



2021 annual report



message from our board chair

On behalf of everyone at Habitat for Humanity Northumberland, I'm pleased to present the 2021 Annual Report.

This Annual Report presents an opportunity to reflect on the activities of the organization over the past year. Despite the fact that we continued to be affected by the pandemic throughout 2021, we nevertheless managed to overcome the difficulties it presented. As you read through this report, you'll discover the many and varied ways that we have carried out our mandate.

I would like to comment on three things that strike me as significant throughout the past year.

The first is resilience in the face of the pandemic. This was due in no small part to the outstanding dedication and perseverance of our leadership and staff, both in the office and in the Restore. Through their continued adaptability, they ensured that we could always maintain operations to the extent possible given the ever changing parameters. Both at the Restore and on build sites, operations were slowed but they were never halted and as a result we have been able to enter 2022 in a strong position.

The second thing is the continued generosity and enthusiasm for our mission shown by our many supporters and volunteers. Our fundraising efforts proved to be successful and we received some significant donations. It's very encouraging to know that there are so many out there who share our goal to see families build strength, stability and independence through affordable homeownership. It would be impossible to provide the services we do without this support.

"It's very encouraging to know that there are so many out there who share our goal to see families build strength, stability and independence through affordable homeownership."



Thirdly, we have been encouraged by the increasing willingness to partner that we have seen from the public sector, at both local and federal levels. Funding through the Canada Mortgage and Housing Corporation has been invaluable and indications that municipalities are willing to make surplus land available to us is very heartening.

The Municipality of Trent Hills is the most recent and best example, having made a lot available to us for the building of a detached family home in an established neighbourhood.

Habitat is always working in the future. The projects that are currently underway began as ideas many months (and sometimes years) ago. Similarly, the plans that are discussed around the table today will not show results for some time.

It's just the way it works, as possible projects are identified, zoning details are hammered out, studies undertaken, and permits secured. We recently held a ground breaking ceremony for a new home and I was struck by the realization that while it felt like the beginning of the project, in reality it was simply a milestone along the way.



The beginning was much earlier. In many ways, 2021 was a year of beginnings. While some of our activities were slowed down by the pandemic, it was nevertheless an active year in terms of initiating new projects. With much groundwork for these projects underway, we look forward to their fulfillment over the course of the next year or two.

2021 was a year that proved Habitat's mettle and, of course, that's because of the people involved. I would like to extend sincere thanks on behalf of the board of directors to all who contributed to our successes over the past year.

First, thanks to the partnering families, whose hard work through sweat equity hours is such a vital part of the Habitat model and whose patience was so much appreciated as we grappled with delays.

Secondly, to all the volunteers, who are the key to our homebuilding projects upon whom our Restore operations largely depend. Also, 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 2022.

A handwritten signature in black ink, which appears to read "David Lester".

David Lester
Board Chair

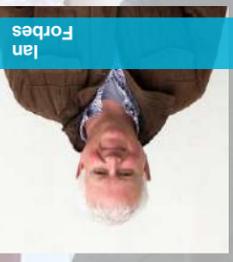


board chair reflections

2021-2022 board of directors



board team build day

 David Lester Chair	 Meaghan Adams Vice-chair	 T.J. Flynn Secretary	 Darryl Goodall Treasurer
 Robert Gibson Past-Chair	 Melanie Hill	 John Coutts	 Ian Forbes
 Rob Franklin	 Taryn Rennicks	 Jennifer McGill	

board committees:

This was the second year where the HFHN board and committees had to contend with the ever-changing restrictions and challenges of the COVID-19 pandemic. They continue to guide the affiliate and providing ongoing support for staff and volunteers.



executive

David Lester - Chair
Meaghan Adams - Vice-Chair
Darryl Goodall - Treasurer
T.J. Flynn - Secretary
Robert Gibson - Past Chair

finance & audit

Darryl Goodall - Chair
T.J. Flynn
Robert Gibson
Jennifer McGill
Taryn Rennicks

governance

Meaghan Adams - Chair
Jennifer McGill
Robert Gibson
Melanie Hill
David Lester
Melanie Tomaz - Chair
David Lester
John Coutts
Rob Franklin

risk management

Ian Forbes - Chair
John Coutts
Meaghan Adams

human resources



board of directors

A WORLD WHERE EVERYONE HAS A DECENT PLACE TO LIVE.

