



**ANNUAL
REPORT**

2022



Habitat
for Humanity[®]
Northumberland

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MESSAGE FROM DAVID LESTER

On behalf of everyone at Habitat Northumberland, I'm pleased to present the 2022 annual report. I look forward to the time when the writers of reports don't feel compelled to refer to the pandemic. While I feel that I can't yet avoid the topic this time around, I am hopeful that this will be the last reference to appear in a Habitat Northumberland annual report. Just as it was for everyone else, 2022 was a turning point year with respect to the pandemic, and with a sigh of relief we returned to our various activities – build sites, the ReStore, meetings and fundraisers – at near normal levels.

2022 seemed to me like a watershed year in other ways too. I sensed a new urgency in the collective determination of the various stakeholders in the community to really make a meaningful impact on the local housing crisis.

As one of several local organizations working hard to help alleviate the housing problem, Habitat Northumberland has always enjoyed the support and co-operation of many; however in 2022 that desire to help seemed to increase significantly.

We are especially excited about our Baltimore project which will see the addition of seven new townhomes. This project moved much closer to becoming a reality in 2022 and seems to have really captured the enthusiasm of the community.

This is a big project for our affiliate and we are pleased to see so much enthusiasm for it. Everyone, including different levels of government, members of the community, news organizations and Habitat Canada are sharing in the excitement. Our crackerjack fundraising team, led by Jacqueline Pennington and Greg Campbell has been working so smoothly and successfully that they make the job appear easy. This is a testament both to the effectiveness of the team as well as the community's desire to make a difference, both at the corporate and individual level.

Another turning point in 2022 was the developing concept of innovative partnership. While Habitat Northumberland has always relied upon and valued its partnerships with other organizations and individuals, it became apparent that the possibilities could be expanded even further.

With creative thinking even greater things are possible. One example is the partnership we formed with Cornerstone Family Violence Prevention Centre. In 2022 we acquired two houses for future expansion and development. In the meantime we have entered into a rental agreement with Cornerstone to provide them with needed accommodation. This partnership helps alleviate Cornerstone's immediate need, and at the same time lets Habitat secure a future project while it was available.

The most exciting turning point that emerged in 2022 was the realization that going forward every new Habitat project will be unique. For many years, Habitat, both at the local and national levels has relied on the same housing model. However, the quickly changing market conditions in 2022 have begun to put a strain on the traditional model. It became necessary to begin to explore new housing models and come to the realization that every project will require a unique approach. This is an exciting and encouraging thing and bodes well for Habitat's future as the organization grows in its ability to meet the goal of providing as many people as possible a safe and affordable place to call home.

As always, I want to offer a heartfelt thanks to our many donors and sponsors, both in the private and public sectors, whose donations of money, goods and services are so vital to the success of our organization, and last, but not least thanks to the extraordinary staff members whose continued hard work and expertise allow Habitat to thrive. It has been an honour to have served as chair of Habitat for Humanity Northumberland over the past year and I look forward to a successful 2023.

David Lester

HABITAT FOR HUMANITY NORTHUMBERLAND'S 2022-2023 BOARD OF DIRECTORS



DAVID LESTER
BOARD CHAIR



T.J. FLYNN
VICE CHAIR



DARRYL GOODALL
TREASURER



MEAGHAN ADAMS
SECRETARY



MELANIE HILL



JOHN COUTTS



MELANIE TOMAZ



TARYN RENNICKS



DOUG SMITH



ROB FRANKLIN

BOARD COMMITTEES:

EXECUTIVE:

DAVID LESTER - BOARD CHAIR
T.J. FLYNN - VICE CHAIR
DARRYL GOODALL - TREASURER
MEAGHAN ADAMS - SECRETARY

GOVERNANCE:

MEAGHAN ADAMS - CHAIR
DAVID LESTER
MELANIE HILL

HUMAN RESOURCES:

MELANIE TOMAZ - CHAIR
DAVID LESTER
JOHN COUTTS
ROB FRANKLIN

FINANCE AND AUDIT:

DARRYL GOODALL, CHAIR
T.J. FLYNN
DOUG SMITH
TARYN RENNICKS

RISK MANAGEMENT:

MELANIE HILL, CHAIR
MEAGHAN ADAMS
DOUG SMITH

AFFORDABLE HOUSING CRISIS IN NORTHUMBERLAND COUNTY

Housing instability and scarcity is at a crisis level. New demographics are finding it harder and harder to find secure and affordable housing. This is due to several compounding factors:

Cost of living is rising

The consumer price index has risen 11% from 2019 to 2022, whereas the minimum wage has only risen 7% over the same period.



