



**Habitat
for Humanity®**
Vancouver Island North



2017 annual report

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letters from our chair & ED

People often ask me: “Why Habitat?” My answer is that we enable families to be stronger and independent. Children who move into a Habitat home benefit from the stability an affordable home provides. Strength and independence are built through completing sweat equity, paying an affordable mortgage, and learning to maintain a home. Habitat provides a hand up and holds people accountable. One of the hidden beauties of Habitat is that the mortgage payments paid by the families are used to build the next home and help yet another family.

Thanks to the hard work of our staff and community, Habitat served three families in 2017. While this is outstanding, the communities of Campbell River and the Comox Valley need more affordable housing. To that end, 2017 was a year of ramping up our program. Our board has committed the financial resources to build a total of 19 more homes at our Hilchey Road and Lake Trail projects by the end of 2020. Eight homes (four duplexes) will be built in 2018. One duplex in each community will be completed, so that four homeowners are able to move in by October. The other two will be built to ‘lock up’, so we can continue to work on them through the winter. The board has taken steps to ensure that homes will stay in the affordable housing stock over the long term by removing barriers for our families to move into the conventional housing market. Our board has also committed the financial resources to completing 19 more homes in three years.

I would like to thank the board and staff for their service in 2017. It takes a community effort to improve lives of families in need of affordable homes. Volunteers, donors, and ReStore shoppers provide the resources. Municipal and provincial government staff and elected officials help with policies, funding, and necessary approvals. Thank you to the entire community for your dedicated service. If you have read this far, you get it, and we could use more of your help: volunteer, make a monthly donation, help on a committee or the board. You will feel better.



John Newman

John Newman, Board Chair

Habitat for Humanity Vancouver Island North brings communities together to help families build strength, stability, and independence through affordable homeownership. In 2017 we focused on serving families, growing capacity, and developing properties. We partnered with three families in Campbell River, and focused on building our capacity in order to serve even more going forward.

There were many highlights in 2017, including multiple awards and nominations. It’s satisfying to see our hard work recognized, but I’m most thankful for our supportive Board of Directors and team of staff and volunteers who are focused on delivering our bottom line. The “bottom line” in charity is the organization’s mission, and at Habitat, what we do is serve families.

In 2017 we laid the groundwork to build 19 more homes. We connected and collaborated with coalitions to eradicate homelessness, Rotarians who want to build community, and organizations like North Island College and CFB Comox who are true stewards of change. We further developed relationships with municipalities and funding organizations such as BC Housing and CMHC.

We continue to work diligently to build volunteer and community engagement. We grew capacity by enhancing operation speed through prefabrication and project management software. We aligned our teams to focus on core roles. However, we still have much to do to ensure we are making a greater impact on the families and communities that we serve. Slowly but surely, we are escaping our chrysalis to become a butterfly.

“Change itself is what fascinates me. I am drawn, as a moth to the flame, by edge situations, by situations of metamorphosis.”
— Annie Proulx



Patrick McKenna

Patrick McKenna, Executive Director



The duplex we built this year on 477 Hilchey Road—the first two homes in what will be an 11-unit project.

impact by the numbers

1,457

individuals volunteered on the build, at the ReStore, and as part of events and committees to help local families build brighter futures.

30,728

total hours of time given by our volunteers.



3

local families partnered with us to become homeowners.

673

individual build volunteers

529

group build volunteers



Habitat for Humanity®
ReStore®

Our Habitat ReStores accept and resell quality new and used housewares, furniture, and building supplies. ReStore revenue helps us build more homes and serve more families. You can support our ReStores by volunteering, donating, or shopping. Learn more at habitatnorthisland.com/ReStore.



3,180

donation pickups completed.

16,163

donations dropped off by our generous community.

105

core volunteers between both ReStores.



938

tons of material diverted from the landfill.

Amanda's story

As a single mother of two children, Amanda had to work above and beyond full-time hours just to pay the rent on a home that she shared with two other roommates. Constantly working overtime left her exhausted and with little time to spend with Isabelle and Michael. A lack of privacy also meant that Amanda and her children never truly felt 'at home'.

It was Amanda's landlord who suggested she contact Habitat. After applying, she was approved to become a future homeowner. That's when the work began. Habitat homeowners put in 500 hours of 'sweat equity' volunteering for Habitat by helping to build their own or another family's home and working at the ReStore.

