



**Habitat**  
for Humanity®  
Vancouver Island North

2019 ANNUAL REPORT

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build  
empower  
advocate



*Photo by John Bonner*

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# a solid foundation to build on

Before I talk about 2019, I first want to acknowledge 2020. This has been a year of challenge and transformation. We are all struggling, yet we continue to thrive against adversity, and we will come out of this year more dedicated to our mission than ever before.

That being said, 2019 was an exceptional year for Habitat for Humanity Vancouver Island North. Our goal has always been to build more homes, partner with more families, and advocate for affordable homeownership. In 2019, we built more homes in one year than ever before. Eight local families moved into safe, decent, and affordable Habitat homes.

Thank you to a community that has embraced Habitat for Humanity's mission and continues to support us as we bring communities together to help families build strength, stability and self-reliance through affordable homeownership. Thank you to our dedicated Board of Directors, to a staff focused on our vision, to the families who support themselves and their neighbours

through love, and finally to the volunteers who are the backbone of everything we do.

In 2019, we laid the foundation. As we embrace 2020 it is filled with change and new possibilities.

Thank you for your support of Habitat for Humanity Vancouver Island North, and here is to a future of building community together.

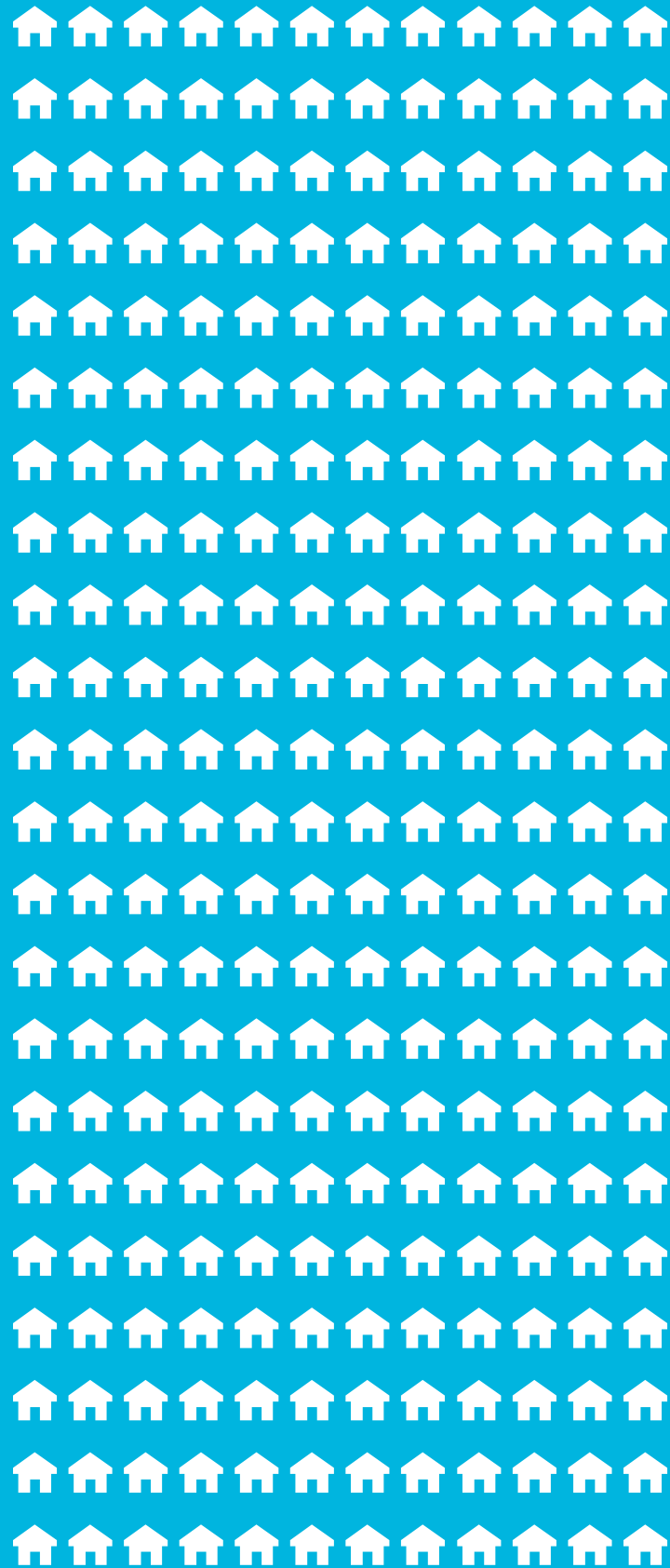


**Pat McKenna**  
Executive Director  
Habitat Vancouver Island North



# welcome home

We envision a world where everyone has a decent place to live. Last year, your support meant that 8 more North Island families were able to build strength, stability and independence through affordable homeownership.





# our impact in 2019



**8** Comox Valley and Campbell River families became new homeowners in 2019 by partnering with Habitat for Humanity Vancouver Island North.

<b>2</b> active construction sites	<b>13,446</b> total build volunteer hours	<b>285</b> build volunteers
<b>\$51,894</b> metal recycling value	<b>21,968</b> total ReStore volunteer hours	<b>125</b> dedicated ReStore volunteers



Photo by John Bonner



Photo by Ron Odowichuk

**267** families moved into a Habitat home in Canada in **2019**.

In 2019, approximately

**2,440**  
Canadian families

continued to benefit from their Habitat partnership, paying down their Habitat mortgage with affordable, geared-to-income payments.