Population is growing

The population of Northumberland County is projected to rise by 11% from 2020 to 2030, according to the Province of Ontario.



Cost to purchase is at an all-time high

The average resale price of a home in Northumberland County in January 2022 (\$1.12M) was almost double the average resale price in 2020 (\$566K), only affordable to the 90th income percentile in the county.



Cost to build is at an all-time high

The construction costs for townhouses and single-detached homes in Canada rose 23% from 2020 to 2021.



KEY MESSAGES & FOUNDATIONAL PRINCIPLES

GLOBAL VISION

Where everyone has a decent place to live.



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

FOUNDATIONAL PRINCIPLES

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.

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.

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 GOAL AND DIRECTIONS

OVERARCHING GOAL

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.



WHAT DOES THIS MEAN?

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 be exploring new models and strategies that can help us meet the emerging needs of the affordable housing crisis.

STRATEGIC PLAN GOAL AND DIRECTIONS



STRATEGIC DIRECTIONS

RESPOND

It has never been harder to find secure, affordable housing in Northumberland County. We will rise to the challenge. We will be creative, adaptive, and effective in our responses to the affordable housing crisis.

Over the next 5 years, we will respond to the affordable housing shortage by:

- Evaluating and Prioritizing Program Impact;
- Maintaining High-Impact Programs;
- Reducing Costs and Increasing Affordable Housing Supply;
- Considering Alternative Housing Models;
- Recognizing and Adapting to Shifting Client Demographics; and
- Focusing on Land Acquisition for larger Developments (3-10 units).

PARTNER

The causes and effects of the affordable housing crisis are broad and far-reaching. We know we cannot solve the entire problem on our own. Instead, 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.

Over the next 5 years, we will be an effective community partner by:

- Continuing and Establishing New Local Partnerships;
- Identifying & Addressing Gaps;
- Reducing Redundancy;
- Continuing to Act as a Local Advocate for Affordable Housing;
- Promoting Opportunities to Help; and
- Continuing and Establishing new Partnerships with other Habitat affiliates.

SUSTAIN

We will not be able to take care of our clients if we cannot take care of ourselves. We are currently financially healthy, and we will need to minimize the potential financial risks that can come with change.

Over the next 5 years, we commit to maintaining a strong, resilient, and sustainable organization by:

- Ensuring Financial Stability;
- Assessing and Monitoring Organizational Risk;
- Evaluating Internal Role Alignment;
- Prioritizing Staff Support and Retention; and
- Establishing Succession Pathways.

HOMEOWNERSHIP PROGRAM

64

Since 1998, Habitat for Humanity Northumberland and its volunteers have assisted 64 partner families in obtaining affordable homeownership.



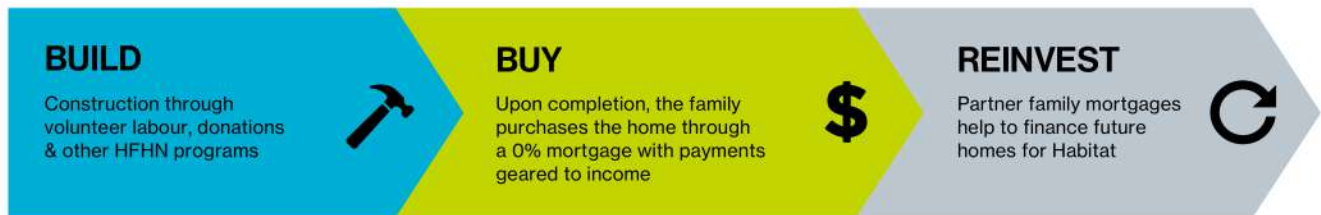
By reducing barriers to homeownership, Habitat for Humanity Northumberland achieves its mission through helping individuals and families in financially vulnerable situations build and buy quality affordable houses. Why are Habitat's mortgages affordable?

- There is no down payment;
- There is no interest charged on the mortgages; and
- Mortgage payments are set at maximum 25% of gross household income.

Habitat for Humanity's homeownership program mobilizes community members to build homes. Partner families purchase these fair market value homes, from Habitat with a mortgage that is also financed with Habitat. Their mortgage payments create a revolving build fund called the Fund for Humanity. Mortgage payments by homeowners are reinvested into the program and support our mission to provide affordable homeownership opportunities for others.