Our programs are guided by the vision where we live in:

our programs

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

Through these programs:

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 30% of gross household income.

Habitat for Humanity centers its program on the revolving Fund for Humanity through which communities build a house, the homeowner purchases that home, and all mortgage payments made by the homeowners are re-invested back into the Fund to build the next house.

To date, our local Habitat has helped 60 families achieve affordable homeownership in Northumberland County.



habitat restore:

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...



an environmentally conscious decision as much of the product sold is new, gently used or customer returns that might otherwise end up in landfill.



a socially conscious decision, as funds generated help us build strength, stability and independence through affordable housing in our community.

home repairs suite:

Habitat currently has suite of home repairs programs. These programs provide grants, no-interest loans for homeowners and renters to complete urgent home repairs and renovations.

Maintaining housing, especially during a pandemic was extremely important to our affiliate.

To date, our local Habitat has helped 53 families maintain affordable housing and

homeownership in

Northumberland County.

QUICK FACTS:

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

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

Since 1998, we have helped 115 families in Northumberland County achieve or maintain affordable homeownership.

\$4

29

115

what we do



Here's a little gallery of some of the happy moments throughout the year.

2021



Thank you for participating, volunteering, working, and helping us to fulfill our mission. This year we dedicated 2 homes, for 2 amazing families.

2020

a year in review



every smile can make a difference

Habitat for Humanity Northumberland welcomed our 59th family in May of 2021 with a virtual dedication. The Speechley family moved into the 3rd unit in the University Avenue project in Cobourg. Even though we couldn't celebrate together, we were able to create a video and stills to commemorate the day.

Here are some of the thoughts, Keri and her daughter Fiona had about becoming Habitat homeowners.

"Becoming a Habitat for Humanity home owner has been a dream come true. Owning my own home was a goal I once thought wasn't achievable, with some hard work and the Habitat for Humanity community it has happened.

It gives you a real sense of purpose to be able to look around your own home and say I did this. To work alongside the fantastic people who work/volunteer countless hours to achieve this goal is something incredible. Each and everyone one of them with a smile on their faces genuinely excited to help with this process.

We are eternally grateful to have been chosen to be part of this community and we look forward to making our house a home."

-The Speechley Family

every brick builds brighter futures

Habitat for Humanity Northumberland welcomed the Maclean-Reid family as Habitat homeowners on August 13th, 2021. They were the last occupants of the 4 unit condo project on University Ave. in Cobourg. Unlike the previous dedication, we were able to present the keys to this family at the first in-person dedication since 2019.

Here are some of their words on their experience with Habitat.

