

Report to the Annual General Meeting
Elaine Pura – Executive Director
May 15th, 2023

2022 and early 2023 has been an extremely busy time of building homes, organizational growth and program expansion at the Habitat Southeast BC affiliate.

The Habitat SEBC Strategic Renewal Plan, confirmed in early 2022, and Goal 1 updated in early 2023, has guided the Executive Director and staff team's work through these months.

In particular, most of the organization's time and effort in 2022 and 2023 to date has gone to advance Strategic Goal 1 "Increase our number of Partner Families by providing safe, affordable housing, and promoting home ownership", and Strategic Goal 2 "Build our capability and capacity to realize our vision and mission", while also increasing the awareness of HFH mission and activities in Southeast BC, in support of Goal 3 "Expand our impact across the Southeast BC region".

Goal 1 is being addressed through construction of the 560 8th Street Castlegar fourplex build project, renewal and renovations to two previously-owned Habitat homes in Grand Forks ("buy backs"), family recruitment and selection for 7 soon to be available Habitat homes (5 in Castlegar and 2 in Grand Forks), plus ongoing support to our 15 current Habitat Partner Families through our expanded Family Services Program.

Goal 2 is being addressed through multiple streams of work and projects which began in 2020 and has continued through into 2023. Items include: capacity building through increased staffing, in particular the addition of a full-time, staff Build Manager to lead our build projects; organizational restructuring in particular for our social enterprise, the Habitat ReStores, to support increased revenue; a local fundraising campaign to support the Castlegar fourplex build project; developing a new Homeownership Model regarding family mortgages and income bands for eligibility; and, improving our systems and capacity for Partner Family support through and expanded and still growing Family Services Program.

The following is a summary of some of the organization's priority activity areas for the period May 2022 through May 2023:

STRATEGIC GOAL 1: Increase our number of Partner Families by providing safe, affordable housing, and promoting home ownership

Build & Land Program: Castlegar, 560 Eighth Street Build Project

- The Castlegar Eighth Street Build Project has progressed steadily since issuing of the Build Permit and ground-breaking in early April 2022.
- Work remaining to be completed includes interior finishing (eg baseboards, lighting and other fixtures), city utility hook up, and landscaping.
- Anticipated completion and occupancy permits expected in June 2023, with the first Habitat Partner Families moving in Summer 2023.



Plan Rendering (2022)



May 8, 2023



Plan Rendering (2022)



May 8, 2023

Build & Land Program: Home Inventory

- Two additional, older Habitat units in Grand Forks are in the process of being refreshed and will be provided to 2 more Habitat Partner Families in 2023.

Family Services Program:

- As of May 2023, Habitat Southeast BC has 13 Habitat Mortgages with families, two families occupying units waiting to move into ownership, and two vacant units being prepared for new Habitat Partner Families in the coming months.
- During the period May 2022 to May 2023 Habitat purchased one Grand Forks Habitat home (“buyback”) from a Habitat Family that chose to sell and leave the region. That home is now one of two being prepared for sale to a new Habitat Partner Family.
- One Habitat mortgage is in foreclosure, awaiting resolution in the coming months.
- No new Partner Families were served by Habitat SEBC in 2022, however, we anticipate serving up to 8 new families in 2023, which will be an annual record for Habitat SEBC.
- We have received over 100 family enquiries in recent months for both Castlegar and Grand Forks homes. Family applications are currently under review by Family Services staff and the Family Selection Committee. Habitat also hosted two open/public information sessions in Castlegar in April at the Sandman Castlegar to share information with the general public and interested families regarding the Habitat Homeownership Program.
- The Habitat SEBC Family Services team, established in 2022 and shared with Habitat Okanagan, has worked over the past year to develop and streamline and collect improved family documentation, Good Standing Agreements, Annual Family Income Reviews, and one-on-one engagement and support to families.
- In 2023, development and delivery of a Habitat SEBC Homeowner Education Program is a priority.

STRATEGIC GOAL 2: “Build our capability and capacity to realize our vision and mission”

Increased Personnel Capacity:

- **Human Resources, new positions**
 - **Build Manager**– filled in November 2022 to oversee the Castlegar 8th Street Build project, as well as to lead on home inventory (HFHSEBC properties) support, repairs and renovations, and to lead on building our land bank for future builds.
 - **Regional Manager, ReStore Operations** – filled in October 2022, this position oversees regional retail efforts in Southeast BC, including strategic alignment of Habitat ReStores with the national Habitat ReStore brand, proven approaches and methodologies, ReStore policy and procedure, staffing and the health and wellbeing of employees, volunteer engagement, procurement of inventory revenue performance, and more.
 - **Castlegar ReStore Supervisor** – filled in December 2022, this position provides oversight of day-to-day operations at the Castlegar ReStore, supervises daily store operations, troubleshoots problems in the workplace, and ensures a positive customer and donor experience.