Ⓢ = ⓈⓈⓈⓈ

Almost **\$47 million** in societal benefits were returned to communities across Canada.

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

**\$74 million**

Almost \$74 million added to the affordable housing portfolio in Canada, representing the new Habitat homes bought by Habitat homeowners in 2019.



# highlights of 2019

## We brought Women Build to Campbell River

Habitat's Women Build empowers women to take action against the housing crisis. It involves women building, fundraising, and advocating for a world where everyone has a decent place to live. By bringing women together, from all walks of life, we promote empowerment, solidarity, fun, learning and pride, all while working alongside future Habitat homeowners to build strength, stability and self-reliance through affordable homeownership.



"Doing a build may seem intimidating at first - I don't know the first thing about building anything as large as a house - but at the end of the day, it feels amazing giving back to the community and knowing you did something for a great cause."

— Stephanie Johnson, Women Build 2019 participant

## We hosted a Youth Build Day

We partnered with Youth 20/20 Can to engage young people in volunteerism. Youth 20/20 helps young people strengthen their employability, skills and community connection.

By engaging youth in our mission, we educate young people about the need for affordable housing, empower them to take action in their communities, and provide an opportunity to gain work experience under the instruction of trained industry professionals.



## We collaborated with the Youth Media Project

KC Christensen documented a day on our 1330 Lake Trail Road construction site as part of the Comox Valley Art Gallery's Youth Media Project. The Youth Media Project provides intensive hands-on training in video production, and more, to young people between 16 and 30 years of age.



## We won a national award for Epic Engagement

Several members of our team travelled to St. John's, Nfld. to attend the Habitat Canada National Conference. While there, we were presented with the Epic Engagement Award! This is one of five awards presented at the Conference Awards Gala, and it goes to a Habitat experiencing success in building its brand and engaging its community.





## ▶ We replaced a dying build truck thanks to two supporting partners

At the end of 2018, the old Dodge truck our construction team was using was up to 879,000 kilometers.

The Comox Valley Community Foundation saw our dire need and awarded us a grant to go towards acquiring a new 'Builder Truck'.