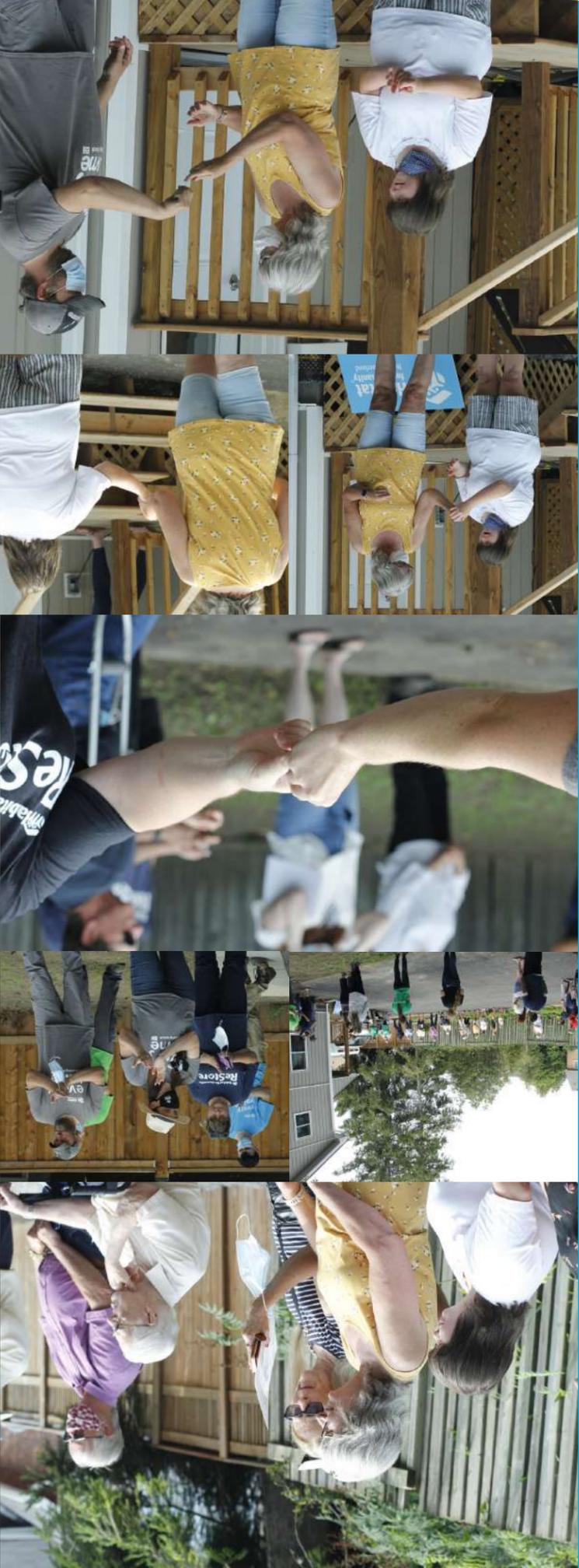
"Our experience with Habitat ownership, came at a very difficult time for us, as we were loosing our rental property as many familys have. My daughter has special needs so I was trying to find a safe affordable place to rent for us when I applied to Habitat and as would luck have it we qualified for home ownership.

Habitat was kind, supportive, encouraging, always checking on us and leading us in the right direction. Our timeline to home ownership was short from start to finish, but we made it and moved into our forever home in August.

The friendship and kindness we experienced on the way is beyond words Thank you does not begin to say how we feel about Habitat. My daughter would like to say thank you for everything. To Habitat and all the people we have met along our journey, if not for you all we wouldn't have a new home of our own

Thank you all from the bottom of our hearts :)"

-The Maclean/Reid Family



ReStore

Did you know that funds from the ReStore are used to help cover the cost of operations of our build program? We keep our operating costs low by relying on volunteers to help to man the store alongside our staff? This ensures money is directed where it is most needed back into our programs.

2021 was all about being resilient and flexible as the pandemic restrictions meant that closures to the public and online shopping resumed. Volunteers and staff made the most of those changes in service and once full services resumed, we saw our best day followed by our best month.



Why don't we see more pictures of people in the ReStore? Well, because we were closed for a whopping 104 days. Between closures and limiting our days & hours open, we lost out on nearly a 1/3 of the days what we would normally be open.

Did that get us down? A little bit. But, we still had time for some fun while we were open. From dress up days to paddling in our ditch, to sunbathing outside the store, we soaked up every moment we could see our customers and celebrate the wins of our affiliate.

104 DAYS CLOSED TO THE PUBLIC FOR



MOST POPULAR DEPARTMENT
FURNITURE



TOTAL MATERIAL DONATIONS
1,821 DROP OFFS & PICK UPS
190 TONNES DIVERTED FROM LANDFILL

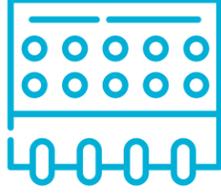


TOTAL 2021 SALES \$542,153.15

TOTAL ONLINE SALES
\$18,095 **JUNE 18** **2021**
BEST DAY **\$18,179**



BIGGEST MONTH
JULY **\$74,442**



MOST TRANSACTIONS
1,714 IN THE MONTH OF JULY



\$371/HOUR THE AMOUNT OF **MONEY** EARNED PER HOUR



ReStore

John Metson Building Hope award



John Metson joined the Board of Directors of Habitat for Humanity Northumberland in 2011 and he loyally served as a Board Member until his death in May of 2018.

