



Annual Report

2023

Cover page - New homeowner Alfred with his sons at their key ceremony and home dedication on Alexandria Drive in June 2023.

Message from our Board Chair

It is an honour to present to you the Habitat for Humanity Northumberland annual report for the transformative year of 2023, themed "A Year of Change."

This report reflects our collective journey through a period marked by significant milestones, profound transitions, and enduring commitments to our mission of building strength, stability, and independence through homeownership.

Amidst the dynamic landscape of change, Habitat for Humanity Northumberland experienced pivotal moments that reshaped our organization and propelled us forward into a new era of impact and innovation.

"Habitat for Humanity Northumberland experienced pivotal moments that reshaped our organization and propelled us forward into a new era of impact and innovation."

Among these transformative developments were the acquisition of the ReStore, and the transition in leadership following the departure of our highly respected, long-time Executive Director, Meaghan Macdonald.

The highlights of these pivotal changes and transitions underscore our resilience,

adaptability, and unwavering dedication to our mission.

As the marketplace changes we find it more and more difficult to build affordable homes. This year we responded to this challenge by starting on our first ever multi residence build in Baltimore, funded by our first ever Capital Campaign. Our Campaign Cabinet and the community at large applauded our move to provide more housing density to address economies of scale.

As we move into 2024, we are committed to exploring new and innovative building concepts and forms, to address the challenge of affordable housing in Northumberland.

Through the remarkable generosity of both a donor within our community and the owner of the property, Habitat Northumberland acquired the ReStore, a significant asset that will enhance our capacity to serve the community. The ReStore represents not only a valuable source of revenue to support our affordable housing initiatives but also a platform for environmental stewardship through the reuse and recycling of building materials and home goods.

After 18 years of dedicated service, Meaghan Macdonald, our devoted Executive Director, embarked on a new

chapter in her journey to expand her horizons. We express our deepest gratitude to Meaghan for her unwavering dedication, tenacity, and transformative leadership, which have played a pivotal role in shaping Habitat Northumberland into the community builder we are today. Her legacy of impact will continue to inspire us for years to come.

As we bid farewell to Meaghan, we are blessed to welcome back Cathy Borowec, the visionary first Executive Director of Habitat Northumberland, who returns to steer us through these times of change. Cathy's extensive experience, passion for our mission, and commitment to community empowerment will undoubtedly guide us as we navigate the challenges and opportunities that lie ahead.

Cathy brings a wealth of knowledge and insight to her new role, having spent 15 years with Habitat for Humanity Canada and Habitat for Humanity Kingston. We are fortunate to have Cathy as our new leader to face these changing times.

As we embark on this new chapter in our journey, I invite you to join us in celebrating the achievements of 2023 and embracing the opportunities that lie ahead.



Together, we will continue to build strength, stability, and independence through affordable housing, ensuring that everyone has a decent place to call home.

Thank you for your unwavering support and partnership.

Warm regards,

- Board Chair, TJ Flynn



Habitat Board & Staff

Habitat Board of Directors 2023-2024

TJ Flynn
Board Chair

Rob Franklin
Director

Melanie Hill
Vice Chair

Doug Smith
Director

Darryl Goodall
Treasurer

Melanie Tomaz
Director

Meaghan Adams
Secretary

Angie Turpin
Director

David Lester
Past Chair

Chad Munday
Director

John Coutts
Director

Lauren Millier
Director

Habitat Staff 2023-2024

Meaghan Macdonald
Executive Director
(outgoing)

Cathy Borowec
Chief Executive Officer
(incoming)

Melissa Morrison
Community & Fund
Development Coordinator

Aimee Tedford
Administration &
Communications
Coordinator

Maggie Loken
ReStore Manager
(on leave)

Dennis George
Acting ReStore
Manager

David Moscher
Acting Floor Manager

Lloyd Ford
ReStore Truck Manager

Shelagh Stewart
Backshop Associate

Beck Tackaberry
Donations Associate

Deb Wilson
Director of
Construction

Tobias Moeller
Construction
Manager

Dawn Campbell
Manager of Housing
Partnerships

Aleecia Lugossy
Housing Partnerships
Coordinator

Key messages & principles

We envision a world where everyone has a decent place to live.