## ▶ We won best overall entry in the Comox Valley Christmas Parade

Volunteers, Habitat homeowner families, and staff worked together to make our entry in the Christmas Parade a huge success! Our float was sponsored by Angela Zumbo, from The Mortgage Centre – Your Island Mortgage Team. They sponsor all of our Comox Valley parade entries, and we wouldn't be able to do this each year without their support.



## Global Village brought visitors from all over North America to Campbell River

Volunteers from all over Canada and the United States travelled to Campbell River to volunteer on our 477 Hilchey Road construction project. This was made possible through Habitat's Global Village, an international volunteer program that provides Canadians and Americans with the opportunity to support Habitat's mission by building decent and affordable housing alongside different communities in Canada and around the world.

Our 2019 Global Village teams included a group of twelve from Ontario, a group of eight from Calgary, and a team of seven from Evergreen, Colorado. The first two teams also included individuals from California and Texas.

The good news didn't end there. Soon after, we learned we had also won funding towards a brand new Nissan.

The Nissan Canada Foundation shows their support to Habitat through a vehicle giveaway open to local Habitats across Canada. In 2019, thanks to support from our local North Island Nissan and Comox Valley Nissan, we won the giveaway.

We were awarded a \$60,000 grant towards the purchase of a new Nissan vehicle. The truck will be used by our construction team to support their build activities to and from the build sites.





# A healthy home for Bella

**Jessica and her daughter Bella moved into their Habitat home in Campbell River in June 2019. While a safe and healthy home is important to any family, Bella's health issues make it critical.**

**Campbell River, BC**

Bella is immunocompromised. She takes medication daily to help keep her symptoms and allergies under control. According to her mom Jessica, ever since Bella was three years old she has suffered pneumonia each year.

By partnering with Habitat, Jessica knew she could provide a healthy home for Bella and a stable future for both of them.

Completing her 500 volunteer hours while working full-time was one of the most challenging experiences of Jessica's life, but it was also deeply rewarding.

Jessica says she feels touched and humbled by the volunteers who gave their time to help build her home.

***"On the build site I learned a series of new life skills and created some lasting bonds with the staff and volunteers."***



***Down at the ReStore, it was as if I was working alongside my family. One thing that everyone has in common is the level of compassion and love in their hearts."***

Jessica recently provided an update on their status, just short of a year after moving into their Habitat home. This marks the first year Bella has not developed pneumonia. "We attribute a lot of that to the new house we moved into," said Jessica.

"We worked almost every single day for a year completing our 500 hours alongside the employees, volunteers, family, and other homeowners and couldn't have done it without everyone. We are so incredibly thankful we have a safe place that is also helping promote Bella's health."



# Emily's empowering journey

**Emily describes her life before Habitat as feeling unstable and insecure. She wanted security for her future, and a place where her adventurous son could spend time outside.**

**Courtenay, BC**

"It was discouraging that I was working so hard as a single mom, yet never gaining ground in my life. Instead, I was spending all of my income paying inflated rental prices, while watching the housing market climb further and further out of my reach."

Emily put in 500 volunteer hours working on the construction site and in the ReStore as part of her partnership. Now, she will pay an affordable mortgage based on her household income.

Emily especially enjoyed her time working on the build.

***"I went into this program knowing nothing about construction and came out the other side with skills I can use for the rest of my life," said Emily.***

She was so engaged she went beyond what was required of her partnership by getting her Fall Arrest Certificate in order to do tasks with scaffolding.

Working alongside volunteers, other homeowners, and Habitat staff gave Emily a "feeling of community."

"On lunch breaks, everyone sits together telling stories, joking, and laughing. Sometimes Brian [Habitat's site supervisor] would even break out his guitar and some of the group would start singing. It's like being part of a huge loving family."

Emily and her son's favourite part of their new home is the fenced-in, private, and safe backyard. When they lived in an apartment, they had to pre-plan any outdoor time. Now he has the freedom to run around and play outside any time he wants.

Emily adds that she will think about the many volunteers who helped her every time she walks through the door of her new home.