John Metson's commitment to the vision that everyone deserves a decent place to live has been inspirational to many in this community and across the country. It is for this reason that, during National Volunteer Week 2019, we were happy to unveil the John Metson Building Hope Award.

This award was previously named the Cathy Borowec Building Hope Award after HFHN's original Executive Director. Cathy Hope Award after HFHN's original Executive Director. Cathy Borowec Building Hope Award will be handed out each year to a volunteer or board member who displays exceptional leadership in advancing the mission of Habitat for Humanity in Northumberland County.

decent, affordable housing.

2021 recipient: Ian Beattie

This year the nominations were unanimous.

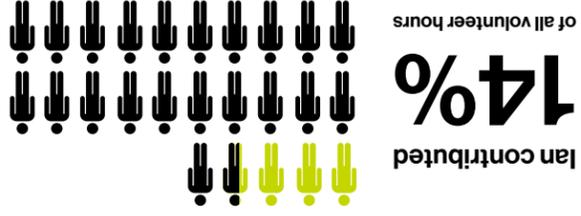
We are pleased to announce that Ian Beattie is the recipient for 2021. Ian has volunteered in our Restore since 2017. Ian stepped up over the past year and jumped in with both feet. He took volunteer shifts, and then some. Overall he accumulated over 500 volunteer hours. During a pandemic.

Ian's customer service is exceptional and he brings incredible energy with him when he volunteers which is infectious and has been much needed to keep everyone going.

Ian is also committed to the mission of Habitat and making sure customers understand the connection between the Restore and the Habitat's role building affordable housing.

2021 was a very tough year with two shut downs and a lot of exhaustion and with Ian's attitude, commitment and leadership was a key driver that helped everyone get through the tough times.

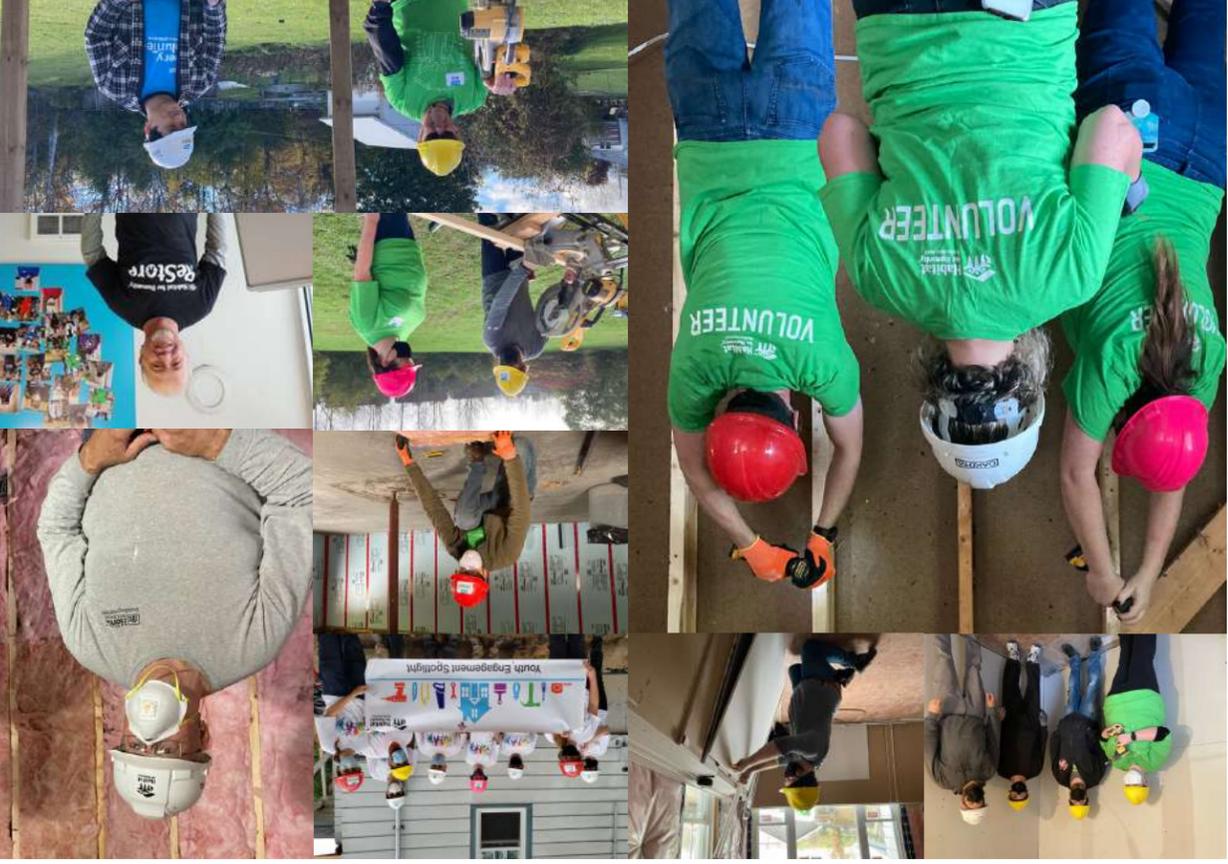
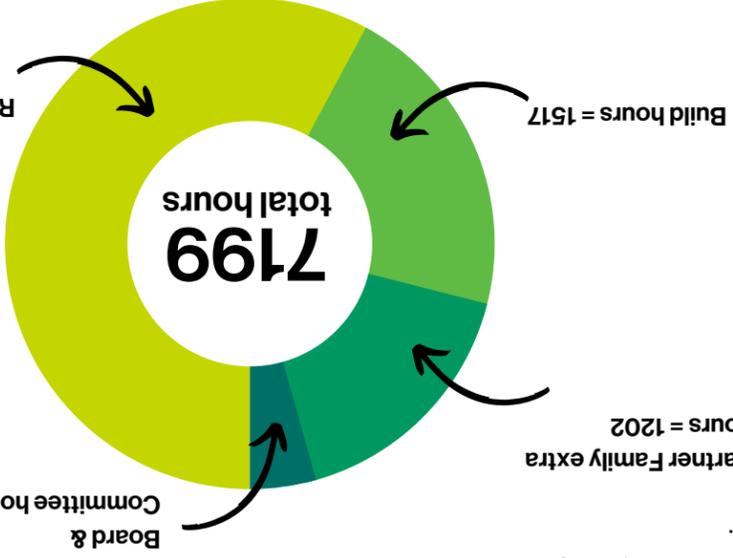
Congratulations Ian, thank you for all that you do for Habitat!



