



CONTENTS

OUR MISSION, VISION, VALUES	1
LETTERS FROM THE EXECUTIVE DIRECTOR AND BOARD CHAIR	2
OUR IMPACT: 2022	3
OUR RESTORES	4-6
ENGAGING COMMUNITIES	7
Local Student Fundraiser : Huband Park Elementary	
PARTNERING WITH HABITAT HOMEOWNERS	8-9
Home is for Stability: Sean	
Home is for Tradition: Bille and Nathan	
FINANCIALS	10-11
PARTNERS	12
OUR TEAM	13



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.

LETTER FROM THE EXECUTIVE DIRECTOR



Looking back on 2022, it has clearly been a year filled with exciting developments for Habitat for Humanity, Vancouver Island North.

Following the successful recovery year of 2021 and armed with healthy cash reserves, we embarked on an ambitious new project. In July 2022, construction officially began for a 12-unit townhouse development located at 1375 Piercy Avenue in Courtenay. Our goal is to welcome all 12 families into their new homes by the end of 2023. Additionally, our buyback, refurbishment, and resale program allowed us to extend a helping hand to two new Habitat families, both residing in Campbell River. These initiatives have been vital in making a meaningful difference in the lives of those in need. With all that we've accomplished, it's important to recognize the term "Housing Crisis"

is not an exaggeration. Our team, all too often, hears the heart-wrenching stories of families living in inadequate and unsafe housing situations. For too many hard-working families, the dream of home ownership is slipping further out of reach.

However, there is hope for change, and you can play a crucial role in making it happen. By supporting us through shopping at our ReStores in Comox Valley and Campbell River, making generous donations, and volunteering your valuable time, you are contributing to the solution. Your support means so much and we cannot thank you enough for your unwavering commitment.

Jeff West
Executive Director

LETTER FROM THE BOARD CHAIR



2022 saw a full return to Habitat business on North Vancouver Island notwithstanding the lingering challenges facing small business, service clubs, and not-for-profit operations following the worst months of the pandemic.

We served two families in '22 from our current stock of homes, the ReStores in Campbell River and Comox Valley provided strong contributions consistent with 2021 results and pre-pandemic operations,

and construction commenced on a 12-unit townhouse project with completion set for December 2023. We have been encouraged by the level of interest in the new townhome project from families who seek "a hand up" and the strength, stability, and independence that comes through homeownership.

The two ReStores contributed very even results, a testament to the support from the communities of Campbell River and the Comox Valley. I acknowledge the effective and passionate work of our Habitat staff and volunteers who serve our clients, both those who donate their goods for resale in the stores, and who shop our two retail outlets. Community support extends to local businesses offering goods for resale in the stores, in addition to national firms who support our cause with valuable new product.

Habitat Vancouver Island North's build program continues to benefit greatly from the support of all levels of government - CMHC, BC Housing, and the municipalities we serve: Campbell River, Courtenay, Comox, Cumberland, and the CVRD. The Board acknowledges and thanks D'Arcy Segó for his service on the Board following his Habitat retirement in '22 and is grateful to John Newman, past Board Chair, continuing to support the organization as Corporate Secretary.

My thanks to each and every sponsor private donor, staff and our invaluable volunteers for their support and loyalty. I also want to thank Habitat (VIN) Board members for their dedicated service as we embrace future challenges in our mission to serve families.

Bill Wright
Board Chair



OUR IMPACT: 2022

“Habitat has successfully removed the stigma of charity by substituting it with a sense of partnership.”

— Former U.S. President Jimmy Carter

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.



2

families achieved stability and self-reliance through affordable homeownership.

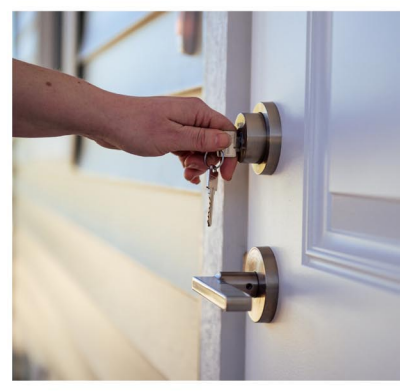


We build
strength
stability
self-reliance
and **shelter**



4

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




173

dedicated volunteers working in support of Habitat’s mission.




***601**

tons of product diverted from landfill due to recycling efforts.
*Comox Valley ReStore



When you volunteer with the ReStore it is good for the community. And what is good for the community is good for everyone, I wouldn't be here if I didn't enjoy it so much.

- Bruce Rowe, former ReStore employee and current volunteer



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?



**ReStores +
volunteers +
donors =**

**stronger families
and communities**



**173
volunteers**

contributed **24,450** hours supporting Habitat's mission through working at the ReStores, build site, and on our board and committees.