While it was challenging for Amanda to balance her shift work with the added responsibility of sweat equity, she found enjoyment in completing her volunteer hours. It was especially meaningful to her as she took pride in working on her own home. She helped paint the home, lay the flooring, and build the deck.

Now that Amanda is settled into her Habitat home, she no longer has to work overtime to provide a safe home for her children. Her Habitat mortgage ensures affordable monthly payments set according to her income. Working regular hours gives her more quality time with Isabelle and Michael—the thing that all three of them longed for the most.

She also looks forward to being able to afford to enroll her kids into after school activities. Amanda's face lights up when she talks about the opportunities in her children's future that previously were not an option.

"Now I can say 'yes' when my kids ask about extracurricular activities. We'll finally have a budget for that," says Amanda. "I'm already looking into music lessons for Isabelle and beginning to collect sports equipment for Michael."

For Amanda's family, homeownership means a private, peaceful space for the family to grow together. Space for Isabelle to create the arts and crafts she loves so much and for Amanda to tend to her own garden. The space for all three of them to enjoy Friday family movie nights together. With increased financial security and stability, Amanda can finally enjoy her family time without the constant worry of the future.



Amy and Stefan's story



Before moving into their Habitat home, Amy and Stefan and their two children, Gavin and Ashli, lived in low-income housing. Their rental had bad mould issues, and seemed to be in constant need of repairs. It wasn't a suitable environment for their children, and they would have to take them to the park or to their grandparents if they wanted to play outside.

Now, they live in an affordable and healthy home. Instead of spending their weekends dealing with health hazards, they can spend it doing activities together as a family. Their kids, who love to be outside, now have a safe backyard to play in.

Stefan and Amy's hearts were touched the most by all the volunteers who they worked side-by-side with to help build their home.

"In our time partnering with Habitat for Humanity, we have met some great people. The volunteers have amazed me how much they put in. Time, sweat, and hard work for families they just met," says Stefan.

"The volunteers have amazed me ... Time, sweat, and hard work for families they just met."

Bobbi's story

Before partnering with Habitat, Bobbi and two of her daughters, Thea and Skye, went through several moves, never feeling quite at ease in the properties they temporarily rented.

"Renting another person's house never really feels like home. My daughters would ask to personalize their bedrooms and I would always have to answer no, as per the rental agreement," says Bobbi.

Now, her daughters are able to choose their own paint colours, hang up posters, and truly express themselves through their space. Even more importantly, Bobbi is able to provide a permanent home for her family to make memories in.

She says, "I now have a place where my children can feel safe and secure. We can actually call it our own, and not anticipate yet another move. I look forward to all the memories we will make here."

"I look forward to all the memories we will make here."



highlights & milestones



Prefabrication Shop

Under the direction of volunteer Site Supervisor, Paul Ryniak, prefab volunteers use a framing table and precision cutting tools to build walls and staircases before they are transported to the build site. The benefits of the prefab shop include increased accuracy, an indoor work environment for volunteers, and faster construction on site. Register for a shift at habitatnorthisland.com/build.



Invest in Yourself

We opened up the personal finance training given to Habitat homeowners to the entire community. We have now ran several offerings of this program in both Campbell River and the Comox Valley, all which have been met with positive feedback from participants. Learn more by visiting habitatnorthisland.com/programs/invest-in-yourself.



National Awards

We were honoured to be recognized with two National awards at the Habitat Canada AGM. The first was **Epic Engagement**, which we received for our various efforts in engaging the community. We were also recognized for **Mobilized Leadership** for our active and engaged leadership, both on staff and the board.



Chamber of Commerce Awards

We received the **Diversity Leadership Award** at the Campbell River Chamber of Commerce Business Awards of Distinction in recognition of our values of diversity of inclusivity. We were also honoured to be a finalist for the Comox Valley Chamber Awards in the category of **Not-for-Profit of the Year**.



Carter Work Project

2017 marked Canada's 150th year since confederation, and Habitat Canada celebrated by building over 150 homes across the country—including the two we built on Hilchey Road in Campbell River! We held a celebration in honour of our build projects and Canada's 150th.