With this belief, we approach the housing affordability crisis with these foundational and guiding principles.

We bring communities together to help families build strength, stability and independence through affordable housing.

through people:

We believe in the worth and dignity of every human being. We lead our work with compassion, celebrating diversity and integrating equity in everything we do. We respect the people we serve and those that help us in our efforts, recognizing them as our greatest asset.

through partnership:

We know that we can achieve more together. Through meaningful and mutually beneficial collaboration, we aim to establish trusting relationships, and leverage each other's capacity and strengths in a way that effectively drives lasting change for our community.

through adaptability:

We acknowledge that change is inevitable. We pride ourselves in our ability to respond to the ever-evolving landscape. We do so by leaning into our courage, and our resourcefulness, while maintaining our accountability to the people we serve and to our community.



Strategic plan & **overarching goals 2022-2025**

Our goal is to broaden our impact and reach more people by adapting our service model, thereby facilitating housing stability, security and empowerment across our region.

In practice, this means that we will continue to monitor and evaluate our areas of focus and deliver the programs and services that have been most impactful. We will also explore new models and strategies that can help us meet the emerging needs of the affordable housing crisis. Here are the three strategic directions that help us to achieve our mission.

respond

We will be creative, adaptive, and effective in our responses to the affordable housing crisis.

partner

We will focus on the gaps in our community that we are uniquely able to address. We will coordinate with partners and thrive in our niche.

sustain

We are currently financially healthy, and will need to minimize the potential financial risks that can come with change.



Homeownership: Hastings & Cobourg

In 2023, we dedicated 2 homes which marked 65 families served in our homeownership program since 1998.

Habitat for Humanity Northumberland helps to reduce some of the barriers to homeownership for individuals and families through our affordable homeownership program.. With no down payment and mortgage payments that are based on gross household income, homeowners build equity through homeownership.

The homeownership program mobilizes community members & businesses to help build homes. Family partners purchase the home at an appraised fair market value and their mortgage payments contribute to building more homes. Their property tax payments help make their communities better by contributing taxes towards schools, parks and recreation facilities, places where we connect as neighbours.

500 hours

Families are selected and contribute 500 hours of 'sweat equity' on the Habitat build sites, at the Habitat ReStore and through special events and projects.

246

Since 1998, we have helped 246 families in Northumberland County achieve or maintain affordable housing.

30 million

To date, Habitat for Humanity has made an impact on the lives of over 30 million people across the world since it began in 1974.

\$4

Every dollar invested in Habitat's work in Canada results in \$4 additional dollars invested in back into the Canadian economy.

Pictured right - New homeowner Katie, at her dedication and key ceremony in January 2023.



Home Repairs & housing supports

Habitat Northumberland's mandate is to continue to increase our impact within our community through our various programs

Along with our homeownership program, we have expanded to include other programs to help address the affordable housing crisis. In 2023, our home repairs programs saw a record number of households assisted. In total, over \$200,000 was spent on a variety of projects that ensured that individuals and families were able to maintain their affordable housing.

We piloted a new partnership involving second stage housing, that was renewed again in 2024. Our furniture program helps individuals and families who require critical supports in order to provide safe accommodations.

As part of our global impact, every year Habitat affiliates around the world contribute a tithe to help support Habitat International's work worldwide. In 2023, Habitat Northumberland helped four households and many others were assisted through Habitat International's supportive programs in Guatemala, Vietnam, Honduras and Haiti.

1/3

of the projects were in Cobourg, another third were in Trent Hills, and the final third of projects were throughout other municipalities

31

families were able to maintain their housing through repairs during an affordable housing crisis

19%

were of the home repairs projects were accessibility modifications or improvements to the homes

1

collaborated with Alderville First Nation to administer an on-reserve critical repairs program called Home Healing

17

households served through our furniture program

14

households served through our second stage housing initiative





Many hands, make for light work

Volunteers are the backbone of Habitat. They allow us to ensure more of the funds raised go directly towards our programming.