Current Build Project: 1375 Piercy Ave.

We are currently building 12 safe and affordable homes at 1375 Piercy Ave. in Courtenay, BC which includes two, fully accessible units.



HOW YOU CAN HELP

Make it Monthly

Become a Habitat Hope Builder

Join a group of determined monthly donors on a mission to build a community where everyone has a safe and decent place to live.

- Provide a reliable source of funding that enables Habitat to plan for the future.
- Receive exclusive updates and invitations.
- Automatic donations are easy and convenient.
- Spread your giving over time, making it more affordable and manageable.

Sign up now
tinyurl.com/monthlyvin





Dynamic Duo: Lisa and her 16-year-old daughter Charlie, volunteer at the Comox Valley ReStore

1,168 Tons

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

309 Metric Tons

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

173 ReStore Volunteers

completed over 24,450 hours working alongside staff to operate our two Habitat ReStores.

ENGAGING COMMUNITIES

LOCAL STUDENTS HOLD FUNDRAISER FOR 2ND YEAR IN A ROW

Two classes from Huband Park Elementary in Courtenay, stole our hearts this Valentine's season. Myra Wilson's grade 4/5 class and Bobbi Carter's grade 5 class raised a whopping \$1,255 towards safe and affordable housing in our community! It all began the previous year (2021) when Myra's class got involved in Habitat for Humanity's Meaning of Home contest.

The 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. This inspired the students to hold their first Candy Gram sale where they raised \$1,001 for Habitat.

"After writing about what makes their own home special, they were inspired to help local families who don't have the security of a safe home. "Students remembered the success of last years' fundraiser and were eager to do it again," explained Myra. This year they "upped their game" by involving the community more. They raised money by selling Valentine Grams in their school. Each included a personalized message and a chocolate. Myra recalled her trip to purchase chocolates at Crown Isle Thrifty Foods, "The staff remembered hearing about the fundraiser last year and offered their support.



Students from Huband Park Elementary

Several staff members helped count out all the chocolates and the manager offered a discount." Bobbi Carter's class, who also participated in the Meaning of Home contest, joined Myra's class this year to help sell, collect, sort, and distribute nearly 1,700 Valentine Grams! Myra also shared that two students in her class Cruz and Carmen, sold some of their old toys and donated the proceeds to the fundraiser. When receiving news of this donation we were overwhelmed by their generosity.

“

It's inspiring to see students (this age) taking on leadership roles and feeling excited about helping others. These are school experiences they will remember, and hopefully, it will encourage them to find more ways to give back to the community in the future. ”

- Myra Wilson

Teacher, Huband Park Elementary

PARTNERING WITH HABITAT HOMEOWNERS

HOME IS FOR STABILITY



Sean (center) and family

After going through a divorce, Sean had found himself with no other choice than to live with his parents. While he was grateful for the temporary living situation and made it work, it was cramped and not sustainable. At the same time, he dealt with the pressures of fatherhood and setting a strong

example for his children. "It troubled me deeply that my sons wouldn't see me as a provider with independence," explained Sean. A hand up, not a hand out is exactly what Sean was looking for, and Habitat's program, which involves 500 hours of volunteer work, helped him rebuild his confidence. He formed strong bonds with Habitat staff, volunteers, and fellow homeowners, and particularly enjoyed working on the build site. Sean described Habitat's program as a snowball of positivity that got bigger and bigger with each step he took down this road: "It has always been my belief, and now it is confirmed, that programs and groups of people like this are what really hold the world together".

Sean completed his 500 hours of volunteerism, and will be moving into his Habitat home in December 2022, but he isn't finished giving back to the community: "Now that I have gotten myself out of this jam, I intend to take a page out of Habitat's book and start helping more people who need it. It is amazing the confidence you can pass on just by doing the things that Habitat has already done for me."



“

I honestly didn't believe that hearts that big existed in this world.”

- Sean
Habitat Homeowner

”

PARTNERING WITH HABITAT HOMEOWNERS

HOME IS FOR TRADITION

Billie and Nathan were making the tough decision to move away from Comox Valley to find housing. They were sad and concerned about leaving the community they grew up in.

It had been a place where they had stable work and the support of friends and family. However, they were willing to do whatever it took to have stable housing to raise their twins, Finn and Felix.

“Then, at a place I volunteer, someone told me about Habitat,” said Billie. That is when everything changed for this young family. After being accepted to Habitat for Humanity's affordable

homeownership program, Billie and Nathan are realizing a long-term goal of having a safe and affordable home. This dream began for Billie even before she became a parent.

Billie grew up with a lack of stability and since her teens has been driven to build a life of self-reliance. She began saving for her first home while still in high school. After becoming parents, this couple was even more determined to have a home for their family.