# Four grateful families

Abridged version of a longer piece by Janice Hayward. Photos by Janice Hayward.

**Meet Samantha, Sarah, Bonnie and Candace. These women took possession of their Habitat homes on 1330 Lake Trail Road in Courtenay on December 13, 2019. It's a day they will never forget.**

**Courtenay, BC**



**Samantha** (Sam), a hairdresser, is the mother of two young children who live with her, and a grown son who now lives in the Lower Mainland.

Single-mother Samantha needed to save thousands for a down payment. Sacrifices were necessary. Sam also turned to her parents for help. It was agreed that she and the children would co-house with them in Black Creek for 18 months.

A few months into the co-housing arrangement, Sam was introduced to the idea of Habitat through one of her clients. At first, she didn't think the program was for her. That evening, Samantha's aunt presented her with a Habitat flyer inviting interested people to a homeownership information session.

The takeaway for Sam was, "This is it." She immediately applied to become a Habitat homeowner.

Eighteen months after the application was handed in, Habitat let Samantha know there would be a place for her at the Lake Trail build site in Courtenay. As a homeowner-to-be, she was required to fulfill 500 hours of volunteer hours, with the help of family and friends. This could be done at the jobsite and in the ReStore. How does a single, full-time working mom find an extra 500 hours? When you want something bad enough, you dig in, you make it happen.

**Sarah** is a single mom of three girls. After graduating from school in

Comox, Sarah worked, explored and travelled British Columbia before settling back into the Comox Valley.

Sarah is happy to be in her new home with her three children. Her oldest was excited to pick the colour for her own bedroom. It's all so new but Sarah feels the reality will sink in, in a couple more months.

Sarah's previous living conditions were cramped. The four of them were stuffed into a two-bedroom apartment. There was no outside yard, only a balcony. The situation was far from ideal.

Sarah's friend introduced her to Habitat by encouraging her to attend a homeownership information session. Sarah applied, but kept in the back of her mind that there must be hundreds of applications.

Sarah remembers the day she found out she would be a Habitat homeowner well. She was overwhelmed with joy, crying, and hugging the people who delivered the good news. "Then," she said, "came the reality of doing my 500 hours."

Sarah especially enjoyed her time building because of the connection she made with the people helping her

build her home. Each day on site, Sarah got her hands dirty. She toiled alongside other volunteers to build her home from the ground up.

**Bonnie** is a single mother of twins and an infant. Prior to her new home with Habitat, Bonnie lived in a low-income complex.

One of the twins, now eight years old, was born with medical issues which required a nurse to visit the family home. It was the nurse who told Bonnie about Habitat and suggested she apply. She didn't. A few years later, her landlord at the low-income complex convinced Bonnie she was a good candidate. This time she completed the application and handed in the required documents. Bonnie was hopeful.

While waiting to hear from Habitat, Bonnie moved her family out of low-income into a rented duplex. It was marginally better, but she did have to contend with mold, three stories, an unusable basement, and an overall bad design for a young family.



Candace and her daughter.



Bonnie and her twins.

In 2018 a Habitat home was assigned to her and she began her 500 volunteer hours. On her second day of build time she learned she was pregnant with her third child. Knowing this, Bonnie wanted to get her hours in before the baby arrived. It did add stress, but with the help of her mother caring for the twins when they were not in school, Bonnie persevered and prevailed.

**Candace** was born and raised in the Comox Valley. Finding herself in the position of being a single mom, Candace had some tough decisions to make. Where was she going to live? What did her career path look like? How would she make ends meet?

Candace was introduced to the idea of Habitat for Humanity through an acquaintance at her church. Like many, she was unsure whether she qualified. At the same time, she had an itch to research local real estate. Housing prices had risen considerably and the thought of saving for a down payment left her feeling hopeless. Again, she was encouraged to apply to Habitat.

