



TRANSFORMING FUTURES AND COMMUNITIES THROUGH AFFORDABLE HOUSING

**HABITAT FOR HUMANITY CANADA
2021 ANNUAL REPORT**

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We bring communities together to help families build strength, stability and independence through affordable homeownership.



“Alone we can do so little, together we can do so much.”

– Helen Keller, author, political activist and disability rights advocate

Collaboration continues to be the hallmark of our work at Habitat for Humanity Canada and in the 49 Canadian Habitat for Humanity organizations that make up our federation. Every day, on build sites across Canada and around the world, volunteers, skilled tradespeople and students join future

Habitat homeowners to build affordable homes. And before the first shovel hits the ground, Habitat partners with other non-profits, housing organizations, builders, corporate donors, individual donors, community organizations and all order of government to make affordable housing and homeownership a reality for more people across the housing continuum.

We are proud of our accomplishments and our partners – and their willingness to collaborate – continue to be key to that success. There is much more to be done to solve the housing crisis but we know that together we can do so much.

2021 OUR IMPACT



215

families (857 people) became new homeowners in 2021 by partnering with Habitat in Canada.

LETTER FROM JULIA DEANS



The pandemic shone a stark light on the need for decent and affordable homes – and drove us to want to do more as an organization committed to building safe places to call home. It challenged us and our communities with illness, physical separation, supply and logistical issues, as well as constant strain. But the challenges of the last two years did not break us. It has made us stronger and even more committed to our work.

We've committed to increasing our impact, providing more opportunities for homeownership for people in Canada and around the world.

As a federation, Habitat Canada and local Habitats across the country pulled together to deliver on our commitments to families and collaborated on a strategy to significantly increase our impact on people in need of decent and affordable housing. We continue to focus on smoothing the pathway to homeownership – developing new ways to serve, working as efficiently as we can, and expanding our partnerships with allies who can help us.

Today's housing crisis requires all-hands-on deck to solve. At Habitat, we partner extensively with other non-profits, corporate and individual donors, and all orders of government. Governments have some especially important roles to play: to cooperate and fully leverage their capacity and authority setting targets and modernizing zoning at the municipal level; strengthening regulatory frameworks and investing in housing provincially; and,

scaling up and expanding successful programs under the National Housing Strategy.

We've committed to increasing our impact, providing more opportunities for homeownership for people in Canada and around the world. Through our Framing the Future strategy, our valued corporate and strategic partnerships, and a significant funding agreement with the federal government, we have the ideas, energy and momentum to serve even more people in the coming years.

Housing is an incredibly powerful lever. It's one people can use to become socially and financially stable and self-reliant, build equity, and transform their futures and communities. When people have access to decent and affordable housing, the possibilities are endless.

Julia Deans
President and CEO

Through ongoing partnership with Habitat, approximately 2100 Canadian families continue to transform their futures and communities in 2021. Affordable housing serves as the catalyst for a better life, providing improved social and financial stability for families living from coast to coast to coast.

OVER \$42 MILLION IN SOCIETAL BENEFITS WAS RETURNED TO COMMUNITIES

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

\$65 MILLION INVESTED IN THE AFFORDABLE HOUSING PORTFOLIO IN CANADA

Representing the new Habitat homes bought by Habitat homeowners in 2021.



FRAMING THE FUTURE

With your support 215 families moved into their new Habitat homes. These families included 489 children, 91 single-parent led households, and 22 Indigenous families.

But we know we need to do more. We need to build more, build faster and build together, in collaboration with corporate partners, governments and community organizations. Entire generations and population groups are being left behind, giving up on homeownership and putting more pressure on other parts of the housing continuum. Affordable homeownership can be a bridge that leads to stronger

families, communities and a more equitable country.

That's why we are looking **beyond the build**, to how decent housing transforms futures, strengthens communities, and fosters resiliency and stability that can transcend generations.

At Habitat for Humanity Canada we believe now is the time for a bold strategy that will see us significantly increase our impact in Canada and around the world.

Our three-year Framing the Future strategic plan focuses on four key priorities:

1. Transform more lives
2. Smooth the path to stability and self-reliance through housing
3. Optimize external and internal partnerships
4. Work together as a federation



WE ENVISION A WORLD WHERE EVERYONE HAS SAFE AND DECENT PLACE TO LIVE.

We foster and build equity through affordable housing by fully integrating diversity and inclusion into everything we do. Every individual involved with Habitat feels safe and encouraged to bring their whole selves to our mission and they know they are valued, heard and respected.”

– Habitat Canada’s diversity, equity and inclusion vision statement

EQUITABLE HOUSING

BUILDING A MORE INCLUSIVE HABITAT FOR HUMANITY CANADA

Last year, we developed a vision statement as a key part of our diversity, equity and inclusion work to collectively agree as an organization who we want to be in order to identify the work we need to do to get there.

To hold ourselves accountable and to be transparent about this important work, we signed the BlackNorth Initiative pledge in 2020 and launched a staff Diversity, Equity and Inclusion Committee in 2021 to help guide us in these efforts.

And as an organization that serves diverse people across this country, we are committed to ensuring that our board and senior management better reflect the people we serve. That’s why we committed to the Government of Canada’s 50/30 challenge, which asks for 50% gender parity and 30% significant representation of other equity-deserving groups.

New board members elected in 2021 to Habitat Canada’s National Board of Directors have helped to further diversify

our leadership. Continuing to diversify our board and senior leadership at Habitat Canada remains a priority. By better reflecting the families and the communities we serve in the makeup of our leadership, we will increase our understanding of how best to serve diverse communities and Habitat families and welcome more people with diverse experiences and insights to our organization.

DIVERSITY, EQUITY AND INCLUSION

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In 2021, we launched a staff Diversity, Equity and Inclusion committee to help guide us in these efforts.

BLACK NORTH INITIATIVE

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To hold ourselves accountable and to be transparent about this important work, we signed the BlackNorth Initiative pledge in 2020.

50/30 CHALLENGE

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We’ve committed to the Government of Canada’s 50/30 challenge, which asks for 50% gender parity and 30% significant representation of other equity-deserving groups.