Queneesh Elementary School Partnership

Grades 4 through 7 Montessori students at Queneesh Elementary School in Courtenay spent a considerable amount of the school year learning about and supporting Habitat. They volunteered at the ReStore, helped with events, and held a donation drive.



Global Village

We welcomed our first ever Global Village team to Campbell River to help out on our build! Global Village is a program that gives people the opportunity to travel and be part of a team of volunteers dedicated to advancing a Habitat build project.



Fundraising Dances

We held 'Earth Day of Music' in Courtenay in the Spring, which included a daytime open mic and an evening dance with Time Well Wasted. Our Fall Campbell River 'Dance for Humanity' featured the band Best Day Ever.



Parades

Habitat volunteers, staff, and homeowner families come together to decorate, drive, and dance alongside our Habitat floats! This year, we won runner up in the Canada Day Parade, 2nd prize in the Nautical Days Parade, and 'Best Non Profit Entry' in the Christmas Parade.



Matching Donation Campaign

We partnered with Mindset Wealth, a Comox Valley investment company, to run our first matching donation campaign. When the campaign more than doubled its original goal of \$5,000, Mindset Wealth stepped up by doubling their donation to \$10,000.

our volunteers

In 2017, 1,457 volunteers gave over 30,728 hours of their time to help build strength, stability, and self-reliance for local families. They spent their time on the 477 Hilchey Road build site, in the prefabrication shop, at our Campbell River and Comox Valley ReStores, on our board and committees, at special events, and helping to construct the volunteer services building for Lake Trail Road. **Regardless of where you choose to spend your time with Habitat, it helps us build more homes and serve more families.** We are so grateful for those who selflessly step up to help out.

If you haven't had the opportunity to volunteer with us yet, give it a try! You will learn useful new skills, meet some amazing people, and make a tangible difference in the life of a local family. **All you need is a willingness to work and a desire to help make a difference in your community.** No experience is necessary.

Learn how you can get involved at habitatnorthisland.com/volunteer.



Mary's volunteer story

Before volunteering with Habitat for Humanity, Mary Stokes, a retired teacher, had no construction experience. Now, she's one of the most familiar faces on our 477 Hilchey Road build site.

"I wanted to learn how to build and I wanted to do some volunteer work. My partner suggested Habitat, and I thought it sounded perfect, but then I thought, 'I don't know a thing about building. I'll just be in the way.'"

Despite her concerns, Mary attended a build information session where she was assured no experience was necessary to volunteer.

Her first memory of volunteering is how nervous she felt on her first day, and how quickly those nerves were alleviated. "Everyone was so friendly and easy to get along with. People would constantly show me how to do stuff, but once they show you, they actually let you do it. They don't hover over your shoulder."

One highlight for Mary has been working side-by-side with the future homeowners and seeing firsthand the impact homeownership will have on their lives.

What does she have to say to others in the community who have considered coming out to build with Habitat?

"I would tell them it's very worthwhile thing. If they have experience, their skills will be very helpful to us, but if they don't have skills, they, like me, will have the opportunity to learn some. They'll get to see the families benefiting so much."

Mary ended up enjoying the experience not *despite* the deep learning curve, but *because* of it.

Giving back to her community and the camaraderie she's found among the other volunteers and staff aren't the only reasons she keeps returning to Habitat—Mary is serious about the opportunity to continuously improve her skills and herself.

"As you get older, to know that you can still be doing something new and different that you've never done in your life, that feels good too," she explains. "That's different than the community aspect; that's the personal growth aspect."

Read Mary's full story at habitatnorthisland.com/volunteer-stories/mary-stokes.



every hour

of your time helps a local family realize their dream of homeownership.



our sponsors

There are many ways for organizations to support us, including cash donations, gift-in-kind, Team Build Days, and event sponsorship. Because of the following corporate and community sponsors, we were able to build two homes and partner with three families in 2017.

