



2020 annual report





DISCLAIMER: Some photos compiled in this report were taken prior to the COVID -19 pandemic declared in March 2020. Some photos where there are unmasked volunteers or staff have been taken at a distance with a telephoto lens. All photos are complying with the current and relevant health protocols at the time they were taken. Portraits of staff and board members are courtesy of Lana Missen.



**Board Chair
Robert Gibson**

message from our board chair

On behalf of the Board of Directors, management, staff and volunteers of Habitat for Humanity Northumberland (HFHN), I am pleased to present the 2020 Annual Report.

The pandemic that commenced in 2020 had a definite impact on the operations of HFHN. The ReStore and build operations temporarily closed in March, reopened in June, closed again in December and have now in February 2021 reopened on a modified basis. Due to our commitment to keep our employees, volunteers and larger community safe management, with the full support of the Board of Directors, developed risk mitigation procedures that impacted all operations. The goal of Habitat for Humanity, however, has never changed and is to help families **build strength, stability and independence through affordable homeownership.**

Build operations continued in 2020 with the construction of the two remaining units at 22/24 University Ave. in Cobourg. These homes will be completed and delivered to families in 2021. Also in Cobourg in 2020 was the relocation of a home donated to HFHN by the County of Northumberland. Similarly, another home donated by a private corporation (Balder Corporation) was moved to its Bewdley site.

Both donated homes have been lowered onto their foundations and work continues to prepare them for delivery to families in 2021.

We are currently exploring future opportunities in Cobourg, Hastings and the possibility of Tiny Homes in a Northumberland location.

As of December 2020 we have dedicated 58 homes to Northumberland families since our inception 22 years ago.

As of December 31, 2020 we have 11 families approved and working on their required hours for 2021 and beyond. Management, recognizing the difficulty of the pandemic for families earning their required hours, has created unique community related opportunities to assist families to earn hours.

The support of our families before and after homeownership is paramount to success. Staff several years ago developed 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. To assist our homeowners during the pandemic we offered a mortgage relief program that allowed homeowners, if necessary, to temporarily defer or reduce their payments.

Our service to families continues to be rooted in community service. HFHN, through its Executive Director Meaghan Macdonald, and Family Services Team is a member of the Northumberland Affordable Housing Committee which advocates for the need of affordable housing across Northumberland County. Late in the year we launched the "Living in your Neighbourhood" campaign to promote respectful relationships between neighbours. The campaign was well received and will continue to be an important focus for HFHN in 2021.

We also continue to administer three Northumberland County programs.

"Northumberland Renovates" provides funds to low income families to facilitate necessary home repairs.

The "Habitat Maintains" program provides grants for accessibility or home repairs to avoid slips, trips and falls. The Furniture program assists certain qualifying individuals obtain furniture.

The 2020 pandemic adversely impacted our fundraising activities. However, a very successful event was the "22 for 22 in 22" campaign (\$22,000 for 22nd anniversary in 22 days). Another successful event was the "Finish a Home Campaign" that took place on World Habitat Day (October 5). This year we held the "Gingerbread Festival" as a virtual event.



Chair Bob Gibson In 2017, on the Harcourt St. build site

ReStore sales are a significant source of operational funding. The ReStore was closed for several months in 2020 and when reopened was subject to pandemic protocols. Management, as a result, introduced on-line shopping. This has been a success and will continue. A significant event in 2020 was the renewal of our building lease at the Division Street location.

Habitat for Humanity Northumberland is able to achieve its goal and the various services it provides through the use of many dedicated volunteers who serve in all aspects of the organization. Volunteers donate their time to homebuilding, in our ReStore, assisting in fundraising activities, assisting new families with the transition to homeownership and in governance roles. We are grateful to the many professional trades, community groups and others that volunteer their time and expertise to Habitat. We would also like to thank the many corporations and individuals for their donations in the past year.

I would like to recognize the efforts of the volunteers who serve on the Board of Directors and its committees. Retiring from the Board of Directors this year are Madelaine Currelly, who has served for nine years, Layla Dounoukos and Karen Stinson.

