



**Habitat**  
for Humanity®  
Northumberland

**2018**  
Annual Report

# reflections

## Robert Gibson, HFHN Board Chair

On behalf of the Board of Directors, staff and volunteers of Habitat for Humanity Northumberland (HFHN), I am pleased to present the 2018 Annual Report .

We celebrated our 20th anniversary in 2018. It was a year full of many accomplishments.

Six families received keys to their new homes (that brings the total to 56 families over our 20 year history). In addition, four families accessed our ReNew Program, which offers interest-free home repair loans.

Once again, we administered the Renovate Northumberland program with Northumberland County. Through this forgivable loan program, we assisted 17 families complete necessary home repairs and accessibility renovations.

We also administered the Northumberland County Furniture program, supporting 22 local families in accessing furniture and home furnishings to stabilize their housing.

Restore sales were at a record high in 2018 !

The goal of HFHN is to help families build strength, stability and independence through affordable homeownership. To achieve this goal, we have priorities and objectives that include:

- Serving an average of 10 families a year, through conventional homeownership and our ReNew It program;
- Supporting our families through the Family Selection Committee;
- Recruiting, developing and retaining volunteers;
- Fundraising that will contribute 25 percent of the cost of new home construction.

In 2018 we made great progress in the pursuit of our Strategic Plan.

Our homebuilding and the delivery of homes included four new builds in Port Hope, and the purchase of a Port Hope home and its delivery to a new family. A

significant event in 2018 was the donation of a house and land in Brighton. This was the second time we have moved a house to donated land and assisted another local family in realizing their goal of homeownership. We are grateful to Susan and Bob Macklin who donated the house and the Municipality of Brighton who donated the land.

The support of our families before and after homeownership is paramount to their success. To that end, staff has developed a Homeowner Information Program. This extensive program 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 is fortunate to have many dedicated volunteers who serve in all aspects of our organization. Our volunteers donate their time to

homebuilding, home repairs, ReStore support, fundraising activities, assisting new families with the transition to homeownership and in governance roles. In the past year, staff 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 us.

Fundraising activities in 2018 were indeed creative. Our 20 for 20 in 20 Campaign aimed to raise \$20,000 for our 20<sup>th</sup> Anniversary in 20 days. We are pleased to report the campaign was a great success, substantially exceeded our fundraising goal. Also, in partnership with the Northumberland United Way, we sponsored a popular NHL Alumni game at Cobourg's Community Centre.

Other public events in 2018 included our participation in the Cobourg and Port Hope Christmas parades and our

annual Gingerbread Festival. These events and others not only raised funds for HFHN, but also provided greater visibility for our cause.

We are grateful for the many generous individual and corporate donations and Gift In Kind funding we received in 2018.

Several staff have served on Provincial and Federal Habitat for Humanity committees as well as the Northumberland Affordable Housing Committee during this past year. This knowledge and dedication to the mandate of Habitat for Humanity helps all of us at HFHN.

I would like to recognize the efforts of all the volunteers who serve on our Board of Directors and its committees. Habitat Northumberland is so fortunate to have community members who give their expertise so freely to us. Jennifer Moore, a long standing Board member and Treasurer, will be leaving the Board having served with distinction for

many years.

It has been an honour to have served as the Chair of the Board of Directors of Habitat for Humanity Northumberland in 2018 and it has been my pleasure to have worked with its dedicated management and staff.

We look forward to another exciting year in 2019. We are currently exploring opportunities to deliver new homes and services to families in Northumberland, including homes that will be delivered in Cobourg and Bewdley. We will actively continue with the ReNew It, and Furniture programs and are currently exploring other services to deliver to Northumberland families.

Kind regards,



# 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 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 20 years as a Habitat affiliate, we have welcomed 56 families to homeownership!

## ReNew It Program:

ReNew It is a home repair/renovation program supporting homeowners 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 2019. 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 home building 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  
Karen Stinson, Vice-Chair  
Jennifer Moore, Treasurer  
David Lester, Secretary  
Jason Schmidt, Past-Chair

## FINANCE & AUDIT



Jennifer Moore, Chair  
Bob Gibson  
Madelaine Currelly

## GOVERNANCE



Jason Schmidt, Chair  
Meaghan Adams  
Bob Gibson  
David Lester  
Jennifer Moore  
Karen Stinson

## HUMAN RESOURCES



Bob Gibson, Chair  
David Lester  
John Metson  
Karen Stinson

## NOMINATION



Karen Stinson, Chair  
Jason Schmidt

## RISK MANAGEMENT



Ian Forbes, Chair  
Meaghan Adams  
John Coutts

# 2018 board of directors

Meaghan Adams

John Coutts

Madelaine Currelly

Layla Dounoukos

Ian Forbes

Bob Gibson

David Lester

John Metson

Jennifer Moore

Jason Schmidt

Karen Stinson



# remembering board member John Metson

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.