Volunteers: by the numbers

What we see in the numbers below from our volunteers is strength, perseverance, flexibility and love. We are so grateful for the volunteers who were able to help us during 2021, we know it wasn't the easiest year to navigate.

While the quantity of hours may not be as high as a typical year, every single hour has been so appreciated.



volunteers

fundraising

At the end of 2020, there was hope that perhaps we could resume in-person events and fundraisers and continue back to normal. But as we entered 2021, and continued to have stay at home orders implemented by the province, we would have to get creative again.

Some of our fundraisers in the Spring really involved partnerships with other businesses and organizations. Arthur's Pub ran a fundraising dinner in May and over \$1,700 was raised. For Mother's Day, we sold Spring Habitat themed cookies in partnership with Koda's Kitchen and raised \$840. Here are some of the highlights from our different campaigns in 2021.



Ova Time Renovations golf tournament



With the pandemic restrictions still in place for many venues well into the summer of 2021, the golf tournament was moved to a virtual tourney. Players could enjoy their round between July 1st and August 31st at Dalewood Golf Club, and still enjoy raffle prizes and 50/50 like in a typical year.

Overall, \$8,750 was raised over this summer fundraiser.

In 2021, through events and sponsorships the affiliate raised over

\$130,000

finish a home fundraiser



The Finish A Home fundraiser is a virtual event we created in 2020. In 2021, it launched in September and is based on the Habitat Canada gift catalogue. This initiative allowed donors to donate money towards various finishes for two Habitat homes. Two toilets, two tubs, windows, doors, drywall and nails were all purchased to complete two homes.

All in all, \$17,735 was raised surpassing our goal of \$15,000.

anniversary campaign

2021 saw the 23rd anniversary campaign. It launched October 31st and wrapped up on National Housing Day on November 22nd.