It has been an honour to have served as the Chair of the Board of Directors of Habitat for Humanity Northumberland. I will be stepping down after having served in that capacity for three years. David Lester will assume the Chair position at the 2021 Annual General meeting. I wish David every success.

Kind regards,

A handwritten signature in cursive script, appearing to read "Robert Gibson".

Robert (Bob) Gibson

what we do

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



homeownership:

Habitat for Humanity Northumberland brings the community together to build affordable housing. These homes provide Northumberland County families with the opportunity for homeownership; helping them to build strength, stability and independence. Partner families 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 home 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 local families to homeownership!

home repairs:

We have a Home Repairs Suite that we offer across Northumberland County. We currently have 3 programs for homeowners and tenants.

Habitat Maintains is a home repairs grant for low-moderate income households to assist individuals to remain in their homes. Our projects range from accessibility and safety modifications to urgent heating solutions.

ReNew It is a home repairs/renovation program whereby homeowners are provided with interest-free loans to complete much needed repairs or accessibility renovations on their home. They repay the loans and those payments are reinvested into the fund to support future homeowners.

Northumberland Renovates is a forgivable loan/grant program for low-to-moderate income homeowners in Northumberland County. This program is being delivered with funding from the federal and provincial governments.

habitat restore:

The Habitat ReStore opened March 12, 2004 and it has certainly grown in its 16 years. It is currently located at 764 Division St. Cobourg and is a home & building supply store that accepts and resells, quality new and used building materials. These items are donated by homeowners and businesses and are available at discounted rates with no HST and receive a charitable tax receipt.

Every purchase from the ReStore helps to build affordable housing & support home repairs programs for local families. Profit from our ReStore is used to support the administration of our programs, helping us to serve more families across Northumberland County.

Shopping at the ReStore is also an environmentally conscious decision, as much of the product is new, gently used that might otherwise end up in a landfill.

2020 board of directors

This year, more than ever, we have relied on the guidance & expertise of our board members as we navigated the uncharted waters of the COVID-19 pandemic.

From day one, the board has provided unwavering support to both staff and volunteers. This has allowed the organization to approach the challenges of 2020 with confidence and certainty, together as a team.



Chair
Robert Gibson



Vice-chair
David Lester



Secretary
Meaghan Adams



Treasurer
Darryl Goodall



Layla Dounoukos



Madelaine Currelly



TJ Flynn



Rob Franklin



Ian Forbes



Karen Stinson



Taryn Rennicks



John Coutts

board committees:

This year the board committees took on extra roles & responsibilities to support the management of COVID-19 pandemic. Risk management, governance and human resources were all called upon to provide additional work that had not been seen in previous years. We continue to rely on their guidance and expertise as we navigate these uncharted territories.

executive

Chair – Robert Gibson
Vice-Chair - David Lester
Secretary – Meaghan Adams
Treasurer – Darryl Goodall

finance & audit

Chair – Darryl Goodall
Robert Gibson
Tj Flynn

nomination

Chair – Karen Stinson
David Lester

governance

Chair – David Lester
Meaghan Adams
Robert Gibson

human resources

Chair – Robert Gibson
David Lester
Layla Dounoukos

risk management

Chair – Ian Forbes
John Coutts
Meaghan Adams

family selection committee

In addition to our board committees, the Family Selection Committee supports the staff of HFHN by reviewing applications and recommending partner families to the Executive Director. The committee identifies applicants that would benefit from affordable homeownership, and implements processes and policies for selecting those that meet the criteria of the program.

We appreciate all of the hard work that this committee has put in over the years to ensure that the process is fair and equitable for all.



think tiny homes northumberland:

Think Tiny Homes Northumberland is a chapter of Habitat for Humanity Northumberland that is developing a micro-village concept of tiny homes in an effort to help address the affordable housing crisis in our area.

Tiny homes are smaller than usual living space that challenges traditional concepts of a housing layout. Most people have seen small apartments or wheeled homes on a trailer, but there are many variants. For the purpose of our first project, Think Tiny Homes Northumberland (TTHN) is defining a tiny house as a non-mobile build with a maximum square footage of 650 square feet.

Our initial project will be a micro village concept. This proposed build would involve a single parcel of land developed to accommodate several living spaces in common buildings with shared outdoor space. Such a model allows for a diversity of ownership and community interactions.