We truly could not do what we do without the dedicated support from our volunteers. Our regular build and ReStore volunteers with the gift of their time and energy allow for our costs to be reduced, especially when the costs to build homes has increased.

We are grateful for all volunteers. From the Board of Directors and admin and event support to those who man our ReStore and build on our project sites. To the students, to the retirees, and the family partners, you are all making an impact on your community and helping us to achieve our mission.

9,022

Total volunteer hours in 2023 on the build site, in the ReStore and from our board of directors and admin volunteers. This is up by 17% over last year. Much of this is due to the contribution of team builds.

182

The number of participants who volunteered through our team build engagement program in 2023. We piloted a peer to peer fundraising portion of team builds and raised over \$10,000 alone for our build program through this initiative.



John Metson Building Hope Award

2023 Outstanding Volunteer: Nancy Forrest

Each year this award is handed out to a volunteer who displays exceptional leadership advancing the mission of Habitat for Humanity in Northumberland County. Nancy began volunteering in the Habitat ReStore in 2017 and since then has given 110% towards Habitat and its mission. We would be truly lost without her dedication and continued support. Thank you Nancy!



RePurpose, ReUse ReStore

The Habitat for Humanity ReStore is a social enterprise that sells home and building supplies and accepts and resells quality new and used building materials.

Shopping at the Habitat ReStore is a socially conscious decision, as funds generated help us to build strength, stability and independence through affordable housing in our community. It is also an environmentally conscious decision as much of the product sold is new, gently used or vendor returns that might otherwise end up in landfill.

Last year, we saw record sales in our ReStore, our best year to date. These sales would not be possible without our staff and the dedication of our daily workforce of volunteers.

\$202,213

furniture was the highest performing department, making up 27.63% of the total revenue

244

the approximate number of tonnes of material diverted from landfill

\$333

the average amount of money earned per hour, up by 19% compared to 2022

\$348,633

the value of GIK donations received in 2023

\$74,126

highest grossing month was March. Our best month total increased by 9% over 2022.

\$12,867

Our best day was February 27th, 2023

\$759,038

This is the total value of gross sales in 2023. It's our highest number yet, and more than \$40,000 over budget.

Fundraising & Friend-raising

In 2023, we had many build projects on the go that required funding. With all of these projects, fundraising was more important than ever.

Our Sunday dinner in the ReStore, golf tournament, the Baltimore capital campaign, anniversary campaign and gingerbread festival and many smaller events introduced us to new friends and supporters and continued our relationships with countless others. We found this year, more than any other, that through our fundraising we gained so many friends who are our champions in the community and who are actively helping us to build strength, stability and independence through affordable housing.

Sunday Dinner in the ReStore

This was our third annual dinner and the first one that sold out! The event raised over \$14,000 towards our build projects. It also helped us to reach more members of our community who have since contributed in many ways to help us to achieve our mission.

Ova Time Renovations Golf Tournament

At our 5th annual golf tournament held at Ashbrook Golf Club, we welcomed 100 golfers to share a lovely day of fellowship and fundraising. Over \$12,000 was raised on this one day event.

Gingerbread Festival

As part of our way to engage families in our community, we held the 8th annual gingerbread festival, which saw over 100 gingerbread entries displayed at the ReStore, \$14,000 was raised with the help of our generous sponsors.





Building Hope with families

This year we embarked on our first capital campaign with the help of some very dedicated volunteers.

In November of 2023, we announced the largest individual capital campaign to help support our largest single project. Co-chairs Greg Campbell, Jacqueline Pennington & their children, Elijah and Robert and cabinet members Lynda Kay, Patti Ley and Jennifer Lean-Gadbois set out to raise \$400,000 towards our net zero townhome build in Baltimore.