Platinum Sponsors



Gold Sponsors

Artisan Electric	Jim Zsiros Contracting Ltd.
Canada Mortgage and Housing Corporation (CMHC)	Mindset Wealth
Canada Student Works	Tachane Foundation
CGI Group Inc.	Wacor Holdings Ltd.
Home Depot Canada Foundation	Windsor Plywood Foundation

Silver Sponsors

Banners Restaurant	Freedom 55 Financial	United Rentals
Chris Gage	Monterra Builders	Westcan Carpet One
Comox Valley Community Foundation	Quality deSigns Ltd.	Windsor Mill Sales
	Temprite Climate Solutions	

Bronze Sponsors

2nd Storie Contracting Ltd.	Hamber Foundation	North Island Insultech
3G Roofing Ltd.	Home SOULutions Remediation	Ocean Crest Community Church
Andrew Sheret Ltd.	Horizon Roofing	Salesforce Foundation
Coastal Gutters	John's Inventions & Design	Shelving King
Christoph Real Estate	Krugel Law	T. Dale Roberts
Creekside Commons	Mainstream Biological Consulting	The Mortgage Centre
Denise Mitchell Interiors	Marine Harvest Canada	WestJet
Designer Drywall & Crew	McElhanney	Wes Wilkinson Plumbing
Fitness Etc.	McLean Tree Services	

our donors

Because our Habitat ReStores cover all of our operating costs, **every dollar of your donation goes directly towards building homes in partnership with local families.** Your donations help us to buy land, hire certified trade workers, and pay for building supplies.

monthly donors

Monthly donations are vital to creating a consistent and reliable source of support that allows us to build year after year. Thank you to the following monthly donors who supported us in 2017.

Cynthia Baird	S Laika Lie Heflin	Lance Peters
Arash Baradaran	Sue MacKay	Clark Siferd
Thomas Beshr	LeeAnn MacMillan	Mary Sullivan
Curtis Cameron	Patrick McKenna	Ralph Thompson
Mark Glenwright	Hans Meyer	Chris VanTol
Trevor Laird	Thea Miller	Katja Waldman
Monica Landry	Suzanne Monette	Dr. Debra Wiens
Terry Lewis	Louise Morrison	Cynthia Zirkwitz

major donors

K/G Battimelli	Janet Haggarty	Louise Morrison
George DelFabro	James Kane	Keith Walton
Stephen Gorman	Gay McDonald	Dr. Debra Wiens

We are also grateful to the monthly and major donors who prefer to remain anonymous—you know who you are!



Become a Monthly Donor

Your donation will help families build the strength, stability and self-reliance they need to build a better life.

To donate, visit habitatnorthisland.com/donate or contact us at: donate@habitatnorthisland.com or (250) 334-3777 x230.

Every effort has been made to ensure the accuracy of these listings, but mistakes happen. If there is an error or omission, we apologize. Please contact us at info@habitatnorthisland.com and we will correct it in the electronic version of this report.

financial accountability

2017

2016

ReStore Operations

ReStore Sales	1,649,674.00	1,558,660.00
ReStore Expenses	(946,698.00)	(864,081.00)
	<u>702,976.00</u>	<u>694,579.00</u>

Contributions, Grants, & Donations

Proceeds	100,924.00	235,338.00
Fundraising & marketing expenses	(35,109.00)	(25,180.00)
	<u>65,815.00</u>	<u>210,158.00</u>

Housing

Proceeds from sale of housing	0.00	596,224.00
Cost of housing sold	0.00	(411,569.00)
	<u>0.00</u>	<u>184,655.00</u>

Interest & Miscellaneous Revenue	9,787.00	13,840.00
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General Operating Expenses	(500,385.00)	(435,113.00)
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Excess of revenue over expenses before other items	<u>278,193.00</u>	<u>668,119.00</u>
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Adjustment & amortization of mortgage receivable to fair value	67,406.00	(350,799.00)
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Excess of revenue over expenses	<u>345,599.00</u>	<u>317,320.00</u>
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This information represents a subset of our full audited financial statements. Our audited financial statements for 2017 can be found on our website at habitatnorthisland.com/AnnualReports.

