



2019

Annual Report



reflections

Robert Gibson, HFHN Board Chair

On behalf of the Board Directors, management, staff and volunteers of Habitat for Humanity Northumberland (HFHN), I am pleased to present the 2019 Annual Report.

The goal of Habitat for Humanity is to help families build **strength, stability and independence through affordable homeownership**. The Strategic Plan of HFHN has priorities and objectives to achieve this goal that include:

- We will serve 50 families during a 5-year period (2017 to 2021) through conventional homeownership and the balance through ReNew It and other home repair programs.
- Our service to families will be guided by the long term.
- Our service to families is rooted in service to our community.
- Community Engagement is a key enabler of our service to families.
- Effective management and leadership enables our service to families.

In 2019 we made progress in the pursuit of our Strategic Plan.

During 2019 we dedicated homes to 2 Northumberland families in Cobourg, bringing 8 in total in the 5-year Strategic Plan period. We have also commenced construction of 2 new homes in Cobourg. Planning is well underway for the delivery of an additional home in Cobourg and another in Bewdley. These 2 projects come as a result of generous donations of existing houses – the first from the County of Northumberland and the second from a private organization. These houses will soon be relocated to their new addresses.

We are currently exploring future opportunities in other Northumberland locations, including the possibility of Tiny Homes.

We have dedicated 58 homes to Northumberland families since our inception 21 years ago.

One ReNew It project was completed in 2019, bringing 10 projects to date in the 5-year Strategic Plan period.

As of December 31, 2019, we have 13 families approved and working on their hours for 2020 and beyond.

The support of our families before and after homeownership is paramount to Habitat's success. In 2019, staff developed and launched a Homeowner Information Program. This program is extensive and combines opportunities for group learning and one-on-one meetings with experts on a variety of homeownership issues. In addition, homeowners connect with staff regularly to reinforce the elements of our partnership housing program.

HFHN uses build designs that meet the SB-12 energy efficiency requirements. The 2 homes delivered in 2019 brought an older larger home up to better energy efficiency standards.

Our commitment to families continues to be rooted in community service. HFHN, through its Executive Director Meaghan Macdonald, co-chairs the Northumberland Affordable Housing Committee, which advocates for affordable housing across Northumberland County. Early in 2019, several staff members participated in "Bridges out of Poverty" training, hosted by Northumberland County. This training provides important context for staff who

work directly with our families and other clients using our services.

We continue to administer two Northumberland County funded programs: *Northumberland Renovates*, which provides forgivable loans to low income families to facilitate necessary home repairs and *Habitat Maintains*, which offers grants for accessibility or home repairs to avoid slips, trips and falls.

Habitat for Humanity Northumberland supports its mission and services with the invaluable help of many dedicated volunteers who serve in all aspects of the organization. Volunteers donate their time and energy to homebuilding, home repairs, in our ReStore, fundraising activities, assisting new families with the transition to homeownership and in governance roles. The Community Engagement Coordinator has developed procedures to actively recruit, develop and retain our volunteer community network. We are also grateful to the many professional trades, community groups and others that volunteer their time and expertise to Habitat.

Numerous fundraising activities supported our operations in 2019: the 2nd Annual Ova Time Golf Tournament, the 5th Annual Gingerbread Festival, the inaugural Sunday Dinner in the Restore as well as the *21 for 21 in 21 Campaign* – which raised over \$21,000 for our 21st Anniversary in 21 days.

We are grateful for the many corporate and individual donations received in 2019, both financial and material, including an out-of-service ambulance, donated by Northumberland County, that we now use for our build sites.

Another significant source of funding is the sales generated by our ReStore operation. Sales in 2019 reached a record high.

I would like to recognize the efforts of the volunteer Board of Directors who serve on the Board and its committees. Jason Schmidt, (Past Chair) will be leaving the Board having served with distinction for many years. I would also like to recognize the volunteers who serve on the Family Selection Committee.

