



Habitat for Humanity®

Northumberland

2012 Annual Report



*"There is a crack, a crack in everything.
That's how the light gets in."*

- Leonard Cohen

Frank Mastinsek : A few words from a grateful Chair

As I step aside after three busy, fulfilling years as Chair of Habitat for Humanity Northumberland, it's time to reflect on what we've achieved together and where the organization is headed.

From our birth 15 years ago, we've built or renovated 39 homes in Cobourg, Port Hope, Warkworth, Brighton and Alderville. This year, Habitat volunteers are adding Colborne to the list of Northumberland County communities we serve.

In addition to that single-family home under construction in Colborne, volunteers and staff are hard at work on Alexandria Drive in Cobourg on a new triplex – our first. Those accomplishments speak for themselves.

So do the international connections Northumberland volunteers have made as active partners in Habitat Global Village builds in Haiti, El Salvador and Ghana during the last five years. Our commitment to Global Village work is an important reminder that the fight for simple, decent housing isn't limited to our own backyard.

To paraphrase from a popular children's story, at home and abroad Habitat Northumberland plays the role of The Little Engine That Could.

And let us not forget our hugely-successful ReStore, with its salvage program, E-Waste collections and retail operation that covers our administrative costs, guaranteeing that all donated funds go directly to Habitat Northumberland housing.

But let's be candid. The status quo won't cut it. We can do more – more and better – as we deliver affordable housing to families in desperate need of safe, simple, decent places to live.

A few years ago, our board made a commitment to go beyond our home base in Cobourg and “cover the county” with Habitat construction trailers. We've learned how difficult it can be to break ground in some corners of sprawling Northumberland where we are starting from scratch with volunteers, supporters and donors.

But we must continue to broaden our base. That means, in line with Habitat Canada's regional development strategy, we will need to work with neighbouring affiliates such as Durham and Peterborough to achieve the goals we all share. We're well-positioned for the future.

From first-hand experience, I know how fortunate we are to have a dedicated and innovative staff, under the leadership of Executive Director Meaghan Macdonald, to carry on our important work. Meaghan lives and breathes Habitat. She instills that energy and enthusiasm in a wonderful staff. That kind of dedication can't be driven by compensation. It's about heart.

In case you're from another planet and don't already know it, Habitat Northumberland staffers put in many an evening and weekend, doing whatever it takes to get us all to the next level. It's a privilege to work with them.

A final word of thanks also goes to every volunteer, partner family, donor, sponsor, tradesperson, who makes Habitat a force for good in Northumberland.



Why we're all full partners in Habitat

Not long ago at a muddy Habitat Northumberland build site, volunteers were getting to know each other during mid-morning coffee break. In the small group was a young woman in a shocking pink hard hat. She identified herself as merely “the recipient” of the home under construction.

At one level, that humble description is accurate. Habitat partner families do *receive* keys to a new, affordable home after meeting a low-income test and putting in 500 hours of “sweat equity.” They pay zero-percent mortgages pegged at about 30 per cent of family income, including property taxes.

But at Habitat Northumberland, these mortgage payments add up to nearly 100,000 reasons every year why partner families are full partners in the movement to build safe, decent, affordable homes for those who need them.

Here's why. In 2012, the 39 Habitat partner families in Northumberland County made just under \$100,000 in mortgage payments that are ploughed directly into the building of more Habitat homes. It's a snowball effect. Every new Habitat home generates money to build even more homes as partner families “pay it forward” and help others achieve the dream of homeownership.

It has taken Habitat Northumberland 15 years to get where it is today, with mortgage payments having reached a level that practically guarantees one or more new homes will be built every year. Few charities can hit the ground running like that, before fundraising begins.

As Habitat Northumberland Board Chair Frank Mastinsek points out, those who donate to Habitat also perpetuate this snowball effect, regardless of whether the gift is \$10 or \$10,000.

“When you give to Habitat, the money will keep coming back, again and again, building more homes and repeating the cycle of hope for more families,” he says.

As a new building season is now under way in Colborne and Cobourg, this is a good time for Habitat Northumberland supporters to review a few events that

made 2012 another successful year, with hundreds of volunteers pitching in.

On the construction front, 2012 began with dedication of newly-renovated Habitat homes at 396 and 398 Alexandria Drive in Cobourg. In May, work resumed at the third and fourth homes on Harcourt Street, Port Hope, with Construction Manager Deb Wilson again at the helm. We marked World Habitat Day, Oct. 1, with two more dedications: 85 Harcourt, home of Karen Moore and her family; and 337 Alexandria Drive, Cobourg, now home to the Barb MacPhee family. (The MacPhee home broke new ground. It was the first time we had bought back a Habitat home from a partner family, and re-sold it to a new one. That brought the number of families helped by Habitat Northumberland to 40.)

In Port Hope, Habitat held a second successful Camp Out Poverty fundraising event. And on Jan. 25, 2013, another Sold sign went up on Harcourt Street when the Beck family's home at No. 83 was dedicated in the middle of a light snowfall.

In 2012 Rebecca Thomas was the recipient of the Cathy Borowec Building Hope Award. Rebecca works tirelessly volunteering her time for our builds, as well as recruiting and training other volunteers. Rebecca has given so much of her personal time to Habitat that one would wonder when she has the time to visit third world countries to assist in post-disaster recovery, as she did after the Haiti disaster. Rebecca exhibits genuine concern and love for people on a daily basis, and continues to be well-deserving of this honour.





