



Photo by Karen McKinnon

OUR MISSION

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

OUR VISION

A world where everyone has a safe and decent place to live.

OUR VALUES

Housing for all: We believe that access to safe, decent, and affordable housing is a basic human right that should be available to everyone.

Human Dignity: We believe in the worth and dignity of every human being. We respect the people we serve and those that help us in this effort and recognize them as our greatest resource.

Partnership: We believe we can best achieve our mission through meaningful and mutually beneficial partnerships with others.

Diversity & Inclusiveness: We believe that we must be aware of and responsive to the needs of everyone in the community we serve.

Volunteerism: Achieving everything we set out to do is reliant on the positive spirit and contributions of volunteers.

WHAT WE DO

With the help of volunteers and generous donors, we build decent and affordable homes that provide a solid foundation for local families to build better, healthier lives. Habitat homeowners volunteer up to 500 hours and pay an affordable mortgage to buy their home. The affordable mortgage payments go into a revolving fund that allows Habitat for Humanity to build more homes and provide more people with affordable homeownership opportunities.

CONTENTS

LETTERS FROM THE EXECUTIVE DIRECTOR AND BOARD CHAIR	4
OUR RESTORES	5
ENGAGING COMMUNITIES	7
Meaning of Home Contest inspires students	
Dedicating Lake Trail	
Investing in education	
Marching together	
Raising funds	
Celebrating success	
PARTNERING WITH HABITAT HOMEOWNERS	9
Home is for stability	
Home is for tradition	
FINANCIALS	11
PARTNERS	13
OUR TEAM	14





From left to right: Future homeowner Mateo, Rev. Ingrid Brown, LCol Andrea Dawe, Habitat Director of Construction Logan Ronhovde, Habitat Board Member Denise Ropp, Mayor Bob Wells, Habitat Director of Family Services Karen McKinnon, Future homeowner Courtenay and her two children, and Chief Nicole Rempel. | Photo by John Bonner

“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. Today’s housing crisis requires an all-hands-on deck approach.

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.

4
families achieved stability and self-reliance through affordable housing.

We build strength, stability, self-reliance and shelter

8
children opened the door of possibilities when they moved into Habitat homes.



160
volunteers contributed 23,833 hours supporting Habitat’s mission.



272,955
pounds of metal recycled between our two ReStores.

LETTER FROM THE EXECUTIVE DIRECTOR



2021 was another testament to the resilience and dedication of the team at Habitat for Humanity Vancouver Island North.

With the ongoing global pandemic, everything about how we conducted our business had to be viewed with a lens to the health and safety of our employees, volunteers, families, and customers.

Even with those constraints, we continued to serve families on the North Island. Four families received the keys to their new homes, and we have even more in the pipeline for 2022. We continue to be so grateful for the support of our generous donors and partners. Our fundraising programs continue to be well supported, and our ReStores operations are recovering well from the challenges of 2020.

As we emerge from the depths of the pandemic, our future looks bright. We have big aspirations, and with ongoing community support, we can make a real dent in the housing crisis here on the North Island.

As I settle in as the new Executive Director, I am incredibly grateful for the legacy that the outgoing Executive Director, Pat McKenna, through his leadership, has left us. Habitat VIN is well-positioned to “Build more. Serve more. Be the change.”

Jeff West
Executive Director

LETTER FROM THE BOARD CHAIR



As with every Canadian small business, service club, and charity, 2021 offered a continuation of the uncertainty and challenges that commenced in March 2020 with the global pandemic.

For Habitat Vancouver Island North, 2021 was a year of rebuild, preparation, and growth in our goal of serving families through affordable homeownership opportunities.

Four families discovered the strength, stability, and independence that comes through homeownership

in 2021: three at our Hilchey Road complex in Campbell River and one taking ownership of a refurbished home previously owned by another Habitat family.