Finally, at the time of writing this Chair message, the world faces a major health crisis. Management, with the full support of the Board of Directors, developed risk mitigation procedures impacting all operations, allowing us to keep our employees, volunteers and larger community safe. The ReStore and build operations temporarily closed in March 2020, however we have now restarted on a modified schedule.

It has been an honour to have served as the Chair of the Board of Directors of Habitat for Humanity Northumberland in 2019 and it has been my pleasure to have worked with its dedicated management and staff. We look forward to 2020.

Kind regards,



Robert (Bob) Gibson

what we do

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

Homeownership Program:

Habitat for Humanity Northumberland brings the community together to build affordable homes. These homes provide Northumberland County families with the opportunity for homeownership, helping them to build strength, stability and independence. Future homeowners are selected based on level of need, ability to repay an interest-free Habitat mortgage and willingness to partner in our program, which includes 500 hours of “sweat equity” volunteer time.

Once a house is completed, the homeowners take possession and then begin making geared-to-income mortgage payments. These mortgage payments are reinvested back into our homeownership program to help future homeowners. In our 22 years as a Habitat affiliate, we have welcomed 58 families into homeownership!

ReNew It Program:

ReNew It is a home repair/renovation program supporting homeowners so that they may maintain affordable homeownership. Through ReNew It, Habitat provides homeowners with interest-free loans to complete much needed repairs or accessibility renovations on their home. ReNew It homeowners repay the loans and all repayments are reinvested back into the fund to complete more repairs in Northumberland County. To date we have served 25 families through affordable ReNew It loans and look forward to serving more in 2020. ReNew It is funded with the support of the Northumberland United Way and Northumberland County.

Habitat for Humanity ReStore:

The ReStore at 764 Division Street in Cobourg is Habitat Northumberland's non-profit homebuilding supply store. Our shelves are stocked with new and gently-used home building supplies and decor items donated to us by homeowners and businesses. Everything is available at discounted rates with no HST.

Every purchase from our ReStore helps us build affordable homes for local families. Profit from our ReStore is used to support the administration of Habitat Northumberland, helping us to serve more families in Northumberland County each year.

board committees

EXECUTIVE



Bob Gibson, Chair
David Lester, Vice-Chair
Darryl Goodall, Treasurer
Meaghan Adams, Secretary
Jason Schmidt, Past-Chair

FINANCE & AUDIT



Darryl Goodall, Chair
Bob Gibson
T.J. Flynn

GOVERNANCE



Jason Schmidt, Chair
Meaghan Adams
Bob Gibson
David Lester

HUMAN RESOURCES



Bob Gibson, Chair
David Lester
Karen Stinson

NOMINATION



Karen Stinson, Chair
Jason Schmidt

RISK MANAGEMENT



Ian Forbes, Chair
Meaghan Adams
John Coutts

2019 board of directors

Meaghan Adams

John Coutts

Madelaine Currelly

Layla Dounoukos

T.J. Flynn

Ian Forbes

Bob Gibson

David Lester

Jason Schmidt

Karen Stinson



remembering Laurie Carrol

**HFHN People Manager
2010 to 2016**

Laurie Carrol wore many hats as People Manager for Habitat for Humanity Northumberland.

She recruited volunteers, organized events and fundraisers, arranged lunches on the build-site, supported and educated Habitat partner families, baked cookies for ReStore shoppers, taught people how to use tools, repurposed ReStore items, decorated floats, scheduled home repairs for the ReNew It program, administered SHE (Safety, Health & Environment) Training, put up trim, painted, laid flooring, caulked and a myriad of other finishing jobs so that new families could move in and call a Habitat house their 'home.'

Laurie was a huge part of the HFHN family and an incredible team player. Though her job description dealt mostly with administration, she would jump in whenever and wherever needed for any task – without complaint. She went above and beyond for each and every one of her coworkers, volunteers and for the families HFHN served.

An avid wood-worker, Laurie created incredible furniture pieces and décor items with used pallets – truly recycling and repurposing.