Partner families are selected and invest in their home by putting in **500** hours of 'sweat equity' on Habitat projects

THE HABITAT MODEL



213

Since 1998, we have helped 213 families in Northumberland County achieve or maintain affordable housing.

29

To date, Habitat has made an impact in the lives of over 29 million people across the world.

\$4

Every dollar invested in Habitat's work in Canada results in \$4 in benefit to society.

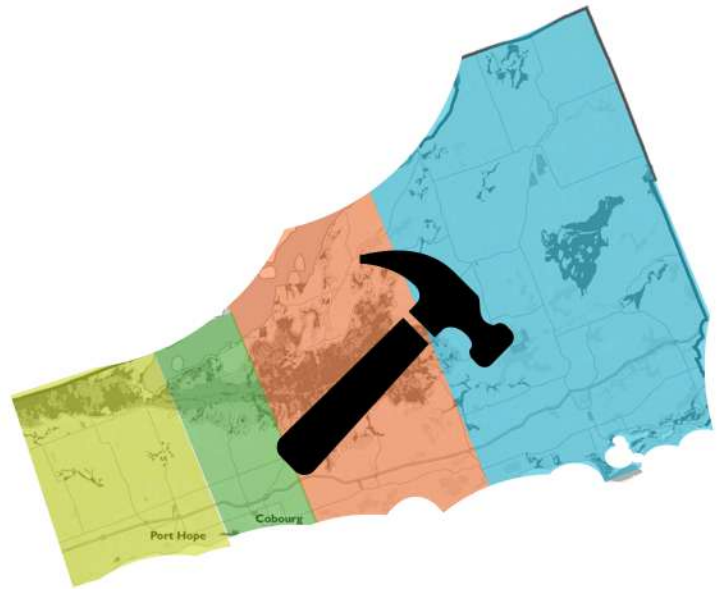
HOME REPAIR SUITE

Habitat for Humanity Northumberland offers a suite of home repairs programs geared to facilitate aging in place for lower-income families.

These programs provide grants, no-interest and forgivable loans for homeowners and renters to complete urgent home repairs and renovations.

To date, our local Habitat has helped over 150 families **maintain** affordable housing and homeownership in Northumberland County.

In 2022, the impact of our home repairs suite was felt throughout Northumberland County. See the below stats.



24 families were able to maintain their housing by accessing our home repairs suite

27 critical repairs and accessibility modification projects were completed

2 projects were completed in Alderville First Nation

30% of the projects were completed in the Municipality of Trent Hills

44% of the projects ensured that households had warm and dry shelter



ADDITIONAL PROGRAMS

Every year, Habitat affiliates around the world contribute a tithe to help support Habitat International's work worldwide.

In 2022, Habitat for Humanity Northumberland assisted an additional 18 households via local housing programs and Habitat's International Work.

3 DEDICATIONS, 3 FAMILIES BECOME HOMEOWNERS



Our key passing ceremony recognizes a transition, as we come together in a kind of communion to celebrate as a family embraces a new opportunity.



“

...It's not only the family who benefits from the ceremony. The participants do too. At these ceremonies we don't only come together with the family, but we come together as a group and we even come together with the other Habitats in the knowledge that all over the world similar ceremonies are taking place as new beginnings in the form of keys are handed over to families.

”

THE ATKINSON- HARRIS STORY

The joy of owning your own home is one of the greatest feelings that one can ever experience. There was a time not too long ago where even the thought of owning our own home wasn't even something we had considered. That's where Habitat for Humanity came in and changed our lives forever.

Habitat for Humanity Northumberland has given us the opportunity to be a part of something that changes lives and brings the community together. We are so grateful and humbled by everything we have experienced while being a partner family, that words can barely do it justice.

Having a stable home for our children to live in has always been our top priority as parents. Our children are our world and everything we do is for them, and finally with the help and collaboration of Habitat we can finally see our dreams come to fruition. Having the sense of settling down with roots and belonging to a community and knowing our children will have a chance to grow in that community to help instill values of community with them is an experience that they will carry with them for life.

It has been such a privilege and honour to get to know and work with all the staff and volunteers that are part of the Habitat family. They opened their hearts and welcomed us into this community where we can be proud to raise our children.

They shared in our joy and excitement as we completed various stages of the homeowner process, they encouraged and supported us whenever we -



Habitat for Humanity Northumberland has given us the opportunity to be a part of something that changes lives and brings the community together.

needed it without questions or hesitation, they shared their wisdom, skills and experience with so much kindness and an eagerness just to help, that is so genuine and pure in heart.