Reflections from the Board of Directors

Frank Mastinsek, Chair

I have had the privilege of working on sites in Northumberland County and in El Salvador. I am always amazed to see the dedication of both our staff and the many volunteers helping a family get a hand up to have a decent place to live.

Bill Cline, Past-Chair

I have been to many Habitat for Humanity Northumberland ground-turnings, they are all a time of joy; the Faith Build ground-turning was a time of rejoicing.

Jennifer Moore

I enjoyed participating in the Women's Build in Port Hope. As a new Board Member, it was a great way to become a part of Habitat and get a true sense of what we do.

Trissia McAllister, Vice-Chair

I am inspired by HFHN's "Thursday Crew" – their power as a collective, their commitment to help build so many homes, and their efforts help train, support and boost the confidence of up-and-coming volunteers.

Larry Beck

I have worked on three different committees this year and it has further opened my eyes to all the great things Habitat does and how great the families are that we help.

Chuck Sammut

I continue to be amazed by the community support both financially and in volunteer hours. The financial commitment from the Faith Build community was outstanding.

Julie Parker, Secretary

I continue to be proud to be involved with HFHN. The fact that I can tell people that their entire donation goes toward the build makes it easy to encourage people to help. HFHN is so enthusiastic and the staff and volunteers accomplish so much

Madelaine Currelly

I was very happy to see that our Skills Link proposal for youth employment in cooperation with Habitat Northumberland was approved and the youth are already working as a crew in both Cobourg and Colborne.

Jason Schmidt

In March, I had the opportunity to meet with several of the founding members of Habitat for Humanity Northumberland. Listening to the stories from the early days, I developed an appreciation for all that has been accomplished since

Gwyer Moore, Treasurer

It has been very encouraging to see the continued multi-year support from the municipalities, businesses and community members in many areas of the county providing the funding for our builds to create homes for Habitat families.

John Metson

This year reaffirms for me the tremendous contribution that Habitat makes in the building of communities, affordable housing and the engagement of so many partner families. I was privileged to visit Habitat projects during this past year in St Johns, Whitehorse Iqaluit Vancouver and of course in Northumberland.

The ReStore steps into the spotlight

In 2012, the ReStore in Cobourg exceeded some great expectations. It smashed its \$400,000 annual sales target and again showcased Habitat Northumberland's dedication to the environment.

As one Habitat staffer puts it, "The ReStore does more than attain: It sustains."

Just as Habitat volunteers are constantly reminded of the need to reduce waste at building sites, the ReStore is on a profitable mission of its own — to promote the recycling and re-use of goods and materials.

And at a profit, of course.

In pursuit of those objectives, the ReStore's E-Waste collection program kept tonnes of unwanted electronic devices out of landfills, and raised about \$10,000 while doing it.

On several occasions last year, Northumberland residents and businesses earned charitable tax receipts when they donated materials — from lumber and lighting fixtures to kitchen appliances and granite countertops — to the ReStore. By choosing Habitat to pick up these donations, these residents have saved themselves the significant costs of salvage and disposal.

At various sites, Habitat volunteers gently tear apart whole kitchens and bathrooms, and strip usable materials from stores. At the former Walton Hotel in Port Hope, the site of a planned condominium development, they spent a couple of weeks tearing out studs, wiring and plumbing.

The ReStore later re-sells the salvaged materials to its customers, at bargain prices; or carts them to metal and electronics recyclers.

With a dedicated staff, helped in large part by volunteers, including partner families who are earning their 500 hours of "sweat equity," the tax-free ReStore plays perhaps its biggest sustaining role: it covers Habitat Northumberland's administrative costs.

And it's now working hard to get the word out, about Habitat and itself.

In December, a ReStore float was a big hit at three Christmas parades across Northumberland: Colborne, Port Hope and Cobourg. Built by volunteers, it was chosen best float in the Colborne event.



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“What light through yonder window breaks?” – William Shakespeare

A glimpse at what's to come in 2013

- ◇ In September, Habitat Northumberland's first home in Colborne will be completed and ready for occupancy by Brandie and Peter Smith and family, at 2 Baldwin Place. The community thus far has raised more than \$55,000 toward the \$75,000 project.
- ◇ The same month, we'll celebrate our 15th birthday with a blowout on Alexandria Drive in Cobourg, an entire neighbourhood that Habitat and partner families have transformed with major renovations and new construction since our founding on June 12, 1998. Stay tuned for details.
- ◇ Once again, Habitat supporters in Port Hope will stage a Camp Out Poverty fundraising event this fall in preparation for construction in 2014 of a third duplex on Harcourt Street. When completed, the subdivision will accommodate nine families.
- ◇ The ReStore will continue with its highly successful household and business salvage program, and hold more E-Waste collections in coming months.
- ◇ By the end of 2013, Delores Fraser will move into our first triplex, located next to the venerable Habitat shed on Alexandria Drive in Cobourg. All three units will be completed to “lock-up stage” by year's end, with interior finishing to follow. Delores' unit, the 'Faith Build,' was initiated by the Cobourg Christian Network, a group of five church congregations. This network, together with many other places of worship in Northumberland County have raised more than \$85,000 and an army of Habitat volunteers, proving that cooperative community is definitely “Better Together.”

Habitat for Humanity Northumberland Staff



Meaghan Macdonald
Executive Director



Deb Wilson
Construction Coordinator



Laurie Carrol
People Manager



Ken Rekus
ReStore Manager



Maggie Loken
ReStore Assistant Manager



Sam Cole
ReStore



Lloyd Ford
ReStore