And they exceeded their goal! Here are those who contributed:

Donate to our campaign!

www.buildinghopewithfamilies.ca



\$100,000+

Cameco Corporation
Canada Mortgage and Housing Corporation

\$50,000-\$99,999

Community Power Northumberland
Jacqueline Pennington Team
Rotary Club of Cobourg

\$25,000-\$49,999

Behan Construction Limited
Lafarge
Lions Club of Cobourg
DelRay Granite

\$10,000-\$24,999

Audrey E. Wilson
HTM Insurance Company
Jennifer Darrell
Quinn Electric
Sagen
Tony Pulla & Jan Rosemond
Zoelle Plumbing

\$5,000-\$9,999

Bridgett Gallagher
Jennifer Lean-Gadbois
June Mackenzie
Patti & Gord Ley
Steve & Pam Went
Stewart Richardson & Nancy Oliver

\$2,000-\$4,999

Arsenault-Moore
Family Foundation
Cambium
Lynda Kay
Paul & Joan Macklin
HTM Board of Directors

\$1,000-\$1,999

Central Restoration Services
Daphne King
David & Nancy Lester
Forrest Rowden
Howard Keith Oliver
Janet Sedgwick
Joe Hofstede
Reid Ryerson
Ryan Combden
Sharon O'Connor

Sponsors, Donors & Supporters

\$25,000-\$49,999

Dave & Brenda Butchart
Audrey E. Wilson

\$10,000-\$24,999

Part Time CFO Services
Prep Food Co.

\$5,000-\$9,999

Zoelle Plumbing
Hickey Family Foundation
Spoolon Manufacturing Ltd.

\$2,000-\$4,999

The Watson Family
Ova Time Renovations
Stadtke Plumbing & Heating
Elizabeth Gondek
Nikki Kelly
Ganaraska Credit Union

\$1,000-\$1,999

Design HVAC Experts Inc.
ACME Electric
F. Blake Construction Services Ltd.
The Cassells Family
Robyn Mumford
Denise Liboiron
Garry Liboiron

Terry White & Phyllis Hession-White
Bewdley District Lions Club
The United Church Women of Port Hope
Part Time CFO Employee Giving Program
Bridgett Gallagher
Local 397 The Carpenters Union

Under \$999 & in-kind donations

Alison Lester
Andrew Smith Building Design
Bardon
Bob Gannon
Bulk Barn Cobourg
Canada Candy Co.
Changemakers Refillery
Cold Springs Brewery
Cold Springs United Church
Colour Concepts Decorating Centre
Copeland and Co.
Cowan Insurance
Douglas & Bridget Smith
DRH Media
EC Builders
Electrical Safety Authority
Elite Sweets

Encore Tents
follicles & dermis
Franke Kindred
Giant Tiger Cobourg
Happenstance Bakery
Home Hardware Newcastle
Home Hardware Port Hope
IBW Surveyors
James W Gordon Insurance
Johnson Septic
Joice Sweanor
Kate Moebus Psychotherapy
Keep on Rolling
Lauria Auto Group
Marshman Brothers
Meaghan Adams Legal Corp
Mike Fraser

Moen
Navien
Nedco
Northumberland Tirecraft
Ontario Carpet Supermarket
Ova Time Renovations
Owens Corning
Papa's Pizzaland
Premier Climate Solutions
Quinn's Blooms & Greenery
Racine Financial
Randy Electric
Rent All Centre
RHEEM
Rolling Grape Vineyard
Schmidt Law Legal Services
St. Andrew's United Church

St. George's Anglican Church
St. Peter's Anglican Church
Sunbelt Rentals
Tech'd Out Technology
The Home Depot
The Mortgage Centre
Travis Greer
Truss-Worthy
Wanda Brooks
Whirlpool





Advocacy: affordable housing need

In 2023, there were two major projects that engaged the community in better understanding the affordable housing crisis so that actions could take place at both the municipal and county level. First was a study commissioned by Habitat Northumberland to identify and the gaps that have grown in the inventory of affordable housing along the housing continuum in Northumberland County. Some of the key findings in the study include:

- Essentially all but market (and estate) housing is in extremely short supply
- There are few active plans to build in other housing categories
- There is not enough affordable housing being built or in the planning stages to meet the workforce needs of Northumberland County
- Many seniors & youth need a range of affordable, deeply affordable and supportive housing options, including both rental and ownership units in Northumberland County

- Available and appropriately priced housing for the range of household incomes is needed to enable Northumberland County, and its residents, to grow and thrive

A conceptual map/asset inventory was created to provide a foundation for better informed discussions at many tables across the county on the current housing situation.