This time she put her faith in God, and she said to Him, "if this is what You want for us, I know You will make it happen." She deeply believed because she got into her education programs, she got a job when she needed it, she got another job, and she got her permanent job.

"That is unheard of," said Candace. "I could see Him guiding us through."

Candace recalls the day they told her she would be getting a home. She chuckled and said all that came out of her mouth was, "Oh." The reality sunk in when the real work, the 500 volunteer hours began. Due to work schedules, it took her a year to fulfill her volunteer obligation. She never lost sight of the prize. Determination prevailed.

**Before learning about Habitat, all four women desired more suitable living arrangements for their families.** Living with parents was not the ultimate goal, nor was living in unacceptable, overpriced rentals. And moving, more often than not, was inconceivable.

It's remarkable that initially Sam, Bonnie, and Candace believed they were not suitable candidates for the Habitat program. It took more than one instance of encouragement for them to research, follow-up, and apply. However, for all four of them, the decision to apply was gutsy and brave. The physical act of applying was a show of optimism and trust in themselves.

[Read the full version of this piece of our website.](#)



# thank you to our generous partners

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# thank you to our dedicated donors

## 2019 monthly donors

Cynthia Baird	Monica Landry	Hans Meyer	Debra Wiens
Thomas Beshr	Terry Lewis	Louise Morrison	Ray Windsor
Debbie Bowman	S Laika Lie Heflin	John Newman	Cynthia Zirkwitz
Bruce and Joyce Gordon	Patrick McKenna	James Ronhovde	
Paul Ives	Robert McNabb	Ralph Thompson	

## 2019 major individual donors

Karen Alexandre	Patricia Leask	Robert Mulrooney	Natasha Taylor
Stephen Gorman	Ronna-Rae Leonard	Laura Penner	Colleen Kelly
Ellen van Heerden	Susan Ludwig	Joan Skingle	



## ▶ Jim's Legacy

James (Jim) Robert Wilks is responsible for the largest individual donation ever made to our local Habitat.

Several years before he passed away, Wilks made the decision to leave the majority of his estate to Habitat. The former teacher became dedicated to Habitat's mission after retiring in the Comox Valley. According to his cousin Leola Kuefler, the more he got to know about how the program worked, the more dedicated he became.

Jim's bequest will have a transformational impact on local families in need of safe, decent, and affordable homes. Because of Habitat's 'revolving fund for humanity,' in which homeowners' monthly mortgage payments are reinvested into a fund used to build more homes, Jim's legacy will continue to grow for years into the future.



# financials

## Statement of Operations

Year ended December 31	2019	2018
<b>Revenue</b>		
ReStore sales	1,807,664.00	1,742,571.00
Fundraising revenue	1,517,055.00	311,545.00
Proceeds from sale of housing	0.00	384,000.00
Interest and miscellaneous revenue	19,803.00	24,035.00
<b>Total Revenue</b>	<b>3,344,522.00</b>	<b>2,462,151.00</b>
<b>Expenses</b>		
ReStore expenses	987,257.00	969,897.00
Fundraising and marketing expenses	35,649.00	32,458.00
Cost of construction	691,629.00	0.00
Cost of housing sold	0.00	463,562.00
General operating expenses	981,729.00	419,456.00
<b>Total Expenses</b>	<b>2,696,264.00</b>	<b>1,885,373.00</b>
Excess of revenue over expenses before other items	648,258.00	576,778.00
Adjustment & amortization of mortgage receivable to fair value	0.00	(2,698.00)
<b>Excess of revenue over expenses</b>	<b>648,258.00</b>	<b>574,080.00</b>

All information based on unaudited financial statements.