Of the 215
families that
moved into a
Habitat home in
2021:



43% WERE SINGLE-
PARENT FAMILIES



57% WERE TWO-
PARENT FAMILIES

EQUITABLE HOUSING

MORE HABITAT HOMES FOR MORE BLACK FAMILIES

In 2021, Habitat Canada signed an agreement with the Government of Canada, through the Canada Mortgage and Housing Corporation, that will see a \$40 million investment in housing for Black families. The Black Families Funding Initiative will result in 200 new homeownership opportunities for Black families over the next three years. Of this \$40 million investment, \$20 million is from the Government, with Habitat fundraising, locally and nationally for a further \$20 million to make this initiative a reality. By addressing the racial homeownership gap and providing Black families with

more opportunities to build equity through homeownership, entire communities across the country will flourish and grow stronger, improving our collective prosperity. Homeownership is key to equitable and thriving communities.

In December, Josaphat and Mapendo and their five children were welcomed home for the holidays as part of Habitat for Humanity Windsor-Essex's Ford City build. During their key ceremony, Josaphat stood on the porch of the Habitat home his family bought and shared his gratitude to all the people

who contributed to making this dream a reality.



After having three beautiful girls, two handsome boys and becoming citizens of this wonderful country, our next step was to get a decent home where we can raise them and give them a better the community.”



Habitat for Humanity Windsor-Essex



22 WERE
INDIGENOUS
FAMILIES



10% WERE NEW
CANADIANS



20% MOVED INTO
HOMES DESIGNED
WITH ACCESSIBILITY
ACCOMMODATIONS

EQUITABLE HOUSING

INDIGENOUS HOUSING PARTNERSHIP

Last year, local Habitats across Canada partnered with Indigenous communities and peoples, serving 22 Indigenous families.

The Indigenous Housing Partnership is an equitable partnership rooted in respect for Indigenous culture, helping deliver housing solutions by Indigenous communities, for

Indigenous communities. At Habitat for Humanity Canada, our commitment and contribution to reconciliation is reflected in our active partnerships.

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, such as the [Tiny Homes](#) project undertaken by Habitat for Humanity Halton-Mississauga Dufferin working in partnership with Habitat for Humanity Grey Bruce and The Chippewas of Nawash Unceded First Nation.





AS A PERSON WITH A DISABILITY, WHO HAS NO SUPPORT FROM ANY OF MY FAMILY members, I have suffered a lot to have a safe shelter. I was very pleased, when Habitat for Humanity Malawi approached me with a news that, they need to construct a house for me. Now that the house is almost finished, I expect that soon I will start staying in a safe and secure shelter that will be protecting me and issues of house leakages during the rainy season will be the thing of the past.”

– Esnart Sekabe, Habitat Malawi homeowner

EQUITABLE HOUSING

BUILDING A WORLD WHERE EVERYONE HAS A DECENT PLACE TO LIVE



Habitat for Humanity Canada is a member of Habitat for Humanity International, a leading nonprofit working in more than 70 countries. Since 1976, Habitat has helped more than 39 million people build or improve the place they call home. We are proud to be a part of this global organization and we believe in Habitat’s vision of a world where everyone has a decent place to live. That’s why we work to make a difference beyond Canada’s borders, supporting community efforts around the world, where 1.6 billion people face insufficient shelter. Habitat for Humanity in Canada invests in housing and community development projects through our Global Neighbours program that empower families to build strength, stability and independence.

Supporting our neighbours around the world

Thanks to the support of local Habitats across Canada and Canadian donors, Habitat Canada mobilizes and invests funds through our Global Neighbours program. Last year, local Habitat for Humanity organizations helped raise over \$376,000 towards international projects in addition to building in their own communities.

In collaboration with Hope & Healing International, Homes4Hope, the Malawi Council for the Handicapped (MACOHA) and Habitat for Humanity Malawi, a multi-year partnership began in 2017 to improve the quality of life of families in the Salima district of Malawi. This partnership focuses on improving the physical living conditions of families with people with disabilities. In 2021, safe, decent and accessible homes for 15 families were completed that included ventilated and improved latrines.

Since the beginning of this partnership, 117 homes have been built using a community-centred approach that has been key to its success.

In the Chikwawa district, work is underway to reinforce building practices and materials with disaster-resilient construction methods. This ‘Build Back Better’ project will ultimately help 14 households transition from temporary shelters to permanent homes, including Esnart and her two children Daniel and Innocent. Their home collapsed due to heavy rainfalls and wind, which also affected other community members in the flood-prone district.



In 2021, we partnered with local Habitats and communities in Vietnam, Guatemala, Malawi to build better healthier lives by:

- Building and repairing homes
- Training in wills writing, homeownership, property rights and safe household management
- Improving access to safe water and sanitation
- Educating communities on hygiene and sanitation
- Preparing for disaster recovery
- Skills training and financial literacy

**OVER 3,400
YOUTH**

volunteered with Habitat for Humanity in Canada, on local build sites and in Habitat ReStores.

**14,422
VOLUNTEERS**

helped local Habitats build homes, operate Habitat ReStores and engage their communities in the work of Habitat for Humanity.

**4,309 FAMILIES
IN CANADA**

Since 1985, 4,309 families in Canada have partnered with Habitat to buy their own home. Globally, Habitat for Humanity International has helped more than 39 million people build or improve the place they call home.

GLOBAL VISION:

A world where everyone has a decent place to live.



Habitat Canada partnered with local Habitats and communities in the Dominican Republic, Guatemala, Honduras, Malawi and Vietnam in 2021 to provide sustainable housing solutions.

49 FAMILIES IN
NEW HOMES

10 HOMES RENOVATED
OR IMPROVED

16 FAMILIES PROVIDED WITH
IMPROVED SANITATION

OVER 18,000 PROVIDED WITH TRAINING IN AREAS SUCH AS PROPERTY RIGHTS, FINANCIAL EDUCATION, BUILD BACK BETTER PRACTICES FOR DISASTER RECOVERY AND PROPER CONSTRUCTION TECHNIQUES.