When John joined our Board he had just finished serving as a member of the Board of Directors for Habitat for Humanity Toronto and was a member of the National Board of Directors for Habitat for Humanity Canada. To say that John was committed to making Habitat for Humanity a strong and vibrant organization is an understatement.

Through his time with us at Habitat Northumberland, John provided incredible governance and strategic support to the organization. As the CEO of CRC Self-Help, a not-for-profit, community-based, affordable housing corporation in Toronto, John understood the need for housing. He also believed strongly in the impact that stable housing could provide for families and individuals. Over his years as a Board Member, John worked to ensure that achieving the mission of

Habitat for Humanity in Northumberland County was always first and foremost.

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 has 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 will be handed out each year to a volunteer, staff member or board member who displays exceptional leadership in advancing the mission of Habitat for Humanity in Northumberland County.

***“You’ve got to  
have housing.  
People have got to  
have the dignity  
of opening and  
closing their own  
door.”***

**John Metson**  
**March 22, 1933 - May 19, 2018**

## Eileen Stewart

*Volunteering at Habitat Northumberland is not just about donating your time and energy. It is also about learning new skills, working together as a team, challenging yourself to try different things and building a real sense of achievement.*

*With busy lives, it can be hard to find time to volunteer but the benefits are enormous. During my time at the Restore, I have learnt so much and have met some really amazing people. I have been trained in new skills and always made to feel that I am making a valuable contribution as even the smallest task is appreciated.*

*Most volunteers have a great time regardless of why they do it, but to me, the greatest reward is the satisfaction of a job well done while helping others to achieve their dreams.*



## Dora Burnie

*I have been volunteering at the Habitat for Humanity Northumberland ReStore since May of 2011.*

*Originally, I was volunteering to help a friend complete her friends and family “sweat equity” hours, but I found that I enjoyed my time at the ReStore so much that I just haven’t stopped!*

*Even after almost 8 years, it’s always enjoyable coming in to volunteer, particularly when you work alongside other great volunteers and ReStore employees.*

*Being able to help local families become local homeowners is something I am very proud of.*

**volunteers**



**families**

## the Conklin Robinsons

*Being homeowners with Habitat for Humanity means that no matter how hard it can be at times, if you focus on your target goal, you can accomplish your dreams.*

*It has been such a blessing to show our children that the act of hard work can lead to amazing opportunities and get you where you want to be in life.*

*Working with Habitat was like working with family. It was so welcoming and the people were so encouraging and supportive. We faced a lot of challenges in the few months we had working with Habitat but with the love and support they gave us, we had the strength to follow through with no judgement against us.*

*We look forward to what the future brings for our family, and we know we could not have done it without the help of Habitat for Humanity. It has given our children the chance to grow up in a safe and healthy home. Thank you Habitat for the love, strength and gracious never-ending support and helping us conquer our fears and be the best we can be!*

*Thank you!*



**20,376**  
TRANSACTIONS

Thank you to  
our volunteers  
for sharing  
your time and  
energy!!



**\$11,558.95**

BEST  
SALES DAY



**236**

METRIC TONNES OF  
HOME IMPROVEMENT  
MATERIALS DIVERTED  
FROM LANDFILLS

**\$15,882.66**



INCREASE  
OVER 2017

TOTAL 2018 SALES

 Habitat for Humanity®

**ReStore®**

**\$ 6**



# 9,892

VOLUNTEER HOURS  
(ReStore, Build & Events)

# 2018

*-by the-*  
**NUMBERS**

# 2,616



MATERIAL  
DONATIONS  
(drop-offs + pick-ups)

# 676,360.77



**families**



## the Beemer Browns

*We are very happy to be on the path to becoming Habitat homeowners. There is no denying that homeownership is one of the most important goals in our lives. It's somewhat like graduation or getting married. Working towards this Habitat home with our family, friends, volunteers and Habitat staff has been a life changing event for our family - one that will enhance our lives more than words can say.*

*We have learned the true meaning of friendship, community and volunteering from taking part in the building and renovation of our home. My children and I have also learned that prayer works and that hard work and believing in what we are doing can lead to greater things in life. Habitat for Humanity Northumberland has truly made our future better in so, many ways. Our heartfelt gratitude to the great minds that came up with this idea.*

*“We will  
be a part  
of Habitat  
forever.”*



## the Agha Alfutayhs

*Being a part of Habitat for Humanity is a big deal for us. Owning a home, a safe and stable home, to raise our son in is very important to us and without Habitat for Humanity we would not have been able to be homeowners. There is dedication inside each person who works and volunteers through Habitat for Humanity to bring happiness into the lives of many families. We appreciate the hard work and dedication that was put into our new journey as homeowners and we thank each and every one of you selfless people.*