As a chapter of Habitat for Humanity, our focus will be on builds that result in homeownership. This does not mean that we are opposed to rental opportunities that involve tiny homes, but rather that our initial project will pursue homeownership as an outcome.

TTHN is committed to coordinating and aligning projects with the County's affordable housing strategy. Stay tuned in 2021 for more coming from TTHN.



THINK tiny HOMES
NORTHUMBERLAND

members:

Nicole Beatty (Chair)

Miles Bowman

Shane Watson

Catherine Raby

Derek Munroe

Regine Climaco

David Piccini

Advisor: Meaghan Macdonald



**every
one**

deserves a decent
place to live.

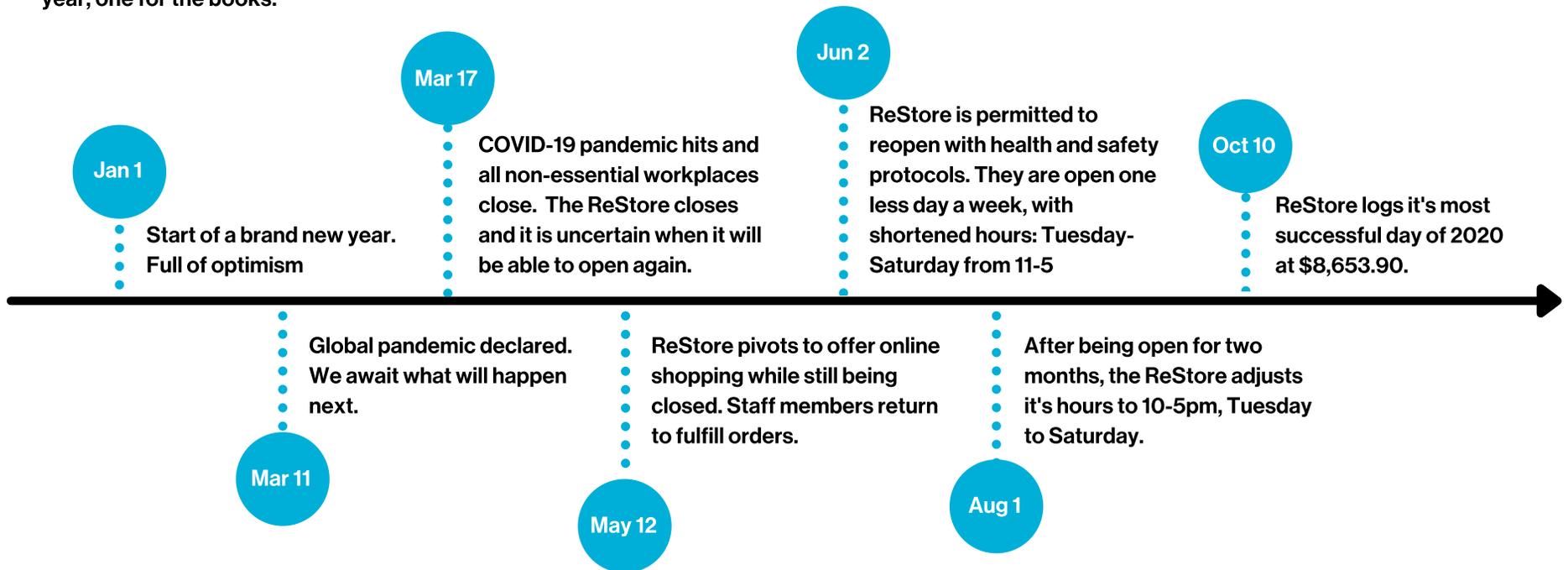
habitat restore

the 2020 pivot

As Chair Robert Gibson indicated in his opening message, the biggest impact the COVID-19 pandemic had on our operations was with the Habitat ReStore.

From being closed to the public for two and a half months, to having to adapt to new health and safety protocols, and introducing online shopping the ReStore staff and volunteers have experienced unprecedented upheaval.

Each challenge that they were met with, they took in stride and definitely made lemonade out of the many, many lemons. Thank you for everyone who made this year, one for the books.