Not only did we meet our goal of \$23,000 in 23 days for our 23rd Anniversary, we saw new sponsors contribute to the campaign and support affordable housing in our community.



more than 150

donors, sponsors and participants supported Habitat in 2021

gingerbread festival



The Gingerbread Festival, an awareness campaign started 7 years ago by Heather Jopling and inspired by Larry Beck, grew in magnitude in 2021. With a title sponsor, Jacqueline Pennington, with over 140 creative entries and more than 480 votes casted online, this campaign blossomed into a fundraiser, raising spirits and funds of well over \$6000!

cookbook fundraiser

In a year that made it difficult to satisfy sweat equity hours required for homeownership, our partner families were able to participate in a Cookbook project to earn hours. With the help of some amazing sponsors and community members, this 70 page book sold over 200 copies in it's first print run and inspired us all to be adventurous in the kitchen.

These amazing recipes raised \$2,762 towards our build program.



fundraising

sponsors & donors

Thank you for partnering

Build Partner \$20,000 +



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



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

Elliott Insurance Services Hickey Family Foundation Ova Time Renovations Inc. Zoelle Plumbing

Hammer Sponsor (\$1000-\$4999)

100 Guys Who Care Northumberland
Acme Electric (Port Hope) Limited
Jan Shaw
Julie Parker
Local 397 The Carpenter's Union
Lynch Rutherford Tozer
Meaghan Adams Legal Professional Corp.
Midred Chapman
Part Time CFO Employee Community
Giving Program
Part Time CFO Services Inc.
Pollard the Mover
Elizabeth Gondek
Don Emond
Design HVAC
Bridget Gallagher
Bill & Penny Harris
Bill Cassells
Mildred Chapman
Meaghan Adams Legal Professional Corp.
Spoolon Manufacturing Ltd.
Stadke Plumbing & Heating Ltd.
Terry White & Phyllis Hession-White
The Arsenal Foundation
Family Foundation
Whitpool
Racine Law Professional Corporation
Schmidt Law Legal Services
Shane & Karen Watson
Shari Countryman
Sheila Stewart
Local 397 The Carpenter's Union
Lynch Rutherford Tozer
Meaghan Adams Legal Professional Corp.
Spoolon Manufacturing Ltd.
Stadke Plumbing & Heating Ltd.
Terry White & Phyllis Hession-White
The Arsenal Foundation
Family Foundation
Whitpool

Project Partners



Here are some members of the Century 21 All Pro Realty Cobourg team as they participated in a team build day in the fall of 2021.



Jennifer Lean-Gadbois.....\$2,100
Nikki Kelly.....\$2,100
Denise Liboiron.....\$1,900
Garry Liboiron.....\$1,400
Travis Greer.....\$900
Bob Gannon.....\$500

\$8,900

In 2020, we renewed our business partnership with the realtors of Century 21 All Pro Realty in Cobourg. This partnership means that participating realtors can donate a portion of the proceeds of the sale of a home to HFHN throughout the year.

As a result of their philanthropy, Habitat is able to continue to support families in Northumberland County through our homeownership programs. In 2021, they exceeded all expectation and raised nearly \$9,000 for Habitat.

Nail Sponsor (\$500-\$999)

Baayen Appraisals
David Turner
Lakeridge Chrysler Dodge Jeep Ltd.
Lauria Auto Group
Marion Butars
Paul Laing
Robyn Mumford
Trenholm Parker
Joan & Paul Macklin
Gregory & Ann Hancock
Greg Burns
DRH Media
Lakeridge Chrysler Dodge Jeep Ltd.
Lauria Auto Group
Marion Butars
Paul Laing
Robyn Mumford
Trenholm Parker

