | 5,220,614        |
| Temporary investments                     | 2,502,837        | 537,403          |
| Accounts receivable                       | 2,466,720        | 1,818,425        |
| Prepaid expenses                          | 172,138          | 437,359          |
| <b>Total current assets</b>               | <b>8,188,517</b> | <b>8,013,801</b> |
| Capital assets                            | 178,413          | 399,778          |
| <b>Total assets</b>                       | <b>8,366,930</b> | <b>8,413,579</b> |
| <b>Liabilities</b>                        |                  |                  |
| <b>Current</b>                            |                  |                  |
| Accounts payable & accrued liabilities    | 2,819,529        | 2,607,046        |
| Deferred contributions                    | 3,917,933        | 4,107,790        |
| <b>Total current liabilities</b>          | <b>6,737,462</b> | <b>6,714,836</b> |
| <b>Fund Balances</b>                      |                  |                  |
| National Office                           | 1,629,468        | 1,458,743        |
| National ReStore                          | -                | 240,000          |
| <b>Total national fund balance</b>        | <b>1,629,468</b> | <b>1,698,743</b> |
|   | -                | -                |
| <b>Total Liabilities and Fund Balance</b> | <b>8,366,930</b> | <b>8,413,579</b> |

All data in Canadian dollars.

These financial statements represent a subset of our full audited financial statements. Full audited financial statements can be found on [habitat.ca](http://habitat.ca).



## Statement of Operations

| Year ended December 31  | 2019              | 2018              |
|---|-------------------|-------------------|
| <b>Revenue</b>  |                   |                   |
| Affiliate fees  | 5,655,595         | 5,064,999         |
| Fundraising revenue   |                   |                   |
| Donations   | 8,133,045         | 8,090,085         |
| Build gift-in-kind  | 2,059,500         | 2,262,394         |
| International program revenue   |                   |                   |
| Global Village and gift-in-kind airfare                                     | 3,262,078         | 3,504,294         |
| International Programs  | 427,862           | 1,105,636         |
| ReStore gift-in-kind  | 6,795,383         | 5,486,319         |
| Other revenue   | 262,529           | 118,303           |
| <b>Total Revenue</b>  | <b>26,595,992</b> | <b>25,632,031</b> |
| <b>Expenses</b>   |                   |                   |
| Program expenses  |                   |                   |
| Affiliate services  | 1,012,686         | 848,266           |
| ReStore and product development   | 1,019,852         | 1,081,130         |
| Global Village and international programs                                   | 1,630,204         | 1,679,940         |
| Government relations and Indigenous housing program                         | 236,736           | 372,739           |
| Marketing and communications  | 1,443,935         | 1,310,292         |
| Program funds and gift-in-kind distribution                                 |                   |                   |
| International programs  | 2,795,814         | 3,222,990         |
| Affiliates  | 14,798,015        | 13,905,306        |
| <b>Total Program Expenses</b>   | <b>22,937,242</b> | <b>22,420,663</b> |
| Non-program expenses  |                   |                   |
| Administration  | 1,244,190         | 725,883           |
| Governance  | 89,647            | 182,038           |
| Fundraising   | 2,477,040         | 2,337,971         |
| <b>Total non-program expenses</b>   | <b>3,810,877</b>  | <b>3,245,892</b>  |
| <b>Total Expenses</b>   | <b>26,748,119</b> | <b>25,666,555</b> |
| Excess of revenue over expenses before discontinued operations (deficiency) | (152,127)         | (34,524)          |
| Discontinued operations   | 82,852            | 69,147            |
| Excess of revenue over expenses (deficiency)                                | (69,275)          | 34,623            |

