



Together, we build hope & possibility.

Every home we help build sparks something greater. It offers a foundation where children can grow, families can thrive, and communities can strengthen from the ground up. At Habitat for Humanity Vancouver Island North, 2024 was a year of building not only homes, but also connections, confidence, and collective momentum.

This year, neighbours became volunteers, businesses became partners, and families moved one step closer to independence. From raising walls to raising awareness across our region, we witnessed what's possible when people come together with a shared vision: ensuring everyone has a safe and decent place to live.

The impact of a home goes beyond its walls. It builds health. It builds education. It builds resilience. And above all, it builds hope.

This is the power of community in action.

This is what we build, together.



Sarah and her sons working towards their 500 hours alongside the team from Urban Systems at Wilks Place in Courtenay.

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

Habitat for Humanity Vancouver Island North brings people together to build homes, communities, and hope.

We work alongside local families to help them build strength, stability, and independence through affordable homeownership. By partnering with individuals, organizations, and communities, we create opportunities for people to thrive in homes they help build – and eventually own – with payments geared to income, not profit.

Our work doesn't stop at the front door. Through our two ReStore locations, we divert thousands of tonnes of materials from the landfill while raising vital funds for our builds. Through community events and volunteer opportunities, we empower people from all walks of life to roll up their sleeves and be part of something lasting.

Whether it's a new build in Courtenay, a renovation in Campbell River, or a shared moment on a construction site, our vision remains the same:

To make sure everyone has a safe and decent place to live.

**Together, we build more than homes.
We build a better future.**

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LETTER FROM THE EXECUTIVE DIRECTOR



Serving Families

At the heart of everything we do are the families whose lives are transformed through affordable homeownership. Whether it was completing final work on our recent project at Wilks Place or supporting long-standing homeowners, every nail hammered and every wall raised was an act of love and empowerment. Because of our community's support, more families now have the stability they need to thrive.

ReStore Performance

Our ReStore locations continued to outperform expectations, thanks to our loyal customers and the tireless work of our teams. Beyond generating vital funds to fuel our housing projects, the ReStores promoted sustainable living and connected neighbors in meaningful ways. The ripple effect of each donated item has been felt far beyond our shelves.

Volunteer Engagement

From construction sites, to the Boardroom, to the sales floor, our volunteers showed up with passion and perseverance. They are the hands and hearts that bring our mission to life. I'm continually inspired by their generosity of time, skill, and spirit. This year, their collective impact is etched into every beam, every brushstroke, and every smiling face.

Gratitude to Our Donors and Supporters

We are profoundly grateful to the individuals, businesses, and government partners who have championed our mission through their generosity. To our individual donors: you are the quiet heroes whose support lays the foundation for every build. To our corporate sponsors: your investment in community makes a lasting difference. And to our government partners: through federal, provincial, and local support, you've helped us unlock new opportunities for growth and impact. Together, you've made it possible to build more homes, serve more families, and nurture a community of hope. We thank you for believing in our work and amplifying our reach.

Employee Dedication

And of course, none of this would be possible without our exceptional staff. Every employee, from our project leads to our administrative champions, played a vital role in steering our organization through challenges and toward impactful outcomes. Their commitment is the backbone of our success, and their compassion shines through every task they take on.

Jeff West
Executive Director

LETTER FROM THE BOARD CHAIR



In the year following completion of Wilks Place in Courtenay, the expectation was that the efforts of Habitat Vancouver Island North would quickly turn to planning and fundraising for a similar development in Campbell River. And while early stage work did commence, several challenges emerged requiring time and attention in order to sustain our mission of service to providing affordable homeownership.

The property housing our Campbell River ReStore operations was placed on the market in 2024, which after careful analysis and consideration a decision was taken to purchase the property in order to preserve a critical source of funds that contributes to our ability to serve families on the North Island.

Management and the Board are grateful for the many considerations offered by our former Landlord, as well as the generous contributions of the Community to a hastily arranged and targeted fundraising campaign for the down payment.

As with many retailers across the country, ReStore performance across the Habitat Federation also faced many challenges impacting revenues and profit in 2024. Thanks to the resilience and commitment to success, our ReStores in Campbell River and Courtenay addressed those same challenges throughout the year and produced sales results very similar to the past two years. This accomplishment doesn't happen without the focus and efforts of our ReStore Staff and volunteers, together with local leadership, and of equal import the continued generous support of the communities we serve through their customer visits and donations.

Habitat Vancouver Island North also served two families in '24 from our current stock of homes, an achievement we are always proud of in terms of delivering safe and affordable homeownership.

We are only able to serve our communities through the support and generosity of many - national sponsors who provide quality product for sale in our ReStores, the residents of the communities that directly support our ReStores relative to donations and purchases, and the ongoing support of all levels of government - CMHC, BC Housing, the municipalities we serve: Campbell River, Courtenay, Comox, Cumberland, and the CVRD, every sponsor, private donor, Habitat staff, and our critically important volunteers.