SUSTAINABILITY AND INNOVATION

BUILDING ENERGY EFFICIENT HOMES AND HABITAT'S FIRST HOME BUILT TO PASSIVE HOUSE STANDARDS

For Habitat for Humanity, building energy efficient homes not only minimizes the environmental impact of constructing and operating a home but also helps to ensure that our homes remain more affordable for Habitat homeowners for years to come. Almost all Habitat homes built across Canada are built with energy efficiency in mind and all 252 homes built through the National Housing Co-Investment Fund initiative meet or exceed the standards required by the federal government.

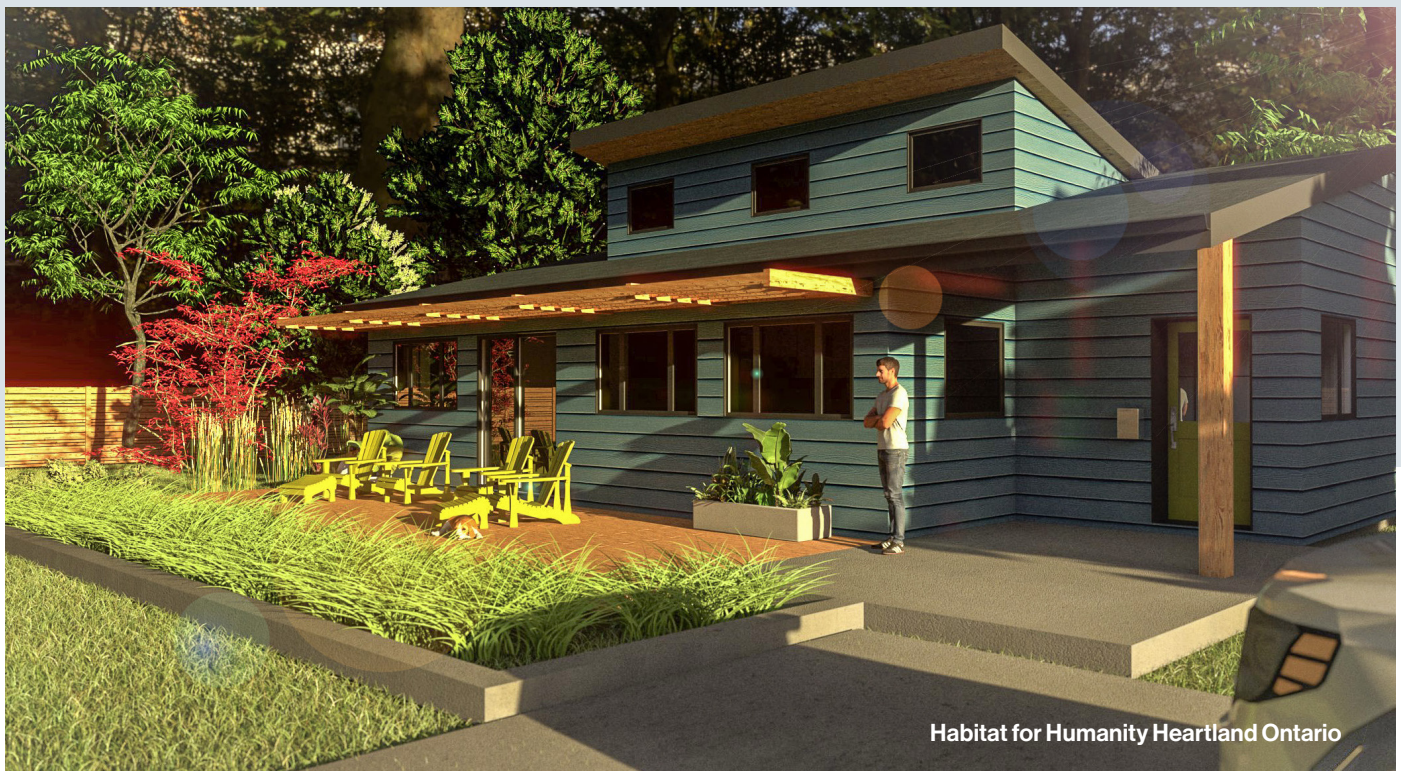
With the support of The Home Depot Canada, Habitat for Humanity Fredericton Area evaluated five pilot project Habitat homes built in the last five years and as a result incorporated several energy-efficient features into the design of future Habitat builds. These features include insulation upgrades, triple-glazed windows, hybrid electric hot water tanks and roof top Solar Photovoltaic (PV) panels. The solar panels will generate a minimum of 50% of the total electricity used in the

home annually. This will help reduce utility costs by up to 90% for the future Habitat homeowners.

Habitat for Humanity Heartland Ontario partnered with Makers and the County of Brant to build an affordable, high-performance and environmentally sustainable Habitat home built to passive house standards.

What is passive house?

Passive house creates energy efficient homes with methodology and criteria focused on a well-insulated and tightly sealed building. It is the first Habitat for Humanity home built to passive house standards in Canada and is a collaboration between Habitat Heartland Ontario, the County of Brant, Makers, PH43 architects, education partners and researchers at the University of Waterloo, and is funded in part through CMHC. Build materials and techniques utilized will reduce the carbon footprint of construction and will represent up to 90% in energy savings for the future Habitat homeowner.



SUSTAINABILITY AND INNOVATION

TINY HOMES

This collaborative partnership will support The Chippewas of Nawash Unceded First Nation as they establish affordable housing options for Indigenous community members. Habitat Halton-Mississauga-Dufferin's role as the builder will bring together

skilled trades students, corporate partners – including Whirlpool Canada and the Nissan Canada Foundation – and the community to help build five tiny homes. Two will serve as emergency shelters and three will provide affordable housing solutions for individuals and

small families. The Tiny Home Village will be fully site serviced and operated by The Chippewas community as part of their housing strategy to increase their available housing stock.



Habitat for Humanity Halton-Mississauga-Dufferin



The Chippewas of Nawash Unceded First Nation is excited about the work we are doing through our Habitat Indigenous Housing Partnerships to meet family needs in the community! Not only are we building affordable homes in our community using innovation and state-of-the-art design, but we are providing hands-on training for students in the housing and construction trades. We appreciate the dedication and skills coming to our First Nation; building lasting relationships and sharing in cultural exchanges at the same time."

– Chief Veronica Smith



It has been an amazing new partnership,”

says Jim Waechter, Habitat Canada’s Director of ReStore Success and Product Support. They’re donations that come from the heart, not just the warehouse.”