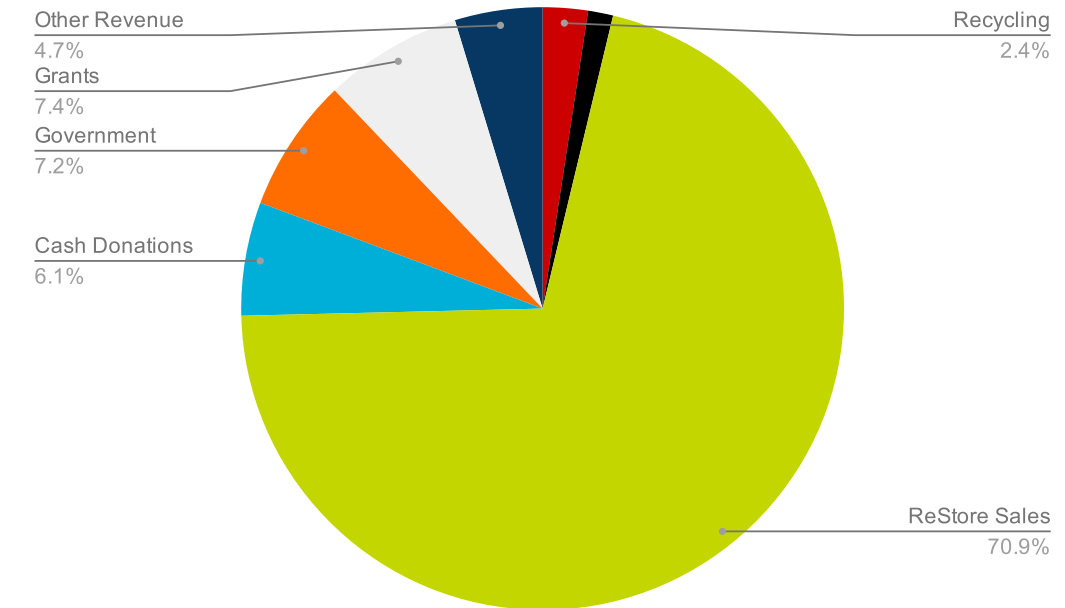
Audited financials expected October 2020.

All data in Canadian dollars. All values rounded to the nearest dollar.

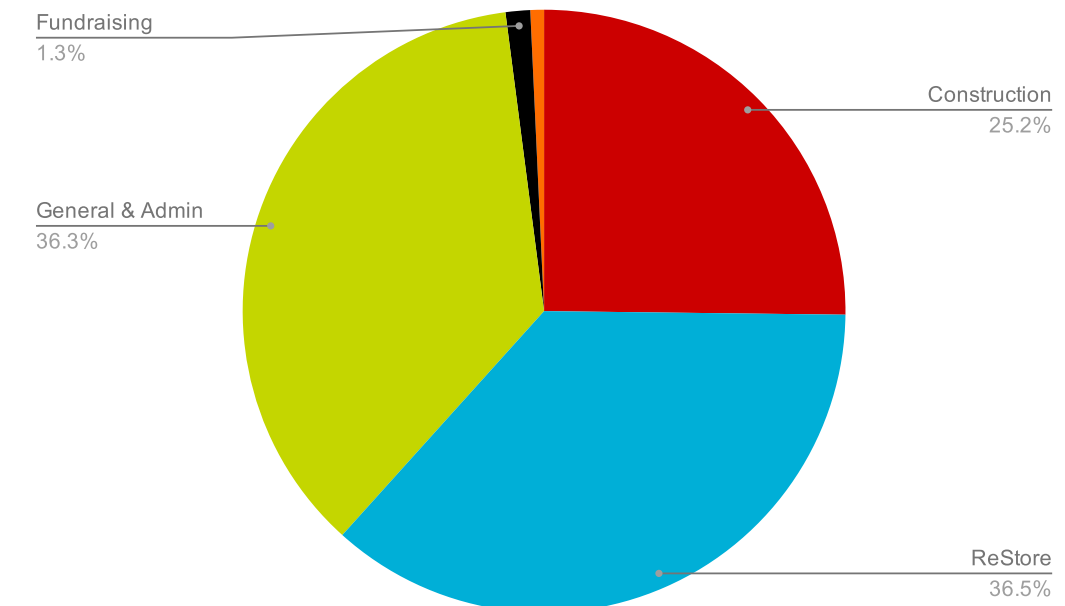
These financial statements represent a subset of our full audited financial statements. Full audited financial statements can be found on [habitatnorthisland.com](http://habitatnorthisland.com).