During all of the events of the COVID pandemic the staff of Habitat for Humanity Northumberland have had to handle the changing of schedules, policies, lock-downs and keeping themselves and others safe and healthy, while trying to keep on track and manage not only their own emotions level, but the emotions and mindset of countless partner family, volunteers and even other staff members.

Their actions have been nothing less remarkable. Their care, compassion and commitment go above and -

beyond the call of duty, its not just a job for them, its about making a difference in the community and helping to change things for the better.

Our lives are forever changed because of Habitat for Humanity Northumberland, and we are forever and eternally grateful for everything they have done for us, and will continue to do for future partner families and for this community we are proud to be a part of.

**From the bottom of our hearts, thank you.
Mike, Amber, Cieran, Declan, and Anika**

MEET THE MAY-KEARSEYS



It's been a lifelong dream of mine to be able to one day own a home for my children and myself. As I got older, I've realized how hard it really was. Then I heard about the Habitat partnership and decided to apply. To my surprise, I was approved to move on to eventual homeownership.

Shortly after starting my sweat equity hours, Covid hit, which made volunteering anywhere almost impossible. The staff at Habitat for Humanity were amazing and found any possible opportunity they could and made available to mine and other families. Then the day came that I was assigned to a house, OUR house, our dream was becoming a reality.

Being able to complete my sweat equity hours on a house that I will be paying a mortgage on and own, learning the skills of framing, insulating, putting in windows, drywall and so much more, gives me a huge appreciation of what Habitat really does.

I really enjoyed my experience working with everyone in the restore and on the -

My children and I will be forever grateful for this partnership.

build site. Super nice, helpful, friendly people who treated me with respect and like family.

None of this would be possible without the hand up from Habitat for Humanity and all its workers and the people who help with donations. My children and I will be forever grateful for this partnership.

**Thank you,
Jenny May**



THE HARPER FAMILY

On Wednesday June 15, 2022 Habitat for Humanity Northumberland volunteers, staff, donors and community supporters passed the keys over to the Harper family at their new home in Cobourg. This was the third home dedication Habitat in 2022.

As new homeowners with Habitat, the Harper family has and will continue to give back to the local community through their partnership with Habitat. Along with family and friends, they have contributed over 500 hours in the ReStore and on Habitat construction sites. Their property taxes will help maintain roads, fund schools, and create jobs. Their monthly mortgage payment will help fund future builds here in our community and in other countries through the fund for humanity.



500
Sweat equity hours completed

10
Hours completed through the homeowner education program



The Habitat ReStore is our home and building supply store that accepts and resells quality new and used building materials.



Shopping at the ReStore is socially conscious decision, as funds generated help us 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 customer returns that might otherwise end up in landfill.



total material donations drop-offs and pick ups
2,494

\$690,409
total 2022 Restore sales



\$280
average amount of money earned per hour

best month september \$67,966



241
tonnes of material diverted from landfill

june 1st best day 2022 \$13,561

highest number of items sold in one day



990



VOLUNTEERS

The volunteers at our affiliate are the heart and soul of our organization. Over the past year we saw the return of many of our regular ReStore volunteers and the return of team builds on the build site. Without our generous volunteers, our costs would make it challenging to build more homes.

See below how so many amazing volunteers have made an impact in their community by giving the gift of their time and energy.

7,764

volunteer hours in 2022 on the build site, in the restore and from board of directors

5

regular build site volunteers

26

regular monthly ReStore volunteers



TEAM BUILDS

2022 saw the return of our team build program in full force. Along with our core build volunteers, we had a total of 13 teams come out to our Hastings build site this past year. From banks to realtors to schools, there were a variety of different groups that helped to frame, paint and even install windows and doors.

75 volunteers completed a whopping 438 hours. These volunteers were absolutely crucial in the successful completion of this build in early 2023.

As we embark on a new build cycle this year with different projects, we hope to engage as many or more teams to complete more homes alongside families in Northumberland.



\$227,000

approximate money saved in on the build site
by using volunteer labour



23%

of all build volunteer
hours in 2022 were
contributed by team
build days



JOHN METSON BUILDING HOPE AWARD

recognizing an
outstanding volunteer

John Metson sat on the Board of Directors from 2011-2018. His commitment to the vision that everyone deserves a decent place to live was inspirational to many. This award was previously named the Cathy Borowec Building Hope award after the affiliate's first Executive Director.

Cathy graciously agreed to rename the award in recognition of John's leadership and advocacy in ensuring people have access to decent, affordable housing.