Despite working full-time jobs often putting in more than 60 hours a week, and saving all

they could, the ability to purchase a home remained out of reach. Billie and Nathan have had numerous unstable housing situations, including living in a one bedroom dark basement suite that was so small they had to keep most of their belongings in the car.

They moved out of this home, into a healthier space, but one that was not sustainable long term and still had many challenges.

“Without Habitat, our situation would stay the same. We would be going from place to place while raising our kids,” said Billie, adding that she is aware of how vast the housing problem is. “So many people in my baby group are living in trailers at campgrounds.” Billie, Nathan and their twins Finn and Felix moved into their new Habitat home in March of 2022.



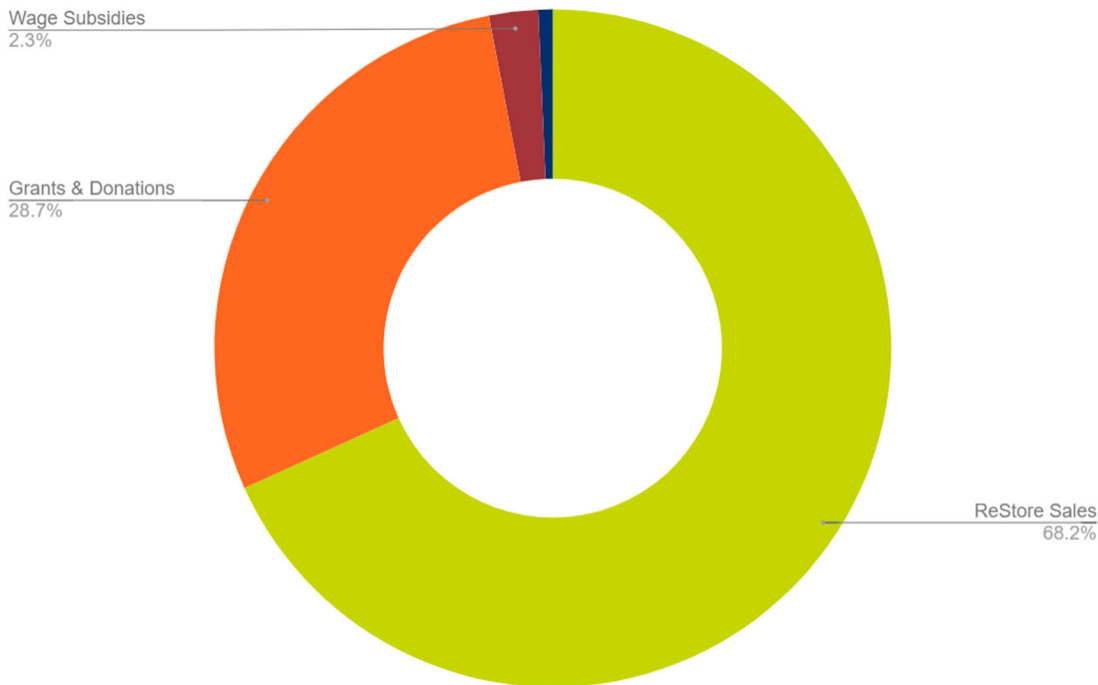
Billie Heinpalu, Nathan Manuel and their twins Finn and Felix