SUSTAINABILITY AND INNOVATION

HABITAT RESTORE CELEBRATED ITS 30TH ANNIVERSARY WITH A BILLION-POUND CHALLENGE

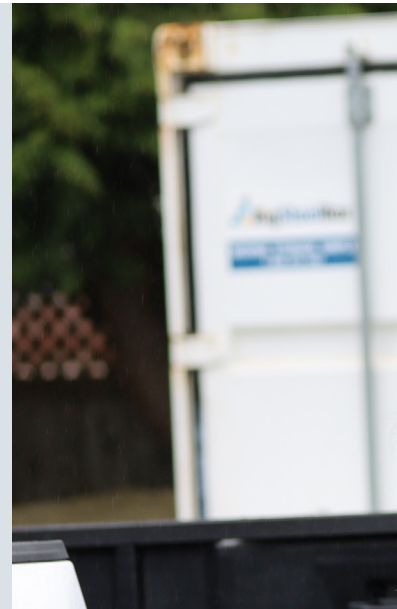
Over the past 30 years, Habitat ReStores have diverted nearly half a million tonnes of waste from landfills, giving new life to gently used household items ranging from kitchen appliances, such as refrigerators, stoves and dishwashers, to furniture and even smaller home décor items. Habitat ReStore celebrated its 30th anniversary by calling on Canadians to help keep one billion pounds out of the landfill by May 2022.

Our sustainability efforts are supported by individuals and by generous corporate donors through donations of high quality new or gently used household goods. In 2021, IKEA ran a ‘Green Friday’ event to collect donations of new and used good-quality furniture that would support not just Habitat ReStores, but also other community agencies, shelters and social purpose organizations.

A new Habitat ReStore donor in 2021, CMED Limited O/A Catherine Lillywhite, has made a significant impact on ReStores across Canada, donating over 100 skids of product to Habitat ReStores that will help more local Habitats build homes.

In 2021, there were 111 Habitat ReStores across Canada!

habitat.ca/ReStore





Habitat for Humanity ReStores are social enterprise retailers that accept and resell donations of new and used furniture, appliances, décor and home improvement building materials. All profits from Habitat ReStores fund Habitat for Humanity, helping build homes for people in need of decent and affordable housing.

ENGAGING COMMUNITIES

HOME IS AN INVESTMENT IN THE FUTURE



Three years ago, a historic investment in affordable homeownership was made when Habitat for Humanity Canada and the government signed a three-year agreement announcing \$32.4 million in funding for local Habitats across Canada to build more homes. In 2021, Habitat Canada continued talks with Canada Mortgage and Housing Corporation on renewing this funding agreement. Under the three-year agreement, 164 new affordable homes have been built and 252 homes are in progress. These homes are accessible, energy efficient homes that will help people build equity through affordable homeownership that will provide a more financially stable life and more opportunities.

Habitat homeowners such as Tina and Niu can now invest in their children's futures thanks to the National Housing Co-Investment Fund and support from donors across Canada. Tina and Niu had been living in a basement suite for nine years, sharing the work in the garden and looking after the place when their property owners were away.

Their property owners knew they were saving for a home of their own and had done everything they could to keep the family's rent affordable. "We were raising three kids and saving as much as we could, but it felt like it was going to be 100 years before we had a deposit ready at the rate we were going!" shared Tina.

Tina grew up on the Prairies in her home community of the Keeseekoowuk First Nation. She felt safe at home growing up in a strong community and as part of a large family. But once she separated from that community, she found herself struggling with her own identity and self-worth, particularly in the public school system. "Niu has taught me how to value who I am; I have such admiration for the connection he has with his culture and family and seeing him with them gave me a deep appreciation for who he is and just what he has given up to be with us here in Canada," says Tina. She now works as a facilitator and trainer for the Kairos Blanket Exercise and as an on-call Indigenous EA for the school

district. Faced with the difficult choice of continuing to rent indefinitely or moving back to Saskatchewan and away from the life they had built on Vancouver Island, their property owner had another suggestion: "He had volunteered with Habitat for Humanity Victoria and thought we might be a good fit for their homeownership program. We applied and now here we are, in a home of our own," laughs Tina.

For Tina and Niu, it is so important that their children carry that knowledge with them:

“

We want our children to have a strong sense of who they are, so they can be leaders in the community and stand on their own. For us, owning our home is about investing in our children's futures and Habitat is making it possible for us to do that.”

ENGAGING COMMUNITIES

BUILDING TOGETHER

Habitat for Humanity Canada brings communities together – Habitat homes are built with the help of volunteers, certified tradespeople and skilled Habitat construction staff. One way that corporations give back in their local communities is through our 'Team Builds', where employees volunteer and help build a home. Last year, Schneider

Electric employees continued to volunteer on Habitat build sites across the country while prioritizing important public health and safety restrictions. In 2021, they committed more volunteers and more volunteer hours than any other corporate partner, with a combined 615 volunteer hours helping build decent and affordable homes.



ENGAGING COMMUNITIES

VOTE HOUSING

Building together isn't just about who we bring together on a build site. Collaboration and partnerships are key to solving the housing crisis. We need more than one solution to meet the unique housing needs of Canadians across the country and across the housing continuum. That's why Habitat Canada joined over 175 organizations in signing on to the #VoteHousing

campaign to end homelessness and provide decent and affordable housing for all. We continue to work closely with housing groups including the Canadian Alliance to End Homelessness, Canadian Housing and Renewal Association and the Co-Operative Housing Federation of Canada as part of the Vote Housing Coalition.



ENGAGING COMMUNITIES

EVERY YOUTH INITIATIVE

Last year, over 500 youth, including Indigenous and at-risk youth, volunteered with 15 local Habitat for Humanity organizations. Habitat Canada's Every Youth Initiative engages youth in volunteer, education and skill-building activities – helping them gain experience in skilled trades that will lead

to better employment opportunities and a more stable financial future.

At 20-years-old, Blake participated in the Every Youth Initiative through Habitat for Humanity Heartland Ontario's Skill Training Program, working alongside others to build a wall. Now

that Blake has completed the program, he is looking into the Construction and Maintenance Electrician program at North American Trades Schools and plans to become an electrician's apprentice. In the meantime, he plans to continue volunteering at the local Habitat ReStore.