- **Volunteer Recruitment**

- Like many organizations that are emerging from the impact of the COVID-19 pandemic, we have been challenged to recruit and welcome volunteers back to help support our work – particularly at our ReStores. However, the new year brought a number of positive changes to our store operations which is assisting with renewed volunteer interest, and a marked increase of new volunteers (up almost 500% in the Castlegar ReStore). We are excited and grateful to have these many new volunteers supporting our stores.

Improved financial viability and sustainability

- **Homeownership Model – Mortgage Model**

- Approved by Habitat Canada, effective 2023 Habitat SEBC is moving to a new Mortgage Model for future Partner Families. This “stacked” conventional/Habitat Mortgage, in partnership with a local credit union, will result in improved financial outcomes for both Habitat families and the affiliate.

- **Homeownership Model – Family Income Bands**

- Habitat Canada has approved a modified approach for Habitat SEBC to assess family eligibility for low-to-moderate income families. This adjusted model uses 25 and 35-year amortizations and Fair Market Value of the home, to determine the upper and lower income limits for an eligible family.

- **Fundraising**

- Building our base of support continues to show success within the SEBC affiliate area. The success of our efforts to raise money and Gifts in Kind for our West Kootenay (Castlegar) Build campaign has raised approximately \$1,000,000 value to date. It has also has seen us forge new relationships and partnerships with some of our largest area businesses, organizations, and funding bodies that will not only continue to support both new build projects in the future, but also help to create a successful Habitat for Humanity presence in SEBC – helping to also support of all of our partner families.
- Castlegar Build Campaign – Key donors to date include: City of Castlegar (land value of \$146,137); Canada Mortgage and Housing/CMHC (\$256,000); BC Housing (\$200,000); Columbia Basin Trust (\$150,000); Teck Trail Operations (\$30,000); Interfor (\$30,000); TD Canada Trust (\$23,300), and *Build Gift in Kind value to date totalling \$139,000.*

- **Habitat Southeast BC ReStores**

- 2022 saw both accomplishments and challenges for Habitat SEBC ReStores. Grand Forks had a milestone year in sale's while our Castlegar store experienced a complete change over in staff and a temporary two-month closure. Volunteer engagement remained relatively steady, however low, as did local residential donor support – both remnants of the pandemic restrictions and precautions. This resulted in ongoing reliance on the Habitat Ontario distribution centre support for Gift in Kind ReStore product. Our biggest change for the stores was the changeover in store staff and creation of new positions, include creation of the new role of Regional Manager of ReStore Operations. This new position, which oversees both the Castlegar

and Grand Forks Habitat SEBC ReStores, gives us the ability to streamline, standardize and coordinate the two stores more effectively.

- Grand Forks ReStore set another great sales year, reaching a record of \$302,000 gross sales, nearly \$20,000 over budget. Volunteers remained steady with 12 core volunteers and a new Warehouse Coordinator hired. The beginning of 2023 has been very promising for sales, indicating that the 2023 budget target will be met or exceeded.
- The Castlegar ReStore was challenged in 2022, with high staff turnover and a two-month store closure (November and December) due to the staffing challenges. Added to this was uncertainty regarding store location as the store lease was up for renewal, as the Habitat SEBC team actively sought out alternate Castlegar locations. We were able to hire a new ReStore Supervisor in December and welcomed a new Sales Associate in early 2023. Despite the 2022 challenges, the store came near to breaking even. And since reopening sales have been steadily picking up thanks to our new staff, volunteers, and improved store culture. April 2023 saw our second-best sales month on record \$40,700. We are grateful to Habitat Canada for supporting improvements and expansion to the Castlegar through a two-year, low interest loan. These improvements are planned to be completed in 2023.

Strategic Goal 3: Expand our impact across the Southeast BC Region

Increased awareness of Habitat activities and presence in Southeast BC

- Driving our fundraising growth is the increased awareness of our work that we have shared through our social media and web platforms as well as our efforts to inform the local media of our projects and programs in Southeast BC. Significant increases in social media followers, media awareness, and dialog with the public will continue to result in a higher level of support for our ReStores and Habitat operations overall.
- Continued and expanded work with partners in the Southeast BC region, as well as provincially and nationally, including City of Castlegar, Habitat for Humanity BC Caucus, Habitat for Humanity Canada, and many other local not-for-profit and service organizations.
- Habitat Southeast BC is working closely with other Habitat BC affiliates via the Habitat BC Caucus to develop efficiencies and shared services, and to strategize on advocacy efforts with the Province of British Columbia, in particular the Ministry of Housing.