The report can be accessed at <https://www.habitatnorthumberland.ca/post/housing-continuum-report>

Habitat Northumberland, as members of the Affordable Housing Committee, hosted the first Community Housing Forum on National Housing Day November 22nd, at Victoria Hall in Cobourg. The committee is a local initiative comprised of community partners interested in affordable housing issues in Alderville First Nation and Northumberland County.

The forum was a series of presentations that provided a review of the past, present and future of housing in Canada and Northumberland along with an interactive exercise. Initiatives the committee is planning to undertake because of the forum:

- An additional learning opportunity in the second or third quarter of 2024
- There will be an annual event on National Housing Day
- Sharing the simulated activities as a resource for organizations. This part of the day resonated strongly with participants
- Maintain the contact list of 72 people (not currently on the committee) who have indicated that they would like to receive information in future.

The impact of Habitat for Humanity

Cathy shares her thoughts on how Habitat transforms lives.



We talk about how, through Habitat, lives are changed – transformed even but we are usually talking about the people who have been afforded the opportunity to reside in a home, and own that home, through a partnership with Habitat for Humanity.

I believe that the first life Habitat changed was mine and maybe that is true for you too. We'd love to hear about your experience(s) with Habitat; the meaningful moments you have to share and how Habitat has impacted your life.

“I believe that the first life that Habitat changed was mine, and maybe that is true for you too.”

Like many in this great world-wide organization, I began as a volunteer for a day some years back and have been here ever since. The work of Habitat really does help people build strength, stability and independence. It helps to strengthen our community and bring people together to work to help others through the many partnerships that we have fostered over the years. We depend on every one of our partners and volunteers –

our success here in Northumberland is a direct reflection of the support we receive.

A safe and secure home - where we start and end our days - is critical. Affordable housing is a foundation for healthy, thriving communities and a fundamental human right that should be accessible to all.

In Northumberland, more than to 1 in 6 households spent more than 30% of their income on housing and that was in 2021 before the hike in interest rates that we know has increased that number significantly. The stability that home should bring remains out of reach for far too many.

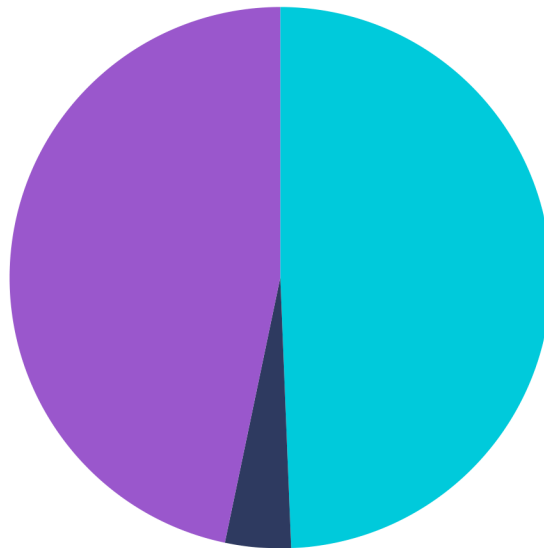
Ahead of us we have some exciting projects and partnerships brewing that will help even more local families with affordable housing. I look forward to sharing news with you as they develop and ways that you can help out.

Thank you for your continuing support.

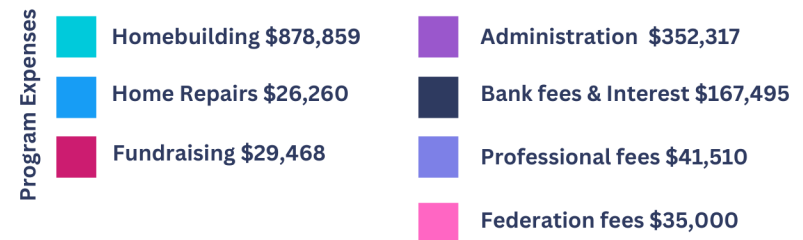
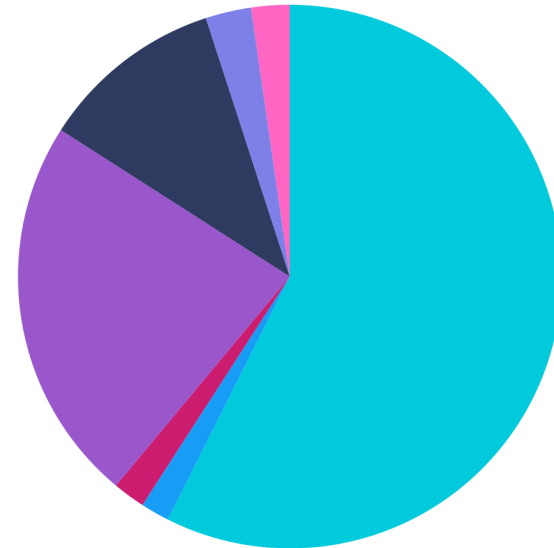
- CEO, Cathy Borowec