ENGAGING COMMUNITIES

RECORD BREAKING YEAR FOR MEANING OF HOME SUBMISSIONS

Last year, through Habitat Canada's annual national writing contest, over 12,000 students shared what home means to them and helped support local Habitat builds at the same time.

In total, over \$300,000 in prize money was distributed to local Habitat for Humanity organizations thanks to founding sponsor Sagen™ as well as award sponsors Revera and Swiffer.



Home is where you can think, a place where you can feel your very own feelings, a place where you can just be yourself. It's not a place where you have to make more mistakes, it is a place where you can learn from all the mistakes you have made. It's a place to find shelter and comfort when life is being too hard on you."

– Annika was the Grade 4 grand prize winner of a \$30,000 grant for her local Habitat, Habitat for Humanity Manitoba.

ENGAGING COMMUNITIES

KEEPING BUILD SITE SAFE

Many local Habitats have experienced break-ins on build sites, with valuable tools and materials stolen. It is an unfortunate reality of building. National partners BigSteelBox and Modu-Loc Fence Rentals are committed to supporting Habitat for Humanity Canada and keeping build sites at local Habitats across the country safe and secure.

Through its partnership with us, BigSteelBox donates storage

containers to keep building supplies, equipment and materials secure on Habitat construction sites and continue to keep donated Habitat for Humanity ReStores items safe, allowing Habitat to continue building homes for people in need of decent and affordable housing.

Modu-Loc provides temporary fencing for Habitat build sites as part of a three-year agreement signed in 2020, donating quality safety solutions that

provide greater protection for onsite workers, volunteers and the public, keeping build sites safer. Modu-Loc quickly reached their agreed yearly giving amount for GIK during their first year of partnership, donating over \$100,000 in fencing for Habitat build sites in British Columbia and Ontario.

ENGAGING COMMUNITIES

ELECTRO FEDERATION CANADA MEMBERS UNITE FOR FIRST ANNUAL EFC DAY OF GIVING

Electro Federation Canada (EFC) and its members have responded to the growing housing crisis in our country by increasing donations of funds and product to Habitat for Humanity Canada. EFC members united for the first annual EFC Day of Giving and, in addition to build materials donated by EFC members, raised \$200,000 for Habitat Canada.



We are incredibly proud of the way our members have stepped up in this time of great need through initiatives like the EFC Day of Giving. Their support and dedication to improving access to safe and decent housing is changing lives and transforming communities by supporting stable employment, better health outcomes, and increased access to educational opportunities."

– John Jeffkins, Vice President, Member Engagement and Corporate Partnerships, Electro-Federation Canada





Habitat homeowners Charmaine and Melody

PARTNERING WITH HABITAT HOMEOWNERS

HOME IS FOR INDEPENDENCE

During our fall 2021 campaign, you may have read about Charmaine and Melody, who shared the story of their Habitat for Humanity journey.

[You can read more of their story on habitat.ca](https://www.habitat.ca)

She now has independence and feels more hopeful. Everything is accessible. Habitat for Humanity Windsor-Essex put a desk in the kitchen so that Melody could help with meal prep, and cabinets were designed to be lowered if needed in the future. "Everything is

in my reach. I can contribute to things around the house." As for Charmaine, "homeownership has reawakened the dream for me. I can give my family what I have always worked towards. I lost the ability to give my family what they needed."



It was such a blessing for Habitat to give us this opportunity that we would not have otherwise had."

PARTNERING WITH HABITAT HOMEOWNERS

HOME IS FOR OPPORTUNITY

Regular water shortages, a sinking house with many structural issues, skyrocketing electricity bills – not too long ago, this was all Erica knew. Her family would sometimes go days without water; they could never run their bathtub, nor could they simultaneously flush the toilet and turn on the washing machine. Through the winter, she was paying around \$800 dollars a month for electricity. Her situation was completely untenable. However, Erica never gave up – she kept trying, pushing forward despite

the circumstances, because that is exactly what she's always done. A single mother to her two children, she went back to college and graduated although it was a significant financial struggle.

Erica partnered with Habitat for Humanity Fredericton Area. Presently, her new Habitat home is in the middle of construction and Erica's family has been steadily working towards their 500 hours of volunteer service, which is required as part of the Habitat

homeownership model. Volunteering has always been a part of Erica's life, so not much has changed on that front. To her, getting to do what she loves as part of the Habitat process is unbelievably satisfying. It only makes the end-goal – owning a safe, affordable home that is her own – much more rewarding.

She gets to help others, help her own family, and ultimately help Habitat, too.

PARTNERING WITH HABITAT HOMEOWNERS

HOME IS FOR PUTTING DOWN ROOTS

Chelsey and Owen have a beautiful, blended family. They have five children and initially couldn't live together under one roof as their place was too small. But when their eldest daughter, Bailey, moved out to go to college, they were able to squeeze in together although, with four growing boys aged 10, 14, 14 and 17, the place was still cramped. Finding a new apartment at a price they could afford with the space they needed was next to impossible.

Now, they are planning to become homeowners, after applying for Habitat for Humanity Cornwall and the

Counties' affordable homeownership program. For Chelsey, homeownership means safety and security for her children and putting down roots in a forever home so that her family can thrive. It means a place for making memories. They're looking forward to the extra space, privacy, and creating a vegetable and herb garden and canning backyard produce.

Although Chelsey and Owen's home build was delayed due to the pandemic, the family is close to finishing their 500 mandatory volunteer hours. Pre-COVID, they volunteered at the

Habitat ReStore and at several Habitat fundraisers. During the summer of 2020, Owen, who is a carpenter, built over 50 bird houses and feeders. The family painted them, giving them to their local Habitat ReStore to sell. They plan on helping on the build site once construction is underway.

Their new home will be a warm and inviting place for family and extended family to gather for holidays and dinners. And most importantly, their new home will also be a launching pad for their children's future.



It gives us stability. I want my kids to get a good education. To do well and succeed. That's my dream."