*It has been an amazing journey to work alongside wonderful people and learn from them the skills that we applied into helping build our home. Working with our own hands to help build our home made us appreciate it more because we realized how precious it is and how much hard work is put into making it all happen. We have met true and kind friends while volunteering and we are so grateful for all the support that we got from everyone at Habitat for Humanity. We will never forget this act of kindness.*

*Thank you so much for giving us a chance to be a part of the Habitat for Humanity family.*



## **the Waggs**

*When the kids and I got our Habitat home it meant more than just a house, it was something my kids can have that I never had growing up, and that's a safe place you can call home. They will not have to worry about when they have to move again or if they are going to have hydro and heat.*

*My Habitat home means the world to us. it's a place I can call home and can afford and not have to worry. It's a place where I can say "Hey! See this wall? I helped put it up!" or "See this? I helped make this home happen." If it wasn't for Habitat I don't know where the kids and I would be today. It also shows the kids that with hard work and when you have your mind set - anything can happen.*

# **families**

# volunteers



*My name is Brian Board and I volunteer at the Habitat ReStore. Most of my life, I have been interested in building and fixing things, “puttering,” so to speak. About 3 years ago, I volunteered to “putter” at the ReStore in the lighting department. As homeowners, we sometimes take homeownership for granted, when there are countless people in the community who can’t come close to that reality, especially in this day and age.*

*Habitat for Humanity helps that dream of homeownership come true for people, and I am happy to help in a very small way every week. The bonus for me is working with such a great, dedicated group of people, including other volunteers, some of whom are future Habitat homeowners. A win-win situation for all concerned.*

# volunteers



*Ted Van Netten (second from the left) and Julie Parker (second from the right) were honoured with the Cathy Borowec Building Hope Award in 2018. This award honours volunteers who go above and beyond for Habitat for Humanity Northumberland.*

Ted has been volunteering with Habitat Northumberland on the Build site and in the Restore for 12 years. Most recently in our ReStore, Ted has created systems to help our staff and volunteers work more efficiently.

Local realtor Julie, has been involved with HHFN for 12 years, serving faithfully on our Board of Directors and chairing our Family Selection Committee. In addition, Julie has very generously donated proceeds from her home sales commissions to HFHN.

# sponsors



Bardon  
 Burnham Family Farm Market  
 Camborne Sparks/Brownies/  
 Guides/Pathfinders  
 Classical 103.1  
 Colour Concepts  
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 Community Living West  
 Northumberland  
 Cornerstone Family Violence  
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 Dave and Brenda Butchart  
 Design HVAC  
 DRH Media  
 Dibbits Excavating Ltd.  
 The Dutch Oven  
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 Harnden Haulage  
 Home Depot Cobourg  
 Ivan B. Wallace – Ontario Land  
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 James W. Gordon Insurance  
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Paints and More Limited  
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 Randy Electric  
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 Sage Relocation Services  
 Skye's Clothing  
 SNAPD Northumberland West  
 Spark Toys Cobourg  
 Don Stacey Electric  
 St. Stephens High School  
 Sunlife Financial  
 The Watson Family  
 The Shortbread Company  
 Township of Alnwick/Haldimand  
 Township of Cramahe  
 Trinity College School  
 Township of Hamilton  
 Vanderlaan Installations Ltd.  
 Wanda Brooks  
 West Brothers  
 Whirlpool Canada  
 Wok & Roll Cobourg

# partners

1st Northumberland Pathfinders  
 89.7 Small Town Radio  
 A 1 Gluten Free Gals  
 Alderville First Nation  
 Alison Lester  
 Baayen Appraisals

# what's to come in 2019

We intend to house 5 families through homebuilding and assist another 5 families through our ReNew It home renovation loan program in 2019.

Two families will move into their new homes this spring. A donated home will be moved to Bewdley and work will begin on the back condo units at our University Avenue location.

Our "Sunday Dinner" fundraiser will take place at our ReStore, in April of 2019.

We look forward to hosting Women Build events, youth engagement events and sustainability events on our build sites this year.

With Northumberland County, we will partner to deliver the Northumberland Furniture Program which supports those county residents in the greatest need with home essentials.

In June, the ReStore will celebrate its 15th year as HFHN's building supply store.



hfhn staff

## build

Deb Wilson  
Construction Manager

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

Sonia Ghairi  
ReStore Donation Associate

Leah Glen  
ReStore Backshop & Repair Associate

Melissa Maraj  
Interim ReStore Donation Associate



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