Community Partners

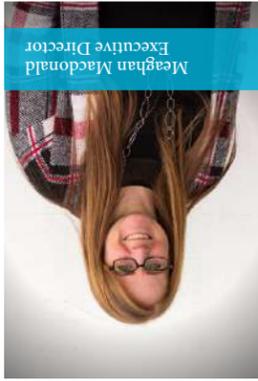
89.7 Small Town Radio
Arthur's Pub
Black Cat Cobourg
Build X
Castleridge Concrete
Classical 103.1
Cobourg Home Hardware
Building Centre
Colour Concepts Paint and Decorating Centre
Cowan Insurance
Dave and Brenda Butchart
Distinct Drafting & Design Ltd.
Electrical Standard Authority
Frankie Kindred
Harnden Haulage
James W. Gordon Insurance
Jeff Burton Earthworks Excavating
Johnson's Septic Services
Marshman Bros.
Mike Fraser
MyFM 93.3/Classic Rock 107.9
Nedco
Northumberland News
Oak Hills Roofing
Ontario Carpet Supermart
Paul Poole Construction
Pump-It
Randy Electric
Rusco Windows and Doors
The Home Depot Canada
Truss-Worthy Construction Inc.
Wanda Brooks

sponsors & donors

2021-2022 staff

In 2021, the HFHN staff saw many challenges. With several shut downs, we needed to pivot once again. Some Restore staff were moved to the build site, while office staff worked from home in order to keep things moving forward for the affiliate. Even though the staff were often physically separated, they still connected through virtual meetings and get togethers.

As we embark on a new year, there is hope for more reasons to celebrate, gather and build and of course get together and eat cake. For every challenge tackled, there were always a success. From completed builds to fundraising campaigns to Restore sales, there was alot to be proud of and thankful for.



Meaghan Macdonald
Executive Director



Deb Wilson
Director of Construction



Maggie Loken
Restore Manager



Melissa Cranston
Community & Fund
Development Coordinator



Aimee Tedford
Communications &
Administration
Coordinator



David Moscher
Restore Coordinator



Dawn Campbell
Housing Partnerships
Manager



Tobias Moeller
Construction Manager



Karen Krissa
Donations Associate
(2020-2021)



Lana Missen
Housing Partnerships
Coordinator
(on 2022 Parental Leave)



Dennis George
Restore Floor Manager



Shelagh Stewart
Backshop & Floor Associate



Alecia Luggossy
Housing Partnerships
Coordinator



Beck Tackaberry
Donations Associate



Lloyd Ford
Restore Truck
Associate

Looking forward from our executive director

As I reflect on a second year where Habitat for Humanity Northumberland's operations were challenged by the global COVID-19 pandemic, I am filled with awe for what we achieved in 2021 despite the environment we faced. Our incredible team of directors, volunteers, partner families, donors, shoppers, community partners, and staff continuously adapted to keep the Restore generating revenue, progress taking place on our build sites, clients supported with programs to address housing challenges, and revenue coming in to build more affordable housing.



Last year as I wrote this report, I was filled with hope for 2021. This year, because of what we achieved in 2021, I am filled with determination. In 2021 we were finally able to complete our project at 22 University Avenue and dedicate the final two units to the new owners of the homes.

We were also able to complete most of the renovation of our projects at 7069 Beech Street in Bewdley and 600 Daintry Crescent in Cobourg. This hard work will make it so that we can dedicate those two houses to their new families in March 2022. By March 31, 2022, Habitat Northumberland will have helped 62 achieve strength, stability, and independence through affordable homeownership since 1998.

In 2022 we are determined – determined to grow our capacity in the Restore, determined to serve at least 6 families through affordable homeownership, determined to support clients with much-needed critical home repairs, and determined to provide our community with positive and healthy ways to engage and volunteer.

We are also determined to develop creative ways to address the growing affordable housing crisis that our community is facing. We will continue to use our model of partnering with the community to facilitate the creation of affordable housing in the Village of Hastings, in the Town of Cobourg, and for a larger development project we hope to start in Hamilton Township. We will also identify projects and opportunities for the development of more affordable housing units for 2023 and beyond.

Thank you to the incredible individuals and communities who turned our hope for 2021 into reality. This effort resulted in two houses completed and six more on track for completion in 2022. It also resulted in 42 clients supported to maintain affordable housing through access to home repair funding or furniture. Finally, this effort resulted in countless individuals having access to social inclusion and engagement that we know now is more important than ever.

We are determined to do more in 2022. We hope you will join us.

Meaghan Macdonald
Executive Director



looking forward