FINANCIALS

STATEMENT OF FINANCIAL POSITION

December 31

2021

2022

Assets

Current

Cash	\$ 3,242,652	\$ 3,074,543
Investments	3,230,376	2,748,441
Accounts receivable	3,728,170	2,701,740
Loan receivable	4,908,319	-
Prepaid expenses	536,280	325,150

15,645,797

8,849,874

Capital assets

192,319

170,460

\$ 15,838,116

\$ 9,020,334

Liabilities

Current

Accounts payable and accrued liabilities	\$ 3,740,394	\$ 3,233,400
Deferred contributions	4,209,935	3,607,466
Loan payable	4,908,319	-
	12,858,648	6,840,866

Loan payable

250,000

250,000

13,108,648

7,090,866

Fund Balances

Unrestricted	2,229,468	1,929,468
Crisis management fund (internally restricted)	500,000	-
Total national fund balance	2,729,468	1,929,468

\$ 15,838,116

\$ 9,020,334

All data in Canadian dollars.

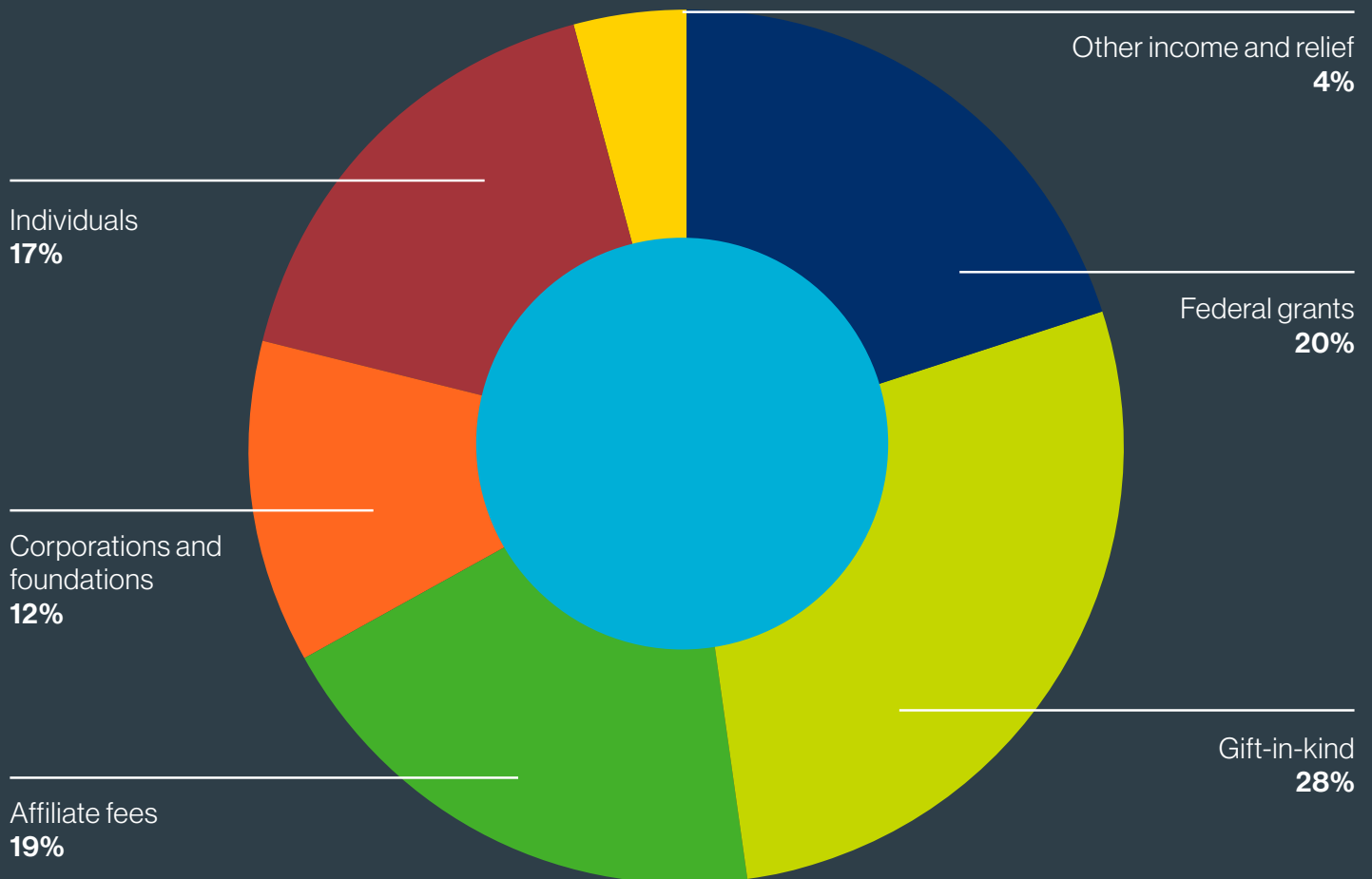
These financial statements represent a subset of our full audited financial statements. Full audited financial statements can be found on [habitat.ca](https://www.habitat.ca).