This is perhaps one of the best stats to report on for 2020. Since we were open less, we increased the amount of money earned per hour compared to 2019 by almost 20%.

**\$367/
hour**

**2020
Sales**

\$545,349

Although this number is less than the previous couple of years, it is still significant given we were closed for 2.5 months and were open for one less day a week with shortened hours.

Although we were closed for 2.5 months, and did not accept donations, we still received so many items!

**Biggest
Month
*ever!***

**October
\$75,694**

Despite all of the challenges in 2020, we still managed to have our best month ever for sales in the ReStore.

**Material
Donations**

1,724

**190
tonnes**

In keeping with previous years, we continued to divert building supplies and home decor items that would otherwise end up in landfill.

**Online
Sales**

\$9,153

Started in May 2020, the online store was primarily used when we were closed to the public. This was a huge undertaking for staff and was not in the business plan when 2020 started. It is testament to their ingenuity during the pandemic.

**Total
Transactions**

One of the things we track year over year is the number of transactions that we process. 2020 had less than previous years, but still a healthy amount given the pandemic.

16,124

**Best
Day** : **Oct
10
2020**

The most successful day of sales landed in our most successful month to date, October.

\$8,653.90

build site 2020:

In 2020, Habitat Northumberland was tasked with completing existing builds for purchase by 4 partner families. This meant that we needed to organize two existing house moves to new lots and complete two units that were an addition to a previously renovated two unit building. And then the pandemic hit. COVID-19 definitely put a curveball into these plans. Although work to complete these projects continued, there was a massive void in one of our most crucial resources: our volunteers. As part of the effort to stop the spread, we capped the number of volunteers on the build site at any one time. So the usual sea of hard hats that we would expect in a year was drastically reduced to a dedicated team of 5.

As a result, all 4 builds are continuing into 2021. We plan to dedicate these homes within 2021 and thus helping more families this upcoming year.



major build sponsors



who we did help in 2020?

While there might not be dedications in our pages, there are still families we helped in 2020. We really wanted to focus on who did benefit from our programs this year.

55 households were able to access supports to either achieve, stabilize or maintain their housing through our programs.

of that number....

11 Habitat Maintains projects completed. We were able to support with ramps, hydro connections, interior repairs, grab bars, medical beds, propane purchases, water tank replacement, and a wheelchair modification.

12 Urgent home repairs were completed through Northumberland Renovates. 50% of the projects were new roofs. Others included new siding and insulation, heat pumps, furnaces, and porch lifts.

32 Individuals accessed our furniture program to help folks of low-moderate income, or those facing an emergency, feel at home in their space. Couches, side tables, wardrobes, dressers, mirrors, tables, chairs, lamps, and more were provided through the program.

we kept folks in their homes during a pandemic

2020 presented challenges we could not anticipate. With closures across the province and more people staying home, we saw a higher sense of urgency for support. With adaptations and flexibility from all sides, we were able to continue offering our home repairs suite and the furniture program at the ReStore. By continuing to offer these programs, we helped alleviate stress for individuals navigating complex situations. For our homeowners, we offered mortgage relief to adjust payments where there was a loss or change in income due to the pandemic.

Whether it was roof repairs, ramps, or bedframes, we were able to keep folks safely housed in a pandemic, at a time where having your own home and space has never been more pertinent.





2020 John Metson award for volunteerism

The John Metson Building Hope Award is 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.

It should come as no surprise that in the year 2020, we could not find one volunteer to recognize above all others. **Rather, we were so taken aback at the selflessness and commitment shown by each and every one of our volunteers that we wanted to celebrate all of them. Every. Single. One.**

We wish to thank our tireless volunteers who have given their time in the admin office, the ReStore and on the build site this year, especially since the pandemic started back in March. As an organization, we rely heavily on the support from volunteers. Without them, we would be lost.

In a typical year, we would have many people volunteering their time on our build site. But with COVID-19, we have made the difficult choice to only have a few, so that we could ensure it is a safe environment for all involved. These few are our heroes. They come with smiles on under their masks ready to help.