I also extend my thanks and appreciation to the Habitat (VIN) Board for their service and stewardship as the organization works through both the challenges and opportunities presented in our work to serve families.

Bill Wright
Board Chair

HABITAT VIN

Celebrating Two Decades of Impact on Vancouver Island North (2004 – 2024)



In 2024, Habitat for Humanity Vancouver Island North celebrated a major milestone: 20 years of helping local families build strength, stability, and self-reliance through affordable homeownership.

Since 2004, we've built 51 homes, supported 56 families, and created countless moments of connection and purpose, on build sites, in ReStores, and at kitchen tables where hope took root. This anniversary was more than a celebration of what we've done, it was a recommitment to what's ahead.

Reflections & Recognition

A Community Milestone

On October 7, 2024, local mayors proclaimed the date Habitat for Humanity Day, coinciding with World Habitat Day. The cities of Campbell River and Courtenay recognized the lasting impact Habitat has had on housing and community resilience across the region.



(Left) Campbell River Mayor, Kermit Dahl with Jeff West, Executive Director. (Right) Jeff West with Courtenay Mayor Bob Wells. Both Mayors present Habitat with an official proclamation.

TIMELINE HISTORY

2004 - Our First Home Build



Longtime volunteer, Jon Toogood helped organize 200+ volunteers and built the first home - a duplex on Willemar Avenue in Courtenay.

2014 - First Multi-Home Build



Through the help of generous donations and hard work from volunteers, our first multi-family build on Piercy Avenue was completed in April, 2014.

2005/7 - Habitat ReStores Open



A crucial funding source for all of our home builds on the north island, the first ReStore in Courtenay, opened its doors in March, 2005. The Campbell River ReStore followed in 2007.

2018 - Jim's Legacy



In 2018, we received the largest personal donation in our history from the estate of James Wilks. His contribution played a pivotal role in the building of Wilks Place, a townhouse complex on Piercy Avenue completed in 2024.

2009 - 1st Build in Campbell River



With land generously donated by the city, our first build in Campbell River was completed in 2009; marking our expansion into Campbell River.

2024 - Twenty Year Anniversary



In recognition of 20 years, 51 homes built and 56 families served, Courtenay and Campbell River Mayors proclaimed Oct. 7, 2024 as Habitat for Humanity (VIN) Day!

Looking Ahead

Our first 20 years laid a strong foundation. The next 20 will be about expanding impact: more homes, stronger partnerships, and greater inclusion.

As we move forward, we do so with the same conviction that started it all: everyone deserves a safe, decent place to live.

Together, we've built more than homes - we've built a movement.



Anniversary Celebration at ReStores

In October 2024, Habitat for Humanity Vancouver Island North celebrated 20 years of building homes, hope, and community with events at both of our ReStore locations. The anniversary gatherings brought together homeowners, volunteers, staff, and supporters to honour two decades of impact. A highlight was a moving testimonial from a Habitat homeowner who shared how affordable homeownership transformed her family's life, bringing stability and a sense of belonging. We also recognized long-time volunteers whose dedication has been vital to our mission, and guests contributed to a collaborative art canvas, creating a vibrant symbol of community and shared purpose. With 51 homes built and 56 families served since 2004, the celebrations reflected on our achievements and renewed our commitment to building a brighter future together.



Environmental Impact & Community Connection



Upcycling is a great way to keep items out of the landfill. It also gives you a refurbished or redesigned piece of furniture for a fraction of what you would pay for new! You can unleash your inner artist or decorator and bring a brand new look to your home or garden!"

Gail Burr, Campbell River ReStore Manager

Our ReStores in Courtenay and Campbell River serve as both social enterprises and community hubs, creating a cycle of reuse, community engagement, and support for affordable housing.

By turning donations into resources, our ReStores support families building homes while reducing waste and engaging diverse volunteers. The Upcycle Challenge and volunteer-led refreshes not only promote reuse - we're seeing the ReStores become community touch points, where creativity, connection, and environmental care converge to fund our mission.



Waste Diversion & Sustainability

22,824 DONATIONS
DROPPED OFF &
262,944 ITEMS SOLD

These items were
diverted from the
local landfill.

310 TONS
OF METAL

stripped from donated non-
working appliances, lights,
and electronics and recycled
through ABC Recycling.

\$54,086
EARNED

through expanded programs
including e-waste, paint, and
hazardous material recycling.

Shopping with Purpose: ReStore Community Events in 2024

Our ReStores don't just offer great deals, they offer connection. In 2024, our Courtenay and Campbell River locations hosted a series of recurring and seasonal events designed to bring people together, raise awareness of our mission, and foster a culture of reuse with heart.