This accomplishment did not happen in such a challenging and evolving environment without the dedication and commitment of the Habitat staff and the tremendous support and generosity of our volunteers, donors, and sponsors.

The Campbell River and Comox Valley ReStores provided very strong support to operations, recording sales revenues 36% above 2020 and exceeding pre-pandemic levels of 2019.

The generosity of our volunteers, donors and sponsors remains a critical component of our ability to serve families, with both our #BidtoBuild Auction and the year-end Matching Challenge growing substantially on 2020 results.

2021 also marked a change of leadership with the resignation of

Executive Director Pat McKenna. The Board is grateful for Pat’s visionary leadership that saw Habitat VIN grow from building one home per year, to serving multiple families annually.

After a thorough recruitment process, the Board welcomed Jeff West in December 2021 as our new Executive Director. We look forward to Jeff’s leadership in continuing to grow Habitat’s ability to serve families on the North Island.

The Board extends our gratitude to three Directors who retired in 2021, each having served two three-year terms - Denise Ropp, George Wagner, and John Newman.

My thanks to all Habitat VIN board members for their gift of time and talent and for their stewardship in guiding Habitat Vancouver Island North on an ambitious course.

Bill Wright
Board Chair



“When you volunteer with the ReStore it is good for the community,”
 says Bruce Rowe, former ReStore staff member who now volunteers once a week,
 “and what is good for the community is good for everyone. I wouldn’t be
 here if I didn’t enjoy it so much.”

HABITAT RESTORES

GOOD FOR THE COMMUNITY, ENVIRONMENT, & YOUR HOME

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 help build homes for people in need of decent and affordable housing.

Shop

Sales from Habitat ReStores go towards a local Habitat’s operation and homebuilding efforts. Get a great deal while knowing your purchase means more people have a decent and affordable place to call home in your community.

Donate

Our sustainability efforts are supported by individuals and by generous corporate donors through donations of high-quality new or gently used household goods.

Volunteer

Volunteers help support almost every area of the store, working in cash, merchandising, shipping and receiving, recycling, electronics testing, and more. We are always looking for additional volunteer support! Will you join the team?



Habitat
 Vancouver Island

ReStore

Donate a Door.
 Buy a Door.
 Open a Door.



Campbell River ReStore team | Photo by Ron Odowichuk



Comox Valley ReStore volunteer Merv Farquhar | Photo by Karen McKinnon



**1,047 TONS (EST)
OF PRODUCT**

.....
diverted from the local
landfill through donations
to the Campbell River and
Comox Valley ReStores.

**272,955 LBS
OF METAL**

.....
stripped from donated
non-working appliances,
lights, and electronics
to be recycled.

**115 RESTORE
VOLUNTEERS**

.....
completed over 19,000
hours working alongside
staff to operate our two
Habitat ReStores.

MEANING OF HOME CONTEST INSPIRES LOCAL STUDENTS

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 organizations thanks to founding sponsor Sagen™ as well as award sponsors Revera and Swiffer. \$11,900 of that funding went to our builds in Courtenay and Campbell River, thanks to local students.

Runner-up Receives \$10,000 grant to Support Local Habitat Builds

Alexandra, a local grade 4 student, won a \$10,000 grant for Habitat VIN. She also received a tablet, which she chose to donate to the Indigenous Education Program at her school. The wisdom and compassion in Alexandra's piece of writing touched our hearts.



Alexandra receiving the tablet she chose to donate to the Indigenous Education program at her school.

Students Fundraise for Habitat

The Meaning of Home contest encourages Grades 4, 5, and 6 students to write a poem or essay about what home means to them to help raise money for local Habitat build projects.

Myra Wilson's Grade 5 class at Huband Park Elementary in Courtenay decided to take this a step further.

After participating in the Meaning of Home as a classroom, and learning more about what Habitat does in the community, the students worked with Wilson to brainstorm ideas about how they could impact their school and community

They decided to hold a fundraiser for Habitat, selling 'Valentine's Candy Grams' to their fellow students for \$1 each. This raised an additional \$1,001.00, which went towards Habitat's affordable housing projects in the Comox Valley.