Summarized Statement of Revenue & Expenditures

Revenue: \$1,822,243

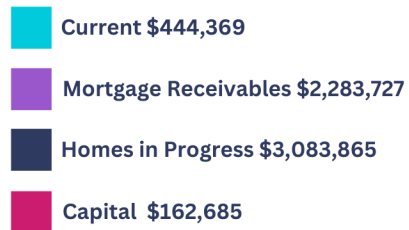
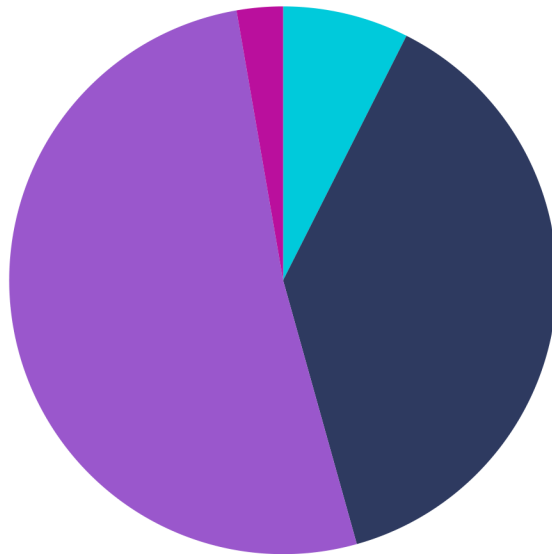


Expenditures: \$1,530,909

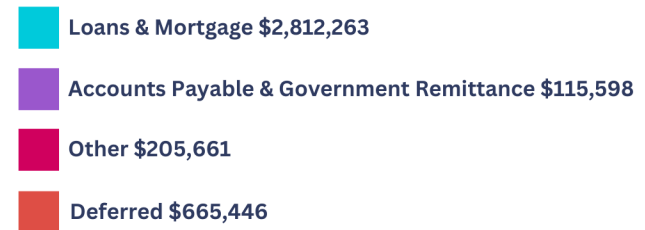
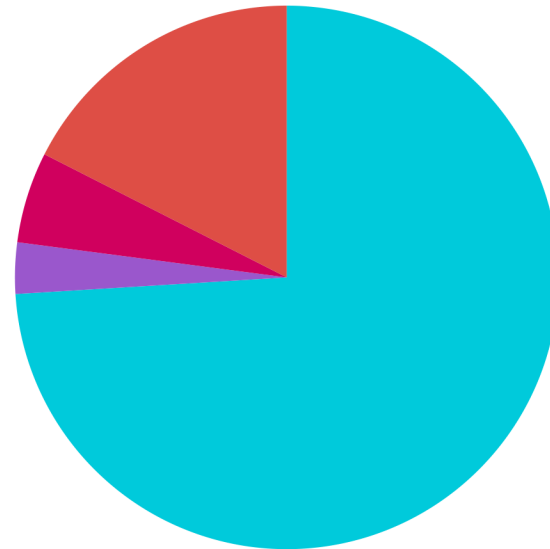


Summarized Statement of Financial Position

Assets: \$5,974,646



Liabilities: \$3,798,967





 **Habitat for Humanity®**
Northumberland

764 Division St.
Cobourg, ON
K9A 5V2

289-252-0999
www.habitatnorthumberland.ca