affiliate staff



Pat McKenna
Executive Director



Jun Mallare
Executive Assistant



Karen Bezaire
Family Services



Terri Perrin
Community Engagement



Tom Beshr
Director of Development



Cady Corman
Communications & Marketing



Donna-Marie Lamb
Campbell River ReStore Manager



Debbie Bowman
Comox Valley ReStore Manager



Peter Sanderson
Project Manager



Brian Woods
Site Supervisor



Ryan Hawkins
Site Supervisor



Logan Ronhovde
Carpenter



Lorraine Holden
Former Volunteer Manager



Ash Walker
Former ReStore Manager

board of directors



John Newman
Board Chair



Hans H. Urdahl
Secretary



Katja Waldman
Treasurer



John Hudey



Amy Heath



George Wagner



Denise Ropp



Angela Zumbo



James Kane



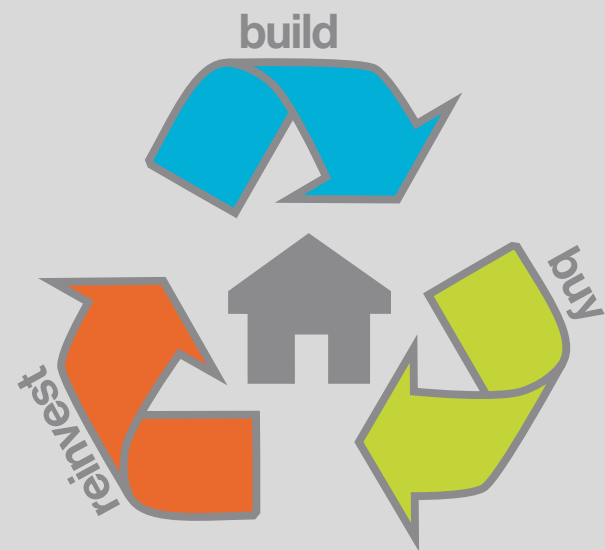
Chris Callanan

what we do



Habitat for Humanity Vancouver Island North brings communities together to help families build **strength, stability and self-reliance through affordable homeownership.**

How Habitat works



The Habitat model

build Families selected for Habitat homeownership help build their homes assisted by volunteers and community support.

buy Habitat homeowners pay an interest-free mortgage geared to their income.

reinvest Mortgage payments are invested into a revolving fund, which is used by the local Habitat to build more homes for families in their community.

Why affordable homeownership?

We know that affordable homeownership plays an absolutely critical role in helping families create a new foundation for a stronger future, one that's filled with possibilities and progress. Affordable homeownership allows families to foster the skills and confidence they need to invest in themselves and their communities, which has a life-changing impact.

The benefits of a Habitat home reach far beyond the four walls. Habitat families enjoy better health, education and employment prospects, and are less reliant on social services. In total, every Habitat home built helps create \$175,000 worth of benefits for society.

how you can help



Volunteer on a build site

Volunteer on a Habitat build site or at our prefabrication shop. You'll be provided all of the equipment and training you need, and will build under the supervision of an experienced crew leader – no prior build experience required. Register as a build volunteer and schedule yourself for a shift at habitatnorthisland.com/build.



Volunteer at events or in an office

We regularly run fundraising events to raise awareness, support and funds for our home building projects. There are many opportunities to contribute by getting involved in community events, on committees, or by helping with administrative work. Learn more at habitatnorthisland.com/volunteer/events-and-committees.



Volunteer at the ReStore

ReStores are home and building supply stores that accept and resell quality new and used building materials. Revenue helps fund local build projects. Volunteer opportunities include customer service, stocking shelves, and accepting and testing donations. Learn more at habitatnorthisland.com/restore/volunteer.



Donate to the ReStore

Downsizing, decluttering or planning a reno? Donate to a Habitat ReStore. You'll be keeping items out of the landfill and helping local families. Learn what we accept at habitatnorthisland.com/restore/donate-materials. Call (250) 830-1493 (Campbell River) or (250) 334-3784 (Comox Valley) to schedule a pickup.



Become a Monthly Donor

Your donation will help families build the strength, stability and self-reliance they need for a better life. To donate, visit habitatnorthisland.com/donate or contact us at: donate@habitatnorthisland.com or (250) 334-3777 x230.

Learn more about how you can help:

habitatnorthisland.com



Habitat
for Humanity®
Vancouver Island North

1755 13th Street, Courtenay, BC V9N 7B6 • Tel: (250) 334-3777

Email: info@habitatnorthisland.com • habitatnorthisland.com

Comox Valley ReStore 1755 13 St, Courtenay, BC V9N 7B6

Campbell River ReStore 1725 Willow St, Campbell River, BC V9W 3M8

Charitable Registration Number 86508 8140 RR0001

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