ReStore Coffee Days

On select Thursdays throughout 2024, both locations offered complimentary coffee and snacks to customers and volunteers. These casual gatherings encouraged conversation, built relationships, and created a welcoming, community-centred environment.

- Hosted monthly during spring and fall
- Created opportunities to meet staff, learn about volunteering, or simply feel at home while shopping
- Supported customer return visits and ReStore loyalty

Senior Discount Days

Every Wednesday, seniors received 15% off storewide, helping create accessible options for those on fixed incomes while driving midweek foot traffic.

- 2024 participation increased following targeted in-store and social promotions
- Helped ReStores serve as a resource for affordable goods and social interaction for older adults
- Many seniors brought donations with them, reinforcing the ReStore's circular model

Customer Appreciation Events

- In early June 2024, Habitat for Humanity VIN hosted its first-ever Customer Appreciation Days at both the Courtenay and Campbell River ReStores.
- Customers were invited to enjoy light refreshments, engage with ReStore staff and volunteers, and take advantage of special shopping offers. These events aimed to say "thank you" for their support, celebrate the community, and highlight the mission behind their purchases.

Themed Sale Events & Givebacks

Special ReStore days in 2024 included:

- Valentine's Day Customer Appreciation Sale: 20% off home décor and lighting
- Earth Day "Buy Green" Feature: Highlighted sustainable and upcycled goods
- Customer Contest Giveaways: Store credit prizes during holiday promos
- ReMarkables Online Auction: Monthly auction for one-of-a-kind items raised \$21,768

Together, these grassroots events helped make the ReStore not just a store but a community space with purpose.

Community Volunteering



Staff and families from the Comox Scotiabank branch lent their time and creativity to help launch the Spring ReFresh at the Comox Valley ReStore.



Hosted a few ReStore Refresh events at the Comox Valley location. Twenty-one volunteers, including partner families, revitalized the store with painting, repairs, and cleaning, logging **141 volunteer-hours**.

Welcomed Katimavik students as volunteers. As they built practical skills, the young volunteers transformed donated items into more interesting and desirable pieces for resale.

Welcomed **200 volunteers**, who logged a total of **23,455 hours** at the ReStores.

Grassroots Giving & Community-Led Impact

In 2024, dozens of individuals and small businesses stepped up in creative, heartfelt ways to support affordable housing in the Comox Valley and Campbell River. From bake sales to in-kind donations and workplace giving, these acts of generosity helped us build more than homes, they helped build momentum.

Community-led fundraising is more than a financial boost - it builds connection. These efforts expand our supporter base, grow awareness, and demonstrate the collective power of small actions.

- RE/MAX Check Realty Campbell River-opoly (\$5690)
- Queneesh School fundraisers (\$1200)
- St. George's Annual Christmas Cookie Walk
- Strathcona Sunrise Rotary SkyRocket compost sale (\$2780)
- Scotia Bank employees in Courtenay fundraised and donated around \$1200 for their jeans day initiative in 2024

These peer-to-peer fundraisers raised over \$10,000 collectively, and spread our message to hundreds of new community members.

In-Kind Goods & Services

Our builds and ReStores benefited greatly from in-kind donations throughout the year. These unsung heroes make a lasting impact on our community by contributing what they have and what they know. This not only allows us to build more homes, it's also a great way for companies to bring their teams together in a meaningful way, encourage engagement, and provide rewarding opportunities for value added activities in the workplace.

- Received \$60,477 in Gifts-in-Kind in 2024
- Local tradespeople donated time and tools for our Piercy Avenue site
- Coastal Community Credit Union - our trusted partner in banking, providing construction financing, day to day banking and lending for Habitat, and homeowner mortgages
- Businesses like hardware stores, paint suppliers, and appliance retailers contributed gently used or surplus inventory.
- Home Depot Campbell River - In 2024 Home Depot partnered with us for two impactful volunteer days that helped improve our ReStore's exterior space. During the first build day, Home Depot employees constructed beautiful flower boxes for the front of the store, adding a warm and welcoming touch. On the second day, volunteers built a much-needed lean-to in the side yard to help keep stock dry and protected from the elements. While all the labour was donated by enthusiastic Home Depot volunteers, the materials for the lean-to were generously provided by Home Depot, showcasing their commitment to giving back and supporting our community spaces

MEANING OF HOME



This annual national contest invites students in Grades 4–6 to reflect on what home means to them. Every submission generates a \$10 donation from sponsor Sagen™ to the student’s local Habitat.

274 submitted entries
STUDENTS in 2024 and raised
\$2740 towards affordable housing.

IMPACT

These student voices reinforced why housing matters – and how even young people can make a difference.



Home is where my dog greets me with tail wags. Where I feel warm even when it rains.”