STATEMENT OF OPERATIONS

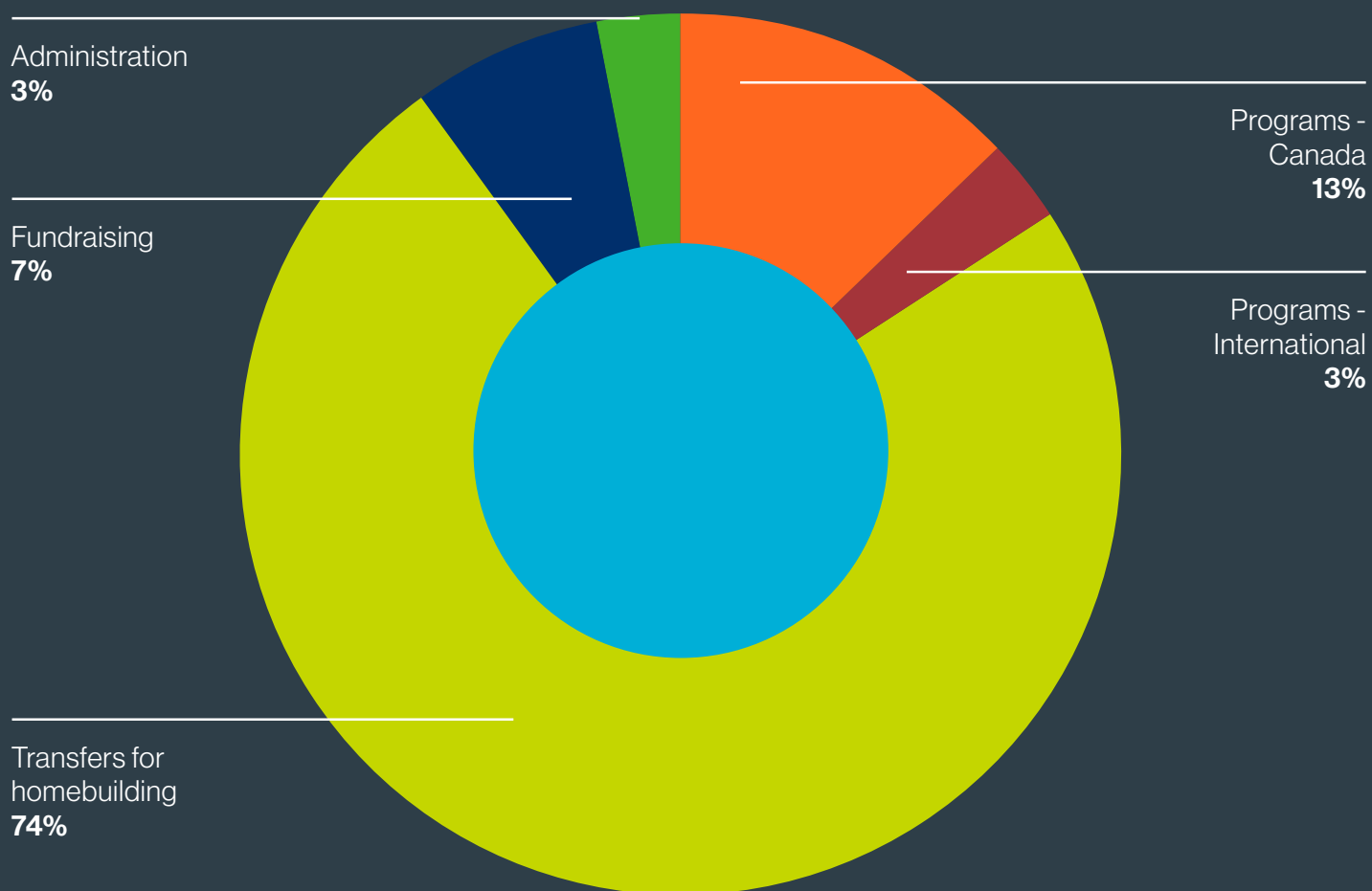
Year ended December 31	2021	2020
Revenue		
Affiliate fees	\$ 5,668,171	4,981,572
Fundraising revenue		
Donations	8,814,197	6,453,659
Build gift-in-kind	1,345,582	964,376
International program revenue		
International programs	609,910	321,577
Global Village and gift-in-kind airfare	5,548	683,379
ReStore gift-in-kind	7,742,035	6,609,751
CMHC contribution	6,457,467	12,318,992
Liquidation purchase products	371,600	438,888
Other income	753,805	272,930
Government subsidy	727,962	732,902
Total revenue	<u>32,496,277</u>	<u>33,778,026</u>
Expenses		
Program expenses		
Affiliate support and governance	1,026,554	861,815
ReStore and product development	1,611,215	1,190,918
Global Village and international programs	88,172	593,260
Government relations and Indigenous housing program	385,092	290,060
Marketing and communications	1,077,917	1,049,287
Program funds and gift-in-kind distribution		
International programs	761,166	594,295
Affiliates - other	16,180,079	12,732,880
Affiliates - CMHC disbursements	6,457,467	12,318,992
Total program expenses	<u>27,587,662</u>	<u>29,631,507</u>
Non-program expenses		
Administration	947,065	944,273
Governance	24,783	24,389
Fundraising	2,331,111	2,089,464
Total non-program expenses	<u>3,302,959</u>	<u>3,058,126</u>
Total Expenses	<u>30,890,621</u>	<u>32,689,633</u>
Excess of revenue over expenses before distribution	1,605,656	1,088,393
Distribution of surplus to affiliates as per bylaws	805,656	788,393
Excess of revenue over expenses	<u>800,000</u>	<u>300,000</u>

FINANCIAL ACCOUNTABILITY

FUNDING SOURCES



BREAKDOWN OF EXPENSES



THANK YOU TO OUR PARTNERS

LEGACY



PLATINUM



GOLD



SILVER



BRONZE

[Allstate Canada](#)
[Benefit Cosmetics Canada](#)
[BentallGreenOak](#)
[BigSteelBox](#)
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[CGC Inc.](#)
[CMED Limited O/A Catherine Lillywhite's](#)
[Dupont](#)
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[Lowe's Canada](#)
[MCAP](#)
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[Walmart Canada](#)
[Westland Insurance](#)

**BEER
STORE**

CELEBRATING
— 5 —
YEARS
AS PARTNERS

STRATEGIC PARTNERS

Habitat Canada is proud to work with the following organizations that are lending their expertise and resources to help our organization and the 49 local Habitats across Canada maximize impact.