The John Metson Building Hope award is handed out each year to a volunteer who displays exceptional leadership in advancing the mission of Habitat for Humanity in Northumberland County.



2022 RECIPIENT: DAVID LESTER

David Lester was the recipient for 2022. David started his journey with Habitat Northumberland when he joined the Board in April 2017. As a retired realtor, David quickly took on a leadership role supporting management in the organization to acquire land and get it ready for development.

In 2018, David agreed to take on additional responsibilities as the secretary of the board and moved into the role of vice-chair in 2019.

In March 2020, as COVID-19 was declared a pandemic, the board chair was out of the country and David stepped in to support staff as we navigated pausing our operations.

In March 2021, one year into the pandemic, David moved into the role of chair and since then he has continued to be a dedicated, supportive and balanced leader as we have rebuilt our operations through the changing public health landscape.

David's leadership in the role of chair has contributed to the acquisition of land for future development and the developing a Strategic Plan for 2023-2025. David's quiet and dedicated leadership has ensured that Habitat Northumberland can do more to support families to access and maintain affordable housing in this community.

Thank you David!

COMMUNITY SUPPORT

Our first fundraiser of 2022, the ReStore dinner, sold out in 8 days. This Italian-themed dinner was executed in partnership with Prep Food Co. who prepared a family-style feast for just over 100 guests.

Tables were spread out so that guests could sit with their 'bubble' and enjoy the three course meal together.

As one of the first events held after the restrictions of the pandemic had been lifted, everyone seemed pleased to be able to socialize once again in public.

\$14,000 was raised from the proceeds of the dinner.



In 2022, we had a goal of raising \$150,000. Through events, sponsorships and general donations the affiliate doubled the amount raised in 2021. Boy, were we blown away!

\$262,000



GOLF TOURNAMENT

In 2022, our Ova Time Renovations Inc. 5th Annual Golf Tournament raised over \$12,000. The tournament was held on rainy June 12th, 2022 at Dalewood Golf Club in Northumberland County.

The previous year, the tournament was modified to accommodate play over the course of 8 weeks instead of a one day event. Golfers were once again thrilled to be able to return to a typical tournament.

100 golfers participated and got to enjoy on-course games, fun prizes and a raffle that accompanied the lunch and dinner.

24

ANNIVERSARY CAMPAIGN

In 2018, our affiliate decided to celebrate our 20th anniversary with a non-gala gala fundraiser. The goal of the campaign was to raise \$20,000 in 20 days for the 20th anniversary. 5 years later we have continued to call for community support on our anniversary. On National Housing Day (November 21st), we announced that we met our goal of \$24,000 for our 24th anniversary. In all, \$125,700 has been raised.



GINGERBREAD FESTIVAL

The annual gingerbread festival started out as a way to raise awareness for Habitat for Humanity in Northumberland and to engage the youngest members of the community.

Since its inception, the gingerbread Festival has been about families gathering during the holiday season to create something fun and magical together out of gingerbread. This year nearly \$9,000 was raised through the sale of kits, online voting and sponsorships.

1

amazing event sponsor

\$8,912

money raised

158

kits sold

68

scrumptious gingerbread entries



SPONSORS & DONORS

Build Partner \$20,000 +



Audrey Wilson

Mildred Chapman

Anonymous Donor

Foundation Sponsor (\$10,000 - \$19,999)



Wall Sponsor (\$5,000 - 9,999)

Hickey Family Foundation

Ova Time Renovations Inc.

Zoelle Plumbing Inc.

PREP Food Co.

Ontario Conference of the Seventh Day Adventist

Anonymous Donor

Hammer Sponsor (\$1,000-\$4,999)

ACME Electric
Alison Lester
Bridget Gallagher
Cheryl Brackenbury
Design HVAC
Distinct Drafting & Design
Eastway Management
follicles & dermis
Ganaraska Financial

Giant Tiger Cobourg
Jacqueline Pennington
Joanne Cook
Julie Parker
Lynch Rutherford Tozer
Part-Time CFO Services Inc.
Part-Time CFO Services Employee
Community Giving Program
Phyllis Hession-White & Terry White

Robyn Mumford
Roda's Kitchen
Shane & Karen Watson
Stadtke Plumbing & Heating
The Arsenault Moore Family Foundation
Tony Pulla, Broker Re/Max
Tracey Truman
Trenholm Parker
Vandermeer Toyota

Annual Contribution Champions



Realtors from Century 21 All Pro Realty Ltd. in Cobourg donate a portion of the proceeds from home sales to Habitat for Humanity Northumberland throughout the year. This is partnership program has benefitted Habitat for over 10 years. This year six realtors donated \$7,900 towards our build program.