— Liam, Grade 6 entrant

TEAM BUILDS

Twice in 2024, employees from our national partner, Urban Systems, rolled up their sleeves and joined us on the Habitat build site, lending their time and talents to paint, landscape, build fences, and more. These hands-on team builds not only help move our projects forward, they also deepen the connection between volunteers and the mission. Each build day includes a special visit from a Habitat homeowner, who shares how affordable homeownership has transformed their life. In addition to volunteering, Urban Systems generously donated \$10,000 for each Team Build to support our work, making a lasting impact in our community.



Team build day with Urban Systems..



Team build day with MNP.

Local partners like MNP, Scotiabank, and First Credit Union participated in mini team builds and community impact days at our ReStores and build sites. Each event included an introduction to our work and a Habitat homeowner sharing their story.

Together, these teams raised \$6,500 in support of our mission.

BIDtoBUILD AUCTION

Our fourth annual online auction brought together over 150 donated items from local businesses—including flights, gift cards, and curated experiences. Early registrants had a chance to win passes to Vancouver Island MusicFest, and community momentum helped drive another successful fundraiser.

- Sponsors: Brando Construction returned as lead sponsor, with Tyee Chevrolet Buick GMC offering “buy-it-now” prize packages.
- Impact: Raised \$31,000. Proceeds supported ongoing construction at 461 Hilchey Road (Campbell River) and the new 12-unit development at 1375 Piercy Avenue (Courtenay).

COMMUNITY FOCUSED FUNDRAISING

Other fundraising initiatives focused on community engagement and outreach. Through our participation in events like Canada Day, where we invited 6 local “celebs” to dodge water balloons for our cause, we raised over \$32,000 in 2024.

This included our participation at the Homes in One Golf Tournament (in partnership with Habitat Mid-Vancouver Island), BatFest, as well as 50-50 Raffle sales during those events.

Our final push of the year, the Annual Matching Campaign, was once again supported by Christoph Real Estate. In total, community members contributed over \$44,000 to Habitat VIN through both one-time and monthly donations.

**Every conversation helps us shift perspectives
– from seeing affordable housing as charity,
to recognizing it as a partnership that builds
stronger communities.**

Our presence at community events helped:

- Recruit new volunteers and donors
- Educate the public about our builds and how families qualify
- Gather contact information for future outreach
- Increase ReStore foot traffic and material donations



Community Outreach: Meeting People Where They Are

In 2024, Habitat for Humanity Vancouver Island North prioritized being present, not only on build sites, but in the heart of the community. Through pop-up booths, public education efforts, and ReStore-hosted information days, we expanded awareness of our mission and connected face-to-face with hundreds of local residents.

25 community events **3,000+** attendees engaged **600+** students reached

Throughout 2024, Habitat VIN representatives and volunteers participated in 25 community events across the Comox Valley and Campbell River, including:

- Campbell River Volunteer Fair (April 2024) – Hosted a booth to recruit new build site and ReStore volunteers.
- Comox Valley Fall Home Show (October 2024) – Promoted ReStore services and upcycling programs while sharing how affordable homeownership changes lives.
- Farmers' Markets & Festivals – Set up mobile booths at several seasonal markets to answer questions about homeownership, volunteer opportunities, and donations.
- We delivered six community presentations, Habitat 101 sessions, at local churches, civic groups, and businesses, including the Rotary Club and Altrusa. These sessions focused on the growing need for affordable housing, how the Habitat model works, and the many ways individuals and organizations can get involved.
- 2 volunteer info sessions held at each ReStore, attended by over 40 prospective volunteers.
- Reel Impact Contest, invited students in grades 9–12 to create short video “reels” showcasing how Habitat VIN is making a difference in the community. The objective was to elevate engaging storytelling and inspire social impact through youth creativity. Sponsored by First Credit Union.



The Love Letter Campaign

In February, homeowners and volunteers wrote “love letters” to the community as a way to thank donors, sponsors, and supporters for making safe, affordable housing possible. These heartfelt messages were displayed in our ReStores and in all Coastal Community Credit Union branches in Campbell River, Courtenay, and Comox. The campaign sparked meaningful conversations, strengthened community connections, and inspired continued support by putting real voices and stories at the heart of the mission.

VOLUNTEER SPOTLIGHTS



Powered by People:

At Habitat VIN, volunteers are more than helpers – they’re builders of homes, trust, and lasting community. In 2024, volunteers contributed over 28,000 hours across build sites, ReStores, and events. Below are a few of the people who gave their time, talent, and heart this year.

BY THE NUMBERS - 2024 VOLUNTEER IMPACT

Build Sites:	ReStores:	Event Support & Admin:	Board of Directors:	New Volunteers:
1,321 hrs	23,704 hrs	530 hrs	980 hrs	40



In 2024, we had the pleasure of hosting a School Engagement Program in partnership with students from Lake Trail Elementary. Throughout the month of October, the students volunteered at the Comox Valley ReStore, where they had the opportunity to explore and participate in a variety of volunteer roles.