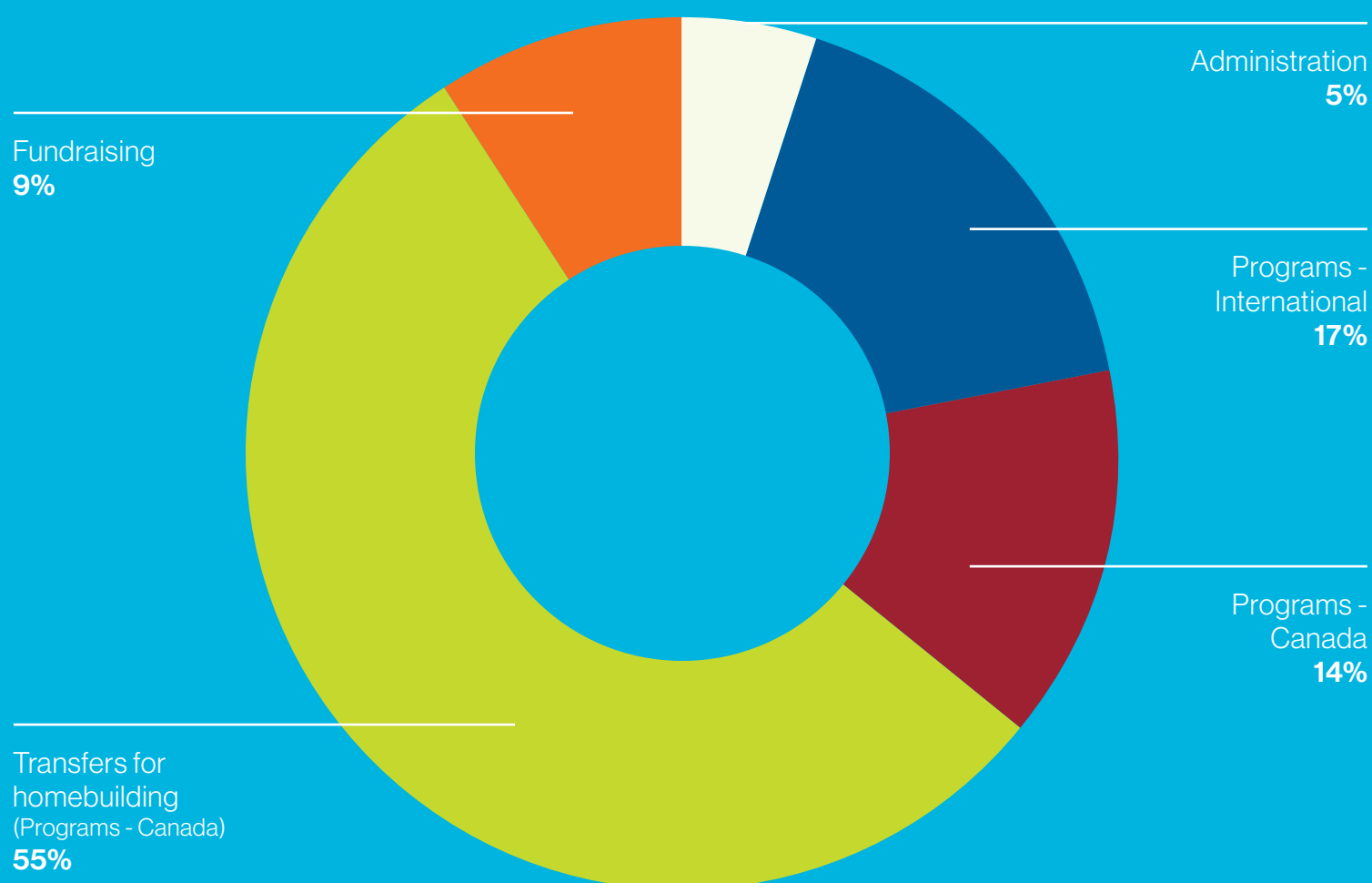
# financial accountability

## funding sources

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## breakdown of expenses





# what we do



## About Habitat for Humanity Canada

Founded in 1985, Habitat for Humanity Canada is a national charitable organization working toward a world where everyone has a decent and affordable place to call home. We bring communities together to help families build strength, stability and independence through affordable homeownership. Habitat for Humanity Canada is a member of Habitat for Humanity International, which was established in 1976 and has grown to become a leading global non-profit working in more than 70 countries.

## 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 500 hours and pay an affordable mortgage – geared to their income – to buy their home. Our model of affordable homeownership bridges a gap for people who face barriers to homeownership. We provide working families on low incomes with the opportunity to purchase their own Habitat home.

Qualified Habitat homebuyers are:

- In need of better housing
- Willing to partner with Habitat
- Able to make affordable mortgage payments

## Habitat for Humanity ReStore

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, home accessories, and much more, 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 friendly 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.