She ran classes at HFHN to help other women become confident with using power tools and facilitate their discovery of the joy of repurposing as well.

Sadly, in 2015, Laurie was diagnosed with ALS.

After her diagnosis, Laurie “knew that ALS Canada needed funding” and was shocked to discover that not many Canadians “know what ALS is and how it affects people.”

Laurie gave her time and considerable organizational skills in an effort to support ALS research by fundraising.

Before leaving Habitat for Humanity Northumberland, Laurie sent this email to all the Habitat families, volunteers and staff:

“I have been with Habitat Northumberland for almost 6 years. I have met and worked with so many wonderful people – partner families, volunteers, committee members, community members, co-workers.

I have enjoyed helping families achieve homeownership, leading repurposing classes, assisting women during women build projects and so many, more activities.

I wish Habitat Northumberland many, many more great projects!”

***She made a
difference.
She is missed.***

Laurie Carrol
August 5th, 1960 - September 23rd, 2019



Terry White

ReStore Volunteer

My family is a strong believer in giving back to the community and what could be a better way than to donate time, energy and money toward affordable housing.

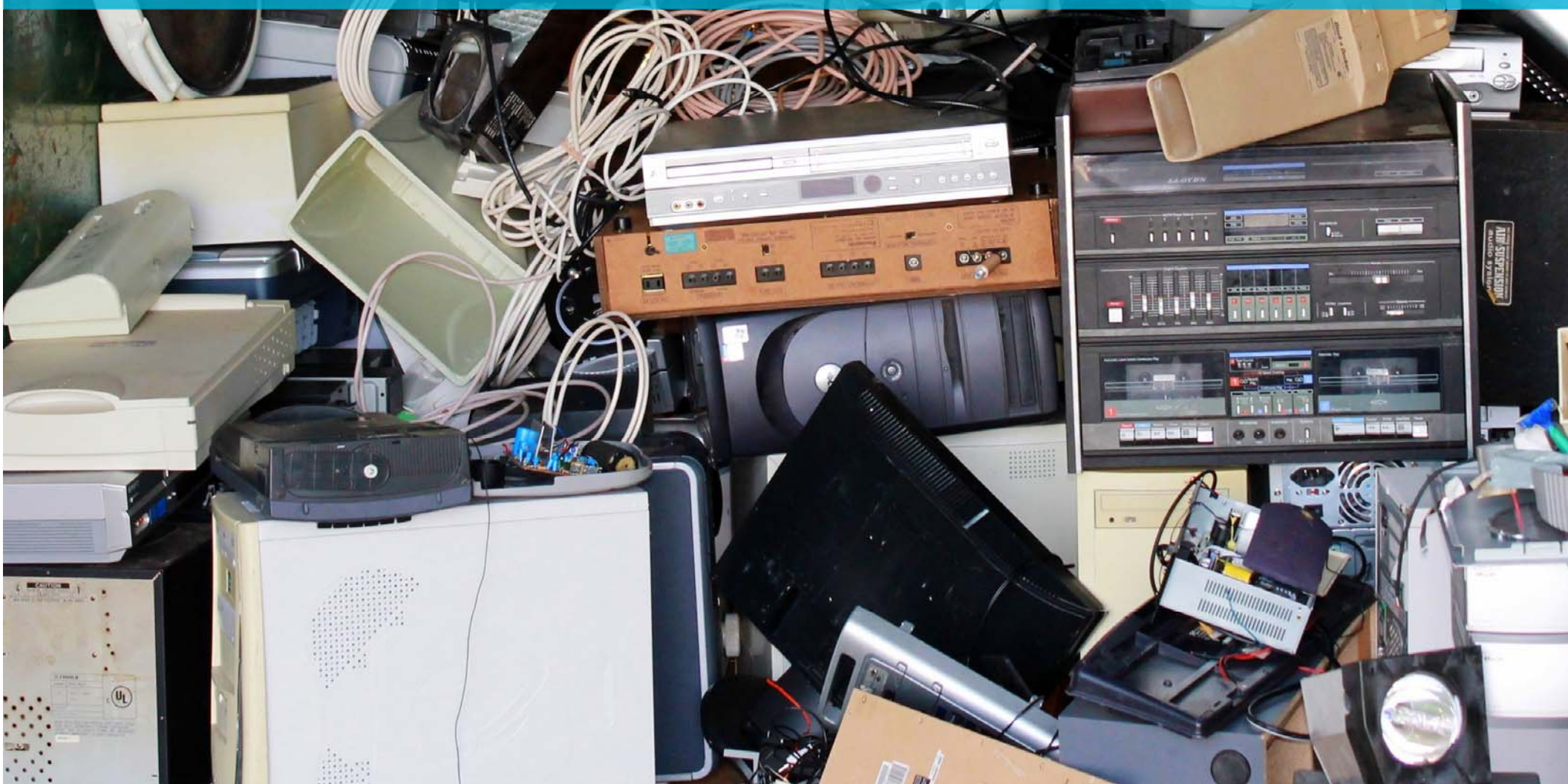
Habitat has created a way to give a hand up (not a hand out) to hard-working, deserving families who struggle to find affordable housing in this ever-ballooning housing market.