FINANCIALS

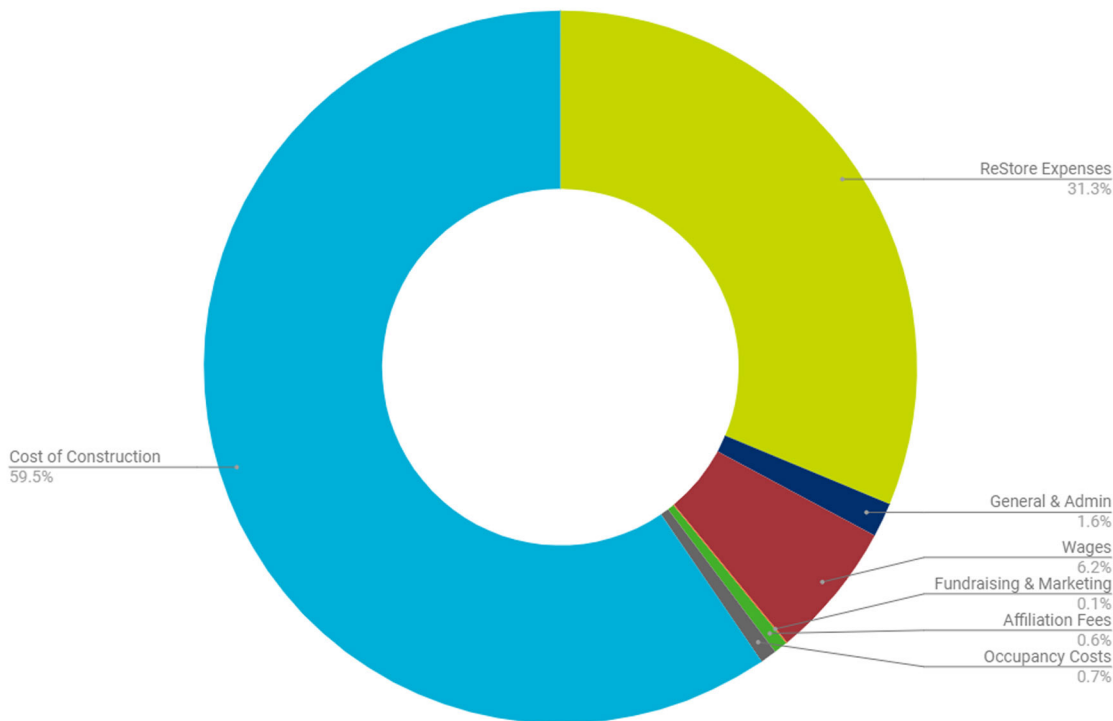
	2022	2021	% Change
ReStore Operations			
ReStore Sales	\$1,899,018	\$1,843,001	3%
ReStore Expenses	-\$1,276,546	-\$1,213,802	5%
	\$622,472	\$629,199	-1%
Contributions, Grants, & Donations			
Proceeds from contributions, grants, donations	\$800,060	\$1,275,849	-37%
Fundraising & marketing expenses	-\$2,360	-\$50,455	-95%
	\$797,700	\$1,225,394	-35%
Housing			
Proceeds from sale of housing	\$1,358,000	\$2,043,000	-34%
Cost of housing sold (Note 1)	-\$1,552,035	-\$2,181,186	-29%
	-\$194,035	-\$138,186	40%
Interest & Miscellaneous Revenue	\$19,057	\$33,077	-42%
Wage Subsidies	\$65,347	\$292,402	-78%
General Operating Expenses	-\$372,436	-\$335,079	11%
Excess of revenue over expenses before other items	\$938,105	\$1,706,807	-45%
Gain on disposal of property & equipment	\$0	\$4,681	-100%
Fair value adjustment to mortgage receivable on housing sale	-\$764,049	-\$1,009,623	-24%
Imputed interest income earned on mortgage receivable	\$203,972	\$150,995	35%
Rental revenue	\$6,600	\$3,900	69%
	-\$553,477	-\$850,047	-35%
Excess of revenue over expenses	\$384,628	\$856,760	-55%
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:	\$2,430,535	\$1,182,023	106%

FINANCIAL ACCOUNTABILITY

FUNDING SOURCES



BREAKDOWN OF EXPENSES



THANK YOU TO OUR PARTNERS

PLATINUM



GOLD



SILVER



BRONZE

Big Steel Box

Black Creek Farm & Feed

Brando Construction Ltd.

Bruce Lewis BCLS Land Surveyor

Central Builders – Courtenay

C&L Rentals

CR Lawyers

Christoph Real Estate Group

Cloutier Matthews Chartered
Professional Accountants

Coastal Community Credit Union

Coastal Gutters

Ed Rosse Plumbing

Jackson & Associates

Peninsula Co-op

Pilon Tool Rentals

Progressive Systems Ltd.

Quality DeSigns

Quinwood Meadows
Andy & Christal Quinn

ReMax Ocean Pacific Realty

Sherwin Williams

United Rental Campbell River

Upland Ready Mix

Wacor Mills Sales Campbell River

2022 BOARD OF DIRECTORS

Thanks to all the volunteers who served on our Board in 2022.
For an updated list, please visit habitatnorthisland.com/about/our-team



William Wright
BOARD CHAIR



DeLaura Girard
BOARD TREASURER



Bryn Dykstra



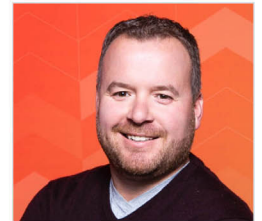
Angela Zumbo



Darcy Sego



Paul Ives



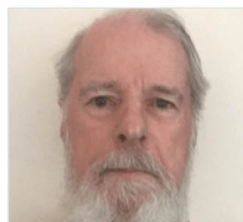
Jason Downing



Michelle Steininger



Lindsay Monk



Gardiner MacDermot



Nawel Izard



John Newman
CORPORATE SECRETARY
FORMER BOARD CHAIR

LEADERSHIP TEAM



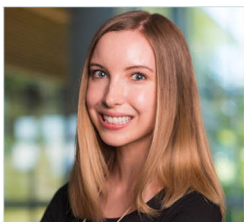
Jeff West
EXECUTIVE DIRECTOR



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.