To our ReStore volunteers, we are forever thankful. With the everchanging restrictions placed on retail stores over the past year, they have remained calm, cool and collected. The public, understandably, has been under much stress and our volunteers have managed to make the shopping experience an enjoyable one.

volunteers by the numbers

What we see in the numbers below from our volunteers is strength, perseverance, flexibility and love. Of those that could continue to volunteer during the pandemic, we are so grateful. While the quantity of hours may not be as high as a typical year, every single hour has been so appreciated.

5699

total hours

4071

restore hours

1268

build & admin hours

360

board & committee hours





fundraising

While we were not able to hold in-person events this year, we were able to modify some existing fundraising initiatives to raise money, awareness and community spirit in 2020. Here are some of the highlighted campaigns and what they raised.



highlights:

22 for 22 in 22: \$22,500

This year we continued with our anniversary campaign held in November. We welcomed two new sponsors for this campaign, which was fantastic!

donor letter: \$1,200

We sent out another donor appeal letter to our donors in the Spring of 2020 and we were so thrilled to have received over \$1000 in return.

New!

finish a home: \$16,340

In the fall of 2020, we introduced a new fundraising campaign aimed at purchasing the finishes for our homes. This encouraged donations of smaller amounts so that it was accessible for all. We even exceeded our goal of \$10,000.

gingerbread festival: \$720

Although the goal of this festival has been awareness, we still managed to raise money through the sale of gingerbread kits. It was a virtual fest, and we hope to expand on it in 2021.

Total: \$67,572





partner program

In an effort to sustain some of the 2020 fundraising opportunities that did not involve physical events, our affiliate reached out to businesses who had been a part of our partners program in the past. This program relates business activities with donations. When a business makes a sale, a portion of it is donated back to our affiliate. This was met with overwhelming success and raised \$7,500.

Partner

Century 21

In 2020, we renewed our business partnership with the realtors of Century 21 All Pro Realty in Cobourg. The participating realtors include: Gary Liboiron, Liz Liboiron, Dennis Liboiron, Bob Gannon, Jennifer Lean-Gadbois, Nikki Reid and Travis Greer. 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.



Pillar to Post

Pillar to Post has been an ongoing supporter of Habitat Northumberland over the years. In 2020, they reaffirmed their commitment to Habitat for Humanity Northumberland via the Partner Program by continuing to donate a portion of each inspection performed in Northumberland County towards our affiliate.

Thank you to David & Shaela Smith for showing leadership and initiative with this program.

sponsors & donors

When we say every little bit helps, we really mean it. Thank you for all of the donations we received this year. Donations help us to continue to administer our programs, and assist more families in Northumberland County.

89.7 Small Town Radio

Alison Lester

Arsenault Moore Family Foundation

Baayen Appraisals

Balder Corporation

Bardon

Bill & Penny Harris

Brenda Picard

Bruce MacNeill Architect

CMHC

Canplas

Carpenters Union Local 397

Cassells Family

Castleridge Concrete

Classical 103.1

Cobourg Home Hardware
Building Centre

Colour Concepts Paint and Decorating
Centre

Cowan Insurance

DRH Media

Dave and Brenda Butchart

Design HVAC

Distinct Drafting Design

Dobri Engineering

Don Stacey Electric

DuPont

Eagle

Earthworks Excavation

Eaton Electrical

Eco Advantage Energy Advisors Inc.

Franke Kindred

GAF

GetintheLoop Northumberland

Greg & Ann Hancock

Greg Burns

Habitat for Humanity Canada

Halstead Flooring

Harnden Haulage

Herb Lang Well Drilling

Henderson Construction

Hickey Family Foundation

IBW Surveyors

IPEX Inc.

James W. Gordon Insurance

Joan Macklin

John & Joan Livingston

Johnson's Septic Services

Kaycan

Ken Andrus

Lakefront Utilities

Legrand Canada

LiUNA Local 183

Lynch Rutherford Tozer

Marion Buttars

Marshman Brothers

Maureen Pollard

Michael Harding

Mike Fraser

Mildred Chapman

MP Phil Lawrence

MPP David Piccini

Municipality of Trent Hills

MyFM 93.3/Classic Rock 107.9

Nedco

Nicholson Brothers

Northumberland County

Northumberland County Moving
Company

Northumberland News

Northumberland United Way

Oakhills Roofing

Ontario Carpet Supermart

Ostaca Windows and Doors

Ova Time Renovations Inc.