Thank you to all of the students, parents, and teachers who participate in and champion the Meaning of Home contest. In addition to raising much-needed funds for local builds, your efforts instill the importance of access to safe and decent housing, to prepare students to be future advocates on this critical issue.



The feelings of home

by Alexandra

To me, home is not a place, but a feeling. Home is about love, connection and belonging.

Home is about being understood and accepted for being your authentic self.

Home is about comfort and security.

Home can't be contained in four walls because home is much broader than that. Home is something greater than ourselves and our immediate families. Home is about my community, my province, my country, and my world.

Home is striving to make a positive difference in the lives of the people with whom we are all connected.

Home is collectively working together to make the world a better place.

My home has never been the same.

My home constantly changes.

But the feelings of home remain the same. Home is the people I meet and the different cultures I experience. Home is the community that embraces me and where I embrace others.

Home is the place that I give and make certain sacrifices such as having my dad deploy so that others may have the same feelings that I do: that they are worthy of love, connection, freedom, peace and security. They are worthy of the feelings of home.

ENGAGING COMMUNITIES

DEDICATING LAKE TRAIL

We held a dedication ceremony to celebrate the completion of our 1330 Lake Trail Road affordable housing project. The ceremony included a surprise distinction for a long-time volunteer, board member,

and build leader. The development was named "Sanderson Place" to honour Peter Sanderson. We also unveiled the neighbourhood pavilion sponsored by Boomer's Legacy.

INVESTING IN EDUCATION

We re-wrote Invest in Yourself, our homeownership education course, with the involvement of Habitat VIN homeowners and various community organizations to give it a local lens.

We engaged homeowners in determining content, writing, editing, and building the quizzes. We also moved it online to make it more accessible to future homeowners.

MARCHING TOGETHER

Volunteers and staff came together to participate in the Downtown Courtenay Comox Valley Christmas parade. Not only did our float win \$500 cash for Best Non-Profit

Entry, we were able to auction off the float's shed to raise an additional \$2,700! Thank you to all participants and to float sponsor Your Island Mortgage.

RAISING FUNDS

Last year, the community came together to support our fundraising efforts like never before!

#BidtoBuild Online Auction

Our 2021 auction raised \$45,000! 170 businesses and individuals contributed prizes to be bid on. Thank you to presenting sponsors Temprite Climate Solutions and Cloutier Matthews CPA.

Matching Challenge

We ended the year with a Matching Donation Challenge sponsored by Christoph Real Estate Group, Robbins & Company CPA, and Fresh Coast Investments. 170+ individuals donated more than \$45,000 and our generous sponsors topped this up with an additional \$12,000 for a total impact of over \$57,000.

CELEBRATING SUCCESS

Comox Valley Chamber Awards

The 2020 Comox Valley Chamber Awards took place virtually on Saturday, January 30th, 2021, and we were honoured to be chosen as the recipient of the **Not-for-Profit Award**.

Habitat National Awards

We were presented with the **Epic Engagement Award** for our 2020 #BidtoBuild Online Auction at Habitat Canada's National Conference. This award goes to a local Habitat that ignites action while significantly raising Habitat's brand in Canada."



Beth & Peter Sanderson with two residents of Sanderson Place



Christmas Parade float



Former Executive Director Pat McKenna accepting the Chamber Award

PARTNERING WITH HABITAT HOMEOWNERS

HOME IS FOR STABILITY

Before partnering with Habitat for Humanity Vancouver Island North, Afton and her four-year-old son Sawyer lived in a small, old apartment, where they were forced to contend with mold and a leaking roof. The lack of availability of affordable rentals left them without any other options.

Since becoming a single parent in 2017, Afton has done everything in her power to provide a stable life for her son. At one point, she was working three jobs to make sure he wouldn't go without.