This hands-on experience not only allowed them to contribute to a meaningful cause but also provided valuable insight into the impact of community service and the work of Habitat for Humanity.

VOLUNTEER SPOTLIGHTS



Our only regret is that we didn't start years earlier. We are in our 14th year.

”

-Marilyn Robb and Paula Sheedy (aka The Sisters) in Campbell River.

“My sister, Paula and I often say that if we got fifty cents for every time we have asked ourselves how we got so lucky to have seen an ad for the Habitat Women Build in 2012, we would be rich. The first build was a 6 unit project in Courtenay. We did everything from raking gravel and straightening nails for reuse to painting, siding, insulating, dry-walling, cabinet assembly, etc. Some patient supervisor took the time to show us how to do these jobs. The new homeowners worked right beside us and it was nice to meet them and hear their stories. We never had to do anything we were uncomfortable with and were told never to go up on the roof (like we were ever planning to do that anyway).”

Volunteer Legacy: Keith Kent

“

Do what you can, when you can, because every bit makes a difference. You don't need to be an expert in anything - we have a place for everyone to get involved. I just keep showing up—and so does this community.

-Keith Kent



Few people embody Habitat's mission like Keith Kent, who has contributed over 20,000 volunteer hours since Habitat VIN's founding. A fixture on build sites and a mentor to many, Keith's dedication represents the soul of our organization.

As one of our earliest and most committed volunteers, Keith has been with us for over 20 years, supporting everything from kitchen salvage to build sites—and everything in between.

Known for his hard work, generosity, and quiet leadership, Keith has become a mentor to many and a key fixture at our Comox Valley ReStore. While he may be known for his legendary poker face, his warm smile and positive spirit never fail to lift those around him. Keith's unwavering dedication truly represents the heart and soul of our organization.

More than a house, it's a foundation for the future

When we partner with families, we offer more than a safe place to call their own. We offer the opportunity to build financial stability, confidence, self-reliance and community. In 2024, Habitat for Humanity Vancouver Island North continued to support homeowner families through hands-on construction, educational workshops, and community connection. We were also able to help two new partner families finally achieve their dream of home ownership and meet the request of an existing partner family for more space for their growing family.



Candida and her two daughters completed their 500 volunteer hours in August of 2024.

With the help of their extended family and friends, our partner families contribute 500 volunteer hours, assisting tradespeople at build sites, working alongside volunteers in our ReStores, and engaging with our local communities at Habitat VIN events. Each home is purchased via our signature dual-mortgage process, with mortgage payments geared to fit our homeowner's ability to pay, ensuring long-term affordability and a path to intergenerational security.



*We're not just building homes,
we're building lives with dignity,
stability and hope.*

-Jeff West, Executive Director Habitat VIN



Homeowners Andrea, Alvin and their daughter at their key ceremony in January of 2024.

Homeownership Impact in 2024



The Buy Back Program plays a vital role in preserving affordable housing in our communities. When families are ready to move on, their homes don't leave the Habitat VIN affordable housing inventory. Instead we reacquire, refurbish and resell these homes to new partner families, ensuring these homes continue to serve their original purpose.

In 2024, thanks to this program, Habitat VIN was proud to welcome two new families into safe, affordable homes that had been thoughtfully refurbished and made ready for new beginnings. At the same time, the Buy Back program provides partner families an opportunity to use their earned equity in order to transition into homes that better meet their changing needs - often larger spaces or single family homes - demonstrating the lasting financial stability that affordable homeownership can offer.



It wasn't just about getting a house," he explains, "It was about building a future for my kids, showing them that no matter how tough things get, you never stop trying.

-Nate, new partner family, Courtenay

The program also helped us respond to a unique request from a current homeowner who wished to stay within the Habitat community but needed a larger home to accommodate their growing family. By supporting transitions like these, the Buy Back Program helps us deepen our commitment to long-term partnership and amplify the impact of every Habitat home - one family, and one future, at a time.

VOLUNTEERING THEIR WAY HOME

One partner family shared how contributing volunteer hours at the ReStore and build sites helped them feel part of something bigger:

"Volunteering gave me a sense of purpose in an otherwise confusing and difficult time of my life. I have made some incredible friends through both the Restore and the build site. I've had a lot of fun, and it's been incredible to watch how everything comes together to help build a house."—Afton, Habitat VIN homeowner, Campbell River.

Their involvement also deepened their connection with their neighbours and ReStore customers, and gave them a new understanding of the value of community-led work.



Afton and her son at the 20 year anniversary celebration at the Campbell ReStore .