It is my pleasure to volunteer on their behalf and I hope I have the opportunity for many more years.

volunteers

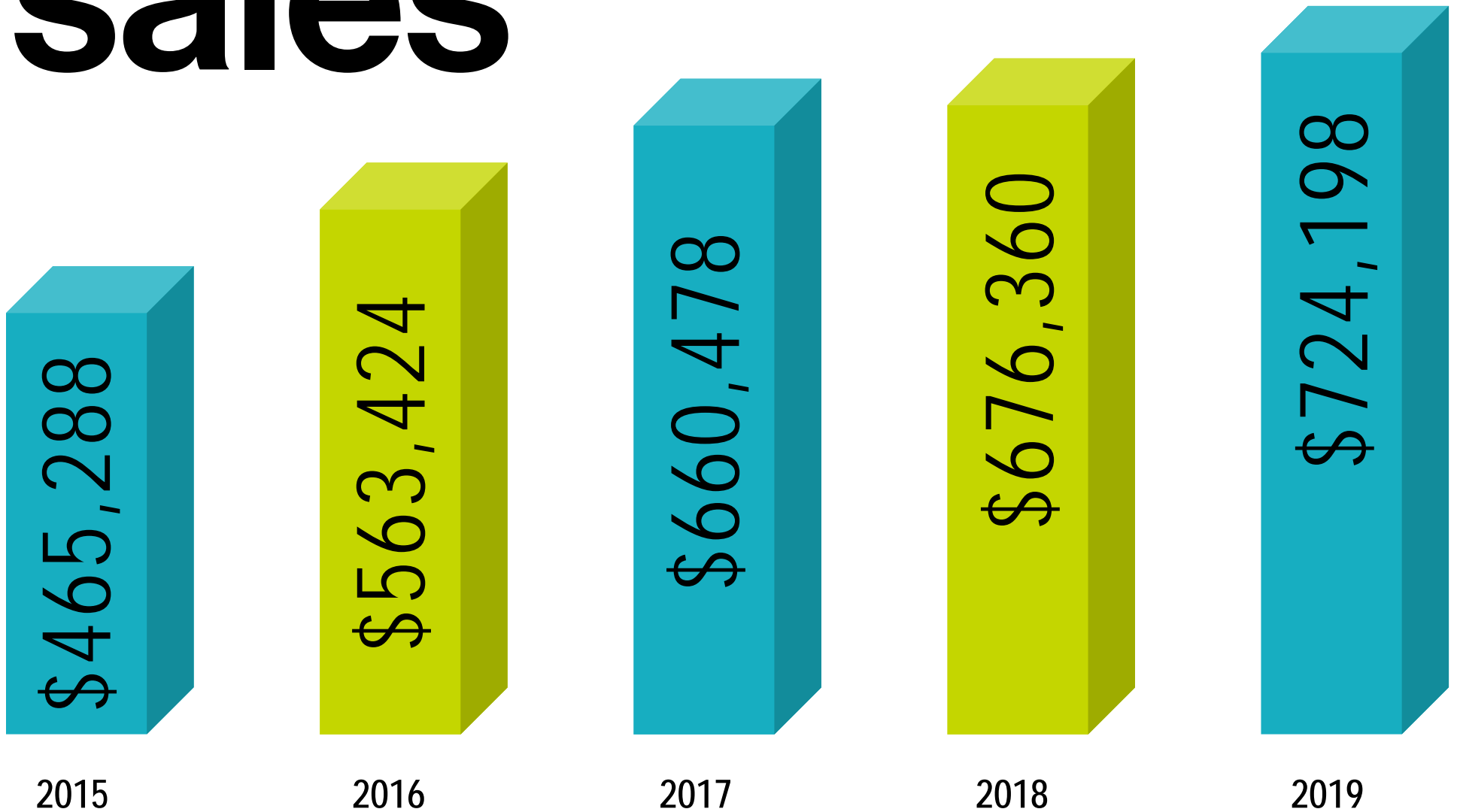
e-waste

Our ReStore offers a drop-off location for electronic waste (old cell phones, computers, tablets, televisions and monitors, power supplies and more). These electronics are environmentally salvaged with proceeds coming back to help fund our homebuilding program.



PROFITS FROM OUR RESTORE
SUPPORT OUR ADMINISTRATIVE
COSTS AND OUR BUILD PROGRAM.

sales





253

METRIC TONNES OF HOME
IMPROVEMENT MATERIALS
DIVERTED FROM LANDFILLS



23,390

TRANSACTIONS
(3014 more than 2018)



10,831

VOLUNTEER HOURS
(ReStore, Build & Events)



\$9,538
BEST SALES DAY
June 1st, 2019



2,781

TOTAL MATERIAL DONATIONS

2019
- by the -
NUMBERS



The Northumberland United Way frequently donates their time and resources to help us build houses in Northumberland County for families to call home.



Ova Time Renovations

hosted its 2nd Annual Golf Tournament with proceeds going towards HFHN's homebuilding program.



one-stop donations

Donation bins, accessible to the public during ReStore business hours, allow Habitat supporters to drop-off household items such as accessories, books, clothing, housewares, linens and shoes. These bins, along with our e-waste container & ReStore donations drop-off, offer Habitat donors the opportunity to clean house and donate all their items at one convenient location. E-waste and donation bins are then subcontracted to salvaging organizations with generated funds coming back to our homebuilding program.

Jason Schmidt

**HFHN Board of Directors
2011-2020**

I have been a board member of Habitat for Humanity Northumberland ("HFHN") since 2011. During that time, I have watched HFHN steward our community to help some of its most vulnerable members obtain what many of us take for granted - a safe and decent place to live.

Building a home on its face seems like a simple objective but the coordination of volunteers, fundraising, building, donors, community engagement, social enterprise, and government relations is an incredibly complex task - and one that HFHN completes year after year with exceptional execution. HFHN is constantly self-reflecting, adapting, and innovating to better suit the needs of our community and achieve its goal to service more families.

With HFHN's leadership, our community builds homes to provide families of all shapes and sizes with the opportunity to access decent and safe places to live. I am truly honoured to have been a part of HFHN's legacy in our community.



volunteers



Joan Livingstone

In 2005 I retired for the first time and was new to the area. I signed up for a "Women's Build" in Port Hope for something to do and to meet people.

Building became a fun hobby for me and then I was invited to be a part of the Thursday Crew - it gave me such a boost to my self-confidence. Wow.

The looks on the faces of any new Habitat family are priceless. There is disbelief, excitement, joy when their dream has come to fruition. It is truly heartwarming.