Jennifer Lean-Gadbois	\$2,000
Nikki Kelly.....	\$1,700
Denise Liboiron.....	\$1,500
Garry Liboiron.....	\$1,300
Travis Greer.....	\$800
Bob Gannon.....	\$600
	\$7,900

Nail Sponsor (\$500 - \$999)

Best Woodworking
 Bill Cassells
 Bob Croft
 Bob Cuthbertson
 Brian Maxwell
 Colour Concepts Paint &
 Decorating Centre
 David & Nancy Lester
 David Turner
 DRH Media

Elite Sweets
 Greg & Ann Hancock
 Joan & Paul Macklin
 Lauria Auto Group
 Linda Casey
 Local 397 The Carpenter's Union
 Marion Buttars
 Northumberland Tirecraft
 Papa's Pizzaland Port Hope
 Patricia Sinnott

Paul Laing
 Premier Climate Services
 Racine Financial
 Racine Law
 Schmidt Law Legal Services
 Skate Loft
 Stacy Vermiere
 Tammy Archer
 Tech'd Out Technologies
 Young Mee Kim

Community Partners

89.7 Small Town Radio
 Arthurs Pub
 Bardon
 BFP Engineering Solutions Inc.
 Brad Pemberton Golf
 Bulk Barn Cobourg
 Canada Candy Co.
 CGC
 Classical 103.1
 Cobourg & Port Hope Home
 Hardware Building Centres
 Cobourg Lion's
 Community Centre
 Cowan Insurance
 Dave and Brenda Butchart

Electrical Standard Safety
 Authority
 Franke Kindred
 Giant Tiger Port Hope
 James W Gordon Insurance
 Johnston Septic
 Joice Sweanor
 M & M Meat Market - Cobourg
 Marshman Brothers
 Mike Fraser
 Moen
 My FM 93.3/Classic Rock 107.9
 Navien
 Nedco
 Nicholson Brothers

Northumberland News
 Oakhills Roofing
 Ontario Carpet Supermarket
 Owens Corning
 Paul Poole Construction
 Randy Electric
 Rent All Centre
 RHEEM
 Rusco Windows & Doors
 Spark Toys
 Sprucewood Handmade Cookie Co.
 The Home Depot
 Truss-Worthy
 Wanda Brooks
 Whirlpool

2022-2023 STAFF



**MEAGHAN
MACDONALD**
EXECUTIVE DIRECTOR



DAWN CAMPBELL
MANAGER OF HOUSING
PARTNERSHIPS



ALEECIA LUGOSSY
HOUSING PARTNERSHIPS
COORDINATOR



LANA MISSEN
HOUSING PARTNERSHIPS
COORDINATOR
(ON PARENTAL LEAVE)



AIMEE TEDFORD
ADMINISTRATIVE AND
COMMUNICATIONS
COORDINATOR



MELISSA MORRISON
COMMUNITY AND FUND
DEVELOPMENT
COORDINATOR



DEB WILSON
DIRECTOR OF
CONSTRUCTION



TOBIAS MOELLER
CONSTRUCTION
MANAGER



MIKE LACKEY
CONSTRUCTION
COORDINATOR



MAGGIE LOKEN
RESTORE MANAGER



DENNIS GEORGE
RESTORE FLOOR
MANAGER



DAVID MOSCHER
RESTORE
COORDINATOR



LLOYD FORD
RESTORE TRUCK
MANAGER



SHELAGH STEWART
BACKSHOP ASSOCIATE



BECK TACKABERRY
DONATIONS ASSOCIATE



LOOKING AHEAD

SERVE: 52 households in 2023

how are we going to do that?

SERVE: 32 families to achieve or maintain affordable housing | **2 through the homeownership program** & **30 through the delivery of home repairs support programs**

SERVE: 20 affordable housing support programs | **through furniture program, second stage housing & global program**

\$720,000

secured in ReStore Sales in 2023 to support organizational administration and program delivery

Planning for the future: 2023 & beyond

8 units under construction in 2023, completed by end of 2024

Secure 1.57 million in support for capital projects in 2023

Confirm development plans for 11 more units in 2024 & beyond

Northumberland to see 19 affordable housing units developed through 2023-2025

LOOKING AHEAD



For updates on our Baltimore Project: Building Hope With Families, head to <https://www.buildinghopewithfamilies.ca>