Homeowner Reflections & Stories

In November 2024, just in time for the holidays, Habitat for Humanity VIN proudly handed over ceremonial and real keys to two new partner families, bringing warmth and hope to the season in their new refurbished homes.

The key ceremony brought together local community representatives along with other supporters, Habitat VIN volunteers, staff and donors, all sharing in some heartfelt words to welcome the families home.

Experiencing the community come together in such a way is very special to Habitat. It symbolizes the dedication to the cause of affordable housing and community development that Habitat for Humanity has helped create for 20 years on Vancouver Island North.



Waking up in the comfort and peace of our place, knowing that we don't have to leave again—it's truly a blessing.

— Julia

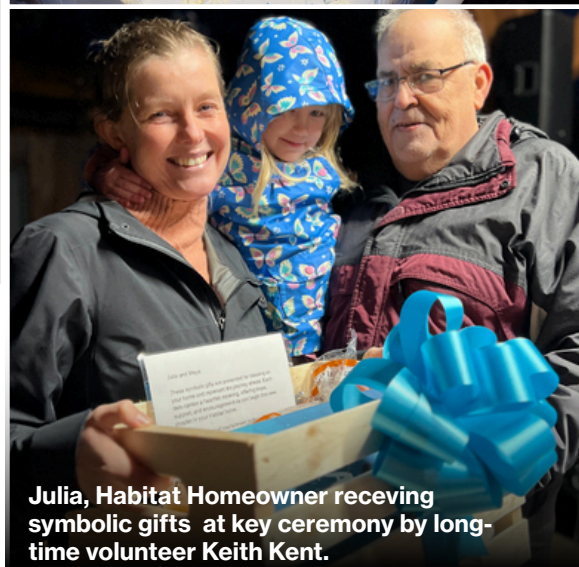


Julia, Maya and their dog Leeloo sitting in front of their Christmas tree. They moved in just in time for the holidays.



Seeing the excitement on the faces of the kids when they saw their own bedrooms for the first time, was an unforgettable and moving experience.

—Keith, 20 year Habitat VIN Volunteer



Julia, Habitat Homeowner receiving symbolic gifts at key ceremony by long-time volunteer Keith Kent.

Building Self-Reliance

Our Family Services team works to help the families build their confidence as homeowners by being a “go to” resource for basically anything Habitat VIN related, while at the same time, providing continuing education about budgeting, home maintenance and legal & financial issues related to home ownership. Guiding new partner families through the partnership and home buying process, as well as being a safe and supportive point of contact for the entirety of a homeowner’s time with Habitat VIN, helps our families become confident in their transition from tenant to homeowner and builds a sense of independence and self reliance that may have been previously unattainable.

Some of the Workshops we provided this year:

- Personal budgeting
- Understanding how mortgages work
- Basic home maintenance
- Strata living & understanding bylaws
- Understanding insurance & wills
- Conflict management
- Reviews of contracts, commitments & their meaning in plain language
- Understanding property taxation & grants



CREATING EQUITY, ONE HOME AT A TIME

Since 2004, Habitat VIN has housed 56 families. Families like those selected in 2024 are building financial independence and stability in a challenging housing landscape.

- What we offer: Affordable mortgages, supportive programming, and a model built on mutual investment.
- Where we build: Mixed-income neighbourhoods that promote inclusion, equity and community growth.
- Why it matters: Homeownership has a measurable impact on health, education, and economic outcomes.



Mateo standing in front of his closet one year apart.

“ Thank you for all you do! I still have moments where I can’t believe how blessed we are to own this home. One year ago today we were checking out the progress of our home... Mateo wrote his name in his closet that day... What a difference a year makes.