# financial accountability

## funding sources



## breakdown of expenses





# what we do



## About Habitat for Humanity Vancouver Island North

With the help of volunteers and Habitat homeowners, Habitat for Humanity builds safe, decent, and affordable homes. Habitat Vancouver Island North has brought the community together to build 34 affordable homes on North Vancouver Island since founding in 2004. Because of three families who eventually sold their homes back to Habitat after an improved financial situation, we have been able to serve a total of 37 homeowner families.

## Affordable Homeownership Program

With the help of volunteers and generous donors, we build decent and affordable homes that provide a solid foundation for people to build better, healthier lives. Habitat homeowners volunteer 500 hours and pay an affordable mortgage – geared to their income – to buy their home. Our model of affordable homeownership bridges a gap for people who face barriers to homeownership. We provide working families on low incomes with the opportunity to purchase their own Habitat home.

Qualified Habitat homebuyers are:

- In need of better housing
- Willing to partner with Habitat
- Able to make affordable mortgage payments

## Habitat for Humanity ReStore

Habitat for Humanity ReStores are home and building supply stores that accept and resell quality new and used building materials as well as furniture, appliances, home accessories, and much more, to the public. Shopping at a Habitat ReStore is a socially conscious decision, as the money generated is used to fund local Habitat for Humanity homebuilding projects and operations. It's also an environmentally friendly decision, as much of what is sold is product that is new, gently used or customer returns that might otherwise end up in a landfill.



In 2019, there were **110 Habitat ReStores** across Canada

# our leadership

## Board of Directors

Thank you to our Board of Directors for the dedication and leadership you provided to Habitat Vancouver Island North in 2019.

**John Newman**  
Board Chair

**Delaura Girard**  
Board Treasurer

**Heather Clarke**

**Denise Ropp**

**George Wagner**

**Angela Zumbo**

**Darcy Segó**

**Paul Ives**

**Jason Downing**

**William Wright**

**Michelle Steininger**

**Katja Waldman**  
Former Treasurer  
transitioned May 17, 2019

**Hans Urdahl**  
Former Secretary  
transitioned May 17, 2019

**Mark Ross**  
Former Board Member  
transitioned October 30, 2019

## Staff

**Pat McKenna**  
Executive Director

**Jun Mallare**  
Executive Assistant

**Tom Beshr**  
Director of Retail Operations

**Cady Corman**  
Director of Communications and Fundraising

**Logan Ronhovde**  
Director of Construction

**Karen McKinnon**  
Director of Family Services

**Karen Bezaire**  
Former Family Services

**Kayla Tinga**  
Comox Valley ReStore Manager

**Debbie Bowman**  
Former Comox Valley ReStore Manager

**Gail Burr**  
Campbell River ReStore Manager

**Donna-Marie Lamb**  
Former Campbell River ReStore Manager

**Alison Liebel**  
Campbell River Community Engagement Manager

**Alli Epp**  
Comox Valley Community Engagement Manager

**Brian Woods**  
Comox Valley Site Supervisor

**Ryan Hawkins**  
Campbell River Site Supervisor

**Shelby Rollefson**  
Carpenter

**Conlan Foy**  
Site Assistant

**Peter Sanderson**  
Affiliate Consultant





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Since 2004, **37 families** on the North Island have partnered with Habitat to buy their own home.

Since 1985, **3,886 families** in Canada have partnered with Habitat to buy their own home.

Globally, Habitat for Humanity International has helped more than **29 million people** build or improve the place they call home.

## contact us

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