In 2019, there were  
**110 Habitat ReStores**  
across Canada





## Indigenous Housing Partnership

Indigenous families and communities partner with local Habitats across Canada to help create safe and decent places to live through both affordable homeownership and other housing solutions developed by and for Indigenous communities.

An important part of this initiative involves providing 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.

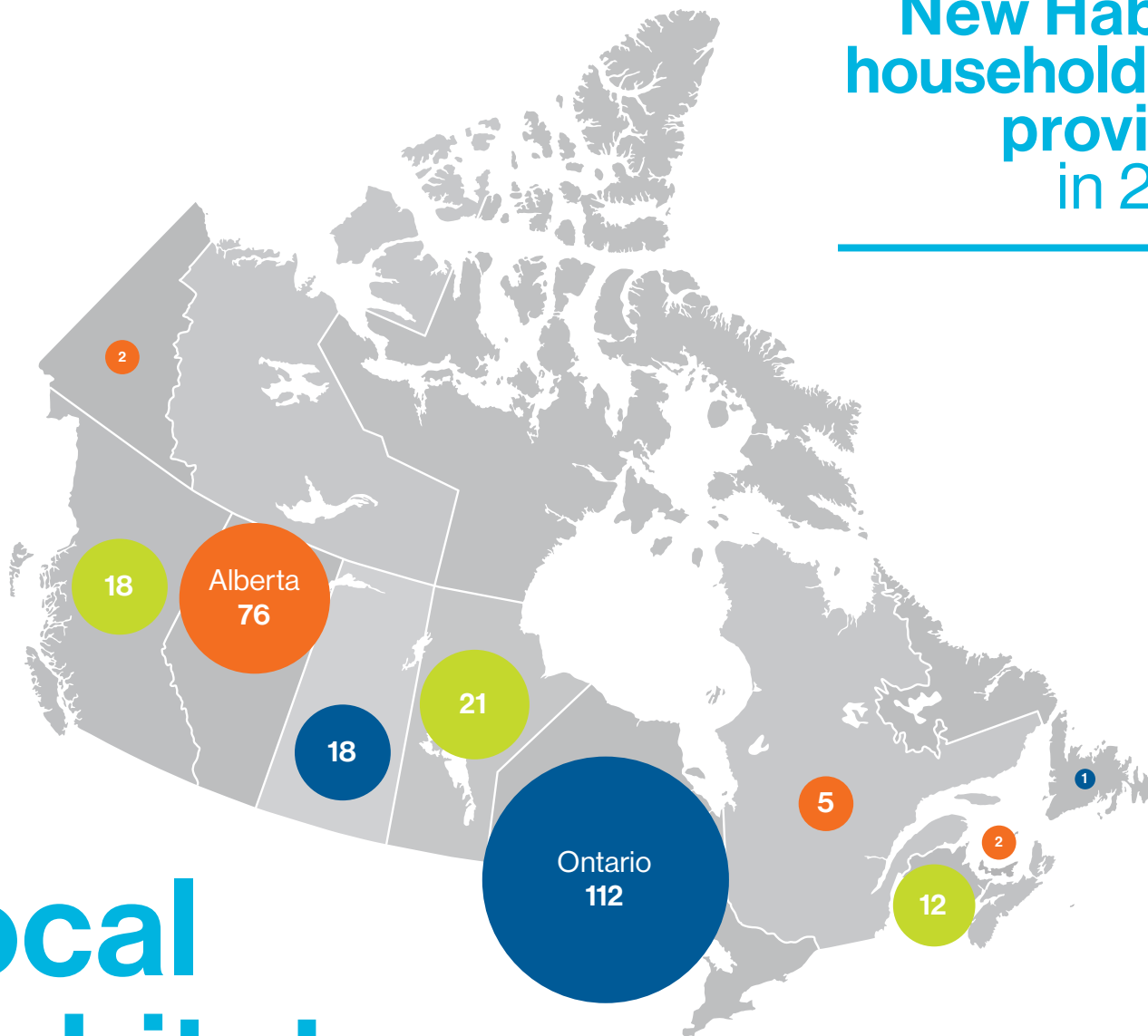
## Global Engagement

Our global engagement work is designed to empower families to build strength, stability and self-reliance through shelter solutions. We work in partnership with communities and local Habitat for Humanity organizations in the following regions: Africa and the Middle East, Asia Pacific, Latin America, the Caribbean and Europe.