BANK OF AMERICA



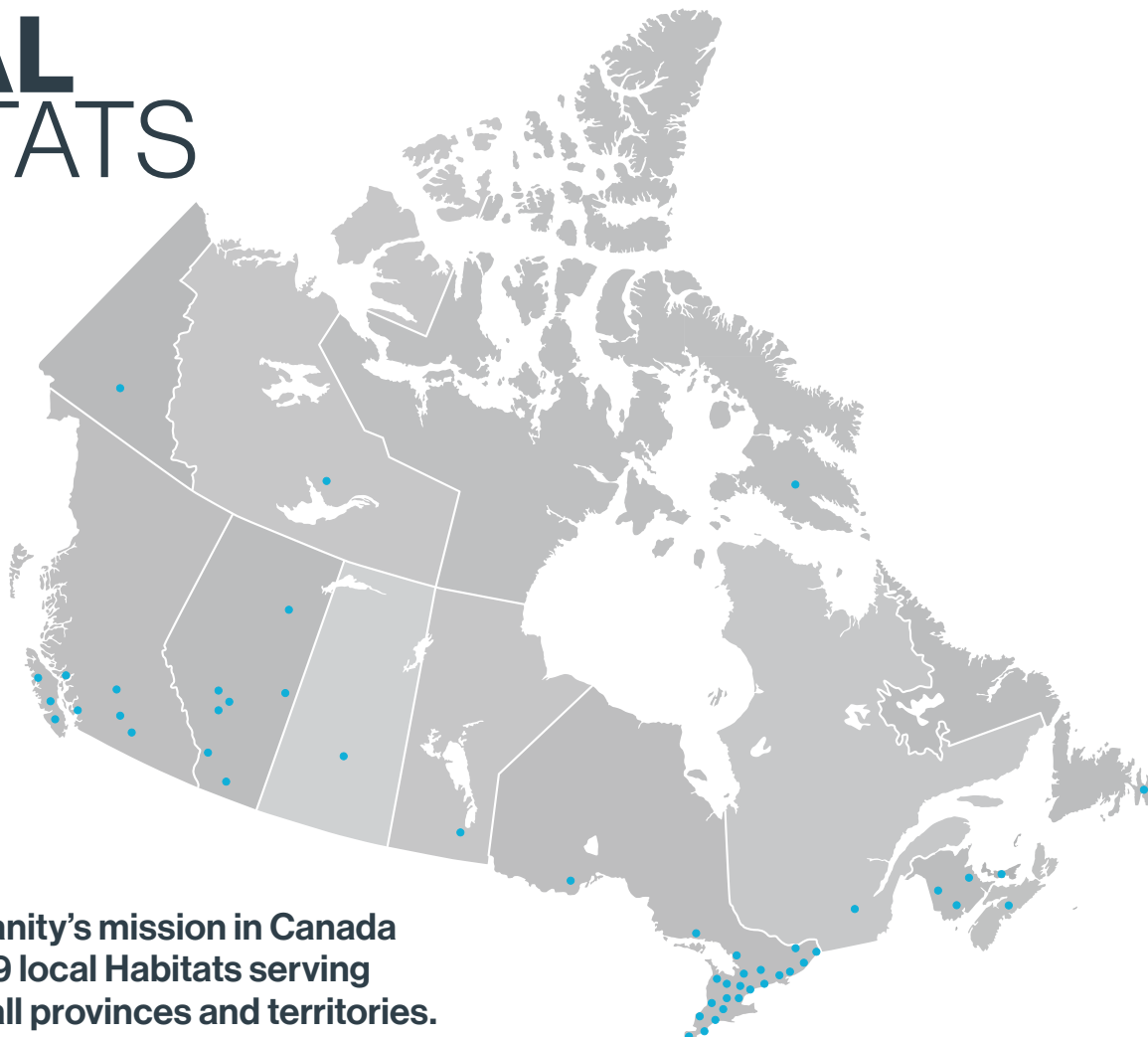
CMHC  SCHL



EY Building a better
working world

Vancity Community
Investment Bank™

LOCAL HABITATS



Habitat for Humanity's mission in Canada is delivered by 49 local Habitats serving communities in all provinces and territories.

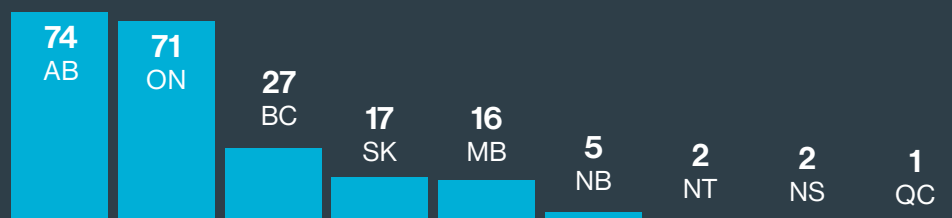
[Camrose](#)
[Chatham-Kent](#)
[Cornwall & the Counties](#)
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[Greater Vancouver](#)
[Grey Bruce](#)
[Guelph Wellington](#)
[Halton-Mississauga-Dufferin](#)
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[Nova Scotia](#)
[Okanagan](#)
[Ontario Gateway North](#)
[Peterborough & Kawartha Region](#)
[Prince Edward Island](#)
[Prince Edward-Hastings](#)
[Quebec](#)
[Red Deer](#)

[Saint John Region](#)
[Sarnia/Lambton](#)
[Saskatchewan](#)
[Sault Ste. Marie & Area](#)
[South Georgian Bay](#)
[Southeast BC](#)
[Southern Alberta](#)
[Sunshine Coast](#)
[Thousand Islands](#)
[Thunder Bay](#)
[Vancouver Island North](#)
[Victoria](#)
[Waterloo Region](#)
[Windsor-Essex](#)
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**New Habitat
households by
province and territory**



HABITAT CANADA'S 2021 NATIONAL BOARD OF DIRECTORS

As of December 31, 2021



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BOARD CHAIR



Riccardo Trecroce
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Kathleen Flynn
SECRETARY



David Hooper
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Susan Green



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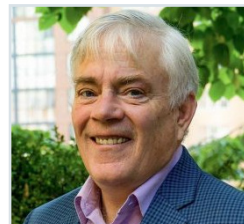
Raelene Lee



Corinna Mitchell-
Beaudin



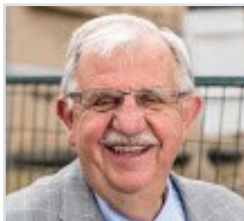
Brianna Nelson*



John Newman



Mehdi Nezarati



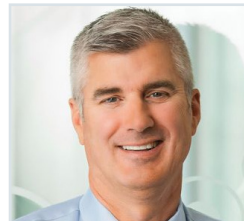
Alfred Nikolai



Brad Peters



Imran Thaver



Greg Stewart*



Marie Claire
Uwanyirigira

*Ex officio



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.

There are 49 local Habitats across Canada, serving almost 400 communities in every province and territory. To find out more about your local Habitat for Humanity organization and how to get involved, visit habitat.ca.



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. The Standards Program Trustmark is a mark of Imagine Canada used under license by Habitat for Humanity Canada.



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