When they turn the key in the lock, it's magical! It keeps you wanting to help on the next build. We build them a house so they can make it their home.

volunteers

Paul Laing

Paul has been volunteering with HFHN since 2005. In that time he has worked on countless builds with our affiliate.

From framing to interior finishing, Paul's attention to detail and his dedication to Habitat's mission has been unwavering.

We are so fortunate to count him as one of our long-standing volunteers!



*Recipient of the
2019 John Metson
Building Hope Award*

sponsors



**Pam & Steve
Went**

partners

1st Cobourg Girl Guides
Clover, Poppy, Scarlet Tanager & Trillium Patrols
1st Port Hope Pathfinders
2nd Cobourg Sparks
89.7 Small Town Radio
A 1 Gluten Free Gals
Alderville First Nation

Alison Lester
Benart Homes
Burnham Family Farm Market
Cakes by Dianne
Camborne Sprites / Elves / Fairies /
Brownies / Guides / Pathfinders
Classical 103.1
Cobourg Collegiate Institute
Cobourg Lions Community Centre
Community Care
Community Living West
Northumberland
Cornerstone Family Violence
Prevention Centre
Dave and Brenda Butchart
David & Nancy Lester
DRH Media
The Dutch Oven
East Northumberland Secondary School
Eagle.ca Internet Services
Frosted Flour
Hilltop Electrolysis
Home Depot Cobourg
James W. Gordon Insurance
Lakeridge Chrysler Dodge Jeep Ltd
Lauria Hyundai / Volkswagen
Lynch Rutherford Tozer
Mercury Chocolates
MP Philip Lawrence

MPP David Piccini
Municipality of Brighton
Municipality of Port Hope
Municipality of Trent Hills
My FM 93.3 / Classic Rock 107.9
Northumberland News
O-3 Oilfield Consulting
Ova Time Renovations
Probus
RBC Royal Bank
Rebound Child & Youth Services
Sage Relocation Services
Royal Service Real Estate Cobourg
Sarah MacDonald
Skye's Clothing
SNAPD Northumberland West
Spark Toys Cobourg

The Fallis Family
The Irwin Family
The McMeekin Family
The Russell Family
The Skeoch Family
The Tanner Family
The Shortbread Company
TLC Cleaning Service
Township of Alnwick/Haldimand
Township of Cramahe
Township of Hamilton
Trinity College School
Wanda Brooks
Whirlpool Canada
Wok & Roll Cobourg

**A special thanks to the
hundreds of ReStore
donors whose generous
material donations help
us to do what we do!!**

what's to come in 2020

At the time of publishing this annual report, the world is in the midst of an unprecedented health crisis. COVID-19 has altered the way the world, and Habitat, works.

For many families, those who were already struggling with a need for decent and affordable housing, their daily lives have only become more challenging. For others, those who find themselves affected by the economic crisis caused by the COVID-19 pandemic, the future is newly uncertain.

Northumberland families now, more than ever, need the hand up that we can provide. Even in these times – especially in these

times – we continue to work tirelessly toward our vision of a world where everyone has a decent place to live.

We are doing our very best to move forward with plans while ensuring that our Habitat families, volunteers and staff remain safe. As we navigate this new world, Habitat build timelines have been altered, fundraising events have been postponed and vulnerable volunteers have been asked to shelter at home so that they remain safe and healthy.

We thank you for your support and patience as our plans continue to evolve.

hfnh staff

build

Deb Wilson
Director of Construction

Tobias Moeller
Build Site Supervisor

admin

Meaghan Macdonald
Executive Director

Dawn Campbell
Family Services Coordinator

Melissa Cranston
Community Engagement Coordinator

Heather Jopling
Administrative Coordinator

restore

Maggie Loken
ReStore Manager

Dennis George
ReStore Floor Manager

Sharon Campbell
ReStore Coordinator

Lloyd Ford
ReStore Donation & Vehicle Associate

Leah Glen
ReStore Backshop & Repair Associate

Melissa Maraj
ReStore Donation Associate



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