Habitat for Humanity Canada Global Village is our international volunteer program that gives people the opportunity to build or repair homes in Canada and around the world. We offer nine to 12-day experiences working alongside a team of other volunteers building and learning more about housing and poverty issues at home and abroad.

## New Habitat households by province in 2019

# local habitats



Habitat for Humanity's mission in Canada is delivered by 54 local Habitats serving communities in all provinces and territories.

[Brant-Norfolk](#)  
[Camrose](#)  
[Chatham-Kent](#)  
[Cornwall & the Counties](#)  
[Durham](#)  
[Edmonton](#)  
[Fredericton Area](#)  
[Greater Ottawa](#)  
[Greater Toronto Area](#)  
[Greater Vancouver](#)  
[Grey Bruce](#)  
[Halton-Mississauga](#)  
[Hamilton](#)  
[Heartland Ontario](#)  
[Huron County](#)  
[Huron](#)  
[Iqaluit](#)

[Kamloops](#)  
[Kingston Limestone Region](#)  
[Lethbridge](#)  
[Manitoba](#)  
[Mid-Vancouver Island](#)  
[Moncton Area](#)  
[Newfoundland & Labrador](#)  
[Niagara](#)  
[Northumberland](#)  
[Northwest Territories](#)  
[Nova Scotia](#)  
[Okanagan](#)  
[Ontario Gateway North](#)  
[Peterborough & Kawartha Region](#)  
[Prince Albert](#)  
[Prince Edward Island](#)  
[Prince Edward-Hastings](#)

[Quebec](#)  
[Red Deer](#)  
[Regina](#)  
[Saint John Region](#)  
[Sarnia/Lambton](#)  
[Saskatoon](#)  
[Sault Ste. Marie & Area](#)  
[South Georgian Bay](#)  
[Southeast BC](#)  
[Southern Alberta](#)  
[Sunshine Coast](#)  
[Thousand Islands](#)  
[Thunder Bay](#)  
[Vancouver Island North](#)  
[Victoria](#)  
[Waterloo Region](#)  
[Wellington Dufferin Guelph](#)  
[Windsor-Essex](#)  
[Wood Buffalo](#)  
[Yukon](#)



# our leadership

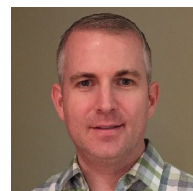
30—31

## National Board of Directors

Thank you to our National Board of Directors for the dedication and leadership you provided to Habitat for Humanity Canada in 2019.



**Ed McMahon**  
Chair



**David Sauve**  
Vice Chair



**Greg Stewart**  
Past Chair



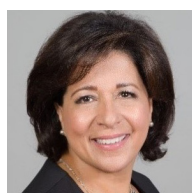
**David Hooper**  
Treasurer



**Raelene Lee**  
Secretary



**Susan Green**



**Rubina Havlin**



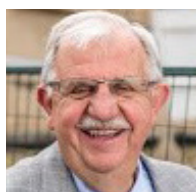
**Jacqueline Kost**



**Corinna Mitchell-Beaudin**



**John Newman**



**Alfred Nikolai**



**Brad Peters**



**Toni Rossi**



**Riccardo Trecroce**

## Executive Leadership Team



**Julia Deans**  
President and CEO



**Rob Voisin**  
Senior Vice President,  
Operations



**Peter De Barros**  
Vice President,  
Government and  
Indigenous Affairs



**Jennifer Hearn**  
Vice President,  
Philanthropy



**Erin O'Neill**  
Vice President,  
Global Engagement



**Meghan Reddick**  
Vice President,  
Brand,  
Communications  
and People



**Lalit Varma**  
Vice President,  
Finance and  
Administration



## contact us

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@habitatcanada   

**Habitat for Humanity Canada is  
accredited by Imagine Canada's  
Standards Program.**

The goals of the program are to increase the transparency of charities and nonprofits in key areas such as board governance and financial accountability and transparency, and to strengthen public confidence in individual organizations and the sector as a whole.



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