Owens Corning Canada Inc.

Phyllis Hession-White &
Terry White

Plasti-fab

Pollard the Mover

Pump-It

Randy Electric

RBC Royal Bank

Reliance Worldwide Corp.

Rona Cobourg and Port Hope

Rotary Club of Cobourg

Rusco Manufacturing

Sagen

Shane & Karen Watson

Sheila Stewart

Stadtke Plumbing and Heating

The Home Depot Canada

Town of Cobourg

Township of Hamilton

Trinity United Church

Truss-Worthy Construction Systems

Wanda Brooks

Whirlpool

Wolseley

Zoelle Plumbing

sponsors

The businesses featured below were apart of the 22 for 22 in 22 campaign. Each business supported a full or half day during the 22 days. Many of the sponsors are returning and continue to support Habitat throughout the year with many different initiatives.



Annual Ova Time Golf Tournament

With the uncertainty that came with the ongoing pandemic, our affiliate opted to not hold our annual golf tournament in June. Typically organized and supported by Ova Time Renovations Inc. owner, Matthew Ova, this tournament has had a great turn out and raised over \$10,000 in previous years. This was very disappointing since it had become the highlight for the summer, bringing together many supporters of Habitat out for a really fun event to raise money. In lieu of participating in the tournament, Ova Time Renovations Inc, made a donation towards our building fund.

We are confident that we will once again hold the tournament in 2021 at Dalewood Golf Club.

Pictured above are Matthew Ova and his business partner and father Neil Ova, working on mudding and taping at our University Ave build site.

2020 departures

In 2020 we had several of our long standing staff members move on to other exciting opportunities. We want to thank Heather Jopling for over 7 years of service as our Administrative Coordinator.

We also want to thank Leah Glen for her time working both as our Build Site Coordinator and then later as the ReStore Back Shop and Repair Associate and Melissa Maraj for her time as our ReStore Donation Associate.



our 2021 staff



Executive Director

Meaghan Macdonald



Family Services Manager

Dawn Campbell



Family Services Program Administrator

Lana Missen

administration



Community & Fund Development Coordinator

Melissa Cranston



Administrative & Communications Coordinator

Aimee Tedford



Director of Construction

Deb Wilson



Construction Manager

Tobias Moeller

construction



ReStore Manager

Maggie Loken



ReStore Coordinator

David Moscher



ReStore Pick-Up Associate

Lloyd Ford



ReStore Sales Associate

Ryleigh Fertile

restore



ReStore Floor Manager

Dennis George



ReStore Donations Associate

Karen Krissa



ReStore Sales Associate

Ben Davis



ReStore Backshop & Repairs Associate

Andrew Tavenor

looking forward: from our executive director

2020 and the COVID-19 global pandemic has made it hard for organizations and people to plan more than a couple of days or weeks in advance. In saying that, we are entering the spring of 2021 with hope. Hope for warmer weather and the opportunity to gather with people outside. Hope for the vaccination campaign which will allow us to increase our volunteer and customer capacity, while keeping everyone safe and healthy.

2020 was a tough year but it also showed many of us what and who is important in our lives and in our community. For Habitat for Humanity Northumberland, our dedicated volunteers, sponsors, partners, and customers kept us going through the tough times. Without you, we would not be looking into 2021 with plans to complete four homes under construction, helping four families achieve affordable homeownership, start another project in the Village of Hastings, and deliver programming to assist 40 local clients maintain affordable housing. On top of that, 2020 has reminded us what an important role Habitat for Humanity plays in connecting and developing community.

In the coming year we will continue to work alongside our local agencies to ensure that those in our community are connected with the supports that they need. We will also celebrate the important social connections that are formed between our volunteers, staff and partner families.

Habitat's vision is a world where everyone has a decent place to live. We work to achieve this by bringing communities together to help families achieve strength, stability and independence through affordable homeownership. In 2020 our local Habitat community came together in so many ways to ensure that Habitat for Humanity Northumberland would be strong, stable and independent on the other side of the pandemic. From the bottom of our hearts, we thank you.

Now let's keep building...



Meaghan Macdonald