"I've worn a path to the food bank, sold furniture because we needed groceries and money for bills, and cried over my budget because I couldn't possibly squeeze another nickel out of it," explained Afton. "At one point I stopped eating dinner because I couldn't afford to pack anything other than leftovers for Sawyer's lunch, and there wasn't enough for both of us."

Throughout all the difficulties life has thrown Afton's way, she never gave up. Her decision to partner with Habitat marked



Photo by Karen McKinnon

another step in her journey to provide a better life for her family. But it wasn't an easy path. It meant committing to complete up to 500 volunteer hours before move-in. It meant doing so in the midst of a pandemic, with delays and uncertainty around the construction of her home.

Afton—no stranger to hard work and flexibility—forged ahead, completing her hours on time and learning new skills and making new friends while doing so.

"I knew that my journey with Habitat wasn't going to be easy. I knew it wasn't going to be linear. I did not know how much my soul would be fed, how much love would come rushing into my life. I will probably be crying (happy tears!) about this for a very long time," she said.

In April 2021, Afton, Sawyer, and their nine-year-old dog Sophie moved into their new home, where they will have bedrooms that don't leak and a safe yard to play in.

"I can't thank Habitat enough for granting my me and my son the opportunity for a hand up. Between the build site and the ReStore, I have met the most incredible people. This is the start of our new chapter, and I can't wait to see what's next."



You walk into a Habitat house, and you can feel all of the goodness that has built it." — Afton

PARTNERING WITH HABITAT HOMEOWNERS

HOME IS FOR TRADITION

Lori-Dawn, Jamieson, and their four children have always held strong values of faith, family, and community. They have also experienced major life struggles. At times, their hope for a better future felt futile.

The old townhouse they lived in had frequent plumbing issues, mold, and water damage, and, despite these issues, their rent had been raised once again.

“We had dreams, but no hope,” explained Lori-Dawn. “It was hard to make good financial decisions when it felt like we would never ‘get ahead.’”

Lori-Dawn has chronic health issues. With so much of their income going towards rent, she

wasn't always able to purchase the appropriate food she needed for pain management, or medical devices necessary to prevent frequent ambulance calls.

“I was putting my health on the back burner because we needed to pay bills,” she said.

Just when hope seemed to be lost, they had a friend recommend Habitat for Humanity. They had heard of Habitat, but never considered that their family would qualify for the program.

Once they applied and were accepted, the whole family worked as a team to complete the 500 volunteer hours as part of their partnership, with the younger children participating in parades

with Habitat and distributing ReStore flyers door-to-door.

Their affordable mortgage means Lori-Dawn is able to prioritize her health. A permanent home means less stress and uncertainty about moving.

The first thing their family did upon moving into their new Habitat home was to hang their mezuzah, a scroll sometimes affixed to the doorposts of Jewish homes as a reminder of their connection to their faith, and pray together as a family “that everyone who visits us is blessed and has a strong sense of acceptance and belonging.” That we will continue our quest to be thankful in all things.”