-Shelly, Habitat Homeowner

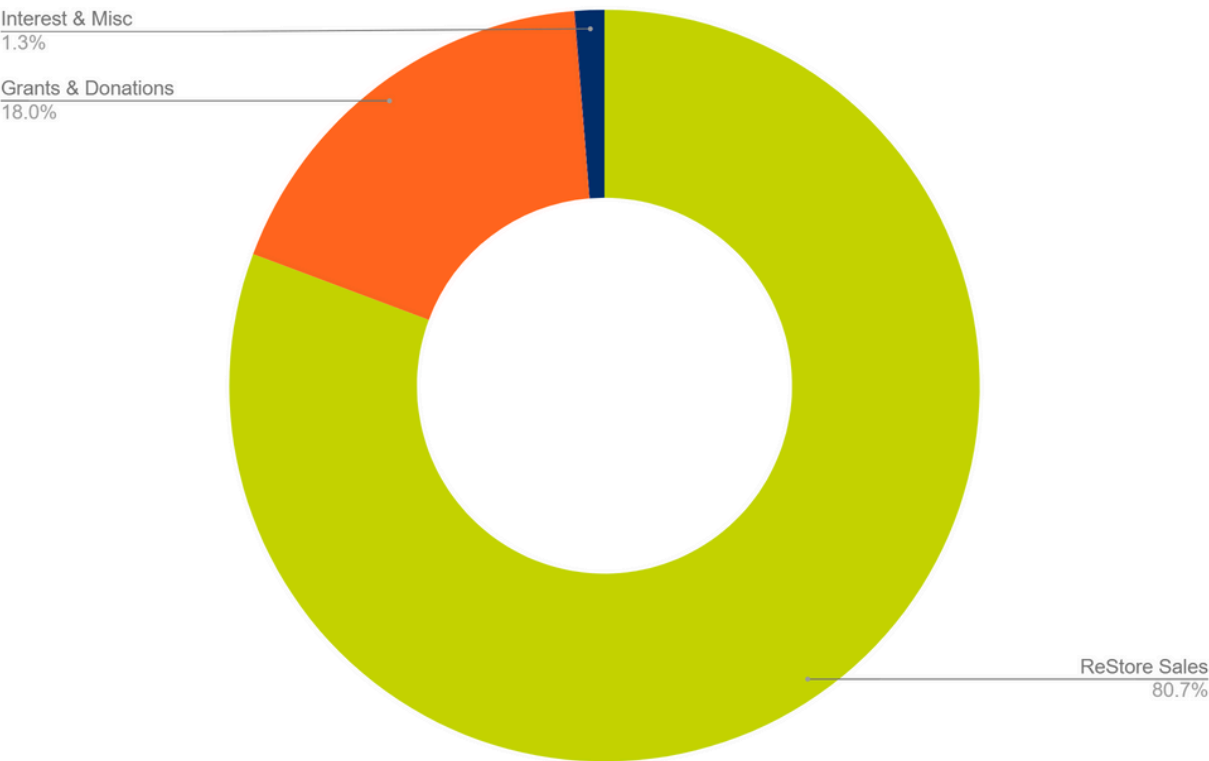
FINANCIALS

	2024	2023	% Change
ReStore Operations			
ReStore Sales	\$1,978,939	\$2,061,094	-4%
ReStore Expenses	-\$1,366,952	-\$1,385,040	-1%
	\$611,987	\$676,054	-9%
Contributions, Grants, & Donations			
Proceeds from contributions, grants, donations	\$441,543	\$1,902,946	-77%
Housing			
Proceeds from sale of housing	\$1,305,468	\$5,720,000	-77%
Cost of housing sold (Note 1)	-\$1,792,557	-\$5,849,685	-69%
	-\$487,089	-\$129,685	276%
Interest & Miscellaneous Revenue	\$30,988	\$11,857	161%
General Operating Expenses	-\$532,011	-\$410,026	30%
Excess of revenue over expenses before other items	\$65,418	\$2,051,146	-97%
Gain on disposal of property & equipment	\$20,400	\$18,361	11%
Gain on extinguishment on CEBA loan	\$0	\$20,000	N/A
Fair value adjustment to mortgage receivable on housing sale	-\$594,671	-\$2,725,522	-78%
Fair value adjustment to mortgage receivable on buyback of house	\$537,627	\$0	
Imputed interest income earned on mortgage receivable	\$269,633	\$209,183	29%
Rental revenue	\$978	\$0	N/A
	\$233,967	-\$2,477,978	-109%
Excess of revenue over expenses	\$299,385	-\$426,832	-170%
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:	\$965,173	\$3,173,218	-70%