Photo by Karen McKinnon



FINANCIALS

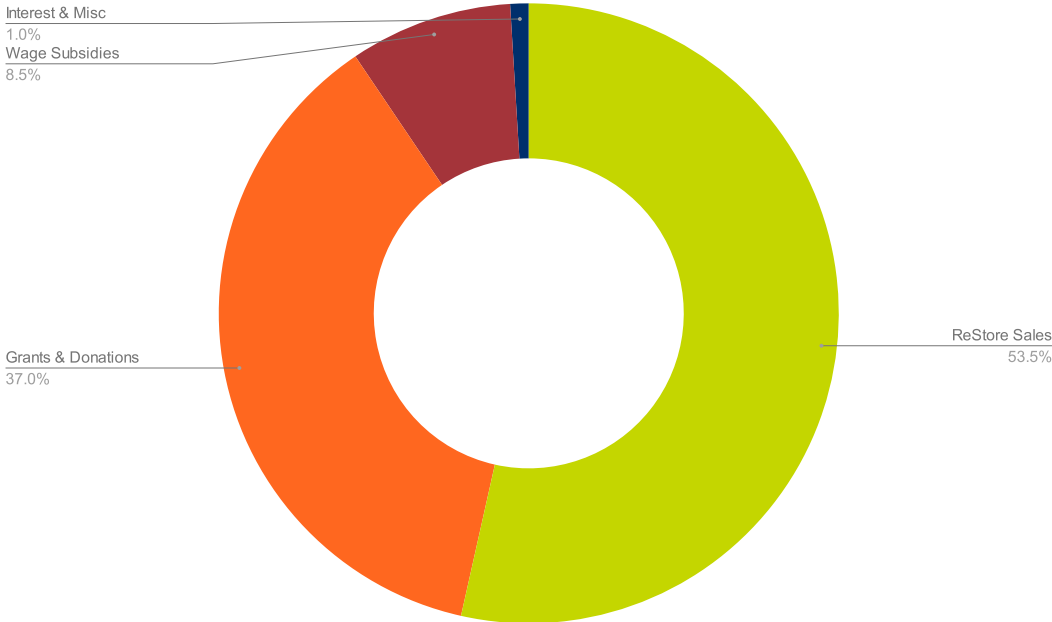
	2021	2020	% Change
ReStore Operations			
ReStore Sales	\$1,843,001	\$1,345,082	37%
ReStore Expenses	-\$1,213,802	-\$989,149	23%
	\$629,199	\$355,933	77%
Contributions, Grants, & Donations			
Proceeds from contributions, grants, donations	\$1,275,849	\$1,194,087	7%
Fundraising & marketing expenses	-\$50,455	-\$14,680	244%
	\$1,225,394	\$1,179,407	4%
Housing			
Proceeds from sale of housing	\$2,043,000	\$3,053,000	-33%
Cost of housing sold (Note 1)	-\$2,181,186	-\$2,547,986	-14%
	-\$138,186	\$505,014	-127%
Interest & Miscellaneous Revenue	\$33,077	\$14,868	122%
Wage Subsidies	\$292,402	\$290,760	1%
General Operating Expenses	-\$335,079	-\$326,235	3%
Excess of revenue over expenses before other items	\$1,706,807	\$2,019,747	-15%
Gain on disposal of property & equipment	\$4,681	\$1,395	236%
Fair value adjustment to mortgage receivable on housing sale	-\$1,009,623	-\$1,675,023	-40%
Imputed interest income earned on mortgage receivable	\$150,995	\$109,237	38%
Rental revenue	\$3,900	\$10,320	-62%
	-\$850,047	-\$1,554,071	-45%
Excess of revenue over expenses	\$856,760	\$465,676	84%
Note 1 - Cost of housing sold is recognized on the sale of units for accounting purposes. Actual cash expenditures on housing and land purchases by year are as follows:	\$1,182,023	\$1,905,246	-38%

All data in Canadian dollars.

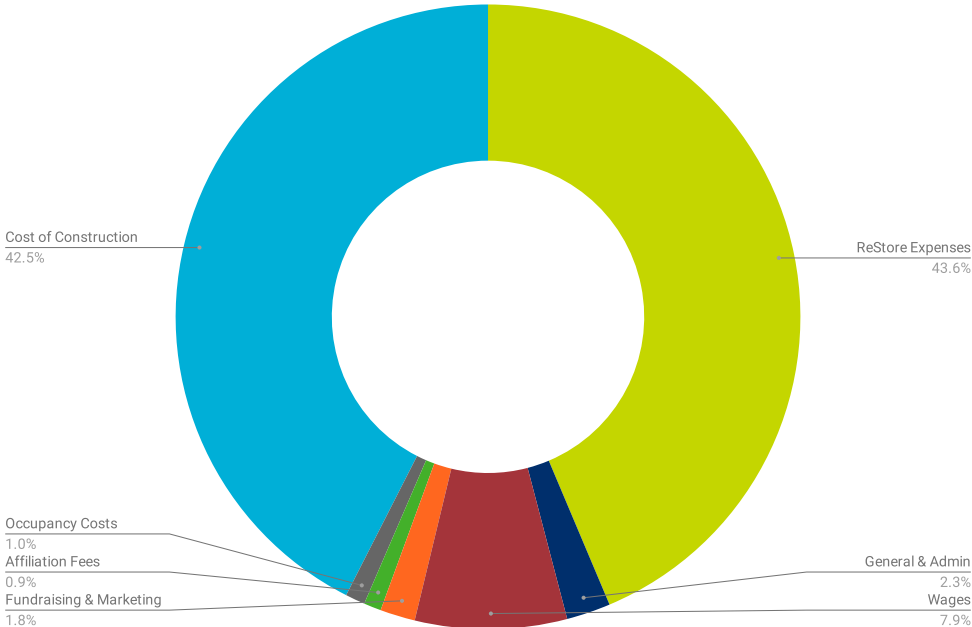
These financial statements represent a subset of our full audited financial statements. Full audited financial statements can be found on habitatnorthisland.com.

FINANCIAL ACCOUNTABILITY

FUNDING SOURCES



BREAKDOWN OF EXPENSES



THANK YOU TO OUR PARTNERS

PLATINUM



GOLD



SILVER



BRONZE

Alison Mewett BCLA Landscape Architect

Black Creek Farm & Feed

Blinds & Bubbles Boutique

Brando Construction Ltd.

Bruce Lewis BCLS Land Surveyor

C&L Rentals

Cloutier Matthews Chartered Professional Accountants

Coastal Community Credit Union

Coastal Gutters

Cumberland Concrete

CV Metal Products

Ed Rosse Plumbing

HSI - Home Structural Inc.

Muir Engineering

North Island Nissan

Pilon Tool Rentals

Quality DeSigns

Quinnwood Meadows - Andy & Christal Quinn

Sherwin Williams

Signature West Floor & Window Fashions

United Rental Campbell River

Upland Ready Mix

Wacor Holdings

Windsor Mill Sales Campbell River

2021 BOARD OF DIRECTORS

Thank you to the volunteers who served on our Board in 2021. For an updated list, visit habitatnorthisland.com/about/our-team.



William Wright
BOARD CHAIR



DeLaura Girard
BOARD TREASURER



Denise Ropp



Angela Zumbo



Darcy Sego



Paul Ives



Jason Downing



Michelle Steininger



Lindsay Monk



Gardiner MacDermot



Nawel Izard



John Newman
CORPORATE SECRETARY
FORMER BOARD CHAIR

LEADERSHIP TEAM



Jeff West
EXECUTIVE DIRECTOR



Jun Mallare
EXECUTIVE ASSISTANT



Tom Beshr
DIRECTOR OF
RETAIL OPERATIONS



Cady Corman
DIRECTOR OF
COMMUNICATIONS
AND FUNDRAISING



Karen McKinnon
DIRECTOR OF
FAMILY SERVICES AND
COMMUNITY ENGAGEMENT



Logan Ronhovde
DIRECTOR OF
CONSTRUCTION



Derek Bruce
CONTROLLER



With the help of volunteers and Habitat homeowners, Habitat for Humanity builds safe, decent, and affordable homes. Habitat for Humanity Vancouver Island North has brought the community together to build 39 affordable homes on North Vancouver Island since founding in 2004. Habitat does not give away free homes — the families who partner with us pay an affordable mortgage geared to their income and volunteer 500 hours with our organization. Our model of affordable homeownership bridges a gap for low-income working families by providing them with the opportunity to purchase their own Habitat home and build a better future for their family.

Visit habitatnorthisland.com to learn more.