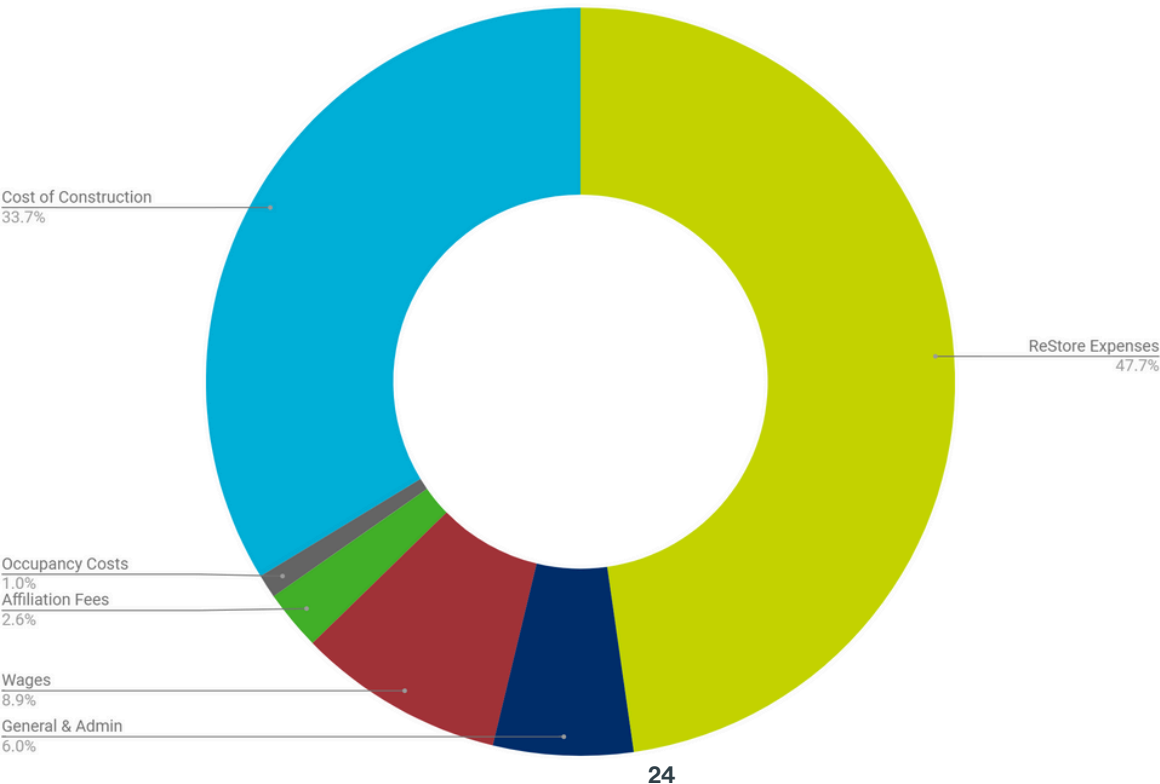
All data in Canadian dollars. These financial statements represent a subset of our full audited financial statements. Full audited financial statements can be found on habitatnorthisland.com.

FINANCIAL ACCOUNTABILITY

FUNDING SOURCES



BREAKDOWN OF EXPENSES



THANK YOU TO OUR PARTNERS

PLATINUM



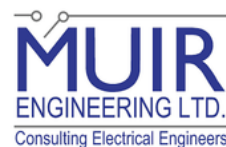
GOLD



SILVER



BRONZE



2024 BOARD OF DIRECTORS

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



Eric Macdonald



Archana
Ananthanarayan



Aundrea Kvisle



William Wright
BOARD CHAIR



John Newman
CORPRATE SECRETARY



Paul Ives



Terry Farrell



Heather Buchanan



Lindsay Monk



Gardiner MacDermot



Jane Murphy



Sue McKittrick

LEADERSHIP TEAM

We would also like to thank Brittany Bergin (Volunteer Manager) and Gail Burr (General Manager Campbell River ReStore) who left Habitat VIN in 2024. Their years of service and commitment to affordable homeownership made a lasting impact on our community and on our organization.



Jeff West
EXECUTIVE DIRECTOR



Jun Mallare
EXECUTIVE ASSISTANT



Brett Walker
DIRECTOR OF OPERATIONS



Amanda Jensen
VOLUNTEER MANAGER



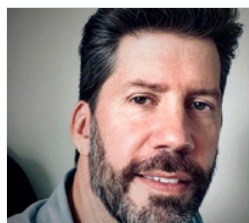
Corinne Bjorge
DIRECTOR OF FAMILY
SERVICES



Larry Poirier
CONSTRUCTION MANAGER



Derek Bruce
CONTROLLER



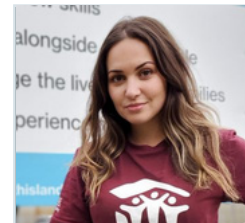
Stefano Tromba
DIRECTOR OF
COMMUNICATIONS AND
FUNDRAISING



Dwayne Toews
GENERAL MANAGER
COMOX VALLEY RESTORE



Kayla Tinga
GENERAL MANAGER
CAMPBELL RIVER RESTORE



Yana Dimitrova
MARKETING &
COMMUNICATIONS
COORDINATOR



Chrystal Arnet
COMMUNITY ENGAGEMENT
& EVENTS MANAGER



With the help of volunteers and Habitat homeowners, Habitat for Humanity builds safe, decent, and affordable homes. Habitat VIN has brought the community together to build 51 affordable homes on North Vancouver Island since its founding in 2004. Because of families who eventually sold their homes back to Habitat after an improved financial situation, we have served a total of 56 homeowner families. 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. As Habitat homeowners pay off their mortgage, the funds are reinvested into a revolving fund, which we then use to build more homes for more families in the community. Our model of affordable homeownership bridges a gap for low-income working families by providing them with the opportunity to purchase their own Habitat homes and build a better future for their families. Visit vin.habitat.ca to learn more.

Visit habitatnorthisland.com to learn more.

